

CORNWALL RURAL HOUSING ASSOCIATION

Helping you manage your finances, access support, and sustain your tenancy

Money advice and tenancy support for our residents.



How We Can Help

Our team can provide advice and guidance on:



Rent and payments

- Managing your rent payments
- Setting up affordable payment arrangements
- Accessing grants and hardship funds



Benefits and income

- Checking if you are receiving the benefits you are entitled to
- Universal Credit and Housing Benefit support



Money and debt

- Budgeting and money management
- Debt advice referrals
- Energy and utility cost support
- Signposting to specialist advice organisations

Benefits and Financial Support

You may be entitled to financial help that you are not currently claiming.



Universal Credit



Housing Benefit



Pension Credit



Council Tax Support



**Personal
Independence
Payment (PIP)**



**Attendance
Allowance**



Carer's Allowance



**Discretionary
Housing Payments**

If you're unsure what you may qualify for, we can help point you in the right direction.

Budgeting Tips

Simple steps can help you take control of your finances.

1

Know Your Income and Spending

Keep track of what money is coming in and what is going out each month.

2

Prioritise Essential Bills

Try to pay rent, council tax, utility bills, and food costs before non-essential spending.

3

Build a Small Emergency Fund

Saving even a small amount regularly can help with unexpected costs.

4

Seek Help Early

If you're struggling with payments, don't ignore the problem. Support is available.

Free Independent Advice

You can also get free, confidential advice from:



Citizens Advice

Guidance on benefits, debt, housing and consumer issues.

www.citizensadvice.org.uk



StepChange Debt Charity

Free debt advice and debt management support.

www.stepchange.org



National Debtline

Free, independent debt advice.

www.nationaldebtline.org



MoneyHelper

Government-backed guidance on money, pensions and financial wellbeing.

www.moneyhelper.org.uk

Struggling to Pay Your Rent?



If you are finding it difficult to pay your rent, please contact us immediately.

We may be able to:

- Agree a payment plan
- Help you maximise your income
- Refer you for specialist advice
- Signpost you to additional support services

The sooner you get in touch, the more options are available to help.





CONTACT US

For money advice and tenancy support

- **Cornwall Rural Housing Association**
- **Telephone:** 01208 892000
- **Email:** Housing@crha.org.uk
- **Office hours:** Monday to Friday, 9am to 5pm

Remember: you are not alone. A conversation today could help prevent financial problems from becoming bigger concerns tomorrow.