

Major Works: Debt Advice

First Choice Homes Oldham (FCHO) understands that major works can involve leaseholders having to pay large sums of money to pay towards their share of the cost of major works. In order to help organise your finances and budget you may need support from other organisations.

Help is available from a number of organisations some of the most popular ones are listed below:

1	Citizens Advice Bureau
	<p>Oldham Citizens Advice Bureau Debt and Money Advice Citizens Advice Bureau 1-2 Ascroft Court Peter Street Oldham Greater Manchester OL1 1HP</p> <p>Telephone: 03448 472 638 Web site: www.citizensadvice.org.uk Or web site: www.oldhamcab.org.uk</p> <p>Oldham Citizens Advice Bureau every Tuesday from 9:30 – 12:30pm at the one point centre FCHO.</p>
2	Money Advice Centre
	<p>Free & impartial money advice, set up by government</p> <p>Advice and guides to help improve your finances Tools and calculators to help you keep track and plan ahead Support in person, over the phone and online</p> <p>Give us a call for free and impartial money advice.</p> <p>Telephone: - 0300 500 5000 Monday to Friday, 8am to 8pm Saturday, 9am to 1pm</p> <p>Web: - www.moneyadvice.service.org.uk</p>

3	Christians Against Poverty
	<p>Whether you're feeling the weight of debt, struggling to find work or just need a bit of help budgeting – we're here to help you. We're helping over 38,000 people a year through our free debt help, job clubs and CAP Money courses.</p> <p>Web: - https://capuk.org Telephone - 01274 760720 e-mail - info@capuk.org</p>
4	Moneysavingexpert.com
	<p>Web site only – gives the tips and advice on how to save money. It also gives alternative finance deals. If you do not have access to the internet, computers are available to be used in your local library.</p> <p>Web only - http://www.moneysavingexpert.com/</p>

Failure to pay a service charge / major works invoice can ultimately lead to the forfeiture of your lease. If this happens you will lose the right to live in you home. If you have a mortgage your mortgage lender will normally do one of two things:

1. Pay your debt and then add that to your mortgage. They will charge a fee for doing this.
2. Repossess your property to prevent us from taking back ownership.

Forfeiture proceedings will only commence once other avenues to collect the money owed have been exhausted.