



# Money worries?

Get your money problems sorted



If you would like this document in your language, **large print** or Braille, please contact your Neighbourhood Housing Office, who can do this for you free of charge.

العربية / Arabic

إذا كنت ترغب بالحصول على هذه الوثيقة مكتوبة بلغتك الام او مطبوعة بأحرف كبيرة او على شكل بريل، قم بالاتصال بمكتب اسكان الاحياء. هذه خدمة مجانية نقدمها لك.

中文 / Cantonese

如果你需要這份文件翻譯成你的語言、或以大字體或盲人點字格式說明，請與你的鄰里房屋辦事處聯絡，他們能夠免費給你安排。

فارسی / Farsi

اگر شما علاقمند به داشتن این مدرک بزبان خود، بصورت بریل، خط درشت و یا بصورت نوار شنیداری می باشید لطفاً با نبرهود هاؤسنگ اوفس (Neighbourhood Housing Office) خود تماس بگیرید، اونها می توانند این کار را برای شما بصورت رایگان انجام دهند.

French / Français

Si vous désirez recevoir ce document dans votre propre langue, en gros caractères ou en braille, veuillez contacter votre Bureau Logement -Neighbourhood Housing Office- qui se chargera de vous l'envoyer gratuitement.

کوردی / Kurdish

ئەگەر دەتەوێت ئەم نووسراوەت بە زمانی خۆت یان بە چایی پیتی گەورە یاخود بە بریل (شتیوازی نووسینی نابینا) بۆ دابین بکەیت، ئەوا تکایە پەيوەندی بە ئۆفیسێ خانووبەرهی ناوچهکەتەوه (نتیبەرهوود هاوژین ئۆفیس) بکە و ئەوان بە خۆپایی ئەو کارەت بۆ دەکەن.

Polish / Polski

W celu otrzymania niniejszego dokumentu w swoim ojczystym języku, dużą czcionką lub w języku brajla, proszę skontaktować się z Dzielnicowym Biurem Mieszaniowym, które dostarczy tłumaczenie bezpłatnie.

Portuguese / Português

Se pretender obter este documento no seu idioma, impresso em letras grandes ou em Braille, contacte o Gabinete de Habitação da sua zona, que poderá fazê-lo gratuitamente.

Somali / Soomaali

Haddii aad ku rabto xaashaddan af-kaaga hooy, far waaweyn ama far Indhoole, markaasi fadlan la xidhiidh Xafiiska Guriyeynta Xaafadda, kuwaas oo sidan lacag-la'aan kuugu samayn karaya.

Tigrinya / ትግርኛ

ገቢ ጽሑፍገቢ ብጽንጻኝ ብዓብይ ጽሑፍ ወይ ብብረይል (ናይ ዓይነስውራን ጽሑፍ) እንተደለኹ፣ ነቲ ናይ ኣካባቢኹ ናይ ኣባይቲ ቤትጽሕፈት ደውለሎም፣ ገቢ ብነጻ ክገብሩልካ ኢዮም።

Urdu / اردو

اگر آپ کو تیسرے زبان میں، بڑے پرنٹ پر یا بریل میں درکار ہو تو براہ کرم اپنے نمبر ہڈ ہاؤسنگ آفیسر سے رابطہ کریں، وہ آپ کے لیے یہ کام مفت کر سکتا ہے۔

This leaflet is designed to help you if you are having money problems. It provides details of services across west and north west Leeds as well as the service that West North West Homes can provide should you require it.

Dealing with debt is not easy, but here is some useful Do's and Don'ts that will help you take the first steps

## Do's and Don'ts

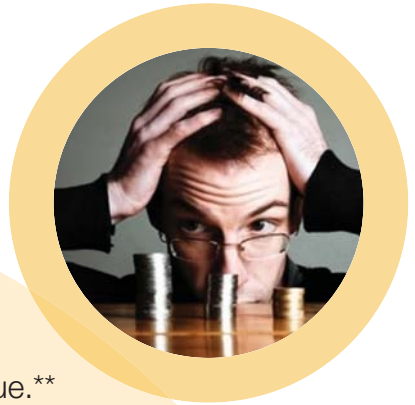
### Do's

#### **Do get some advice:**

- Visit or contact your local Leeds Citizens Advice Bureau on **0844 477 4788** (national rate). They have offices citywide where you can turn up and seek advice  
\*\*get there early to avoid a long queue.\*\*
- Contact National Debt Line on **0800 808 4000**.
- Call Consumer Credit Counselling Service on **0800 138 1111**.
- If your situation feels hopeless and you are depressed or desperate, call Samaritans for support, on **08457 90 90 90** (local rate).
- Make a list of all the people you owe money to (creditors) and how much you owe them. Then talk to them, explaining that you are having problems and you want to agree on the best way to pay the money back at an amount you can afford. Companies are more likely to be helpful if you contact them as soon as you realise there might be a problem paying a bill or making a payment.

#### **Do give priority to those debts which could mean you lose your home or your gas or electricity supply:**

- Remember that creditors usually prefer small regular payments rather than larger, irregular payments.



- Do contact us on **0800 9151113** to speak to us about your rent arrears.

### **Do open letters, read them and reply to letters from your creditors:**

- Keeping creditors informed of your situation allows them to work with you to reduce the debt.

### **Do keep copies of all letters and statements:**

- This will help you to keep to any arrangements you have made with your creditors. Keep copies of letters you send them, not just those you get back.
- Sign and date any letters you send.

### **Do work out a personal budget:**

- Complete one of our budget sheets which will help you to work out how much you can afford to repay while still making the other payments you have to make every month.
- Do avoid getting into debt again in future.

### **Do ensure that you receive all the benefits that you are entitled to:**

- visit **[www.direct.gov.uk](http://www.direct.gov.uk)** and follow the link to 'Benefits' or contact **0800 0556688**

## **Dont's**

Don't panic there is plenty of help available – details are in this booklet...

### **Don't give up trying to reach an agreement:**

- Your creditor may refuse your first offer, but keep talking to them.
- It's always best to show you are serious about working with your creditor to repay your debt.



## **Don't let your creditor bully or threaten you into making a promise that you can't keep:**

- Don't just tell your creditor what they want to hear. Always be honest and realistic about what you will be able to repay by a given date.
- Don't borrow more money to pay off your debts, especially by taking on more credit or store cards. This will just increase your debt and make the problem worse.
- Don't use high-interest loan sharks (illegal doorstep lenders). Contact the Illegal Money Lending Unit on **0300 555222** (local rates apply) or email [stoploansharks@leeds.gov.uk](mailto:stoploansharks@leeds.gov.uk)

## **Don't ignore the problem:**

- Your debt will not go away, and will just get worse if you ignore it, and cause you more and more stress.
- The people you owe money to will be less understanding if you have let the debt grow before contacting them.

**Take the first step  
and tackle your  
money problems  
now....**

**Remember that  
calls to 0800  
numbers are not free  
when you dial from a mobile**



# Top Tips on saving money

## Utilities

- See if you can get cheaper utilities charges (i.e., gas, electric and telephone) by visiting: [www.uswitch.com](http://www.uswitch.com), or [www.energylhelpline.com](http://www.energylhelpline.com)
- Consider installing a water meter, you could save money. Yorkshire Water will install for FREE. See whether it is worth your while at [www.yorkshirewater.com/your-water-services/water-meters/water-meter-calculator](http://www.yorkshirewater.com/your-water-services/water-meters/water-meter-calculator) or phone the helpline **0845 1 24 24 24**.
- Save energy and money by switching off all your appliances at the wall before going to bed at night. Many electrical items continue to use electricity even while off if connected to an outlet.
- If you have your heating on a timer or thermostatic control try switching it on and off by hand as needed. This uses far less fuel.
- Tumble drying is very expensive - line drying is free.



## Finances

- Get a bank account, you can even get a basic bank account, for details visit [www.moneymadeclear.fsa.gov.uk/pdfs/bank\\_accounts.pdf](http://www.moneymadeclear.fsa.gov.uk/pdfs/bank_accounts.pdf) or contact us and we can send you information.
- Save in advance for Christmas and avoid starting the new year in debt. Leeds City Credit Union offer a Christmas Club account, phone **0113 214 5252** for details.
- If you do choose to get a loan – for example, if you know some money is due to you in the longer term but need to repay a debt in the short term – talk to a debt adviser such as the National Debt Line first on **0808 808 400**, to check this is the best option for you.



## At home

- Find bargain family trips on the [www.dayoutwiththekids.co.uk](http://www.dayoutwiththekids.co.uk).
- Visit the [www.moneysavingexpert.com](http://www.moneysavingexpert.com) website for tips on how to save money on shopping, bills, banking, transport, travel and more.
- Live cheaply! The [www.frugal.org.uk](http://www.frugal.org.uk) has tips on a range of ways to save money on food, cleaning products, internet connections and more.
- You don't have to take out an expensive gym membership to get in shape and stay toned. Going for a walk is great exercise - running too if you are already quite fit. If you have a bike - get out on it!



## Aged 16 to 44? Work and support a family



### Deal with your debt ....take the first step!

Our customer profile showed that if you aged between 16 to 44 or work and support a family you are more likely to be in debt. Burying your head and avoiding your debt is easy, but it could cost you your home...

We are here to help....Contact your Customer Accounts Team on

**0800 915 1113**

to chat about your rent account or Housing Benefit

Contact us and we **WILL** listen and help, if needed we will offer you information about other support agencies.

## Affordable credit

Leeds City Credit Union is a city wide not-for-profit financial service, providing low cost loans, current accounts, saving plans, bill paying services, Child Trust Funds and debt advice for existing members.

If you would like more information:

- contact the credit union on tel: **0113 214 5252**
- view their website at **[www.leedscitycreditunion.co.uk](http://www.leedscitycreditunion.co.uk)**
- or email them at **[services@leedscitycreditunion.co.uk](mailto:services@leedscitycreditunion.co.uk)**

Information leaflets on Leeds City Credit Union services are available by request at our local neighbourhood housing offices.

There is a local Leeds City Credit Union branch at:  
Armley One Stop Centre,  
Stocks Hill, Armley, Leeds  
LS12 1UQ and 2 city centre  
branches at:

Great George Street One Stop Centre,  
2 Great George Street, Leeds LS2 8BA  
and 32 Kirkgate, Leeds LS2 7DR.



## Debt, benefit advice and financial literacy

Housing Benefit may help towards paying your rent. It does not matter if you are in work, unemployment or retired, or whether you receive other benefits. You can still make a claim and may get some help.

If you would like further information please call into any of our neighbourhood housing offices.

Alternatively, you can contact us by telephone or email.

You can also visit our website where you can download a Housing Benefit form and also check your housing benefit entitlement using the benefits calculator which can be found on our website.

The following agencies offer free, independent, impartial, and confidential advice and information covering a wide range of issues associated with welfare benefits, personal debt and affordable credit:

- Age Concern Leeds tel: **0113 389 3003/4**
- Burley Lodge Advice Service tel: **0113 275 3498**
- Citizens Advice Bureau tel: **0844 477 4788**
- Consumer Credit Counselling Service freephone: **0800 138 1111\***
- National Debt Line tel: **0808 808 4000**
- St Vincent's Support Centre tel: **0113 248 4126**
- Energy Advice Centre tel: **0800 512 012\***

Advice and information on energy efficiency measures including home insulation advice, home energy checks and welfare benefits to reduce energy bills can be found at:

- Fuel savers tel: **0800 512 012\*** or **[www.leeds.gov.uk/fuelsavers](http://www.leeds.gov.uk/fuelsavers)**

Use this free impartial service to find out how much you could save on gas and electricity for your home.

- Leeds housing options,  
Leeds City Council tel: **0113 222 4412**

In addition to a debt and benefit service, advice and information is provided for homeless people regarding re-housing, housing need assessments, defending possession proceedings, and attendance at county court where necessary.



**\*Remember that calls to 0800 numbers are not free when you dial from a mobile.\***

- Leeds Library and Information Service  
tel: **0113 247 6016**  
or email **[enquiry.express@leeds.gov.uk](mailto:enquiry.express@leeds.gov.uk)**

Provide materials to develop young children's numeracy skills.



- Leeds City College - Park Lane  
tel: **0845 045 7275**  
or email **[parklanecampus@citycollege.ac.uk](mailto:parklanecampus@citycollege.ac.uk)**

Deliver free 'Skills for Life' courses including money and maths skills.



- Leeds City College - Thomas Danby  
tel: **0113 249 4912**  
or email **[danbycampus@leedscitycollege.ac.uk](mailto:danbycampus@leedscitycollege.ac.uk)**

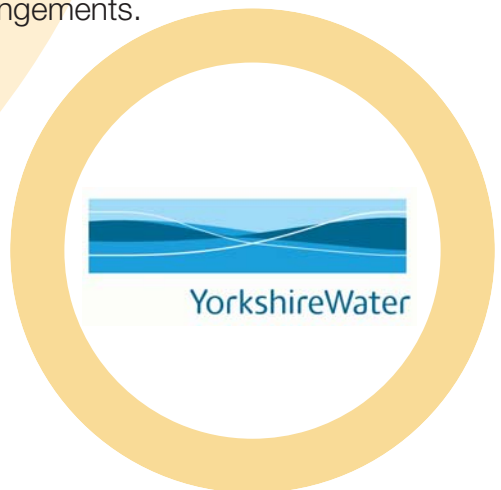
Deliver free maths workshops from beginner to intermediate levels. Courses are delivered both at the college and in community centres.

- West Leeds Family Learning Centre tel: **0113 263 3333**

Deliver numeracy skills workshops and 'JobSearch' completing CVs.

- Yorkshire Water Services Ltd tel: **0845 1205 001**

Advice and information on water debt and assistance to customers regarding affordable payment arrangements.





citizens  
advice  
bureau

## Struggling to pay your rent?

If you are struggling to pay your rent you should contact us immediately. Contact a member of West North West Homes staff to receive housing and welfare benefit advice and, or, negotiate a realistic repayment plan.

We may be able to refer you for independent debt advice through our relationship with the Citizens Advice Bureau.

If you ignore your debt problems you could end up losing your home, so please contact us for assistance or use the information provided in this leaflet.

## If you wish to contact us, please do so by visiting us at:

Aireborough One Stop Centre

Micklefield House, New Road Side, Rawdon LS19 6DF

Armley One Stop Centre, 2 Stocks Hill, Armley, Leeds LS12 1UQ

Bramley Neighbourhood Housing Office, 202 Town Street,  
Bramley, Leeds LS13 2EP

Horsforth Neighbourhood Housing Office, The Green,  
Town Street, Leeds LS18 5JB

Kirkstall Neighbourhood Housing Office, 45 Kirkstall Lane,  
Kirkstall, Leeds LS5 3BE

Little London Neighbourhood Housing Office, Oatland Drive,  
Little London, Leeds LS7 1SH

Otley One Stop Centre, 8 Boroughgate, Otley, Leeds LS21 3AL

Pudsey One Stop Centre, Town Hall, Robin Lane, Leeds LS28 7BL

Wortley Neighbourhood Housing Office, 36 Heights Drive,  
Armley, Leeds LS12 3SU



Call us on: 0800 915 1113\*  
or Minicom: 0845 127 1113

\*standard charges apply when calling from a mobile



Email us on:

[wnwhl.enquiries@wnwhl.org.uk](mailto:wnwhl.enquiries@wnwhl.org.uk)

[www.wnwhl.org.uk](http://www.wnwhl.org.uk)



Visit us at:

Neighbourhood Housing  
Offices or One Stop Centres



Write to us at:

Westfield Chambers, Lower  
Wortley Road, Leeds LS12 4PX

