



## Overcoming Financial Difficulties



**west  
north  
west**  
homes leeds

العربية • 中文 • فارسی • Français • كوردی • Polski  
Português • Soomaali • སྐད་ཀྱི་ འུ་



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.

Arabic / العربية

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.

Cantonese / 中文

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。

Farsi / فارسی

اگر شما علاقمند به داشتن این مدرک بزبان خود، بصورت بریل، خط درشت و یا بصورت نوار شنیداری می باشید لطفاً با نبرهود هاوسنگ 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.

Kurdish / کوردی

ئەگەر دەتەوێت ئەم نووسراوەت بە زمانی خۆت یان بە چاپی پیتی گەورە یاخود بە بریل (شینوازی نووسینی نابینا) بۆ دابین بکەیت، ئەوا تکایە پەیوەندی بە ئۆفیسێ خانووبەرەیی ناوجەگەتەوه (نییبەرهود هاوژین ئۆفیس) بکە و ئەوان بە خۆپایێ 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 Mieszkaniowym, 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 xidhiidhid Xafiiska Guriyeynta Xaafadda, kuwaas oo sidan lacag-la'aan kuugu samayn karaya.

Tigrinya / ትግርኛ

ነዚ ጽሑፍ ነዚ ብቋንቋኻ ብዓብይ ጽሑፍ ወይ ብብረይል (ናይ ዓይነት-ራን ጽሑፍ) እንተደለኻ፣ ነቲ ናይ ኣካባቢኻ ናይ ኣባይቲ ቤት-ጽሕፈት ደውለሎም፣ ነዚ ብነጻ ክገብሩልኻ ኢዮም።

Urdu / اردو

اگر آپ کو تیزیر آپ کی اپنی 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 کرا سکتا ہے۔

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

## 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:

- Fuelsavers 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.

- Homeless Advice and Prevention,  
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.

\* standard charges apply when calling from a mobile

- Leeds Library and Information Service  
tel: **0113 247 6016**  
or email 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

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

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 'Job Search' assistance, including looking for work and help with completing CVs.

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

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



## 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



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