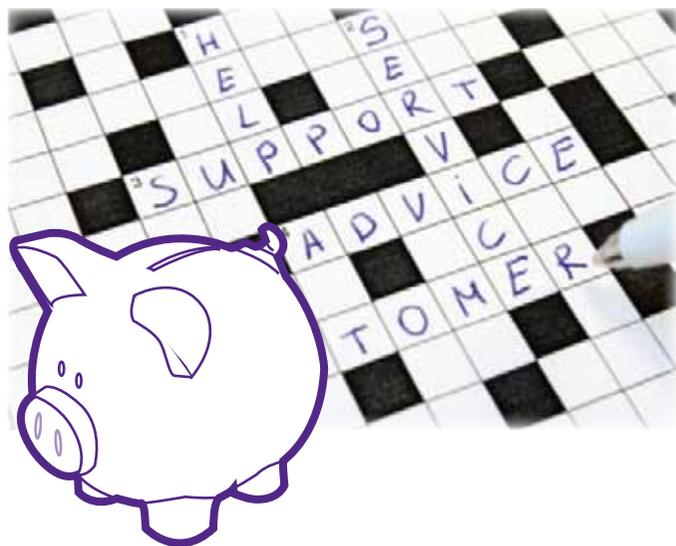


Welfare Support & Advice



If you have money worries,
we are here to help

How can we help?

We want you to be happy in your home, but we know that sometimes it can be hard to manage all the bills, pay the rent, pay off any debts and find out about all the services and benefits that are available to help you.

It is important that you talk to us if you are struggling, which is why we have started a **Financial Inclusion Service** to help you reduce the stress that owing money causes.

At an appointment with the **Financial Inclusion Officer** he will talk to you about your income, check you are claiming all the benefits you are entitled to, and ask you about your spending.



Money management

- Take greater control of managing your own money
- Help you create a plan so that you pay the correct bills each week
- Help you make a plan if you are struggling to pay your rent



Benefits & Universal Credit

- Help you if you are worried about paying your rent if your Housing Benefit is reduced
- Help you if you are worried about paying your rent after Universal Credit



Banking

- Help you to get a bank account or credit union account, if you do not have one, and explain the best account for you
- Help you set up a Budget Account with Leeds Credit Union that will manage your bills for you
- Advise you about affordable home contents insurance packages



Ways to pay and save

- Support you to set up your bank account to pay your rent electronically
- Help you make savings in your budget, by spotting the best 'deals' and ways to pay
- Help with large debt problems and get you support in dealing with your debts



Signposting & Support

- Help you get an affordable loan from Leeds City Credit Union so that you no longer need to use door step lenders
- Refer you to St Vincent's Debt Advice Service for independent specialist advice, St Vincent's Counselling Service, The Unity Employment Team and courses to help you get online.

How can we help?

All you have to do is call us and ask to speak to your **Housing Officer** or the **Financial Inclusion Officer**:

 **0113 200 7753**

 **FIO@unityha.co.uk**

You can also visit the Unity website **www.unityha.co.uk** where there is a Financial Inclusion page which gives links to benefit check tools, budget planning tools and useful advice websites to help you manage your money and spend it wisely.

Useful contacts

St Vincent's

Will offer you free counselling and debt advice, and will help you to reach an agreement with us about your rent arrears.

Monday - Friday 9.00am - 3.00pm

 **0113 248 4126** (Lines open 9am - 5pm)

www.stvincents-svp.org.uk

Leeds City Credit Union

Save regularly, get access to fair-interest loans and get help budgeting with a Budget Account.

 **0113 214 5252**

www.leedscitycreditunion.co.uk

Leeds Citizens Advice Bureau

Leeds CAB has bureaux in five sites across Leeds. They can offer appointments to advise on a range of issues.

 **0844 477 4788**

www.leedscab.org.uk

Christians Against Poverty (CAP)

A debt counselling charity that offers help to anyone, regardless of religion. They offer home visits.

 **0800 328 0006**

www.capuk.org

Step Change Debt Charity

Step Change gives free, confidential advice and support over the telephone.

 **0800 138 1111**

www.stepchange.org

Problems understanding?

If you need any of our information translating or if you need an interpreter, please contact us. We can also provide this information in large print or on CD if you need us to.

Unity Housing Association Ltd
113-117 Chapeltown Road, Leeds, LS7 3HY

 **0113 200 7700**

 **uha@unityha.co.uk**

web: **www.unityha.co.uk**



Search 'Unity Homes'