MONEY TALK

A BASIC SELF-HELP GUIDE TO DEALING WITH DEBT

Produced for the communities of South & South East Leeds by
If you are having money problems don’t ignore them.

They won’t go away, and the longer you wait to deal with them or get advice, the worse the situation will be.

This booklet will give you some basic advice to help you deal with your debts.

OUR TOP TIPS FOR DEALING WITH YOUR DEBTS

• The people who you owe money to are called your “Creditors”.

• Don’t panic. Help is available. A list of Organisations offering free and confidential advice is in this booklet.

• Act fast. As soon as you are unable to make a payment when it is due, contact your Creditors to let them know. If you receive a letter informing you that they are considering further action, ask them to hold action for 2 to 3 weeks while you seek advice and assistance.

• Always keep copies of the letters that you write about your debts, and write down the dates of any telephone calls that you make to your Creditors.

• We recommend that you don’t borrow more money to pay off your debts, but before taking out a loan always get impartial advice before you sign anything. Don’t rush in to it.

• If you do decide to take out a loan, make sure you find out all the details, such as the total cost of the loan and whether the loan is secured against your home.

• Fill out a Personal Budget sheet so that you know what income and expenses you have. There is a Personal Budget sheet enclosed with this booklet. This will help you work out a budget and calculate what money you have available to make payment to your debts.

• Write to your Creditors as soon as possible telling them what payments you can realistically make. Don’t offer more than you can afford. Most companies will help you, by letting you make instalment payments. You may want to include a copy of your personal Budget Sheet.

• Make sure that you are getting all the benefits that you are entitled to. This can increase your Income. If you are on a low income you may be entitled to Income Support. If you are unemployed you may be able to claim Job Seekers Allowance. There are many benefits available including disability living allowance, Working Tax Credit, Pension Credit and Child Tax Credit.

• If you chose to use a Debt Management company make sure you know all about any fees that they will charge you and how long it is going to take to pay off your debts.

• You don’t have to let a Debt Collector in to your house. Make an appointment for them to call again when you have sought advice.
• If you are being harassed by a Debt Collector contact the Trading Standards Service or your local Citizen’s Advice Bureau.

• If you are receiving Pension Credits, Income Support or Income Based Job Seekers Allowance you may be able to get Direct Deductions from you benefit to pay certain debts. This means that small amounts are deducted before you receive your benefit payments. Debts such as rent, Council tax and water charges can be paid in this way. You should contact your benefit office to find out if this is possible.

• Get advice regarding your benefits and welfare rights at:

  **Welfare Rights Unit**  
  116 York Road  
  Leeds  
  LS9 9AA

Leeds City Council’s Welfare Rights Unit offers a free, confidential and impartial welfare rights service. They provide:

- information and advice on a whole range of welfare benefits and appropriate services and schemes
- benefit checks and calculations to assess the correct level of benefit entitlements
- advice on winter fuel payments and keeping warm in winter
- help to fill in forms
- advice and support with appeals

They hold advice surgeries at One Stop Centres around the city. You will need to make an appointment for these surgeries - call in at your local One Stop Centre, telephone **0113 214 9006** or email them at Welfare.Rights@leeds.gov.uk

• Get advice regarding your benefit entitlement from these Organisations (independent to Aire valley Homes Leeds):

  **Southern House Jobcentre Plus**  
  529 York Road  
  Leeds  
  United Kingdom  
  LS9 6TF  
  Telephone: 0113 214 8000  
  Textphone: 0113 285 0002

  **Leeds Eastgate Jobcentre**  
  35 Eastgate  
  Leeds  
  United Kingdom  
  LS2 7RE  
  Telephone: 0113 215 5000

  **Leeds District Office**  
  Dysons Chambers  
  12-14 Briggate  
  Leeds  
  United Kingdom  
  LS1 6EP  
  Telephone: 0113 215 5000

  **Leeds Great George Street**  
  2 Great George Street  
  Leeds  
  United Kingdom  
  LS2 8BA  
  Telephone: 0113 224 3733

  **The Pension Service PO Box 99**  
  Town: Mexborough  
  Postcode: S64 9WX  
  Telephone: 0845 6060265  
  Textphone: 0845 6060285

  **New State Pension claims 0845 3001084**  
  Textphone 0845 300 2086 (8am to 8pm, Monday to Friday)

  **Pension Credit - application line 0800 991234**
If you are on a low income or unemployed you may be able to get help with rent and Council Tax payments.

Aire Valley Homes Leeds has Benefit Advisors to help you identify your entitlement, help you fill in the forms and answer any queries that you may have regarding your benefits.

For further details call 0113 2243725 or 0113 2141793

Have you checked yours?

Go online today and check whether you are paying the correct rent and council tax.

Could you get any help towards these costs?
Log on now and within fifteen minutes you will know if you can save money!

www.leeds.gov.uk/benefitscalculator

The answers provided by the calculator are estimates only - to get a definitive answer on entitlement you must complete and submit a claim form.

You can get a form by asking at your local One Stop Centre, housing office, on the web at www.leeds.gov.uk/benefits or by telephoning 0113 247 7247 (minicom 0845 127 1113).
• Get help with your winter Fuel – if you are aged 60 or over and are normally resident in the UK, you could be entitled to help with keeping warm during the winter months. For details on Winter Fuel Payments call the helpline on 08459 151 515, textphone 0845 601 5613. Lines are open Monday to Friday from 8.30 am to 4.30 pm.

• Fuel Savers
Advice and information on energy efficiency measures (included home insulation advice and home energy checks) and welfare benefits to reduce energy bills.
Tel: 0800 512 012

• Get help and advice with your Yorkshire Water Bills - contact them for help and advice via their website: yorkshirewater.com or call them on 0845 1242420 (or 0845 1242425 if you are a metered customer).
Write to them at Yorkshire Water, PO Box 52, Bradford, BD3 7YD
If you think you'll have a problem paying your water bill, please contact 0845 1299299. If you are in arrears and have real problems paying your bill, the Yorkshire Water Community Trust is an independent charity to help extreme cases of hardship. Call them on 0845 1242426.

Below are words or phrases commonly used by Debt Collectors.

• County Court - Is a Civil Court which may be used to enforce collection of a debt. Debts up to £5000.00 are dealt with by the Small Claims section of the County Court.

• Bailiff - Someone who is authorised to collect a debt from you, on behalf of your Creditors. There are 3 types of Bailiff. The County Court Bailiff who works for the Court Service. The Certified Bailiff who has provided references to the County Court, and the people they employ are considered fit, and The Private Bailiff.

• Warrant - This is official written permission given to the Bailiff allowing him to carry out his/her duties to collect a debt. It is given by the Court.

• Priority Debt - The consequences of not paying a priority debt are serious. These debts include Rent arrears, Fuel arrears, Council Tax arrears and Outstanding Court fines. Failure to pay these debts could result in you being evicted from your home, and in some cases you could be imprisoned.

• Non Priority Debt - These include Credit Card, Hire Purchase, Loans and overdrafts. Collection of these can not be enforced by imprisonment.

• County Court Judgement (CCJ) – If your Creditors take action in the County Court they may request that a County Court judgement be made against you. This means that the County Court has ordered you to pay an amount of money (This will normally be the debt plus Costs). Details of the CCJ are entered on to a Register which is used by Credit
Companies, Banks, and Building Societies etc when you apply for credit. A CCJ will affect your credit rating.

- **Credit Reference Agency** - A company that stores computerised records of people's use of Credit. When you apply for credit, e.g. a store card, checks will be made with the Agency about your credit history.

The following Organisations offer free, impartial and confidential debt advice.

Please note that they are independent to Aire Valley Homes Leeds

- **Leeds City Council Money Advice Unit**  
  In addition to a debt and benefit service, advice and information is provided for homeowners and tenants regarding re-housing, housing need assessments, defending possession proceedings, and attendance at county court where necessary.  
  Address: Housing Advice Centre, 21-27 The Headrow, Leeds, LS1 6PU.  
  Phone: 0113 247 6311 & 0113 2476035

- **Leeds City Credit Union**  
  2nd Floor, Westminster Buildings, 37 York Street, Leeds, LS2 7DT  
  Tel: 0113 2145252

- **St Vincent Support Centre**  
  Address: Berking Avenue, York Road, Leeds, LS9 9LF  
  Tel: 0113 2484126  
  Opening Hours: Monday to Friday 10.00 am to 16.00

- **Ebor Gardens Advice Centre**  
  173 Haslewood Drive, Leeds, LS9 7RE  
  Tel: 0113 2350276

- **Consumer Credit Counselling Service (CCCS)**  
  Tel: 0800 138 1111

- **National Debt Line**  
  Tel: 0808 808 4000 or 0800 980 2800 for Customers in Yorkshire or Gloucestershire

- **Financial Services Authority On Line Debt Test at [www.fsa.gov.uk/consumer/debt_test](http://www.fsa.gov.uk/consumer/debt_test)**

- **Office of Fair trading “Help Yourself Out”**  
  Tel: 0870 60 60 321

- **Fuel Advice Helpline**  
  Tel: 0113 2145179

- **SSAFA - Soldiers, Sailors and Airforce Association**  
  31 New York Street, Leeds, LS2 7DT  
  Tel: 0113 2451118

- **Christians Against Poverty (Debt Advice regardless of belief)**  
  Tel: 0113 225 9773

- **Citizen’s Advice Bureaux**  
  Leeds area General Advice telephone number: 0870 120 2450
- **Leeds City Centre Citizen’s Advice Bureau**  
  Opening Hours: Monday 9:30 - 15:30 Tuesday 9:30 - 18:30 Wednesday 9:30 - 15:30  
  Friday 9:30 - 15:30  
  Address: 31 New York Street, Leeds, LS2 7DT  
  Public Tel: 0870 120 2450

- **Crossgates & East Leeds Office Citizen’s Advice Bureau**  
  Opening Hours: Monday 10:00 - 13:00, Friday 10:00 - 13:00  
  Address: Methodist Schoolroom, Austerhope Road, Crossgates, Leeds, LS15 8QR

- **Morley Citizen’s Advice Bureau**  
  Town Hall, Queen Street, Morley, LS27 9DY  
  Tel: 0113 247 7111

- **Pontefract Citizen’s Advice Bureau**  
  Opening Hours: Monday, Wednesday & Friday 10.00 - 13.00  
  Address: Horsefair House, Horsefair, Pontefract, WF8 1NX  
  Tel: 0870 121 2044

- **Wakefield Citizen’s Advice Bureau**  
  Opening Hours: Monday - Friday 10.00 - 14.00, Tuesday 17.00 - 19.00 (by appointment)  
  Address: 27 King Street, Wakefield, WF1 2SR  
  Tel: 0870 121 2044 (advice) & 01924 383200 (appointments)

**Learn about Budgeting, understanding money and numbers.**

The following organisations provide free information, training and advice sessions covering household budgeting, personal financial management (such as bank account opening), and basic numeracy skills. Various sessions are run at different times during the week for a range of different age groups, abilities, and topics. Please contact the relevant organisation for further details.

- **Children’s Centre Service**  
  East Leeds Family Learning Centre, Brooklands View, Seacroft, Leeds, LS14 6SA  
  Tel: 0800 0851879

- **Leeds Family Learning Centres**  
  East Leeds family learning centre: Brooklands View, Leeds, LS14 6SA  
  Tel: 0113 22 43127

- **South Leeds Family Learning Centre**  
  Run numeracy skills workshops and ‘Job Search’ (assistance looking for work and CVs)  
  Acre Road, Middleton, Leeds, LS10 4DE  
  Tel: 0113 3950334

- **Leeds Library and Information Service**  
  Provide materials to develop young children’s numeracy skills  
  Contact: 0113 2476016 or E-mail: enquiry.express@leeds.gov.uk

- **Park Lane College**  
  Run free ‘Skills for Life’ courses including money and maths skills  
  Contact 0845 045 7275, or email courseenquiry@parklanecoll.uk  
  Website: [www.parklanecoll.ac.uk](http://www.parklanecoll.ac.uk)

- **St. Vincent’s Support Centre**  
  Address: Berking Avenue, York Road, Leeds, LS9 9LF  
  Tel: 0113 2484126
Fed up with the state of your finances?
Leeds City Credit Union (LCCU) offers local, affordable financial services to anyone who lives or works in the Leeds Metropolitan District. There's something for everyone. It offers:

- A range of savings accounts including a Christmas Club
- Regular dividends
- Child Trust Funds
- Low cost loans
- Bill paying services – we’ll help you budget
- Insurance services
- Life insurance on your savings and loans at no direct cost to you (Terms and conditions apply)
- Easy ways to save
- A friendly service through our local branches

LCCU is a financial co-operative, run by members for members. Led by a volunteer Board of Directors, all members are encouraged to save regularly and receive dividends on savings. You can join LCCU at any one of their branches including one at Seacroft South One Stop Centre (on Moresdale Lane, Seacroft, LS14 6GG) or their City Branch (37 New York Street, Leeds, LS2 7DT).

For more information about LCCU services or opening hours please contact us on (0113) 214 5252 or www.leedscitycreditunion.co.uk
We know that from time to time Tenants may have problems paying their rent and end up with arrears. It can be difficult facing up to your problems, but we are ready to help you sort things out. Below, we have answered some Frequently Asked Questions

**I can’t pay my rent, who should I tell?**
As soon as you realise you will not be able to make a rent payment you should contact your Local Housing Office, or One Stop Centre to discuss your rent arrears or to arrange an appointment.

**What will happen when I contact you?**
We will:
- Listen to what you have to tell us
- Help you identify your Housing Benefit entitlement
- Inform you of other Agencies that may be able to assist you
- Negotiate a suitable payment plan

**How much will I have to pay?**
We will ask you how much you can afford to pay and assess your offer against the arrears. We will not request an unreasonable amount that will make your situation worse.

**What will happen if I ignore my rent arrears?**
When you receive a letter informing you that you are in arrears it is important that you act fast. If you don’t tell us that you have a problem we may take legal action against you – that can mean eviction. You will also have to pay legal costs.
We may also find it necessary to cancel any application for re-housing that you may have with Leeds Housing Register.

**What action can Aire Valley Homes Leeds take to recover the arrears?**
Every effort will be made to help you pay your rent arrears, but if you ignore our requests, or if you break your payment plan, we commence recovery action in the County Court. This could result in:
- **Eviction** – this will mean that you lose your home
- **County Court Judgement** – This will seriously effect your credit rating
- **Deductions from your benefits** – deductions are made before your payment is issued to you
- **Third Party Order** – deductions are made directly from your bank account
- **Attachment of Earnings Order** – deductions are made directly from your wage/salary

**Remember …**
Your rent is due weekly and in advance. If you are unable to make a payment – tell us!
We will do everything in our power to help you stay in your home, but we have no legal obligation to house you if you refuse to pay your rent.
# PERSONAL BUDGET SHEET

<table>
<thead>
<tr>
<th>Name:</th>
<th>Number of People in household:</th>
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<tbody>
<tr>
<td>Address:</td>
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## Income (Weekly)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Wages / Salary</td>
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<tr>
<td>Wages / Salary (Partner)</td>
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<tr>
<td>Job Seekers Allowance</td>
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<td>Income Support</td>
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<td>Tax Credits</td>
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<td>Pension</td>
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<td>Child Benefit</td>
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<td>Incapacity Benefit</td>
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<tr>
<td>Maintenance</td>
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<tr>
<td>Non-dependant contributions</td>
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<td>Other (please specify)</td>
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Total Box 1: £

## Outgoings (Weekly)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Rent</td>
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<tr>
<td>Council Tax</td>
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<td>Water Charges</td>
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<tr>
<td>Buildings / Contents Insurance</td>
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<td>Life Insurance / Pension</td>
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<td>Gas</td>
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<td>Electricity</td>
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<tr>
<td>Other Fuel</td>
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<tr>
<td>Housekeeping</td>
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<tr>
<td>TV rental / licence</td>
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<tr>
<td>Telephone</td>
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<td>Hire Purchase</td>
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<td>Magistrates’ Court Fines</td>
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<tr>
<td>Maintenance payments</td>
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<td>Travel Expenses</td>
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<td>Prescriptions</td>
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<td>Other Debt repayments (please specify)</td>
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Total Box 2: £

Total Box 1 - Take Away

Total Box 2

Money available: £
Contact us

For all housing enquiries including out of hours emergency repairs: Telephone

0113 398 4710

Head office:
Navigation House
8 George Mann Road
Leeds
LS10 1DJ

Email: avhleeds.enquiries@avhleeds.org.uk

Face to face enquiries about our services are available from:

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<th>Address</th>
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<tr>
<td>Dewsbury Road One Stop Centre</td>
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<tr>
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<td>LS10 4UZ</td>
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