



Overcoming financial difficulty

A guide to service providers across Leeds

This booklet is an information source of for anyone seeking details about the various agencies working in Leeds that provide: benefit, debt and legal advice; affordable credit and banking services; household budgeting and financial literacy advice.

Who is this leaflet for?

This booklet is an information source of for anyone seeking details about the various agencies working in Leeds that provide:

- Benefit, debt and legal advice
- Affordable credit and banking services
- Household budgeting and financial literacy advice
- Resources

Please note, this leaflet is available in large print, Braille, audio, or a community language. Please contact your local One Stop Centre for details.

To request more leaflets or to advise us of any changes so we can keep it up to date, please contact:

Leeds City Council, Financial Inclusion Team

Tel: 0113 395 1078

Email: **financial.inclusion@leeds.gov.uk**

Last updated November 2013

This leaflet is kept up to date online at www.leeds.gov.uk/fi



Benefit, debt and legal advice

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. Many of the agencies operate a drop in service, appointments, home visiting, and community based advice surgeries. For further information please contact the relevant service directly.

Please note, a number of the agencies provide a service solely targeting single issues such as welfare benefits. Where this is the case, the specific service offered is highlighted.

National support, online and telephone

Adviceguide

Service from Citizens Advice, providing people with round-the-clock access to CAB information on their rights including benefits, debt, housing, employment, consumer and legal issues.

www.adviceguide.org.uk

Civil Legal Advice

For information on where to get legal advice to help with legal problems.

www.gov.uk/civil-legal-advice

Tel: 0845 345 4345

Monday to Friday: 9am to 8pm

Saturday: 9am to 12.30pm

Legal Aid is available for urgent cases such as:

- Being arrested, questioned or charged by the Police
- Where you are at risk of losing your home through court proceedings for repossession and eviction
- Unlawful eviction for example where your landlord has changed the locks
- Family issues such as mediation in relationship breakdowns

This online tool allows people to assess if they are eligible for Legal Aid:

www.gov.uk/check-legal-aid

The Money Advice Service

Offers clear, unbiased, money advice and can be accessed over the telephone or online. The website provides interactive tools and information on a range of issues – from budgeting to savings, credit and borrowing, mortgages, insurance, debt and retirement planning, as well as managing life changes such as starting a family or losing a job.

www.moneyadviceservice.org.uk

Tel: 0300 500 5000

Mon-Fri: 8am-8pm

Sat: 9am-1pm

National Debt Line

Online and telephone advice and information for individuals experiencing debt and financial difficulties.

www.nationaldebtline.co.uk/

Tel: 0808 808 4000

Mon-Fri: 9am-9pm

Sat: 9.30am-1pm

NPower

Customers can receive impartial advice on how to use energy more efficiently, as well as advice on managing bill payment and debt.

Tel: 0800 02 22 20

Mon-Fri: 8am-8pm

Sat: 9am-6pm.

Shelter

Service aimed at supporting people to understand housing rights and options.

www.shelter.org.uk

Tel 0300 330 1234

StepChange Debt Charity

Provide free and effective debt advice, over the telephone or online, to help transform the lives of those struggling with the stress and worry of problem debt.

www.stepchange.org

Freephone, 0800 138 1111

Mon-Fri: 8am-8pm

Sat: 9am-4pm

Stop Loan Sharks

Offer confidential help and advice to people under threat and struggling to repay a debt to illegal money lenders (loan sharks).

Tel: 0300 555 2222

Email: [reportaloanshark@
stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)

Text: loan shark (+ your message) to 60003

Turn2us

Helps people in financial need gain access to welfare benefits, charitable grants and other financial help

www.turn2us.org.uk

Yorkshire Water

Offers various payment options to help with the water bill. They have also established an independent registered charity called the Community Trust to help people in cases of extreme financial hardship. For more information, contact:

Yorkshire Water Community Trust

Freepost BD3074

Bradford, BD3 7BR

Tel: 0845 1242426

Local support, online, telephone and face to face

Advice Service in Children's Centres

Families with a child under 5, pregnant women and their partners, can now access advice via Children's Centres across Leeds. For advice on benefits, tax credits, debt problems, housing, rights at work, immigration or discrimination problems, call to make an appointment, tel: 0113 281 6703. (This service is provided by Leeds Advice Network, a partnership between Better Leeds Communities Advice Service, Leeds and Chapeltown CAB.)

Advice Service in Primary Care (GP practices and Health Centres)

There are advice sessions in 25 GP practices/health centres located in inner city areas of Leeds. These are available to everyone who is either a registered patient or a local resident, but specifically aimed at people with long-term conditions and/or disabilities. The sessions are provided by Leeds CAB and Chapeltown CAB (generalist advice on issues such as benefits, debt, employment, immigration) and Welfare Rights Unit (specialist welfare advice). Appointments can be booked via the CAB, Welfare Rights Unit, or your local GP/health centre reception.

Mental Health Outreach Services

Leeds CAB provide advice in a range of mental health hospitals, day centres and community mental health services across Leeds. This service is for mental health service users and their carers and family members. Appointments must be booked in advance. See Leeds CAB section for contact details.

Advocacy Support

Culturally sensitive, bilingual advocacy, information and practical assistance in over 13 community languages covering debt, benefits and entitlements, housing, home improvements and access to health and social care services. We work with all Black and Minority Ethnic (BME) communities, including refugees, asylum seekers, Roma and other Eastern European migrants.

Drop-ins Tues and Wed mornings, appointments Tues and Wed afternoons.
267 Roundhay Road
Leeds LS8 4HS.
Tel: 0113 2351877

Age UK: Leeds Information and Advice

Provide help & advice on a wide range of issues for people of pension age including benefits, debt advice, housing options and consumer issues.

Bradbury Building,
Mark Lane, Leeds LS2 8JA
Tel: 0113 3893004

Archway

Advice for young people aged from 16-25 years on issues such as Universal Credit. The Resource Centre is open and staffed for drop-in as follows:

Monday and Thursday: 10am - 6pm

Tuesday: 10am - 8pm

Friday: 10am - 5pm

95 Roundhay Road, Leeds, LS8 5AQ

Tel: 0113 383 3900

Email: archway@renew-leeds.co.uk

ASHA Neighbourhood Project

Provide advice on Welfare benefits, Housing, Debt prevention, Immigration and Information, Advice and Guidance.

43 Stratford Street, Leeds, LS11 6JG

Tel: 0113-270-4600

Email: Info@Ashaleeds.org.uk

Belle Isle Tenant Management Organisation

Provide help and advice to tenants experiencing difficulty paying their rent.

Aberfield Gate, Leeds, LS10 3QH

Phone: 0800 3895503

or 0113 3782187

Better Leeds Communities (formerly Burley Lodge Centre Advice Service)

Provide free help and advice on a wide range of issues including benefits, debt advice and housing.

The Burley Lodge Centre,
42-46 Burley Lodge Road,
Leeds, LS6 1QF

Tel: 0113 2753498

Citizens Advice Bureau (CAB)

Provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Telephone Gateway:

Tel: 0113 223 4400

Mon – Fri: 10am – 4pm

Provides a short (5 to 10 minutes) assessment looking at how clients can best get help with an enquiry from the Citizens Advice Bureau and/or other advice services across Leeds.

■ **Leeds CAB**

- City Centre: Westminster Buildings, 31 New York Street, LS2 7DT
- Crossgates : Methodist Schoolroom, Austhorpe Road, Crossgates, LS15 8BA
- Morley : Town Hall, Queen Street, Morley, LS27 9DY
- Otley : The Courthouse, Courthouse Street, Otley, LS21 1BG
- Pudsey: Trinity Chapel, Wesley Square, Lowtown, Pudsey, LS28 7AB

As well as its main bureau, Leeds CAB gives advice at many different locations, for particular groups of people or specific areas of Leeds. For more information on these outreach service and for branch opening times, visit:

www.leedscab.org.uk

■ **Chapeltown CAB**

Willow House, New Roscoe Buildings, Cross Francis Street, Leeds LS7 4BZ
Drop in Mon – Fri: 9am – 4pm, except
Wed: 9am – 12:30pm
Tel: 0113 262 9479

Council Tax and other Council Debt

Advice and help if you have problems paying your Council Tax or any other debt you owe to the council.

Tel: 0113 3760364

Email: CorporateDebts@leeds.gov.uk

DIAL Leeds (Disability Information and Advice Line services)

Advice for disabled people on all aspects of living with a disability. Provide information and advice on welfare benefits, community care, equipment, independent living, mobility and transport, discrimination, holidays, and more.

Freephone: 0808 800 3333

Ebor Gardens Advice Centre

Provide free, confidential, impartial and independent debt advice.

173 Haslewood Drive
Leeds, LS9 7RE

Tel: 0113 2350276

Fuelsavers

Free and impartial energy advice and information to help reduce fuel bills. The team are also able to assist with benefit or health related insulation and heating grants enquires, if you own your own home, or are renting the property from a private landlord. Up to 20% of an average fuel bill could possibly be saved through fitting energy efficient heating or applying insulation to lofts and cavity walls.

Tel: 0113 3957152 between
9am - 5pm weekdays

Gipsil (Gipton Supported Independent Living Limited)

Gipsil's Advice Service provides free, independent generalist advice in welfare benefits and housing. Support and housing is primarily to young people and young parents aged 16 to 25 years across east & north east Leeds. Specialist support is provided to care leavers citywide. Facilitate a weekly domestic violence support group supported by a crèche facility. A new service called 'Opportunity Shops' will offer tailored support to participants seeking employment and associated skills.

Gipsil Support Centre, 1 Woodfield Court, Leeds, LS8 3NT
Tel: 0113 248 1813
Mon – Fri: 9am to 4.30pm

Housing Options, Leeds City Council

A service provided to people who are homeless, threatened with homelessness or in some form of housing need. Advice is offered on preventing homelessness, housing assessment and re-housing, which may include budget and debt advice.

Housing Options

1st Floor, 2 Great George Street
Leeds LS2 8BA

Tel: 0113 222 4412

Email: housing.options@leeds.gov.uk

Housing Leeds

Provide help and advice to tenants experiencing difficulty paying their rent.

- East North East Homes Leeds
Tribeca House, 71 Roundhay Road
Leeds, LS7 3BE
Tel: 0800 915 1600
- Aire Valley Homes Leeds
Navigation House
George Mann Road
Leeds, LS10 1DJ
Tel: 0800 915 6660
- West North West Homes Leeds
Westfield Chambers
Lower Wortley Road
Leeds, LS12 4PX
Tel: 0800 915 1113

LUU Student Advice Centre

Advice to students including:
finance, benefits, debt and housing

Leeds University Union

Leeds, LS1 1UH

Tel: 0113 380 1290

Email: advice@luu.leeds.ac.uk

St Vincent Support Centre

Provide a free and confidential debt service offering information, advice and support to clients on a low income in Leeds. This includes budgeting and fuel poverty advice.

82 York Road, Leeds, LS9 9AA

Tel: 0113 2484126

Welfare Rights Unit

Advice, information, and assistance to claim welfare benefits. To speak to a Welfare Rights Worker, book an appointment at a One Stop Centre or enquire about a home visit,
tel: 0113 3760452



Affordable credit and banking services

Leeds City Credit Union

A city wide not-for-profit member owned savings co-operative offering low cost loans, savings accounts, Christmas club, current accounts, bill paying and budgeting service.

Telephone: 0113 242 3343 or visit:
www.leedscreditunion.co.uk
and www.leeds-loans.co.uk

Full service branches are located at:

- Armley One Stop Centre, Stocks Hill, Armley Leeds, LS12 1UQ
- City Branch, 32 Kirkgate Leeds LS2 7DR
- Dewsbury Road One Stop Centre 190 Dewsbury Road Leeds, LS11 6PF

- Great George Street One Stop Centre, 2 Great George Street, Leeds, LS2 8BA
- Seacroft South One Stop Centre, 90-95 Moresdale Lane, Leeds, LS14 6GG
- St George's One Stop Centre, St George's Road, Middleton, Leeds LS10 4UZ

Information points:

- Compton One Stop Centre Harehills Lane, Leeds LS9 7BG
- Morley Town Hall, Queen Street Morley, LS27 9DY
- Reginald Centre 263 Chapeltown Road Leeds, LS7 3EX

- Wetherby One Stop Centre
24 Westgate, Wetherby
Leeds LS22 6NL
- Otley One Stop Centre (Library
Building), Nelson Street
Otley, LS21 1EZ

All major high street banks provide basic current accounts. Ask at your local branch for more information.

Budgeting Loans

A Budgeting Loan is an interest-free loan for people who have been on Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance (income-related), Pension Credit or payment on account of one of these benefits, for at least 26 weeks. It is intended to help spread the cost of certain one-off expenses over a longer period. To apply for a Budgeting Loan contact the Jobcentre Plus to apply, or for those aged 61 the Pension Service can also help.

Jobcentre Plus Tel: 0845 6060 234

Pension Service Tel: 08456 060 265



Drop-in facilities: ... education & information

Home budgeting advice and financial literacy

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.

Leeds Library and Information Service

Run a programme of fun maths activities for children.

- Count Me In 123 for under 5s
- Count Me In Primary for school children aged 5-11
- Count Me In Web aimed at 11-14 year olds.

Drop into your local library or
Tel: 0113 247 6016
Email: enquiry.express@leeds.gov.uk

St Vincent Support Centre

Provide help with basic household budgeting.

82 York Road, Leeds, LS9 9AA
Tel: 0113 248 4126

Ebor Gardens Advice Centre

Money Buddies provide one-to-one home budgeting and financial literacy assistance.

173 Haslewood Drive,
Leeds, LS9 7RE
Tel: 0113 235 0276

West North West Homes

West North West Works service provides employment, training and development

opportunities for tenants and their families.

Westfield Chambers, Lower Wortley Road, Leeds, LS12 4PX.

Email: [WNWHL.Employment.](mailto:WNWHL.Employment.Outreach@wnwhl.org.uk)

Outreach@wnwhl.org.uk

Tel: 07545 603968 or 07891 271209

Jobshops and Jobshop Sessions

Jobshop Services provided by the Council's Employment and Skills Service provide a free drop in service to help find work or training. Jobcentre Plus advisors are available in some Jobshops, offering one to one support including in work benefit calculations to show how much better off clients will become when working. Jobshops and sessions operate from the following venues. Call the number shown or drop in for more information.

■ Jobshops

- **City Centre One Stop**
Ground Floor, 2 Great George Street, Leeds LS2 8BA
Tel: 0113 247 6937
- **The Reginald Centre**
263 Chapeltown Road,
Leeds LS7 3EX
Tel: 0113 336 7649
- **The Compton Centre**
Harehills Lane, Leeds LS8 5AN
Tel: 0113 336 7822

- **Armley One Stop Centre**
2 Stocks Hill, Armley
Leeds LS12 1UQ
Tel: 0113 395 7377
 - **Hunslet**
Library Building, Waterloo Road,
Hunslet, LS10 2NS
Tel: 011 378 1445
 - **Dewsbury Road One Stop Centre**
Dewsbury Road, Beeston,
Leeds LS11 6PF
Tel: 0113 395 7373
 - **The Point**
White Rose Shopping Centre,
Dewsbury Road, Leeds, LS11 8LU
For more information or drop in
Tel: 0113 277 6124
- #### **■ Jobshop Sessions**
- **Seacroft Green**
North Seacroft Joint Service Centre
Unit 8 Seacroft Green
Leeds LS14 6PA
Drop-in session: Monday 9am - 4pm
 - **Little London Community Centre**
Oatland Lane, Leeds, LS7 1SP
Tel: 0113 214 1878
 - **St George's Centre**
St George's Road, Middleton
Leeds LS10 4UZ
Tel: 0113 378 1445



Resources

Local Welfare Support Scheme

Leeds City Council has set up a Local Welfare Support Scheme to support people who require emergency assistance. This scheme will be based on providing basic household goods and emergency provision. Please note the scheme will not have cash payments as part of the options for support.

The scheme is to help the most vulnerable people in Leeds. It is not a general fund available for all. Other available sources of assistance will be considered before any award is made from the scheme. Applications to the scheme should be made by a support/advice worker to improve the chance of success. To apply, tel: 0113 376 0330.

Leeds Foodbank 2013

Through donations by the public, emergency food to local people in crisis is being provided. Working with local care professionals to identify those in need, Leeds Foodbank are able to provide short term relief and support as well as signposting people to organisations to help solve the longer term problem.

Local Care professionals such as doctors, health visitors, social workers, Citizens Advice Bureau staff, welfare officers, the police and probation officers, amongst others, identify people in crisis and issue them with a foodbank voucher. Clients can then bring their voucher to a foodbank centre where it can be exchanged for three days supply of emergency food. Food parcels have been designed by dieticians to provide

recipients with nutritionally balanced food. Some foodbanks also run a delivery service, which takes emergency foodboxes to clients living in rural areas and those who cannot get to a foodbank.

For further information please see area websites:

Leeds West

www.leedswest.foodbank.org.uk

Email: info@leedswest.foodbank.org.uk

Leeds East

www.leedseast.foodbank.org.uk

Email: info@leedseast.foodbank.org.uk

Leeds South

www.leedssouth.foodbank.org.uk

Email: info@leedssouth.foodbank.org.uk

Leeds North

www.leedsnorth.foodbank.org.uk

Email: info@leedsnorth.foodbank.org.uk

Emmaus Leeds

The Emmaus community in Leeds operates a recycling/reuse business of furniture, bric-a-brac, records, books and clothes, electrical goods, DVDs, toys, bicycles and more.

St Mary's Street
Leeds, LS9 7DP

Contact

Ali Ward (Community Manager)

Tel: 0113 248 4288

Opening Hours

Mon to Sat: 9am - 4.45pm

