



Overcoming financial difficulty

A guide to service providers across Leeds

This leaflet is an information source for anyone seeking details about the various agencies working in Leeds who provide:

- Benefit advice & Debt advice
- Affordable credit
- Household budgeting advice/financial literacy



Benefit and Debt 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 below.

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.

Website: www.moneyadviceservice.org.uk

Tel: 0300 500 5000 (Monday to Friday - 8am to 8pm)

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: 0113 281 6703. (This service is provided by Leeds Advice Network- a partnership between Burley Lodge Centre Advice Service, Leeds and Chapletown CAB.)

Citizens Advice Bureaux (CAB)

■ Leeds CAB:

Tel: 0844 477 4788 Mon - Fri 10 - 12
outside these hours - opening times and
recorded information only

Web: www.leedscab.org.uk for
opening times and further details

■ City Centre:

Westminster Buildings,
31 New York Street,
LS2 7DT

■ Crossgates:

Methodist School room,
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

■ Chapeltown CAB:

Willow House, New Roscoe Buildings,
Cross Francis Street,
Leeds LS7 4BZ

Tel: 0113 262 2281 or 0844 477 4788
Mon - Fri 10 - 12 outside these hours -
opening times and recorded
information only

Burley Lodge Centre Advice Service

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

Tel: 0113 2753498

Ebor Gardens Advice Centre

173 Haslewood Drive,
Leeds, LS9 7RE

Tel: 0113 2350276

St. Vincent Support Centre (debt 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

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

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.

Add: Housing Options, 1st Floor,
2 Great George Street, Leeds LS2 8BA.

Tel: 0113 222 4412

Email: housing.options@leeds.gov.uk

Leeds Housing ALMO's

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 9151113

Consumer Credit Counselling Service (CCCS)

Advice and information for individuals experiencing debt and financial difficulties. Wade House, Merrion Centre, Leeds LS2 8NG

Freephone: 0800 138 1111
8am-8pm Monday - Friday

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 Tuesday, Wednesday and Thursday 10 – 12 appointments at other times.

267 Roundhay Road,
Leeds LS8 4HS

Tel: 0113 2351877

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% or a fifth 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 9.00-5.00pm weekdays.

Community Legal Advice (CLA)

If you qualify for Legal Aid you can receive free, confidential and independent legal advice on debt, welfare benefits and housing. In Leeds, the following three organisations work in partnership to provide regular advice surgeries to assist with Benefits, Housing and Debt issues at each venue.

- **Leeds Citizens Advice Bureau:**
Westminster Buildings,
31 New York Street,
LS2 7DT
Tel: 0844 477 4788
- **Harehills & Chapeltown Law Centre:**
263 Roundhay Road,
Leeds, LS8 4HS
Tel: 0113 249 1100
- **Henry Hyams:**
7 South Parade,
Leeds, LS1 5QE
Tel: 0113 243 2288

National Debt Line

Advice and information for individuals experiencing debt and financial difficulties.
Tel: 0808 808 4000

Yorkshire Water Services Ltd

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

Add: PO Box 52,
Bradford, BD3 7YD
Tel: 0845 1205 001

Npower Ltd

If you are an npower customer, you can receive impartial advice on how to use energy more efficiently, as well as advice on managing bill payment and debt. Lines are open Monday to Friday, 8am-8pm, and Saturday 9am-5pm.

Tel: 0800 02 22 20

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: reportaloansharks@stoploansharks.gov.uk

Text: loan shark (+ your message) to 60003



Affordable Credit

Leeds City Credit Union (LCCU)

A city wide not-for-profit organisation providing various low cost loans, (Including the Handy loan) Current Accounts, Savings Accounts, Bill paying services and budgeting advice, Christmas Savings Accounts and Child Trust Funds.

Telephone: 0113 214 5252

www.leedscitycreditunion.co.uk and www.leeds-loans.co.uk

Full Service Branches:

- **Armley One Stop Centre**
Stocks Hill, Armley,
Leeds LS12 1UQ
- **Belle Isle**
Aberfield Gate, Belle Isle,
Leeds LS10 3QH
- **City Centre Branch:**
37 New York Street,
Leeds LS2 7DT
- **Dewsbury Road One Stop Centre:**
190 Dewsbury Road, Beeston,
Leeds LS11 6PF
- **Great George Street One Stop Centre:**
2 Great George St.
Leeds LS2 8BA

- **Seacroft South One Stop Centre:**
90-95 Moresdale Lane,
Leeds LS14 6GG

Information Points

Compton One Stop Centre:

Harehills Lane,
Leeds LS9 7BG

Morley:

Town Hall, Queen Street,
Morley, LS27 9DY

Osmondthorpe One Stop Centre:

Osmondthorpe Lane,
Leeds LS15 0DW

Reginald Centre:

263 Chapeltown Road,
Leeds LS7 3EX

Wetherby:

24 Westgate, Wetherby,
Leeds LS22 6NL



St Vincent's
Helping Locally

Drop-in facilities: ... education & information

Home Budgeting Advice/ 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 Family Learning Centres

- **Gipton Access Point:**
95 Foundry Avenue,
LS8 3NH
Advice on numeracy skills, run 'Job Search' (assistance looking for work and CV's)
Tel: 0113 2143274
- **West Leeds family learning centre:**
Conference Place,
Armley, LS12 3DS
Run numeracy skills workshops and 'Job Search' (assistance looking for work and CV's)
Tel: 0113 2633333
- **South Leeds family learning centre:**
Acre Road, Middleton,
Leeds LS10 4DE
Run numeracy skills workshops and 'Job Search' (assistance looking for work & CV's)
Tel: 0113 3950332

Leeds Library and Information Service

Have a programme of fun maths activities for children.

Count Me In 123 - aimed at under 5's.

Count Me In Primary - for school children 5-11 year olds.

Count Me In Web - aimed at 11-14 year olds.

Drop into your local library or contact:

Tel: 0113 247 016

Email: enquiry.express@leeds.gov.uk

St. Vincent support centre

Provide help with basic household budgeting.

82 York Road,
Leeds, LS9 9AA

Tel: 0113 2484126

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 help us keep this updated contact:

Leeds City Council

Financial Inclusion Team

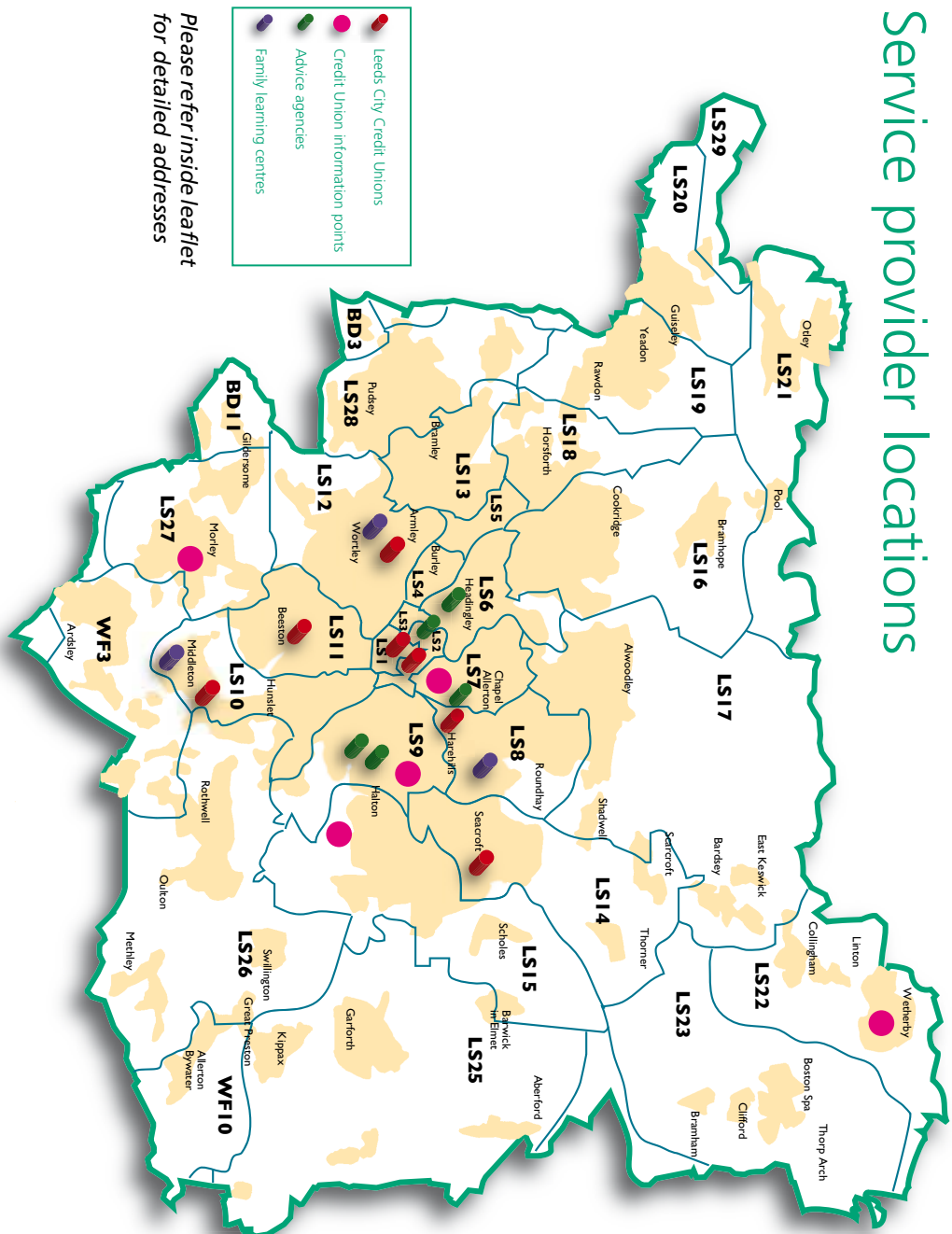
Tel: 0113 395 1078

Email: financial.inclusion@leeds.gov.uk

Last updated July 2011

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

Service provider locations



Please refer inside leaflet for detailed addresses