

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 an **Income Management Service** to help you reduce the stress that owing money causes.

At an appointment with your Income Management Officer we 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

Use the budgeting tool on our website to:

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



Benefits & Universal Credit

Use the budget calculator on our website to:

- Check that you are not missing out on any benefits.
- Help top up your income
- Help if you are struggling with rent or council tax
- Check you are getting the correct amount of Universal Credit
- Find out if you can get more money from working and claiming Universal Credit.



Banking

- Help you to get a bank account or credit union account, if you do not have one, and explain those available
- 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
- Signpost and 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 Step Change Debt Charity, the Unity Employment Team and courses to help you get online.



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
- Signpost and 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 Step Change Debt Charity, 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 **Income Management Officer.**

 **0113 200 7700**

 **uha@unityha.co.uk**

You can also visit the Unity website **www.unityha.co.uk** where there is a Welfare Support & Advice 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

Step Change Debt Charity

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

 **0800 138 1111** www.stepchange.org

Money Information Centre

A website aimed at helping people in Leeds with money problems. Advice on debt, saving money and affordable loans.

www.leeds.gov.uk/leedsmic

Better Leeds Communities

Better Leeds Communities offer free advice on benefits, debt, housing and fuel costs.

 **0113 275 4142** www.betterleeds.org.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.

 **0113 223 4400**

Leeds Credit Union

Leeds City Credit Union will help you save money, budget, get access to fair-interest loans and bill paying accounts.

 **0113 242 3343**

Money Advice Service

Free and impartial money advice from the Government; including: debt, banking, benefits, budgeting, saving, retiring and insurance

 **0800 138 7777**

www.moneyadvice.service.org.uk

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'