

National Services

If you prefer to use national hotlines or websites, please look at...

Consumer Credit Counselling Service for debt and budgeting advice tailored to your circumstances.

Tel. 0800 138 1111 or www.cccs.co.uk

National Debtline for dealing with debt, letters to send to creditors, fact sheets, budgeting plans.

Tel. 0808 808 4000 or www.nationaldebtline.co.uk

Entitled to for benefit check site for entitlement to benefits and tax credits www.entitledto.co.uk

Money Made Clear for a financial health check, budget calculator, basic bank account information
www.moneymadeclear.fsa.gov.uk

Fuel Savers for advice on energy measures and benefits.
Tel. 0800 512 012

Energy Comparison Site to find the best electricity and gas supplier for you. www.uswitch.com/energy

'My Home' Home Contents Insurance for easy set up of appropriate cover with weekly payments. Tel. 0845 337 2463

How can Connect help?

Phone the Housing Services Hotline or call in at reception if you:

- Need help filling in a form
- Want help with access to the internet to look something up
- Would like to be referred to a housing support worker for more intensive support



A charitable housing association



Help!

If you live in Kirklees
or Calderdale

If you are in rent arrears or any form of debt ...

If you have received a possession notice about your home ...

If you have received a bailiff's letter or a threatening letter from a credit company ...

If you are anxious about any money matters ...

If you are not sure if your benefits are correct ...

The worst thing you can do is ignore it.
Look inside for ideas ...



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A charitable housing association

How do I handle this type of debt?

Am I getting the right benefits?

Can I get some face-to-face help?



Local Services in Kirklees and Calderdale

If you want local free, independent, impartial and confidential advice, contact the following agencies — many have drop-in services, appointments or local offices — some will visit you in your home.

Citizens Advice Bureaux

North and South Kirklees

Tel. 01484 848 7970
www.kirkleescitizensadvice.org.uk

Calderdale

01422 842 848
www.calderdalecab.org.uk

Remember it may take some time to get an appointment.

Housing Benefit

Kirklees

For advice, go to any Kirklees Information point or phone 01484 221 410. To see if you are eligible for housing benefit, look at www.kirklees.gov.uk/answers/claimbenefit/calculator

Calderdale

(Benefit Assessment Unit, Princess Buildings, Northgate, Halifax) Tel. 0845 245 8000

CHAS Housing Aid

Huddersfield

(Standard House, Half Moon St, HD1)
Tel. 01484 223 922

Dewsbury

(Empire House, Wakefield Old Rd, WF12)
Te. 01924 324 990

Age Concern Kirklees

Tel 01484 535 994
www.ageconcernkirklees.org.uk

Age Concern Calderdale

www.ageconcerncalderdale.org.uk

Christians Against Poverty Debt Counselling Service

(Regardless of belief) with offices in Halifax, Dewsbury and Leeds
Tel. 0800 328 0006
www.capuk.org

If you need legal advice ...

Kirklees Law Centre

(Units 11 and 12, Empire House, Wakefield Old Road, Dewsbury, WF12 8DJ) Tel. 01924 439 829

It is part of a network of law centres around the country that give free legal advice about housing, welfare rights, immigration and mental health.

If you want a not-for-profit financial service for low cost loans (Handiloans), current account, savings plans, bill paying services and much more ...

Castle and Minster Credit Union

To find out more about services and your local branch...
Tel. 01484 226 666
www.castleandminster.co.uk

Calderdale Credit Union

(Nursery Lane Medical Centre, Nursery Lane, Halifax HX3)
Tel. 01422 345 148