



RENT



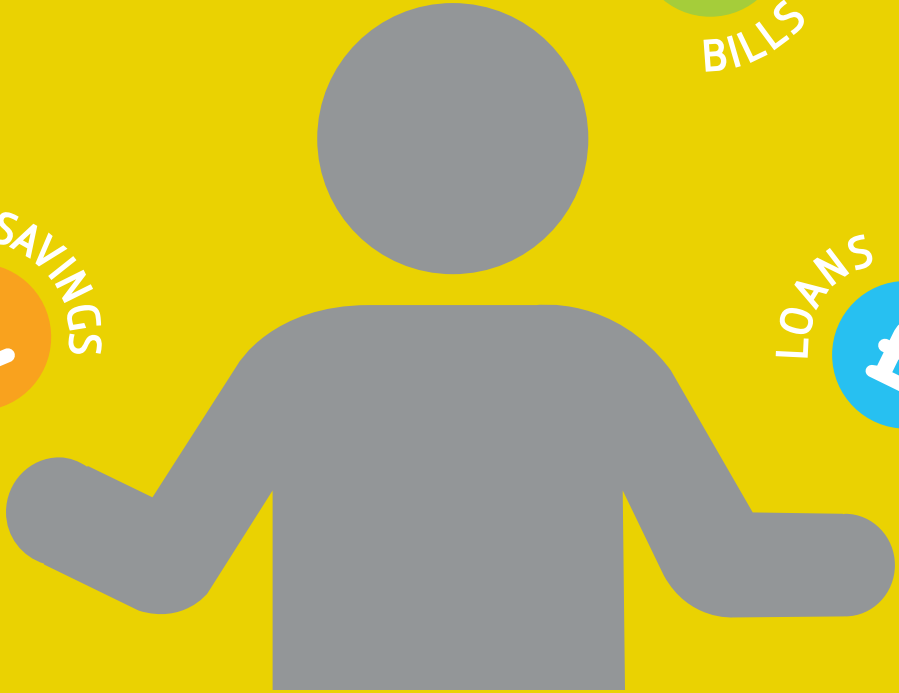
BILLS



SAVINGS



LOANS



JUGGLING MONEY

We're here to help!



making a difference

At Hafod we care about the financial health of our tenants. Not only do we want you to be able to pay your rent but we want to ensure that you receive all the money that you are due. In addition we want to tell you about ways to save money and make your hard earned cash go that much further.

We know that at times it can be hard to make ends meet and that it can be very easy to get into financial difficulty. When this happens we want to be able to offer you appropriate debt advice and support. Should you fall into arrears with your rent our Income Management Team is on hand to discuss your situation and agree with you a realistic and affordable repayment plan.

WE CURRENTLY PROVIDE A NUMBER OF USEFUL FINANCIAL SERVICES TO TENANTS

ADVICE ON YOUR WELFARE AND BENEFIT RIGHTS E.G. HOUSING OR COUNCIL TAX BENEFIT

We want you to claim all you are entitled to. Our dedicated adviser can help you find a way through the maze and in many

cases is able to put more money into your pocket every week. Why not request a benefit check?

SPECIALIST MONEY ADVICE

This service is a must if you're struggling with debts, bills and budgeting. Our friendly, 'down to earth' debt adviser is on hand to help. He'll explain what is meant by a priority and non priority debt, and can help set up an affordable repayment plan for any rent arrears. Both these services offer complete confidentiality.

To make an appointment or for further information on the above services please call 02920 675800

**WE CAN PROVIDE
YOU WITH
INFORMATION
ON THE
FOLLOWING**



MY HOME CONTENTS INSURANCE

This affordable scheme is specifically designed with tenants in mind and allows weekly payments to be made. For a quote please contact: Tel 0845 337 2463 or email myhome@jltgroup.com

YOUR LOCAL CREDIT UNION

If you are looking to save a small amount each week and maybe take out an affordable loan for something special, then your local Credit Union may be the place for you. We're happy to signpost you to your local Credit Union who will be able to explain the services that they can offer. Alternatively, why not contact 0800 4960865 or visit www.wales.gov.uk/creditunions

AFFORDABLE WHITE GOODS PACKAGES AND SECOND HAND GOODS

If you're looking for a new washing machine, cooker, fridge or freezer but are struggling to find the money we may be able to direct you to an affordable loan package. Alternatively there are a number of local recycling centres who may be able to provide you with what you want. Why not give our friendly Community Focus Team a ring on 02920 675800 or email enquiries@hafod.org.uk

SAVE ENERGY, SAVE MONEY AND HELP THE ENVIRONMENT

We are committed to making sure that your home is warm and energy efficient. We have a rolling programme in place to install cavity wall insulation, upgrade heating systems and

“We are committed to making sure that
your home is warm and energy efficient”

loft insulation. However, there are plenty of ways that you can save money on your bills by taking simple steps in the home.

We can arrange for our Energy Champion to visit your home and provide you with plenty of practical tips on using less and saving more. Or alternatively, if you are over 70, disabled or suffering from a long-term illness, a lone parent, or from a low income family plenty of help is available from the Home Heat Helpline 0800 336699 or by visiting www.homeheathelpline.org.uk

For more advice and information on a range of money matters, including a number of useful links, please visit www.hafod.org.uk

You may also request a copy of our current Financial Inclusion Strategy and Action Plan by emailing enquiries@hafod.org.uk



OTHER USEFUL CONTACTS



Citizen Advice Bureau (CAB)

www.citizensadvice.org.uk

Housing Debt Helpline Wales

0800 107 1340

Department of Work and Pensions

Freephone 0800 882 200

Text phone 0800 243 355

www.dwp.gov.uk

Job Centre Plus

Freephone 0800 055 6688

Text phone 0800 023 4888

www.direct.gov.uk/jobseekers

Community Legal Advice

Phone 0845 345 4345

www.communitylegaladvice.org.uk

Illegal Money Lending Unit

0300 123 3311

www.direct.gov.uk/stoploansharks

Age Cymru

Freephone 0800 169 6565

www.ageuk.org.uk/cymru

Moneymadeclear

Just the facts about making the most of your money

0300 500 5000

www.moneymadeclear.org.uk

Moneyline Cymru

Provides a fast, easy and friendly way to borrow money for people who can't get a loan through a bank, building society or a credit union.

Moneyline Cymru Offices:

Newport – 01633 258233

Bridgend – 01656 655592

Pontypridd Office – 01443 493009

Cardiff – 029 20 344460

Cwmbran – 01633 877123

www.elmline.co.uk

Shelter Cymru

Telephone 0845 075 5005

www.sheltercymru.org.uk

This document is available in other languages
as well as in alternative formats on request

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Hafod Housing Association

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