






• MONEY MATTERS • MONEY MATTERS •

**Westcountry**  
Housing  
A member of Westward Housing Group

**Money Matters**



If you or someone you know would like this  
*Money Matters* leaflet on CD  or  
 audio tape , in large print , in Braille , or  
 translated into another language  please contact  
 our Communications Team on 01803 217560  
 or email [info@westwardhousing.org.uk](mailto:info@westwardhousing.org.uk)

如果您或您的朋友，需要將「金錢事項」傳單以大字體、盲文或其他語言印刷在 CD 或數碼錄音帶上，請撥打電話 01803217560 或發送電子郵件至 [info@westwardhousing.org.uk](mailto:info@westwardhousing.org.uk) 與我們的通訊團隊聯絡

Si vous, ou quelqu'un que vous connaissez, désirez obtenir ce dépliant « Questions d'argent » (« Money Matters ») sur CD ou cassette audio, en gros caractères, en braille ou traduit dans une autre langue, veuillez contacter notre Equipe Communication au 01803 217560 ou à [info@westwardhousing.org.uk](mailto:info@westwardhousing.org.uk)

Jeśli Państwo lub Państwa znajomi chcieliby otrzymać niniejszą ulotkę, „Pieniądze Mają Znaczenie” na płycie CD, na kasecie, w formacie dużym drukiem, w alfabecie Braille’a lub w innej wersji językowej, prosimy skontaktować się z naszym zespołem ds. komunikacji pod numerem telefonu 01803 217560 lub napisać na adres e-mail: [info@westwardhousing.org.uk](mailto:info@westwardhousing.org.uk)

Caso deseje ou conheça alguém que deseje este documento, intitulado “Questões Monetárias”, em CD ou cassete áudio, num formato ampliado, em Braille ou traduzido para outra língua, por favor contacte a Equipa de Comunicações (Communications Team) através do número 01803 217560, ou por e-mail, para [info@westwardhousing.org.uk](mailto:info@westwardhousing.org.uk)

## Why we provide financial services

We want to help you to be able to manage your money well. We have a financial inclusion strategy which sets out the services we can provide you with to help you prevent or overcome money problems.

Our services are designed to give you the skills, knowledge, confidence and motivation so you can:

- make ends meet
- keep track of your personal finances
- plan ahead financially
- make informed choices about financial products and services
- stay informed about financial matters

We will provide you with information, support and advice on how to:

- open a bank account, get affordable credit and insurance, and make savings
- prevent money problems occurring
- overcome current money problems
- maximise your income
- reduce your outgoings

We do this to:

- prevent and reduce rent arrears
- reduce the number of evictions, empty properties and abandoned homes to help sustain communities
- have a positive impact on levels of resident satisfaction



## The financial services we provide

Our Income Services Team is trained to deliver our financial services. By working alongside you, we can identify any help you may need and then arrange for the appropriate services to be given to you. Some services are provided by our own staff whilst others are available through our links with external specialist partner providers.

We can refer you to independent advisors, for in-depth face-to-face advice, or give you the contact details for telephone and web-based advice services. Workshops about financial capability for groups may also be arranged on request.

We can help you in all of the following financial areas:-

### Welfare benefits

- we can carry out a welfare benefit health check for you
- we can help you to claim benefits you are entitled to

### Budgeting and managing money

- we can give you basic budgeting and money advice

### Charitable grants

- we can help to identify and apply for charitable grants you may be eligible for

### Bank accounts

Having a bank account can often enable access to cheaper utility bills

- we can provide you with information about basic bank accounts
- we can refer you to independent advisors if you need help to open an account

### Affordable loans and savings

- we can advise about credit unions
- we can refer you to people who can help you with loans and savings advice

## Reduce energy use

- we help to reduce fuel bills and energy use in our properties by installing energy efficiency measures including energy minders
- we can provide you with tips on how to minimise the energy use in your home to help reduce your fuel bills

## Switch energy suppliers

- we can advise you how to compare the prices of energy suppliers as switching suppliers can often save you money
- we can advise you about cheaper 'social' tariffs that most energy suppliers have but often do not advertise

## Home insurance

- we can provide you with details of low cost special insurance services for residents

## Furniture recycling schemes

- we can refer you to organisations who redistribute donated furniture and other household items to low income households

## Support

- we can refer you to a support provider if you need extra support to help manage your finances

## Reduce water usage

- we can give you tips on how to minimise water usage in your home to help reduce your water bills
- we can check to see if you are eligible for a cheaper social tariff with South West Water, and if so, help you make an application



## How you can contact us

If you need more information on any of these services you can contact the Income Services Team in the following ways:

- ◆ Call 0300 100 1012 for information or to arrange for us to visit you
- ◆ Text us on 07990 536536 and put Money Matters in the message
- ◆ email: [info@westcountryha.org.uk](mailto:info@westcountryha.org.uk)
- ◆ write to:

Income Services Team  
Westcountry Housing  
Hatfield House  
Hatfield Road  
Torquay TQ1 3HF



## Where else can I get help and advice?

We understand that you may wish to obtain your own independent help and advice from elsewhere. Free help and advice is available from the following selection of sources:

### General debt advice

- ◆ **Citizens Advice Bureau**  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
and [www.adviceguide.org.uk](http://www.adviceguide.org.uk)  
(we can provide you with the contact details for your area)
- ◆ **Community Legal Advice**  
[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk);  
Tel: 0845 345 4345
- ◆ **South West Pound –**  
[www.devonpound.co.uk](http://www.devonpound.co.uk);  
Tel: 0800 316 9296

### Welfare benefits

- ◆ **Devon Welfare Rights Unit**  
[www.dwru.org](http://www.dwru.org);  
Tel: 0300 500 0404
- ◆ **Directgov**  
[www.direct.gov.uk](http://www.direct.gov.uk)
- ◆ **Disability Alliance**  
[www.disabilityalliance.org](http://www.disabilityalliance.org)
- ◆ **Turn2us**  
[www.turn2us.org.uk](http://www.turn2us.org.uk);  
Tel: 0808 802 2000

## Budgeting and managing money

- ◆ **Consumer Credit Counselling Service**  
www.cccs.co.uk;  
Tel: 0800 138 1111
- ◆ **Debt Advice Network**  
www.debtadvicenetwork.org.uk  
Tel: 0300 011 2340
- ◆ **Directgov**  
www.direct.gov.uk
- ◆ **Moneymadeclear**  
www.moneymadeclear.org.uk
- ◆ **Moneysavingexpert**  
www.moneysavingexpert.com
- ◆ **National Debtline**  
www.nationaldebtline.co.uk;  
Tel: 0808 808 4000

## Switching energy suppliers

- ◆ **Consumer Direct**  
www.consumerdirect.gov.uk;  
Tel: 0845 4040506
- ◆ **Ebico**  
www.ebico.co.uk;  
Tel: 0800 458 7689
- ◆ **Energy helpline**  
www.energyhelpline.com;  
Tel: 0800 074 0745
- ◆ **Money supermarket**  
www.moneysupermarket.com

- ◆ **Simply switch**  
www.simplyswitch.com;  
Tel: 0800 011 1395
- ◆ **Uswitch**  
www.uswitch.com;  
Tel: 0800 404 7908

## Furniture recycling schemes

- ◆ **Anode**  
www.anode-online.com;  
Tel: 01803 556571/  
07732 933 450
- ◆ **Devon Community Recycling Network**  
www.dcrn.org.uk/  
projects/furniture.htm
- ◆ **Furniture reuse network**  
www.frn.org.uk/directory/  
south\_west.asp
- ◆ **Jigsaw (Westcountry Housing)**  
www.cpdn.org/  
01271 322013

# Westcountry Housing

A member of Westward Housing Group

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Torquay TQ1 3HF

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Email: [info@westcountryha.org.uk](mailto:info@westcountryha.org.uk)

[www.westcountryha.org.uk](http://www.westcountryha.org.uk)

RESPECT  
STANDARD  
FOR HOUSING  
MANAGEMENT



business to support people



INVESTOR IN PEOPLE



business for neighbourhoods



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