Credit to you...
Good Practice Guide
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Good Practice Guide
The Financial Inclusion policy agenda has further enhanced the partnership working between the sectors. The WAG Financial Inclusion Strategy of 2009, “Taking Everyone Into Account”, highlighted Credit Unions as key to tackling financial exclusion and the document contained a further commitment to support and resource them to this end. This builds upon the DWP Growth Fund that first encouraged Credit Unions to target their products at the financially excluded. The same strategic document recommends that Housing Associations continue to work with credit unions in offering payroll deduction to staff and referring tenants to their services.

This partnership work takes many forms, all with the goal of providing mutual benefits. Credit Unions can offer financial services to housing association tenants who are financially excluded and this can assist Housing Associations with their long term objectives to create sustainable tenancies and communities.

Housing Associations can offer a range of support to Credit Unions in terms of financial sponsorship, staff time and expertise, and promoting membership to tenants and the wider community. This guide will identify a lot of the good practice that already exists, in areas such as training, marketing and governance.

Particular focus in the past has been given to work aimed at increasing Credit Union membership within housing association stock, with a number of associations offering incentive schemes for tenants to join (for example Wales and West Housing Association’s Save for Xmas scheme), however the take up of such schemes is seen to be low across the board. From a social viewpoint any tenant joining under such a scheme, who would not have done so otherwise, is a success as their financial well-being has improved. However as a model for growing Credit Union membership there are many more efficient and cost-effective activities that Housing Associations can undertake and these will be discussed in more detail in this guide.

The landscape of financial services for tenants in Wales has been radically changed by the arrival of Moneyline Cymru in late 2009, a Community Development Finance Institution (CDFI) set up with the assistance of housing association funding. With the provision of affordable loans, opening bank accounts, providing advice and offering white goods packages, Moneyline Cymru has given Housing Associations a new vehicle with which to address financial exclusion amongst its tenants. The CDFI sits alongside the Credit Union in a locality, and the emphasis on the relationship between the two must be one of cooperation rather than competition.

This guide arrives at a critical time for both Credit Unions and Housing Associations. There are opportunities ahead, with the forthcoming legislation to allow tenants of a Housing Association to constitute a common bond for one Credit Union, irrespective of location. There are also threats; with the announcement of an austerity budget from a new Government, the financial well-being of tenants and the services available to them will be more crucial than ever. This coincides with a view from WAG, in their action plan for Credit Unions “Raising The Profile: Meeting The Challenges”, that Credit Unions must seek economically diverse customers, and not become simply a government vehicle for tackling financial exclusion.

The good practice highlighted in this guide can be used as a foundation to take this partnership working forward, and for Housing Associations and Credit Unions to act as one in tackling future challenges.

Phillip Carroll
Financial Inclusion Officer
United Welsh Housing Association
A number of housing associations provide support to credit unions through Board membership of staff and provide valuable experience in business planning, staff management, financial expertise and an understanding of governance issues. Often they are able to provide expertise from other staff within housing association when needed, for example, Human Resources expertise in difficult staffing situations, good practice in recruitment or policy development when the credit union does not have the resources to employ specialist staff itself. In return the credit union can work with the housing association on initiatives to promote savings and financial inclusion. This collaboration enables them to deliver services which housing associations have identified through their work with tenants and their families and which they can target directly through tenant communications such as newsletters and fun days.

In 2008 this support provided by United Welsh Housing Association to the then Caerphilly and District Credit Union became formalised when a Service Level Agreement was drawn up between the two organisations. United Welsh committed two members of staff to the Board of the Credit Union and have been proactive in recruiting other members with particular skill sets. This support has enabled the credit union to build a strong Board with the leadership skills required to implement plans for growth. The Board has guided Smart Money through a merger and the formulation of a clear strategy for the future. The whole process has created a more professional and robust organisation which is nicely positioned to tackle the difficult times ahead.

In the case of Smart Money we have seen a steady rise in membership and an increased pattern of saving. United Welsh helped Smart Money to re-brand. The services and messages now being communicated are carefully targeted to ensure that people understand the choices available to them.

Benefit for housing association:
Tackling financial exclusion is a key priority for housing associations in Wales and supporting the local credit union is a tangible way to engage tenants and encourage them to make safe and secure financial decisions which will directly impact on their ability to manage their rent.

Benefit for credit union:
The partnership has provided links with the wider business community allowing Smart Money to raise awareness of their services and also generate additional support. In the case of Smart Money we have seen a steady rise in membership and an increased pattern of saving.

Benefit for community:
Smart Money is now branded as a clear alternative to door-step lenders and as an option to save at the same time as supporting the wider community. Work with businesses has encouraged the essential saving aspect of the credit union’s work and provides the basis on which the whole community can benefit.
Money Mentor

Individuals living in communities understand first-hand the problems associated with financial exclusion and unemployment and have a unique insight into the welfare and benefits system. Credit unions and housing associations can harness this knowledge and help individuals use their skills to the best advantage for themselves and their communities.

The Community benefits from assistance with financial matters from a trusted source and also an increase in employment and retention of wealth within the community.

Money Mentors is a collaborative working response to addressing financial exclusion at a grass roots community level in Torfaen by promoting a citizen or resident-led approach to tackling financial exclusion. It involves creating a partnership between Gateway Credit Union, Melin Homes, Torfaen Citizens Advice Bureau, Torfaen County Borough Council working with Job Match Employment Routes to identify, train and recruit 7 community-based ‘financial friends’.

As Money Mentors, residents will have the linkages and networks ‘on the ground’ and have a real everyday appreciation of the causes and effects of financial exclusion. Money Mentors performs two important functions; firstly to enable 7 unemployed people into work and secondly to deliver cohesive and effective financial signposting to the people of Torfaen. These two core objectives are finely balanced at all times. Whilst helping 7 people to secure employment is an important end in itself – the spin off benefit of this is that Money Mentors will be able to help hundreds of people in Torfaen to be more financially capable, included in which will be helping others to access work and training.

Benefit for housing association: Money Mentors is an example of a project that supports Melin’s Financial Inclusion Strategy. The project not only cements partnerships already in place but creates a new dynamic to these partnerships by developing new and exciting pilot schemes.

Benefit for credit union: Gateway benefits by having a Money Mentor based at its Head Office who is able to boost capacity and broaden the range of services available for members. The extra resource makes a difference to those members seeking to become more financially capable and by potentially creating links with other organisations in the area who could offer the service to their clients.

Benefit for community: The community benefits from assistance with financial matters from a trusted source and also an increase in employment and retention of wealth within the community.
Wales has a credit union in every Local Authority area but to ensure everyone can access services it is necessary to map the availability of existing services and try to fill the gaps. Credit unions appreciate that collection points are an essential part of delivering services not only to areas of high concentration but also to areas which are poorly served by banks and Post Offices and to areas where there are likely to be high levels of financial exclusion. Working with partners who share similar social objectives and customer demographics and have accessible premises can be beneficial to both organisations.

In June 2010 North Wales Housing Association began providing tenants and residents of the Bangor area with access to a credit union collection point from their offices in the centre of Bangor every Thursday.

The service was developed due to concerns that many local residents in the Bangor area, including the two hostels that North Wales Housing run in Bangor, could not easily access the services of the credit union. The nearest collection point was held weekly on the outskirts of Bangor and was not within easy walking distance. The credit union’s main office is in Caernarfon, a bus ride away.

As a solution North Wales Housing offered Y Llechen Credit Union office space on a weekly basis to open a collection point. The scheme was advertised in local press and on North Wales Housing Association’s Round a Rownd days when the staff visit housing schemes.

Despite a slow take up, visitors to the collection point have increased as knowledge of the service has spread.

The service will be trialled and a decision made as to whether Y Llechen Credit Union will look for premises themselves in the Bangor area in order to continue to offer centralised access to their members.

Housing Association: North Wales Housing Association
Credit Union: Y Llechen Credit Union

Benefit for housing association: North Wales Housing carry out extensive pre-tenancy work in order to tackle financial exclusion, and have worked closely with both credit unions in the areas it covers in order to promote basic bank accounts, savings and affordable credit. Existing tenants are offered advice and assistance through literature and frontline staff. The local collection point has enabled the Association to offer their tenants’ access to their local credit union and will pay the joining fee in order to encourage greater use of the services on offer.

Benefit for credit union: Y Llechen Credit Union has been able to access a central collection point with no financial commitment, in order to ascertain the level of service required in the Bangor area. At the end of the trial 6 month period membership should have increased along with a greater awareness of the credit union in the local area.

Benefit for community: The residents of Bangor are now able to access a wider range of financial products and take advantage of the introductory offer.
It has long been recognised that financial education and the promotion of financial capability is key to ensuring that communities and individuals are financially included. Many organisations provide financial education but there is an increasing awareness that organisations should avoid duplication and strengthen existing resources by collaborating to provide a fuller range and depth of information.

The Money Smart Partnership (MSP) is a joint venture between Dragonsavers Credit Union, Rhondda Taff Citizens Advice Bureau and Rhondda Housing Association. The partnership was conceived when representatives from the organisations met at training events and realised they had similar aims and objectives. Since they were likely to be offering financial capability training to similar audiences there was potential to develop a single product to offer advice and guidance on a wider range of topics adding value to each organisation.

Dragonsavers Credit Union provides a Training Officer who provides advice on credit union savings and loans and encourages people to challenge their attitudes to spending money whilst helping them shop more effectively through planning and wise use of the internet.

Rhondda Taff Citizens Advice Bureau provides an adviser to advise on opening the right bank account, debit and credit cards, debt issues, direct debits and standing orders.

Rhondda Housing Association provide a member of staff who deals with financial exclusion issues, covering subjects including, personal budgeting, debt and home contents insurance.

MSP clients are from a mixed background with various levels of support needs. The partnership works with groups of between 6 and 16 in size and with individuals when necessary.

Benefit for housing association: The wide range of referees means that Rhondda Housing Association are able to raise awareness of the range of services they can offer to clients who may be future tenants and foster a preventative approach to potential issues.

Benefit for credit union: Working with partners attracts and reaches a broader audience and helps develop a broader client base opportunities.

Benefit for community: The Smart Money Partnership one-stop-shop approach means that access to expertise and services from complementing organisations are available in the one place on the same day.

"THE FEEDBACK I RECEIVED FROM THE YOUNG PEOPLE WAS ONE OF ASTONISHMENT ON HOW FRIVOLOUS THEY HAD BEEN WITH THEIR KNOWLEDGE AND ALSO HOW GULLIBLE THEY HAD BEEN WITH THEIR BORROWING”

Michael Cude, Community Recreation Centres Manager
Engaging Communities

Housing associations in Wales are committed to engaging with tenants to improve the quality of their lives under community investment and tenant participation objectives. Tenant engagement enables landlords to find out how homes and the wider community can be improved as part of an extended landlord role. In common with credit unions, housing associations are also required to deliver on the financial inclusion agenda. Encouraging tenants to save to borrow promotes better money management and more sustainable homes and communities.

Credit unions business objectives require them to build a solid customer saving base whilst also meeting their financial and social inclusion objectives by lending to those who might otherwise borrow from high interest lenders.

Hafod Housing Association: Hafod Housing Association Credit Union: Dragonsavers Credit Union Where: Rhydyfelin, Rhondda Cynon Taf

Engaging Communities

Saving Together, Lending to Each Other and Paying the Money Back

Dragonsavers Credit Union originated from the independent credit unions that previously covered Rhondda Cynon Taf. Housing associations within its area are trusted intermediaries with existing links to projects or with desires to increase the financial capability of tenants through partnership work. A relationship of trust has been built up between these associations and Dragonsavers Credit Union that has brought successful outcomes to all involved.

Hafod’s community development officer based at its Rhydyfelin Office works with volunteers and Dragonsavers Credit Union. The first local deposit point was set up in August 2008 and tenant volunteers are now able to run the collection point with minimal support and positively promote the credit union within the community.

This local collection point has made a very real difference on the Hafod site in Rhydyfelin.

Benefit for housing association:
Hafod’s community development officer success is based on strong relationships and this project has strengthened the relationship between the credit union and the community through the existing trusted bond between Hafod Housing Association and their tenants and this is particularly relevant where tenants wish to access loans.

Benefit for credit union:
Dragonsavers Credit Union success is based on strong relationships and this project has strengthened the relationship between the credit union and the community through the existing trusted bond between Hafod Housing Association and their tenants and this is particularly relevant where tenants wish to access loans.

Benefit for community:
More members of the community are better able to manage their finances by engaging with the credit union. By engaging with their landlord they are providing a valuable insight which will contribute to improving their homes and communities.

“THE CREDIT UNION DEPOSIT SERVICE HAS BEEN A GREAT BENEFIT TO OUR COMMUNITY AND HAFOD, AS THE DEPOSIT SERVICE IS SEEN AS A MEETING POINT WHERE LOCAL PEOPLE CAN DROP IN FOR ADVICE ON A RANGE OF FINANCIAL ISSUES. THE AREA HAS A LOT OF HIGH INTEREST LENDERS WHO TARGET THE COMMUNITY DUE TO THE HIGH LEVELS OF LOW INCOME HOUSEHOLDS AND LACK OF KNOWLEDGE. THE DEPOSIT SERVICE HAS ENABLED PEOPLE TO GET MORE INFORMATION AND TO MAKE A CHOICE ON THE SERVICES THEY RECEIVE. THIS HAS REDUCED THE AMOUNT OF MONEY NEEDED TO BE REPAYED, ALLOWING FAMILIES TO HAVE SOME SPARE MONEY TO SPEND ON DOING THINGS TOGETHER AS A FAMILY. PERSONALLY I HAVE BEEN ABLE TO USE THE TRAINING THAT I HAVE RECEIVED FROM DRAGONSAVERS TO MAKE A DIFFERENCE IN MY OWN LIFE. PREVIOUSLY I HAVE BEEN A CUSTOMER OF BOTH THE PROVIDENT AND GREENWOODS, AND NOW REALISE THE DIFFERENCE TO MY WEEKLY INCOME BY USING A LOW INTEREST LOAN THROUGH THE CREDIT UNION”

Joe Davies,
Cu Member and Volunteer

Hafod Housing Association’s Community Investment Strategy aims to ‘make a difference’ at a grass roots level to the lives of local tenants and residents.

In 2006 the Association set up a local community office in Rhydyfelin, a Communities First area, to better engage with tenants and the wider community to ensure that they identify needs and priorities and have the confidence, skills, and knowledge to be part of any long term solutions.
Coastal Housing Group has many years experience of dealing with rent arrears. When Neath Port Talbot Credit Union looked to Coastal Housing Group for assistance with their loan delinquency, they found that whilst procedures were in place for chasing arrears, the credit union were inexperienced in proceeding cases to Court to obtain judgements.

Coastal Housing Group provided training and looked at each of the delinquent loans on a case by case basis and determining which of these were suitable to proceed to court.

Training was provided to the Credit union on:
• how to determine what is the most appropriate action
• which was the appropriate form
• how to access the form
• how to complete the form
• the number of copies required
• how to determine the court fees
• submission to the court and setting out supporting documentation
• making a decision on whether to accept their member’s offer of payment
• court attendance
• considering their options if their member doesn’t adhere to the judgement

Applications were initially actioned under the supervision of a housing officer. Neath Port Talbot Credit Union now process their claims into the County Court.

**Benefit for housing association:**
Coastal Housing Group benefits from the promotion of a fair and consistent way in dealing with delinquent loans for its tenants

**Benefit for credit union:**
The credit union benefits from the saving made on the training exercise and the longer term benefits of recouping arrears which would have otherwise been lost.

**Benefit for community:**
By employing all available sanctions the credit union is better able to recover arrears, which is in the best interest of savers in the community.

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The financial implications of training and development for not-for-profit organisations, particularly during the recession, often leave large gaps in the organisational skill set. At a time when many organisations are reducing their reliance on external training and making use of in-house provision, benefits can be gained by inter-organisational skill sharing.
**Bespoke Product Development**

Credit union services are provided and resourced at a local level. This means that credit unions have the potential to develop bespoke services in partnership with other local organisations with similar aims. Developing services to meet local need promotes financial inclusion and ensures that wealth is kept within the community.

**Housing Association:** Coastal Housing Group

**Credit Union:** Neath Port Talbot Credit Union

**THE COMMUNITY WAS ABLE TO TAKE UP AN ESSENTIAL SERVICE THANKS TO A FLEXIBLE, PRACTICAL APPROACH TO FINANCE**

An initiative between Warm Wales, E5 Pipelines and Neath Port Talbot County Council was undertaken in 2007 to extend the gas pipeline from Seven Sisters into the neighbouring villages of Onllwyn and Banwen. These areas included 520 properties and 420 of these were either owner occupied or privately rented. The connection cost per household was £390. Warm Wales approached Neath Port Talbot Credit Union on whether they were able to assist those owner occupiers without the means to meet the costs but who could afford to take out a loan for under £8 per week to commit to it at the crucial time when the work was being done in the area.

Coastal Housing Group, who had been involved in the regeneration work in the neighbouring area of Seven Sisters agreed to put a sum of money into the scheme. By doing so it assisted the credit union with any shortfall in their ability to lend so that they could meet demand and expanded its ability to make the loans and as a consequence increase their loan return.

**Benefit for housing association:**
The project met with Coastal Housing Group’s strategic financial inclusion, affordable warmth and reduction of Co2 emissions priorities.

**Benefit for credit union:**
The credit union was able to expand its products and provide for those who might otherwise be excluded from mainstream borrowing.

**Benefit for community:**
The community was able to take up an essential service thanks to a flexible, practical approach to finance.
Promotion

More than 150,000 people in Wales borrow from home collected credit companies who often charge in excess of 272.2% APR. Tenant surveys undertaken by Welsh housing associations revealed that many social housing tenants are financially excluded and have very limited credit options but are canvassed frequently by home collected credit agents.

Credit Unions are financial co-operatives offering their members an easy and convenient place to save and access to low cost loans when required. They offer a valuable service to everyone – business people, families, employed or unemployed, young people or those who have retired. The maximum interest charged on a Credit Union loan is 2% per month and there are no other charges, administration or arrangement fees.

Moneyline Cymru is a not for profit Community Development Finance Institution operating in Bridgend, Newport, Cardiff, Pontypridd and Cwmbran and was set up by housing associations in Wales to directly address high levels of borrowing from doorstep lenders who charge more than 270% APR and illegal money lenders. Moneyline Cymru provides an affordable alternative to borrowing on the doorstep or buying goods on credit at excessive interest rates and also offers basic bank accounts, savings accounts and money advice.

The Welsh Financial Inclusion Strategy says that credit unions and community development finance institutions should be providing affordable credit to those excluded from mainstream services.

Housing associations in Wales support both their local credit union and Moneyline Cymru and recognise the importance of promoting their services as means of awareness-raising amongst social housing tenants and to provide options for those who might otherwise borrow from extortionate lenders.

Both organisations have limited funding available for promotional activities but recognise that there is strength in numbers, therefore, for maximum impact credit unions and Moneyline Cymru now market their services to housing association tenants together.

This means:
• ensuring that both organisations are equally represented at tenant days;
• promoting the range of services of both organisations in tenant newsletters;
• ensuring both organisations are represented at other, external events.

Further support was provided by the sector under the auspices of Community Housing Cymru by Don’t get bitten, a national illegal money lending awareness raising campaign which included television adverts and promotion on public transport.

Benefit for housing association:
The ability to offer a wide range of relevant and preventative financial services to tenants and the wider financially excluded community will promote better control of finances and ultimately reduce the risk of homelessness.

Benefit for credit union:
Through their links with housing associations, credit unions are able to directly market those who are most in need and expand their customer base with the benefit of housing association endorsement.

Benefit for community:
By presenting a united front against high APRs and illegal money lenders, communities will benefit from a broader range of products and awareness raising activities, cheaper credit, relevant products and ultimately better control over finances.

Housing Association: Bron Afon Community Housing, Cadwyn Housing Association, Cardiff Community Housing Association; Charter Housing Association, Cynon Taf Community Housing Group, Grŵp Gwalia, Hafod Housing Association, Linc Cymru, Newport City Homes, Newydd Housing Association, RCT Homes, Rhondda Housing Association, Taif Housing Association, Wales & West Housing Association, United Welsh Housing Association, Valleys to Coast Housing.

Credit Union: Cardiff Credit Union, Bridgend Lifesavers, Newport Credit Union, Dragonsavers, Gateway Credit Union.

Moneyline Cymru now market their services to housing association tenants together.
Contact Details

Credit Unions

Cardiff Credit Union
County Hall
Atlantic Wharf
Cardiff
CF10 4UW
Phone: 029 2087 2373
Email: info@cardiffcu.com
www.cardiffcu.com

Bridgend Lifesavers Credit Union Ltd
The Lifelong Learning Centre
Merfield Close
Sarn
Bridgend
CF32 9SW
Phone: 01656 729912
Email: info@blscu.co.uk
www.blsu.co.uk

Dragonsavers Credit Union
107 Bute Street
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Email: stonemanc@dragonsavers.org
www.dragonsavers.org

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www.gateway.co.uk

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5 Market Arcade
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Email: info@newportcreditunion.co.uk
www.newportcreditunion.co.uk

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www.nptcu.co.uk

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www.smartmoney

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Phone: 01286 678686
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Housing Associations

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First Floor
St Hilary Court
Coppthorne Way
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Phone: 02920 675800
Email: enquiries@hafod.org.uk
www.hafod.org.uk

Coastal Housing Group
11 Wind Street
Swansea
SA1 1DP
Phone: 01792 479200
Email: ask@coastalhousing.co.uk
www.coastalhousing.co.uk

Melin Homes
Tŷ Elai
Lower Mill Field
Pontypool
Torfaen
NP4 0XJ
Phone: 08453 101102
Email: enquiries@melinhomes.co.uk
www.melinhomes.co.uk

North Wales Housing Association
Plas Blodwel
Broad Street
Llandudno Junction
Conwy
North Wales
LL31 9HL
Phone: 01492 572727
Email: customerservices@nwha.org.uk
www.nwha.org.uk

THE GOOD PRACTICE HIGHLIGHTED IN THIS GUIDE CAN BE USED AS A FOUNDATION TO TAKE THIS PARTNERSHIP WORKING FORWARD, AND FOR HOUSING ASSOCIATIONS AND CREDIT UNIONS TO ACT AS ONE IN TACKLING FUTURE CHALLENGES.
Useful information

MoneyMadeClear
www.moneymadeclear.org.uk
Phone: 0300 500 5000*
Typetalk: 18001 0300 500 5000*
From overseas: +44 20 7943 0500
(main switchboard)
Monday to Friday – 8am to 8pm
(excluding Bank Holidays)

Find your local Citizens Advice Bureau
Citizens Advice Bureau
www.citizensadvice.org.uk

For free, confidential advice and support to anyone who is worried about debt
Consumer Credit Counselling Service
www.cccs.co.uk
Phone: 0800 138 1111
(Mon-Fri 8-8)

Mortgage arrears helpline:
0800 975 9558
Mortgage arrears help

Housing Debt Helpline Wales
www.housing-debt-helpline-wales.org
Phone: 0800 107 1340

For free confidential and independent advice on how to deal with debt problems
National Debtline
www.nationaldebtline.co.uk
Phone: 0808 808 4000
(Mon-Fri 9-9, Sat 9.30-1 and 24-hour voicemail to request an information pack or factsheet)

For housing debt advice
Shelter
www.shelter.org.uk
Phone: 0808 800 4444 (7 days a week 8-midnight)

Consumer advice on your rights
(England, Scotland & Wales)
Consumer Direct
www.consumerdirect.gov.uk
Phone: 0845 404 0906

To find a credit union
ACE Credit Union Services
www.acecus.org
Phone: 0191 244 4061
Association of British Credit Unions Ltd (ABCU)
www.abcul.coop
Phone: 0161 332 3694

For tips to stay safe online
Banksafe online
www.banksafeonline.org.uk

To find lost current or savings (dormant) accounts
My lost account (from the BBA, BSA and NS&I)
www.mylostaccount.org.uk

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