



BENEFIT, MONEY & DEBT

Advice Services in Dundee





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All the Services described in this booklet -

- Are free-of-charge
- Are Confidential
- Are Impartial
- Always act in their clients best interests





Brooksbank Centre

Brooksbank Money Advice Section is part of Brooksbank Centre and Services, a Scottish Charity. It is based in the Brooksbank Centre in Pitairlie Road. The Money Advice Section offers assistance to those individuals who have debt problems or need help with finding their way around the benefit system. We also provide help with form filling for claiming benefits. We provide this service at various venues including Brooksbank Centre, Ardler Community Centre, Whitfield Community Centre, Douglas Community Centre, Maxwelltown Information Centre, St Mary's Community Facility and Mill O'Mains Pavilion. We can also provide home visits, if necessary.

The service we provide covers:-

- Help with budgeting.
- Advice on benefit entitlements.
- Help with completing forms.
- Write letter on your behalf in relation to debt and benefit issues.
- Help with negotiations to reduce payment arrangements with your creditors.
- Provide you with advice, information and referral on low cost loans and savings.
- Refer you for advice and assistance on matters relating to legal issues, energy problems, child home safety, appeal representation and more.

For a full list of the days and times of the above sessions or for any other information regarding our service or the other services provided by the Brooksbank Centre, please contact us on the following:

Tel:

(01382) 432450

E-mail:

bbpartnership@hotmail.co.uk



Citizens Advice Bureau, Dundee

The CAB can help you in lots of different ways giving free, confidential, impartial and independent advice on a wide range of subjects, including:-

- **Benefits** - questions about entitlements, support with applications and appeals against unfair decisions.
- **Debt and money advice** - how to manage your debts, improve your financial situation and maximise your income.
- **Work-related problems** - questions about terms and conditions, dismissal, redundancy, intimidation and unfair dismissal.
- **Consumer issues** - everything from broken kettles to difficulties with gas and electricity suppliers.
- **Relationships** - issues relating to splitting up, children and bereavement.
- **Housing** - your rights through to homelessness.

We also provide a range of services specific to local needs such as:-

- **Armed Services Advice Project** - for current or ex-service personnel and families;
- **Patient Advice And Support Service** - for NHS concerns or complaints and general advice;
- **In-Court Advice Service** - advice and assistance with small claims or summary cause actions;
- **ADAPT (Avoid Debt Act Positively To-day)** - Assistance and ongoing support with improving financial skills and money management for people who are disadvantaged through financial status, illness and/or disability.

Uses the B4 model and focuses on Budgeting, Banking, Borrowing and Benefits.

- **Older Peoples Advice Service** - benefit, money and debt advice for people over 60 or their spouse/partner receiving or starting care services.



Citizens Advice Bureau, Dundee

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- **Money Advice Service** - The Money Advice Service helps people make financial decisions and covers areas like:
 - Budgeting weekly or monthly spending
 - Saving and borrowing, insuring and protecting clients and their families
 - Retirement planning
 - Understanding tax and welfare benefits
 - Jargon-busting - explaining the technical language used in the financial services industry

The Money Advice Service is completely sales-free and does not provide regulated advice or recommend specific products or services.

Visit:

Wellgate Office
Central Library
Wellgate Centre
Dundee
DD1 1DB

Tel:

(01382) 307494

Citizen Advice Direct:

0808 800 9060

Web:

www.dundeecab.org

Opening Hours

Monday	9.30 am - 4.00 pm
Tuesday	9.30 am - 4.00 pm
Wednesday	10.00 am - 4.00 pm (Appointments 4.30 - 6.00pm)
Thursday	9.30 am - 4.00 pm
Friday	9.30 am - 12 noon



Dundee North Law Centre

Dundee North Law Centre's mission is to address areas of unmet legal need by providing free advice on legal problems and concerns. DNLC primarily serves the residents of Whitfield, Mid Craigie/Linlathen, Beechwood, Kirkton, Charleston, Lochee, Maxwelltown/South Hilltown, Fintry, Mill O'Mains, Douglas, parts of Menzieshill, Stobswell, St Mary's and some city centre areas. DNCL holds advice sessions in or near these areas but home visits can be arranged for the disabled or housebound. Fighting for Forgotten Families is a project providing family support, legal advice, and court/tribunal representation in Dundee.

For appointments or details of all advice sessions, call (01382) 307230 or visit www.dundeenorthlaw.org.uk.

Areas of work covered include:-

Rent Arrears/Eviction/Court representation - Advice on rent arrears, Housing Benefit/ Local Housing Allowance claims, reviews, overpayments and appeals. Court representation to defend eviction actions

Mortgage Repossession - negotiating with the creditor, taking all steps to secure your home, including court representation to defend repossession claims.

Housing/Homelessness - Advice on your rights, housing applications, Homeless Persons Applications, waiting lists, medical points

Landlord & Tenant - for example, disrepair, return of deposit and lease advice

Benefit Advice/Tribunal representation - representation at all types of appeals, advice on income maximisation, Social Fund applications and reviews, Tax Credit advice/ appeals/overpayments

Debt - advice on debt problems including Time to Pay orders/directions, negotiating with creditors. Council Tax arrears. Advice on bankruptcy. Deductions from Benefits.

Community Care - if you are elderly or disabled you may have rights under Community Care law. We can advise you and represent your point of view.

Employment Law - please phone the office for more information on the types of cases we undertake.



Dundee Carers Centre

A carer is someone of any age who provides unpaid support to family or friends who could not manage without this help. This could be caring for a relative, partner or friend who is ill, frail, disabled or has mental health or substance misuse problems. Carers may even be juggling paid work with their unpaid caring responsibilities at home.

The Dundee Carers Centre aims to support carers, young carers and disabled people through practical and emotional support, advocacy and training plus information about welfare rights and benefits, including assistance to complete benefit forms.

We run regular support groups, training sessions and events in addition to the 1:1 support on offer. We also have an enquiry service which is open to carers and disabled people, giving information on a wide range of issues such as transport, respite, leisure opportunities and aids/adaptations.

If you think you or someone you know may benefit from any of the services offered by the Dundee Carers Centre, please contact us on the following:

Tel:

(01382) 200422

Web:

www.dundecarerscentre.org.uk

www.facebook.com/DundeeCarersCentre



Discovery Credit Union

Discovery Credit Union offers people who either live or work in Dundee a safe alternative to mainstream savings and loan products. Different products are available for people of all income levels.

Credit Unions' main aims are to encourage regular savings habits and provide access to affordable credit services. Discovery Credit Union members benefit from more control over their finances through:-

- Simple instant access savings accounts.
- Accessible saving methods via standing order/payroll deductions/main office or numerous community collection points.
- Various loan products for people of varying credit ratings.
- Loan interest rates which are competitive with High Street banks, and are dramatically cheaper than door-step lenders.
- No loan set up fees or early settlement fees.
- Savings covered by the Financial Services Compensation Scheme.
- Free life insurance on loans and savings (conditions apply).

For further information:

Visit:

Central Library,
Level 4, Wellgate Centre,
Dundee, DD1 1DB

Tel:

(01382) 431505

Web:

www.discoverycu.co.uk

Save By The Bell

Save By The Bell is a project promoting saving and financial capability in schools in Dundee, and is linked to Discovery Credit Union.

For further information:

Tel:

(01382) 431505



Dundee Energy Efficiency Advice Project (DEEAP)

Keep Warm, Keep Well!

Are you finding paying for gas and electricity is becoming more and more difficult? Did you know energy suppliers offer cash back schemes known as Warm Home Discount that can reduce your energy costs? Do you need help to keep warm? Perhaps we could help you to make your home more affordable to keep warm.

Dundee Energy Efficiency Advice Project (DEEAP) is an energy advice project designed to help citizens in Dundee to improve the energy efficiency of their homes. Free advice from an energy adviser can help you to save money on your fuel bills and make your home easier to keep warm.

Tips on helping you keep warm and well

- Keep your home warm. Try to maintain a temperature of 21°C in rooms you use during the day.
- Set the central heating time to come on before you get up and switch off when you go to bed.
- Insulate your property and reduce running costs.

Paying for fuel

- Your electricity and gas companies will have payment plans which enable fuel costs to be spread evenly over the year.
- Most fuel companies will give a discount for paying by direct debit or a prompt payment discount.
- Should you have a fuel bill you can't pay, let your energy supplier know or call an adviser at the Energy Advice Project.

Free Benefits Advice

Are you receiving all the benefits you are entitled to?

We will provide free and confidential information in the comfort of your home.

How do I contact DEEAP?

If you need any help on how to keep warm or any of the issues above, call an energy adviser on (01382) 434840 from 9.00am - 5.00pm Monday to Friday, or e-mail DEEAP@dundeecity.gov.uk.



CONNECT Community outreach neighbourhood networkers encouraging change team

The CONNECT team is a new initiative which is funded from the Big Lottery until March 2015, with the aim of addressing the key issues people face as a result of the Welfare Reforms in Dundee.

There are seven outreach officers, each providing a face to face advice service in their local community, assisting those who have been adversely affected by the welfare reforms. The team will also raise awareness of the current and impending changes to benefits. There are drop-in surgeries and appointment based surgeries at different locations throughout Dundee. To find out where the officers are each week, access the link on the Dundee City Council web site (the drop in surgeries are published every Monday).

<http://www.dundee.gov.uk/welfarereform/connect>

The officers also work with grassroots organisations, to provide support and advice to people using their services.

The service provides assistance for

- Benefits advice and assistance
- Assisting with form filling
- Budgeting
- Basic money advice
- Financial crisis
- Capacity building for volunteers
- Housing options

In order to provide a holistic service, the officers can arrange appointments or signpost to agencies, who provide the following service.

- Digital literacy
- Job clubs
- Employment support/ skills development services
- Local inclusion initiatives
- Debts
- Appeals/ Tribunal representation
- Fuel debt
- Support and wellbeing

Telephone **(01382) 431205** (customer services will answer and take your contact details for a call back from one of the connect team).

E-mail: welfare.reform@dundee.gov.uk

Web site: <http://www.dundee.gov.uk/welfarereform/connect>



Shelter Scotland Housing Law & Debt Advice Project

Shelter Dundee Advice Services provides a range of services to the public, agencies and target groups. We provide free, expert and confidential advice on a wide range of housing issues, such as homelessness, rent and mortgage arrears, evictions, repairs, landlords/tenants disputes, housing benefit and other related matters. We provide advice directly to the public across the whole of Scotland, and we also provide free advocacy and casework to our core clients, face-to-face and by phone, on an appointment basis.

Shelter Scotland Housing Law and Debt Advice Project comprises of Solicitors and Money & Debt Advisers.

- Our Solicitors provide legal advice and representation for eviction and repossession cases.
- Our Money and Debt Advisers offer money and debt advice to help sort out rent and mortgage arrears and other debt issues.

Our Money/Debt Advisers may be able to help you if:-

- Your landlord or mortgage lender is taking action against you for arrears.
- You are being taken to court to repossess your home.
- You are on benefits or a low income and struggling to pay your housing costs and other bills.
- Your credit card debts are hard to maintain.
- You are worried about credit agreements you have signed.

To arrange your appointment with a Money/Debt Adviser:

Tel:

0344 515 2527

E-mail:

tayside@shelter.org.uk



Craigowl Community and the Hillcrest Group

Free, confidential and impartial services for Hillcrest/Northern Housing Tenants

Tenancy Sustainment Service

A range of help and advice is available including:

- Benefits you may be entitled to.
- Managing your money and paying your bills.
- Budgeting and the costs of running a home.
- Accessing furnishings and kitchen appliances.
- Lowering your fuel bills.
- Home contents insurance.
- Opening savings and bank accounts.
- Accessing low cost loans.

Tel:

E-mail:

01382 315738

tss@hillcrestha.org.uk

Tenancy Sustainment Service (Dundee Wide)

This service provides a free, confidential and impartial service to people across Dundee who have been homeless and are moving towards gaining and sustaining a tenancy with any landlord or are having difficulties with their tenancy.

A range of help and advice is available including:

- Benefits you may be entitled to.
- Managing your money and paying your bills.
- Budgeting and the costs of running a home.
- Accessing furnishings and kitchen appliances.
- Lowering your fuel bills.
- Home contents insurance.
- Opening savings and bank accounts.
- Accessing low cost loans.

Tel:

E-mail:

01382 315739

tss@hillcrestha.org.uk



Craigowl Community and the Hillcrest Group

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Making Money Work

Making Money Work is a project that works with 40 agencies across Dundee who are working to improve people's employability. This project helps people in Dundee who are in the transition from benefits to employment or training by looking at any financial issues.

We help by providing a full comprehensive service including:-

- Better off calculations - looking not only at benefits available but at other debt which is not collectable while on benefits.
- Financial planning such as budgeting.
- Help with banking issues such as opening bank accounts and dealing with bank charges.
- Managing and talking about debts.
- Applying for Tax Credits

Tel:

01382 315700

Craigowl Futures Project

Craigowl Futures Project aims to provide unemployed people the confidence and skills to start to look for work. It provides one-to-one and group work support over a range of issues including housing, money and personal development.

A range of guidance and support is available including:

- Setting goals and planning your future
- Helping you make the most of your money
- Getting a home and managing a tenancy
- Healthy eating and cooking on a budget

Tel:

01382 315700

E-mail:

futures@craigowl.com



Dundee City Council Welfare Rights

Benefits and Tax Credits

Based in the Social Work Department of Dundee City Council, the Welfare Rights Team can help Dundee residents sort out a wide range of benefit and tax credit problems. We can identify what benefits you may be entitled to, assess the merits of your case if you want to challenge a decision, and represent you at a tribunal if you have a case.

Money Advice and Debt Counselling

We can also give you advice about your debts, and help you in various ways if you owe money and are having problems paying it back, for example:-

- Behind with the rent or mortgage.
- Owing money for electricity, gas or Council Tax.
- Owing money to a loan shark.
- Owing money to a bank or other lender.
- Owing money for court fines.
- Behind with catalogue payments.

Often people have more than one debt - we can help people sort out multiple debt problems in a number of ways:-

- We can help you sort out your debt problem in the best way for you.
- We can check your benefits to make sure you are getting all the money that you should.
- We can help arrange for the payments on what you owe to be reduced.
- We can go to tribunal with you if you need help with an appeal.
- We can help you to regain control of your finances.

Welfare Benefits rules and regulations are complex, as is the law relating to credit and debt. That's why it is important that people in Dundee have access to teams like the Welfare Rights Service where they can get free independent help and support.



Dundee City Council Welfare Rights

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How to contact us

We prefer it if you phone ahead first and speak to an adviser on our duty line. The number to call is (01382) 431167. The Advice Line runs from **Monday to Friday between 9.30 am and 4.30 pm**. It is normally staffed by two Welfare Rights Officers who are skilled in answering detailed questions about benefits, tax credits or debt. They will also advise you what is the best way to tackle your problem. This may require face to face advice and assistance or directing you to one of our access points across Dundee. In some cases home visits can be arranged if you are unable to travel to one of our offices due to sickness or disability. You can also e-mail us at welfare.rights@dundeecity.gov.uk

Debt Advice and Benefits and Tax Credit Advice to overcome barriers to employment

We also have two Money Advice workers helping individuals to overcome barriers to employment. They work within the Dundee Employability pipelines and link in with training providers and other organisations that help offer individuals assistance in taking the steps necessary to get back to work. Our officers ensure that taking these steps does not put people at a financial disadvantage. They can give detailed benefits and tax credits advice, do better off calculations based on in work and out of work situations, help people with debt problems, represent at tribunals or negotiate with creditors.

Advice and assistance to people affected by cancer

The Welfare Rights Team have a MacMillan Welfare Rights Officer and Welfare Rights Assistant who provide a confidential service to people living with cancer, their families and carers. We work in partnership with MacMillan Cancer Support to ensure that people affected by cancer receive accurate advice and assistance with the aim of alleviating financial pressures and maximising their income.

The MacMillan staff can identify what benefits you may be entitled to and help you to apply for these. We are also able to provide assistance with representation at appeals, rent arrears and eviction as well as a money advice and debt counselling service.

You can make a referral by telephoning our duty line on (01382) 431167 or by emailing us at welfare.rights@dundeecity.gov.uk



Christians Against Poverty, Dundee.

Free Debt Counselling in Scotland

Christians Against Poverty (CAP) is a UK-wide debt counselling charity which is determined to reduce the poverty caused by debt. It partners its financial expertise with the care of the local church to offer free debt help and a real solution to debt for all people through a network of 16 centres in Scotland. CAP exists to help everyone regardless of age, gender, faith or background and especially caters for the very poorest, most socially marginalised and those who find it hard to leave the house.

The Debt Counselling Service

CAP's local staff in Dundee usually visit you in your own home to listen to the situation, explain the service and find out all the details of priority debts (rent, utility bills) and secondary debts (credit cards, loans, store cards). Meetings at the CAP Office are also available.

All paperwork relating to the debts is sent to CAP's head office in West Yorkshire where specialist staff then negotiate with creditors on your behalf to work out affordable payments. Any creditor letters received by you can then be forwarded in freepost envelopes to be dealt with by CAP.

The four churches working with Dundee CAP offer a befriending service to combat feelings of isolation as you work within a budget to escape debt and can provide that support until you are debt free.

CAP also provides assistance through its award-winning, DAS accredited, Insolvency Unit to take you through all procedures for bankruptcy, including help with forms and court appearances.

Free CAP Money Courses

These courses run over 3 evenings and teach people the skills to take control of their finances, to budget, save money and prevent debt.

Contacting us

New clients call: **0800 328 0006** to arrange a first visit with the Centre Manager or Debt Coach.

Dundee CAP Centre Tel: **07784 192 917**

E-mail: **dundee@capuk.org**

Find out more: **www.capuk.org**





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