

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 Debt & Benefit Advice Service is part of Brooksbank Centre & Services and is based within the Brooksbank Centre on Pitairlie Road.

We offer free, confidential advice & assistance to individuals who have debt problems or need help finding their way around the benefit or tax credit systems. We also provide help with form filling for those claiming benefits.

The service we provide includes:

- Help with budgeting
- Income maximisation
- Advice on benefit & tax credit entitlements
- Help with completing forms
- Advice on debt and benefit issues
- Advice on bankruptcy, trust deeds, Debt Arrangement Scheme and debt repayment plans
- Advice & information on low cost loans & savings
- Referral for advice & assistance on matters relating to legal issues, energy problems, child home
- safety, appeal representation and more.

We provide our service at various locations across Dundee including Brooksbank Centre, Ardler Complex, Douglas Community Centre, Finmill Centre, Kirkton Community Centre, St Mary's Community Facility & Whitfield GP Surgery. We can also provide home visits where necessary.

For a full list of the days and times of the above sessions and book an appointment 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:

admin@brooksbankcentre.co.uk



Or find us on Facebook

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** - Advice and assistance for clients with benefit claims and appeals. Mandatory reconsiderations and appeals submissions can be prepared and if appropriate representation provided at appeal tribunals..
- **Debt Advice** - Advice for clients with multiple debts; that is where money is owed to a number of different creditors. Income maximisation, negotiations with creditors and advice on options available from repayment offers to bankruptcy.
- **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.
- **Equalities in Advice** - Increasing access to advice through out-reach clinics hosted in partner agencies that provide support services.
- **Pension Wise** - Advice to people 55 or over who have a defined contribution pension (a pension based on how much has been paid in). A free and impartial service provided by the UK Government to help people understand their choices. Clients can get guidance on the phone through The Pension Advisory Service (TPAS) and online via the government's Pension Wise website. Face to face advice is available in the bureau.

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;
- **Women's Aid Benefit & Debt Advice** - to provide benefit and debt advice to women who are experiencing or have experienced domestic violence;
- **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

Cont...

- 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: for details of other CAB Outreach services, go to -

www.dundeeCab.org

Opening Hours (drop in)

Monday	9.30 – 12 noon and 1pm - 3pm
Tuesday	9.30 – 12 noon and 1pm - 3pm
Wednesday	10 – 12 noon and 1pm – 3pm
Thursday	9.30 – 12 noon and 1 – 3pm
Friday	9.30 – 12 noon

Appointments also available by arrangement following drop in, telephone, e-mail or outreach - Monday to Friday 9am – 4pm (Wednesday evening to 6pm).

Dundee City Council Advice Services - Connect

The CONNECT team aims to address the key issues people face as a result of the Welfare Reforms in Dundee.

The outreach officers each provide a face to face advice service in their local community, assisting those who have been adversely affected by the welfare reforms. The team 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. The team also visit other projects, organisations and initiatives to provide support and advice. Call to arrange a visit. 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/welfare-reform/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
- Information on the new benefits changes
- Managing money
- Identifying those who need referred for debt advice
- Help for those in financial crisis
- Provide a tailored bite size activity based money management course (free)

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

- Digital literacy
- Housing Options
- Job clubs
- Support for those with caring responsibilities
- Employment support/ skills development services

- Local inclusion initiatives
- Debts
- Appeals/ Tribunal representation
- Fuel debt
- Health and wellbeing

Tel:

(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@dundeecity.gov.uk

Web:

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

Dundee City Council Advice Services - DEEAP

Keep Warm, Keep Well!

Are you finding paying for gas and electricity is becoming more and more difficult? Did you know energy suppliers operate a scheme known as Warm Homes Discount that can put a rebate back to your electricity meter/account. 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 give advice on energy efficiency to the citizens of Dundee. 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 by keeping rooms at a comfortable temperature
- Paying for fuel – add the following bullet points
- DEEAP also give advice on fuel debt, switching tariffs, supplier disputes, and damp and condensation
- DEEAP can also give home heating demonstrations

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.

Dundee City Council Advice Services

- Making Money Work

Making Money Work is a project that works with 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 433477

Dundee City Council Advice Services

- Welfare Rights

Benefits and Tax Credits

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 an appeal 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 on credit cards.

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 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.

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

Dundee Carers Centre

Dundee Carers Centre's Welfare Rights Team can help carers* and people with long term illnesses and disabilities to:

- apply for benefits and challenge DWP decisions
- identify benefit entitlement
- take control of their money (prioritise spending, understand and pay bills, manage financial records and budget)
- access other valuable services in the Centre
(see www.dundeeacarerscentre.org.uk for more information)

How to contact the team:

- dedicated benefits advice line Monday – Friday (10.00am – 4.00pm).
The direct number for this is 01382 341700
- email – welfarerights@dundeeacarerscentre.org.uk
- Dundee Carers Centre main number – 01382 200422
- Address – Dundee Carers Centre, Seagate House,
132-134 Seagate, Dundee. DD1 2HB

The team can also run Benefits and Financial Capability information/training sessions in workplaces and other professional groups, although there may be a charge for this service.

*** A carer is someone of any age who provides unpaid support to family or friends who could not manage without this help.**

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. DNLC holds advice sessions in or near these areas but home visits can be arranged for the disabled or housebound.

For appointments or details of all advice sessions, call (01382) 307230 or find them on Facebook - Dundee North Law Centre.

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.

Mental Health Law - Advice and representation at Mental Health Tribunals.

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

Shelter Scotland - Dundee Community Hub

The HUB in Dundee offers specialist, independent advice to our local community on Housing, money and debt, welfare benefits. We help and support anyone dealing with issues affecting their ability to find, access and keep a home.

We advise on a wide range of issues including;

- Homelessness
- rent and mortgage arrears
- evictions
- repairs
- landlord/tenant disputes
- housing benefit and other related matters

Our money and debt services offer advice to people to help with rent and mortgage arrears, utilities as well as consumer debt. Our advisers can help you take control of your finances.

We can help you to:

- Draw up a household budget
- Resolve issues with rent or mortgage arrears, council tax and credit cards
- Check to see if you are receiving all the financial help you are entitled to
- Apply for benefits including any entitlement to backdates

We also provide free legal advice and representation for eviction and repossession cases.

Visit our online resource: shelterscotland.org./get advice

Call our free national helpline: 0808 800 4444

Visit us: Shelter Scotland Community HUB
4 South Ward Road
Dundee
DD1 1PN

Dundee Futures Project

Dundee Futures Project provides one-to-one and small group-work support covering a range of issues including housing, money and personal development to people who wish to increase their confidence and living-skills. 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
- Job Club and support with seeking employment

Our Money Advice Worker can help by providing:

- 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 225100

E-mail:

futures@gowriecare.co.uk

Christians Against Poverty, Dundee.

Free Debt Counselling in Scotland

Christians Against Poverty (CAP) is a UK-wide debt counselling charity. It partners its financial expertise with the care of the local church to offer a free real solution to debt for all people through a network of centres in Scotland. CAP exists to help everyone regardless of age, gender, faith, sexual orientation or any other 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.

Copies of all the paperwork relating to the debts are sent to CAP's head office, 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 supporting the Dundee CAP Centre offer a befriending service to combat feelings of isolation as you work to escape debt and can provide 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 sequestration (bankruptcy), including help with forms and court appearances.

CAP Money Courses

These free people friendly courses run over 3 evenings and teach people the skills to take control of their finances, to budget, save money and prevent debt. You do not need to be in debt to attend.

Contacting us

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

For CAP Money Course call/text **07947 419 806** or register on line at website below.

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

E-mail: dundee@capuk.org

Find out more: www.capuk.org or www.capmoney.org

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