

Useful money saving and debt advice links for North Devon

<p>BGET, Wis£rmoney partnership and Mind in Somerset: provides free and confidential benefit, money and debt advice and mental health advocacy by phone and face to face home visits in Mid and North Devon and West Somerset for those that cannot access mainstream advice services. Also offers appointments in community venues. Funded by British Gas Energy Trust until March 2021</p>	<p>www.navigatecharity.org.uk/make-a-referral/ Email: enquiries@wisermoney.org.uk Tel: 01823 299050 8.30am to 4.30pm Mon to Fri</p>
<p>BGET COVID-19 ARRANGEMENTS: No face-to-face appointments. Telephone based advice service if worried about money, debt, benefits Contact: 01823 299050 or email enquiries@navigatecharity.org.uk</p>	
<p>Encompass SW provides a range of advice, information and support services in communities, concentrating on financial inclusion and housing and homelessness.</p>	<p>https://bpag-encompass.org.uk/ Email: info@bpag-encompass.org.uk Tel: 01271 371499</p>
<p>Encompass Southwest COVID-19 ARRANGEMENTS: Set up a new community helpline to provide telephone advice on the following: Welfare Benefits, Debt & Budgeting, Housing and Mental Health support via our partners at Mind in Somerset. The helpline is open Monday to Friday 9.30am – 3pm and is free and confidential. To speak to one of our trained advisers please call 01271 371499 and press option 1. Don't forget you can also find useful information on our website in our online advice section</p>	
<p>Citizen's Advice (TNMWDCA): offer free, confidential money, debt and consumer advice. Barnstaple 1-3 Bridge Buildings, The Strand, Barnstaple EX32 8LW Mon, Tues, Thurs, Fri 10am to 3pm closed Wed. Ilfracombe Ilfracombe Centre, EX34 8AL Tues 10am to 3pm South Molton Amory Centre EX36 3BU Thurs 10am to 2pm</p>	<p>www.ruraldevoncab.org.uk Email: info@ruraldevoncab.org.uk Tel: 03444 111 444 9.30 to 4pm Mon to Fri to make an appointment.</p>
<p>CITIZEN'S ADVICE COVID-19 ARRANGEMENTS: Not currently offering face-to-face appointments but continued service online and via telephone. Please see contact details above.</p>	
<p>Help to claim Universal Credit Citizens Advice can provide initial assessment and guidance for Universal Credit claims at their local offices (see above) during opening hours.</p>	<p>www.citizensadvice.org.uk/helptoclaim/#h-our-help-to-claim-service Helpline: Tel: 0800 144 8444 Advisers are available 8am to 6pm, Monday to Friday. Chat on line Monday to Friday 10am to 4pm https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/web-chat-service/</p>

UNIVERSAL CREDIT COVID-19 ARRANGEMENTS:

Guidance on completing applications can be provided by both BGET Wisermoney or Citizen's Advice via telephone. See contact details above.

Quids 4 Kids (CAB Devon) offers families in Devon with a child with special needs or a long term illness or disability help with benefit ,tax credit claims & appeals. Also young people aged 16-21 with a special need or a disability.

www.cabdevon.org.uk/quids-for-kids/

Tel: 0300 5000 404 There is a self referral form on the website.

QUIDS 4 KIDS COVID-19 ARRANGEMENTS:

<https://www.cabdevon.org.uk/quids-for-kids/>

SERVICE SUSPENDED FROM 18 MARCH 2020

Due to unprecedented demand for this service, we have taken the decision to **suspend this service to new referrals** for the time being.

We are continuing to work with our existing referrals and will re-open for new referrals as soon as possible. **Please check back here towards the end of April** for an update.

Christians Against Poverty (CAP) provide free debt advice in the client's home as well as running Life Skills, Fresh Start Groups and free Money Management Courses. For more information on the service please contact: Ben Warrender North Devon and Torridge Centre Manager Tel: 07383741901 Email: benwarrender@capuk.org

<https://capuk.org>

Tel: 0800 328 0006

Monday to Thursday 9.30 – 5.00

Friday 9.30 – 3.30

Christians Against Poverty (CAP) COVID-19 ARRANGEMENTS:

Currently not taking new referrals but are checking in with current clients regarding food vouchers and welfare. Developing a telephone service.

North Devon Housing Options Centre North Devon Council Lynton House, Barnstable, Devon EX31 1DG homeless advice, help with finding accommodation, rent deposit loans for low incomes, housing benefit and registering on Devon Home Choice.

www.northdevon.gov.uk/housing/homeless-or-at-risk/

Email: customerservices@northdevon.gov.uk

Tel: 01271 388870

North Devon Housing Options Centre COVID-19 ARRANGEMENTS:

No update at present. Please continue to use above contact details.

Sanctuary Tenancy Support provides advice on independent living skills, maintaining tenancy and/or securing tenancy

www.sanctuary-supported-living.co.uk/what-we-do/support Tel: 0330 123 3247 Email: devon.homelessness@sanctuary-housing.co.uk

Sanctuary Tenancy Support COVID-19 ARRANGEMENTS:

No update at present. Please continue to use above contact details.

Barnstaple Job Centre Princess House, Queen St, Barnstaple EX32 8HD. Every Job Centre has a Vulnerable Customer Team who can help claimants who have physical, mental health or learning disability.

New Benefit Claims: Tel: 0800 055 6688
Existing Benefit Claims: Tel: 0800 169 0310
Universal Credit or Cancel or change a jobcentre appointment Tel: 0800 328 9344

GOVERNMENT SERVICES COVID-19 ARRANGEMENTS:

Job Centre appointments suspended except for those MOST vulnerable who cannot access help through the above online or telephone channels and only by appointment.

Positive People provide help and advice to unemployed individuals aged 25 years plus. Offer learning, using computers, building confidence, team building and applying for work.

www.positive-people.org.uk/about
Email: info@positive-people.org.uk
Tel: 0800 334 5525

POSITIVE PEOPLE COVID-19 ARRANGEMENTS:

No update at present. Continue to use contact details above.

RABI (Royal Agricultural Benevolent Institution) Offer: help, advice & grants for individuals linked to farming.

www.rabi.org.uk Tel: 0808 2819490
Email: grants@rabi.org.uk

RABI COVID-19 ARRANGEMENTS:

Our freephone helpline is still operating as usual. If you need support during these uncertain times, please don't hesitate to call us on **0808 281 9490**.

The Farming Community Network supports farmers and families within the farming community through difficult times.

Tel: 03000 111 999 Email: chris@fnc.org.uk
www.fcn.org.uk

The Farming Community Network COVID-19 ARRANGEMENTS:

The FCN helpline is open 7am to 11pm as usual to speak to one of our dedicated volunteers. Over the coming weeks, our volunteers will no longer be carrying out home or farm visits, however we are here for you everyday via our helpline. Call us now on **03000 111 999** or email help@fcn.org.uk

Perennial Advice & Support for those individuals and families working or have worked in the horticulture industry. Offers advice in the areas of housing, accommodation, disability, long-term illness, financial hardship, bereavement or the unique challenges that come with old age.

Call free of charge and in complete confidence:
0800 093 8543 (Mon-Fri 8.30 am – 5.00pm)
Or email: mailto:services@perennial.org.uk
www.perennial.org.uk

Perennial Advice and Support COVID-19 ARRANGEMENTS:

Call us free of charge and in complete confidence on 0800 093 8543 (Mon – Fri 8.30am – 5.00pm) or email us to find out more today. Our Wednesday evening **advice** line has now closed, but calls can be arranged out of hours where needed.

Royal British Legion and **SSAFA**: offers help, advice & grants to members of the armed services, veterans, reservists and their families.

www.britishlegion.org.uk Tel: 0808 802 8080

www.ssafa.org.uk Tel: 0800 731 4880

Royal British Legion COVID-19 ARRANGEMENTS:

Local support is available, and there are still organisations and communities across the UK ready to lend a helping hand. However, to best protect our beneficiaries and staff, we have closed our Pop-in centres for now. For advice and support nearby, contact us on Freephone 0808 802 8080 or email info@britishlegion.org.uk

SSAFA

SSAFA is continuing to run all services where possible, including the **Forcesline team**. However face-to-face meetings will be restricted at this time, and there may be some delay in responding to you as services adjust to the new working environment.

Age UK and **Independent Age** help and advice for older people.

www.ageuk.org.uk or www.independentage.org

AGE UK Devon COVID-19 ARRANGEMENTS:

Support for older people and their carers. For your own protection our drop in hub, home visits and face to face appointments are suspended until further notice - but we are still very much available by phone or through our on-line enquiry form (see below). We are offering:

- telephone befriending/checking in service,
- practical support for self-isolating,
- information and advice,
- benefit support for clients over pensionable age - including telephone appointments to complete Attendance Allowance forms

Contact: **01884 255369**. Our phone lines are open from 9am - 2pm, Monday to Friday.

On-line enquiry Form: <https://www.ageuk.org.uk/middevon/our-services/service-enquiry/>

For more information: <https://www.ageuk.org.uk/middevon/>

INDEPENDENT AGE COVID-19 ARRANGEMENTS:

Contact helpline information above for advice.

Macmillan –free and confidential advice for individuals and families who are affected by **cancer** and other life limiting conditions on their benefit entitlements.

www.ruraldevoncab.org.uk search for Macmillan

Email: macmillan@ruraldevoncab.org.uk

Tel: 0845 894 9567

National Macmillan Support Line

Tel: **0808 808 00 00**

Open every day, 8am – 8pm

www.macmillan.org.uk/cancer-information-and-support/get-help/financial-help/welfare-rights-advice

For those affected by cancer COVID-19 ARRANGEMENTS:

Macmillan – Please visit <https://www.macmillan.org.uk/coronavirus> or call above number

North Devon Sunrise – aim to challenge discrimination and celebrate diversity. Sunrise provide a professional one to one information and advocacy support service, helping individuals to find positive outcomes to short and long-term issues that may impact on your life including: addressing racism and discrimination, immigration, benefits and access to social support and housing.

For more information please feel free to contact on a confidential basis:

- Drop into our offices between Monday to Thursdays from 10am – 5pm.
- Give us a call on 01271 328915.
- Email us on admin@northdevonsunrise.org

www.northdevonsunrise.org

North Devon Sunrise COVID-19 ARRANGEMENTS:

New referrals being assessed on a case by case basis. We are providing online and telephone support to our existing service users. The English classes and activity sessions are taking place online and we are starting a few new online activities from next week which will be advertised on our Facebook page.

Facebook page is <https://www.facebook.com/northdevonsunrise>

Email address is support@northdevonsunrise.org

Stepchange, debt charity - advice on line or over the telephone: Mon-Fri 8am to 8pm, Sat – 8am to 4pm www.stepchange.org Tel 0800 138 1111

STEPCHANGE COVID-19 ARRANGEMENTS:

No change to service as is telephone based.

National Debt Line, offering information and advice Free online debt advice www.nationalebtline.org www.mymoneysteps.org Tel 0808 808 4000

National Debt Line COVID-19 ARRANGEMENTS:

We know many people are worried about their finances right now. We are here to help. Like many employers, we are taking steps to look after our staff but **we are open to give you the advice and support you need.**

1. For instant information and guidance see our [Coronavirus fact sheet](#).
2. [Webchat](#) with an adviser 9am - 8pm Monday to Friday.
3. Call to speak to an adviser on **0808 808 4000** 9am - 8pm Monday to Friday.
4. Use our [Digital Advice Tool](#) to do a budget if you're ready and get online advice about your debt solution options.

Money and Pension Service formed in 2019, supported by the UK Government and combining the Money Advice Service, Pension Wise and Pension Advisory Service.

<https://maps.org.uk/>

Money Advice Service – free guidance on all aspects of managing your income and expenditure.

www.moneyadviceservice.org.uk

Tel: 0800 138 777

Money Advice Service COVID-19 ARRANGEMENTS:

Contact through website or call 08001387777

Benefit and grant calculator

www.turn2us.org.uk

Benefit and Grant Calculators – COVID-19 ARRANGEMENTS:

No Change. Please see contact details above.

Government services

Help with applying for Attendance Allowance
Help with applying for Pension Credit
If you do not have help and are vulnerable you can ask for the DWP Visiting Team to visit you at home.

www.gov.uk

Attendance Allowance help line Tel: 08007310122
Pension Credit help line Tel:0800991234

GOVERNMENT SERVICES COVID-19 ARRANGEMENTS:

Job Centre appointments suspended except for those MOST vulnerable who cannot access help through the above online or telephone channels and only by appointment.

Pension Wise free and impartial government guidance about your defined contribution pension options.

www.pensionwise.gov.uk/en

Tel: 0800 138 3944

Pension Wise COVID-19 ARRANGEMENTS:

No change to service. Please use contact details above.

Pension Advisory Service provides free advice and help with tracing lost personal pensions

www.pensionsadvisoryservice.org.uk

Tel: 0800 011 3797

Pension Advisory Service COVID-19 ARRANGEMENTS:

No change to service. Please use contact details above.

Local services in Devon – web-based directory of services

www.devonservices.org.uk

www.pinpointdevon.co.uk

DCC COVID-19 ARRANGEMENTS:

Please use above contact details or: <https://www.devon.gov.uk/>

If you have received an NHS extremely vulnerable letter, registered for support on the government website but you have not received a food delivery, or you need other help because you are isolated please call: Devon Coronavirus Emergency Helpline [0345 155 1011](tel:03451551011).

361Energy provide free energy home check and help switching provider, advice on grants, insulation options and benefits checking.

www.361energy.org Tel: 01271 599361

361Energy COVID-19 ARRANGEMENTS

In the face of the developing COVID-19 situation and latest guidance from the UK Government we, as 361 Energy, have decided that we will not be providing our Home Energy Advice visits for the foreseeable future. If you have any concerns about your energy bills, please do give us a call on 01271 599361

Warm home discount on a low income and in receipt of certain benefits, talk to your energy provider about the Warm home Discount, £140 off your bill and check if you are on the best tariff.

To find out more visit www.gov.uk/the-warm-home-discount-scheme/

Warm Home Discount COVID-19 ARRANGEMENTS:

No change to service. Please use contact details above.

South West Water (SWW) provides help with dealing with water debts. **Restart** which offers a lower water bill based on your ability to pay. A lower water tariff named **WaterSure Plus** for those using more water because of a medical condition or have three or more children under 19. **WaterCare** for those on a low income and receiving a means tested benefit. The **Water Care Team** are SWW advisors that can visit customers in their own home who would find completing the application forms difficult to advise on applying for a lower tariff.

www.southwestwater.co.uk

South West Water 'debt line' Tel 0800 083 0283

South West Water Tel:0344 346 1010

To be eligible for help you will have to have a water meter or have one fitted. This is free. If you can't have a water meter fitted ask about an assessed charge.

Water Care Team

Email: watercareteam@southwestwater.co.uk

Tel: 0344 346 1010

South West Water COVID-19 ARRANGEMENTS:

Our call centre staff need to focus on helping vulnerable customers and dealing with emergencies - please only call us if it's for an emergency. Take a look at our FAQs below before getting in touch.

24 Hour Emergency Helpline 0344 346 2020* - for emergencies with your water or sewerage supply.

Accounts Helpline 0344 346 1010* - for a query about your account. Opening hours are 9am - 5pm Monday to Friday. Saturdays 9am - 12pm

Relay UK (NGT): Dial 18001 before the helpline number

Minicom: 0800 169 9965

Water Debt Gateway for SWW customers who are in debt or struggling to pay their water bill and would benefit from more specialist advice Plymouth Citizens' Advice Bureau offer a Restart help line service. You need your SWW customer reference number so the FreshStart team can get access to your water debt account.

<https://citizensadviceplymouth.org.uk/water-debt-gateway>

email: freshstart@plymouthcab.org.uk

Tel 01752 502697 or 01752 502698

Water Debt Gateway COVID-19 ARRANGEMENTS:

No change to service. Please use contact details above.

Report a scam

Phone or visit the action fraud web site or contact Citizen's advice.

www.actionfraud.police.uk or Tel: 0300 123 2040

www.citizensadvice.org.uk/scamsaction/ Tel: 0300 330 3003 Mon to Friday 9am to 5pm

Report a scam COVID-19 ARRANGEMENTS:

No change to service. Please use contact details above.

Loan Shark advice and reporting

www.gov.uk/report-loan-shark

Tel: 0300 555 2222 or Text LOAN SHARK

Loan Shark COVID-19 ARRANGEMENTS:

No change to service. Please use contact details above.

Northern Devon Foodbanks

- Barnstaple - St John's Community Centre, Rose Lane, EX32 8PC Mon, Wed and Fri 10.30am to 1.30pm
- Ilfracombe, Salvation Army Community Hall, Torrs Park, EX34 8AY Tues and Fri 10.30 to 1.30pm
- South Molton, YMCA Centre, Mill St, EX36 4AS Thurs 10am to 12.30pm

Offering three-day emergency food packs. Food can only be accessed with a valid foodbank voucher issued by a local agency like the Citizens' Advice and Children's Centre. See website for more information.

For more information

Barnstaple: Tel 01271 329902
mob: 07422651251

Ilfracombe: Tel: 01271 865745 Mob: 07422651254

South Molton Tel: 07422 657253

Email: admin@northerndevon.foodbank.org.uk

www.northerndevon.foodbank.org.uk

Northern Devon Foodbanks COVID-19 ARRANGEMENTS:

Offer 3-day emergency food packs. Food can only be accessed with a valid foodbank voucher issued by a local agency like Citizens' Advice, Children's Centre

Apr 2020. The contact details in this list were gathered by Wiser£money and are subject to change. If you notice any information that is incorrect, please tell us and we will change it.

Contact Roxi Reeder, Community Development Officer email: roxi@navigatecharity.org.uk