

USEFUL MONEY and DEBT ADVICE - CONTACT DETAILS for WEST DEVON

<p>Transitions run by the Wiser£money partnership. Free, confidential money and debt advice in rural Torridge and West Devon for those that cannot access mainstream advice services. Offers home visits (when restrictions allow) and phone support. Funded by the National Lottery’s Community Fund.</p>	<p>www.navigatecharity.org.uk/make-a-referral/</p> <p>Email: enquiries@wisermoney.org.uk Tel: 01823 299050 8.30am to 4.30pm office Mon to Fri</p>
<p>Citizen’s Advice: free and confidential money, debt and budgeting advice; consumer advice (e.g. cancelled holiday or event).</p> <p>www.cabdevon.org.uk/need-advice/</p> <p>www.citizensadvice.org.uk/</p>	<p>9am-5pm Mon-Fri: 0808 223 1133</p> <p>Universal Credit Help to Claim 8am to 6pm, Mon- Fri: 0800 144 8444</p> <p>All other issues :</p> <p>Adviceline 10am to 4pm, Mon-Fri: 03444 111 444</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</p> <p>Helpline: Tel: 0800 144 8444 Advisers are available 8am to 6pm, Monday to Friday. Chat on line: https://www.citizensadvice.org.uk/aboutus/contact-us/contact-us/web-chat-service/ Monday to Friday 10am to 4pm</p>
<p>Quids 4 Kids (CAB Devon) offers help to families in Devon with a child who has special needs, a long term illness or disability, with benefit ,tax credit claims & appeals. Also young people aged 16-21 with a special need or a disability.</p>	<p>www.cabdevon.org.uk/projects/quids-for-kids</p> <p>Tel: 0300 5000 404</p>
<p>DATA —offering free debt advice to people living in Tavistock and the surrounding areas through home visits and phone support.</p>	<p>www.datavistock.org.uk</p> <p>enquiry@datavistock.org.uk 07955 728721</p>

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<p>Housing information about how West Devon Borough Council can help if you are in housing crisis.</p>	<p>www.westdevon.gov.uk/Housingadvice Tel: 01822 813600</p>
<p>LiveWest (Housing) Offering tenancy support, housing management and emergency grants.</p>	<p>www.livewest.co.uk Email: enquiries@livewest.co.uk For financial support in extreme crisis , email community.investment@livewest.co.uk</p>
<p>RABI (Royal Agricultural Benevolent Institution) Offers help, advice & grants for individuals linked to farming.</p>	<p>www.rabi.org.uk Tel: 0808 2819490 Email: info@rabi.org.uk</p>
<p>The Farming Community Network Social contact telephone service providing help and support to farmers and allied industries.</p>	<p>www.fcn.org.uk Helpline: 03000 111 999 Email: help@fcn.org.uk</p>
<p>Perennial Advice & Support For those individuals and families working or have worked in the horticulture industry. Housing, accommodation, disability, long-term illness, financial hardship, bereavement or the unique challenges that come with old age.</p>	<p>Call free of charge and in complete confidence: 0800 093 8543 (Mon-Fri 8.30 am – 5.00pm) Email: info@perennial.org.uk www.perennial.org.uk</p>
<p>Royal British Legion and SSAFA: offers help, advice & grants to members of the armed services, veterans, reservists and their families.</p>	<p>www.britishlegion.org.uk _ online chat or 0808 802 8080 www.ssafa.org.uk email contact form or 0800 260 6767</p>
<p>Macmillan free and confidential advice for individuals and families who are affected by cancer and other life limiting conditions on their benefit entitlements.</p>	<p>National Macmillan Support Line 0808 808 00 00 or email contact form Open every day, 8am – 8pm www.macmillan.org.uk/cancer-information-and-support/get-help/financial-help/welfare-rightsadvice</p>
<p>Stepchange debt charity offering debt advice on line or over the telephone</p>	<p>www.stepchange.org 0800 138 1111</p>

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<p>National Debt Line, offering information and advice</p>	<p>www.nationaldebtline.org 0808 808 4000</p>
<p>Money and Pension Service formed in 2019, supported by the UK Government, combining the Money Advice Service, Pension Wise and Pension Advisory Service.</p> <p>Money Advice Service – free guidance on all aspects of managing your income and expenditure.</p>	<p>https://maps.org.uk/</p> <p>www.moneyadviceservice.org.uk Tel: 0800 138 7777</p>
<p>Money and budgeting advice</p>	<p>www.moneyadviceservice.org.uk</p>

<p>Benefit and grant calculator</p>	<p>www.turn2us.org.uk</p>
<p>Help to Save is a type of savings account. It allows those entitled to Working Tax Credit and receiving Child Tax Credit or receiving Universal Credit and your household earned £569.22 or more from paid work in your last monthly assessment period. The saving account offers a 50p bonus for every £1 saved over 4 years.</p>	<p>https://www.gov.uk/get-help-savings-low-income</p> <p>Follow link above for more information and to apply. Help to Save is backed by the government so all savings in the scheme are secure.</p>
<p>Government</p> <p>Help with applying for Attendance Allowance</p> <p>Help with applying for Pension Credit new claim</p> <p>Help with applying for Universal Credit</p> <p>Personal Independence Payment new claim</p> <p>If you do not have help and are vulnerable you can ask for the DWP Visiting Team to visit you at home.</p>	<p>www.gov.uk</p> <p>Attendance Allowance help line 0800 731 0122</p> <p>Pension Service help line 0800 7310469</p> <p>Universal Credit 0800 328 5644</p> <p>PIP 0800 121 4433</p>
<p>Pension Wise free and impartial government guidance about your defined contribution pension options.</p>	<p>www.pensionwise.gov.uk/en</p> <p>Tel: 0800 138 3944</p>
<p>Pension Advisory Service provides free advice and help with tracing lost personal pensions</p>	<p>www.pensionsadvisoryservice.org.uk</p> <p>Tel: 0800 011 3797</p>

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<p>Local services in Devon – web based directory of services</p>	<p>www.devonservices.org.uk www.pinpointdevon.co.uk</p>
<p>TASS (Tavistock Area Support Services) offer services to people 55 years+; community transport, befriending, advice, info & form filling.</p>	<p>www.tasstavistock.org.uk online enquiry form Tel: 01822 616958</p>
<p>Age UK Call our free, confidential advice line Phone buddy line (an hourly chat once a week)</p>	<p>www.ageuk.org.uk enquiry form online 0800 055 6112 8am-7pm, 365 days a year</p>
<p>Independent Age Help and advice for older people, offering impartial advice and information, including free guides you can order to be posted to you free of charge. Campaigns for better and fairer services for older people.</p>	<p>www.independentage.org Free advice line 0800 319 6789 Mon – Fri 8.30am – 6.30pm Sat 9am – 1pm advice@independentage.org</p>
<p>Tamar Energy Providing energy advice and support including help with bills, fuel debt, prepayment meters, concerns about heating etc.</p>	<p>www.tamarenergycommunity.com Tel: 0800 233 5414 hello@tamarenergycommunity.com</p>
<p>Warm Home Discount If 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.</p>	<p>To find out more visit www.gov.uk/the-warm-homediscount-scheme/</p>
<p>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. There is also Freshstart and Waterdirect. 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 a lower tariff.</p>	<p>www.southwestwater.co.uk 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. watercareteam@southwestwater.co.uk Tel: 0344 346 1010</p>

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<p>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.</p>	<p>https://citizensadviceplymouth.org.uk/water-debtgateway</p> <p>freshstart@plymouthcab.org</p> <p>Tel 01752 502699</p>
<p>Report a scam</p> <p>Phone or visit the action fraud web site or contact Citizens' Advice.</p>	<p>www.actionfraud.police.uk or Tel: 0300 123 2040 www.citizensadvice.org.uk/scamsaction/</p> <p>0808 2505050 Mon to Friday 9am to 5pm</p>
<p>Get advice and report a Loan Shark</p>	<p>www.gov.uk/report-loan-shark</p> <p>Tel: 0300 555 2222 or text 07860 022116</p>
<p>Okehampton Foodbank offering parcels of 7 days' worth of emergency food to local people in and around the Okehampton area. Valid foodbank vouchers can be issued over the phone by a local agency e.g. Citizens Advice, Children's Centre or health visitors/support workers. Delivery system available.</p>	<p>Tel: 07460 771519</p> <p>Email: okefoodbank@gmail.com</p> <p>Open: Fridays 10am-12 noon Baptist Church, Okehampton EX20 1AN.</p> <p>www.okefoodbank.org</p> <p>Facebook page</p>
<p>Tavistock Foodbank offering parcels of 3 day emergency food to local people in and around the Tavistock area. Valid foodbank vouchers can be issued over the phone by a local agency e.g. by Citizens Advice, Children's Centre or health visitors/support workers.</p>	<p>Tel: 07941 436 149</p> <p>E m a i l : info@tavistock.foodbank.org.uk</p> <p>Open: Fridays 10am-2pm United Reformed Church, Tavistock</p> <p>www.tavistock.foodbank.org.uk</p> <p>Facebook page</p>
<p>Bere Peninsula Foodbank providing food parcels to households on low incomes and in crisis in the Bere Peninsula. Flexible; no official vouchers required; delivery system available.</p>	<p>Tel: 07513 132665</p> <p>Email: bpfb20@gmail.com</p> <p>(Drop in at Hope Cottage Café at 41 Fore St. Bere Alston to resume when restrictions allow)</p>

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March 2021. The contact details in this list were gathered by Transitions and West Devon CVS; they are evolving and are subject to change. If any of the information is incorrect or can be added to, please contact us.

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