# Chapter 12: Other sources of support and information

# **12.1** Introduction

Specific information relevant to each chapter or section is given above. In this chapter, we list all those organisations, and others, in alphabetical order, giving contact details and an overview of the kinds of help and information they can offer.

# Advice UK

Advice UK is the membership network for organisations giving advice. They do not give direct advice to the general public but can put people in touch with the right advice agency to help with particular issues. Member organisations receive a regular email bulletin, the AdviceUK money advice update, and can access training, and specialist support with money advice casework.

www.adviceuk.org.uk 0207 469 5700

# **Asylum Aid:**

Asylum Aid offers free legal advice and representation for refugees and asylum seekers. They also have a Women's Project aimed at ensuring that women seeking asylum are treated with fairness and dignity, and respect to their needs.

www.asylum.aid.org.uk 0207 354 9264

# Asylum Support Appeals Project (ASAP)

ASAP produces a number of factsheets including Asylum Support for women who are victims of domestic violence aimed at women who are already living in accommodation provided by the UKBA or in other privately rented accommodation, and need to leave due to domestic violence. See www.migrantsrights.org.uk/files/news/ASAP\_ Factsheet\_Domestic\_Violence.pdf ASAP also provides an Advice Line for asylum support issues

Advice line: 0207 729 3042.

# www.asaproject.org

Note that they do not give immigration advice nor are they able to give advice to individual asylum seekers.

Benefits Enquiry Line 0800 882 200.

# Child Benefit Helpline 0845 302 1444

# Child Maintenance and Enforcement Commission (CMEC)

CMEC is the public body currently responsible for the child maintenance system in Great Britain.Their website gives information about the current options for arranging child maintenance and has some downloadable tools and leaflets. They can answer general questions on arranging child maintenance on **0800 988 0988**. Those with case-specific questions, (i.e. cases currently being dealt with by the Child Support Agency) should contact the CSA directly. (See below) See https://www2.dwp.gov.uk/csa/v2/en/ contact/index.asp

#### Child Poverty Action Group (CPAG)

CPAG the leading charity campaigning for the abolition of child poverty in the UK and for a better deal for low-income families and children. They publish an annual Welfare Benefits and Tax Credits Handbook for advisers, detailing who can claim benefits and tax credits, how housing benefit and council tax benefit are calculated, how to claim from the social fund, and how to challenge decisions. They also have a wealth of other information, including a personal finance handbook for individuals.

www.cpag.org.uk

## Child Support Agency (CSA)

The CSA is part of CMEC. It provides advice and information on the statutory child maintenance schemes, and can calculate and collect child maintenance payments.

For general CSA enquiries, ring 0845 713 3133, or contact your local office about a specific case. To find your local office see https://www2.dwp.gov.uk/csa/v2/en/contact/ index.asp

www.csa.gov.uk

#### **Citizens Advice**

hosts an Advice Guide website with information on claiming benefits and tax credits. There is also a list of local bureaux with information on how to access them.

www.citizensadvice.org.uk

#### **Community Legal Advice**

Community Legal Advice is a free and confidential advice service run by the Legal Services Commission in England and Wales. Providing independent help and advice about debt, benefits and tax credits, employment and housing problems, paid for by legal aid for those who qualify for this. They can also direct callers to other services. Their website has an online directory of advisors, information on legal aid, online factsheets, and links to other relevant organisations.

#### 0845 345 4345

email: help@communitylegaladvice.org.uk www.legalservices.gov.uk/public/community\_ legal\_advice.asp

#### **Community Legal Services**

Community Legal Services is also part of the Legal Services Commission, and is a network of LSC funded organisations and advice providers that fund, provide and promote civil legal aid services. They can provide information on legal advisors who have their quality mark, and give advice on eligibility for CLS-funded services (civil legal aid.)

www.legalservices.gov.uk/civil.asp

#### **Consumer Direct**

Consumer direct is a government funded telephone and online service, accessed via the DirectGov website (see below), and offering information and advice on consumer issues, including credit and debt.

0845 404 0506

Minicom/textphone: 08451 231384 www.directgov.uk/consumer

#### **Department for Work and Pensions**

The DWP provides information on benefit entitlements, retirement pensions, etc.. www.dwp.org.uk

#### DirectGov

The DirectGov website provides information on all kinds of government services, including income tax, benefits, pensions, employment, and so on, and offers the facility for claiming for benefits online. It also provides links to other government and related sites. See

#### www.directgov.uk

www.direct.gov.uk/en/MoneyTaxAndBenefits/ BenefitsTaxCreditsAndOtherSupport/ On\_a\_low\_income/ DG\_10018708?PRO=hp&CRE=pop

#### **Energy Saving Trust**

The Energy Saving Trust provides free impartial advice on saving money and energy, and will give a free home energy check.

0800 512012

www.energysavingtrust.org.uk

## **Family Action**

Family Action can give welfare grants to poor families needing one-off payments for clothing and general household needs such as beds and cookers. Grants are usually limited to £300 maximum, and have to be applied for within set dates (which have recently been restricted due to decrease in their income). Domestic abuse is one of their priority areas. They also give educational grants and prioritise single parents and those wishing to do courses to improve their chances of employment.

www.family-action.org.uk/section.aspx?id=8301

#### **The Family Fund**

The Family Fund can give grants to low-income families raising disabled and seriously ill children and young people. They can help with essential items such as washing machines, fridges and clothing and can also consider grants for sensory toys, computers and family breaks. **0844 974 4099** 

Textphone 01904 658085 Fax 01904 652625 Email: info@familyfund.org.uk www.familyfund.org.uk

#### **Financial Services Authority (FSA)**

The FSA offers information on bank accounts, and advice on opening and running an account. Their website has a 'jargon buster' for help with making sense of confusing financial terms. **Consumer Helpline: 0845 606 1234** www.moneymadeclear.fsa.gov.uk

#### Furniture Re-Use Network (FRN)

The FRN is a national body which supports, assists and develops charitable re-use organisations across the UK. They aim to reduce poverty by helping households in need to access furniture, white goods and other household items at affordable prices, and at the same time supporting re-use organisations in providing training and work placement opportunities for people who are socially excluded.

0117 954 3571 email: info@frn.org.uk

www.frn.co.uk

#### Gingerbread

Gingerbread gives advice and practical support for single parents, and provides a number of regularly updated factsheets giving practical advice on issues such as money, work and family. Helpline: 0808 802 0925. www.gingerbread.org.uk

#### **Home Heat Helpline**

The Home Heat Helpline offers practical advice on paying energy bills, cutting bills, and keeping warm. It can also give advice on grants, benefits and payment schemes.

# 0800 336699

www.homeheathelpline.org.uk

#### **HMRC (HM Revenue and Customs)**

HMRC collect and administer both direct and indirect taxes and pay and administer Child Benefit, Child Trust Fund and Tax Credits. (HMRC was formed on the 18 April 2005, following the merger of Inland Revenue and HM Customs and Excise Departments.)

For information on tax credits, filing income tax returns, see:

www.hmrc.gov.uk/ www.hmrc.gov.uk/taxcredits/index.htm

#### Law Society

The Law Society gives information on local solicitors. **0207 242 1222** 

www.lawsociety.org.uk

#### Money Advice Liaison Group (MALG)

MALG aims to promote communication, best practice, understanding and professionalism among organisations concerned with consumer credit and debt, money advice, debt collection and related matters, and encourages the establishment of regional forums with similar aims and objectives. They do not give direct advice to the general public.

#### www.malg.org.uk

MALG has produced *Good Practice Awareness Guidelines* giving recommendations to creditors and advice agencies for best practice in responding to those who are in financial difficulty as a result of mental health problems. http://www.malg.org.uk/documents/ MentalHealthGuidelinesEd2Final2009.pdf

#### Money Advice Plus Services (MAPS)

MAPS is a registered charity delivering money and debt advice services by phone to people experiencing financial difficulties. The service is independent, confidential and free of charge to the client. They aim to increase people's knowledge about money, to develop their money management skills and to help them deal with debt.

01323 635999

www.moneyadviceplus.com/

#### **Money Advice Service**

The Money Advice Service offers advice and information on a variety of financial issues in jargon-free language. Their website has interactive money planners, a money health check, and a section on divorce and separation, which includes information about arranging child maintenance, how to share assets and deal with debts, and how separating couples might be affected financially. The Money Advice Service also produces free leaflets for individuals on a wide variety of money-related topics, including ones on managing money, basic bank accounts, credit unions, insurance and how to complain. They can also provide a local money advisor who can help clients organise their finances. 0300 500 5000

Typetalk 18001 0300 500 5000 www.moneyadviceservice.org.uk

#### **Money Advice Trust**

The Money Advice Trust is a charity (formed in 1991) that aims to increase the quality and

availability of free, independent money advice to people with debt problems. The trust works with its partners to make sure people with debt problems have access to the money advice they need. See **www.moneyadvicetrust.org/** One of their services they provide is the telephone helpline, National Debtline; see below.

#### **Money Saving Expert**

Money Saving Expert - Martin Lewis' website - offers a vast amount of information aimed at helping people with all kinds of financial issues; for example, it has a benefits checker, advice on dealing with debts, where to get credit, how to save and where to get items at the lowest prices. See www.moneysavingexpert.com/savings/ savings-accounts-best-interest?gclid=CKWx0Z Tj26wCFQ0OfAodvWTITQ

#### My Money Diva

My Money Diva offers advice primarily aimed at women and young families. It covers issues such as cutting the costs of household bills, personal finance, buying cheaper insurance, employment rights, Income Tax rules, and buying and selling property.

www.mymoneydiva.com

#### **National Domestic Violence Helpline**

The Freephone 24-Hour National Domestic Violence Helpline, run in partnership between Women's Aid and Refuge, is a national service for women experiencing domestic violence, their family, friends, colleagues and others calling on their behalf. The Helpline can give support, help and information over the telephone, and is staffed 24 hours a day by fully trained female helpline support workers and volunteers. Translation facilities are available for callers whose first language is not English, and there is also a service for callers who are deaf or hard of hearing.

# 0808 2000 247

www.nationaldomesticviolencehelpline.org.uk

#### **National Debtline**

National Debtline provides a helpline that

provides free confidential and independent advice on how to deal with debt problems, and people can also email them via the website. **0808 808 4000** 

www.nationaldebtline.co.uk

National Debtline, together with Money Advice Trust (see above), also offer a self-completion guide, *My Money Steps* where people can enter their income and expenditure and will then be presented with personalised advice to help improve their financial situation. They can return to My Money Steps on a regular basis to update details and get fresh advice as their situation changes. You can access via either of these links: www.mymoneysteps.moneyadvicetrust.org

www.mymoneysteps.org/public/Welcome. aspx?ReturnUrl=%2fDefault.aspx

## **National Family Mediation**

The NFM website gives a list of local family mediation services affiliated to them. 0300 4000 636 www.nfm.org.uk

# Payplan

Payplan offers free confidential advice on debt, and will help with setting up an IVA or DMP. 0800 716239

Email: advice@payplan.com www.payplan.com

#### Relate

Relate offers advice, relationship counselling, sex therapy, workshops, mediation, consultations and support face-to-face, by phone and through their website, which also provides a list of local services.

0845 130 4016 www.relate.org.uk

# Resolution

Resolution is a national organisation of family lawyers committed to non-confrontational divorce, separation and other family problems. Members follow a Code of Practice and encourage solutions that consider the needs of the whole family - and in particular the best interests of children. Resolution also offer an online advice centre. 01689 820272

www.resolution.org.uk

# **Rights of Women (ROW)**

Rights of Women is committed to informing, educating and empowering women concerning their legal rights. They also provide guidance to policy makers, and provide education on women's rights through handbooks and information sheets on key issues of family law. Their publications include: *From A to Z:A Woman's Guide to the Law* (2006), their *Domestic Violence DIY Injunction Handbook* (the 2nd edition of which has been updated to include changes to the law following the implementation of the Domestic Violence Crime and Victims Act 2004) and a handbook for those who have experienced rape or sexual assault, *From Report to Court*.

ROW also provide training for organisations on essential issues concerning women's rights. They have a general legal advice line and also a sexual violence legal advice line. **Legal advice line:** 

#### 0207 251 6577 Textphone: 0207 490 2562

For free confidential legal advice on family law issues including divorce, relationship breakdown, children, domestic violence and lesbian parenting. Sexual Violence legal advice line: 020 725 I 8887;

Textphone: 0207 490 2592.

Immigration and Asylum Advice line: 0207 490 7689

#### Textphone 0207 490 2562

Free confidential legal advice on immigration and asylum law, including in relation to financial support issues.

email: info@row.org.uk www.rightsofwomen.org.uk

#### Samaritans

Samaritans provides confidential listening support to those experiencing distress or suicidal feelings. They can also be contacted by email or letter. Their website gives a list of local branches. 08457 909090

www.samaritans.org.uk

#### Shelter

Shelter provides advice on a wide range of housing issues, including homelessness, finding a place to live, what to do in the case of eviction or repossession, housing rights for those in different kinds of tenancies, and what to do if you experience domestic abuse, or want to separate from a partner or other home-sharer. Shelter has a helpful 'Relationship Breakdown Checker'. This is an online easy-to-use tool which enables people to assess their housing rights and responsibilities, dependent on their individual circumstances, and outlines the possible outcomes to any action they take in relation to property they have an interest in. See http:// england.shelter.org.uk/get\_advice/downloads\_ and tools/relationship breakdown 0808 800 4444 www.shelter.org.uk

**Tax Credit Helpline** 0845 300 3900

#### Turn2us

Turn2us is a charity which helps people access the money that might be available to them, through state welfare benefits, grants via other charitable organisations, and other help. It also provides a benefits checking service, which can enable people to claim everything to which they might be entitled.

www.turn2us.org.uk

# Women's Aid Federation of England (Women's Aid)

Women's Aid is the national charity working to end violence against women. They coordinate an England-wide network of local domestic and sexual violence services for women and children. The Women's Aid website provides a range of information and resources about domestic and sexual violence for survivors, professionals and the general public. They also offer a Survivors' Forum and the online Survivors Handbook. www.womensaid.org.uk

www.thehideout.org.uk is Women's Aid's dedicated website for children and young people about domestic violence.

The Freephone 24 hour National Domestic Violence Helpline (run in partnership between Women's Aid and Refuge) provides a package of lifeline services for women and children experiencing domestic and sexual violence **0808 247 2000**