

Citizen Advice Bureau

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Citizens Advice Dudley & Wolverhampton



Citizens Advice

We provide the advice people need for the problems they face

Our principles (our mission)

- *We aim to provide the advice people need for the problems they face and improve policies and practises that affect people's lives*
- *We value diversity, champion equality and challenge discrimination and harassment*
- *We're here for everyone*



Introduction

The advice and support we offer covers 11 main enquiry areas:

- Benefits
- Housing
- Employment
- Education
- Debt & Money
- Discrimination
- Consumer
- Relationships
- Tax
- Healthcare
- Law & rights



What our benefit advisers can do

Our advisors and caseworkers can provide advice and possibly support to maximise a persons income. As part of a holistic benefits check we would provide advice on benefits which are relevant to that particular person which may include:

- Means tested Benefits
- Non means tested and Contribution Based benefits
- Grants and Trust Funds

We can also provide and advice if someone has a problems with existing benefits such as:

- Mandatory Reconsiderations
- Benefit Appeals



- Any organisation providing debt advice to clients have to be authorised and regulated by the Financial Conduct Authority
- Strict rules of conduct to be followed and annual reporting
- Debt caseworkers need to be accredited, DRO intermediaries, achieve CPDs and have external quarterly audits of cases
- Free Debt Advice Sector funded by a bank levy which is distributed through Money and Pensions Service (£23m pa)
- 3 main debt charities: only CA provide face to face advice
- Financial problems usually come hand in hand with other areas of advice, such as employment/ housing/ benefits

Main reasons for being in debt

- Physical ill health
- Loss of employment or reduction in hours
- Bereavement
- Relationship breakdown
- Living on low income
- Easy availability of credit
- Link to mental health
- Over commitment
- Welfare reform measures



What our Debt Caseworkers can do

Our debt advisors provide advice and support on a number of issues, not just how to pay debts.

Some of the things we cover include:

- Looking at the difference between priority and non priority debts
- Financial capability:
 - Ways to increase income
 - Ways to reduce expenditure
 - Ways to reduce debts
 - Money management
- Informal debt options/strategies
- Formal debt options-i.e. insolvency

As part of their role, Debt Caseworker's will also:

- Draft a financial statement to help a client see the breakdown of their income and expenditure.
- Help clients work on managing their income and negotiating repayment offers to creditors

Priority debts

These are debts that should be paid in preference to other debts, due to the more severe consequence of not paying these debts

- Rent and mortgage arrears
- Council tax arrears
- Gas/electricity arrears
- Court fines
- TV license arrears
- Income tax arrears
- Tax credit overpayments [where these are not being paid/deducted]
- Hire purchase
- Child support arrears

Non-priority debt

These are not as much of a priority but are still important.

- Unsecured loans/personal loans
- bank/building society overdrafts
- Credit cards/store cards
- Water arrears
- Catalogues
- Social fund/budgeting loan
- Payday loan
- Benefit overpayments
- Universal Credit Advance

Ways to maximise money

Ways to increase income:

- Benefit check
- Tax code check
- Marriage allowance
- Grants/Trust Funds
- Big Difference Scheme (BDS)
- Discretionary Housing Payments (DHP)
- Warm home discount
- Assure Tariffs

Ways to reduce expenditure:

- Energy efficiency/switching
- Comparison sites
- Budgeting
- Shopping around
- Spreading out bills i.e. council tax and water bills can be spread over 12 months

What our Housing Caseworkers can help with:

Our housing caseworkers can help offer advice and representation for those eligible for Legal Aid:

- If threatened with homelessness
- If received a Notice of Seeking Possession
- If facing eviction
- If possession is based on anti-social behaviour
- Any issues with disrepair.

We can also representation at court for those facing possession or review hearings at Dudley, Wolverhampton or Sandwell County Court.

How to get help:

Debt:

- ✓ Call our Citizens Advice Dudley Debt Advice line **07799 070595** Monday to Friday between 9.30am - 3.30pm, (if engaged leave a message and we will ring you back)
- ✓ Text 'Money' to **07799 070595** Monday to Friday 9.30am – 3.30pm and leave your name

Everything else:

- ✓ Ring our Contact Centre **0808 278 7919** (Monday, Tuesday, Thursday) 9.30am – 3.30pm
- ✓ Website: <https://www.citizensadvisedudley.org/get-advice/debt-and-money/>



Contact Siobhan Giddins: Siobhan.giddins@dudleycabx.org

THANK YOU!