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| **Transitions**, funded by The Community Fund and delivered by the Wis£rmoney partnership provides free and confidential benefits, money and debt advice in rural Torridge and West Devon for those that cannot access mainstream advice services. Offers home visits and telephone advice.  | [www.navigatecharity.org.uk/make-a-referral/](http://www.navigatecharity.org.uk/make-a-referral/) [www.wisermoney.org.uk](http://www.wisermoney.org.uk) Email: enquiries@wisermoney.org.uk Tel: 01823 299050 8.30am to 4.30pm Mon to Fri  |
| **Citizen’s Advice**: provides free, independent, confidential and impartial advice on all subjects to members of the local community that require it. Also campaigns on big issues affecting people. Offices: **Holsworthy** Training & Business Centre, Western Rd, Holsworthy, EX22 6DH. First/Third Wed of the month 10-3pm. By appointment only; phone 01837 512222**Bideford**13 Bridgeland St, Bideford, EX39 2QE. Drop in service Mon, Tues, Thurs 10-3pm; phone service 9.30-4pm **Torrington** Castle Hill, Torrington, EX38 8AA . Tues 9.30-12.30 Drop in or phone for an appointment.   | [www.ruraldevoncab.org.uk](http://www.ruraldevoncab.org.uk/)  <https://www.citizensadvice.org.uk/> [http://www.ruraldevoncab.org.uk/project/caecusmolior](http://www.ruraldevoncab.org.uk/project/caecus-molior)03444 111 444   03444 111 444  |
| **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. From the online application, through to support with your application before your first full payment. It’s a free, independent, confidential and impartial service provided by trained advisers from Citizens Advice. They can help with things like how to gather evidence for your application or how to prepare for your work coach appointment.  | [www.citizensadvice.org.uk/helptoclaim/#h](http://www.citizensadvice.org.uk/helptoclaim/%22%20%5Cl%20%22h-our-help-to-claim-service)[-our-](http://www.citizensadvice.org.uk/helptoclaim/#h-our-help-to-claim-service)[help-to-claim-service](http://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: [https://www.citizensadvice.org.uk/aboutus/contact-us/contact-us/web-chat-service/](https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/web-chat-service/)  Monday to Friday 10am to 4pm  |

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| **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  | [https://capuk.org](https://capuk.org/) benwarrender@capuk.org 07383 741901 Monday to Thursday 9.30 – 5.00 Friday 9.30 – 3.30  |
| **Quids 4 Kids** (CAB Devon) offers families in Devon with a child with special needs or a longterm 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/](http://www.cabdevon.org.uk/quids-for-kids/)  0300 5000 404 You can also refer using an online referral form on the website.  |
| **TTVS** Financial Inclusion Project helping people aged 65 years + living in Bideford with benefit checks, form filling, budgeting and accessing grants. Offers home visits.  | Denise Seaton Financial Inclusion Worker 01237 459337 (Thursdays and Fridays only) [www.torridgecvs.org.uk](http://www.torridgecvs.org.uk) Email: denise@torrage.org.uk   |
| **Alabare** offers tenancy support, help with budgeting, form filling and welfare benefit checks in Torridge.  | [www.alabare.co.uk](http://www.alabare.co.uk/)  Linda Adams l.adams@alabare.co.uk 01237 425922  |
| **Housing Options Torridge District Housing** advice if you are at risk of becoming homeless, help with finding accommodation and rent deposit loans if you are on a low income, housing benefit and registering on Devon Home Choice.  | [www.torridge.gov.uk/article/11555/Housingoptions](http://www.torridge.gov.uk/article/11555/Housing-options)   01237 428700 Housing.options@torridge.gov.uk  |
| **Bideford Job Centre Plus** North Bank House, North Road, Bideford EX39 2NR. Every Job Centre has a Vulnerable Customer Team who can help claimants who have physical, mental health or learning disability.  | New Benefit Claims: 0800 055 6688 Existing Benefit Claims: 0800 169 0310 Problems using online UC journal, or if you need help: 0800 328 5644 |
| **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](http://www.positive-people.org.uk/about)  info@positive-people.org.uk Tel: 0800 334 5525  |

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| **RABI** (Royal Agricultural Benevolent Institution) Offer: help, advice & grants for individuals linked to farming.  | [www.rabi.org.uk](http://www.rabi.org.uk/)  Email: info@rabi.org.uk Tel: 0808 2819490  |
| **The Farming Community Network** supports farmers and families within the farming community through difficult times.  |  Urgent helpline 03000 111 999 7am-11pm 01788 510866 9am – 5pm  [www.fcn.org.uk](http://www.fcn.org.uk) help@fnc.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. | 0800 093 8543 (Mon-Fri 8.30 am – 5.00pm) [www.perennial.org.uk](http://www.perennial.org.uk/) mailto:services@perennial.org.uk |
| **Royal British Legion** and **SSAFA**: offers help, advice & grants to members of the armed services, veterans, reservists and their families.  | [www.britishlegion.org.uk](http://www.britishlegion.org.uk/)  Tel: 0808 802 8080 [www.ssafa.org.uk](http://www.ssafa.org.uk/)  Tel: 0800 260 6767 |
| **Age UK**  and **Independent Age** offer help and advice for older people.  | [www.ageuk.org.uk](http://www.ageuk.org.uk/)  [www.independentage.org](http://www.independentage.org)  |
| **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](http://www.ruraldevoncab.org.uk/)  search for Macmillan under projects 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-andsupport/get-help/financial-help/welfare-rightsadvice](http://www.macmillan.org.uk/cancer-information-and-support/get-help/financial-help/welfare-rights-advice)  |
| **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. |  01271 328915.  admin@northdevonsunrise.org  [www.northdevonsunrise.org](http://www.northdevonsunrise.org)  |

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| **Stepchange** debt charity - advice online or over the telephone: Mon-Fri 8am to 8pm, Sat – 8am to 4pm  | [www.stepchange.org](http://www.stepchange.org/)  Tel 0800 138 1111  |
| **National Debt Line**, offering information and advice Free online debt advice  | [www.nationaldebtline.org](http://www.nationaldebtline.org/)  Tel 0808 808 4000 |
| **Money and Pension Service** formed in 2019, supported by the UK Government and combining the Money Advice Service, Pension Wise and Pension Advisory Service. **Money Advice Service** – free guidance on all aspects of managing your income and expenditure.  | <https://maps.org.uk/>   [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk/)  Tel: 0800 138 777 Web chat and on line chat as well |
| **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.  | [https://www.gov.uk/get-helpsavings-low-income/how-to-apply](https://www.gov.uk/get-help-savings-low-income/how-to-apply)  via the Government Gateway. 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.  |
| **Benefit and grant** calculator  | [www.turn2us.org.uk](http://www.turn2us.org.uk/)  <https://www.entitledto.co.uk/> |
| **Government** services Help with applying for Attendance Allowance, Pension Services, Universal Credit, Personal Independence Payment. 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](http://www.gov.uk/)   Helplines available: Attendance All. 0800 7310122 Pension Service 0800 7310469UC 0800 3285644PIP 08001214433  |
| **Pension Wise** free and impartial government guidance about your defined contribution pension options.   | [www.pensionwise.gov.uk/en](http://www.pensionwise.gov.uk/en)  Tel: 0800 138 3944  |
| **Pension Advisory Service** provides free advice and help with tracing lost personal pensions  | [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk/) Tel: 0800 011 3797  |
| **Local services in Devon –** web-based directory of services  | [www.devonservices.org.uk](http://www.devonservices.org.uk/) [www.pinpointdevon.co.uk](http://www.pinpointdevon.co.uk/)   |

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| **361Energy** provide free energy home check, help with improving your home’s energy efficiency, switching energy provider and benefit check.  |  [www.361energy.org](http://www.361energy.org) 01271 599361  |
| **Warm home discount** if you areon 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.  |  [www.gov.uk/the-warmhome-discount-scheme/](http://www.gov.uk/the-warm-home-discount-scheme/)    |
| **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 for a lower tariff.  | [www.southwestwater.co.uk](http://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. Water Care Team Email: watercareteam@southwestwater.co.uk 0344 346 1010  |
| **Water Debt Gateway** for South West Water 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/waterdebt-gateway](https://citizensadviceplymouth.org.uk/water-debt-gateway)   email: *freshstart@plymouthcab.org.uk*   Tel 01752 502699  |
| **Report a scam** Phone or visit the action fraud web site or contact Citizen’s advice. Telephone scams  | [www.actionfraud.police.uk](http://www.actionfraud.police.uk/)  0300 123 2040 [www.citizensadvice.org.uk/scamsaction/](http://www.citizensadvice.org.uk/scamsaction/) 0808 250 5050 [www.friendsagainstscams.org.uk/callblocker](http://www.friendsagainstscams.org.uk/callblocker)  online contact form |
| Get advice and report a **Loan Shark**  | [www.gov.uk/report-loan-shark](http://www.gov.uk/report-loan-shark)  Tel: 0300 555 2222 or Text LOAN SHARK  |
| **Northern Devon Foodbank** Bideford Branch 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.  | Tel 01237 422243 07422 651252[www.northerndevon.foodbank.org.uk](http://www.northerndevon.foodbank.org.uk) admin@northdevon.foodbank.org.uk  |
| **Torrington Community Foodbank** provides emergency food supplies for individuals or families in need in Great Torrington & District. Tuesdays 10am to 12pm The Baptist Church on New Street Torrington and Saturdays at Castle Hill, Torrington.  |   [www.great](http://www.great)[-torringtontowncouncil.gov.uk](http://www.great-torringtontowncouncil.gov.uk/)   |
| **Holsworthy Foodbank** supports local families in difficult circumstances by providing 3 days of emergency food supplies. To access this service, you need to seek advice from either: The Citizens Advice, (by appointment only) Job Centre, your church, The Police, Medical Centre, Family Centre, Health Professional or local School.  | Tel: 0739 198 9506 preferably by text as the signal is poor, or by email via the website: [www.holsworthyfoodbank.btck.co.uk](http://www.holsworthyfoodbank.btck.co.uk/)  The food bank is open every Wednesday between 2 pm and 4 pm, in the Manor Suite of Memorial Hall, which is in the Manor car park, Holsworthy. The Manor Suite is at the back of the hall.  |
| **Torridge Volunteer Cars** community transport charity ring at least 2 working days in advance.  | Tel: 01237 237200 Mon – Fri 9.30am to 13.00pm [www.torridgevolunteercars.co.uk](http://www.torridgevolunteercars.co.uk/)  Email: admin@torridgevolunteercars.co.uk  |
| **Holsworthy Rural Community Transport**  Ring and Ride, Cars for Care  | Tel: 01409 259001 Mon – Fri 9.00am to 3.00pm [www.pickme-up.co.uk](http://www.pickme-up.co.uk/)    |

March 2021. The contact details in this list were gathered by Transitions and are subject to change. If any of the information is incorrect please let us know so we can update and add to it. Contact Julie Matthews, Partnership and Social Policy Lead: julie@navigatecharity.org.uk