

**Until there's a home for everyone**

**Shelter's Debt and Welfare Benefits service  
in King's Lynn and West Norfolk.**

**Shelter**

Wednesday, 18 January 2017

# Introductions

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- **Michael Deakin**

Advice, Support & Guidance Team Leader

**We offer residents of West Norfolk a locally tailored Welfare Benefits and Debt advice with nationally assured quality and expertise.**

# Locally tailored advice

## Direct Debt

- Financial Statements
- Negotiating payment plans, dealing with debt collectors or bailiffs
- 1 to 1 budgeting skills sessions
- Advice on Bankruptcy, Debt Relief Orders, voluntary arrangements and administration orders

## Maximising Income

- Universal Credit
- Overpayment, underpayment & sanctions
- Work Programme Expectations
- Discretionary Housing Payments
- Income Maximisation
- Reviews, tribunals & appeals

# National Debt Support

- **British Gas Energy Trust**
- **Mortgage Debt Casework Team (NHAS)**
- **Debt Specialist Operating Framework**

# How clients can access the service

Shelters **'no wrong door'** approach.

- **Face to Face**
- **Telephone**
- **Email**
- **Skype**
- **Online webchat**

Shelter King's Lynn  
Debt and Welfare Benefits Advice Service

A free  
advice  
service

## Struggling with debt? Need help getting benefits?

**We're here for you.**



We're here to help

**Shelter**  
at 50  
Until we all have a place to call home



At Shelter we understand how frightening money or debt problems can be. It's tempting to ignore them and hope they'll go away but it rarely works.

Don't worry though, our Debt and Benefits Advisers offer free advice to help you sort out whatever financial problems you're facing.

### We can help you to:

- deal with creditors and set up repayment plans
- manage arrears and deal with Insolvency, Bankruptcy and Debt Relief Orders
- get the benefits you're entitled to
- learn to budget better (if you're on Universal Credit)
- and lots more.

### How to get advice

Email [norfolk@shelter.org.uk](mailto:norfolk@shelter.org.uk)  
Call 0344 515 1860

Or visit our office:  
Shelter, Whitefriars House  
50 Fishergate  
Norwich NR3 1SE

We're open  
Monday – Friday 9am to 5.30pm

Registered charity in England and Wales (203710) and in Scotland (SC002327). FIH8466

[shelter.org.uk](http://shelter.org.uk)

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Until we all have a place to call home

**Until there's a home for everyone**

**Thank you**

**Shelter Eastern Counties**

**e: [Norfolk@shelter.org.uk](mailto:Norfolk@shelter.org.uk)**

**t: 0344 515 1860**

**Any questions?**

**Shelter**

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