

# Specialist Debt Advice Service

## What we can help with

- **Benefit overpayment enforcement**
- **Consumer Credit**
- **Energy / Water**
- **Enforcement Agents**
- **Foreign debt enforcement**
- **Limitation**
- **Mortgages**
- **Personal insolvency**
- **Secured loans**
- **Supported casework**
- **Write-off requests**

## What to do before contacting us

Speak to supervisor/ manager, colleagues for peer support. Communicate with the organisations/ creditors that are directly involved. Can the matter be resolved informally and, if not, is it possible to clarify what facts and/or legal issues are in dispute? Ensure sufficient information is obtained and provided to us for the enquiry to be addressed.

Don't have clients present during call to SDAS.

Make sure any documents sent are redacted removing your client's information such as name, address, etc. Make sure if you delete with a pen you cannot see the text.

Check resources for information – resources that we expect service users to have access to include:  
CPAG Debt Advice Handbook, Fuel Rights Handbook, Council Tax Handbook, Child Support Handbook  
DRO Toolkit  
DRO Team A-Z Guidance, DRO Intermediary Guidance notes

Check forums –IMA's discussion forum <https://www.i-m-a.org.uk/forums/forum/good-practice-discussions/>  
WiserAdviser discussion forum  
<http://www.wiseradviser.org/england-and-wales>

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## What we can't help with

Checking credit agreements – We don't check credit agreements in their entirety when no specific issues have been raised. Adviser needs to try and identify the relevant issues first and then ask specific questions. After this SDAS can check the agreement in order to answer those questions.

We are a second-tier service and advise advisers only. We don't advise members of the public.

We can't advise on first tier issues such as providing advice on all debt options.

We don't draw up financial statements or undertake basic casework such as making offers of repayment.

We don't provide advice where the client is already receiving advice, for example from a solicitor.

We don't complete DRO or bankruptcy applications. We don't answer DRO questions relating to a person's application to remain in the UK. We can't assist with process questions for example – specific questions about the DRO2 application / system

### **We don't advise on:**

- Child maintenance assessments
- Civil litigation not related to debt
- Clients acting as claimants
- Consumer
- Costs issues
- Creditors
- Credit report ratings or issues with the report
- Criminal law
- Foreign debt limitation period and enforcement outside of the UK
- Immigration and immigration and the effect of insolvency
- Laws of other countries
- Negligence/ personal injury
- Pensions
- Policy
- First tier enquires
- Welfare Benefits
- Wills or probate

# Specialist Debt Advice Service

## Useful links to other agencies and resources

**Business** [Business Debtline](#) is available to the public as well as advisers. Tel: 0800 197 6026

**Child maintenance** [Gingerbread](#) offer advice and provide a helpline 0808 802 0925. [NACSA](#) solicitors are specialists in child maintenance

**Consumer** [Citizens Advice consumer helpline](#) Tel: 0808 223 1133

**Employment** [Acas](#) provide free & confidential advice to employers/employees on rights, best practice & policies, and resolving workplace conflict. Tel: 0300 123 1100

**Expert Advice Team** - welfare benefits, housing, employment, immigration. <https://www.citizensadvice.org.uk/>

**Immigration** find advisers through [The Law Society](#). Citizens Advice also provide information on immigration.

**Institute of Money Advisers** as part of our Networking and Information Sharing (NIS) partnership with the IMA, the IMA and the SDAS produce a range of resources which are available to free sector advisers. Resources can be found under the 'Shelter Specialist Debt Resources' section of the directory. <https://www.i-m-a.org.uk/resource-sharing/>

**Leasehold Advisory Service** <https://www.lease-advice.org/>

**National Debtline** useful factsheets, live chat or phone to the public or advisers. Tel: 0808 808 4000 <https://www.nationaldebtline.org/>

**National Homelessness Advice Service** <https://www.nhas.org.uk/i> Advice on housing, housing debt and welfare benefits

**Pension Wise** <https://www.citizensadvice.org.uk/about-us/how-we-provide-advice/advice-partnerships/pension-wise/>

Government's [Pension Wise](#) <https://www.pensionwise.gov.uk/en> Tel: 030 0330 1001

**Shelter Legal** <https://england.shelter.org.uk/legal>

**Tax** <https://taxaid.org.uk/> specialist advice line 0300 330 5477 advisers only.

## Useful resources to have access to

Benefits - [advice@cpag.org.uk](mailto:advice@cpag.org.uk)

Citizen Advice Consumer Adviceline - 0808 223 1133

CPAG Debt Advice Handbook, Fuel Rights Handbook, Council Tax Handbook, Child Support Handbook

Citizens Advice AdviserNet

Citizens Advice DRO Toolkit

DRO Team A-Z Guidance, DRO Intermediary Guidance notes

Enforcement Agents - [Taking Control of Goods: National Standards](#)

Housing - National Homelessness Advice Service

Independent financial advice <https://www.moneysavingexpert.com/savings/best-financial-advisers/>