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General Advice and Support

Advice for Claimants

[Universal Credit - advice and assistance for claimants](#)

[Universal Credit homepage](#)

Benefits Calculator and Budgeting Tools

[Benefits Calculator](#)

[Budget Planner](#)

Advice for Advisers

[Adviser's Toolkit - Universal Credit](#)

[Advisers Toolkit - \(Personal Independence Payment\) \(PIP\)](#)

[Updates and Other Information for Advisers](#)

Updates / Corrections

Please contact Trading Standards on 01343 554617, trading.standards@moray.gov.uk with updates and corrections.

On-Line Version

An up to date online version is hosted at www.moray.gov.uk/moray_standard/page_1571.html

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Benefits Claims Information and Assistance

GOV.UK	
Type of Advice / Assistance	Benefits, Employability, Housing, and Pensions
Service Description	Portal to a wide range of government services.
Get in Touch	Benefits – www.gov.uk/browse/benefits Universal Credit helpline - 0845 600 0723 Tax Credit Helpline - 0345 300 3900 Pensions helpline – 0845 606 0265 Employability – www.gov.uk/browse/working Housing – www.gov.uk/browse/housing Pensions - www.gov.uk/browse/working/state-pension
Referral Arrangements	Clients can contact the service themselves - no need for referral. Additional detailed guidance from government departments:- Working with people claiming Universal Credit - Guidance and resources for benefits advisers and DWP partner organisations.

Gingerbread	
Type of Advice / Assistance	Benefits and Specialist Support
Service Description	Provide advice and practical support for single parents.
Get in Touch	www.gingerbread.org.uk Telephone - 0808 802 0925
Referral Arrangements	Clients can contact the service themselves - no need for referral.

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One Parent Families Scotland	
Type of Advice / Assistance	Benefits, Employability and Specialist Support
Service Description	Provides information and advice by telephone, email, face to face and local support services in parts of Scotland
Get in Touch	Email – helpline@opfs.org.uk www.loneparenthelpline.info Telephone: 0808 8010323
Referral Arrangements	Clients can contact the service themselves no need for referral.

Turn2us	
Type of Advice / Assistance	Benefits, Heating/Fuel Costs
Service Description	Helps people access the money available to them – through welfare benefits, grants and other help.
Get in Touch	www.turn2us.org.uk Telephone – 0808 8022000
Referral Arrangements	Clients can contact the service themselves – no need for referral.

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Age Scotland	
Type of Advice / Assistance	Benefits, Money Management and Specialist Support
Service Description	Advice on pensions, how to fund a care home stay, and the different benefits you could claim.
Get in Touch	www.ageuk.org.uk/scotland/money-matters Telephone – 0845 1259732
Referral Arrangements	Clients can contact the service themselves – no need for referral.

Moray Citizens Advice Bureau	
Type of Advice / Assistance	Benefits, Debt Counselling, Money Management, Housing and Crisis Support
Service Description	Advice and assistance with benefits and a wide range of social issues.
Get in Touch	30 – 32 Batchen Street, Elgin, IV30 1BH Telephone – 01343 550088 Email – bureau@moraycab.casonline.org.uk www.adviceguide.org.uk/scotland/benefits_s.htm
Referral Arrangements	Clients can contact the service themselves – no need for referral.

Welfare Reforms Directory

Financial Inclusion Service – Welfare Benefits Team (Moray Council)	
Type of Advice / Assistance	Benefits and Specialist Support
Service Description	Advice and assistance with benefits. Assistance to complete disability related claims and appeals when claims are refused.
Get in Touch	<p>Telephone – 0300 123 4561</p> <p>Email – welfarebenefits@moray.gov.uk</p> <p>www.moray.gov.uk/moray_standard/page_1736.html</p> <p>Welfare Benefits Service, The Moray Council, PO Box 6760, ELGIN, IV30 9BX</p>
Referral Arrangements	Referrals via Moray Council Departments or Moray Health Care Trust

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Revenues Section (Moray Council)	
Type of Advice / Assistance	Apply for housing benefit, council tax reductions and discretionary housing payments. Online access to crisis grants and community care grants (Scottish Welfare Fund).
Service Description	Advice, assistance and payment of benefits and Scottish Welfare Fund. Help with rent and council tax.
Get in Touch	<p>Moray Council Annexe, High Street, Elgin, IV30 1BX</p> <p>Buckie Access Point, 13 Cluny Square, Buckie, AB56 1AJ</p> <p>Forres Access Point, Auchernack, High Street, Forres, IV36 1DX</p> <p>Keith Access Point, The Institute, 138-140 Mid Street, Keith, AB55 5BJ</p> <p>Telephone – 01343 563456</p> <p>Email – revenues@moray.gov.uk</p> <p>Benefits Service home page</p> <p>Benefits Calculator</p> <p>Scottish Welfare Fund</p> <p>Welfare Reform</p>
Referral Arrangements	Clients can contact the service themselves – no need for referral.

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Grampian Macmillan Partnership Project	
Type of Advice / Assistance	Benefits, Employability and Housing
Service Description	Advice and assistance with benefits for people living with cancer.
Get in Touch	<p>Macmillan Cancer Support, The North Scotland Fundraising Office, Ground Floor, Unit 4, Scotstown Road, Bridge of Don, Aberdeen, AB23 8HG.</p> <p>Telephone – 01224 569767/569754</p> <p>www.macmillan.org.uk</p>
Referral Arrangements	Clients can contact the service themselves – no need for referral.

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Employability

Moray Skills and Training Pipeline	
Type of Advice / Assistance	Employability
Service Description	Supporting people into employment.
Get in Touch	Manager Employment Support & Training, Education & Social Care, The Moray Council, Council Offices, High Street, Elgin, IV30 1BX. Telephone – 01343 563866 Email – educationandsocialcare@moray.gov.uk www.moray.gov.uk/moray_standard/page_85917.html
Referral Arrangements	Clients can contact the service themselves – no need for referral.

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Housing

Scottish Association for Mental Health (SAMH)	
Type of Advice / Assistance	Housing and Benefits
Service Description	Advice and assistance to people with a mental health problem.
Get in Touch	www.samh.org.uk tracy.grant@samh.org.uk Benefits – benefits@samh.org.uk Telephone - 01343 542781
Referral Arrangements	Client can contact the service themselves – no need for referral.

Shelter	
Type of Advice / Assistance	Housing
Service Description	Advice and assistance for people facing homelessness or bad housing.
Get in Touch	http://scotland.shelter.org.uk Telephone – 0808 8004444
Referral Arrangements	Client can contact the service themselves – no need for referral.

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Grampian Housing Association	
Type of Advice / Assistance	Housing and Debt Counselling
Service Description	Housing association.
Get in Touch	21 Culbard Street, Elgin, IV30 1JT Telephone – 01343 552779 Email – info@grampianhousing.co.uk www.grampianhousing.co.uk
Referral Arrangements	Client can contact the service themselves – no need for referral.

Langstane Housing Association	
Type of Advice / Assistance	Housing, Debt/Income Maximisation advice and Tenancy Sustainability
Service Description	Housing association.
Get in Touch	7 North Guildry Street, Elgin, IV30 1JR Telephone 01224 423000 Email – info@langstane-ha.co.uk www.langstane-ha.co.uk
Referral Arrangements	Client can contact the service themselves – no need for referral.

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Hanover (Scotland) Housing	
Type of Advice / Assistance	Housing
Service Description	Housing association.
Get in Touch	12 Institution Road, Elgin, IV30 1QX Telephone – 01343 548585 Email – northinfo@hsha.org.uk www.hsha.org.uk
Referral Arrangements	Client can contact the service themselves – no need for referral.

Castlehill Housing Association	
Type of Advice / Assistance	Housing
Service Description	Housing association.
Get in Touch	4 Carden Place, Aberdeen, AB10 1UT Telephone – 01224 625822 Email – info@castlehillha.co.uk www.castlehillha.co.uk
Referral Arrangements	Client can contact the service themselves – no need for referral.

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Margaret Blackwood Housing Association	
Type of Advice / Assistance	Housing, Benefits and Money Management
Service Description	Housing association.
Get in Touch	<p>The Housing Office, MBHA, Top Floor, Raeden Court, Midstocket Road, Aberdeen, AB15 5PF</p> <p>Telephone – 01224 326964</p> <p>Email – info@mbha.org.uk</p> <p>www.mbha.org.uk</p>
Referral Arrangements	Client can contact the service themselves – no need for referral.

Moray Housing Partnership	
Type of Advice / Assistance	Housing, Money and Welfare Reform advice to Tenants
Service Description	Housing association.
Get in Touch	<p>Clifton Road, Lossiemouth, IV31 6DJ</p> <p>Telephone – 01343 543210</p> <p>Email – enquiries@morayhousingpartnership.org.uk</p> <p>www.m-h-p.org.uk</p>
Referral Arrangements	Client can contact the service themselves – no need for referral.

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Moray Council Housing	
Type of Advice / Assistance	Housing
Service Description	Housing
Get in Touch	<p>www.moray.gov.uk/moray_section/section_47320.html</p> <p>Elgin Area Housing Office</p> <p>The Moray Council, High Street, Elgin, IV30 1BX</p> <p>Telephone 0300 123 4566</p> <p>Email – housing.reception@moray.gov.uk</p> <p>Buckie Area Housing Office</p> <p>Community Services Department, The Moray Council, 13 Cluny Square, Buckie, AB56 1AJ</p> <p>Telephone 01542 837200</p> <p>Email buckieaccess@moray.gov.uk</p> <p>Forres Area Housing Office</p> <p>Community Services Department, The Moray Council, Auchernack, High Street, Forres, IV36 1DX</p> <p>Telephone 01309 69400</p> <p>Email – forresaccess@moray.gov.uk</p> <p>Keith Area Housing Office</p> <p>Community Services Department, The Moray Council, The Institute, Mid Street, Keith, AB55 5BJ</p> <p>Telephone 01542 885500</p> <p>Email – keithhousing@moray.gov.uk</p>
Referral Arrangements	Client can contact the service themselves – no need for referral.

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Housing Needs – Homelessness and Housing Support (The Moray Council)	
Type of Advice / Assistance	Housing and Crisis Support
Service Description	Advice and information for those at risk of homelessness.
Get in Touch	Council Offices, High Street, Elgin, IV30 1BX Telephone – 0300 123 4566 (Emergency Out of Hours - 08457 565656) Email – housing@moray.gov.uk www.moray.gov.uk/moray_standard/page_72574.html
Referral Arrangements	Client can contact the service themselves – no need for referral.

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Crisis Support

See [Revenues Section \(Moray Council\)](#) for crisis grants and community care grants under the Scottish Welfare Fund.

Community Food Moray	
Type of Advice / Assistance	Crisis Support
Service Description	Food bank
Get in Touch	Unit 3 Mosstodloch Service Station, Mosstodloch, Fochabers, IV32 7LH Telephone – 01343 820261 www.communityfoodmoray.co.uk
Referral Arrangements	Clients need to be referred by an approved agency.

Moray Fresh Start	
Type of Advice / Assistance	Crisis Support
Service Description	Help to support homeless people moving into new tenancies by providing household items to those making a new life.
Get in Touch	Phone: 01343 550644 email – jamesworkman303@hotmail.com www.morayfreshstart.org.uk
Referral Arrangements	Clients need to be referred by an approved agency.

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Money Management

Money Saving Expert	
Type of Advice / Assistance	Money Management
Service Description	Online money saving advice.
Get in Touch	www.moneysavingexpert.com
Referral Arrangements	Client can contact the service themselves – no need for referral.

North East Credit Union (NESCU)	
Type of Advice / Assistance	Money Management, Savings and Low Cost Loans
Service Description	Credit Union
Get in Touch	7 Finnan Place, Torry, Aberdeen, AB11 8RG Telephone – 01224 899688 Email – info@nescu.co.uk www.nescu.co.uk
Referral Arrangements	Client can contact the service themselves – no need for referral.

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Grampian Credit Union	
Type of Advice / Assistance	Money Management, Savings, Low Cost Loans and Current Accounts
Service Description	Credit Union covering whole of Grampian Area
Get in Touch	224 – 226 Holburn Street, Aberdeen, AB10 6DB Telephone – 01224 576990 Email – admin@grampiancreditunion.co.uk www.grampiancreditunion.co.uk
Referral Arrangements	Client can contact the service themselves – no need for referral. Download joining form and send to Credit Union Freepost address.

Forres Area Credit Union	
Type of Advice / Assistance	Money Management, Savings and Loans
Service Description	Credit Union
Get in Touch	138 High Street, Forres, IV36 1NP Telephone – 01309 676735 Email – facu@phonecoop.coop www.forresareacreditunion.co.uk
Referral Arrangements	Client can contact the service themselves – no need for referral.

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Debt Counselling

Financial Inclusion Service – Money Advice Team (Moray Council)	
Type of Advice / Assistance	Debt counselling, Money Management and Crisis Support.
Service Description	Advice and assistance with debt problems.
Get in Touch	Telephone – 0300 123 4561 money.advice@moray.gov.uk www.moray.gov.uk/moray_standard/page_1571.html Money Advice Service, The Moray Council, PO Box 6760, ELGIN, IV30 9BX
Referral Arrangements	Clients can contact the service themselves – no referral needed.

StepChange Debt Charity	
Type of Advice / Assistance	Debt Counselling
Service Description	Advice and assistance with debt problems.
Get in Touch	www.stepchange.org Telephone – 0800 1381111
Referral Arrangements	Clients can contact the service themselves – no referral needed.

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National Debtline	
Type of Advice / Assistance	Debt Counselling and Money Management
Service Description	Advice and assistance with debt problems.
Get in Touch	www.nationaldebtline.co.uk/scotland Telephone – 0808 8084000
Referral Arrangements	Clients can contact the service themselves – no need for referral.

Payplan	
Type of Advice / Assistance	Debt Counselling
Service Description	Advice and assistance with debt problems.
Get in Touch	www.payplan.co.uk Telephone – 0800 2802816
Referral Arrangements	Clients can contact the service themselves – no need for referral.

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Gordon Rural Action	
Type of Advice / Assistance	Debt Counselling
Service Description	Advice and assistance with debt problems.
Get in Touch	Huntly Business Centre, Gordon Street, Huntly, AB54 8FG Telephone – 01466 793676 enquiries@gordonrural.org.uk gordonruralaction.org.uk/wb/
Referral Arrangements	Clients can contact the service themselves – no need for referral.

SMART – (Grampian Housing Association)	
Type of Advice / Assistance	Debt Counselling and Benefits Advice to Housing Association tenants
Service Description	Advice and assistance with debt problems and benefits.
Get in Touch	Huntly House, 74 Huntly Street, Aberdeen, AB10 1TD Telephone – 01343 552779 Email – smart@grampianhousing.co.uk www.grampianhousing.co.uk
Referral Arrangements	Clients can contact the service themselves – no need for referral.

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Online Access

Libraries	
Type of Advice / Assistance	Online Access
Service Description	Advice and help with computers and getting online. Public access to internet enabled computers.
Get in Touch	www.moray.gov.uk/moray_standard/page_1472.html Telephone - 01343 562600
Referral Arrangements	Clients can contact the service themselves – no need for referral

Annexe – Moray Council	
Type of Advice / Assistance	Online Access
Service Description	Public access to internet enabled computers.
Get in Touch	The Annexe, The Moray Council, High Street, Elgin, IV30 1BX Telephone - 01343 543451
Referral Arrangements	Clients can contact the service themselves - no need for referral.

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Online Skills

The Essential Skills Service (The Moray Council)	
Type of Advice / Assistance	Online Skills
Service Description	Advice and Assistance with online skills.
Get in Touch	New Elgin Primary School Annexe, Bezack Street, Elgin, IV30 6DP Telephone – 01343 559309 www.moray.gov.uk/moray_standard/page_46679.html
Referral Arrangements	Clients can contact the service themselves – no need for referral.

Skills Development Scotland – Careers Scotland	
Type of Advice / Assistance	Online Skills
Service Description	Advice and Assistance with online skills.
Get in Touch	7 Commerce Street, Elgin, IV30 1BS Telephone – 0845 8502502 www.careers-scotland.org.uk
Referral Arrangements	Clients can contact the service themselves – no need for referral

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Heating / Fuel Costs

Energy Savings Trust	
Type of Advice / Assistance	Heating and Fuel Costs
Service Description	Advice and assistance with heating and fuel efficiency.
Get in Touch	Telephone - 0808 808 2282 www.energysavingtrust.org.uk/scotland
Referral Arrangements	Clients can contact service themselves – no need for referral.

Winter Fuel Payment	
Type of Advice / Assistance	Heating and Fuel Costs
Service Description	Advice and assistance with heating and fuel costs.
Get in Touch	www.gov.uk/winter-fuel-payment
Referral Arrangements	Clients can contact service themselves – no need for referral.

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Specialist Support

Cornerstone	
Type of Advice / Assistance	Specialist Support
Service Description	Services for people with disabilities and other support needs.
Get in Touch	Chandlers Court, Chandlers Rise, Elgin, IV30 4GH Telephone 01343 559337 Email – enquiries@cornerstone.org.uk www.cornerstone.org.uk
Referral Arrangements	Clients can contact service themselves – no need for referral.

Quarriers	
Type of Advice / Assistance	Specialist Support for Carers
Service Description	Specialist Support for unpaid Carers. Support for unpaid Carers.
Get in Touch	44 High Street, Elgin, IV30 1BU Telephone – 01343 550631 Email – carersmoray@quarriers.org.uk www.quarrierscarersservice.org.uk
Referral Arrangements	Clients can contact service themselves – no need for referral.

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Social Care (The Moray Council)	
Type of Advice / Assistance	Specialist Support
Service Description	Wide range of social care and health services.
Get in Touch	www.moray.gov.uk/moray_section/section_47305.html Telephone - 01343 557922
Referral Arrangements	Clients can contact the service themselves – no need for referral.