

Citizens Advice Waverley

Campaigning for Change in Cranleigh,
Farnham, Godalming and Haslemere.



We use evidence from our clients to campaign for changes in legislation, policy and practices.

Single Room Rent – The Case for Abolition

Young people under 25 have long faced discrimination in the benefits system. Whilst claimants over 25 are assumed to need £57.45 per week to cover day to day living costs such as food, fuel and clothing, under 25's are entitled to only £45.50. They are also excluded from Working Tax Credit. This discrimination is compounded for under 25's renting in the private sector, by restricting their housing benefit to the average local rent for shared accommodation – known as the single room rent or SRR.

- 87% of all SRR claimants face a shortfall between what they receive in Housing Benefit and what they pay in rent, averaging £35.14 per week. This is over double the shortfall faced by other claimants.
- There is a shortage of accommodation available to under 25's which meet the SRR definition.
- Charities working with young homeless people are unable to move people on to appropriate accommodation because of the impact of SRR.
- The SRR puts young people at greater risk of social and financial exclusion, making it more difficult for them to find and sustain employment.

It is therefore vital that the Welfare Reform Bill is amended to abolish SRR under 25s restriction in the local housing market. If you have suffered from this discrimination and would be willing to share your experience with us (confidentially or otherwise) so that we can back this campaign please contact our Social Policy Co-ordinator on 0844 848 7969.



Greedy Banks Continue to Overcharge

In spite of the fact that that the Government has now agreed that banks should charge no more than the real cost for administering bank overdrafts, some are continuing to do so illegally to the tune of 4.5 billion pounds each year.

If your bank has acted irresponsibly in this way telephone them immediately to get your charges removed. If they persist bring it to the attention of one of our bureaux in Godalming, Farnham, Haslemere or Cranleigh.

Telephone 0844 848 7969



PUTTING BAILIFFS ON THE SPOT

For many years, Citizens Advice has argued that the use of bailiffs to collect debts by seizing goods is open to abuse and leaves many people in debt with no real protection. There are few controls over what bailiffs do and how much they charge, with bailiff powers set out in a complex series of archaic laws.

And yet a new government draft Bill, which aims to introduce a single procedure for taking control of goods, has dropped any plans to regulate the activities of bailiffs even though the Bill will give them added powers. The Bill gives bailiffs the right to apply to court to use reasonable force to enter premises. This will mean that debtors will no longer be able to refuse bailiffs entry and lead to increasing problems being brought to a CAB.

Bailiffs are becoming a modern scourge. Evidence from Waverley Citizens Advice Bureau shows that bailiffs often:

- misrepresent their powers
- are abusive and aggressive
- lie and cheat their way into people's homes
- use threats of violence and prison to pressurize people into paying lump sums they cannot afford
- impose fees that can double, treble or increase the original debt many times over
- take away or threaten to seize essential household equipment such as kettles, hoovers, fridges and washing machines
- remove property from the wrong person or take goods not owned by the person in debt

For far too long bailiffs have been able to operate almost as a law unto themselves. Reports from CAB clients of intimidation, unreasonable demands and excessive charges by bailiffs are commonplace.

If you have had experience of having to deal with unreasonable bailiffs we would welcome an opportunity to use your case to help improve the system in the future. Contact our Social Policy Coordinator on 0844 848 7969.

Thinking about becoming a CAB volunteer in Godalming, Farnham, Haslemere or Cranleigh?

Contact the Advice Manager on 0844 848 7969

Spring Clean Your Finances

- Check that you are not missing out on money that you should be getting in benefits or tax credits, tax rebates or allowances. Your local CAB can help you with this.
- If you are considering taking out a loan, make sure you shop around and get the best deal. Look out for low interest rates.
- Be wary of consolidating your debts, get advice and don't put your home unnecessarily at risk. Defaulting on a loan secured against your home could mean you lose your home.
- Plan to build up an emergency savings fund by saving a regular amount each month.
- Shop around for the best savings rates and check regularly that it is still the best deal available.
- Check out tax efficient ways to save money like cash ISAs (Individual Savings Account).
- Be wary of low interest credit card transfers. Check the terms and conditions carefully.
- You may be losing money by sticking with your existing bank, shop around, it's simple to change.
- Don't automatically renew your car/holiday/house insurance without comparing prices.

...and finally

If you do run into debt problems, don't ignore them and hope they will go away – they won't. Get advice as early as possible. See the Citizens Advice website, www.adviceguide.org.uk on how to tackle debt, or contact Waverley CAB on 0844 848 7969 for free, confidential, independent money advice.