

February 2015

## Friends of the CAB Newsletter

### Are you a subscriber?

If you would like to receive future issues, please send an email with subject **Newsletter** to [admin@camberley.cabnet.org.uk](mailto:admin@camberley.cabnet.org.uk) . If you find this newsletter interesting or useful, please feel free to send it on to anyone else.

### New CAB outreach services

We often hear that some people find it difficult to get into Camberley to visit the Citizens Advice Bureau. We have therefore just started a weekly advice service at the Windle Valley Day Centre in Bagshot. It will be available from 10 to 12 on Wednesdays. If you know anyone in Bagshot who needs our advice and cannot easily get to Camberley, please let them know. We are also delighted that additional funding has been secured to provide a new outreach CAB session at Chobham Community Centre from 3pm to 5pm on Tuesdays starting 3rd February 2015. Both outreach services are drop in sessions and no appointment is necessary. This is a free service and advice can be provided on any matter including debt, employment, housing problems, benefits, consumer or relationship difficulties.

### New website launched

If you go to [SurreyHeathCAB.org.uk](http://SurreyHeathCAB.org.uk) or our original web address [www.camberleycab.org.uk](http://www.camberleycab.org.uk) you will see we have a brand new website. The new site offers email advice facilities and has links to news, Facebook, Twitter and Youtube. This has been a joint development with the other bureaux across Surrey and we would welcome comments – please let us know what you think.

### Get help with Christmas debt problems

January is a stressful time for many people who are struggling with their debts. More and more people every year have trouble making ends meet and covering the most essential household bills. This Christmas, more people than ever before have also taken out payday loans as a last resort. Money troubles don't go away by themselves, so if you're getting into trouble, act quickly and seek advice about how to deal with it.

You shouldn't have to add to your debts by paying for debt advice. There are several organisations that offer free, confidential advice to help you get your finances back on track. And you can get that advice in lots of different ways. If you would like to see someone face-to-face about your debts, you can make an appointment at the CAB.

If it's difficult for you to see someone face-to-face, StepChange Debt Charity offers a free phone helpline 0800 138 1111, open 8am to 8pm, Monday to Friday and 8am-4pm on Saturday. They also operate Debt Remedy, a 24-hour anonymous online counselling service at [www.stepchange.org](http://www.stepchange.org).

Alternatively, you can call National Debtline on 0808 808 4000 or visit their website at [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) to find out how you can get email advice.

National Debtline also offers free, confidential and independent advice for people with business debts. For more information, call 0800 197 6026.

## **Payday lending campaign update**

The tenfold increase in the last 4 years of people taking out payday loans has also seen a huge increase in the number of complaints made to CABs. Citizens Advice saw that the loan industry's "Good practice customer charter" wasn't working and presented statistics and examples to the Government. After maintaining this campaign over 3 years with the Government, MPs, the national press and the Advertising Standards Authority, we have seen major improvements. The latest of these is that the Financial Conduct Authority, which regulates payday lenders, has announced a cap on the total cost of credit. From January 2015, the initial cost of the loan will be set at 0.8 per cent, default fees will be capped at £15 and no-one will have to pay back more than double the amount they originally borrowed.

The cap is an important step towards protecting consumers from spiralling payday loan repayments, and will help to stop excessive interest and unfair charges from pushing people into unmanageable debt. Citizens Advice is calling for high street banks to offer an alternative to payday loans and is also asking the FCA to monitor the cap, including whether it is set at the right level, to make sure it is working for consumers.

## **Immigration checks by landlords**

From 1 December there is now a new legal requirement for private landlords to check that someone has the right to live in the UK before letting a property to them.

Initially, these rules will only apply in the areas of Birmingham, Walsall, Sandwell, Dudley and Wolverhampton, but other areas across the UK will follow at a later date. The checks only apply to new agreements starting on or after 1 December. Any adult aged 18 and over living at a property will be subject to the checks.

Landlords can receive a civil penalty of up to £3,000 for renting a property to someone who doesn't have the right to live in the UK.

## **Can you help us?**

We are still looking for sponsors and auction prizes for our next CAB Charity Golf Day on 23rd April 2015 at the exclusive Swinley Forest Golf Club. If you might be interested in sponsoring the event – or part of the event - or know of someone else who might be, please contact Trevor Williams on 01276 29936/07802 368125 or at [trevorw2@sky.com](mailto:trevorw2@sky.com)

We also need prizes we can auction at the time – a weekend in a holiday cottage? a voucher or tickets for a prestigious event or activity? time with an expert sportsperson/artist?... Again if you be able to help or have some ideas please contact Trevor Williams.

Citizens Advice Surrey Heath needs more volunteers to be advisers, trustees and supporters. Please call us for more information or email [admin@camberley.cabnet.org.uk](mailto:admin@camberley.cabnet.org.uk)

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[www.camberleycab.org.uk](http://www.camberleycab.org.uk)**