



Citizens Advice Surrey Heath

March 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 . If you find this newsletter interesting or useful, please feel free to send it on to anyone else.

Bagshot CAB outreach little used

Very few people are using our weekly advice service at the Windle Valley Day Centre in Bagshot, from 10 to 12 on Wednesdays. **If you know anyone in Bagshot who may need our advice, please let them know it is available.** This outreach service is a drop in session 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 online advice requests

Our new website SurreyHeathCAB.org.uk includes a facility to request advice online with forms to fill in for details of debts, etc. – without the need to phone or visit the bureau in office hours. We have already received more than 10 requests for advice so this is clearly a valuable additional service.

Pensions guidance

Starting next month thousands of people over 55 will be able to access their full retirement savings, and the government has promised free guidance for anyone who wants it. Guidance will be available by calling the Pensions Advisory Service or by contacting one of 40+ designated CAB's. The nearest one of these to us is planned to be in Rushmoor – more details next month.

Tried registering with a GP recently?

Since 5th January GP practices in England have been able to register new patients who live outside their catchment area. However, it is believed that many GP practices are already working at full capacity.

Citizens Advice would like to hear from anyone who has tried to register with a GP recently – did you find it easy or difficult?

Please take our 3 minute survey at www.surveymonkey.com/s/CAGPregistration

Tenders - yet another way to sell your house

Some estate agents have introduced a practice of selling a property by a tender process. Buyers view the property at an open day and submit offers through sealed bids. Usually as part of the

process, the buyer agrees with the agent to pay the agent's commission fee. The seller is charged a small marketing fee or no fee.

The sale by tender process is not illegal but can be confusing for both the buyer and seller if an agent is not clear about the process. There are pros and cons for both the seller and buyer if they decide to use the tender process.

The Property Ombudsman (TPO) has produced useful guidance on the sale by tender process which is available on its website at www.tpos.co.uk. An agent must follow the guidance produced by the TPO. If the seller or buyer believes an agent is not following the guidance, they should contact the TPO.

Another option is to sell your house yourself if you're happy to set the price, take photos, measure rooms, manage the viewings, etc. You could just advertise locally in newspapers, etc, but there are now some low cost agencies which will provide you with a sale board and an internet listing for a flat fee.

If you are desperate to sell in a hurry you could also consider companies that offer 'quick house sales'. A quick house sale provider offers to buy a property or to find a third party to buy it quickly, and usually at a discount. If you're considering selling your home using one of these firms, you should be careful. Before it closed, the Office of Fair Trading (OFT) completed a study of companies offering quick house sales. It warned people about the risks of using some companies. For example, a company may reduce the offer to buy your home at the last minute. Or you may not be clear about who is actually buying your home or whether they have the necessary finances in place.

Problems with self-employment?

There has been a big rise in self-employment in the UK and CAB's had to help 100,000 of the 4.5 million people involved last year. A small number of self-employed people have agreed to compile diaries for Citizens Advice over 4 weeks so we can see their day-to-day problems. You can see a snapshot of some of these online at <http://cabselfemployment.tumblr.com/>

Some of the issues already identified are in **housing** (where banks and landlords need proof of future income), **pensions** (eg, only around 1 in 5 self-employed men are saving into a pension), **benefits** (which are difficult for anyone on variable income) and **hiring** (taking on that first employee or apprentice can involve a vast range of employer responsibilities and administration).

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

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

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