

July 2015

Friends of the CAB Newsletter

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July is “Scams awareness month”

Citizens Advice and Trading Standards are running a national scam awareness campaign - see www.citizensadvice.org.uk/scamaware/ for more information about the campaign, common scams, how to spot them and a map of what scams are happening near you.

Citizens Advice response to summer Budget 2015

Gillian Guy, Chief Executive of Citizens Advice national, has responded as follows:

“Whilst this Budget provides help to the low paid, those at the sharp end of welfare cuts will really struggle. The growing economy needs to lead to a more secure future for all; whether you are starting out as self-employed, a parent trying to balance work with childcare, or someone who works but needs extra support. Ultimately a government serious about making significant savings to the welfare bill needs to tackle problems at the source including insecure work and failures in the housing and childcare markets.”

Welfare

“Cuts to welfare including freezing benefits for four years, lowering income disregards and work allowances, and cutting tax credits will all have a very serious impact on many people’s ability to meet day to day costs.

“Ministers need to fully understand how these changes will affect people and put suitable support in place to make sure they are not driven into very difficult circumstances. The human impact of cuts also risks translating into increased pressure on other public services. In order to make long-term savings from the welfare bill the Government needs to get to the heart of issues around insecure work as well as high private rents and problems accessing childcare.”

Work and childcare

“The Chancellor’s plans for a national living wage is welcome news for the low paid but insecure work still needs to be addressed. Fluctuating work patterns such as agency jobs and zero hour contracts can make it difficult to pay essential bills and find suitable childcare. As the Childcare Bill progresses through Parliament, the Government needs to work with childcare providers to make sure the free 30 hours per week are available in a way that fits around parents’ changing working lives.”

Domestic Abuse

“The Chancellor’s commitment to fund services helping victims of domestic abuse and review how the Government tackles abuse is very welcome. Citizens Advice helps around 13,000

victims of domestic abuse every year, from those who have suffered physical attacks and emotional abuse as well as people whose life is restricted because their partner controls all of their money.

“It is important the review makes sure victims of all types of domestic abuse get the support required. We’d like to see the Government go further in its funding commitment by ensuring victims aren’t prevented from accessing legal aid and the right advice and support is available, including for concerned family and friends. We look forward to working with the Government to achieve this.”

Pensions

“The right support and guidance is vital for people approaching important decisions about their retirement finances. Pension Wise has been well received by those who have come to us for guidance, and it’s good news that more people will be able to access the service.

“The Government must consider people who are self-employed when looking at how to incentivise people to save for the future.”

Advice and support

“The significant cuts to welfare and continued roll-out of Universal Credit mean it is as important as ever that people have access to the right advice and support to help them through the changes. Whether that’s face to face, over the phone or online.

“Already Citizens Advice is helping with an increasing proportion of people who are struggling with essential day to day costs including rent arrears and council tax debts. There is an opportunity for Ministers to look at how money and debt advice can work together to prevent financial problems escalating. It is also important that as much debt and money advice funding as possible reaches the front line and directly helps those who are struggling with their finances.”

Housing

“The housing debate needs to move beyond home ownership and consider how best to address the problems faced by renters and homeowners alike. Three people every minute seek help from Citizens Advice about a housing issue; from private renters in a damp property or homeowners who can't afford to move.

“Those tenants facing higher social rents may move into privately rented homes. The private rented sector is currently not fit for purpose with people paying over the odds for poor quality homes. Tenants should be given the right to rent refunds when properties are unsafe and a national landlord register should be set up to ensure rogue landlords cannot move to different areas to avoid legal action.”

Can you help us?

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 We are urgently seeking more volunteers for this autumn’s Gateway Assessors course and we would be delighted to discuss this on the phone or face-to-face with anyone interested in helping.

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Call the CAB on 01276 684342 during opening hours 10am to 4pm Monday to Thursday
www.camberleycab.org.uk**