



# North Liverpool CAB Citizen's Voice

Issue 1  
Winter  
2006

## Welcome to our Newsletter

This is the first edition of our quarterly community newsletter, which contains advice and information about current issues that affect you and the local community.

### What do we do? -

North Liverpool Citizens Advice Bureau (NLCAB) provides free, confidential, impartial and independent advice and information to the communities of North Liverpool. You can access our advice services by attending one of our drop in sessions or contacting our telephone advice line, details are at the bottom of the page.

We also offer specialist advice casework and representation in welfare rights, debt and housing. North Liverpool CAB manages a number of other services and projects including-

- ◆ Income Maximisation & Access to Advice for people with Mental Health problems
- ◆ Financial Skills & Literacy Project specifically working with young people
- ◆ Sure Start Anti-Poverty worker Benefits for Older People
- ◆ Asylum and Refugee Project offering advice to asylum seekers and refugees
- ◆ HMP Liverpool Prison Project

Details about these projects are available on our website [www.northliverpoolcab.co.uk](http://www.northliverpoolcab.co.uk)

We want you to be involved in this newsletter so if you want to tell us about your organisation and the services you offer or you would like to publicise a forthcoming event, you can contact:

Pat Breslin Tel. No: 285 1087  
Fax: 285 1086

or email your comments or contributions to:  
[admin@northliverpoolcab.co.uk](mailto:admin@northliverpoolcab.co.uk)

## CLAIM IT NOW!

Carers in the UK are missing out on an estimated £746 million in unclaimed benefits, states a report published by Carers UK.



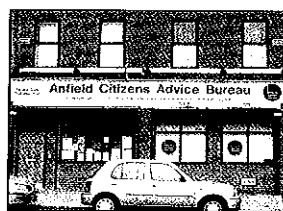
Particularly hard hit are older carers. Some 250,000 carers over 60 are missing out on their entitlement to Pension Credit, with a further 64,000 losing out on the extra benefit, Carer Addition. Estimates show that for the Carer Addition alone, £86 million is unclaimed, which could be just the tip of the iceberg according to Imelda Redmond, Chief Executive of Carers UK.

These entitlements are vital to help meet the costs of caring, and can be a gateway to other benefits such as a discount on Council Tax.

Imelda Redmond says: Claiming Pension Credit can clearly make a difference to older carers lives. It is vital that carers claim their entitlements. We know that if they don't, they struggle on a low income and this affects their health and well-being

*If you are an older carer who needs advice, call into the CAB, or contact Age Concern Liverpool.*

*NLCAB also has a special Benefits Advice service to help housebound older people, especially those suffering from poor mental health. For more information contact Julie Mulrooney or Maria Chellev, Benefits for Older People Project Workers on 0151 285 1087 or email: [bop@northliverpoolcab.co.uk](mailto:bop@northliverpoolcab.co.uk)*



**Anfield CAB**  
Drop-in: Mon, Tues & Thurs.  
10.00am - 1.00pm



**Cavendish Drive, Walton**  
Drop-in: Thurs.  
10.00am - 2.00pm



**Norris Green CAB**  
Drop-in: Mon, Wed. & Fri..  
10.00am - 1.00pm



**New Century Halls**  
Drop-in: Tues. 10.00am-1.00pm  
Wed. 1.00pm-4.00pm

## OVERPAYMENT OF TAX CREDITS

**What can you do if the Inland Revenue says they have paid you too much and want it back?**

Call the Tax Credits Helpline on 0845 300 39000 and ask for a Form TC647 which will explain your entitlement award for the year and why the overpayment has occurred.



It is always advisable to keep a record of any telephone calls or letters you send or receive. If the reason for the overpayment cannot be identified the query can then be referred to the Overpayments Dispute Team who will give you an explanation and a Form TC846 which allows you to ask the Revenue to reconsider their decision about recovering an overpayment. This can be done on two grounds:

1. It was their mistake and it was reasonable for you to think the award was correct;
2. It will cause you and your family hardship.

If the Inland Revenue will not reduce or write off your over-payment you could ask them if you can pay it back to them in instalments.

If you need help and advice with claiming Tax Credits or if you need help with any problems you are experiencing you can get help from your local Citizens Advice Bureau.

## Case Study

Marie works full-time for the CAB and has 2 children. The Inland Revenue informed her that she had been overpaid for 2003/4 by £560 and they would reduce her 2004/5 award. When Marie rang the Tax Credits hotline she was informed that it was because her annual income had increased during the tax year, however subsequently she was informed it was due to the computer issuing duplicate payments by giro cheque. Marie knew she hadn't received these giros and the amounts did not tally with the sum being demanded!

She requested a TC647 form in September 2004 to see a breakdown of her entitlement and the reason for the overpayment. A few weeks later the Inland Revenue responded with The reason for the overpayment was due to computer error issuing duplicate payments paid directly into your bank account.. Therefore it was not reasonable to believe the overpayment was correct. Marie then completed Form TC846 to request that the Inland Revenue reconsider the recovery of tax credits.

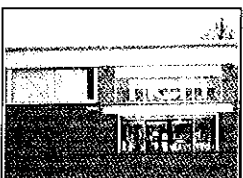
Marie appealed on the grounds that it was their mistake and she had done her utmost to ensure the award was correct with numerous phone calls and letters. The Inland Revenue have never been able to offer an adequate explanation as to why the overpayment occurred. Eventually she received two payments totalling £524 in November 2004.

Marie's CAB background helped her, but although she found it frustrating and difficult dealing with the Inland Revenue, she advises that people should stick at it keeping a record of all letters and phone calls made. If they feel no progress is being made then they should seek help from an advice agency

## TEMPORARY CLOSURE OF WALTON CAB



**Walton CAB Outreach  
at The Salvation Army  
Cavendish Drive**



**Walton CAB Outreach  
at The New Century Halls  
in Heathcote Road**

*Due to Health and safety reasons we had to close our Bureau in County Road last summer. However we are still committed to having a presence in the area. To that effect we have been providing an advice service in the area from Outreach Centres at Cavendish Drive on a Thursday from 10am-2pm and at New Century Halls in Heathcote Road on a Tuesday 10am – 1pm and on a Wednesday 1pm - 4pm. We are currently looking into the feasibility of converting an existing building on County Road to provide a permanent home in the Walton area. When we have any further news we will let you know.*

# ADVICE COLUMN

## QUESTION:

I am up to my eyes in debt and it is causing me a great deal of stress. I have heard that I could go bankrupt and wipe the slate clean. Is this true and would you recommend it?

## ANSWER:

Firstly there may be a number of options for sorting your debts out that could be better for you than going bankrupt. You should make an appointment with a debt adviser at a CAB who will be able to give you some expert advice on what may be your best option. There are advantages and disadvantages in filing for bankruptcy. The pressure is taken off you because you no longer have creditors. A person called the Official Receiver takes control of your money and property, and deals with your creditors. You will be allowed to keep household goods and a reasonable amount to live on. After a year you will be able to make a fresh start and in most cases the money you owe will be written off.

However, it costs £460 to go bankrupt and you will be unable to apply for more credit. If you own your own house it will usually have to be sold and you may lose your car and any other luxury items. In some professions people may not be able to carry on working. Bankruptcy is never private; you will be listed on the Internet and it may even be published in your local paper. Some debts e.g. court fines and student loans will not be written off. If you need more help go to your local CAB or visit the advice website: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## GETTING ADVICE

Before seeing an adviser about debt, gather together all financial papers e.g. court papers, letters, bills and credit agreements; details of your income and outgoings and that of your partner. If you have to wait for an appointment, it may be useful to tell creditors that you have contacted an adviser for help. Most creditors welcome the involvement of a specialist adviser. They may be willing to hold off action to enable an agreement to be reached.

### Free Advice Agencies

In North Liverpool you can call in to any of our offices or phone our advice line. If its a complicated case, we'll make an appointment with one of our many advice specialists.

The National Debt Line can give free information to people living in England and Wales. The line operates Monday - Friday 9.00 am to 9.00 pm and Saturday 9.30 am to 1.00 pm : **0808 808 4000** and the website address is: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk).



**Peter Tyson**  
Financial Skills Worker

## The Horizons Project Your Family, Your Future

*Are you a lone parent?  
Would you like to improve your  
money management skills?*

Barclaycard are sponsoring a set of projects aimed at supporting lone parents, especially those in debt or struggling with finances. The CAB is working in partnership with a consortium of charities including Parentline Plus and One Parent Families to provide this support.

North Liverpool CAB is able to provide Information Packs, group or one-to-one sessions designed to build knowledge and confidence on issues like: -

- Budgeting
- Managing your credit cards
- Choosing Credit
- Dealing with debt
- Saving for the future
- Using banks & banking products

*For an information pack, or to book onto a session, contact:-*

**Horizons Project,  
Norris Green CAB  
138 Scargreen Avenue, L11 3BE**

Or phone us on **0151 287 1300** or  
e-mail [fsw@norrisgreencab.cabnet.org.uk](mailto:fsw@norrisgreencab.cabnet.org.uk)



**Sharon Moss**  
Anti-Poverty Worker

# Civil Partnerships - Know Your Rights

Under the new law, which came into force in December, same-sex couples who register a civil partnership will usually be accepted as their partner's next-of-kin and be eligible for pension benefits. The changes will also mean that some couples claiming pensions, tax credits or welfare benefits may see their entitlements change.



Instead of claiming individually, same-sex couples who live together will be treated as a couple and no longer as two single people, even if they do not register a civil partnership. Benefit entitlements will be affected because the income and savings of both partners will be taken into account when working out benefit claims.

Some people will find they no longer qualify for benefit as a result of these changes and are likely to be worse off. People who did not let the benefit and tax credit authorities know about their same-sex relationship by December may have been overpaid as a result and may be asked for the money back.

Citizens Advice has published a new factsheet aimed at helping same-sex couples find out more about the new Civil Partnership law. The factsheet explains how people can register a civil partnership. It also tells them about changes to inheritance, tax, housing and benefits rights, and where people can go to get more advice. You can obtain a copy of the factsheet from [www.adviceguide.org.uk](http://www.adviceguide.org.uk) or by calling in to your local CAB.

## Know Your Rights

Actress and UN Goodwill Ambassador Angelina Jolie added this tattoo to her collection recently. Citizens Advice is in the process of contacting her management agency to see if we can engage her support for the service in the future.



If you have some time on your hands and want to make a difference to your local community then why not volunteer for us. We have Bureaux in Anfield and Norris Green and Outreach Centres at Cavendish Drive and New Century Halls in Walton.

### What Do Volunteers Do?

There are a variety of roles that you could undertake for us, either by bringing skills that you already have to us, or learning new ones. Most people who volunteer with us choose to become advisers; this is a challenging but very rewarding role for which you will receive full and comprehensive training.

As an adviser you will interview clients at drop-in sessions in the Bureau or possibly at one of our Outreach centres. During the interview process you may research information for clients and give advice in explaining the choices and consequences a client faces.

## Volunteering at North Liverpool CAB

You may also provide them with practical help and assistance, e.g. writing letters, making phone calls for them. Later on you may eventually represent clients at tribunals.

If you do not fancy being an adviser then sometimes we have vacancies for admin workers who help ensure that the Bureau runs smoothly. Alternatively you could become a member of our Trustee Board. All CABs are independent charities run by a board of trustees — who have the ultimate responsibility for the quality and range of services that we

provide. The Trustee Board usually meets of an evening once a month, as with the other roles a full induction and training will be provided.

If any of the above interests you then you can contact Nick McLaughlin on **285 1087** for a chat about the roles and an application pack, or download one from our website [www.northliverpoolcab.co.uk](http://www.northliverpoolcab.co.uk)