



North Liverpool CAB Citizens Voice

Issue 2
SUMMER
2006

Welcome to our Newsletter

This is the second 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 advice 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
- HMP Liverpool Prison project
- Sure Start Anti-Poverty worker
- Benefits for Older People
- Asylum & Refugee project offering advice to asylum seekers & refugees

Details about these projects are available on our website 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

BAILIFFS

What can I do?

North Liverpool CAB are seeing a lot of clients who have received bailiff visits or letters regarding council tax arrears. Liverpool City Council have always maintained that their priority in enforcing court action by bailiffs is to get council tax payers into a payment arrangement.

A number of our clients however have met with a hard line approach when realistic offers have been made to repay arrears and when they also have to budget for the current year as well. We have been particularly concerned about cases where clients who have disabilities, in particular mental health problems, have not had the accounts returned to LCC to manage. Bailiffs have continued to visit or send letters threatening to remove goods which has caused increased upset and stress.

If you have council tax arrears and you receive income support or JSA, you can arrange for a deduction from benefit and the bailiff action will be withdrawn.

If you are in employment, an attachment of earnings can usually be arranged to repay the arrears, and this can result in the bailiff action being withdrawn. There are different percentage rates for an attachment however and if more than 2 years of council tax arrears have been to court that can mean up to two attachments of earnings orders. If however you are on Incapacity Benefit or on low income or self employed a payment arrangement has to be made with the bailiffs. This is not a problem if a realistic and affordable offer can be made and accepted. Unfortunately this is not always the case. If you feel the bailiffs and the council are being completely unreasonable you could consider asking your ward councillor to intervene.

We have had examples of cases where clients have made payments to the bailiffs and have not then had enough money to pay other priority bills such as rent, utilities or food, or they have not been able to make payments off the current year's council tax bill, which can only worsen the arrears problem with our clients and the City Council!

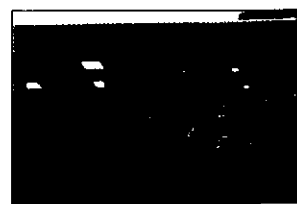
North Liverpool CAB are currently compiling a report on problems our clients have faced, in particular negotiating with bailiffs. If you would like to add to this report, please contact us on 285 1085 (please note this is not an advice line.)



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



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

BENEFITS FOR OLDER PEOPLE (BOP) PROJECT

This is a project which started in May 2005 and is funded for two years by the Pension Service Partnership Fund. The main objective of the Partnership Fund is to increase the take-up of Pension Credit, Attendance Allowance and Carers Allowance amongst 'hard to reach' older people, and so the project focuses mainly on advice and assistance in claiming these benefits. The project also offers advice and assistance about related issues, including paying for care, debt problems, especially related to utilities and housing costs, and management of finances, especially where there are issues of mental capacity.

The project has three workers and provides coverage across the city. Referrals to the project come from the staff of Mersey Care Primary Care Trust, which has responsibility for health and social work services for older people with a mental health problem. Service users are seen in a variety of settings including home visits, appointments in bureau and outreach centres at day centres and at in-patient units at Fazakerley and Mossley Hill Hospitals.



Maria and Julie, BOP workers

For further details, contact the project workers:

Maria Chellew and Julie Mulrooney

at Anfield CAB

Tel: 0151 285 1087

or **Val Jenkins**

at Garston CAB

on 0151 427 6532

BOP CASE STUDY

A client's daughter requested a home visit for her father because he was over 60 years of age and had health problems that prevented him from being able to come to the bureau.

He suffered from severe breathing difficulties and had recently been awarded Disability Living Allowance – High Rate Mobility and Middle Rate Care. The only other benefit that he and his wife were in receipt of was Incapacity Benefit. They were struggling to keep up the payments on their mortgage and household bills. Upon completing a benefit check, it was found that they were entitled to Pension Credit and full Council Tax Benefit.

Upon talking to this couple it became clear that not only did he have emphysema but his wife did too. Mrs W was given help in filling in a Disability Living Allowance claim pack. Pension Credit and Council Tax Benefit were also applied for. On further discussion with the clients, Mr W said that his night care needs were particularly bad and so we requested that his DLA award was re-looked at. Mr W eventually had his DLA Care Component increased to High Rate.

The end result was that both Mr and Mrs W are now in receipt of DLA – High Rate Care and Mobility, they now receive Pension Credit, as they both receive disability benefits, their entitlement has increased dramatically. They also receive Carer Premiums for each other and full Council Tax Benefit. Their income has increased from £235 per week to £500 per week. They are now able to pay their fuel bills without worrying, can afford healthier food, and are using taxis to get out more, feeling less isolated and less dependent on their daughter.

The BOP workers want to highlight the fact you may be entitled to benefits that you are not claiming. Do not assume that you are in receipt of the correct benefits or that your personal income and savings will prevent you from claiming benefits. In the year that the project has run Maria and Julie have assisted clients to make applications for various benefits they were entitled to but were not claiming resulting in nearly £500,000 financial gains for our clients.

They recommend that you always seek advice and request a benefit check. If you are unable to come to the bureau, they will be able to visit you.

OUTREACH AT PORCHFIELD COMMUNITY CENTRE

The Porchfield Community Centre was built as part of the Liverpool Housing Action Trusts development of the Storrington Heys Estate that provides an Extra Care scheme with sheltered accommodation. The Centre is a facility for the over 45s of the Heys estate and the communities of Croxteth and Gillmoss; it has a computer suite, conference hall, and a foyer with seating.

The Centre is a non-profit organisation providing activities such as computer classes, line dancing, craft classes, coffee mornings, local history classes and healthy living events. Services are also provided by the Credit Union, Local Councillors, Age Concern and Citizens Advice Bureau.

The CAB outreach service began in January of this year following an invitation from the centre's co-ordinator. We currently provide a fortnightly drop-in service offering advice in all areas of general advice such as, housing, consumer, debt, neighbour disputes and family issues. The drop-in advice sessions are held on a fortnightly basis alternating between Tuesdays and Thursdays from 10.00 am until 1.00 pm. For further information, please contact: June Rawlinson on **0151 287 1300**.



1a Porchfield Close (off Storrington Ave), Croxteth, Liverpool L11 9DT

ADVICE COLUMN

Q. I have been separated from my ex-partner for over a year now. I have maintained good contact with our two kids despite our difficulties, but now my ex-partner has changed the children's surnames without telling me. We weren't married. What should I do?

Answer: A child's name - forename or surname - can be changed at any time provided it's not done to defraud or deceive another person. The parent simply starts using the new name. But there are certain limitations, and details on the birth certificate cannot be changed except in limited circumstances.

You do not say whether you have parental responsibility for your children. When parents are not married, the mother will automatically have parental responsibility, but unmarried fathers do not, unless you and their mother jointly registered or re-registered your children's births after December 2003. Or you made a parental responsibility agreement witnessed by a court official, or a court granted it to you. If you do have parental responsibility, your ex-partner can only lawfully change the name if you agree.

However, courts have advised that if there is any dispute about changing a child's name, the proper way to resolve it is through a court order. So even if you do not have parental responsibility you can still apply for a court order. When deciding whether a child's name should be changed, the court will consider the child's best interests. This includes any social implications of the change of the name, the long term interests of the child and the importance of retaining the existing name, for example, to preserve links with you the father. In practice, courts are reluctant to agree to a child's name being changed unless there are exceptional circumstances.

For more information on family issues go to the Citizens Advice website www.adviceguide.org.uk or contact your local CAB.



Watch Out for the Lottery Scam

A number of people in the UK have lost large sums of money to this fraud - over £60,000 in one case. The fraudsters are targeting the elderly, with over 80% of victims being over 65 years of age.



Victims are contacted by telephone and told that they have won a big lottery prize (usually the Canadian Lottery, but also Australian or Spanish). They are asked to send money to cover taxes, fees etc. so that their prize can be released. Of course no prize exists. The scams are sophisticated and very convincing. Those who make the calls will appear to be sympathetic to the victim's personal circumstances. Victims are asked if they are interested in being entered into a prize draw, and when told of the "win" they are encouraged to pay up by further telephone calls, allegedly from the Canadian (or other) authorities.

Don't be taken in! Genuine lottery winners are never asked for money up front. Anyone with concerns should report them to the Office of Fair Trading (OFT) on their hotline number: **020 7211 8111**

HSBP HENSHAWS



Do you have sight difficulties? We may be able to help. Located in the heart of Liverpool on the Strand, Henshaws Merseyside Centre offers an extensive range of training opportunities, leisure and social activities along with information and advice. Our newly established children and family service provides support, activities and a new specialist sensory room with a toy and tape library for families. For more information about Henshaws Society for Blind People visit: www.hsbp.co.uk or telephone **0151 227 1226**.

STOP RACISM NOW

Dee Coombes is the Refugee & Asylum Worker for North Liverpool CAB and is based at Anfield CAB. The service provides advice and assistance regarding support, accommodation, benefits and housing to people seeking asylum and anyone that has been granted indefinite or exceptional leave to remain in the UK.

The service provides access to interpreters and has a drop in advice session on a Wednesday at Anfield CAB from 10.00 to 2.00 pm.

Dee writes: "In my work, I see people from all over the world – every colour and class. Most of them tell me relatively little about what happens in their lives outside; we solve the problem they've come with and they're gone until the next time. Sometimes, though, what's happening in their lives in Liverpool becomes the problem.

Many, if not all of them, have received a poorer service somewhere, been treated with less civility by someone, had more difficulty finding a place in the community, than many white English-speaking people would have done. Sometimes, however, it goes further than that and my clients become the victims of racial violence.

The attacks that I have been hearing about from clients are mostly on people of Middle Eastern appearance, but not always. Those who have been attacked and/or threatened have been Iraqi, Czech Roma, Iranian and Azerbaijani, but the new Europeans from the countries that joined the EC in 2004 also suffer abuse and attacks. All of them have been either in their homes or just walking along the street when gangs or small groups have abused or injured them, and the police have not always responded well enough or quickly enough



So why's this happening? Could it be something to do with the 'War on Terror' in the newspapers and on TV? Even government ministers seem to deliberately mix up 'Asylum Seekers' with 'Terrorists' so that a lot of people think of them as the same. But there's something wrong there, isn't there? When you think about it, Asylum Seekers mostly come here because they've been the victims of terrorism, not because they're terrorists.

And the reporters who write about people from the new European countries coming here to take our jobs have short memories don't they? Remember 'Auf Wiederseh'n Pet'? That was only funny because it was based on the truth. Our builders were going over and working in other European countries because they were short of work here. That kind of 'news' and that kind of thinking are bad for everyone. It almost seems to be telling our kids that it's OK to attack some people. It's making those people look like enemies. And it's setting them up as targets for people from all kinds of backgrounds and races. It hasn't always been only white people in the gangs.

What can you do to stop it? First of all, have a good think about it. If you were scared for your life you'd want somewhere safe to run to, and how many of us know people who've gone down south or to other countries to work when there was no work to be had here? Nothing wrong with it is there? Talk to your neighbours from other countries, back them up if they need help; help your kids to make friends of them instead of enemies. Take a walk in someone else's shoes.

Liverpool Direct Tel. No: 0151 233 3000
The Police Tel. No: 0151 777 4040

VOLUNTEERING AT NORTH LIVERPOOL CAB

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 bureau in Anfield & Norris Green and an outreach centre at 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 our outreach centre. During the interview process you may research information for clients and give advice in explaining the choices and consequences a client faces. 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 CAB's 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



Adviser



Administrator



Trustee Board Member



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