

## Welcome to our newsletter

This is the fifth edition of our quarterly community newsletter containing 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 advice services by attending one of our advice sessions or contacting the 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

- ◆ Asylum & Refugee project offering advice to asylum seekers & refugees and Migrant Workers
- ◆ Royal British Legion Advice Project
- ◆ Community Justice Centre Project
- ◆ Financial Skills & Literacy project specifically working with young people
- ◆ HMP Liverpool Prison project
- ◆ Income Maximisation & Access to Advice for people with mental health problems
- ◆ Sure Start Anti-Poverty worker

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



Supported by



Inspiring a million more young volunteers

North Liverpool CAB is one of 13 Citizens Advice Bureau to work in partnership with V which is an independent youth volunteering charity. The aim of the project is to engage young people between the ages of 16 and 25 and encourage them to become involved in volunteering activities which are structured and meaningful.

The Project had its launch on Friday 29 June 2007 at the The Breckfield Centre on Breckfield Road North. The event was attended by people from 10 community organisations based within Merseyside who deal with young people. The feedback from those who attended has been very positive.

The projects will run until December 2008 with 330 volunteering opportunities created across the participating bureaux. This could be training as advisers or as admin volunteers; or short-term volunteering opportunities such as having a sign posting role in their youth group or 6th form college or helping out at community events. A forum made up of young volunteers across the CAB service will inform and guide the projects and provide support to other young volunteers.

If you are interested in becoming part of this project please ring Nick or Pat on 285 1089 or email: [training@northliverpoolcab.co.uk](mailto:training@northliverpoolcab.co.uk)

We are here  
to help you



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



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



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

# Tenancy Deposit Scheme

The new scheme will protect your deposit, but check your landlord is signed up.

New rules came into force on 6 April 2007 and means that deposits paid to a landlord by a tenant have to be safeguarded and put into a Government approved tenancy deposit protection scheme. Citizens Advice is raising awareness of the new scheme, which will help protect tenants' money and help resolve disputes over deposits at the end of their tenancy. The scheme protects deposits but not rent in advance.

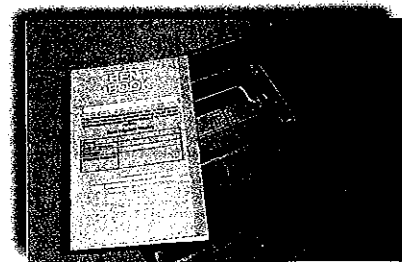
For years tenants have had little protection if their landlord chose to keep all or part of their deposit at the end of a tenancy.

The Citizens Advice service, along with other charities, campaigned for tenancy deposit protection. Many CAB clients have unfairly lost deposits, which has left them with no deposit to put down on their next rented property and pushed them into difficult financial circumstances. Some students who lost deposits saw their debts increase as a result.

Under the new Tenancy Deposit Protection scheme, all new deposits for assured shorthold tenancies must be protected. The new law requires all landlords to be in a Government-approved scheme, and there are sanctions against landlords who don't comply with the law. The service is free for tenants. Anyone signing a tenancy agreement after 6 April should check with their landlord or agent how their deposit will be protected.

## What happens if I paid a deposit before 6 April 2007?

If you paid a tenancy deposit before 6 April 2007 you will not be protected unless your tenancy is renewed and your landlord gives you a new agreement.



## What must my landlord do?

The landlord must provide the following information to you within 14 days of having paid your deposit:

- ◆ The landlord's contact details
- ◆ The contact details for the deposit scheme
- ◆ How you can apply to get the deposit back at the end of the tenancy
- ◆ What you can do if there is a dispute about the deposit.

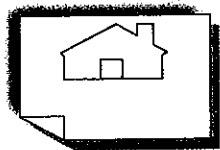
## What can I do if my landlord does not comply with the law?

You can take the landlord to court if they have not given you details about the scheme or have not put your deposit in an authorised scheme. The court will order the landlord to put the deposit into a scheme or to repay the deposit. It will also order the landlord to pay the tenant a fine of three times the deposit within 14 days. However, you may not want to pursue this course until you are ready to leave.

If you are given notice to quit it is important to check that your deposit is protected. If it isn't you should get advice because you may have a defence against eviction.

For more information go to [www.communities.gov.uk/tenancydeposit](http://www.communities.gov.uk/tenancydeposit) or [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## Retaliatory Evictions by Private Landlords



Citizens Advice is gathering evidence that some private landlords are using Section 21 of the 1988 Housing Act to evict tenants who have asked for repairs to be carried out or who have raised health and safety concerns with their local authority. (After the first 6 months of an Assured Short Term Tenancy the tenancy can be renewed for however long the landlord and tenant agree. However if it isn't renewed it becomes a periodic tenancy. With this type of tenancy the landlord only has to give 2 months' notice by serving a section 21 notice. If the paperwork is in order this eviction notice cannot be defended).

Most at risk are vulnerable tenants on low incomes who are living in run down, damp or poorly maintained properties who find it difficult to pay moving costs, deposits and often higher rents. The threat of being served with a notice to quit is preventing some tenants from asserting their rights to request that repairs be carried out to their properties.

In a campaign led by Debbie Crew of Sefton CAB, Citizens Advice is campaigning for a change in the law to put restrictions on the use of Section 21. In other European countries such as Germany, France, Italy and Spain legitimate and sufficient reasons have to be given for any eviction, whereas in the UK under Section 21 none has to be given with the 2 months' notice.

## Home Information Packs

Home Information Packs were brought in on 1st August for sales of homes with 4 bedrooms or more. The packs have now been extended to 3 bed-roomed properties from 10 September 2007 and it is expected they will be needed for all properties by the end of the year.

The packs include:

- Evidence of title deeds
- Copies of planning permission
- A local land search
- Guarantees for any work on the property;
- An energy performance certificate where loft insulation, windows, heating systems etc., are examined and graded on their energy efficiency. They will also contain advice on how to cut fuel bills and carbon emissions

The idea behind the packs is to speed up the house buying process and help avoid gazumping. It is estimated that the seller will have to pay between £400 to £600 for the packs. Some estate agents may offer to do them for free but this could tie in the seller to that particular estate agent. The pack should be provided within 14 days of the request and the prospective buyer will not have to pay but the seller may charge them for reasonable copying and postage costs to send out the pack.

There has been a fair amount of criticism and opposition to the packs from within the house market industry. A major criticism is that the packs have left out the survey which is what all buyers need to know. There are also fears that there are not enough home inspectors to carry out the inspections. The reason the introduction of the packs is being phased in is because there is not yet enough trained energy assessors to inspect the properties being put onto the market. Another potential problem is that the seller can refuse to send out a pack if they believe the buyer is not serious or cannot afford the property or they do not want to sell the property to them.

It will be interesting to see whether the packs will make the house buying/selling process a less complicated process or if they will be viewed as just an added complication and expense.

For more information log onto: [www.homeinformationpacks.gov.uk](http://www.homeinformationpacks.gov.uk)

# ADVICE COLUMN

Q With the recent interest rate rise we are struggling to keep up with our mortgage repayment. A leaflet came through the door yesterday from a company offering to 'Buy and Rent Back' properties. Would this be a possible way out of our financial problems?

## Buy and Rent Back Schemes



A recent development affecting the housing market has been the increase in home buy-back companies offering to buy homes quickly at a discount (sometimes well below the market value) and allowing the homeowner to stay on in the property as a tenant. Some companies offer to sell the house back to the former owner at the full market price at a later date. With much in the news about mortgage repossessions having reached a 5-year high in England and Wales; people having to re-mortgage to pay off debts or being forced to sell their homes below the market value, some people think the schemes would be a good option to get access to extra funds or release money to pay off debts.

However Citizens Advice has come across cases where the companies have not explained to clients some of the potential disadvantages to the schemes. Under such schemes the homeowner will become a tenant on a 6-month assured short-hold tenancy and there is no guarantee after the 6 months that they will progress onto an assured tenancy, which has greater protections for the tenant. In some cases the rents have also risen beyond the means of the tenant. If the landlord buying the house defaults on the mortgage the bank will repossess the house and the previous owner will suddenly be left homeless without enough money to buy another home.

Another major problem is that housing benefit cannot be claimed for a house that a tenant or their partner has previously owned within the last 5 years. Should the former homeowner get into financial difficulty and fall into over 2 months' rent arrears, the company would be able to seek possession of the home through the courts. Also entitlement to other benefits such as Income Support and Pension Credit may be affected by the capital you receive from the cash lump sum.

There is growing concern amongst advice agencies about the lack of regulation of the schemes. Citizens Advice has asked the Government to regulate the sale and rent back industry. It is a step which any homeowner needs to consider carefully and to get independent financial advice.

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## Practice Based Commissioning (PBC)

Across Liverpool changes are being made to improve NHS services and to ensure patients can access locally based health services within their own communities.

### The Introduction of Practice Based Commissioning?

This is a way of working that will give GP practices in England more control over what health services are provided in the community. Doctors across Liverpool have come together to form groups, (called consortia) and are working together to develop new ways to plan, buy and deliver services in the community. Liverpool has four consortia.

GPs have looked at a range of health services to see where improvements can be made. Improvements may mean patients being treated locally, taking the pressure off local hospitals, or may mean the redesign of an existing service so that patients can be diagnosed more quickly. The aim is for patients to be seen more promptly and receive test results sooner. The improvements may also mean that the Consortium will save money. Any money saved will be put back into improving local services for patients.

### What sort of things are the consortia looking at?

Each consortium will be asking patients their views on how local health services should develop and these views will be fed into the planning of new services, so that services reflect what local people have said they would like to see. Current areas of development include services for people living with type 2 diabetes, skin services and services for people with breathing problems (COPD).

### How can we find out more?

Representatives of Liverpool PCT and the consortia would be happy to speak to your group. Alternatively you might just want to be kept informed of the work of the consortia through regular updates being posted or emailed to you.

To arrange a meeting, or to find out more, please contact: Helen Galley, PBC Administrator, on 0151 296 7631 or email: [Helen.galley@liverpoolpct.nhs.uk](mailto:Helen.galley@liverpoolpct.nhs.uk). You can also write with any comments to Helen Galley, Practice Based Commissioning Administrator, Liverpool PCT, 1 Arthouse Square, 61-69 Seel Street, Liverpool, L1 4AZ

[www.dh.gov.uk/en/Policyandguidance/Organisationpolicy/Commissioning/Practicebasedcommissioning](http://www.dh.gov.uk/en/Policyandguidance/Organisationpolicy/Commissioning/Practicebasedcommissioning)



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 & Norris Green and an outreach centre 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. 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.

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 1089 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)



*An initiative supported by:*

**Liverpool**  
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