

Cumbria Advice Network



Winter 2015

Issue 22

“The best way to not feel hopeless is to get up and do something”

Barack Obama

In this issue we focus on a new member - Tax Help for Older People and look at the services provided by the Equality Advisory and Support Service

If you would like your organisation to be featured in our newsletter please email

network@can.cabnet.org.uk

Did you Know ? Since June 2014 we have trained 115 individuals from 34 organisations. This has saved over £42,000 in training fees and travel costs.

New Training Courses on Tax Credits: Key Issues for Advisers and Tax Awareness. We are also holding a Networking event at the Oval, Salterbeck. Turn to pages 8 to 10 to see our current Training Programme.

FOCUS ON



<http://www.taxvol.org.uk/>

Tax Help for Older People is a free service delivered by the UK-wide charity Tax Volunteers. **Tax Help** provides a caring, jargon-free and friendly advice and advocacy service on personal tax problems through its national Helpline and a network of over 450 volunteers. The service helps older people (approaching 60 or older) on lower annual incomes (roughly £20,000).

Those caring for an eligible older person, whether family, friend or professional, may also request help on their behalf. Power of Attorney is not necessary. For enquiries outside our remit, we will always signpost to an organisation that can help.

Tax Help's Helpline team is fully trained in the field of older people's tax and will aim to resolve tax problems, however complex. Most enquiries can be dealt with on the phone, by post or email. For more complex cases, or if needed, we arrange face to face meetings with one of our volunteer tax advisers. All our volunteer tax advisers are professionally trained in personal tax matters. Face to face appointments are by arrangements and are generally held in local Age UK/Concern, Citizens Advice Bureau or other community organisation. Where the need arises, we also offer home visits.

How to contact Tax Help for Older People

Telephone Helpline: 0845 601 3321 (lo-call) or 01308 488066
Monday to Friday 9.00 a.m. to 5.00 p.m.

Email: taxvol@taxvol.org.uk

Website enquiry form: <http://www.taxvol.org.uk/contact-us/>

Visit our website: www.taxvol.org.uk

Write to us: Tax Help for Older People
Unit 10, Pineapple Business Park
Salway Ash
Bridport
Dorset
DT6 5DB

What sort of problems?

Tax Help can help with a range of personal tax matters from checking that PAYE notices of coding are correct, reclaiming overpayments and helping to complete self-assessment forms to correcting HMRC errors and appealing decisions on behalf of our clients.

Our Services

As well as our advice and advocacy services for clients, **Tax Help** publishes an annual 'Tax Health Check' for older people, which is updated every April for the new tax year. We also publish a guide to taxation at bereavement. These publications, as well as our introductory leaflet, can be accessed on our website:

<http://www.taxvol.org.uk/our-services/publications/>

For supplies of these publications, please contact Maxine Offord:

Maxine.offord@taxvol.org.uk

Training for partners

Tax Help is currently funded (by HMRC) to provide free training to the voluntary advice sector to develop capacity to deal with straightforward tax enquiries. We are delighted to be able to offer this training to members of the Cumbria Advice Network. We will be running three sessions around the County. See page 9 for details.

We are also happy to give short talks on tax issues to local organisations working with, or comprising of older people.

Working in partnership in Cumbria

Tax Help is happy to take referrals from other agencies in Cumbria and we have recently joined the Cumbria Advice Network to strengthen our local links. Thanks to our partners at Age UK and Age Concern in Cumbria we are able to see clients in local venues as well as offering home visits. We are keen to work with new partners in Cumbria and reach out to older people who may benefit from our help. If you would like to discuss opportunities for collaboration or just need some additional information, contact:

Jude Anderson

Regional Development Manager North

Mobile: 07873 706310

Email: jataxvol@hotmail.co.uk

FOCUS ON Equality Advisory and Support Service

EASS

The Helpline advises and assists individuals on issues relating to **equality and human rights**, across England, Scotland and Wales. We can also accept referrals from organisations which, due to capacity or funding issues, are unable to provide face to face advice to local users of their services.

....for **Individuals**:

- Deliver tailored advice to individuals on equality discrimination and alleged breaches of human rights
- Offer one-to-one support enabling an individual to get the outcome they are looking for
- Provide templates and other resources to help individuals tackling their own issue
- Actively resolve issues at an informal stage, avoiding the need for legal proceedings

...for **Organisations**:

- Take on support for individuals signposted to the service, allowing you to free up resources and concentrate your experience and expertise on tackling other complex issues
- Put in place new community initiatives with a view to building on-going relationships
- Provide data on the types of issues we have addressed in your area

Some examples of the types of issues we have advised on:

- A disabled individual who was trying to update banking details through the use of an interpreter at his local high street bank.
- An individual who has been victimised by a pub landlord because he has inferred that a member of his staff was acting unlawfully by racially abusing a fellow customer.

- An individual who was unhappy about the way that the younger clientele at work treated him and spoke to him because he was an older person.
- A Trans individual, who had transitioned from male to female, who worked for a security company and reapplied for a security pass only to discover that the process for renewing her pass had disclosed the fact she had undergone gender reassignment surgery.
- A pregnant woman who was advised by a leading restaurant chain to breast feed her baby in the toilet and not in the restaurant as she was causing offence.

Accessibility

We are an accessible and inclusive service which means we are able to support a wide variety of different languages and we are able to provide advice to Deaf members of society through our partnership with the Royal Association for Deaf people.

We recognise that some of our service users will require the support of a lay advocate in order for them to understand the advice they are given. Due to our partnership with VoiceAbility we are able to secure the help and support of a trained advocate who is able to provide one to one support for individuals with a learning difficulty or disability.

Informal Resolution

We are able to support an individual to resolve their issue using alternative informal dispute resolution, as opposed to issuing a claim in the county court or the employment tribunal; needless to say, we recognise situations where issuing a claim may well be the only option. In some instances we may write to a service provider on behalf of a client in order to initiate a resolution.

It is important to remember that we will work with you to decide the best course of action for you to take in resolving your issue. We will support you to achieving the best possible outcome.

Equality Advisory and Support Service

EASS

The service is free to use and advice is provided via numerous contact methods:

Telephone 0808 800 0082

Textphone 0808 800 0084

Email via <https://www.equalityadvisoryservice.com/app/ask>

BSL via www.equalityadvisorysupportservice.com

Webchat via www.equalityadvisorysupportservice.com

Post FREEPOST Equality Advisory & Support Service FPN4431

Twitter @EASSHelpline

Facebook www.facebook.com/EqualityAdvisorySupport

CAMPAIGNING FOR CHANGE

Universal Credit: UC was introduced in Cumbria in December 2014. Roll-out is phased and initially applies to new claimants who are single, or a couple with no children. Are your client's experiencing any difficulties making or managing a claim? Let us know.

Pre-Payment Meters: Pre-payment meter users suffer from a second class service. Citizens Advice are campaigning to ensure that energy suppliers raise the level of customer service for pre-payment meter users in line with other payment methods and to make sure that pre-payment users have a choice in tariffs and can switch supplier easily.

U-turn on Post Office Accounts: The DWP has changed its mind on the discontinuation of Post Office accounts for people on benefits. Since it has become clear that many of the most vulnerable people in society are not likely to be offered new accounts by the banks, they will now be able to use their Post Office Card Account for benefits payments until 2021 (and not 2015 as had originally been announced).

Settled and safe: a renter's right: Citizens Advice is running a campaign in England throughout 2015 aimed at improving the private rented sector. The campaign focuses on the following key points:

- No renter should be evicted simply for complaining about bad conditions.
- No renter should be at the mercy of rogue landlords who consistently break the rules, taking deposits unlawfully, harassing tenants or renting substandard homes.
- No renter should ever be left out of pocket after renting a home which proves to be dangerous or uninhabitable.
- No renter should ever have to pay excessive and inexplicable fees for the basic services a letting agent provides.
- No renter should ever lose their home at a moment's notice.

CAN TRAINING PROGRAMME

funded by



Course Title: Tax Credits: Key Issues for Advisers

Trainer: Child Poverty Action Group (CPAG)

Date: Wednesday 15th April 2015

Time: 10:00am – 4.30pm (registration from 9.30am)

Venue: Penrith Methodist Church

Places Available: 20

This one-day course rounds up all the outstanding issues you may encounter with tax credits, including in the transition to universal credit. Tax credits are not going away for some time yet, and continue to provide vital support to the majority of families with children and to low income workers. The course is suitable for people wanting a refresher on the rules and an update on recent changes.

It covers:

- Claims and decisions
- Overpayments
- Appeals
- Stopping tax credits and moving on to universal credit

Course level

Standard – for people with a working knowledge of the benefits system, or the subject covered by the course. These courses are suitable for people wanting a refresher, or to update skills or information.

CAN TRAINING PROGRAMME

Course Title: Tax Awareness Training

Trainer: Denis Madden, Regional co-ordinator, Tax Help for Older People

This is a one day course. We are running it three times around the county

Dates: Tuesday 28th April @ Barrow Fire Station

Wednesday 6th May 2015 @ The Oval, Salterbeck

Tuesday 12th May 2015 @ Riverside Housing Association, Carlisle

Time: 10am – 4pm (registration from 9.30am)

Places Available: 20 per day

Tax Help for Older People is a charity service that provides free, independent and expert help and advice for older people on lower incomes (£20,000 or less).

- Which income and benefits are taxable (and non-taxable)?
- Types of income and gains
- Tax rates and tax bands, Personal Allowances, code numbers etc
- How does the revenue collect tax?
- Examples

- The PAYE taxpayer
- The Self Assessment taxpayer
- Avoid paying extra tax (or interest & penalties)
- Dealing with HMRC
- Retiring abroad

- Information and advice
- Examples of Personal Allowance and Rate band etc relating to tax year 2015/16
- Highlight significant changes in 2015 budget

- Implications of changes to take place to pensions after 5th April 2015
- Transfer of personal allowance between basic rate spouse/civil partners

CAN TRAINING PROGRAMME

Course Title: Networking Event

Date: Monday 1st June 2015

Venue: The Oval, Salterbeck, Workington

Time: 10am – 12.30pm (set up from 9.30am)

Places Available: Unlimited

A networking event – come along with displays and information to promote your organisation and the services you offer.

Along with networking, there will be a short training session – topic to be confirmed.

Suitable for: all staff and volunteers.

* Please note this event will also be open to other advice and support organisations across Cumbria. It is not open to the public.

CAN TRAINING PROGRAMME

How do I book a place?

By completing the booking form under the training section on our website and returning it to **maria.hewitt@hotmail.co.uk**. Places on our courses are limited so please book early to avoid disappointment.

How are places allocated?

Places will be allocated on a first come first served basis and a maximum of two places per organisation can be booked (unless otherwise stated). If you have more than two people wanting to attend please let us know and we will contact you if places become available.

Is the course suitable for me ?

We are keen to ensure that CAN members get the maximum benefit from our courses. We include details of the level of experience required for all our courses. If you would like further information, please contact Maria via the email address above.

What is the cost?

Places on our courses are **FREE** to network members. When completing the booking form please remember to state your training number (available from your Network Champion). Although places are free a £50.00 charge will be made for non attendance or cancellation without 48 hours notice.

If you have a training requirement, or offer training which you think will be valuable to CAN members, please email Maria, maria.hewitt@hotmail.co.uk

Keep in Touch

If you would like to know more about any aspect of CAN just let us know by contacting your local champion

- Allerdale:** Maria Hewitt 01900 604735 maria.hewitt@hotmail.co.uk
- Barrow:** Helen Robinson 01229 830367 rumelon1@yahoo.co.uk
- Carlisle:** Margie Cooper 01228 633909 highrowresearch@aol.com
- Copeland:** Maria Hewitt 01900 604735 maria.hewitt@hotmail.co.uk
- Eden:** Margie Cooper 01228 633909 highrowresearch@aol.com
- South Lakes:** Helen Robinson 01229 830367 rumelon1@yahoo.co.uk
- County:** Mandy Pflieger 01900 604735 mandypflieger@hotmail.com

www.cumbriaadvicenetwork.org.uk

Together we ARE making a difference



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