

## Celebrating our Volunteers



Volunteering with Citizens Advice is a rewarding experience and can make a real difference to the people who come to see us for help. In a recent survey, 96 out of 100 Citizens Advice volunteers in Devon said volunteering with the charity had positively affected their wellbeing. During Volunteers' Week, we celebrated the fantastic work our team do in the South Hams. From working on reception to frontline advice and from administration to fundraising and research and campaigning, volunteers are the bedrock of the Citizens Advice service. Our volunteers come from all backgrounds and we welcome people regardless of age, race or disability. If you'd like to come and join our team, just check out the information on our website at [southhamscab.org.uk/get-involved/](https://southhamscab.org.uk/get-involved/)

**JANIE MOOR**

**Chief Officer**

Citizens Advice South Hams

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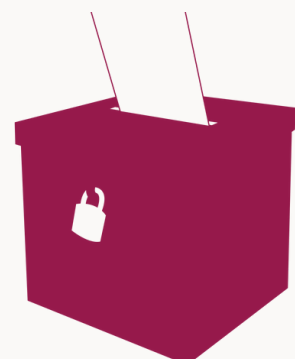


## 10,000 are in the red in South Devon and SW Devon areas

New research by Citizens Advice shows that more than 10,000 people in the South Devon and SW Devon constituencies which cover the South Hams are living on a negative monthly budget. The worrying trend of negative budgets - where people's expenditure on basic bills like energy, housing and food exceeds their income - is a growing problem in our area. As falling living standards continue to push people's finances to the brink, the new analysis from Citizens Advice Devon found energy and housing are the key costs swallowing up people's income, pushing many into the red.

Polling carried out for Citizens Advice also found more than half (54%) of people in both constituencies felt the cost of living or living standards was one of the most important issues in determining how they will vote. Eighty one per cent of people in SW Devon and 79% of people in South Devon said negative budgets were an important issue for them.

Citizens Advice South Hams will be raising the issue of negative budgets with candidates from all parties in the General Election and continue to press for action with our elected representatives after polling day.



## Focus on Debt



If you're running into difficulties with your debt, the first step is to gather all the information about what you owe. Debts might include rent arrears, credit card debts, council tax arrears, utility bills or loans from friends and family.

Make a list of your debts and write down the details of each debt. These details might include:

- who you owe the money to
- when you first missed a payment
- how much you owe - this might be in a recent statement
- your account or reference number - this might be at the top of your statement
- what the creditor has done to get the money back - such as sending you letters or taking you to court.

Try not to worry when you see all your debts written down - the important thing is that you're sorting them out.

Credit reports show what money you've borrowed and paid back. Get copies of your credit reports to check you've got the right details for all your debts. You can get free copies of your credit reports from credit agencies - [Experian](#), [Equifax](#) and [TransUnion](#). Ask for the 'statutory report'. It's worth getting reports from all 3 agencies as they sometimes have different information.

Credit reports don't normally show changes in the last 4 to 6 weeks. They also won't show if you have council tax arrears, unpaid income tax, benefit overpayments, money you owe to family and friends, money you owe to tradespeople, like builders or solicitors

Your creditors have a limited time to take you to court to repay a debt. For most debts, the time limit is 6 years. The time limit restarts if you write to your creditor or make a payment. If you haven't got court papers after 6 years, your creditor usually can't take you to court. Don't contact the creditor if:

- it's been over 6 years, because they might not be able to force you to pay
- it will soon be 6 years, because contacting them might restart the time limit

### What to say to your creditors

You should usually try to contact your creditors - unless the time limit for them going to court has passed or will pass soon.

Tell them you're trying to deal with your debts. Ask them to:

- confirm all the details of your debts
- stop chasing you for payments while you work out what you need to do
- stop adding interest and charges so the debt doesn't get any bigger

It's usually better to write or send an email, so you have a record of what they say. You can [use our template letter to help you write to them](#).

Don't write to your creditors if your debt is old and you think it might be statute barred or soon will be.

Next steps

Don't worry if you don't know how to deal with the debts on your list. If you make a plan and stick to it, any debt problem can be managed.

If you're feeling overwhelmed or need help dealing with your debts, [contact](#) our debt team at Citizens Advice South Hams.

**You should seek help as soon as possible if: bailiffs are coming to your home, you're being evicted for mortgage or rent arrears, you're being taken to court for a debt or your gas or electricity company is threatening to cut you off. To contact our advice team, please call 0808-278-7948.**

## Laura's £30k scam nightmare



**Our advisers help people with a wide range of issues every day.**

When Laura spoke to one of our debt advisers, it soon became apparent **she had been scammed to the tune of £30k through a banking fraud**. Although she had contacted the police and Action Fraud, they told her they couldn't help her get her money back. Our adviser told Laura about the Lending Standards Board Code of Practice. Armed with this information she approached her bank who finally refunded the money she had lost through that account. We spoke to her other bank which refused to refund her but thanks to the persistence of our adviser, Laura received money back from the bank used to funnel money into the scammer's account.

**If you think you may have been the victim of a scam there's lots of good information on the Citizens Advice website at [citizensadvice.org.uk/consumer/scams/](https://citizensadvice.org.uk/consumer/scams/)**

**[southhamscab.org.uk](https://southhamscab.org.uk)**



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## How can you help?

Did you know Citizens Advice South Hams is a local charity?

Although we're part of the national Citizens Advice family, our money comes from local grants which is spent locally helping people in our community.

To help us meet the growing need for our free service, we need to raise funds. If you are part of an organisation which gives grants or raises money, or you'd like to support our work yourself with a donation please consider Citizens Advice. Contact [wailim.wong@southhamscab.org.uk](mailto:wailim.wong@southhamscab.org.uk) to see how you could help or [donate online](#).

## HOW TO GET ADVICE



**0808 278 7948** (freephone)  
Monday to Friday  
10am to 4pm



Check out information on a wide range of subjects on our **website:**  
[citizensadvicesouthhams.org.uk](https://citizensadvicesouthhams.org.uk)



Come and see us  
**Follaton House, Totnes**  
Monday to Friday  
10am - 1pm, 2pm - 4pm

Weekly outreaches in  
Ivybridge, Dartmouth,  
Kingsbridge.

**[See our website for details of times and locations](#)**