



# Young Citizen’s Advice External Newsletter

## August 2023

### A project across the five Somerset CA offices, with Somerset County Council

Welcome to the accessible version of our newsletter. If you have any suggestions of how we can improve the document’s accessibility, please feel free to [email us](#).

To get to any section in the table of contents just press CTRL and click on the heading, or on mobile click on the subject in the table of contents.

If you are reading a printed version, please be aware that it may not be the original, latest text. [Visit our website](#) to ensure you are using our latest version. Always check with a CA adviser if you want to be sure of our latest advice.

#### Contents

Latest Updates from Young Citizen’s Advice Somerset ..... 4

Welcome to our Information Resources .....	6
Suggestions Welcome .....	6
Format and Accessibility .....	6
Sources.....	7
Update Schedule.....	7
Resources on Bailiffs .....	7
All About Bailiffs for Young People .....	8
What does a bailiff do?.....	8
What to do if you think a bailiff is at your door .....	9
Reasons bailiffs should not enter .....	9
Things they can't take .....	9
More Information .....	10
All About Bailiffs for Children.....	11
What is a bailiff? .....	11
What to do if you think a bailiff is at your door .....	12
Things they cannot take.....	12
Ways an adult having problems with bailiffs can get help .....	12
A Guide to Homefinder Somerset.....	14
What is Homefinder and how to register?.....	14
How are homes advertised? .....	15

How do I bid on properties? .....	16
What happens after I bid?.....	16
Get in touch with us.....	18
Top Tips for Joint Tenants .....	19
Get in touch with us.....	21
Free Training Opportunities.....	22
The 'Listen Up, Speak up' Campaign .....	22
Guidedogs Sighted Guider Training .....	22
Citizen's Advice Safeguarding Processes for 2023 .....	24
Bite Size Update: 'Living on Empty' .....	25
What is Citizens Advice doing? .....	26
Two suggestions that could alleviate some immediate pressure on households .....	26
Links .....	27
Community Updates .....	28
Are you aware of 'Bold & Brave'?.....	28
Somerset Skills and Career Fair .....	28
How Kooth Can Offer Support.....	29
Somerset Foundation Trust.....	29
Q&A: Citizen's Advice and Social Media .....	31

Q. Why are there so many different Citizens Advice social media accounts? .....	31
Q. With the forthcoming merger, what's the best way to keep up with Citizens Advice Somerset online? .....	31
Q. Can you give out advice on social media?.....	31
Q. Does Young Citizens Advice Somerset have a TikTok account? .....	32
Contact and Thanks .....	33

## Latest Updates from Young Citizen’s Advice Somerset

We are delighted to welcome a new Project Worker to Young Citizens Advice Somerset. Catherine Govier has a wealth of experience working with homelessness charities, local councils and mentoring schemes. She has contributed much already, including to the resources introduced in this edition.

Our [website is live!](#) Somerset Council requested resources to assist young people across a range of topics, and we launch with our housing pack. Some samples are included herein.

Somerset young people requested information about bailiffs including what they do, why, and what to do if they call when a child or young person is home alone. This content is included inside in case you meet young people who may find it helpful. Further suggestions or requests are welcome.

Partner update sessions are still available for any organisation that works with young people and would like an update on how local Citizen Advices work in Somerset, how to access our help, or any useful topic. Just contact us.

We are delighted to let you know that Citizens Advice Mendip, Sedgemoor, South Somerset and Taunton are now working together to create a single Citizens Advice Charity later this year in order to better serve the community.

# Welcome to our Information Resources

We are delighted to share our new resources with you and there is more on the way.

We wanted to include some examples in this newsletter, so please see resources on the following topics in plain text version, 'A Guide to Homefinder' and 'Top Tips for Joint Tenants', alongside some short sheets regarding bailiffs, one for children and one for young adults.

Please visit our website for more resources and check back regularly as we will regularly update the pack and add more resources on other topics on our [website](#)

## Suggestions Welcome

If you think it would be helpful for us to create a resource on a specific topic for young people you are supporting, please don't hesitate to contact us.

## Format and Accessibility

These resources will be available as a downloadable or printable pdf, and also in a plainer text word document made with accessibility in mind. We welcome feedback on how we can further improve accessibility.

## Sources

We are using sources such as official national or local governmental websites (Councils, Homefinder), charity information, and other sites we believe are accurate alongside our own Citizens Advice resources. These CA resources are updated on a national basis. Corrections will always be possible should you spot an error.

## Update Schedule

Resources will be updated as we become aware of gaps or out of date information. For the latest information, please also refer to the Young Citizens Advice Somerset website.

## Resources on Bailiffs

In a real sign of the times, a group of Somerset young people requested that we produce some materials for children and young people about bailiffs. Two accessible versions of this material follow on the next two pages, should you find them helpful. They can be shared electronically too, with the Teen sheet here and the sheet for children here.

We can produce other resources as needed. If you are aware of an organisation that might find something useful, please do let us know at [YCASomerset@tauntoncab.org.uk](mailto:YCASomerset@tauntoncab.org.uk)



## All About Bailiffs for Young People

### Contents

What does a bailiff do? .....	8
What to do if you think a bailiff is at your door .....	9
Reasons Bailiffs Should not Enter .....	9
Things they can't take .....	9
More Information .....	10

### What does a bailiff do?

A bailiff can visit your home if they believe someone in the home owes money to an official business or organisation. This might be money to the Council, for parking fines, or other bills. Sometimes this can be a mistake and the bailiffs might have the wrong address or name. Bailiffs try to take items that will help pay off the money they think is owed.



## **What to do if you think a bailiff is at your door**

Do not open the door. You don't have to open the door.

If you are home alone and under 12, refuse to speak to them. You don't have to speak to them.

Bailiffs should never enter a home if there is no one over 16 there. You don't have to let them in.

## **Reasons bailiffs should not enter**

If the person that owes money is 'vulnerable', the bailiffs can be asked not to come in. This might be for many reasons. Some are if they

- are disabled or seriously ill
- have mental health problems
- have children or are pregnant
- are under 18 or over 65
- don't speak or read English well
- are at higher risk of coronavirus
- have been through recent stressful circumstances

## **Things they can't take**

- Essential healthcare items

- Things that care for or belongs to children like toys and games.
- Pets
- Items needed for jobs or study up to a value of £1,350
- A vehicle with a blue badge for disability
- Things you need to live like a table and chairs, beds and bedding, cooker or microwave, washing machine and a phone

## More Information

If you or someone in your life needs help with bailiffs, you can visit our [online advice form](#) to ask for help, and read [this information](#) on the situation.

You can also call Citizens Advice on 0808 27 87842 from 10am to 4pm Monday to Friday. If Deaf or Hard of Hearing they can call the Citizens Advice Text Relay service on 03444 111 445.



## All About Bailiffs for Children

### Contents

What is a bailiff?.....	11
What to do if you think a bailiff is at your door .....	12
Things they cannot take .....	12
Ways an adult having problems with bailiffs can get help.....	12

### What is a bailiff?

A bailiff can visit your home if they believe someone in the home owes money to an official business or organisation. Sometimes this can be a mistake and the bailiffs might have the wrong address or name. Bailiffs try to take items that will help pay off the money they think is owed.

## **What to do if you think a bailiff is at your door**

Do not open the door. You don't have to open the door to anyone.

If you are home alone and under 12, refuse to speak to them. Even if you are over 12, you don't have to speak to them.

Bailiffs should never enter a home if there is no one over 16 there. You don't have to let them in.

## **Things they cannot take**

- Essential healthcare items
- Things that care for or belongs to children like toys and games.
- Pets
- Items needed for jobs or study up to a value of £1,350
- A vehicle with a blue badge for disability
- Things you need to live like a table and chairs, beds and bedding, cooker or microwave, washing machine and a phone.

## **Ways an adult having problems with bailiffs can get help**

If an adult in your life needs help with bailiffs, they can call Citizens Advice us on 0808 27 87842 from 10am to 4pm Monday to Friday. If

they are Deaf or Hard of Hearing they can call the Citizens Advice Text Relay service on 03444 111 445. They can also visit our [online advice form](#) to ask for help, and read [this information](#) on the situation.



## A Guide to Homefinder Somerset

### What is Homefinder and how to register?

Homefinder is a website where all council or housing association homes for rent in Somerset are advertised. It is the website you need to use if you want to bid on social housing. The link to the website is [here](#).

People who are registered with Homefinder Somerset can view the homes being advertised and tell us which homes they would like to be considered for. This is called bidding, but does not involve any money.

Before you can start bidding on a property, you need to register for Homefinder which you do online by [clicking here](#).

You can register if you are:

- over 16 years old
- Have either been living in Somerset for the last 2 years, or have previously lived in Somerset for 3 of the last 5 years, or

- Have a local connection to Somerset, for example because you work in Somerset or have immediate family who have lived in Somerset for more than 5 years
- Are not subject to immigration control

Once you are registered, you will be placed in a band according to your priority.

## **How are homes advertised?**

Homes available to let in Somerset are advertised each week on the [Homefinder Somerset website](#).

Homes are advertised from 12.00 a.m. on Wednesday morning to 11.59 p.m. on the following Sunday night. No homes are advertised on Mondays or Tuesdays.

The adverts tell you the location, size, rent and other features of the home, and who the landlord is.

The adverts also tell you if there are any special requirements that an applicant must meet. For example, the minimum age for older persons' accommodation, or if a local connection is required to a particular area in Somerset.

## **How do I bid on properties?**

You can bid for up to 3 homes each week. You can only bid for homes that match your household needs. For example, if you need a 2-bedroom home you will not usually be able to bid for 3 bedroom homes.

To bid, click the 'Sign in' option. Enter your email address and password. This will bring up the 'Your account' page.

Click on View Homes to see basic details about the homes that you are eligible to bid for. Click on the address or photo of any homes that you are interested in to see the full details. You will be able to see your position, if you were to bid, on the list of people who have bid at that time. Please note that your position could change up until the end of the bidding period, as other people add or remove bids. To place a bid for a home click 'Place Bid'

## **What happens after I bid?**

At the end of each weekly advertising cycle a list is produced of all qualifying bids. The list sorts applicants by their band and how long they have been waiting.

If your bid meets all the specifications on the advert, and you are the top bidder, the landlord will carry out a number of checks which may include making sure that your circumstances have not changed from

Page **16** of **33**  
Produced by the Young Citizens Advice Somerset project in 2023.



the information on your application and that your rent payments are up to date. If you pass all the landlord checks, you will normally be invited to view the home.

If you have had a change of circumstances that you haven't let us know about, have rent arrears or have been guilty of anti-social behaviour, and the landlord is unable to offer the home to you, they will move to the next applicant on the list. To help you with future bidding, you will get advice on the steps you would need to take to be considered for another home. If you are being considered for a home, you will be able to see this from the 'Your Account' page.

Whilst you are being considered you will not be able to bid for other homes.

If you decide to refuse the home, it will be offered to the next applicant on the list who meets the conditions specified in the advert. If you refuse a number of homes, you may be suspended from bidding. If you have been accepted as homeless by a Somerset local authority, you should always seek advice before refusing a home, as this could affect your chances to be accommodated, and may end any duty the local authority has to provide you with a home. When the home is ready, you will be contacted about signing the tenancy agreement and collecting the keys.

This information has been taken from the Homefinder website. You can view their full guidance [here](#).

## **Get in touch with us**

If you or someone in your life needs help, you can visit our [online advice form](#) to ask for help. You can also call Citizens Advice on 0808 27 87842 from 10am to 4pm Monday to Friday. If Deaf or Hard of Hearing please call the Citizens Advice Text Relay service on 03444 111 445.

## Top Tips for Joint Tenants

You have a joint tenancy if you and the other tenants all signed a single tenancy agreement or your tenancy agreement has other tenants' names on it.

1. Joint tenants are equally responsible for things like rent - this means if one person doesn't pay their portion of the rent, you'll all be in rent arrears.
2. You have joint control of the property, e.g. if someone wants to have guests to the property, you have no real right to say no. It is worth discussing this together at the start of the tenancy.
3. It can be difficult to end the tenancy within the fixed term. You can try to get another tenant to replace you but the landlord and the other tenants must agree.
4. Joint tenants are all responsible for any damage to the property, so the landlord could choose who to ask to pay for it. The landlord does not have to ask the joint tenant who has caused the damage to pay for it.

5. Usually you all pay a single deposit to the landlord or letting agent before you move in. The money is treated as one deposit for the whole tenancy. You can ask the landlord or agent to record your individual shares on the tenancy agreement.
6. If you all move out by the end of the fixed term, the tenancy will usually end for everyone if you all leave by the last day of the fixed term. Some contracts say you have to give your landlord notice if you're going to do this. So check your agreement a few months before you plan to leave.
7. If anyone stays on after the fixed term ends, the joint tenancy continues as a rolling or periodic tenancy if at least one joint tenant stays on after the fixed term ends. This means that everyone is still responsible for rent - even those who have moved out. If you have moved out, you have 2 options that can end your joint tenancy and your responsibility for rent. Firstly, ask the remaining tenants to sign a new tenancy agreement with the landlord without your name on it. This is usually the best option for everyone. Alternatively, give a 'notice to quit' to the landlord. This ends your joint periodic tenancy and ongoing responsibility for rent. You do not need permission from the other tenants or the landlord to do this. It could leave your former housemates in a difficult position because their tenancy will also end when your notice ends. If the landlord accepts

rent from them or they sign a new agreement, then they will have a new tenancy and can stay on.

Most of this information has come from the Shelter website who are housing specialists, [please see their website](#) for more detail on this topic.

## **Get in touch with us**

If you or someone in your life needs help, you can visit our [online advice form](#) to ask for help.

You can also call Citizens Advice on 0808 27 87842 from 10am to 4pm Monday to Friday. If Deaf or Hard of Hearing please call the Citizens Advice Text Relay service on 03444 111 445.

# Free Training Opportunities

## The 'Listen Up, Speak up' Campaign

Citizens Advice is supporting an NSPCC campaign that aims to give everyone a little knowledge to help keep children safe.

***Half a million children suffer abuse and neglect each year in the UK.***

As part of this 'Listen up, Speak up' campaign, the NSPCC is offering free, 10-minute digital training to raise awareness of some potential indicators of child abuse or neglect, and where people can go if they, or someone they know, needs support. It will be followed up by a series of emails from the NSPCC's child protection experts offering advice, tips and actions everyone can take. You can find out more about the campaign and sign-up for the training at [Listen up, Speak up | NSPCC](#), or watching the video linked above.

## Guidedogs Sighted Guider Training

This training is ideal for anyone who is keen to learn the basics of how to guide an adult with sight loss. The hour-long training is available to anyone over the age of 18 and is delivered in a live, online session by one of Guidedogs' expert staff and covers:

- How to start a conversation when you meet someone who is blind or partially sighted, to ask if they need assistance.

- Basic guiding techniques for crossing roads, dealing with obstacles
- and getting in and out of cars.
- An introduction to common eye conditions and their impact.
- Awareness of access rights and barriers to independence.

They also offer bespoke sessions for organisations. YCA-S has undertaken the training and has already found it helpful in day to day life.

## **Citizen's Advice Safeguarding Processes for 2023**

Do you know: Every local Citizens Advice charity has its own safeguarding policy, modelled on that provided by national Citizens Advice charity. Local Citizens Advice charities undergo inspections every year, with an in depth visit approximately every three years. Volunteers and paid staff receive safeguarding training, and each charity has a safeguarding lead, along with a deputy.



## **Bite Size Update: 'Living on Empty'**

'Living on Empty' is a new series of reports from the national Citizens Advice charity. As many of you will be aware, we are seeing a new situation at local CA offices across the country: people living in negative budgets. This was once only seen in the very worst of crises. Now, we see people in full time work with a steady income who cannot make ends meet.

This means that the normal strategies of many advice and debt charities have limited effect in these circumstances, and CA believes it is vital that people are aware of the increasing prevalence of negative budgets and how vulnerable many now are to an unexpected bill or emergency. More than half the people we now help with debt advice are in a negative budget. Single adults and single parent households; Asian, Asian British, Black and Black British and other ethnic groups; the disabled; the unemployed and the self-employed are affected more severely. Traditionally better-off groups are also being pulled under the line of £0 surplus with some mortgage-holders and people not on benefits also presenting with a deficit.

**Case Study:** Nicole, a young single mother, has reached the end of her maternity benefits. She is on Universal Credit and Child Benefit Her outgoings of water, energy bills, council tax and rent. Her Local

Housing Allowance is capped, and so her rent, typical for her area, is short by £250. This means taking money from her UC and Child Benefit to make up the shortfall, leaving £350 to cover all bills for the month including food and energy.

## **What is Citizens Advice doing?**

We are producing statistics from our clients' cases to demonstrate the real effects of policy decisions being taken in Westminster and campaigning to show this and what a difference some changes might make, for example of the £20 UC uplift had not been cancelled.

Locally we continue to provide debt advice and referrals to ensure people are able to prioritise their debts and communicate with their creditors.

Locally we also refer to a wide range of charitable and council support for everything from school uniforms to cookers.

## **Two suggestions that could alleviate some immediate pressure on households**

Reduce and rethink benefits reductions. Since January 2023, 60% of the UC claimants CA has helped with deductions also needed help accessing a food bank or other emergency charitable support.

Prepare for future winters - targeted support to help people manage.  
In the last six months 1.25 million children went without heating, hot water and electricity.

## Links

The first full report can be found [here](#).

A set of slides showing all the graphs and charts can be found [here](#).

These can be interpreted by a variety of characteristics including household type, ethnicity, health condition, age, employment status, gender, benefits receipt and housing tenure.

## Community Updates

If you would like us to share a new service or update with our distribution list, just get in touch.

### Are you aware of 'Bold & Brave'?

Bold & Brave is an exciting social enterprise shop, established by Young Somerset, bringing together young people and the community. They have an excellent range of gifts and art produced by young people in Somerset and local makers. From upcycled art to cards, candles, jewellery and more, it's a great stop to support the local community.

#### Where?

14 Riverside Place, St James St, Taunton, TA1 TJH

#### When?

9.30-4.30 Tuesday - Saturday

## Somerset Skills and Career Fair

**Tuesday 10 October, Westlands Entertainment Venue, Yeovil**

A great event to let young people know about, or to participate in yourself! Exhibitors can book a space to showcase careers in their

organisation and industry, and share current vacancies for school and college leavers. 2,000 attendees are expected. To book a space of find out more email Sarah Johnson at [admin@somersetcareersfair.co.uk](mailto:admin@somersetcareersfair.co.uk)

## **How Kooth Can Offer Support**

Kooth is a digital mental well-being community available to young people in Somerset. For professionals supporting young people, they are running free webinars that explain how Kooth and Qwell can offer support with:

- Eating Disorders and Self Injury/ Harm - [Wed 17th Aug, 12-1pm](#) or [Tue 22nd Aug, 4-5pm](#)
- Young Male Mental Health - [Wed 16th Aug, 12-1pm](#) or [Mon 21st Aug, 4-5pm](#)

To view past webinars focused on topics like supporting maternal mental health and supporting neurodiverse and SEND users, click on [this link to our Vimeo account](#).

## **Somerset Foundation Trust**

### **Mental Health Services for Children rated Outstanding**

The Care Quality Commission has rated Somerset Foundation Trust's specialist community mental health services for children and young

people as 'outstanding', its previous rating having been 'requires improvement'. Overall, the Trust was ranked as 'good'.

Congratulations to all concerned in making this substantial achievement. The report can be read [here](#).

## **Q&A: Citizen's Advice and Social Media**

### **Q. Why are there so many different Citizens Advice social media accounts?**

A. Citizens Advice is both a national campaigning and advice charity, and many local organisations that are each independent charities. This means you may see content from the national organisation or any of the many local organisations. Only official Citizens Advice accounts should be using our branding and logos, which tend to look like this:

### **Q. With the forthcoming merger, what's the best way to keep up with Citizens Advice Somerset online?**

A. You can follow the four merging offices (Mendip, Sedgemoor, South Somerset and Taunton) on [Facebook](#) on the account Citizens Advice Somerset. West Somerset Citizens Advice also has its own [Facebook page](#).

### **Q. Can you give out advice on social media?**

A. At the moment, CA Somerset does not give advice on social media, but you can fill in an online form for advice [here](#). National Citizens Advice has an [online chat advice service](#).

## **Q. Does Young Citizens Advice Somerset have a TikTok account?**

A. We hope to start a TikTok account soon, but for now, Citizens Advice has one [@citizensadvice](#) with nearly 150K followers. Recently they worked with Hamilton Lodge School and College for the Deaf to create 3 BSL tiktok videos for Scam Awareness:

[Bogus Online Sellers](#)

[Bank Scam Emails](#)

[Misleading Selling Techniques](#)

Any organisation is welcome to share this content with credit to the young people of Hamilton Lodge College, and link back to Citizens Advice for further information.



## Contact and Thanks

You can reach Catherine D, our Project Development Worker, and Catherine G, our new project worker, at [ycasomerset@tauntoncab.org.uk](mailto:ycasomerset@tauntoncab.org.uk).

Thank you to everyone who has contributed so far, and to Somerset Council both for their invaluable input and funding.

All the Citizens Advice offices are independent local charities who rely on donations to operate. Thank you to all who supports us.

If you are interested in volunteering, more information can be [found here](#).

If you or someone in your life needs help, you can visit our [online advice form](#) to ask for help, and read [this information \[edit with link\]](#) on the situation.

You can also call Citizens Advice on 0808 27 87842 from 10am to 4pm Monday to Friday. If Deaf or Hard of Hearing please call the Citizens Advice Text Relay service on 03444 111 445.