

57) NEW RULES AND REGULATIONS - The latest in a series of articles by
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Is it just me or do you get the impression that we are being besieged on all sides by new rules and regulations, apparently designed to make our lives more difficult, whilst at the same time we are expected to pay more and more to receive less and less? On top of that there appear to be an unlimited number of annoying pests who phone us day and night attempting to separate us from our hard-earned cash by various dubious means and I think it is fair to say that we are all getting tired of it. Winston Churchill once said that “if you make 10,000 regulations then you lose all respect for the law” and he did have a tendency to sum things up rather well. I mention these points because there are a few topics we need to cover today all of which will, I hope, help you to protect yourselves and gain you some well-deserved peace and quiet.

So let's firstly have a look at the problems arising from the “Windrush” scandal – and a scandal it is. We might well think that this has no real impact on us in Caithness (other than morally), but I will take a level bet that as an estimated half a million people are affected there will be a few residents in the County who are going to have problems either directly or indirectly, because they personally have document issues or because they have friends or family members who are in that position. In brief, on 22 June 1948 the MV Empire Windrush arrived at Tilbury Docks, Essex, bringing workers from Jamaica, Trinidad and Tobago and other islands, the plan being that these people would fill gaps in the labour market after WW2. They, and those who followed during the next couple of decades have been in the UK for at least half a century during which they have worked hard, paid their taxes and contributed to the national good and now, due to “record issues” some of them have lost their jobs, their rights and entitlements and have reportedly been told that they are here “illegally” with the threat of deportation hanging over them. Add to that the unfortunate EU citizens who have joined us as valued new Caithnessians who are concerned about what will happen if and when “Brexit” takes place and the worries faced by people who have gone to live in the EU, and we have a bit of a witches brew to contend with and there are so many rules and regulations to hack one's way through that a very large machete is needed. Fortunately CCAB have such an implement to hand and will wield it with enthusiasm.

So what can be done? Well, first of all I think the Windrush crisis will be sorted out, because of the sheer level of public outrage. Suggestions for an “Amnesty” have been made, but that would imply that these folk have done something wrong, which they haven't. I would think we will see some urgent legislation very quickly and then perhaps they can be left alone to enjoy their retirement. That said, there are going to be plenty of tears before everything is sorted out and, as always, Citizens Advice Scotland and Caithness CAB are ready to advise and assist. We have access to a lot of information and will always help – there are strict rules about giving immigration advice and where an issue goes beyond our authority to advise, we can refer to specialists who

will be able to progress matters. Our own system has been updated and a summary is:-

“Recent changes to the law mean clients from outside the UK will need more documentation to prove their right to:

- live and work in the UK
- access NHS services
- claim benefits

To prove their right to live or work in the UK permanently, Commonwealth citizens can apply for a ‘biometric residence permit’. Not all Commonwealth citizens are eligible. The Home Office have published guidance for undocumented Commonwealth citizens, including who’s likely to be eligible and the evidence they’ll need. In response to recent treatment of people from the Windrush generation, the Home Office have also set up a new team to help Commonwealth citizens apply for these permits.” New links and contacts have been added to our system and we can gain access to all the information swiftly.

What we suggest is this – if anyone has concerns or needs help then contact CCAB and we will make sure you can access all the support mechanisms available and we will guide you at every step. And this also applies to both EU citizens and local people who work or have a home in the EU.

The second topic for today concerns – again – PPI. I recently got a letter from a firm inquiring if I would like a “FREE!” PPI check. No. The only reason it landed at my home was because it was addressed to “The Occupier” - I never give my address or phone number to anyone unless they are trusted beyond reproach. So if I got one then so will you, particularly as there is now a time limit on such claims (2019). I decided to use it to line the cat’s litter tray which seemed sensible, but a quick scan of the contents (prior to use by the cats) indicated that whilst the check was “free” any monies retrieved would attract a commission of 25% plus VAT. This is actually a bit less than the usual 30% to 40% charged by Claims Management Companies (CMC’S). and the firm is acting perfectly legally, but this is still a huge amount for very little work, So if you got say £4000 back then wave farewell to £1000 plus £200 VAT. You can check for yourself in a matter of half an hour and CCAB will do it for you free – I reckon that so long as you know the names of your various lenders I can get the letters away in less then 15 minutes. This is one of the few areas where Citizens Advice Scotland take a firm stance – we do not advise people to use CMC firms. And one final warning – if you have ever been sequestrated or had any form of debt management plan and you go to a CMC and they get money back, you may well not see a penny, because the original lender can claim it and set it against the historic debt. Unfortunately you still, lawfully, owe the fee to the CMC, so you would end up having to pay your £1200 even though you have got nothing.

And the final subject for today concerns the incredible work done by the local women who are driving the WASPI campaign (Women against State Pension Inequality). Women have been treated appallingly during the pension reform process and they are putting up a tremendous fight to get a just settlement. We are delighted to make our contribution so if you are a woman who wants to know your state pension age and to find out how much (or how little) you are going to get then please contact us - it takes minutes – and you might want to add your voice to the campaign.

And with all that in the sent box, I think it is time to wander outside. I see at least one cat on the garage roof and it is pretending to be stuck. I may be some time