

ARM YOURSELVES AGAINST DEBT

**Get
advice,
know
your rights
and come
together
to fight
debt**

**NO EVICTIONS
NO BAILIFFS**



There is NO shame in debt

With high levels of unemployment, huge cuts to benefits and living standards falling it is hardly surprising that debt is on the rise.

There are many reasons why people fall into debt:

- job loss
- council tax changes
- high prices of food and energy
- illness and disability
- spiralling loans
- changes and cuts to benefits
- an unexpected fine
- low pay

Over 50% of households are in debt. The massive rise in payday loans is proof that people can't get by.

What you can do

Don't stand alone there is help out there. Unite is working with Payplan, an organisation that gives completely free advice and support to people who find themselves in debt.

Call free from a landline on 0800 280 2816 (Mon-Fri 8am-9pm and Sat 9am-3pm) or if you are calling from a mobile it may be cheaper for you to call 0207 760 8980.

Alternatively contact your local Citizens Advice Bureau (CAB). Or try the Money Advice Trust. www.nationaldebthelpline.org.uk Be warned some debt advice agencies charge for their services, so ensure you get free advice.

Beating the bailiffs

If you owe money, one of the ways your creditors might try to get their money back is by using bailiffs. The role of the bailiff is to take your goods away and sell them to raise money to pay your creditors.

Here are some tips for dealing with bailiffs:

1. Do not open the door to a bailiff under any circumstances. If you feel you need to talk to them do so via a locked and secured door.
2. **Do not let them in**, even if they ask you nicely and say they just want to talk or use your toilet.
3. Ensure that all members of the household are aware of the situation and that any children in the house do not open the door to a bailiff. If a child does happen to let the bailiff in, don't panic as this does not count as peaceful entry. Children are not counted as responsible people for this purpose.
4. Be polite and courteous, though you will probably not get the same treatment back.
5. Just explain that you will not let them in and eventually they will have to go away.
6. Make sure your doors and windows are securely locked.
7. Do not get in to a fight with the bailiffs – an assault on a bailiff can amount to a criminal offence.

As intimidating as bailiffs can be, don't forget that they are not usually allowed to force their way in to your home (unless you are being evicted). Bailiffs can enter your home without permission if they are collecting unpaid criminal fines imposed by a magistrates court or if the bailiffs have previously gained peaceful entry.

If you owe money to a bailiff seek advice immediately.



Council tax changes

Council tax benefit has been abolished and many people that were previously exempt from paying now have to pay. This is causing real hardship, particularly for those hit by the Bedroom Tax and other social security cuts. Unite Community members are campaigning against this - to get involved see your regional community coordinator overleaf.

Come together to fight debt

Unite, UK's largest trade union offers support for people in the community. We encourage people who want to make a change and stand up for their rights to join Unite. For 50p a week people not in paid work can join Unite's community membership and receive training in how to campaign. You can become part of a nationwide organisation that puts people first.

Here are some ideas for communities to campaign around debt

- 1 Set up a local anti-debt group.** Facing debt alone can make people feel helpless. By coming together to support one another you can have more strength to ensure that your rights are enforced.
- 2 Build a relationship with a local credit union.** People are turning to loan-sharks or payday lenders which can turn small debts into big debts very quickly. Credit unions can play an important role in helping people with their finances.
- 3 Deal with the bailiffs.** More people than you think will be suffering from debt. If you or your neighbour receives a bailiff letter do not ignore it. Talk about it, seek help and devise a plan of action.
- 4 Campaign for best practice for local authority debt collection.** There are agreed guidelines by Citizens Advice Bureau and the Local Government Association on how best to deal with people in debt that does not involve calling in the bailiffs.
- 5 Find out how YOUR local authority rates in dealing with debt fairly.** Some local authorities in England and Wales have a terrible record when it comes to employing bailiffs for often small amounts of debt. Others that use the protocol are much better. Find out here how your authority deals with debt. www.moneyadvicetrust.org
- 6 Lobby your local council.** Contact your local councillor to find out if they are aware of the protocol and if they are using it.
- 7 Raise awareness.** Little is known about the use of bailiffs, as many people feel ashamed that they have found themselves in debt. Bailiffs however, are charging massive fees for recouping small levels of debt. Use the local media with personal stories to put pressure on local authorities and other creditors to stop using bailiffs.
- 8 Arm yourselves with facts.** Unite has produced leaflets on the bedroom tax, evictions for social and private tenants, council tax benefit changes. See our website www.unitetheunion.org/community

A powerful supporter: Unite Community

If you need help in setting up a local campaign group, don't hesitate to contact your local Unite Community Coordinator (below). Unite Community members can take part in our activist training and learn campaigning skills such as how to lobby your MP or councillor, public speaking, media and communication. Community membership costs 50p per week and offers an opportunity for people in your community to stand up against the cuts the Tories are unleashing on ordinary people. Unite can assist you with resources and practical support.

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