

Adviser Index

Features Index

This index includes feature articles appearing in issues 1 - 138. The index reference eg, 48/16 indicates that the article appears in Adviser number 48 at page 16.

A

ABROAD

Asylum seekers entitlement to welfare benefits, 94/22
Benefit entitlement of Polish nationals, 132/9
Benefit rights of EEA workers residing in the UK, 130/6, 131/9
Benefit rule changes affecting persons from abroad, 48/16
Changes to asylum support system, 93/17
Habitual residence test, 47/11
Housing rights of Accession States workers, 128/21, 128/28
Recent case law developments on habitual residence, 51/36
Right to reside for benefits purposes, 112/47

ACCIDENTS

Advisers' role in personal injury claims, 34/29
Claiming Industrial Injuries Benefit, 5/6
Health Executive's role in personal injury claims, 33/13
Industrial injuries scheme explained, 117/9
Injury at work, 15/11
Meaning of 'arising out of and in the course of employment', 1/8
Recoupment rules, 43/16
Solicitors' role in personal injury claims, 32/29

ACCOMMODATION

Assisting older people to remain, 122/33
Changing from bed and breakfast to private rented accommodation, 2/10
Difficulties for ex-service personnel, 28/27
Finding secure accommodation after release from prison, 124/30
Keeping the home while in prison, 124/25
Recovering rent deposits, 76/6
Suitable options for older people, 130/25

ACCOMMODATION AGENCIES

Bad practice by letting agencies, 31/10
Legal position of, 22/24
Role of agents in landlord and tenant law, 45/11

ACTIVELY SEEKING WORK

Actively seeking work, 17/10

ADDITIONAL REQUIREMENTS

Entitlement to, 5/8

ADMINISTRATION ORDERS

New procedure, 38/36

New procedure reviewed, 45/37

Objections to rent arrears, 113/16

Proposed changes, 125/23

Research on current problems, 56/36

Reviews, 30/31

Use of, 5/24, 54/33

ADVICE AGENCIES

Assuring quality of advice, 91/4

Benefits advice for people with mental health problems, 106/35

Community Legal Service, implications for, 75/6

Complaints about local partnerships, 125/66

Delivering debt advice in Wales, 110/41

Delivering e-government services, 102/14

Employing solicitors in advice centres, 39/6

Employment case management systems, 55/31

Employment franchise in practice, 71/35

Franchising - Birmingham pilot, 17/6

Impact of Money Advice Support Services Strategy, 55/37

Implications of Child Support Act, 37/6

Implications of Data Protection Act 1998, 69/44

Improving referrals to solicitors, 50/6

Inclusive quality project, 92/6

Interim results of non-solicitor franchising pilot, 53/6

Leaflets service, 110/53

National occupational standards for advice work, 94/4

Non-solicitor agencies franchising pilot, 48/6, 58/6

Partnership working in Devon, 107/15, 110/16

Partnership working with credit unions, 125/32

Performance indicators for advice work, 90/5

Quality issues for the advice sector, 74/6

Quality mark queried, 88/5

Reception areas, 132/61

Using the Internet, 73/12

Working with creditors, 39/41

Young people's access to, 95/6

ADVICE AND ASSISTANCE

Benefits advice for people with mental health problems, 106/35

Benefits training for solicitors, 45/6, 46/6

Best value in consumer advice, 90/42

Charitable funding applications, 135/56

Children's access to, 22/28

Complaints about local partnerships, 125/66

Consumer Direct, 98/45

Consumer helplines pilot, 91/52
Debt Management Guidelines examined, 90/33, 92/43
Delivering debt advice in Wales, 110/41
Delivering e-government services, 102/14
Developing employment advice, 42/31
Development of Shelternet, 93/9
Disability Access Rights Advice Service, 61/49
Duty scheme at York County Court, 123/37
Duty schemes for mortgage borrowers, 130/21
Employing solicitors in advice centres, 39/6
Freedom of information rights, 108/5
Free school meals take-up in Durham, 125/12
Future of legal services, 35/6
Giving effective advice to victims of gun culture, 124/56
Housing advice for black and ethnic minority communities, 120/39
Housing advice for older people, 72/9
Housing advice provision, 61/10
Improving referrals to solicitors, 50/6
Independence and the Government, 101/5
Leaflets service, 110/53
Local insolvency practitioners, 106/39
Lord Chancellor interviewed, 10/21
Negligent advice, 17/8
New EU website, 105/52
New money advice needs, 88/45
Occupational benevolent funds, 113/51
Partnership working in Devon, 107/15, 110/16
Personal injuries, 43/41
Pro bono work by barristers and solicitors, 127/55
Provision of local housing advice services, 60/6
Role of Legal Aid Advisory Committee, 35/6
Setting up advice networks, 89/48
Shelter's national housing helpline, 70/11
Supporting people with HIV, 99/5
Working as a welfare rights adviser, 104/11
Work of the Bar Pro Bono Unit, 66/6, 119/35

ADVOCACY

Advocacy and arbitration hearings, 37/40
Assisting clients at debt hearings, 4/21
County court housing and representation schemes, 71/5
General conduct of county court hearings, 116/62
Issues preliminary to Industrial Tribunal hearings, 43/18
Industrial Tribunal advocacy, 44/31
Norwich Support Scheme, 31/34
Representation in debt cases, 44/38
Role of representative at social security appeal tribunals, 109/35

AFFIDAVITS

Use of in debt proceedings, 47/33

AGRICULTURAL LETTINGS

Rights of agricultural workers, 15/24

AIDS (use HIV)

ANTI-SOCIAL BEHAVIOUR

Anti-social behaviour provisions, 103/8, 110/9

Closure orders and drug use, 118/49

Family Intervention Tenancies, 133/19

Neighbour nuisance and anti-social behaviour, 109/9

Proposed Property Closure Orders, 121/19

Shelter's Inclusion Project, 121/29

Use of anti-social behaviour orders, 80/9

ARBITRATION

ABTA arbitration scheme, 33/34

Alternative dispute resolution, 44/44

Alternative dispute resolution for holiday claims, 106/46

Approving consumer dispute resolution schemes, 114/41

Resolving housing disputes, 107/5

ARMED SERVICES

ACAS arbitration scheme, main provisions, 73/15

Accommodation difficulties for ex-service personnel, 28/27

Critical review of ACAS scheme, 73/16

Debt problems of service personnel, 22/21, 60/38

ARREARS

Advising on mortgage arrears, 30/10, 39/38

Defending Part 8 possession claims, 127/20

Distress for rent arrears, 1/22

Evictions appeal panels, 114/44, 114/47

Options for dealing with distress for rent, 2/22

Period for repayment of mortgage arrears, 58/31

Rent arrears management guidance, 118/56

Rent arrears pre-action protocol, 118/53

Secure tenants and rent arrears, 62/6

ASSOCIATION OF BRITISH INSURERS

Consistent interpretation project for loan insurance, 97/53

Extended warranty insurance, 60/41

Review of ABI Code of Practice, 49/38

ASSOCIATION OF BRITISH TRAVEL AGENTS

Arbitration scheme, 33/34

ASSURED SHORTHOLD TENANCIES

Ending fixed term tenancies, 106/9

Guide to assured shorthold tenancies, 45/8

Housing Act 1996 changes, 61/8
Introduction to rent control, 51/10
Requirement for written tenancy agreement, 132/17
Residence condition, 95/10
Subletting caselaw, 133/24
Succession rights, 97/8
Validity of s.21 notices, 116/55

ASSURED TENANCIES

Effect of possession order, 122/39
Fast track possession proceedings, 39/13
Forfeiture proceedings, 23/28
Guide to assured shorthold tenancies, 45/8
Guide to assured tenancies, 43/6

ASYLUM SEEKERS

Benefit changes, 55/18
Benefits and housing assistance, 81/8
Changes to asylum support system, 93/17
Entitlement to welfare benefits, 94/22
Homelessness applications, 41/6
Housing rights, 106/12
Local authority services under National Assistance Act 1948, 63/18
Recent changes to benefit, employment and housing rights, 58/9
Requirement for written tenancy agreement, 132/17
Subletting caselaw, 133/24

ATTACHMENT OF EARNINGS

Rules, 43/38

ATTENDANCE ALLOWANCE

Arachnoiditis, 20/9
Mallinson decision, 45/14
Night supervision test, 7/8
Older blind and partially sighted people, 130/11
Resolving conflicts of medical evidence, 64/15

AVAILABLE FOR WORK TEST

Actively seeking work, 17/10

B

BAILIFFS

Certificated Bailiffs Association complaints procedure, 78/33
Challenging charges, 135/43
Clamping motor vehicles, 138/43
Complaints procedure against bailiff's certification, 123/24
Complaints to Ombudsman about local taxes enforcement, 129/51
Costs for community charge/council tax distress, 24/31, 38/34
Council tax levies and redemption fees, 126/42, 136/42

Current problems with levies, 123/20
Disputing bailiffs' charges, 7/29, 33/30, 99/39, 120/35
Distraint on small businesses, 52/38
Distress for rent arrears, 1/22
Distress for tax debts, 85/42, 86/42
Distress for VAT update, 71/39
Draft Code of Practice, 33/27
Enforcing High Court writs, 116/21
National standards for enforcement agents, 92/45
Options for dealing with distress for rent, 2/22
Recovering unpaid parking charges, 68/31
Remedies for wrongful actions, 63/34, 64/33
Revised county court complaints procedure, 77/36
Rights of entry, 74/36
Seizure of goods on hire purchase, 116/18
Social policy action against, 134/48
Validity of levies, 69/35
Transfer of magistrates' warrant enforcement, 85/7
Walking possession agreements explained, 54/37

BANKING OMBUDSMAN (see also FINANCIAL OMBUDSMAN SERVICE)

Role of, 62/35

BANKRUPTCY

Annulment, 113/19
Avoidance by homeowners, 13/26
Challenging Yes Car Credit claims, 119/47
Changes to jurisdiction rules, 93/35
Complaints to Local Government Ombudsman, 131/52
Defending council tax petitions, 131/56
Defending statutory demands and creditors' petitions, 111/46
Easy option warning, 22/11
Effect on motor vehicles, 122/44
Effect on pensions, 78/37
Employment rights against insolvent employer, 132/24
Employment rights on sale of insolvent employer's business, 135/35
Fraudulent debts, 137/45
Impact on assets, income and expenditure, 56/39
Legal position of landlords and tenants, 52/11
Liability for council tax arrears, 120/22
Money claims against employers, 13/6
New bankruptcy rules from April 2004, 102/42
Proposed changes to personal insolvency law, 117/52
Regulating insolvency practitioners, 96/39
Review of Insolvency Act 1986, 2/26
Role of the Official Receiver, 55/35
Role of Protracted Realisation Unit, 107/39
Security of tenure, 137/23

BATTERED WOMEN (use VIOLENCE AGAINST WOMEN)

BENEFITS

Achieving equal treatment, 44/16
Advice for people with ME, 35/34
Anti-test case rule, 119/11
April 2006 update, 114/13
Backdating HB/CTB for good cause, 113/9
Backdating on review, 41/13
Backdating under Regulation 72, 21/7
Back to work bonus, 59/6
Benefits Agency Change Programme, 62/11
Benefits Agency medical evidence, 81/16
Benefits for new parents, 109/18
Birmingham take-up campaign, 70/15
Budget 2003 highlights, 98/31
Challenging overpayment claims, 13/11
Changes to backdating rules, 62/8
Changes for hospital patients, 10/6
Changes for people in residential care, 37/18
Charging for medical evidence, 82/14
Charitable and voluntary payments, 113/12
Child Trust Fund discussed, 107/12
Claimants transferring from benefits to work, 85/16
Claims and mental health issues, 127/13
Claims by homeless people, 133/6
Consequences of changes to State pension age, 138/8
Decisions – revision or appeal, 123/6
Difficult appeals, 27/8
Direct payment project assessed, 106/4
Due care and diligence test, 50/15
Earnings top up pilot scheme, 60/17
Effect of sentence of imprisonment, 119/6
Entitlement during lay-off and short-time working, 135/6
Entitlement of Polish nationals, 132/9
Entitlement for people on training courses, 47/15
Financial consequences of children going into care, 111/14
Financial costs of claiming, 137/6
Forthcoming adjudication changes, 66/15
Free school meals take-up in Durham, 125/12
Full time students, 24/9
Government proposals to cut number of Incapacity Benefit claimants, 116/11
Habitual residence test case law, 78/17
Helpline for prisoners' families, 124/6
Identifying appeals to the Commissioner, 122/11
Implications of Fraud Act 1997, 66/19
Implications of Fraud Act 2001, 89/17
Information about ex employees, 24/12
Impact of civil partnerships, 105/35
Injury at work, 15/11
Insufficient National Insurance contributions, 124/9

Jobcentre Plus performance reviewed, 122/6
Late appeals, 42/13
Local benefits take-up campaign, 73/10
Local take-up campaign for deaf people, 67/13
Main New Deal programmes, 68/17
New Deal for disabled people, 74/18
New disability benefits, 29/6
New rules for claims, 67/16
NINO requirement problems, 90/14
Notional capital rules, 115/6
Older blind and partially sighted people, 130/11
ONE pilot experience, 84/15
Partnership working in Devon, 107/15, 110/16
Pay day changes, 132/6
Payment and bank accounts, 93/5
Payment of arrears on review, 28/13
Prisoners, 57/16
Problems with cohabitation rule, 6/8
Protecting assets of people entering care, 50/17
Race discrimination, 40/15
Rate relief, 7/10
Recent changes for asylum seekers, 55/18, 58/9
Recent developments for students, 54/14
Recoupment from compensation, 43/16
Recoverable overpayments, 12/6
Review of Social Security (Adjudication) Regulations 1986, 3/6
Rights of EEA workers residing in the UK, 130/6, 131/9
Right to reside, 112/47
Role of Social Security Advisory Committee, 40/31
Rule changes affecting persons from abroad, 48/16
Rules for providers and users of child care, 63/12
Sex equality, 33/11
Significant decisions, 118/9
Social Security Act 1998 discussed, 72/16
Structure and operations of DWP, 95/36
Support for carers, 127/6
Sure Start Maternity Grant, 110/19
Tactics in disputing benefits decisions, 79/11
Test case limits, 21/6
Welfare Reform Bill considered, 118/18
Working as a welfare rights adviser, 104/11

BENEFITS AGENCY (use BENEFITS)

BREAKDOWN OF MARRIAGE (use SEPARATION)

BUDGETING

Use of budget standards, 62/28
Work of Family Budget Unit, 65/5

BUILDING

Builders' quality mark, 86/46
Home improvement schemes, 61/44
Legal remedies for householders, 52/41
Proposals for protecting householders, 52/43
TrustMark, 126/34

BUILDING SOCIETIES OMBUDSMAN (see also FINANCIAL OMBUDSMAN SERVICE)

Complaints about windfall shares, 67/41
Recent mortgage complaint decisions, 72/32

BUSINESSES

Business debt, 9/26, 46/35
Consumer problems with business associations, 65/44
Distress issues, 52/38
Negotiating with business creditors, 10/26
Problems of business equipment leases, 48/37
VAT enforcement, 50/40

C

CARAVANS

Provisions of Mobile Homes Act 1983, 2/24

CARE AND REPAIR SCHEMES

Grants and loans for housing renewal, 104/4
Schemes for elderly homeowners, 10/22

CARERS

Advice issues for carers, 52/6
Complaints to Ombudsman about social care, 129/61
Financial interests of people with disabilities and carers, 65/13
Flexible working, 122/21
Support for carers, 127/6

CARS

Buying write-offs, 36/39
Clamping and bailiff issues, 138/43
Effect of bankruptcy, 122/44
Hire purchase termination, 96/43, 98/41, 102/49, 106/43
Law on repairs and servicing, 46/38
MOT test, 71/43
Recovering unpaid parking charges, 68/31, 108/47
Returning write-offs to the road, 36/41
Wheel clamping, 24/29

CHARGING ORDERS

Hybrid orders update, 124/21
Interest on, 76/32

Law and procedure, 97/44
New procedure, 90/39
Orders for sale, 16/28
Problem areas, 115/17
Procedure, 29/31

CHEQUES

Law relating to, 32/38

CHILDCARE

Social security rules, 63/12

CHILDREN

Access to advice, 22/28
Child Benefit Act 2005 examined, 114/15
Child Trust Fund discussed, 107/12
Claiming DLA for children with sensory impairment, 116/6
Financial assistance for new parents, 109/18
Financial consequences of going into care, 111/14
Impact of Child Benefit Act 2005, 120/6
Impact of Climbié report on housing services, 102/9
Local authority payments for children, 135/9
Scottish local authority payments for children, 138/11
Sure Start Maternity Grant, 110/19

CHILDREN ACT

Housing implications for local authorities, 32/9
Intentional homelessness, 47/6
Overview, 28/6
Section 17, 29/8

CHILD SUPPORT

Enforcement update, 126/41, 127/43, 129/10, 137/34
Enforcing arrears, 87/12
Implications for advisers, 37/6
New and old schemes compared, 104/13
Outline of Child Support Act 1991, 36/11
Procedural changes, 74/12
Recent and forthcoming amendments to legislation, 51/32
Review of Child Support Agency, 44/6
Role of Independent Case Examiner, 117/14
Social policy action against bailiffs, 134/48
Special cases, 40/6
Views on Child Support Act 1991, 36/15

CIVIL PROCEEDINGS

Affidavit evidence, 47/33
Benefit overpayments and limitation issues, 121/41
Challenging creditors' costs, 96/35
Drafting witness statements, 109/51

Hybrid orders update, 124/21
Judicial view of disability issues, 129/55
Limitation period and mortgage shortfall debts update, 69/39
Limitation period for mortgage shortfall debts, 61/38
Litigation issues under the Mental Capacity Act 2005, 127/59
New system for remission of court fees, 125/26
Notice before action (PAN) pilot, 113/17
Pre-action conduct, 136/44
Proposals for civil justice and legal aid reform, 51/5
Rent arrears pre-action protocol, 118/53
Research into small claims procedure, 54/42
Taking proceedings against co-debtor, 37/36

CODES OF PRACTICE

Approving consumer dispute resolution schemes, 114/41
Banking Code Guidance, 94/46
Builders' quality mark, 86/46
Challenging decisions of registered social landlords, 109/13
Changes to the Banking Code, 109/44
Consumer Contracts (NCC), 17/25
Default charges in credit card contracts, 116/24
Draft Code of Practice for bailiffs, 33/27
Homelessness guidance, 118/43, 119/45
Mortgage lending code updated, 68/38
New code for mortgage lending, 64/40
OFT approval scheme, 100/45
Review of ABI Code of Practice, 49/38
Trade associations, 85/46

COHABITATION

Benefits Agency approach to 'living together' appeals, 81/13
Effect of civil partnerships on housing and property, 113/48
Impact of civil partnerships, 105/35
Owner-occupation rights on separation, 36/6
Part IV Family Law Act 1996, 63/8
Problems with cohabitation rule, 6/8
Tenants' rights on separation, 37/11

COMMUNITY CARE

Assessments and housing accommodation, 85/10
Benefit changes, 90/11
Benefit changes for people in residential care, 37/18
Financial interests of people with disabilities and carers, 65/13
Homeless people, 42/6
Housing options for young people leaving care, 117/55
Local authority charging issues, 52/16
Local authority financial assessments, 43/13
Protecting assets of people in care, 50/17
Residential and nursing home care, 90/11
Rights of asylum seekers, 106/12

Small homes, 39/17

COMMUNITY CARE GRANTS

Representation at reviews, 26/7

Review of social fund, 121/10

COMMUNITY CHARGE (use for POLL TAX)

Dealing with arrears, 13/28

Enforcement in Scotland, 21/23

Enforcement measures, 19/24

People in temporary accommodation, 23/12

COMMUNITY CHARGE BENEFIT

Effect on relieving hardship, 13/6

COMPANIES

Companies House information, 19/27

Consumer problems with business associations, 65/44

Lifting the veil of incorporation, 70/43

COMPANY PENSIONS (use OCCUPATIONAL PENSIONS)

COMPENSATION

Benefit recoupment rules, 43/16

Compromising employment cases, 39/31

Enforcing industrial tribunal awards, 5/22, 40/36, 53/32

Injury at work, 15/11

Injury to feelings and unfair dismissal, 94/39, 99/33

Order of deductions from unfair dismissal awards, 68/30

Unfair dismissal calculations, 40/33

COMPULSORY COMPETITIVE TENDERING

Compulsory competitive tendering case law, 36/31

Contracting out after Dines, 46/29

Council estates management, 55/12

Reorganisation of council services, 21/11

COMPUTERS

Advising consumers about the Internet, 51/44

Buying on-line, 113/38

Delivering e-government services, 102/14

Distance selling, 88/48

E-learning resources for money advisers, 86/40

New EU website, 105/52

Shopping on the Internet, 75/37

Using the Internet, 73/12

CONSTRUCTIVE DISMISSAL (use UNFAIR DISMISSAL)

CONSUMER

Consumer representation, 77/29
Consumer support networks, 82/46
Report of 1991 Annual Consumer Congress, 25/6
Report of 1992 Annual Consumer Congress, 31/39

CONSUMER CONTRACTS

Acceptance revisited, 99/48
Agency law, 56/43
Cancellation rights, 55/43
Cancelling agreements and place of signature, 122/53
Changes to Sale of Goods Act 1979, 48/41
Consumer Contracts (NCC), 17/25
Distance selling, 35/43, 88/48
Effective enforcement of consumer rights, 129/48
Exclusion clauses and unfair terms, 103/47
Fairness of contract terms, 132/61
Merchantable quality, 17/23
New rights when buying goods, 94/54
OFT's review of standard term contracts, 58/39
Outline of consumer protection, 14/24
Position of minors, 34/39
Sales promotions, 42/41
Scope of Unfair Terms in Consumer Contracts Regs. 1994, 50/43
Third party rights, 79/45
Title to goods, 18/28
Undue influence reassessed, 95/40
Unenforceable consumer credit contracts, 117/47
Use of plain language and unfair contract terms, 68/36

CONSUMER CREDIT (use CREDIT)

CONSUMER PROBLEMS

ABTA arbitration scheme, 33/34
Air passenger rights, 119/22
Alternative dispute resolution, 44/44
Alternative dispute resolution, 84/48
Application of Timeshare Act to boats, 109/49
Appropriating payments to bank accounts, 98/38
Approving consumer dispute resolution schemes, 114/41
Banking issues, 98/38, 107/37, 108/46, 113/35
Car repairs and servicing, 46/38
Changes to consumer credit legislation, 108/43
Changes to Sale of Goods Act 1979, 48/41
Complaints about telecom service providers, 127/37
Claims against tour operators, 107/47
Complaints against dentists, 85/48, 128/65
Complaints to Building Societies Ombudsman about windfall shares, 67/41
Consumer protection legislation update, 131/43
Consumer rights and the Millennium bug, 70/40

Corporate responsibility, 79/42
Dealing with business associations, 65/44
Default charges in credit card contracts, 116/24
Distance selling, 82/45
Doorstep selling crime, 112/50
DTI approach to consumer research, 83/45
Educating consumers, 91/49
Effective enforcement of consumer rights, 129/48
Enforcement of consumer protection laws, 86/48, 93/41, 98/42
Enforcement of Consumer Protection Regulations, 128/49
Equal liability and overseas transactions, 116/39
Flood damage claims, 74/44
Hire purchase termination, 96/43, 98/41
Isle of Man law, 120/53
Issues in Ukraine, 100/49
Merchantable quality, 17/23
Modern approach to consumer protection, 73/38
OFT role in combating scams, 115/55
OFT research into consumer detriment, 78/40
Parties' liability under hire purchase agreement, 104/20
'Paths to Justice' research, 84/45
Penalty charges, 113/35
Pensions and savings advice, 94/50
Pyramid selling schemes, 95/45
Quality of trading standards advice, 81/39
Resolving cross border disputes, 54/40, 117/22
Rights on liquidation, 38/39
Shopping on the Internet, 75/37
Supplier failing to settle outstanding hire purchase, 133/42
Title to goods, 18/28
Unfair commercial practices, 123/52
Unsolicited mailings, 111/54
Using experts, 47/39
Using Part III assurances, 40/45
Using Part 8 enforcement powers, 101/45
Work of OFT's Consumer Affairs Division, 40/44

CONSUMER SERVICES

Access issues for disabled people, 106/49
Assured trader scheme networks, 130/44
Baroness Denton interviewed, 35/45
Basic bank accounts surveyed, 86/44
Claims management services relating to unenforceable credit agreements, 135/47
Consumer Direct, 98/45
Consumer Focus role, 131/46
Consumer education toolkit, 103/49
Dealing with claims for hair damage, 51/41
Disability discrimination provisions, 101/47, 107/44
Dormant bank accounts, 66/41
Dr Kim Howells interviewed, 73/35

Finding reputable trades people and TrustMark, 126/34
Isle of Man contracts, 120/53
Local authority assured trader scheme networks, 130/44
Nigel Griffiths interviewed, 62/37
Ombudsman for Estate Agents, 112/6
Press Commission complaints, 122/57
Regulation of claims management companies, 126/36
Removals Industry Ombudsman, 112/6
Role of Consumer Council for Water, 110/50
Switchover to digital television, 125/40
Trading standards national performance standards, 93/44
Using consumer representatives, 92/48

CONTINUOUS EMPLOYMENT

Business transfers, 29/14
Casual workers' rights, 63/32
Casual workers test case, 56/16
Compulsory competitive tendering case law, 36/31
Contracting out after Dines, 46/29
Preservation of, 25/12
Returning to same job, 53/31
Suzen ruling, 64/30
Transfer of Undertakings Regulations, 8/27

CONTRACTS (use CONSUMER CONTRACTS/CONTRACTS OF EMPLOYMENT)

CONTRACTS OF EMPLOYMENT

Agency workers and end users, 105/15, 120/17
Agency workers' update, 127/29, 127/33
Business transfers, 29/14
Caselaw update, 110/33
Changing terms and conditions following transfers of undertakings, 75/29
Collective agreements, 11/12
Common law contractual remedies, 29/12
Compulsory competitive tendering case-law, 36/31
Contracting out after Dines, 46/29
Custom and practice in employment contracts, 123/56
Dispelling common myths, 48/31
Exploiting casual workers, 103/15
Extension of tribunal jurisdiction, 45/34
Fixed term contracts, 94/43
New rules on transfers of undertakings, 110/37
Outsourcing and transfers of undertakings, 77/26
Reorganisation of council services, 21/11
Substitution clauses, 116/43, 137/31
Sunday Trading Act 1994, 46/28
Suzen ruling, 64/30
Transfer of Undertakings Regulations, 8/27
Unwanted changes to terms and conditions, 115/37

Variation of, 34/32

CONTRIBUTIONS (use NATIONAL INSURANCE CONTRIBUTIONS)

CO-OPERATIVES

Housing co-operatives, 29/29

COUNCIL HOUSING

Allocations law update, 134/28

Change of landlord scheme, 13/24

Compulsory competitive tendering of estate management, 55/12

Exclusions from housing registers, 68/9

Implications of sale of stock, 30/7

New rights to repair and compensation for improvements, 48/9

Practicalities of applying, 34/7

Right to choose new landlord, 9/24

Rights of asylum seekers, 106/12

Rights of people in homelessness accommodation, 107/8

Rights of secure tenants, 46/12

Social housing update, 125/44

Tenants' Charter under Housing Act 1980, 3/21

Tenants' rights on sale of housing stock, 3/22

COUNCILS (use LOCAL AUTHORITIES)

COUNCIL TAX

Bailiff levies and redemption fees, 126/42, 136/42

Bailiffs' right to seize goods on hire purchase, 116/18

Changes to enforcement procedures, 66/33

Complaining to the Local Government Ombudsman, 118/6

Complaints to Local Government Ombudsman about bailiffs, 129/51

Complaints to Local Government Ombudsman about bankruptcy, 131/52

Current problems with levies, 123/20

Defending bankruptcy petitions, 131/56

Legal update, 130/55

Liability for arrears after bankruptcy, 120/22

Outline of provisions, 35/8

Recent developments, 104/46

Recovery procedures, 36/35

Social policy action against bailiffs, 134/48

Tactics for dealing with enforcement, 118/60

COUNCIL TAX BENEFIT

Backdating for good cause, 113/9

Charitable and voluntary payments, 113/12

Comparison with Community Charge Benefit, 35/31

Complaints about administration, 120/13

Habitual residence test, 47/11, 51/36, 54/12, 55/29

Notional capital rules, 115/6

Verification framework, 93/13

COUNCIL TENANCIES

Allocations law update, 134/28
Complaints about housing allocation, 124/35
Disability discrimination and human rights challenges, 131/26
Evictions appeal panels, 114/44, 114/47
New rights to repair and compensation for improvements, 48/9
Right to choose new landlord, 9/24
Rights of secure tenants, 46/12
Tenants' charter under Housing Act 1980, 3/21
Tenants' rights on sale of housing stock, 3/22

COUNTY COURT

Actions wrongly commenced in High Court, 43/35
Advocacy and arbitration hearings, 37/40
Affidavit evidence, 47/33
Appeals and set aside procedures, 65/38
Assisting clients at debt hearings, 4/21, 44/38
Benefit overpayments and limitation issues, 121/41
Challenging arbitration decisions, 64/38
Challenging creditors' costs, 96/35
Changes to court procedures, 27/29, 28/33
Changes to enforcement procedures, 90/39
Complaints against bailiff's certification, 123/24
General conduct of hearings before a district judge, 116/62
Default summons procedure explained, 54/34
Drafting witness statements, 109/51
Enforcing foreign judgments, 60/35
Fee exemption and remission, 80/39
Hybrid orders update, 124/21
Judicial view of disability issues, 129/55
Imprisonment for judgments, 58/35
Mortgage possession proceedings, 123/27
Mortgage possession update, 136/25
New debt procedures, 72/28, 73/31, 74/39
New system for remission of court fees, 125/26
Notice before action (PAN) pilot, 113/17
Norwich County Court Support Scheme, 31/34
Possession claims on-line, 121/35
Pre-action conduct, 136/44
Rent arrears pre-action protocol, 118/53
Research into small claims procedure, 54/42
Taking proceedings against co-debtor, 37/36
Using the CPR to challenge costs orders, 79/39

COURTS

Duty scheme at York County Court, 123/37
Duty schemes for mortgage borrowers, 130/21
Norwich County Court Support Scheme, 31/34

CREDIT

Agreement contains wrong amount of credit, 103/41
Bailiffs' right to seize goods on hire purchase, 116/18
Bills of sale, 104/49
Cancellation rights, 55/43
Catalogue agreements post-6 April 2007, 124/19
Challenging non-status loans, 87/38, 91/42
Challenging unfair agreements, 17/32
Challenging Yes Car Credit claims, 119/47
Changes to legislation, 108/43
Claims management services, 135/47
Contractual interest after judgment, 59/31
Cost of credit, 11/27
Criticism of PSI moneylending research, 49/36
Default charges in credit card contracts, 116/24
Discrimination complaints, 122/49
Enforcement of regulated agreements, 66/36
Equal liability and overseas transactions, 116/39
Explanation of credit unions, 11/24
Finance company liability under section 75 Consumer Credit Act 1974, 25/30, 26/34
Hire purchase termination, 96/43, 98/41, 102/49, 106/43
Improperly executed agreements, 18/26
Licensing the credit industry, 23/30
Licensing system explained, 100/56
Non-status lending problems, 68/33
Payment protection insurance, 38/42, 97/51, 105/12
PSI research on moneylending, 49/33
Rights and duties after debt sale, 130/47, 136/38
Secret commission and consumer credit agreements, 124/15
Sharia mortgages, 134/45
Supplier failing to settle outstanding hire purchase, 133/42
Transferring ownership of HP goods, 114/50
Undue influence reassessed, 95/40
Unenforceable consumer credit contracts, 117/47
Use by ethnic minorities, 55/40
Using Part 8 enforcement powers, 101/45

CREDIT CARDS

Connected lender liability complaints, 81/41
Consumer rights on purchases, 81/43
Default charges in credit card contracts, 116/24
Equal liability and overseas transactions, 116/39
Finance company liability under section 75 Consumer Credit Act 1974, 25/30, 26/34
Penalty charges, 113/35

CREDITORS

Client account issues, 12/28
Communicating with, 133/43
Implications of Leeds Project, 37/38
Right and duties after debt sale, 130/47, 136/38

Working with advisers, 39/41

CREDIT UNIONS

Cost of credit, 11/27

Explanation of, 11/24

Partnership working with advice agencies, 125/32

D

DAMAGES

Injury at work, 15/11

DATA PROTECTION

Consumers' rights under 1998 Act, 90/45

Data Protection Act, 20/20

Employment implications of 1998 Act, 79/17, 80/29

Implications of Data Protection Act 1998, 69/44

Work of the Data Protection Complaints Office, 30/36

DEAFNESS

Time limit for occupational deafness claim, 19/8, 28/11

DEBT

Accessing grants from charities, 86/38, 113/51

Advising ex-offenders, 67/35

Appropriating payments to bank accounts, 98/38

Assisting clients at court hearings, 4/21, 44/38

Banking issues, 98/38, 107/37, 108/46, 113/35

Bank recovery procedures, 70/34

Bills of sale, 104/49

Business debt, 9/26, 46/35

Case management systems, 34/35

Catalogue agreements post-6 April 2007, 124/19

Causes of personal indebtedness, 8/12

Challenging unfair agreements, 17/32

Challenging Yes Car Credit claims, 119/47

Changes to consumer credit legislation, 108/43

Charitable funding applications, 135/56

Client account issues, 12/28

Clients with mental health problems, 61/41

Common Financial Statement, recent developments, 103/42, 103/45

Communicating with creditors, 133/43

Complaints to tax adjudicator's office, 81/33

Consultancy queries, 85/45, 87/37, 95/44, 97/43, 98/37

Contents of financial statements, 57/35, 93/37

Creditor's rights and duties after debt sale, 130/47, 136/38

Dealing with fuel debt, 82/37

Dealing with borrowers with mental health issues, 118/57

Dealing with old debts in new relationships, 71/40

Deception by clients, 18/25

Debt and mental health in Scotland, 138/54
Debt Collection Guidance examined, 100/51
Debt Collection Guidance reviewed, 112/18, 112/21
Debt counselling or money advice, 15/27
Debt Management Guidelines examined, 90/33, 92/43
Delivering debt advice in Wales, 110/41
Effectiveness of standard letter, 1/12
E-learning resources, 86/40
Enforcement of regulated agreements, 66/36
Enforcement reviews, 77/32
Enforcing foreign judgments, 60/35
Evidencing mental health problems, 130/51
EU policy developments, 59/33
Financial statements pilot, 76/34
Fitting non-standard debts into money advice process, 99/42
Government support following recession, 136/34
Help for prisoners, 16/26
Impact of Money Advice Support Services Strategy, 55/37
Implications of Leeds project, 37/38
Implications of Southern & District Finance v Barnes, 50/37
Imprisonment for county court judgments, 58/35
Including disability benefits in financial statements, 93/37
Judicial view of disability issues, 129/55
Managing case work, 26/32
Mental capacity and debt, 138/48
Money advice for people in rural areas, 62/32
Money advice learning opportunities, 75/32, 83/42, 84/39, 85/40
Money advice services and funding, 52/35
Negotiating limited repayments, 65/41
Negotiating with business creditors, 10/26
Negotiating with creditors, 83/39
New advice needs, 88/45
Occupational benevolent funds, 113/51
Penalty charges, 113/35
Principles of money advice, 3/11
Problems of services personnel, 22/21, 60/38
Promoting financial inclusion, 84/41
Recovering mistaken payments, 101/42
Recovering unpaid parking charges, 68/31
Relationship between advisers and creditors, 39/41
Research on fuel debt, 41/33
Scottish debt arrangement scheme, 106/40
SFOs as money advisers, 8/10
Student debt, 31/32, 57/39
Supplier failing to settle outstanding hire purchase, 133/42
Tactics for dealing with troublesome creditors, 64/36
Taking proceedings against co-debtor, 37/36
Time limited repayments, 115/15
Two decades of money advice issues, 118/59
Undue influence case law, 63/38

Use of water trusts, 67/38
Using MAT training standards, 91/46

DEBT RELIEF ORDERS

Administration of, 132/47
Explained, 132/34
Fraudulent debts, 137/45
Pensions and, 134/46
Preparing the financial statement, 137/43
Proposed introduction of, 128/55

DEDUCTIONS FROM BENEFIT (use DIRECT PAYMENT FROM BENEFIT)

DIRECT PAYMENT FROM BENEFIT

DSS research, 53/38
Mortgage interest, 34/12

DISABILITY

Access to housing for visually impaired people, 49/6
Access to consumer services for disabled people, 106/49
Arachnoiditis, 20/9
Armed Forces compensation scheme, 111/9
CAB response to 'The Way Ahead', 20/6
Complaints regarding financial services, 122/49
Claims for DLA by mentally handicapped people, 9/6, 11/8
Financial interests of people with disabilities and carers, 65/13
Housing issues for people with mental health problems, 120/49
Judicial view of in debt cases, 129/55
National Disability Information Project, 34/6
New benefits, 29/6
New Deal for disabled people, 74/18
New ILF arrangements, 39/15
Rate relief, 7/10
Recent benefit changes, 91/20
Standard of medical evidence for benefit claims, 96/6
'The Way Ahead', 18/8
Time limit for occupational deafness claim, 19/8, 28/11
War Pension scheme, 38/14
Veterans Agency role, 98/34

DISABILITY DISCRIMINATION

Application of disciplinary and grievance procedures, 109/38
Caselaw update, 110/33
Challenges in social housing, 131/26
Consumer provisions, 58/42
Current developments, 74/31
Definition of 'incapacity', 102/37
Disability Access Rights Advice Service, 61/49
Employment provisions, 58/19

Expert evidence, 91/39
Goods and services provisions, 101/47, 107/44
Housing adaptations for disabled people, 120/45
Housing issues, 57/8, 119/39
Legal rights undermined, 129/43
Medical evidence, 91/36
Overview, 57/5
Reasonable adjustments and dismissal, 134/42
Running an Employment Tribunal case, 76/12, 112/9, 113/41, 114/35

DISABILITY LIVING ALLOWANCE

Applying the 'main meal' test, 61/12
Arachnoiditis, 20/9
Autism Spectrum Disorder and higher rate mobility component, 129/6
Care component and young children, 79/14
Caselaw update, 100/24
Claiming for children with sensory impairment, 116/6
Claims by mentally handicapped people, 9/6, 11/8
Cooking test caselaw, 101/16
Critical review of Benefits Integrity Project, 71/18
Developments after Mallinson, 70/18
Local take-up campaign for deaf people, 67/13
Mallinson decision, 45/14
Mobility component distance test, 71/14
Night supervision test, 7/8
Resolving conflicts of medical evidence, 64/15
Take-up, 134/6
Unable to walk and pain, 106/33
Using to pay debts, 93/37

DISABILITY WORKING ALLOWANCE

Definition of 'remunerative work', 31/11
Effect of recent changes, 53/16

DISABLED PERSONS HOUSING

Access to housing for visually impaired people, 49/6
Adaptations for disabled people, 120/45

DISABLEMENT BENEFIT (INDUSTRIAL INJURIES)

Claiming Industrial Injuries Benefit, 5/6
Meaning of 'arising out of and in the course of employment', 1/8
Stress and benefits, 87/17

DISCONNECTIONS

Tackling gas disconnections, 11/29
Research on water debt and disconnections, 51/14
Water disconnections, 12/26, 29/35

DISCRIMINATION

Age discrimination, 60/34

Age discrimination at work, 85/35, 85/38
Age discrimination regulations examined, 117/17
Application of disciplinary and grievance procedures, 109/38
Caselaw update, 110/33
Dealing with multiple discrimination, 125/18
Disability discrimination in housing, 57/8, 119/39
Northern Ireland employment legislation, 23/9
Personal injury claims, 82/34
Preparing injury to feelings claim, 84/19
Retirement age regulations, 118/22
Using questionnaire procedure in disability cases, 85/32
Whether civil partnerships are discriminatory, 138/33

DISMISSAL

Appealing dismissals, 119/16
Casual workers' rights, 63/32, 124/49
Compulsory dispute resolution, 104/35, 104/37, 115/43, 116/47, 117/21, 118/25
Compulsory grievance procedure, 105/19
Constructive dismissal, 57/18, 108/18
Employee responsible for termination of contract, 50/32
Health and safety dismissals, 80/34
Implications of misconduct at work, 9/10
Reasonable adjustments and dismissals, 134/42
Sickness dismissals, 55/34
Sickness dismissals following extended maternity leave, 68/28
Unwanted changes to terms and conditions, 115/37
Written warnings, 59/17

DISREPAIR (use HOUSING REPAIRS)

DISTRAINT/DISTRESS (use BAILIFFS)

DOMESTIC VIOLENCE (use VIOLENCE AGAINST WOMEN)

E

EARNINGS (use WAGES AND SALARIES)

ELECTRICITY

Assessment of Regulators' consumer bodies, 44/41
Assisting low income households, 131/6
Compensation from energy companies, 96/47
Energy trust fund, 101/44
Introducing competition into the market, 66/42
Regulators' consumer bodies, 41/36
Tackling fuel debt, 102/40
Work of OFFER, 28/36

EMPLOYMENT

ACAS arbitration scheme, main provisions, 73/15

Age discrimination, 60/34
Agency workers' update, 127/29, 127/33
Arranging flexible working, 107/18
Benefit entitlement during lay-off and short-time working, 135/6
Capacity to bring proceedings, 102/37
Caselaw update, 110/33
Case management systems, 55/31
Casual workers' rights, 63/32, 124/49
Collective agreements, 11/12
Common law contractual remedies, 29/12
Critical review of ACAS arbitration scheme, 73/16
Current developments, 126/28
Developing advice, 42/31
Effect of the European Works Council Directive, 51/37
Employee responsible for termination of contract, 50/32
Employers' liability for references, 83/37
Enforcement of European rights, 37/31
Establishing employment status, 6/12
Exploiting casual workers, 103/15
Fairness at Work White Paper, 70/30
Fixed term contracts, 94/43
Flexible working for carers, 122/21
Foot-and-mouth issues, 87/34
Guide to employees' rights, 7/21
Identifying employment status, 65/20, 66/30
Implementation of Working Time Directive, 61/18
Information about ex-employees, 24/12
Issues under a Labour Government, 60/32
Legal costs insurance for disputes, 130/41
Legal update, 131/39
Low paid workers' issues, 128/42
Migrant workers, 112/14
Negotiating dispute settlements, 134/37
New rights under TURERA, 38/32
Recent changes for asylum seekers, 58/9
Representation at disciplinary and grievance hearings, 79/33
Resolving work-place disputes, 88/38, 123/59, 124/54, 126/32
Restraining former employees, 49/30
Rights against insolvent employer, 132/24
Rights on sale of insolvent employer's business, 135/35
Rights while sick, 10/10
Status of agency workers, 122/24
Suspension from work and SARs, 98/15
Tony Blair interviewed, 26/10
Transfer of Undertakings Regulations, 8/27
Transitional arrangements for repeal of dispute resolution procedures, 133/32

EMPLOYMENT ABROAD

Employers' duties, 20/10

EMPLOYMENT & SUPPORT ALLOWANCE (see also INCAPACITY BENEFIT)

Update, 126/6, 128/15

EMPLOYMENT TRIBUNALS (see also INDUSTRIAL TRIBUNALS)

Avoiding costs, 132/29

Capacity to bring proceedings, 102/37

Caselaw update, 110/33

Common misunderstandings, 130/39

Compromise agreements, new rules, 69/32

Compulsory dispute resolution, 104/35, 104/37, 115/43, 116/47, 117/21, 118/25

Compulsory grievance procedure, 105/19

Costs issues, 93/32

Costs orders, 106/18

Disclosure of documents, 111/43

Legal costs insurance for disputes, 130/41

Negotiating dispute settlements, 134/37

New forms, 103/12

New procedural rules, 86/33

Resolving disciplinary and grievance disputes, 97/18

Running a disability discrimination case, 76/12, 112/9, 113/41, 114/35

Time limits, 100/37, 104/42

Transitional arrangements for repeal of dispute resolution procedures, 133/32

ENERGY

Local Energy Advice Centre network, 43/44

EQUAL LIABILITY

Finance company liability, 25/30, 26/34

Overseas transactions, 116/39

EQUAL OPPORTUNITIES

Advising black clients, 32/7

Flexible working for carers, 122/21

Housing advice for black and ethnic minority communities, 120/39

Use of credit by ethnic minorities, 55/40

EQUAL PAY

Case law, 16/12

Establishing equal values, 2/28

Making claims at industrial tribunals, 3/27

Up-date, 101/36

EUROPEAN ECONOMIC COMMUNITY (use EUROPEAN UNION)

EUROPEAN LAW

Caselaw update, 110/33

Compulsory competitive tendering case law, 36/31

Consumer implications of Single Market, 30/33

Contracting out after Dines, 46/29

Cross border consumer issues, 117/22
Discrimination issues in benefits, 115/11
Distance selling, 88/48
Employment rights under TURERA, 38/32
Employment and social rights, 19/10
Enforcement of consumer protection laws, 86/48, 93/41, 98/42
Enforcement of employment rights, 37/31
Habitual residence test, 47/11
Holiday makers' legal problems, 33/32
Impact of European Law on UK social security law, 33/11
Implications of the Social Chapter, 39/35
Implementation of Working Time Directive, 61/18
Individual rights, 18/12
Migrant workers, 112/14
New EU website, 105/52
Reg. 1408/71 EC and the habitual residence test, 54/12
Rights of part-time workers, 45/32
Right to reside for benefits purposes, 112/47
Scope of Unfair Terms in Consumer Contracts Regs. 1994, 50/43
Suzen ruling, 64/30

EUROPEAN UNION

Benefit rule changes affecting persons from abroad, 48/16
Consumer implications of Single Market, 30/33
Debt policy developments, 59/33
Distance selling, 35/43
Effect of the European Works Council Directive, 51/37
Implications of the Social Chapter, 39/35
New website, 105/52
Recent case law developments on habitual residence, 51/36
Report of 1991 Annual Consumer Congress, 25/6
Right to reside for benefits purposes, 112/47
Use of budget standards, 62/28

EVICTION

Defending possession actions for secure tenants, 60/10, 61/5
Enforcing possession orders, 31/8
Fast track possession proceedings, 39/13
New rent possession rules, 88/11
Possession by landlords' mortgage lenders, 24/23
Reasonableness of possession order, 4/24
Recovering rented accommodation, 94/9
Scope of Protection from Eviction Act 1977, 50/12
Summary possession proceedings, 13/21
Travellers and unauthorised sites, 100/11

EXCLUSION CLAUSES

OFT's review of standard term contracts, 58/39
Outline of consumer protection, 14/24
Scope of Unfair Terms in Consumer Contracts Regs. 1994, 50/43

F

FAIR RENT (use RENT REGISTRATION)

FAMILY CREDIT

Definition of 'remunerative work', 31/11

FINANCIAL OMBUDSMAN SERVICE

Accessing, 138/38

Complaints about disability discrimination, 122/49

Complaints about payment protection insurance, 105/12

Consumer credit jurisdiction, 121/48

Draft Financial Services and Markets Bill discussed, 72/34

Extended jurisdiction, 107/35

Financial Ombudsman Service role explained, 100/6

Flooding complaints, 114/4

Investment regulation, 49/40

Making complaints services accessible, 109/5

Regulatory scheme, 45/41

Scheme update, 131/60

Shareholders' rights, 67/43

Working with, 133/39

FINANCIAL SERVICES AUTHORITY

Mortgage regulation, 117/43

FOOD AND DRINK

Enforcement role of trading standards, 63/43

FRAUD

Bankruptcy and Debt Relief Orders, 137/45

Benefit implications of Fraud Act 2001, 89/17

Challenging overpayment claims, 13/11

Housing Benefit investigations, 30/13

Implications of Fraud Act 1997, 66/19

Recoverable overpayments, 12/6

FUEL

Assisting low income households, 131/6

Compensation from energy companies, 96/47

Impact of competition on low income households, 73/41

Research on debt, 41/33

FUNERALS

Background to the industry, 46/40

Funeral Ombudsman, 50/45

Social fund funeral payments, 65/18

FURNITURE

Alternative dispute resolution, 44/44

G

GAS

Assessment of Regulators' consumer bodies, 44/41

Assisting low income households, 131/6

Competition action plan, 60/44

Compensation from energy companies, 96/47

Competition implications for consumers and advisers, 59/39

Energy trust fund, 101/44

Liability for charges, 31/36

Provisions of Gas Safety Regulations 1994, 50/9

Regulators' consumer bodies, 41/36

Tackling fuel debt, 102/40

Tackling gas disconnections, 11/29

GAY MEN

Effect of civil partnerships on housing and property, 113/48

Housing issues, 27/14

Housing succession issues for same sex couples, 67/10, 80/6

Impact of civil partnerships, 105/35

GOODS

Acceptance revisited, 99/48

Buying on-line, 113/38

Distance selling, 88/48

Effective enforcement of consumer rights, 129/48

Finance company liability for defective goods, 25/30

Isle of Man contracts, 120/53

New rights when buying goods, 94/54

Parties' liability under hire purchase agreement, 104/20

Transferring ownership of HP goods, 114/50

GRANTS

Applying for a housing renovation grant, 51/8

GUARANTEES

Consumer Contracts (NCC), 17/25

Undue influence reassessed, 95/40

GYPSIES (use TRAVELLERS)

H

HAIRDRESSING

Dealing with claims for hair damage, 51/41

HANDICAPPED (use DISABILITY)

HARASSMENT

Protection from Harassment Act 1997, 64/6

HEALTH AND SAFETY

Pregnancy and post-childbirth rights in work, 59/18

HEALTH SERVICE COMMISSIONER (use PARLIAMENTARY OMBUDSMAN)

HEALTH SERVICE OMBUDSMAN (use PARLIAMENTARY OMBUDSMAN)

HIGH COURT

Actions wrongly commenced in High Court, 43/35

Affidavit evidence, 47/33

Bailiffs' right to seize goods on hire purchase, 116/18

Changes to court procedures, 27/29, 28/33

Enforcing foreign judgments, 60/35

Enforcing High Court writs, 116/21

Responding to writs, 27/26

HIV

Benefits issues, 15/6

Consumer issues, 27/34

Housing issues, 38/9

Legal support from Terrence Higgins Trust, 99/5

HOLIDAYS

ABTA arbitration scheme, 33/34

Air passenger rights, 119/22

Alternative dispute resolution, 106/46

Annual leave during and after sickness, 136/30

Casual workers' rights, 124/49

Claims against tour operators, 107/47

Compensation claims, 75/39

Holiday makers legal problems, 33/32

Rolled up holiday pay, 95/16

Security of tenure in holiday homes, 117/63

Statutory right to annual holiday entitlement, 135/41

Timeshare Act, 32/40

Workers on long-term sick leave, 114/33

Workers' rights to paid holiday, 92/35

HOME ENERGY EFFICIENCY SCHEME

Local Energy Advice Centre network, 43/44

HOME IMPROVEMENTS

Council tenants rights to repairs and compensation for improvements, 48/9

Finding reputable trades people and TrustMark, 126/34

Grant system, 23/25
Legal remedies for householders, 52/41
Proposals for protecting householders, 52/43
Schemes, 61/44

HOMELESSNESS

Access to services for homeless people, 70/13
Access to social rented housing under Housing Act 1996, 59/10
Advice provision, 61/10
Appealing homelessness reviews, 108/9
Applying as homeless, 4/26
Awua case and Housing Bill considered, 54/8
Benefit claims, 133/6
Caselaw update, 89/4, 98/4, 125/56, 131/22
Challenging suitability of offers, 75/8, 105/4
Closure orders and drug use, 118/49
Code of guidance, 118/43, 119/45
Community care and homelessness, 42/6
Council's advice and assistance duty, 97/4
Definition of and provision of accommodation, 2/12
Demonstrating vulnerability, 103/5
Deposit guarantee schemes, 55/15
Disputes and the Local Government Ombudsman, 122/29
Good practice guide, 34/10
Establishing local connection, 8/24
Establishing priority need, 5/28
Homeless 16-17 year olds, 135/17
Homelessness case law update, 53/9
Intentional homelessness, 6/24
Investigation of homeless applications, 135/26
Legal duties to homeless people, 14/21
Legislation in England and Scotland compared, 130/31
Local authorities' duties to people escaping domestic violence, 116/48
Local authority's review and strategy duty, 98/11
New priority need categories, 90/7
People with mental health problems, 120/49
Position of innocent parties, 16/22
Prevention initiatives, 105/8, 111/18, 113/45
Proposed changes to legislation, 43/10
Provisions of 2002 Act, 91/11
Reasonable to continue to occupy, 27/24
Recent case law surveyed, 69/5, 70/8
Rights of people in homelessness accommodation, 107/8
Squatters' rights, 12/21
Statutory reviews, 77/5
Third Code of Guidance, 28/30

HOME OWNERSHIP

Avoidance of bankruptcy, 13/26
Equity release schemes explained, 59/14

Legal implications of family arrangements, 138/21
Legal position of co-owners, 26/28
Mortgage rescue update, 135/50
Mutual housing associations and mortgage rescue, 138/27
Property purchase with a non-partner, 123/45
Recent developments, 125/50
Rights of separated co-habitees, 36/6
Sale and rent back schemes with commercial companies, 123/41, 136/18

HOME WORKING

Employment rights, 22/8

HOMOSEXUALITY (use LESBIANS/GAY MEN)

HOSTELS

Benefit for hostel residents, 23/7
Income Support for hostel dwellers, 16/8
Security of tenure, 85/12

HOURS OF WORK

Arranging flexible working, 107/18
Right to request, 133/36
Working Time Regulations amended, 101/39
Working Time Regulations explained, 71/30

HOUSE PURCHASE

Affordable homes schemes, 114/7
Home information packs, 110/6, 110/14
Negligent survey reports, 21/28
Ombudsman for Estate Agents, 112/6
Removals Industry Ombudsman, 112/6

HOUSE RENOVATION

Applying for a grant, 51/8
Finding reputable trades people and TrustMark, 126/34

HOUSES IN MULTIPLE OCCUPATION

Licensing scheme, 110/6, 111/39
New rules, 21/20
Registration schemes, 47/8

HOUSING

Advice for older people, 72/9
Anti-social behaviour provisions, 103/8, 110/9
Assessing housing hazards, 111/35
Assisting older people to remain in accommodation, 122/33
Closure orders and drug use, 118/49
Complaints to Local Government Ombudsman, 56/10
County court representation scheme, 71/5
Court orders following relationship breakdown, 5/26

Effect of civil partnerships on housing and property, 113/48
Finding secure accommodation after release from prison, 124/30
HARP project, 15/22
Housing Bill/Act 2004 examined, 102/5, 110/6
Illegal occupants and abandoned properties, 73/5
Impact of Climbié report, 102/9
Implications of Children Act, 32/9
Keeping the home while in prison, 124/25
Legal implications of family arrangements, 138/21
Legal position of minors, 33/6
Local authority action on vacant properties, 112/38
Local authorities' duties to people escaping domestic violence, 116/48
Managing drug use, 99/8
New squatters' offences, 44/9
Options for young people, 117/55
People with HIV, 38/9
Prisoners' options, 35/16
Proposed Property Closure Orders, 121/19
Provision of housing advice, 8/22
Provision of local advice services, 60/6
Provisions of Housing Act 1996, 58/14
Provisions of Housing and Planning Act 1986, 2/11
Race discrimination, 31/6
Recent changes for asylum seekers, 58/9
Re-housing and compensation on redevelopment, 81/5
Resolving housing disputes, 107/5
Review of 1988 White Paper, 6/23
Rights of Accession States workers, 128/21, 128/28
Sex offenders' access, 86/6
Shelter's helpline, 70/11
Shelter's Inclusion Project, 121/29
Squatters' rights, 12/21
Suitable accommodation options for older people, 130/25
Unfair terms in tenancy agreements, 92/9
Use of anti-social behaviour orders, 80/9
Transitional Housing Benefit scheme, 80/12

HOUSING ASSOCIATIONS

Challenging decisions, 109/13
Disability discrimination and human rights challenges, 131/26
Exclusions from housing registers, 68/9
Funding arrangements, 17/27
Housing Act 1988 changes, 16/24
Rent arrears management guidance, 118/56
Rent arrears pre-action protocol, 118/53
Recovery of Housing Benefit overpayments from, 25/9
Rights of secure tenants, 46/12
Social housing update, 125/44

HOUSING/COUNCIL TAX BENEFIT

Backdating for good cause, 113/9
Charitable and voluntary payments, 113/12
Complaints about administration, 120/13
Verification framework, 82/17

HOUSING BENEFIT (see also LOCAL HOUSING ALLOWANCE)

Backdating for good cause, 113/9
Capital rules, 6/10
Changes to benefit calculation, 99/16
Charitable and voluntary payments, 113/12
Commissioners' decisions digest, 101/18
Complaints about administration, 120/13
Dealing with complaints, 30/27
Decision making and appeals, 86/13
Discretionary housing payments, 86/18, 136/9
Effects of Social Security Act 1986 changes, 5/10
Fraud investigations, 30/13
Habitual residence test, 47/11, 51/36, 54/12, 55/29
Impact of changes on supported housing, 69/13
Liability for rent, 123/10
Local Housing Allowance, 109/46, 125/6
Meaning of 'home', 1/10
New rules explained, 53/13
Notional capital rules, 115/6
Overpayment recovery from housing associations, 25/9
Overpayment recovery in 'official error' cases, 133/11, 134/10
Preventing abuse of HB scheme, 92/19
Recovery of overpayments, 22/6
Reduction of 'eligible rent', 7/12
Review requests by landlords, 46/16
Take-up issues, 7/6
Verification framework, 93/13
Young people assisted by Social Services, 56/31

HOUSING CO-OPERATIVES

Outline of co-operatives, 29/29

HOUSING OMBUDSMAN

Making complaints services accessible, 109/5
Relevant Ombudsman for housing complaints, 121/24
Role explained, 100/6
Scheme update, 131/60
Typical complaint, 102/33

HOUSING REPAIRS

Assessing housing hazards, 111/35
Care and repair schemes for elderly homeowners, 10/22
Dampness, causes and legal remedies, 69/9
Finding reputable trades people and TrustMark, 126/34

Legal remedies for householders, 52/41
Local authority enforcement powers, 82/8
Proposals for protecting householders, 52/43
Remedies and action for breach of repairing liabilities in the rented sector, 66/8
Repairing liabilities in the rented sector, 65/7
Remedies for disrepair under the Environmental Protection Act 1990, 52/13
Small claims process, 57/9
Tactics in disrepair cases, 7/26

HUMAN RIGHTS

Challenges in social housing, 131/26
Discrimination issues in benefits, 115/11
Housing issues, 82/5
Human Rights Act provisions, 82/11
Social security issues, 83/15
Using to defend landlord-tenant claims, 137/17

ILLEGAL EVICTION

Remedies for harassment and illegal eviction, 40/8, 115/44

IMMIGRATION

Homelessness applications, 41/6
Local authority services under National Assistance Act 1948, 63/18
Status and tax credits, 136/6

IMPROVEMENT GRANTS (use HOME IMPROVEMENTS)

INCAPACITY BENEFIT (see also EMPLOYMENT & SUPPORT ALLOWANCE)

All work test examined, 68/14
All work test for appeal hearings, 60/13
Case law reviewed, 77/8
Caselaw update, 97/12
Changes to benefits, 84/12
Employment & Support Allowance update, 126/6, 128/15
Explanation of benefit and incapacity for work tests, 48/12
Government proposals to cut number of claimants, 116/11
Mental health aspects, 69/16
Moving people into work, 103/35
Personal capability assessment decisions and ultra vires, 103/38
Standard of medical evidence, 96/6
Tactical issues for appeals, 61/15

INCOME SUPPORT

All work test examined, 68/14
Arguing against notional capital, 91/16
Backdating disability premium, 11/10
Challenging SFO's discretion, 15/8
Charitable and voluntary payments, 113/12
Claiming arrears of severe disability premium, 18/6, 23/8, 37/29, 45/17

Claiming after missing a PCA medical, 126/12
Definition of 'remunerative work', 31/11
Direct payment of mortgage interest, 34/12
Disability premium reviews, 46/18
Habitual residence test, 47/11, 51/36, 54/12, 55/29
Higher pensioner premium, 32/14
Hostel dwellers, 16/8
Housing costs proposals, 49/13
JSA proposals, 49/16
Impact of April 1988 changes, 9/7
Implications of Swaddling decision, 76/10
New claims rules, 67/16
New housing costs rules explained, 52/31
New Jobseeker's Allowance rules explained, 56/13
Notional capital rules, 115/6
Pension Credit explained, 99/12
Residential and nursing home care, 90/11
Role of the Jobseeker's Agreement and Directions, 57/13
Social Fund reviews, 14/6
Young people assisted by Social Services, 56/31

INCOME TAX

Distress for tax debts, 86/42
Self-assessment penalties and surcharges, 69/35
Role of Adjudicator's Office in complaints, 108/40

INDEPENDENT HOUSING OMBUDSMAN (use HOUSING OMBUDSMAN)

INDEPENDENT LIVING FUND

New arrangements, 39/15

INDIVIDUAL VOLUNTARY ARRANGEMENTS

Local insolvency practitioners, 106/39
Outline of individual voluntary arrangements, 40/38
Regulating insolvency practitioners, 96/39
Proposed changes to personal insolvency law, 117/52
Reform of, 128/58
Role of money advisers, 44/35

INDUSTRIAL INJURIES

Advisers' role in personal injury claims, 34/29
Claiming Industrial Injuries Benefit, 5/6
Health Executive's role in personal injury claims, 33/13
Injury at work, 15/11
Meaning of 'arising out of and in the course of employment', 1/8
Recoupment rules, 43/6
Scheme explained, 117/9
Solicitors' role in personal injury claims, 32/29
Stress and benefits, 87/17

INDUSTRIAL TRIBUNALS (see also EMPLOYMENT TRIBUNALS)

Advocacy, 44/31
Approaches to Seymour-Smith, 63/29
Calculating compensation for unfair dismissal, 4/11
Compromising employment cases, 39/31
Counterclaims by employers, 61/36
Employment Rights (Dispute Resolution) Bill, 67/31
Enforcement of awards, 5/22, 40/36, 53/32
Extension of tribunal jurisdiction, 45/34
Issues preliminary to hearing, 43/18
Remedies, 5/22
Unfair dismissal compensation, 40/33
Time limits, 50/33

INSOLVENCY

Annulment of bankruptcy orders, 113/19
Changes to bankruptcy jurisdiction rules, 93/35
Consumers' rights on liquidation, 38/39
Debt Relief Orders, 107/41
Defending statutory demands and creditors' petitions, 111/46
Effect of bankruptcy on motor vehicles, 122/44
Employment rights against insolvent employer, 132/24
Employment rights on sale of insolvent employer's business, 135/35
Fraudulent debts, 137/45
Impact on assets, income and expenditure, 56/39
Individual voluntary arrangements, 40/38
Legal position of landlords and tenants, 52/11
Local insolvency practitioners, 106/39
Money claims against employers, 13/6
New bankruptcy rules from April 2004, 102/42
Proposed changes to personal insolvency law, 117/52
Regulating insolvency practitioners, 96/39
Review of Insolvency Act 1986, 2/26
Role of money advisers in arranging individual voluntary arrangements, 44/35
Role of the Official Receiver, 55/35
Role of Protracted Realisation Unit, 107/39
Scottish debt arrangement scheme, 106/40
Security of tenure, 137/23

INSURANCE

Complaints about payment protection policies, 105/12
Flood claims, 74/44, 87/46
Independent collapse, 88/50
Legal costs insurance for employment disputes, 130/41
Loan protection and ombudsman, 38/42
Payment protection schemes, 97/51
Redress for misquotes, 39/43
Review of ABI Code of Practice, 49/38
Role of ABI and IOB in extended warranty insurance, 60/41

Role of General Insurance Standards Council, 76/31
Sanctions for misquotes, 39/45
Self-regulation of general insurance industry, 76/29

INSURANCE BROKERS

Redress for misquotes, 39/43
Sanctions for misquotes, 39/45

INSURANCE OMBUDSMAN SCHEME (see also FINANCIAL OMBUDSMAN SERVICE)

Extended warranty insurance, 60/41
Loan protection insurance, 38/42

INTENTIONAL HOMELESSNESS

Awua case and Housing Bill considered, 54/8
Children Act, 47/6
Homelessness case law update, 53/9, 89/4, 98/4
Position of innocent parties, 16/22
Tests of, 6/24

INTEREST

Charging after judgment, 59/31
Charging after judgment post-1 October 2008, 131/49
Interest after judgment and unfair terms, 79/36, 89/36
Paragon debts, 82/41

INTERNET

Advising consumers about the Internet, 51/44
Buying on-line, 113/38
Delivering e-government services, 102/14
New EU website, 105/52

INVALIDITY BENEFIT

'Reasonable work' test, 4/10
Review by Adjudication Officers, 9/8
Type of work claimant fit for, 1/6

J

JOBSEEKER'S ALLOWANCE

Arguing against notional capital, 91/16
Charitable and voluntary payments, 113/12
Claims by lone parents, 128/6
Jobcentre Plus performance reviewed, 122/6
Joint claim provisions, 85/19
JSA proposals, 49/16
Main New Deal programmes, 68/17
New claims rules, 67/16
New Deal programmes and sanctions, 64/12

New rules explained, 56/13
Notional capital rules, 115/6
Role of the Jobseeker's Agreement and Directions, 57/13

JOINT TENANTS

Legal position of co-owners, 26/28
Notices to quit and, 24/27
Property purchase with a non-partner, 123/45

JUDICIAL REVIEW

Basic principles, 7/24
Potential cases and process, 56/6
Using public law, 113/5

L

LANDLORDS

Advising landlords, 71/11
Ending fixed term tenancies, 106/9
Granting tenancies to minors, 70/8
Housing Benefit review requests, 46/16
Legal position of bankrupt landlords and tenants, 52/11
Provisions of Gas Safety Regulations 1994, 50/9
Recovering rented accommodation, 94/9
Regulating private sector landlords, 129/29
Selective licensing, 112/35, 129/33
Tenancy Deposit Protection legislation, 128/33
Tenancy Deposit Protection schemes update, 128/30, 134/26
Tenancy deposits, 101/7
Tenants of landlords with mortgage arrears, 134/19

LEASEHOLD OWNERS

Commonhold explained, 95/14
Long leases, 63/5, 64/9
Residential leasehold, 94/7
Right of first refusal, 12/24
Right to buy freehold, 44/13

LEASING

Problems of business equipment leases, 48/37

LEGAL ADVICE

Community Legal Service and advice agencies, 75/6
Employing solicitors in advice centres, 39/6
Employment franchise in practice, 71/35
Franchising for advice agencies and law centres, 17/6
Improving referrals to solicitors, 50/6
Interim results of non-solicitor franchising pilot, 53/6
Lord Chancellor interviewed, 10/21
Negligent advice, 17/8

Non-solicitor agencies franchising pilot, 48/6, 58/6
Pro bono work by barristers and solicitors, 127/55
Work of the Bar Pro Bono Unit, 66/6, 119/35

LEGAL AID

CAB response to 1986 reform proposals, 4/22
Eligibility and procedure, 24/6
Franchising for advice agencies and law centres, 17/6
Franchising and the non-solicitor agencies pilot, 48/6, 58/6
Interim results of non-solicitor franchising pilot, 53/6
Lord Chancellor interviewed, 10/21
Proposals for civil justice and legal aid reform, 51/5
Role of Legal Aid Advisory Committee, 35/6

LESBIANS & GAY MEN

Discrimination at work, 88/34
Effect of civil partnerships on housing and property, 113/48
Housing issues, 27/23
Housing succession issues for same sex couples, 67/10, 80/6
Impact of civil partnerships, 105/35
Whether civil partnerships are discriminatory, 138/33

LICENSEES

Deciding status, 29/27
Test of tenancy, 3/24

LIQUIDATION

Consumer rights, 38/39
Money claims against employers, 13/6

LIVING TOGETHER (use COHABITATION)

LOANS (use CREDIT)

LOCAL AUTHORITIES

Action on vacant properties, 112/38
Allocations law update, 134/28
Assessing housing hazards, 111/35
Assured trader scheme networks, 130/44
Charging for services, 38/12
Children Act and intentional homelessness, 47/6
Council's homelessness advice and assistance duty, 97/4
Complaints about housing allocation, 124/35
Complaints about local taxes and bailiffs, 129/51
Complaints about school admissions, 126/47
Complaints about social care, 129/61
Good practice guide on homelessness, 34/10
Homelessness prevention initiatives, 105/8, 111/18, 113/45
Housing implications of Children Act, 32/9
Investigation of homelessness applications, 135/26

Local authorities' duties to people escaping domestic violence, 116/48
Local authority's homelessness review and strategy duty, 98/11
Licensing houses in multiple occupation, 111/39
Payments for children, 135/9
Payments for children in Scotland, 138/11
Rights of asylum seekers, 106/12
Rights of people in homelessness accommodation, 107/8
Role in tackling harassment and illegal eviction, 115/44
Social housing update, 125/44
Using public law, 113/5
Young people claiming IS/HB, 56/31

LOCAL AUTHORITY HOUSING (use COUNCIL HOUSING)

LOCAL GOVERNMENT OMBUDSMAN

Complaints about administration of council tax/housing benefit, 120/13
Complaints about bankruptcy, 131/52
Complaints about housing allocation, 124/35
Complaints about local partnerships, 125/66
Complaints about local taxes and bailiffs, 129/51
Complaints about parking charges, 108/47
Complaints about social care, 129/61
Complaints from children and young people, 117/6
Complaints to 1/28, 56/10
Council tax complaints, 118/6
Dealing with Housing Benefit complaints, 30/27
Flooding complaints, 114/4
Homelessness disputes, 122/29
Making complaints services accessible, 111/5
Neighbour nuisance and anti-social behaviour, 109/9
Relevant Ombudsman for housing complaints, 121/24
Role and effectiveness, 28/9
Role explained, 100/6
Role outlined, 70/5
Scheme update, 131/60
School admissions, 126/47
Typical complaint, 102/33
Using public law, 113/5

LOCAL HOUSING ALLOWANCE (see also HOUSING BENEFIT)

Blackpool experience, 109/46
Local Housing Allowance overview, 125/6

M

McKENZIE FRIENDS

Assisting clients at debt hearings, 4/21

MAGISTRATES COURT

Bailiffs' right to seize goods on hire purchase, 116/18

Clamping issues and bailiffs, 138/43
Current problems with levies, 123/20
Fines, 45/39
Fines case law update, 75/34
Piloting fines enforcement, 110/43
Principles of setting fines and the role of advisers, 48/34
Research into fines default hearings, 51/17
Social policy action against bailiffs, 134/48
Transfer of warrant enforcement to private bailiffs, 85/7
Work of Magistrates Court Service Inspectorate, 81/36

MAIL ORDER

Agreements post-6 April 2007, 124/19
Catalogue debts, 23/33
Distance selling, 88/48

MATERNITY BENEFITS/RIGHTS

Advising pregnant women, 101/33
Benefit entitlement, 88/15
Benefits for new parents, 109/18
Changes to maternity benefits, 80/16
Flexible working after maternity leave, 62/15
Health in Pregnancy grant, 133/10
Introduction of Statutory Maternity Pay scheme, 3/8
Maternity and parental leave, 82/30
New rights, 80/30
Pregnancy dismissals, 27/12
Pregnancy and post-childbirth rights in work, 59/18
Sickness dismissals following extended maternity leave, 68/28
Sure Start Maternity Grant, 110/19
Webb decision considered, 54/17
Women unable to return to work, 65/36

MENTAL HANDICAP (use DISABILITY)

MENTAL HEALTH

Benefits advice for people with mental health problems, 106/35
Benefits claims, 127/13
Dealing with borrowers with mental health issues, 118/57
Debt and mental health in Scotland, 138/54
Debt clients with mental health problems, 61/41
Evidencing problems in debt cases, 130/51
Housing issues, 120/49
Litigation issues under the Mental Capacity Act 2005, 127/59
Mental capacity and debt, 138/48

MINORS (use YOUNG PEOPLE)

MISCONDUCT

Implications of at work, 9/10

MOBILE HOMES

New provisions, 110/6
Park homes, 104/8, 110/13
Possession of and other common disputes, 67/6
Provisions of Mobile Homes Act 1983, 2/24
Security of tenure, 78/8

MOBILITY ALLOWANCE (use DISABILITY LIVING ALLOWANCE)

MORTGAGES

Advising on arrears, 30/10, 39/38
All monies charges, 42/35
Challenging non-status loans, 87/38, 91/42
County court duty schemes for mortgage borrowers, 130/21
Court's powers in mortgage possession proceedings, 6/26
Direct benefit payments, 34/12
Enforcement of third party security, 46/32
Government initiatives for avoiding repossession, 132/50
Issues following repossession examined, 53/35
Landlords' mortgage lenders, 24/23
Limitation period and mortgage shortfall debts update, 61/38, 69/39, 89/38
Mortgage arrears management, 32/35
Mortgage indemnity policies, 25/28
Mortgage lending code updated, 68/38
Mortgage possession proceedings in the county court, 123/27
Mortgage possession procedures, 6/28
Mortgage possession update, 136/25
Mortgage shortfall appeal case, 80/36
Mortgage shortfall issues, 89/38
New code of practice on mortgage lending, 64/40
New possession action rules, 87/43
Non-status lending problems, 68/33
Period for repayment of arrears, 58/31
Possession claims online, 121/35
Regulation by Financial Services Authority, 117/43
Repossession - maximising income, 40/40
Sharia mortgages, 134/45
Solutions to mortgage possession, 32/32
Tactics for mortgage shortfall debts, 71/36
Tenants of landlords with mortgage arrears, 134/19
Undue influence case law, 63/38
Undue influence reassessed, 95/40

N

NATIONAL HEALTH SERVICE

Complaints procedure, 57/42, 59/35, 100/6
Organisational changes and consumer issues, 71/44

NATIONAL HOMELESSNESS ADVICE SERVICE

Outline of scheme, 20/24

Scottish Homelessness Advisory Service explained, 54/6

NATIONAL INSURANCE CONTRIBUTIONS

Insufficient contributions, 124/9

NINO requirement problems, 90/14

Recovery of overpaid contributions, 12/6

NATIONAL VOCATIONAL QUALIFICATIONS

Qualifications for advisers and guidance workers, 55/6

Training for advice workers, 55/9

NEGATIVE EQUITY

Issues following repossession examined, 53/35

Mortgage indemnity policies, 25/28

NOTICE TO QUIT/LEAVE

Joint tenancies, 24/27

NURSING HOMES (use RESIDENTIAL ACCOMMODATION)

O

OCCUPATIONAL PENSIONS

Availability of schemes, 16/10

Debt Relief Orders and, 134/46

Effects of Barber decision, 26/12

Equal treatment in pension schemes, 21/22

Members' rights, 17/13

Portability of personal pensions, 27/32

Unemployment Benefit and, 11/11

OFCOM

Complaints about telecom service providers, 127/37

Role of Ofcom, 115/51

OFFER (see also OFGEM)

Compensation and Services (Utilities) Act 1992 provisions, 34/37

Regulators' consumer bodies, 41/36

Work of OFFER, 28/36

OFFICE OF FAIR TRADING

Approved codes of practice scheme, 100/45

Combating scams, 115/55

Credit licensing explained, 100/56

Debt Collection Guidance examined, 100/51

Debt Collection Guidance reviewed, 112/18, 112/21

Debt Management Guidelines examined, 90/33, 92/43

Default charges in credit card contracts, 116/24
Enforcement of consumer protection laws, 86/48, 93/41
John Vickers interview, 89/45
OFT's review of standard term contracts, 58/39
Re-structure, 121/45
Sharing information about traders, 112/53
Unfair commercial practices, 123/52
Using Part III assurances, 40/45
Work of the Consumer Affairs Division, 40/44

OFGAS (see also OFGEM)

Compensation and Services (Utilities) Act 1992 provisions, 34/37
Regulators' consumer bodies, 41/36

OFGEM

Tackling fuel debt, 102/40

OFTEL (see also OFCOM)

Compensation and Services (Utilities) Act 1992 provisions, 34/37
Regulators' consumer bodies, 41/36

OFWAT

Compensation and Services (Utilities) Act 1992 provisions, 34/37
Policies and practices of the water companies, 63/41
Reducing disconnections, 29/35
Regulators' consumer bodies, 41/36

OPEN SPACE

Advice agencies and franchising, 51/47
Birmingham Mortgage Arrears Liaison Group initiative, 53/47
Commissioners' oral hearings, 68/43
Role of the UK Euroguichet, 75/42

OVERPAYMENT

Administrative and procedural errors, 97/15
Benefits caselaw, 88/18, 105/39
Challenging common law recovery, 92/17, 137/11
Challenging overpayment claims, 13/11, 118/13
Due care and diligence test, 50/15
HMRC guidance on recovering tax credit overpayments (COP 26), 128/10
Limitation Act and, 121/41
Recoverable overpayments, 12/6
Recovery of Housing Benefit in 'official error' cases, 133/11, 134/10

OWNER OCCUPIERS (use HOME OWNERSHIP)

P

PACKAGE HOLIDAYS

ABTA arbitration scheme, 33/34

Claims against tour operators, 107/47
Holiday makers' legal problems, 33/32

PARENTAL LEAVE

New rights explained, 96/13

PARLIAMENT

Role of NACAB's Parliamentary Liaison Officer, 37/8

Using public law, 113/5

PARLIAMENTARY OMBUDSMAN

Complaints about DWP, 89/33

Health service complaints procedure, 57/42

Informal resolution, 85/4

Making complaints services accessible, 111/5

Ombudsman interviewed, 31/15

Role described, 68/6, 100/6

Scheme update, 131/60

Using public law, 113/5

PART III ASSURANCES

Using, 40/45

PART TIME WORK

Arranging flexible working, 107/18

Caselaw update, 110/33

Casual workers' rights, 124/49

New rights to equal treatment, 83/35

Pension rights, 81/30

Pension rights update, 86/37

Recent case law explained, 52/33

Rights of part-time workers, 45/32

PATIENTS

Benefit changes for hospital patients, 10/6

PAY (use WAGES AND SALARIES)

PENSIONS

Consequences of changes to State pension age, 138/8

Debt Relief Orders and, 134/46

Deferring state pension, 108/37

Pension Credit explained, 99/12

Pension rights for part-time workers, 86/37

Pensions and savings advice, 94/50

State pension changes, 129/18

PERSONAL INJURIES

Advisers' role in claims, 34/29

Health Executive's role in claims, 33/13
Recoupment rules, 43/6
Small claims, 43/41
Solicitors' role in claims, 32/29

PERSONAL PENSION PLANS

Portability of personal pensions, 27/32
Redress for bad financial advice, 48/39

PHYSICALLY DISABLED (use DISABILITY)

POSSESSION

County court duty schemes for mortgage borrowers, 130/21
Court's powers in mortgage possession proceedings, 6/26
Defending Part 8 claims, 127/20
Defending possession actions for secure tenants, 60/10
Defending possession actions for secure tenants, 61/5
Duty scheme at York County Court, 123/37
Effect of order on assured tenancies, 122/39
Effect of suspended possession orders, 116/53
Enforcement of third party security, 46/32
Enforcing possession orders, 31/8
Evictions appeal panels, 114/44, 114/47
Government initiatives for avoiding mortgage possession, 132/50
Joint tenancies, 24/27
Landlords' mortgage lenders, 24/23
Mortgage possession proceedings in the county court, 123/27
Mortgage possession procedures, 6/28
Mortgage possession update, 136/25
Mortgage rescue update, 135/50
Mutual housing associations and mortgage rescue, 138/27
New mortgage possession rules, 87/43
New rent possession rules, 88/11
Norwich County Court Support Scheme, 31/34
Period for repayment of mortgage arrears, 58/31
Possession claims online, 121/35
Reasonableness of possession order, 4/24
Recovering rented accommodation, 94/9
Rent arrears pre-action protocol, 118/53
Repossession - maximising income, 40/40
Sale and rent back schemes with commercial companies, 123/41, 136/18
Sale and rent back schemes with commercial companies, 123/41
Security of tenure and bankruptcy, 137/23
Setting aside possession orders, 79/8
Solutions to mortgage possession, 32/32
Summary proceedings, 13/21
Tolerated trespassers, 84/9
Using human rights to defend landlord-tenant claims, 137/17
Validity of s.21 notices, 116/55

PREGNANCY

Advising pregnant women, 101/33
Benefits for new parents, 109/18
Flexible working after maternity leave, 62/15
Introduction of Statutory Maternity Pay scheme, 3/8
New statutory maternity provisions, 121/6
Sure Start Maternity Grant, 110/19
Webb decision considered, 54/17
Women unable to return to work, 65/36

PREMIUMS

Backdating disability premium, 11/10
Claiming arrears of severe disability premium, 18/6, 23/8, 37/29, 45/17
Disability premium reviews, 46/18
Higher pensioner premium, 32/14

PRESCRIBED INDUSTRIAL DISEASES

Stress and benefits, 87/17
Time limit for occupational deafness claim, 19/8, 28/11

PRIORITY NEED

Establishing, 5/28
Homelessness case law update, 53/9, 89/4, 98/4
New categories, 90/7
Provisions of Homelessness Act 2002, 91/11

PRISONERS

Advising ex-offenders with debt problems, 67/35
Benefit claims following a sentence, 119/6
Benefits, 57/16
Benefits helpline for prisoners' families, 124/6
Finding secure accommodation on release, 124/30
Help with debts, 16/26
Housing options, 35/16
Keeping the home, 124/25

PRIVATE PENSIONS (use OCCUPATIONAL PENSIONS)

PRIVATE/PUBLIC SECTOR TENANCIES

Allocations law update, 134/28
Assignment, 19/12
Assured shorthold tenancies, 45/8
Assured tenancies, 43/6
Challenging commercial sale and rent back schemes, 136/23
Challenging proposed rent increases, 129/35
Deposit guarantee schemes, 55/15
Determining status, 91/7
Developments in private rented sector, 131/33
Disability discrimination and human rights challenges, 131/26
Ending fixed term tenancies, 106/9

Effect of suspended possession orders, 116/53
Family Intervention Tenancies, 133/19
Housing Act 1988 changes, 11/21
Introductory tenancies, 87/9
Issues for occupiers with resident landlords, 42/9
Liability for repairs, 65/7
Mortgage rescue update, 135/50
Mutual housing associations and mortgage rescue, 138/27
New anti-social behaviour provisions, 110/9
Ombudsman for Estate Agents, 112/6
Pilot allocation schemes, 87/6
Private sector rents and residential rent control, 126/18
Problems with rental deposits, 22/22
Proposed Property Closure Orders, 121/19
Recent developments, 125/50
Regulating private sector landlords, 129/29
Remedies and actions for breach of repairing liabilities, 66/8
Removals Industry Ombudsman, 112/6
Rent arrears management guidance, 118/56
Rent arrears pre-action protocol, 118/53
Requirement for written tenancy agreement, 132/17
Residence condition, 95/10
Right of first refusal, 12/24
Sale and rent back schemes with commercial companies, 123/41, 136/18
Section 34 Housing Act 1988, 28/28
Security of tenure and bankruptcy, 137/23
Selective licensing of private landlords, 112/35, 129/33
Shelter's Inclusion Project, 121/29
Social housing allocation framework, 101/13
Subletting caselaw, 133/24
Subtenants, 21/26
Succession issues for same sex couples, 67/10
Succession rights, 17/29, 97/8
Tactics in disrepair cases, 7/26
Tenancy Deposit Protection legislation, 128/33
Tenancy Deposit Protection schemes update, 128/30, 134/26
Tenancy deposits, 101/7, 110/6
Tenants of landlords with mortgage arrears, 134/19

PRODUCT LIABILITY (use UNSAFE GOODS)

PROMOTIONS

Sales promotions, 42/41

PROTECTED TENANCIES

Introduction to rent control, 51/10

PROTECTED TENANTS

Security of tenure for regulated tenants, 49/9

PYRAMID SELLING

New regulations, 61/46

PUBLIC SECTOR TENANCIES

Allocations law update, 134/28

Assignment, 19/12

Disability discrimination and human rights challenges, 131/26

Complaints about housing allocation, 124/35

Effect of suspended possession orders, 116/53

Evictions appeal panels, 114/44, 114/47

Family Intervention Tenancies, 133/19

Implications of large scale voluntary transfers, 84/5

Licences to occupy, 22/26

Rent arrears management guidance, 118/56

Rent arrears pre-action protocol, 118/53

Requirement for written tenancy agreement, 132/17

Rights of mutual exchange, 78/11

Secure tenancies, 46/12

Subletting caselaw, 133/24

Subtenancies, 24/25

Succession rights, 17/29

Tackling neighbour nuisance, 83/5

Tenants' charter under Housing Act 1980, 3/21

Work of Tenant Resource Information Service, 25/26

Q

QUESTIONNAIRE PROCEDURE

Obtaining evidence of race discrimination, 47/30

Use of in race and sex discrimination cases, 57/31

R

RACE DISCRIMINATION

Application of disciplinary and grievance procedures, 109/38

Housing services, 31/6

Questionnaire procedure, 47/30

Race Relations Act amendments, 99/36

Social security issues, 40/15

Tackling, 18/22

Tribunal cases, 30/28

Use of questionnaire procedure, 57/31

RACIAL HARASSMENT

Identifying potential cases, 28/15

Tackling, 18/22

RACISM (use RACE DISCRIMINATION/RACIAL HARASSMENT)

RATES

Dealing with arrears, 13/28
Rate relief, 7/10

REDUCED EARNINGS ALLOWANCE

After pensionable age, 41/10
Claims for, 20/8
Payment after retirement, 10/12

REDUNDANCY

Casual workers' rights, 63/32, 124/49
Casual workers test case, 56/16
Damages for failure to warn, 90/18
Lay off and short time, 35/36
Money claims against employers, 13/6
Rights for over 65s, 95/18, 102/35
Statutory dismissal procedures, 108/33
Unfair dismissal as, 31/29

REFERENCES

Information about ex-employees, 24/12

REFUGEES

Asylum seekers entitlement to welfare benefits, 94/22
Benefits changes, 55/18
Changes to asylum support system, 93/17
Homelessness applications, 41/6
Local authority services under National Assistance Act 1948, 63/18
Recent changes to benefit, employment and housing rights, 58/9

REGULATORS

Banking Code Standards Board, 80/42
Claims management companies, 126/36
Compensating rail passengers for delay, 96/49
Consumer bodies, 41/36
Credit licensing system explained, 100/56
Financial Ombudsman Service, 83/47, 107/35
Insolvency practitioners, 96/39
Investment regulation, 49/40
New fuel watchdog - energywatch, 84/47
OFT re-structure, 121/45
Ombudsman for Estate Agents, 112/6
Premium rate telephone services, 95/48
Provisions of Compensation and Services (Utilities) Act 1992, 34/37
Regulation of mortgages by Financial Services Authority, 117/43
Regulatory schemes for financial services, 45/41
Removals Industry Ombudsman, 112/6
Self-regulation assessed, 80/44
Sharing information about traders, 112/53
Telecommunications Ombudsman Service, 97/48

Telephone premium rate consumers' protection, 57/44
Trading standards national performance standards, 93/44
Work of ICSTIS explained, 118/63

RELATIONSHIP BREAKDOWN (use SEPARATION)

RENOVATION GRANTS (use HOME IMPROVEMENTS)

RENT

Challenging proposed increases, 129/35
Defending Part 8 possession claims, 127/20
Definition of rent, 25/27
Fair rents, 33/8
Liability for and Housing Benefit, 123/10
Limiting rent increases for protected tenants, 37/15
Private sector rents and residential rent control, 126/18
Problems with rental deposits, 22/22
Recovering deposits, 76/6
Rent arrears management guidance, 118/56
Rent arrears pre-action protocol, 118/53
Rent control, 92/13
Secure tenants in arrears, 62/6
Tenancy deposits, 101/7, 110/6

RENT REGISTRATION

Fair rents, 33/8
Limiting rent increases for protected tenants, 37/15

RENT TO MORTGAGE

Scottish scheme, 25/24

REPOSSESSION (use POSSESSION)

RESIDENCE ABROAD (use EMPLOYMENT ABROAD)

RESIDENTIAL ACCOMMODATION

Benefit changes, 37/18, 90/11
Benefit for hostel residents, 23/7
Local authority financial assessments, 43/13
Protecting assets of people entering care, 50/17
Small homes, 39/17

RESIDENT LANDLORDS

Issues affecting occupiers, 42/9
Rent Act 1977, 26/30

RESTRICTED CONTRACT TENANCIES

Introduction to rent control, 51/10

RESTRICTIVE COVENANTS

Restraining former employees, 49/30

RETIREMENT

Consequences of changes to State pension age, 138/8

Deferring state pension, 108/37

New age regulations explained, 118/22

Pension Credit explained, 99/12

Pension rights for part-time workers, 86/37

Pensions and savings advice, 94/50

Reduced Earnings Allowance on retirement, 10/12

Residential and nursing home care, 90/11

State pension changes, 129/18

Unemployment Benefit and occupational pensions, 11/11

Veterans Agency role, 98/34

REVIEWS

Backdating Disability Premium, 11/10

Backdating on review, 41/13

Backdating under Regulation 72, 21/7

Benefit decisions – revision or appeal, 123/6

Challenging SFO's discretion, 15/8

Changes to backdating rules, 62/8

Claiming arrears of Severe Disability Premium, 18/6, 23/8, 37/29

Disability Premium reviews, 46/18

Effectiveness of the review procedure, 31/13

Payment of arrears on review, 28/13

Review by Adjudication Officers, 9/8

Review of Social Security (Adjudication) Regulations 1986, 3/6

Test case limits, 21/6

RURAL AREAS

Money advice issues, 62/32

S

SALARIES (use WAGES AND SALARIES)

SALE OF GOODS ACT

Acceptance revisited, 99/48

Changes to Sale of Goods Act 1979, 48/41

Distance selling, 88/48

Insurance write-offs - rights and remedies, 36/39

Merchantable quality, 17/23

New rights when buying goods, 94/54

Title to goods, 18/28

SECURED LOANS (use MORTGAGES)

SECURE TENANCIES

Effect of suspended possession orders, 116/53
Introduction to rent control, 51/10
Rent arrears, 62/6
Rent arrears management guidance, 118/56
Rent arrears pre-action protocol, 118/53
Right to choose new landlord, 9/24
Rights of secure tenants, 46/12
Tenants' rights on sale of housing stock, 3/22
Transfer and termination of, 58/16

SECURITY OF TENURE

Assured shorthold tenancies, 45/8
Assured tenancies, 43/6
Defending possession actions for secure tenants, 60/10
Determining status, 91/7
Effect of suspended possession orders on secure tenancies, 116/53
Holiday accommodation, 117/63
Hostel and bed & breakfast residents, 85/12
Introduction, 40/12
Joint tenancies, 24/27
Possession by landlords' mortgage lenders, 24/23
Residence condition for secure and assured tenancies, 95/10
Resident landlords, 26/30
Scope of Protection from Eviction Act 1977, 50/12
Section 34 Housing Act 1988, 28/28
Secure tenancies, 46/12
Succession rights, 97/8
Transfer and termination of secure tenancies, 58/16

SEPARATION

Cohabiting owner occupiers' property rights, 36/6
Cohabiting tenants' property rights, 37/11
Domestic violence, 39/9
Married owners' property rights, 38/6
Married tenants' property rights, 35/11
Part IV Family Law Act 1996, 63/8

SERVICE CHARGES

Challenging service charges, 10/24
Residential accommodation in, 66/11

SEX DISCRIMINATION

Achieving equal treatment in social security schemes, 44/16
Action against, at work, 18/9
Advising pregnant women, 101/33
Application of disciplinary and grievance procedures, 109/38
Casual workers' rights, 63/32, 103/15
Concessionary schemes, 23/6
Establishing equal value, 2/28

Equal pay decisions, 16/12
Equal treatment in pension schemes, 21/22
Impact of European Law on UK social security law, 33/11
Making claims at industrial tribunals, 3/27
New burden of proof rules, 90/29
Pregnancy dismissals, 27/12
Sexual harassment and unwanted behaviour, 97/37
Sexual orientation, 88/34
Sickness dismissals following extended maternity leave, 68/28
Switching the claimant role, 4/8
Transitional arrangements for repeal of dispute resolution procedures, 133/32
Use of questionnaire procedure, 57/31
Webb decision considered, 54/17

SEXUAL HARASSMENT

Action against at work, 18/9
Unwanted behaviour, 97/37

SHARED OWNERSHIP

Schemes, 65/10

SHARERS (use JOINT TENANTS)

SHORTHOLD TENANCIES (use ASSURED SHORTHOLD TENANCIES)

SICKNESS BENEFITS

Explanation of Incapacity Benefit and incapacity for work tests, 48/12
Review by Adjudication Officers, 9/8
Type of work claimant fit for, 1/6

SINGLE PAYMENTS

Changing from bed and breakfast to private rented accommodation, 2/10
Claims for furniture, 2/6
Effects of abolition, 8/6
Meaning of 'medical', 3/9
Meaning of 'miscellaneous household needs', 3/10

SMALL CLAIMS

Advocacy and arbitration hearings, 37/40
Challenging district judge's decisions, 64/38
Housing disrepair claims, 57/9
New rules, 74/42
Personal injuries, 43/41
Research into procedure, 54/42
Using experts, 47/39

SOCIAL FUND

Applications for further review, 29/9
Attitudes towards, 8/9

Challenging SFO's discretion, 15/8
Commissioner interviewed, 42/15
Effectiveness of review procedure, 31/13
Effects of the abolition of single payments, 8/6
Families and exceptional pressure, 75/14
Funeral costs, 65/18
New rules, 74/14
Representation at reviews, 26/7
Review of, 121/10
Reviews, 14/6
SFOs as money advisers, 8/10

SOCIAL SECURITY APPEALS

All work test for appeal hearings, 60/13
Benefit decisions – revision or appeal, 123/6
Burden of proof, 100/20
Changes to adjudication, 59/8
Commissioners' role, 34/15
Difficult appeals, 27/8
Identifying appeals to the Commissioner, 122/11
Late appeals, 42/13
Research into attendance at tribunal hearings, 4/6
Review of research into attendance at tribunal hearings, 10/8

SOCIAL SECURITY APPEAL TRIBUNALS

Forthcoming adjudication changes, 66/15
Research into attendance at hearings, 4/6
Review of OPSSAT, 6/6
Review of Independent Tribunal Service, 27/6
Review of research into attendance at hearings, 10/8
Role of representative, 109/35

SOCIAL SECURITY BENEFITS (use BENEFITS)

SOCIAL SERVICES

Complaints to Ombudsman about social care, 129/61
Financial consequences of going into care, 111/14
Impact of Climbé report on housing services, 102/9
Rights of asylum seekers, 106/12
Young people claiming IS/HB, 56/31

SOLICITORS

Employing solicitors in advice centres, 39/6
Improving referrals to solicitors, 50/6

SQUATTERS

Defences to summary proceedings, 13/21
New criminal offences, 44/9
Rights, 12/21, 114/9

STATUTORY MATERNITY PAY

Introduction of scheme, 3/8

New statutory maternity provisions, 121/6

STATUTORY NUISANCES

Remedies for disrepair under the Environmental Protection Act 1990, 52/13

STATUTORY SICK PAY

Type of work claimant fit for, 1/6

STUDENTS

Advice on debt, 35/40

New benefit rules, 24/9

Recent benefit developments, 54/14

Student debt, 31/32, 57/39

SUCCESSION (use SECURITY OF TENURE)

SUBTENANTS

Subtenants in the private rented sector, 21/26

Subtenants in the public sector, 24/25

SUNDAY TRADING

Sunday Trading Act 1994, 46/28

SUNDAY WORKING (use SUNDAY TRADING)

SUPERANNUATION (use OCCUPATIONAL PENSIONS)

SUPPLEMENTARY BENEFITS

Changing from bed and breakfast to private rented accommodation, 2/10

Claiming the long term rate, 2/8

Claims for furniture under Single Payments Regulations 2/6

Effects of the abolition of single payments, 8/6

Entitlement to additional requirements, 5/8

Meaning of 'medical', 3/9

Meaning of 'miscellaneous household needs', 3/19

Mortgage interest regulations, 2/7

Switching the claimant role, 4/8

Take-up issues, 7/6

SURVEYORS

Negligent survey reports, 21/28

T

TAX CREDITS

Administration reviewed, 112/42

April 2006 update, 114/13

Charitable and voluntary payments, 113/12

Employer's responsibilities, 78/14
Employment implications, 89/13
Financial costs of claiming, 137/6
HMRC guidance on recovering overpayments (COP 26), 128/10
Immigration status, 136/6
New tax credits explained, 94/15
New provisions from April 2004, 102/17
Payment and bank accounts, 93/5
Role of Adjudicator's Office in complaints, 108/40
Working Families Tax Credit described, 75/12

TELEPHONES

Assessment of Regulators' consumer bodies, 44/41
Avoiding telephone debt, 101/43
Premium rate consumers' protection, 57/44
Premium rate service regulator, 118/63
Premium rate services, 95/48
Regulators' consumer bodies, 41/36
Role of Otelco, 115/51
Telecommunications Ombudsman Service, 97/48

TENANCIES

Bringing tenancies to an end, 74/9
Deciding status, 29/27
Ending fixed term tenancies, 106/9
Farm workers' tied accommodation, 86/9
Granting to 16 & 17 year olds, 96/9
Introduction to rent control, 51/10
Legal position of bankrupt landlords and tenants, 52/11
Liability for rent and Housing Benefit, 123/10
Long leases, 63/5, 64/9
Recovering possession of rented accommodation, 94/9
Rent arrears pre-action protocol, 118/53
Rent arrears pre-action protocol, 118/53
Rent arrears pre-action protocol, 118/53
Right of first refusal, 12/24
Selective licensing of private landlords, 112/35
Subtenancies, 72/6
Succession issues for same sex couples, 67/10
Succession rights, 17/29, 97/8
Surrender of lease, 26/13
Transfer rights, 19/12
Unfair terms in housing contracts, 92/9

TENANTS IN COMMON

Legal position of co-owners, 26/28

TIED ACCOMMODATION

Farm workers' tied accommodation, 86/9
Workers' housing rights, 14/11

TIME LIMITS

Collection of statute barred debts, 109/43
Industrial tribunals, 50/33
Limitation period for mortgage shortfall debts, 61/38, 94/48
Time limits in the employment tribunal, 100/37, 104/43

TIME OFF WORK

Annual leave during and after sickness, 136/30
Arranging flexible working, 107/18
Caselaw update, 110/33
European parental leave schemes, 72/11
Parental leave rights explained, 96/13
Statutory right to annual holiday entitlement, 135/41
Workers on long-term sick leave, 114/33
Workers' rights to paid holiday, 92/35
Working Time Regulations amended, 101/39

TIME ORDERS

Advisers' arguments, 42/37
Creditors' arguments, 41/31
Implications of Southern & District Finance v Barnes, 50/37
Legislative provisions on time orders, 20/22
Reducing interest charges, 47/37
Use of to amend agreements, 1/11

TIME-SHARE

Application to boats, 109/49
Cancellation rights, 55/43
Timeshare Act, 32/40

TOUR OPERATORS (use PACKAGE HOLIDAYS)

TRADE UNION REFORM AND EMPLOYMENT RIGHTS ACT

Bill, 38/18
New employment rights, 38/32

TRADE UNIONS

CROTUM, 28/26
Commissioner for Rights of Trade Union Members interviewed, 27/10

TRADING STANDARDS

Approving dispute resolution schemes, 114/41
Isle of Man contracts, 120/53
National performance standards, 93/44
Role in food law enforcement, 63/43
Use in resolving money advice issues, 70/37
Using Part III assurances, 40/45

TRAINING

Benefits for trainees, 47/15
Education of advice workers, 55/9
HARP project, 15/22
Using MAT training standards, 91/46

TRANSFERS OF UNDERTAKINGS (use CONTRACTS OF EMPLOYMENT)

TRANSITIONAL PROTECTION

Claiming long term rate of Supplementary Benefit, 2/8

TRAVELLERS

Eviction by local authority, 1/26
Eviction from unauthorised sites, 100/11
Implications of Criminal Justice and Public Order Act 1994, 46/8
New housing provisions, 110/11
Planning development issues, 100/16
Planning law and human rights. 83/9
Update on law relating to, 79/5

TRIBUNALS

Approaches to Seymour-Smith, 63/29
Costs issues in the employment tribunal, 93/32
Counterclaims by employers, 61/36
Extension of Industrial Tribunal jurisdiction, 45/34
Issues preliminary to Industrial Tribunal hearings, 43/18
Industrial Tribunal advocacy, 44/31
New employment tribunal procedural rules, 86/33
Research into representation, 15/10
Resolving employment disciplinary and grievance disputes, 97/18, 123/59, 124/54, 126/32
Review of Independent Tribunal Service, 27/6
Time limits for industrial tribunals, 50/33

U

UNEMPLOYMENT BENEFIT

Actively seeking work test, 17/10
Effect of occupational pensions, 11/11
Implications of misconduct at work, 9/10
JSA proposals, 49/16
New Jobseeker's Allowance rules explained, 56/13
Role of the Jobseeker's Agreement and Directions, 57/13

UNFAIR CONTRACT TERMS ACT (use EXCLUSION CLAUSES)

UNFAIR CONTRACT TERMS

Consumers' Association challenge unfair terms, 78/43
Exclusion clauses, 103/47

Housing contracts, 78/6
Mobile phone contracts, 82/44

UNFAIR DISMISSAL

Agency workers and end users, 105/15, 120/17, 122/24
Agency worker's update, 127/29, 127/33
Appealing dismissals, 119/16
Calculating compensation, 4/11, 40/33
Casual workers' rights, 63/32, 103/15, 124/49
Casual workers test case, 56/16
Challenge to qualifying period, 81/19
Claims by older workers, 85/35, 85/38
Compensation for injury to feelings, 94/39, 99/33
Compromising IT cases, 39/31
Compulsory dispute resolution, 104/35, 104/37, 115/43, 116/47, 117/21, 118/25
Compulsory grievance procedure, 105/19
Constructive dismissal, 57/18, 108/18
Deductions from compensation, 72/14
Employee responsible for termination of contract, 50/32
Enforcement of industrial tribunal awards, 5/22, 40/36
Health and safety dismissals, 80/34
Industrial tribunal remedies, 5/22
Lay-off and short-time, 84/35
Order of deductions from awards, 68/30
Probationary employees, 47/32
Redundant workers, 31/29
Rights for over 65s, 95/18, 102/35
Sickness dismissals, 55/34
Sickness dismissals following extended maternity leave, 68/28
Status of agency workers, 122/24
Transitional arrangements for repeal of dispute resolution procedures, 133/32
Tribunal approaches to Seymour-Smith, 63/29
Unwanted changes to terms and conditions, 115/37
Written warnings, 59/17

UNOCCUPIED PROPERTY

Future use of, 9/21

UNSAFE GOODS

Product liability issues, 53/41

V

V.A.T.

Enforcement of, 50/40

VIOLENCE AGAINST WOMEN

Court orders following relationship breakdown, 5/26
Legal remedies for domestic violence, 39/9, 108/13
Local authorities' duties to people escaping domestic violence, 116/48

Part IV Family Law Act 1996, 63/8
Role of Women's Aid organisations, 108/13

VOLUNTARY REPOSSESSION (use POSSESSION)

W

WAGES ACT

Delaney decision, 26/8
Jurisdiction of industrial tribunals, 19/9
Summary and provisions, 14/8

WAGES COUNCILS

Legal position of low-paid workers, 41/29
Proposed abolition, 12/11
Survey of pay after abolition, 48/32

WAGES AND SALARIES

Delaney decision, 26/8
Implications of Wages Act 1986, 1/21
Issues for low paid workers, 128/42
Legal position of low-paid workers, 41/29
National Minimum Wage Regulations, 75/18
Proposed abolition of Wages Councils, 12/11
Recovery of overpaid national insurance contributions 12/6
Rights, remedies and enforcement of National Minimum Wage, 77/11
Survey of pay after abolition of Wages Councils, 48/32

WAR PENSIONERS

Armed Forces compensation scheme, 111/9
Veterans Agency role, 98/34
War Pension scheme, 38/14

WATER CHARGES

Dealing with water debt, 105/44
Disconnection, 12/26, 29/35
Use of water trusts, 67/38
Vulnerable groups scheme, 105/47

WATER SUPPLY

Assessment of Regulators' consumer bodies, 44/41
Disconnections, 12/26, 29/35
OFWAT view of the policies and practices of the water companies, 63/41
Regulators' consumer bodies, 41/36
Research on water debt and disconnection, 51/14
Research on water policy, 105/42
Role of Consumer Council for Water, 110/50

WHEEL CLAMPING

Bailiff issues, 138/43

Legal aspects, 24/29
Private land, rights and remedies, 69/42
Private parking, 105/49

WOMENS' AID (use VIOLENCE AGAINST WOMEN)

WRONGFUL DISMISSAL (use DISMISSAL)

WHISTLE BLOWING

Common law aspects, 43/32
Protecting workers and employees, 103/19
Public Interest Disclosure Act 1998 discussed, 78/19

WIDOW(ER)S BENEFITS

New rules, 83/12

WORKING TIME REGULATIONS (use TIME OFF WORK)

Y

YOUNG PEOPLE

Access to advice, 95/6
Child Benefit Act 2005 examined, 114/15
Claiming IS/HB when assisted by Social Services, 56/31
Contractual position, 34/39
Granting tenancies to minors, 70/8
Homeless 16-17 year olds, 135/17
Housing options, 117/55
Housing rights for minors, 33/6
Impact of Child Benefit Act 2005, 120/6
New leaving care arrangements, 88/8
Tenancies and 16 & 17 year olds, 96/9