

# Worthing NHW Newsletter



January 2024

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## Worthing Burglaries & Vehicle Crime

Specific details of Burglaries & Vehicle crime are not available at this time.

## Loan Sharks

The ongoing cost of living crisis has meant that the extra costs associated with Christmas has left many people struggling harder than ever to make ends meet.

Sadly, they often compound their difficulties by resorting to loans from illegal money lenders, commonly known as loan sharks. As far back as last spring, the England Illegal Money Lending Team estimated that as many as 1.8m people could have owed money to a loan shark, laying themselves open to relentless manipulation and exploitation by these lenders, who are increasingly operating online using social media to entice victims, and one in five people are estimated to meet their lender that way.

Loan sharks generally operate from door to door and often target families with children, deceiving them into believing that they are friends. Research by Action for Children (involving data from over 5,000 UK households) shows that those with children are six times more likely than adult-only homes to borrow from illegal lenders and 56% of those helped by the England Illegal Money Lending Team believed that the loan shark was their friend when they first borrowed cash from them.

Loan sharks will usually offer cash loans although they are increasingly using bank transfers and charge interest on a weekly basis at as much as thirty times or more than an authorised lender would. Moreover, they do not provide their borrowers with paperwork. Authorised lenders will always provide borrowers with a written contract clearly setting out the repayment timeframe. Illegal lenders do not, because they don't want a paper trail setting out their activities to exist.

Under the Consumer Credit Act 1974, it is illegal to lend money for profit without a consumer credit license from the Financial Conduct Authority, so those who have borrowed from a loan shark do not have to repay the money. But, if you are worried about physical or other reprisals, you can report the lender online at [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk) or call the Illegal Money Lending Team on 0300 5552222.

Always remember that you yourself will have done nothing illegal by borrowing from an illegal lender.

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## Illegal Money Lending

The England Illegal Money Lending Team is bringing loan sharks to book and warning against having any dealings with them. But the Team also offers free confidential debt advice, and this includes the promotion of credit unions, also known as community banks.

Credit Unions are financial not-for-profit co-operatives that offer a safe and secure place for members to save and borrow. They encourage them to save regularly, provide loans at low rates and help them when in need of financial advice and assistance. The England Illegal Money Lending Team is anxious to promote and form alliances with Credit Unions, so Credit Unions are encouraged to contact the Team at [partner@stoploansharks.gov.uk](mailto:partner@stoploansharks.gov.uk).

The Team also uses money - confiscated from loan sharks under the Proceeds of Crime Act 2002 - to motivate people to use their local Credit Union as opposed to illegal money lenders and to raise awareness of the dangers of borrowing from them.

Meanwhile, Adur & Worthing Councils are working with Worthing-based Boom Community Bank to offer no-interest loans (NILS) to locals who may be struggling to access credit.

A no-interest loan can help those unable to access loans from high street banks, but who can however afford to pay small sums. The loans are designed to cover emergency or unexpected costs, including car repairs, educational expenses, dental and eye care costs, train or bus season tickets, furniture and white goods.

Typical loans are for between £300 and £1,500 with successful applicants given up to three years to repay them. Repayment schedules are tailored to reflect the borrower's financial circumstances and capacity to pay. Funds repaid by borrowers are then used to service new loans, thus enabling assistance for more people. Repayments are easier because a "not for profit" status means that the focus is on affordability rather than profit, and there are no arrangement or service fees.

Tim Drew



Fight Against Food Waste by visiting your local award-winning UK Harvest Community Food Hub.

Sidney Walter Centre Sussex Road Worthing BN11 1DS 25<sup>th</sup> January 10:00 Hrs to 11:00

Community Food Hubs rescue good quality food that would have otherwise gone to waste and provide great information on how you can do all you can at home to reduce food waste. Each district and borough has one hub per month. Why not give it a go this January?



The next Town Central Neighbourhood Police Meeting will take place on Wednesday 24<sup>th</sup> January at 18.30 hrs for 19.00 hrs at the Ardington Hotel in Steyne Gardens.

## Partnership Engagement

Goring Library Wednesday 17<sup>th</sup> January 2024 - 11:00 Hrs to 12:30 Hrs

Broadwater Library Thursday 25<sup>th</sup> January 2024 - 10:00 Hrs to 11:30 Hrs

Durrington Library 85 Salvington Road - Tuesday 2<sup>nd</sup> January 2024 12:00 Hrs to 13:30 Hrs

## Are you recycling all you can?

Our binfographic (right) shows the average contents of a West Sussex waste bin, including how much of it could have been reduced, reused or recycled. This graphic was produced as part of our #ThinkBeforeYouThrow campaign alongside a series of short videos that explain how your materials are recycled here in West Sussex and why it is so important to reduce, reuse and recycle all you can.

You can watch all of the videos, which follow your recyclable materials through the recycling process, from your household collection to the Materials Recycling Facility (MRF) in Ford at:

<https://www.westsussex.gov.uk/land-waste-and-housing/waste-and-recycling/recycling-and-waste-prevention/think-before-you-throw/>



## How to handle that new year clear out



Now that Christmas is over, you might be looking at clearing some space to de-clutter or make way for any new items you may have received. If you are, make sure you are disposing of old items correctly. Consider the item's reuse value and look at donating it to your local charity shop or selling it on apps like Vinted, or Facebook Marketplace.

If you are disposing of a broken electrical item, please make sure you are disposing of it correctly. Electrical items can cause fires when disposed of in one of your bins at home.

You could:

- Take your item to a local repair shop to give it new life.
- Take it to your local Recycling Centre for recycling.
- Make use of your free kerbside small electrical collection.
- Dispose of your single use vapes through kerbside small electrical collections or at the Recycling Centre.

For information, please visit <https://www.westsussex.gov.uk/land-waste-and-housing/waste-and-recycling/recycling-and-waste-prevention/what-happens-to-your-waste/small-electricals/>

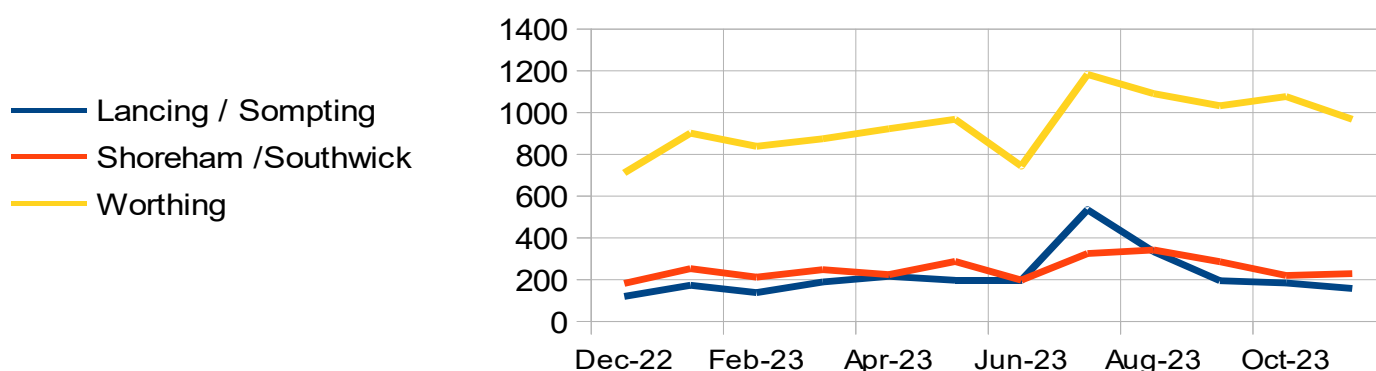
If you're heading to a Recycling Centre, or are unsure of how to dispose of an item, make sure you check out our handy [A-Z](#) for information on how to dispose of it and which recycling centre container to use. For more information on our Recycling Centres, including opening hours, and if you need a booking to visit, visit :

<https://www.westsussex.gov.uk/land-waste-and-housing/waste-and-recycling/recycling-and-waste-prevention/recycling-centres/>

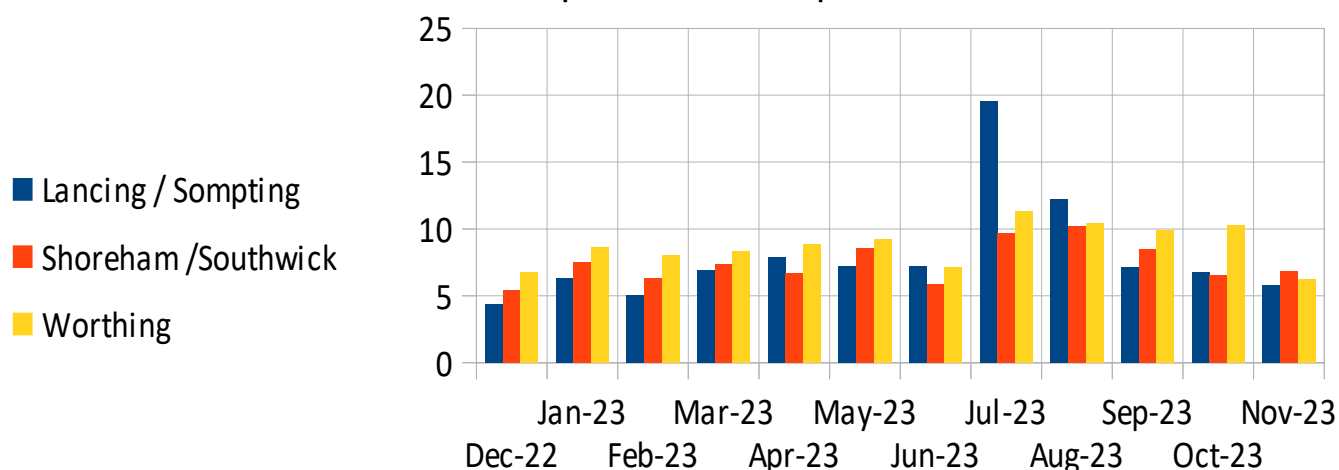
## Crime Statistics for November 2023

November 2023	Broadwater	Castle	Central	Durrington	Findon	Gaisford	Goring	Heene	Marine02	Northbrook	Offington	Salvington	Selden	Tarring	Sub Total
					BN										
Antisocial Behaviour	11	8	45	0	1	3	2	2	9	4	4	6	2	4	101
Bike Theft	0	0	3	0	0	0	0	1	0	1	0	0	1	2	8
Burglary	1	0	10	0	0	0	1	2	4	0	4	2	1	1	26
Criminal Damage	2	4	23	1	1	3	2	6	1	3	3	6	7	4	66
Drugs	7	1	12	0	1	3	3	2	1	6	2	1	1	3	43
Other Crime	3	2	3	1	0	1	1	0	1	1	2	0	0	0	15
Other Theft	1	3	11	3	0	2	1	5	0	5	1	3	5	1	41
Weapons	0	3	1	0	0	0	1	1	0	0	0	0	1	0	7
Public Order	2	4	25	1	0	6	3	3	1	4	3	5	1	8	66
Robbery	0	1	1	0	0	1	0	1	0	1	0	0	0	1	6
Theft Shop	14	51	34	20	0	1	0	39	18	4	4	21	4	24	234
Theft Person	0	0	2	0	0	0	0	1	0	0	0	0	0	0	3
Vehicle Crime	3	2	6	0	0	5	8	7	3	0	5	2	5	2	48
Violence & Sex Offences	32	21	79	10	2	27	10	21	15	23	13	20	15	16	304
Totals	76	100	255	36	5	52	32	91	53	52	41	66	43	66	968

### Crimes December 2022 to November 2023



### Crimes per 1000 of Population



See the latest Alerts at : [https:// worthingnhw.ourwatch.org.uk/](https://worthingnhw.ourwatch.org.uk/)