



LEGAL PROBLEMS?

HERE'S WHO YOU BETTER CALL

Are you facing a legal issue and don't know where to turn? Perhaps your landlord wants to evict you or you're facing unfair dismissal at work. Here's how to access legal advice that won't break the bank

BY JOANNE CHRISTIE

If you are facing a legal issue, you may get a rude shock once you receive the bill: legal fees can escalate if you aren't careful.

According to official HM Courts and Tribunals Service figures, guideline hourly rates for a solicitor with four years' experience range from £177 to £296, depending on where you live in the UK.

In many cases, your decision to take legal action is entirely optional: it is ultimately down to you to decide whether or not to sue that dodgy kitchen fitter. However, in some instances there will be more at stake than lost cash, so it is essential to get the right legal advice. This is particularly relevant if you have debt problems, are being illegally evicted or have been unfairly dismissed by your employer.

The good news is that if you find yourself in a legal quandary, you won't necessarily have to shell out thousands of pounds for help: affordable advice is available.

Do you have legal cover?

One of the first questions that any legal professional is likely to ask when you first approach them is: 'Do you have legal expenses insurance?' Even if you think the answer is no, it's always worth checking if you have it as a bolt-on to another policy, such as your home insurance.

It is often included in quotes at a cost of £25 to £30 a year, so homeowners may have cover but not be aware of it. Plans typically cover legal issues relating to your home, your job, death or personal injury. However, other aspects such as legal advice for a divorce are unlikely to be included.

"It doesn't cover all types of issues, but the ones it covers can mean that individuals can pursue a claim which they ordinarily would not have been able to afford to do," explains Katie Whitehead, a solicitor at Ramsdens Solicitors in Yorkshire.

The big catch is that you will have to use a solicitor employed by your insurer and it will usually only fund your case if it thinks it has more than a 50% chance of success.

Similarly, if you're in a trade union you might be covered if your dispute is employment related, but, again, it will probably only fund your case if it thinks you are likely to win.



Free legal clinics

Although Legal Aid has been cut drastically in recent years, it is still worth checking if you're eligible – as help remains available in certain circumstances. If you don't qualify for Legal Aid, charity Citizens Advice should be your next port of call, says James Sandbach,

director of policy and external affairs at LawWorks, a charity that connects people with free legal advice.

"Often, Citizens Advice offices either run clinics or have close relationships with *pro bono* clinics. They also know whether some firms may be able to offer cut-price services to people who might be able to afford some advice."

There are also free legal clinics run by law centres and other groups, which can provide advice and may be able to refer you to a solicitor or barrister who can represent you on a *pro bono* basis. (Lawworks.org.uk has a comprehensive listing.)

If you're hoping to access advice via a free clinic, it helps to be organised.

Ms Whitehead, who also volunteers at a legal clinic giving advice on landlord and tenant disputes, says: "These sessions can be very busy and are on a first-come, first-served basis, so it is beneficial to arrive early to have

Check if you have legal expenses cover as a bolt-on to another policy



a better chance of being seen. When the sessions are busy, the amount of time we can spend with each individual can be limited to around 10 to 15 minutes."

She adds that people need to be realistic about their expectations. "Some queries can be dealt with here and then, but for some issues the purpose of the sessions is to offer guidance on the steps individuals can take and to offer general advice on what they can do or what action they can take."

For clinics in the LawWorks network, Mr Sandbach says family law issues see the highest demand, followed by employment, housing, immigration and asylum problems.

Cases about unpaid salaries have become such an issue that LawWorks recently set up an unpaid wages project. Claims for unpaid wages are often low value, and many people were deterred from pursuing them after Employment Tribunal fees were introduced in 2013.

After these fees were declared unlawful in July 2017, government figures showed a huge increase in cases: claim numbers rose from 549 in July to 2,926 the following month.

If you are thinking about suing a company, find out if it is a member of an ombudsman scheme. Making a complaint via an ombudsman is free, while pursuing a case through the small claims court will incur fees.

Compare solicitors

If you cannot get the advice you require from these services, you may need to instruct a solicitor. For

USEFUL CONTACTS

Citizens Advice: Get online advice or find details for local advice services (which may be provided in person or over the phone). Citizensadvice.org.uk

Law Centres Network: Specialising in social welfare law, law centres offer legal advice and representation to people and communities who cannot afford legal advice. Lawcentres.org.uk

Law Works: Contact the *pro bono* charity

that provides volunteer lawyers with those in need of free advice. Lawworks.org.uk

Legal Aid: Gov.uk/legal-aid

My Barrister: Get direct access to barristers with the specialisms you require. Mybarrister.co.uk

The Bar Council's Direct Access Portal: Find barristers, mediators and arbitrators locally. Directaccessportal.co.uk

The Law Society: Use its find-a-solicitor search tool to get specialist legal advice local to you. Solicitors.lawsociety.org.uk

Consider hiring a barrister as they can be cheaper than a solicitor

example, if you need tailored advice or you are not eligible for Legal Aid.

An introductory meeting with a solicitor will typically last 30 minutes. It is worth noting that some law firms charge for this appointment.

"These first meetings will frequently cover just the basics of the issue or matter at hand, and are aimed really at helping people to understand their legal position, work out what they want to do next, and give an approximate idea of the potential legal costs and timescales involved," explains Kirsten Tomlinson, associate solicitor at Maguire Family Law in Manchester.

Talk to a few solicitors to compare prices and service levels. The Law Society can help you to find specialist solicitors in your area (see above box).

You may also want to consider hiring a barrister instead of a solicitor. It comes as a surprise to many, but barristers can actually be cheaper than solicitors as they are typically self-employed.

"Barristers have sets of chambers, which are effectively a

form of collective," says Philip Newman, a barrister at 42 Bedford Row chambers in central London.

"They club in to pay for the administrative cost of clerks. Barristers tend not to have personal secretaries, so you have savings there in terms of the infrastructure over a firm of solicitors."

Not all barristers can be hired directly by individuals, but you can find those who can on MyBarrister and via the Bar Council's Direct Access Portal. If you work with a barrister, it's likely you will need to do more of the administrative work involved in the case yourself. But if you're able to do so, this can provide extra savings when compared with a solicitor.

Whatever your legal issue, it's crucial you get advice as early as possible so your situation doesn't escalate and you don't run out of time to make a claim. This is particularly true if you're trying to access free help, as demand is high and services are limited. **mw**

JOANNE CHRISTIE is a freelance journalist who writes about property, personal finance and lifestyle topics