

CFP response to consultation: Fuel Poverty Strategy for England

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A million texts to encourage travellers to check passport validity after Brexit

The Home Office will send around one million text messages to passport holders who may need to renew their passports early.

New passport validity rules will apply for travel to most European countries in a no deal Brexit.

The text messages will encourage people to [check if their passport will meet these new rules](#) to help them with any plans for travel to Europe after 31 October.

There are 2 new rules that passports will need to meet to travel to most countries in Europe.

Firstly, travellers will need to have at least 6 months left on their passport.

Secondly, any extra months on a passport over 10 years may not count towards the 6 months needed. A passport may have extra months if the holder renewed their previous passport before it expired.

The texts will be sent to those who provided their mobile number when they applied for their current passport.

Not everyone provides a mobile number, and contact details may have changed,

so even those who do not receive a message should check their passport.

It will normally take up to 3 weeks to renew a passport, but it may take longer if more information is needed.

The text message reminders are part of the government's 'Get Ready for Brexit' campaign.

Other advice to people travelling to Europe after Brexit includes getting travel insurance so they are covered for healthcare, making sure they have the right driving documents and getting a health certificate for their pet.

[Extended restrictions for bankrupts who overdrew their bank account](#)

Raymond P Booth (46), of Skegness, and Sarah Ann Stephenson (35) of Bridlington, East Yorkshire, were business partners in two Bridlington companies. In December 2016 they opened a joint bank account together.

Only £8 was ever deposited in the account but, within the same month, the pair proceeded to make a series of large transactions despite knowing they did not have the funds to complete them or access to an overdraft facility.

Sarah Stephenson made six online payments worth almost £3,000 to two personal bank accounts. She also issued four cheques against the account totalling £22,500. All of these payments were allowed by the bank in error.

Raymond Booth issued three cheques against the account worth over £140,000, which were also honoured in error by the bank. He attempted to issue eleven further cheques, worth almost £180,000, but the bank did not accept the transactions.

The bank petitioned for the pair to be declared bankrupt. Sarah Stephenson was handed a bankruptcy order in October 2018 by the County Court at Scarborough. Raymond Booth was declared bankrupt by the County Court at Boston in February 2019. Control of both their estates passed to the Official Receiver.

Bankruptcy restrictions are usually lifted after a year but, owing to the seriousness of the pair's actions, the Official Receiver pursued extended restrictions.

The Secretary of State accepted a bankruptcy restrictions undertaking for nine years from Sarah Stephenson on 22 August 2019, and an undertaking for eight years from Raymond Booth on 11 September 2019.

Effective from those dates, neither bankrupt can borrow more than £500

without disclosing their bankrupt status, or act as a company director without the court's permission, among other restrictions.

Alan Draycott, Deputy Official Receiver for the Insolvency Service, said:

Raymond Booth and Sarah Stephenson tried to gain financially by abusing their bank. Their actions are completely unacceptable, and these extended restrictions will limit their financial freedom for years to come.

The Insolvency Service protects economic confidence in the UK by ensuring there are consequences for misconduct. This case should act as a warning to others tempted to mis-use their bank accounts to line their own pockets.

Raymond P Booth is of Skegness, and his date of birth is July 1973. Details of his Bankruptcy Restrictions Undertaking are available on the [Individual Insolvency Register](#).

Sarah Ann Stephenson is of Bridlington and her date of birth is December 1983. Details of her Bankruptcy Restrictions Undertaking are available on the [Individual Insolvency Register](#).

Bankruptcy restrictions are wide ranging. The effects are the same whether you are subject to a Bankruptcy Restrictions Order or to an undertaking. It is an offence if you:

- do not disclose your status as a person subject to bankruptcy restrictions to a credit provider if you wish to get credit of £500 or more.
- carry on business in a different name from the name in which you were made bankrupt, you must disclose to those you wish to do business with the name (or trading style) under which you were made bankrupt.
- act as the director of a company or take part in its promotion, formation or management unless you apply to the court for permission to do so.
- act as an insolvency practitioner, or as the receiver or manager of the property of a company on behalf of debenture holders.

Further guidance on the additional effects of a bankruptcy restrictions order or undertaking is [available](#).

Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is [available](#).

You can also follow the Insolvency Service on:

Transport Secretary acts on HS2 ancient woodland clearances during Oakervee review

Secretary of State for Transport Grant Shapps has today (16 September 2019) ordered that removals of ancient woodlands for HS2 be stopped during the [independent review into the project](#) – unless they are shown to be absolutely necessary to avoid major cost and schedule impacts, should the scheme proceed as planned.

The Transport Secretary told HS2 Ltd to review its ancient woodlands clearance programme – and assess what removals can be halted until after the examination of HS2, led by Doug Oakervee, has reported in autumn.

He recognised the concerns of local residents and campaigners that clearing ancient woodland is irreversible.

The Transport Secretary told HS2 Ltd today that these removals will only be allowed during Oakervee's work if they are shown to be absolutely necessary to prevent major cost and schedule impacts.

HS2 Ltd will continue with other important preparatory works which, if delayed, would have a damaging impact on cost and schedule if HS2 were to continue.

Transport Secretary Grant Shapps said:

There is no sense in hiding the challenges HS2 faces, or masking the difficult decisions that need to be taken.

So, as Douglas Oakervee's review continues, we must take a sensible approach and recognise that some works simply cannot be undone later.

Having listened to the concerns of affected residents and Parliamentary colleagues, I have ordered HS2 Ltd to consider what works affecting ancient woodland clearances can be delayed for the duration of the review. This ensures we avoid irreversible decisions without major impacts on cost and schedule. HS2 may be a complex project overall, but I think this request is just common sense.

[Circular 007/2019: Eyesight standards, police recruitment](#)

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