

## OUR SERVICE ACQUIRES CHARITABLE STATUS

HARLOW Welfare Rights & Advice Centre is now registered as charity 1103954 in the Central Register of Charities. The Charity Commission accepted the service's application after detailed examination to ensure it met all the criteria for charitable status.

The service was set up in mid-2003 as an independent not-for-profit company, following an agreement with Harlow Council that it should become completely independent of the council, which remains the major funder.

The five-year contract with the council ensures HWRA can continue to carry out advice and representation, training and related work to benefit Harlow residents: work the council has funded for 30 years.

"Charitable status is not awarded lightly, and the Charity Commission had to be satisfied that the objectives of the service, its management structure, organisation and ability to operate competently as a charity all measured up to its high standards," says Brian Bostock, chair of the Board of Trustees.

"This, along with the specialist quality mark awarded by the Legal Services Commission, plus the terms of the contract with Harlow Council will ensure high standards are achieved."



■ Turn to page 3 to find out what Clare Dodgson (right) chief executive of the Legal Services Commission, Sandra Panting (centre) director of the Eastern Region Legal Services Commission and Janet Browning, LSC Regional Planning and Partnerships Manager were doing in Harlow.

The management committee, now a Board of Trustees, comprises members who represent different sections of the Harlow community. Several new members have been appointed.

Mr Bostock says as a charity, Welfare Rights & Advice will be able to apply for funding previously denied it, and benefits from discounts on business rates, training and other running costs.

See centre pages for profiles of the trustees.

### AGM AN OPPORTUNITY TO FIND OUT MORE ABOUT THE SERVICE

THE annual general meeting of Welfare Rights & Advice, to be held on September 9 at 7.30pm at the Advice Centre, is open to all. It will provide an opportunity to find out how the service has operated over the first year of independence, and what plans are being made for the future.

Readers who require assistance with transport should contact Sandy Chapman at the Advice Centre; ring 446622 during opening hours.



Harlow Welfare Rights & Advice



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# New Age Concern service enables the elderly to assert their rights

AGE CONCERN Harlow's Project Plan, funded by the Community Fund, is up and running, providing advocacy, advice and information for older people.

Barbara Nuttall is the advocacy outreach worker. She holds twice-weekly surgeries at the Leah Manning Centre, giving support, information and representation to enable older residents to make informed choices on a wide range of issues; often where life-changing decisions are required.

Home visits are available for those who are isolated and housebound.

Referrals can be made to services such as Welfare Rights & Advice, or other agencies where specialist advice is needed, and this is part of the advocacy officer's role.

Jenny Mott is the information and advice officer, and is promoting the new service

through posters and talks to groups, trying to reach as wide an audience as possible.

For Lisa Mahoney, chief officer of Age Concern Harlow, the birth of the project is a dream come true.

"We have been aware of the great need for empowerment in the community. There are many senior citizens who are isolated and lacking choice because they do not have the means to access information, and have no-one to help them assert their rights or seek equal access to health or social care services.

"Demand is already proving how much need there is for the service."

For more information, or to access the advocacy and information service, contact:

**Age Concern at Corner House, Bush Fair, Harlow CM18 6NX, tel: 01279 415553.**

## Valuable guide to dealing with debt

CALL at the Advice Centre for a copy of the Money Advice Trust's excellent guide to *Dealing with your Debts*.

Its 60 pages cover just about every situation those in financial difficulty might find themselves in, and use a question and answer format, along with practical aids such as sample income and expenditure statements, and warnings about which debts must be given priority.

"This is a useful booklet, which may provide sufficient help for many people to resolve their financial problems themselves," says Norman Halford, the money advice team supervisor.

"But we are here to help those who need more advice, or support and representation.

"I suggest people should read the 'golden rules' listed in the booklet; particularly rule 1: *Don't ignore the problem. It won't go away and the longer you leave it, the worse it gets.*"

## NEW FACE AT THE CENTRE

DANNY Murphy has joined the service as a benefits and money adviser.

He became interested in advice work when he trained as a volunteer adviser with the CAB in Brentwood, combining this with studying English at Essex University.

That was in 1997, when Danny quit the administration job he had done for several years to take up the challenge of study and doing something completely different. He specialised initially in benefits advice, and joined Braintree Council's welfare rights service in 2001, where he added money advice to his skills.

Danny completed a post-graduate MA in history while he was at Braintree, and gained knowledge of Harlow in the process, thanks to a project he did on Harlow and Stevenage as the first two post-war new towns.

"My conclusion was that Harlow had done a better job than Stevenage in many ways," he says.



The Braintree job gave Danny experience of training others, which he developed further in his next job at Havering CAB. There, he co-ordinated take-up and training work with volunteers and organisations.

"Harlow WR&A has an excellent reputation within the advice sector, and I am proud to be here. I am looking forward to undertaking more complex debt and benefit work, including courts and judicial reviews," he says.

# LSC is funding more employment advice

ADDITIONAL employment advice is now available at the Advice Centre, thanks to new funding by the Legal Services Commission.

This is on top of the adviser and support posts which the LSC has paid for for several years to enable extra benefits, debt and housing advice to be given.

"The aims of LSC funding are to enable additional work to be carried out under

contract on subjects where the need for more provision has been established, and that those who are eligible for legal aid will benefit," said Sue Jones, head of HWRA.

"This service provides free specialist advice and representation at employment tribunals for Harlow residents, and it is good news that we are able to increase capacity."

## HARLOW HOSTS MAJOR LEGAL CONFERENCE

CLARE DODGSON (*pictured on page 1*) was the principal speaker at a conference organised in Harlow by the Legal Services Commission, Harlow Council and Harlow Community Legal Services Partnership.

Theme of the conference was good practice.

Delegates attended from across the county, representing statutory and voluntary advice and

information providers, as well as user groups.

Ms Dodgson explained that a powerful case had to be made to government for funding of legal aid through the CLS, but she stressed that expenditure must be shown to be justified and cost-effective.

The LSC Eastern Region's director Sandra Panting (*picture on page 1*) explained the role of the regional office in developing services and good practice.

## Mag bows out after 11 years

**MAG BARRETT** retires this summer after 11 years as manager of the support services team at Welfare Rights & Advice.

Mag was a council press and public relations officer when the Advice Centre opened in 1978. "I was proud to live in a town which could provide such a comprehensive service and thought I would like to work there," she says.

"My career took me away from Harlow, then I went to university in my mid-40s, so it took 15 years."

Mag's jobs include two stints with Harlow Council, work on local newspapers, company magazines and as chief public affairs officer for national charity Barnardos.

She was a part-time youth worker for many years and has been involved with several local organisations.

"The service has more stability than it has had for several years of financial and organisational challenge, so this is the right time to go. I'll enjoy seeing more of our six grandsons, and having time for leisure interests."

## SUCCESSFUL WORKSHOP

RYSZARD OPASIAK (standing), who is our franchise and support services manager, and computer database specialist Claire Squibb, of ITEC, ran a successful workshop at the conference.

They demonstrated an electronic referral system, which Harlow CLSP has commissioned. This will improve effective referral of clients to appropriate agencies.

The seated delegate was able to test the system, and delegates were enthusiastic about its potential.

Welfare Rights & Advice also ran a workshop on successful



legal services partnerships, focusing on the Open Door project, which is improving access to good quality advice for Harlow people.

# MEET THE TRUSTEES

## THE JOB BECAU

**TRUSTEES of Welfare Rights & Advice are responsible for all aspects of the service, although much day-to-day management is devolved to the head of the service.**

**Their role has become more onerous since the transfer last year from Harlow Council to complete independence, but this clearly does not worry them. Les Coben summed it up at a recent Board meeting: "We are all here because we care," he said.**

**The 11 members bring diverse experience and many skills to the Board, as the notes below show. It is intended that teenager Tara Thompson will contribute the views and needs of young people.**

**BRIAN BOSTOCK (chair)** teaches ICT at a Harlow secondary school, having begun his career as a maths teacher. He is well-known locally for his commitment to working for a better society for all, and has been a member of the HWRA management committee from its inception.

He is an active trades unionist, Brian took up athletics when he accompanied his son and daughter to Harlow Athletics Club, and went on to become a successful competitor in sprint events. He still competes regularly and assists with training young athletes.

**STEVE RAY** is chief executive of TNT Solicitors in Harlow, and a member of the Harlow Community Legal Services Partnership. During 43 years in the town he has been active in the community. He is chair of Harlow Town Football Club, a member of the town's Sports Partnership, a former school governor and father of three sons.

**SUE SPILLER (vice-chair)** currently manages a charity furniture restoration project and is a director of Tones Music Store in The Rows.

Previously she worked for Harlow's Rainbow Services for eight years, and

for HCVS before that. Her career in the charity field followed many years in adult education, both in administration and teaching basic skills.

Sue has served since the setting up of the first management committee seven years ago. She grew up in Harlow, and her children and grandchildren all live in the town, and are involved in many activities, giving Sue a good knowledge of the town's services.

**PAT RUDER** got to know the service as a user. She helped set up the Friends Of Welfare Rights, and fought to save the service when spending cuts threatened its viability.

Pat is the treasurer of FoWRA, and spreads the word about the service's work to community groups. Brought up in the town, Pat was a college lecturer in business studies until disability led to early retirement.

She is involved with the RNLI and Women's section of the British Legion. With parents, children and grandchildren in the town, Pat has a wide knowledge of local issues.

**JOHANNA VERRELLS** has been actively involved with the Advice Centre for 21 years, first as an



■ Trustees pictured at a recent meeting: Pat Ruder, Johanna Verrells, Sue Spiller

information officer and adviser, and then as assistant manager.

After a stint as a council neighbourhood manager, Jo has worked for 10 years for Harlow ITEC, assessing and verifying National Vocational Qualifications (NVQs) in business administration, customer service and management. She has helped five current HWRA staff achieve NVQs.

Jo has kept up to date as a member of the Friends, and has also provided reception desk cover.

As an information specialist, Jo was the ideal choice to produce an information guide to services for Harlow residents for Harlow Partnership Against Poverty. This focused on information to help people on low incomes, and proved so useful to agencies working with local people, that the Partnership commissioned Jo to produce a much-expanded update last year.

# S – PEOPLE WHO DO USE THEY CARE



g are (left to right) Cllr Jean Clark, Les Coben, Harry Talbot, Brian Bostock, ; Janet Briscoe.

**LES COBEN** has a reputation as an activist and campaigner for pensioners rights, through Pensioners Action, Age Concern and as a member of the Primary Care Trust strategic partnership for older persons.

He came to Harlow in the 1950s as a menswear shop manager. After 25 years in retail, he moved to a local factory, where he became a trade union steward, and served on the local TUC.

Always energetic in pursuit of justice, Les takes on authority at all levels and has become a skilled negotiator. He was an inaugural member of FoWRA, and says life since he retired has been busier than ever.

**JEAN CLARK** is a Harlow councillor nominated by the council, who has lived in the town for 40 years.

From teaching in London's East End, where she learned of the social and educational effects of poverty, Jean became a lecturer in social sciences in higher and further education colleges until her retirement. She is a member of Women's Aid and is chair of a school governing body.

Promotion of social inclusion and development of anti-poverty strategies are important to Jean, who at one time represented the Essex Racial Equality Council on the management committee.

**HARRY TALBOT** worked for half a dozen of Harlow's major factories during his first 30 years in Harlow. He was an active trade unionist.

Redundancy then led him to a new career with young people in a residential setting where, as a project worker, he helped them improve their life skills, and where he still works part-time.

Harry was a Harlow councillor for 18 years, which included a stint as chairperson. He is also an active member of Pensioners Action.

A father of five and former youth football team manager, Harry has a good knowledge of the town.

**SHUK LIN LAU** is a member of the management committee of Harlow's Chinese Community Centre, where she is also a volunteer teacher of Chinese reading and writing for children.

She knows Harlow well and tries to raise awareness among the Chinese community of what help and services are available. Shuk sees her role with HWRA as an extension of her community centre work.

She works as an accounts assistant at Stansted Hilton, and has a young son.

**MARTIN MACEY** (treasurer) was appointed to the first management committee as a user representative.

He became treasurer, a position he holds on the current Board. He contributes skills and knowledge of administration and budgeting from more than 30 years working in the health service. Martin now works for a major drugs company and is also a magistrate in a London Borough.

**JANET BRISCOE** was the manager of Harlow Advice Centre 15 years ago, and has maintained close contact with the service.

She is a qualified solicitor and is currently working at Anglia Polytechnic University as a senior lecturer in law. Her specialist fields are housing and family law. Janet is taking early retirement in August and is looking forward to committing more time to the work of the HWRA on a voluntary basis.

**SUE JONES**, head of Welfare Rights & Advice, is **company secretary**. She is also minutes secretary.

## Home had no fuel supply

MRS D AND her children were accepted as homeless by Harlow Council, which offered temporary accommodation when the family had to flee their previous home.

However, the property had no electricity supply, and no meter. The gas system needed electricity to start it, so the family was without any fuel.

At this point, Mrs D found herself in the middle of a wrangle between the council and fuel suppliers. The council pointed out that meters were the property of fuel suppliers, and that it was Mrs D's responsibility to arrange connection. The suppliers argued that essential fuses were missing, so a meter could not be fitted until the council sorted this out.

What little money Mrs D had was spent on candles, gas canisters and take-away food. After nine days of trying to sort out the fuel supply impasse, Mrs D sought advice.

Our adviser intervened on several fronts to try to resolve the problem.

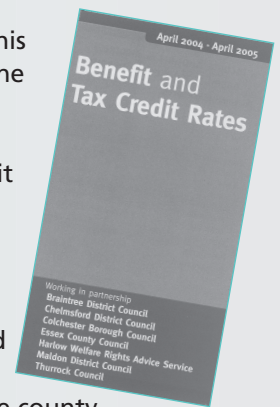
Environmental Health agreed with our adviser that without an electricity supply the accommodation was not fit to be occupied. The council then offered to move the Ds out while work was done, but Mrs D was too worried about the family's belongings and dog to agree to this.

Nearly two more weeks passed, during which the council undertook cabling to get the electricity connected, while still holding that it was the supplier's responsibility. The supplier also attended several times, but did not fit a meter or connect the supply until the council fitted a main fuse.

The council paid compensation to Mrs D to cover what had been spent on emergency items to keep the family going. This enabled her to get her cooker and washing machine connected.

COLLECT a copy of this handy leaflet from the Advice Centre. It contains the latest benefit and tax credit rates in a simple-to-read format.

Welfare Rights & Advice and six Essex councils have funded the leaflet, which is distributed across the county.



## IS changes

**INCOME support (IS) claims no longer include amounts for children, such as the family premium, personal allowance for children, and amounts for disabled children.**

**Instead, new claimants must claim child tax credit as well as IS, and their IS will include only personal amounts for adults and relevant housing costs.**

**The change does not yet affect existing claimants, but the Department of Work and Pensions intends to have moved all those who receive child-related additions in their IS to CTC by next February.**

## SICK MAN'S LIFE BECAME A NIGHTMARE

MR C'S FINANCIAL nightmare has been played out against the background of his serious health problems which have resulted in numerous spells in hospital.

From being in a situation where his worst problem was the need to move via a mutual exchange to a ground floor flat, Mr C found himself without income support and faced with alleged overpayments of IS and housing and council tax benefits (HB and CTB) amounting to nearly £15,000, and stretching back four years.

What had happened was that the Department of Work and Pensions (DWP) learned of a bank account, containing a substantial deposit, to which Mr C was a signatory. IS stopped, followed by removal of HB and CTB. Demands then arrived for repayment of benefit.

Fair enough on the face of it. However, the account had been set up by Mr C's brother to ensure that there would be money to pay for their funerals and those of their elderly parents. Mr C had had to

become a signatory in case his brother died first. Safeguards had been built in to ensure that Mr C did not have permission to touch the account, and that the money could be used only for funeral costs.

Our adviser obtained evidence that this was the case, and, with the adviser's help, Mr C appealed against the decisions to withdraw benefit and pursue alleged overpayments. Until the appeal was decided, Mr C's much-needed move was put on hold because exchanges are seldom allowed if there are rent arrears.

He was re-admitted to hospital several more times, but fought to save his home by paying what he could off alleged rent arrears from his reduced income.

His appeal was successful. His benefits were reinstated, and the DWP and council accepted that Mr C had not been overpaid benefit.

Now Mr C is hoping he will be able to move into a ground-floor flat.

## Benefit was wrongly stopped

**A DISTRICT JUDGE refused to award court costs of £250 to Harlow Council after hearing that much of the anxiety and distress suffered by Mr A had been caused by the council's internal failures in dealing with his housing benefit (HB) and rent arrears.**

The council had persisted in proceeding with court action, initially for possession of Mr A's home, although the council's housing-benefit service had by then awarded back-dated housing benefit which had been wrongly stopped. This had reduced his true arrears to just over £300, which Mr A had managed to clear before the court hearing.

Our adviser's request that the council should withdraw court action was refused, so he attended the hearing with Mr A and argued that the council's action in continuing with possession action while awarding backdated housing benefit was irrational and unreasonable.

Mr A's problems had begun when he obtained low-paid work, lost his entitlement to HB, and began falling behind on his rent. The work ceased and Mr A had to claim Jobseekers Allowance and HB again. He began paying off the arrears, but then became ill, which meant his JSA stopped and was replaced by income support (IS). At that point, the council had stopped his HB, then failed to reinstate it, so rent arrears rocketed.

Our adviser was able to identify when, how and why HB had stopped, and to demonstrate that Mr A did not owe the amount alleged when the court papers were issued by the council.

## DISABLED MAN CAN NOW WORK OVERTIME

**Mr B had been an efficient and loyal worker for many years. He coped well with increasing disability, but was relieved when the Disability Discrimination Act (DDA) became law.**

The DDA requires employers to make reasonable adjustments to enable disabled employees to carry out their work. Mr B's firm complied by adjusting elements of his job so that he could do it despite his disability.

However, when he requested to join colleagues in doing overtime, his boss said the firm could not make the necessary adjustments.

This amounted to discrimination, and our adviser assisted Mr B to pursue his case.

There was no need for an employment tribunal because the company agreed to pay compensation, and to make reasonable adjustments to enable Mr B to have the same opportunities to work overtime as his colleagues.

A confidentiality clause prevents publication of the amount paid, or details of Mr B's work.

The case illustrates the protection afforded for disabled workers by the DDA.

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## A few pence extra can lead to denial of benefit

**SOME pensioners are denied full housing (HB) and/or council tax (CTB) benefits although their circumstances are almost identical to others who receive these "passport" benefits automatically under the regulations which govern pension credit eligibility.**

Both pensioners may have savings above £16,000, and the problem occurs where one pensioner receives even a few pence a week more than the other in occupational pension or other income.

One is entitled to the guarantee (pension) credit, while the other is now just over the limit. The one who receives the guarantee credit immediately qualifies for full HB and/or CTB.

The pension credit is far more generous than the system it replaced but, like the old system, it still throws up these difficulties. Wherever you draw the line, there will always be some people who are just over it. This is the logical consequence of a means-tested system.

### COUNCIL-TAX HELP FOR ALL OVER-70s

**PENSIONERS aged 70 and over will receive £100 to help them pay their council tax.**

The payment will be made automatically with the winter fuel payment, and there will be one payment per household.

Entitlement to means-tested benefits such as Pension Credit will not be affected.

# Opening hours may alter this autumn

**HARLOW Welfare Rights & Advice is open on Mondays from 10am to 6.30pm, and on Tuesdays to Fridays from 10am to 3.30pm. The service is also open on the third Saturday morning of each month.**

Out-of-hours appointments and home visits for housebound people are available where necessary. Changes in the hours may be implemented in the autumn, following consultation with Harlow Council and others.

Specialist advice and representation are offered on benefits, debt, employment and housing. Help and information are available on a wide range of topics.

Telephone 446622 for help.

## NIKKI ENJOYS PROVIDING INFORMATION



■ *Nikki Brierley (left) at the reception desk discussing what information leaflets to stock with support services manager Mag Barrett, who retires this summer (story page 3).*

## NEW CHIEF BRINGS WIDE EXPERIENCE TO HARLOW CAB

**STEPHANIE Chambers brings private sector management and seven years of advice work experience to her job as Harlow CAB's manager, which she began in June.**

On her first morning, Stephanie found a queue of people at the door, which seldom happened at her previous bureau in Ware.

"One of my targets is to achieve daily opening in place of the present three days," she says. "The demand is certainly there. However, establishing a strong funding base is my top priority.

"Everyone has been working their socks off to keep the service going for the past three months, despite funding shortfalls which led to the loss of paid money adviser and advice supervisor posts. We need to re-establish what was lost, and that requires funds," she says.

Stephanie trained as a volunteer adviser in Bishop's Stortford seven years ago, after many years as a sales office manager. She then concentrated on money advice, and held paid posts in Stortford and Ware,



■ *Stephanie Chambers*

where she became advice supervisor and then, a year ago, deputy manager.

In addition to being Harlow CAB's manager, Stephanie will continue to teach money advice for the National Association of CABs, and act as debt counsellor for Hertfordshire Police.

■ **Ring 424400 for opening times.**

**NIKKI BRIERLEY** (pictured above) has joined Welfare Rights & Advice as a support officer.

She recently completed a modern apprenticeship with Harlow Council's Employee Strategy and Development service, gaining NVQ levels 2 and 3 in business administration. It is the "people" aspect of her job that appeals particularly to Nikki.

"I enjoy all admin work and what is great at the Advice Centre is the variety and the opportunity to learn new skills. I love finding information for people, and every session on reception is a challenge. I learn something every day," she says.

## MP'S SURGERIES

**BILL RAMMELL MP holds surgeries at the Advice Centre on the third Saturday and first Friday of each month. No appointment is needed, but constituents wishing to see their MP should check in advance, as dates occasionally change.**

**SURGERY DATES ARE:** *Saturdays: Aug 21, Sept 18, Oct 16, from 10am - 12noon.*

*Fridays: Sept 3, Oct 1, Nov 5, from 5 - 7pm.*