

Health funds enable advice for some hospital patients

ADVISERS are attending the Derwent Centre at Princess Alexandra Hospital to provide weekly advice sessions for in-patients at the mental health unit.

An adviser will attend the unit each week and specialist help is offered on benefit, debt, housing and employment problems. Assisted information on other topics is available, as is assistance with referrals to other appropriate agencies.

This new outreach service is funded for a year by the North Essex Mental Health Partnership NHS Trust.

Chris O'Sullivan, of Harlow Advocacy Service, Rethink, approached Welfare Rights & Advice because enabling clients to obtain the information they need to make decisions and pursue their rights is integral to the principles of advocacy.

"We already see people from the Derwent Centre so we know there is a need for those who cannot come to the Advice Centre to have access to our service," said Sue Jones, manager of Harlow Welfare Rights & Advice.

"We have worked closely with Harlow Advocacy Service and with Jackie Fretten, who is clinical in-patient service manager at the Derwent Centre, and have also organised mental health awareness training for all our advisers."



■ Adviser Adeola at the Derwent Centre

An invitation to the annual meeting

JULY 13 has been set as the date of the Welfare Rights & Advice annual general meeting. An invitation is extended to all readers to attend.

In addition to reports from the chairperson, manager and treasurer, there will be short presentations to illustrate the diversity of work and explain how legislative changes impact on people's lives.

April 2005 - April 2006

Benefit and Tax Credit Rates

Harlow Welfare Rights & Advice

Working in partnership
 Braintree District Council
 Chelmsford District Council
 Colchester Borough Council
 Essex County Council
 Thurrock Council

PICK up copies of this invaluable pocket-sized leaflet from the Advice Centre.

It contains the current rates of the main benefits, along with additional information, such as which are tax free or taxable.

The back page carries details of how to contact Welfare Rights & Advice, which has worked with five Essex councils to compile and fund the leaflet.

■ See pages 4 and 5 for an A3 wallchart version of the leaflet.

The meeting begins at 7.00pm, and refreshments will be served.

Anyone who would be unable to attend without help with transport should contact Sandy Chapman on 446715.

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Updated benefits advice is now available online

THE 2005-06 version of an online benefits advice programme is now available at the Advice Centre for anyone to use. It is being installed at HOLLI/learnirect centres in Harlow and is used by several voluntary agencies to help their clients.

The programme is called BAMB - which stands for benefits advice in multi-media. It contains the latest information about benefit and tax-credits entitlement, with the increases in rates and other changes which were implemented in April. It is user-friendly and can be used by people with few computer skills.

Harlow Community Legal Services Partnership (CLSP) is paying for 50 computers to carry the programme as part of its Open Door project, which aims to improve access to legal advice and information for Harlow people.

Open Door is funded by the Legal Services Commission through its Partnership Innovation Budget, but the three-year project is nearing its end. The CLSP hopes agencies will fund BAMB in the future, now that its value has been proved.

Use of BAMB is completely confidential. People can find general information about most benefits, and then go a stage further to see whether their circumstances mean they are eligible to claim. From there, they can then access



■ Lynn Davis, learning centre facilitator for HOLLI/learnirect, assists a client to access programmes at the Sportcentre's computer suite.

the internet to complete forms for some benefits online, or apply for claim packs via JobcentrePlus.

"Whether they come into the Advice Centre or another centre, people will be able to ask for help in making the most of BAMB. They will also have opportunities to access basic skills and all levels of information technology training," said Ryszard Opasiak, of Welfare Rights & Advice, who manages the Open Door project.

from the casebook – employment

REDUNDANCY WAS UNFAIR

PREGNANT Mrs A was made redundant a few weeks before her maternity leave was to begin.

The manufacturing company she worked for had lost a major contract, so it shed half its admin team, for which Mrs A had worked for several years. It was a genuine redundancy situation, but because of the way in which she was selected, the company had actually dismissed Mrs A unfairly.

Our adviser represented Mrs A at an employment tribunal, which found in her favour, deciding that the redundancy process had been unfair.

Mrs A won £3,500 in compensation and maternity pay to the end of May, in addition to the redundancy payment, plus notice and holiday pay she had already received.

Difficulty in finding a job? This service can help

EMPLOY-ABILITY is a supported employment service, which works to increase employment opportunities for people who experience barriers to getting jobs.

These barriers include problems of physical access, attitudes that sometimes exist towards people with disabilities, and the lack, or loss, of confidence that can arise when people fail in their attempts to obtain jobs.

The service is free and jobseekers' abilities and preferences are matched with employers' needs.

For employers, there is advice on aids and adaptations, Access to Work funding and disability advice.

Contact Employ-Ability at Latton Bush Centre, Southern Way, Harlow, CM18 7BL, tel 412950, website: www.employ-ability.info

STUART (20) IS NOW A QUALIFIED CENTRE SUPPORT OFFICER

AGED just 20, Stuart Cunningham has completed NVQs (national vocational qualifications) 2 and 3 in Business Administration, and is now a qualified support officer for Welfare Rights & Advice.

Stuart joined the service as a modern apprentice when he was 17, having decided that he would like to earn while he learned. He had good GCSE results, but did not want to go on to A levels and university.

For NVQ3, Stuart was required to collect a portfolio of work-based evidence to demonstrate his ability to complete office, administrative and frontline tasks. He obtained high-level computer qualifications, passed various tests and undertook an individual project.

SUPPORTED

Throughout his training, Stuart has been supported and encouraged by Johanna Verrells, his NVQ assessor, who says: "Stuart has achieved an important qualification, which will help him in whatever direction his career takes him."

Johanna said she had been particularly impressed by Stuart's efficiency and mature and pleasant manner while he worked on the Advice Centre's reception desk. As a former Advice Centre worker herself, she had previously believed young staff would not cope with the pressures of frontline work where many people were seeking answers to difficult questions and help with problems.

Stuart and Johanna both paid tribute to the support all colleagues had given him.



■ HWRA manager, Sue Jones (right), presents Stuart with his certificate for NVQ level 3 in Business Administration while his assessor, Johanna Verrells, looks on. Both women agreed Stuart's hard work had paid off.

from the casebook – housing

Our adviser gets landlord to fulfil his repair obligations

AFTER two years of failing to persuade her landlord to provide a usable kitchen and carry out other essential repairs, Mrs C found her way to Welfare Rights & Advice.

Our housing adviser learned that water pipes had been blocked in the kitchen throughout the tenancy and the sink needed replacing, there was no washing machine, although the tenancy agreement stated one would be provided, and there was no toilet seat.

After looking at the tenancy agreement, our adviser wrote to the landlord to remind him of his repair obligations.

Within three weeks all the necessary work had been completed, and a new washing machine had been installed.

Mrs C and her two teenage daughters were delighted, but the story didn't finish there. On our adviser's suggestion, Mrs C applied successfully to go on the council's housing register, and she was awarded additional waiting-list points because of her particular circumstances.

She faces a wait, but can look forward to a more secure home in the future.

MINIMUM WAGE TO RISE IN OCTOBER

THE MINIMUM wage rises in October. For adults it goes up to £5.05 (from £4.85); for workers aged 18 – 21, £4.25 (£4.10), and for 16 - 17 -year-olds, it will remain at £3 an hour.

2005 benefits and tax-cre

Non-means-tested benefits

● Attendance Allowance	
lower rate	40.55
higher rate	60.60
▲ Bereavement Benefits	
Bereavement Allowance	
aged 45 – 54	24.62 – 76.31
aged 55 –	
pension age (note d)	82.05
Widowed Parent's Allowance	82.05
child dependant (e)	11.35
▲ Carer's Allowance	45.70
adult dependant	27.30
child dependant (e)	11.35
earnings limit	82.00
● Child Benefit	
only/eldest child	17.00
lone-parent rate	17.55
each other child	11.40
● Disability Living Allowance	
<i>Care component</i>	
lower rate	16.05
middle rate	40.55
higher rate	60.60
<i>Mobility component</i>	
lower rate	16.05
higher rate	42.30

KEY TO SYMBOLS

- tax free
- taxable
- ▲ partly taxable and partly tax-free, as follows:

Income Support and Income-based JSA: the single/couple personal allowance of income-based JSA is taxable.

Incapacity Benefit is taxable, except for short-term lower rate and child dependant additions.

Carer's Allowance, Bereavement Benefits and State Pension: adult allowances are taxable, but child dependant additions are tax free.

● Guardian's Allowance	12.20	● Maternity Allowance	
▲ Incapacity Benefit (contribution based)		standard rate	106.00
<i>Short term (under pension age) (d)</i>		adult dependant	35.65
lower rate	57.65	threshold	30.00
higher rate	68.20	● Severe Disablement Allowance	46.20
adult dependant	35.65	age addition 50 – 59	5.15
child dependant,		40 – 49	10.30
paid with higher rate (e)	11.35	under-40	16.05
<i>Long term</i>	76.45	adult dependant	27.50
Age addition		child dependant (e)	11.35
aged 35 – 44	8.05	(SDA was abolished for new claims on 6.4.2001)	
aged under-35	16.05	▲ State Pension	
adult dependant	45.70	Cat A and Cat B	
child dependant (e)	11.35	for widow(er)s	82.05
(non-contribution based)		adult dependant with	
Paid at same rates as short-term		Cat A	49.15
higher rate and long-term rates		Cat B husband's NI	49.15
only.		Cat D non-contributory, 80+	49.15
Permitted work earnings limits		age addition, 80+	0.25
lower limit	20.00	child dependant addition (e)	11.35
higher limit	78.00	■ Statutory Adoption Pay (f)	106.00
● Industrial Injuries Disablement Benefit		■ Statutory Maternity Pay (f)	
Variable, depending on		first 6 weeks	90% of earnings
percentage disablement		next 20 weeks (f)	106.00
under-18	15.17 – 75.85	■ Statutory Paternity Pay (f)	106.00
18+ or under-18 with		■ Statutory Sick Pay	68.20
dependants	24.76 – 123.80		
■ Jobseeker's Allowance (contribution based)			
under-18	33.85		
18 – 24	44.50		
25+	56.20		

NOTES

(a) During 2005/2006, personal allowances and premiums for each dependent child in Income Support and Income-based Jobseeker's Allowance will be replaced by Child Tax Credit. Family and Child-related premiums will remain for Housing Benefit and Council Tax Benefit.

(b) Paid for each dependent child who qualifies.

(c) Annual figures. First threshold £5,220 (£13,910 if eligible for CTC only). Second threshold £50,000.

(d) 60 for women, 65 for men.

(e) Reduced for an eldest/only child where Child Benefit is payable. Replaced by Child Tax Credit for new claimants.

(f) Earnings threshold is £82. Where earnings are between £82 and £117.78, payment is 90% of earnings.

The information was correct to the best of our knowledge at the time of publication in May 2005.

dit checklist for your wall

Means-tested benefits

▲ Income Support income-based Jobseeker's Allowance Personal Allowances

Single		
under-18	33.85 / 44.50	
18 – 24	44.50	
25+	56.20	
Lone parent		
under-18	33.85 / 44.50	
18+	56.20	
Couple		
both under-18	33.85 / 44.50	
	/ 67.15	
one under-18	44.50 / 56.20	
	/ 88.15	
both aged 18+	88.15	
Dependent children (a+b)	43.88	

Premiums

Bereavement	25.85
Carer	25.80
Disability	
single	23.95
couple	34.20
Disabled Child (a+b)	43.89
Enhanced Disability	
single person/ lone parent	11.70
couple	16.90
child (a)	17.71
Family (a)	16.10
Pensioner couple	78.90
Severe Disability	
per qualifying person	45.50

Housing Costs

Non-dependant deductions as Housing Benefit

Earnings disregards

Single	5.00
Couple	10.00
Higher (eg carer, lone parent, disabled)	20.00

● Housing Benefit & Council Tax Benefit

As for Income Support/Income-based JSA or Pension Credit, except for

Personal Allowances

Single person,		
under-18, n/a for CTB	44.50	
aged 65+	125.90	
Lone parent		
under-18, n/a for CTB	44.50	

Couple		
both under-18, n/a for CTB	67.15	
one under-18	88.15	
one or both aged 65+	188.60	

Premiums

Family		
lone-parent rate	22.20	
lone-parent/baby rate	32.70	
couple/baby rate	26.60	
Pensioner single	53.25	

Non-dependant deductions

	HB	CTB
18+ and net working (<16 hrs)	7.40	2.30
25+ and on IS, lbSJA, pC	7.40	nil
18+ and net working (>16 hrs)		
less than £101	7.40	2.30
£101 to £149.99	17.00	2.30
£150 to £193.99	23.35	4.60
£194 to £257.99	38.20	4.60
£258 to £321.99	43.50	5.80
£322 or more	47.75	6.95

Earnings disregards, as IS/lbJSA except

Lone parent (not in receipt of IS/lbJSA)	25.00
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● Pension Credit

Minimum guarantee

single	109.45
couple	167.05

Additional amounts

severe disability per qualifying person	45.50
carer	25.80

Savings credit

	threshold	maximum
Single	82.05	16.44
Couple	131.20	21.51

Earnings disregards, as IS/lbJSA

Capital limits

	lower	upper
Income Support/ Income-based JSA		
under-60 claimant or partner 60+ care home	3,000	8,000
	6,000	12,000
	10,000	16,000

Pension Credit

living in		
community care home	6,000	no limit
	10,000	no limit

Housing Benefit/Council Tax Benefit

both claimants		
under-60	3,000	16,000
claimant or partner 60+, not receiving PGC		
	6,000	16,000
claimant or partner 60+, receiving PGC		
		no limit

Tariff Income

Pension Credit	
£1 for every £500 or part thereof	
Income support/ Income-based JSA	
£1 for every £250 or part thereof	
Housing Benefit/ Council Tax Benefit	
60+ not in receipt of IS/lbJSA	£1 for every £500 or part thereof
Under-60 and/or in receipt of IS/lbJSA	£1 for every £250 or part thereof

● Working Tax Credit (c)

Basic element	1,620
Couple/lone parent	1,595
30 hours element	660
Disability element	2,165
Severe-disability element	920
50+ return to work	
16 – 29 hours	1,110
30+ hours	1,660
Childcare costs – 70% of up to:	
1 child (weekly rate)	175
2+ children (weekly rate)	300

● Child Tax Credit (c)

Family element	545
Baby addition	545
Child element	1,690
Disabled child	2,285
Severely-disabled child	920

Harlow Welfare Rights & Advice

Community Legal Service

advice UK MEMBER



MUM CAN CONCENTRATE ON CARING FOR DISABLED CHILD

AS a teenage single mum, Ms B had received advice which helped her to deal with her debts.

She returned to the service recently for help in challenging the refusal of the Department of Work and Pensions (DWP) to award disability living allowance (DLA) to her severely disabled child.

Our adviser contacted health professionals who knew how much care the little boy needed. He then asked the DWP to look at the case again, along with the expert medical evidence.

The result was that DLA was awarded, at the middle rate for care which is currently £40.55 a

week. The award means that Ms B can now receive carer's allowance and the carer's premium.

Because carers' allowance has to be taken into account as income, Ms B does not receive the full value of both, but is £25.80 a week better off. Additional child tax credit has added £43.94 a week.

Ms B also received more than £2,000 in backdated benefit arrears.

These additions to her income mean that Ms B will be able to concentrate on caring for her son, whose condition is unlikely to improve.

Minor ailments scheme targets poorer patients

A MINOR AILMENTS scheme has been set up by the Harlow Primary Care Trust, working with doctors and pharmacists.

People on a low income, who are exempt from paying for prescriptions, no longer have to wait for a doctor's appointment

to get a prescription for medication for any of a list of common ailments.

They can go straight to their local pharmacist to explain their symptoms, and the pharmacist can provide the appropriate medicine there and then without charge.

Customers have to sign a form to say they are exempt from charges, and the list of approved treatments is limited.

The conditions are:

- Athletes foot,
- constipation,
- diarrhoea,
- hay fever,
- head lice,
- nappy rash,
- nasal congestion,
- sore throat,
- threadworm,
- vaginal thrush.

Pharmacists already advise – and sell medicines – on all these and many other conditions, but the advantage of the minor-ailments scheme is that it provides a quick service to low-income customers, who have previously had to wait to see a doctor in order to get free prescriptions.

Rules and permits protect children who work

CHILDREN are allowed to do paid work once they are 13, but there are restrictions and it is illegal for them to work without a permit.

The permits are issued by Essex County Council, and employers are responsible for applying and obtaining a permit before a child starts work. Parents, too, have a duty to ensure their children are employed legally.

Children aged 13 and 14 may work only a total of two hours a day between 7 and 8am and the end of the school day and 7pm. On Saturdays they may work up to five hours between 7am and 7pm, but on Sundays, the total is only two hours. In school holidays, children may work up to 25 hours in a week, which reduces to 12 hours in term time.

Young people aged 15 and 16 may work up to eight hours on Saturdays, but only two hours on other days. The upper limit in school holidays is 35 hours a week.

The regulations insist that young people should undertake light duties only, and numerous jobs are prohibited.

Leaflets containing details of regulations and restrictions designed to protect children are available from the Advice Centre or direct from Essex County Council. The ECC e-mail address is child.employment@essexcc.gov.uk, or telephone 01245 436743/5.

HEALTH CARE AT RISK FOR SOME WHO CANNOT PAY

A LOCAL pharmacist has reported that many of his customers cannot afford all the items on their prescriptions.

They seek his advice on which one item they cannot do without. About 80 per cent of the community, including children and the over-60s, is exempt from prescription charges, but for those who are just above the income limit for means-tested benefits or exemption on the grounds of low income, their health care is compromised by their inability to pay.

The charge is now £6.50 an item

E-referral directory scheme will be a boon to all

HARLOW Community Legal Services Partnership's long-held ambition to have an electronic directory of member and partner organisations has taken a major step forward.

Questionnaires requesting up-to-date contact information and service details have been e-mailed to organisations which appear in the original printed version, and to other agencies.

Information will be compiled as it is returned, and the hope is that a draft will be completed by early July, when CLSP members have their next meeting.

The new directory will be easier for CLSP agencies to access and e-mail links will facilitate referral between organisations which provide advice and information.

Originally to be produced on CD-ROM, it is intended that the directory will eventually be available on a private extranet. This will enable listed organisations to update their record at the touch of a button.

It will also be possible to maintain statistics in referrals made using the electronic system.

from the casebook – debt

CHARITY'S HELP WAS TIMELY

ILLNESS turned Mr and Mrs Ds' lives upside down. From being a comfortably off childless couple in their thirties, with affordable repayments on their car and a few other manageable debts, they found themselves unable even to afford all the medicines on their prescriptions.

Mrs D works full-time, so the couple were above the income limit for free prescriptions, but all her income was being swallowed up by their repayment obligations.

By the time they came to us, four months after Mr D had been signed off sick, Mr D's statutory sickness pay was being taken by his bank as soon as it was paid in, because his account was in overdraft.

Mr D's main fear was that his car would be repossessed, because he would depend on it once he was well enough to return to work. Their other debts totalled about £4,000; and arrears were building up.

Our adviser explained the implications of non-payment of the hire purchase on the car, and on the other non-priority debts. He entered negotiations with creditors.

He also applied successfully to Harlow Community Chest for a pre-payment certificate for prescriptions. The certificate costs £93.20 a year, but the saving to the Ds is £468 over the year – the cost of the six items required each month.

The charity's help lifted one worry for the Ds in a very practical way, and at a time when they were at a low ebb.

The latest news on their situation is that Mr D has been able to start work. Our adviser can prepare a new financial statement and make offers to the Ds' creditors.

NEW FATHER'S ARE ENTITLED TO TWO WEEKS' PAY AND LEAVE

MOST new fathers can take paternity leave and receive paternity pay so long as they are, or expect to be, responsible for bringing up the child, and have worked for their employer for at least 26 weeks, ending with the week immediately before the 14th week before the child is due to be born.

The same applies to adoptive fathers.

Employers may require a signed declaration to prove a man is entitled to paternity leave. This is form SC3 *Becoming a Parent*, available from Inland Revenue.

Fathers can choose to take the leave as one week, or as two weeks together. They may NOT take odd days adding up to two weeks.

During paternity leave, fathers are entitled to two weeks' Statutory Paternity Pay, which rose to £106 in April, (or 90% of average earnings if these are less than £106).

There are rules about when an employer must be informed of when the pay and leave will be required.

■ *Ask at the Advice Centre for information.*

Prescriptions cost more

Prescription charges went up on April 1, 2005, from £6.40 to £6.50.

Prepayment certificates went up from £33.40 to £33.90 for four months and from £91.80 to £93.20 for 12 months.

■ *Pick up leaflet HC11 from the Advice Centre to find out who is eligible for help with these charges.*

Cash influx will enable CAB to extend the scope of its work

HARLOW Citizens Advice Bureau is looking forward to providing more help for local people by extending its work into the community.

This outreach work is being made possible by awards totalling £21,500.

Lloyds TSB has provided £10,000 for work on a financial literacy project, plus money advice. This has been boosted by £2,500 from Abbey. Both awards are for a year.

Manager Stephanie Chambers said: "The CAB is a community organisation, and I am delighted we now have funds to enable us to go out into the community. Many people can benefit from budgeting advice."

The Essex Foundation Key Fund has awarded £9,000 to enable the CAB to provide twice-weekly sessions at the Community Drug and Alcohol Team's drop-in centre at Aylmer House.

Generalist advice and information on all subjects will be offered, with referrals to Welfare Rights & Advice or other agencies where appropriate.

"This money is in addition to the £45,000 from Harlow Council which covers our main running costs," said Stephanie.

The bureau is open on Mondays, Wednesdays and Fridays.

To see a trained volunteer adviser, call in to the drop-in sessions from 10am to 12.30pm. Appointments can sometimes be arranged, generally at 2 and 2.30pm.

Telephone help can be obtained between 2 and 4pm on 425694.



■ **Stephanie Chambers**

CLS OFFERS A DIRECT ROUTE TO ADVICE

COMMUNITY Legal Service *Direct* is a free, easy-to-use service to help people solve their legal problems.

More than 30 topics are dealt with in leaflets, many of which can be picked up at the Advice Centre. They can also be ordered for the cost of a local 'phone call, or by e-mailing

LSCLeaflets@ecgroup.uk.com.

Alternatively, call 0845 345 4345 to speak to a qualified legal adviser about welfare benefits, debt, employment or education.

Log on at www.clsdirect.org.uk to find links to other sources of online information and help.

WE'RE HERE TO HELP YOU

HARLOW Welfare Rights & Advice offers specialist advice and representation to Harlow residents on BENEFITS, DEBT, EMPLOYMENT and HOUSING. The service is free.

Assisted information is provided on a wide range of other topics.

The service is independent, impartial and confidential. It holds the quality mark for specialist help, awarded by the Legal Services Commission (LSC).

Harlow Council is the major funder, and this income is boosted by a contract with the LSC, which enables additional specialist advice to be offered to meet identified local needs.

Welfare Rights & Advice is an active member of the Harlow Community Legal Services Partnership,

The Advice Centre is open on Monday to Friday from

10am to 4pm. Out-of-hours appointments are available, as are home visits for housebound people. Ring 446622, or call in, to ask about these.

An out-of-hours message service is offered for people who are in full-time work who cannot contact us during opening hours. This is 446777.

Direct access via the internet is www.hwra.org.uk, and there is an e-mail link on Harlow web at www.harlow.gov.uk

