

TREASURY IS FUNDING EXTRA DEBT ADVICE

WELFARE Rights & Advice is benefiting from a government fund which is paying for additional money advice.

The money is from the Treasury's Financial Inclusion Fund, which has pledged £45m over two years to enable agencies to recruit 500 debt advisers across the nation to help people get their debts under control.

To qualify for funding, agencies have had to measure up to the high quality standards required by the Department of Trade and Industry (DTI), which has devised the programme.

Additional good news is that this extra work began in July, because a qualified adviser, already well-established in Harlow, was available to join the welfare rights & advice team as part of a partnership initiative.

Maryla Foley, who has provided advice for young people at the Harlow Young People's Information Centre (YPIC) for several years, will continue and expand her work, thanks to the new funding. The funding for Maryla's previous post came to an end.

She has been supervised by HWRA, and worked closely with the service's specialist advisers, throughout her time at YPIC. She will continue to be based at The Foyer, Occasio House, in Playhouse Square, although employed by HWRA.

Maryla will provide debt and housing advice, and will be undergoing additional training in these specialist subjects. Until now, Maryla has provided general help with casework in several subjects, but has



■ *Maryla Foley.*

referred young people to the Advice Centre for specialist advice, when cases proved complex.

"While we do not expect a significant drop in waiting times for debt advice, there will be some reduction, and we are delighted that we shall be able to target hard-to-reach groups such as young people, and

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NEW TRUSTEE

JOHN MAN has joined HWRA Board of Trustees, replacing Shuk Lin Lau, who left earlier this year because of work and family commitments, as well as other voluntary work in the community.

John has lived in Harlow 35 years. Most of his career was with United Glass, until he took redundancy and early retirement.

He has been on the Chinese Community Centre's management committee for two years.

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Treasury give cash for more debt advice

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offenders and their families, for which the DTI has earmarked some of the funding," said Sue Jones, who is manager of HWRA.

Harlow Welfare Rights & Advice is a member of adviceUK which has been closely involved in developing the programme of work financed by the Financial Inclusion Fund.

adviceUK chair Steve Johnson said: "Our members are predominantly based in the most economically and socially deprived communities in the UK and much of their day-to-day work involves helping people who have debt problems.

"This will allow our members to significantly increase their capacity to deliver advice and information to people experiencing debt problems in these deprived communities."

HWRA's is one of 15 adviceUK and Citizens Advice services in the East of England to benefit from a partnership bid, all dedicated to increasing the availability of debt advice.

ANNUAL REPORT PROVIDES A RECORD OF ACHIEVEMENTS

ALMOST 13,000 inquiries were dealt with by staff during the year ending March 31, 2006. Advisers worked on 1,390 individual cases arising from initial enquiries during the same period. Both figures show a slight increase on the previous year.

The outcome, where a financial result could be recorded, was £1,254,732 gained for Harlow people.

More than half of this was the result of the write-off of debts and bankruptcy.

This information, along with many other activities, events and achievements over the year, has been gathered into the Welfare Rights & Advice annual report, which was presented at the service's annual meeting in July.

The recorded total of monetary gains is likely to be an underestimate as the service is not always informed of the outcomes of cases. No record is kept of financial awards that result from inquiries dealt with entirely on the reception desk.

The number of inquiries from European Union citizens now

Well over £1m gained for Harlow people

living in Harlow increased during the year.

A profile of clients showed that the service helped more women than men (56.7 per cent) and that black or ethnic minority clients made up 11 per cent of all clients.

Not surprisingly, given that specialist advice is offered on **benefits, housing, debt and employment**, 36.6 per cent of clients had disabilities.

This is much higher than the number of people with disabilities in the town as a whole, and reflects the higher levels of poverty, problems with benefit claims, housing and employment experienced by disabled people.

Outreach work has increased, with advisers holding sessions at the hospital, a doctors' surgery and the County Court, where additional work has been funded by the Legal Services Commission.

Advisers also worked with Harlow Education Consortium to identify opportunities to make parents more aware of benefits and tax credit entitlements.

■ Copies of the annual and finance reports are available on request from the Advice Centre. See page 8 for contact details.

from the casebook – employment

Employer settled before a hearing

AFTER one year, Ms B was sacked from her job as a receptionist. Her employer said her standard of work was poor, but Ms B disagreed, and sought advice.

Our adviser discussed all the circumstances and believed Ms B could claim for unfair dismissal. The application was filed, but the case did not go to an employment tribunal because Ms B's former employer contacted Welfare Rights & Advice and a settlement of £6,000 was soon agreed.

Note: Had Ms B been in her job for less than a year, she would probably not have been eligible to claim unfair dismissal. There are exceptions to the 12 month rule. If in doubt, seek advice.

Government opts for two-tier replacement for ICB

DESPITE strong opposition from advice and support organisations, and reservations expressed by MPs on the Work and Pensions Select Committee, the government has decided to go ahead with a two-tiered “employment and support allowance” in place of incapacity benefits.

The change could be implemented next year. The intention is to help a million people back into work over 10 years.

The allowance will be paid at a basic rate to those who comply with a stricter work-focused regime, and at a higher rate, and without “conditionality”, to those with the most severe health problems or disabilities.

The Disability Alliance questioned whether it is possible to distinguish fairly between those who can undertake “work-related activity” and those for whom this would be unreasonable. It argued that it does not make sense to separate out the two groups.

The Select Committee fears that the changes will turn a “complex system of benefits into a maze of bureaucracy.”

The government's argument is that it is right for the “support” group – those who cannot engage in any work-related activity – to receive more money, as they are likely to be on benefit for longer. The other group – which will be much larger – will have to comply with the work-focused regime.

CHRIS EARNS MASTER'S DEGREE IN LAW

EMPLOYMENT adviser Chris Reed has been awarded a Master of (Employment) Law degree, following two years of part-time study at Middlesex University.

He studied several aspects of employment law and completed a 15,000-word dissertation.

Chris joined Welfare Rights & Advice in 2000, after obtaining a law degree and training as an adviser with the CAB in Wales.

His dissertation, *Unequal Equality*, centred on Northern Ireland's anti-discrimination measures, which he believes offer the most protection and are the most dynamic of any in the world.

He visited the Province and spoke with many involved in creating the legislation as part of his research.

“I am grateful that my manager and the service allowed me to read for the LLM(hons), which I believe will help me in my job,” he said.

Chris's dissertation can be viewed and read at the Advice Centre.

■ Chris is pictured at the degree ceremony



from the casebook
– housing

Adviser solves asthmatic tenant's dilemma

Ms A faced a dilemma when Harlow Council offered her a secure tenancy in the flat she had occupied for some time on a temporary basis.

On the one hand, she would finally have a permanent home. On the other, she had lived there long enough to know the flat was damp and suffered mould growth. This had exacerbated her severe asthma and other health problems.

If she refused the property and the offer was found to be reasonable on review, the council would have no further duty to house Ms A.

Our adviser was instrumental in obtaining the support of Environmental Health and then challenged the reasonableness of the property as a permanent offer.

As a result, an alternative offer was made of a more suitable flat.

WHEN HELP CAME JUST IN TIME

IT'S GOOD to hear something goes right for a client who has been in despair.

Here is an extract from a typical letter:

“Many heartfelt thanks for all your help with my housing situation. I received a letter offering me a one-bedroomed flat which came just in time because I gave birth to my beautiful son the following day.”

HELP AVAILABLE TO OF MEETING THE

Let's face it, it's difficult enough trying to decide whether or not to remain in education without having to worry about finances.

We've asked benefits and debt adviser Danny Murphy (right) to examine some of the financial incentives that may be available to those wanting to continue their studies.

Advisers can offer additional help, so anyone still in doubt should seek advice.



■ Danny Murphy shows the new leaflet on benefits for young people to our modern apprentice, Danielle Mathias.

Educational maintenance allowance (EMA)

YOUNG people aged over 16 and working towards more qualifications or vocational skills may be entitled to extra cash to help them.

The educational maintenance allowance (EMA) can give students in further education, such as GCSE, AS or A levels, at school or college, or some types of training, up to £30 a week.

If the student does well and meets agreed targets about attendance and performance, they could get extra bonuses.

To be eligible for EMA payments, students need to be 16, 17 or 18 between 1 September, 2005, and 31 August, 2006, and entering (or continuing) with a course of study from September 2006.

The programme of study must be for at least 12 hours a week of supervised study (ie excluding breaks and homework) and last for at least 10 weeks.

The amount of EMA a person is entitled to depends upon the

income of their parent(s) or carer(s). If the household income is below £20,817 a year, then the student can receive £30 a week; if it is between £20,818 and £25,521 a year, then the student can receive £20 a week; and if it is between £25,522 and £30,810, the student can get £10 a week.

If the household income is above £30,810, then the student will not receive EMA.

To find out more about EMA, visit the website www.dfes.gov.uk/financialhelp/ema or contact the EMA helpline on 0808 10 16219. EMA information should also be available from schools, colleges and Connexions.

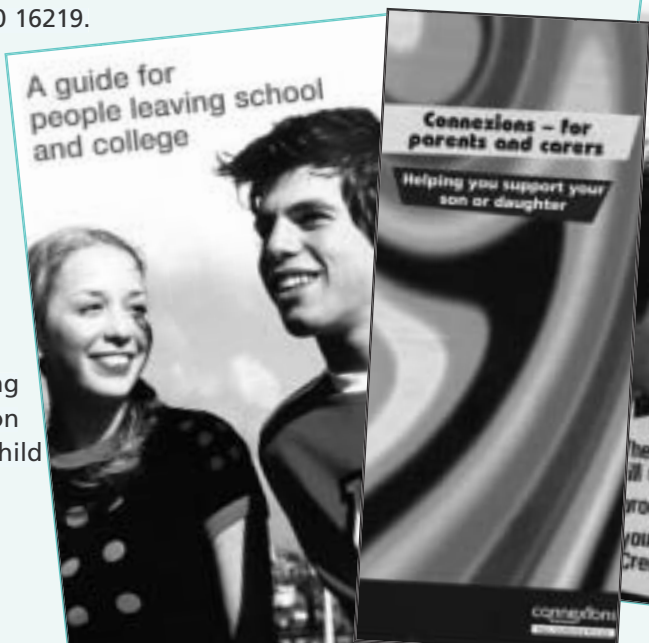
Child benefit

BEFORE 10 April, 2006, child benefit would stop once a young person reached 19, but for young people who were born on or after 10 April, 1987, child benefit can now be paid until their 20th birthday.

If your child continues in full-time non-advanced education, which they started before they were 19 years old, you can continue to receive child benefit for them.

Full-time education is defined as being study which on average consists of 12 hours a week or more of supervised study.

Non-advanced education includes courses such as GCSE, AS or A Level, or NVQ levels 1, 2 or 3. Degree courses and HND courses are considered to be advanced.



HOW TO REDUCE STRAIN ON THE COST OF STUDY

Allowances, grants and benefits for post-16 education

If you receive tax credits or another means-tested benefit, then your child should continue to be included in the amount you receive while you continue to receive child benefit for them.

Child benefit can also continue to be paid if children leave education, so long as they count as a "qualifying young person". More information about what counts as a "qualifying young person" can be found in our leaflet, *Young People and Benefits*.

Student loans

FULL-TIME and part-time students, studying at least 50 per cent of full time, aged under 60 and about to start a course of higher education, can apply for a student loan to help finance their studies.

Loans are not available for Open University courses and most postgraduate courses.

Every student eligible for a loan is entitled to receive 75 per cent of the maximum loan amount for 2006/07 regardless of their household income.

Entitlement to the remaining 25 per cent is means-tested, which means it depends upon the household income of the student.

In general, household income is the amount a student's parent(s) earn. However, a student is considered independent from parents if before the studies start the student is:

- aged over 25,
- married,
- a civil partner,
- has care responsibility for a child,
- has financially supported themselves for at least three years, or
- if their parents have died.

The maximum amount of loan varies, depending upon whether the student is living with parents and whether they are studying in London or elsewhere and for 2006/07 are:

- Students living with parents £3,415
- Students living away from parents (not in London) £4,405
- Students living away from parents in London £6,170

Some students will be eligible for a maintenance grant of up to £2,700.

If the student's household income is below £17,500, they will get the full £2,700, while those between £17,501 and £37,425 will attract a proportion of the maximum grant.

For those students who would be entitled to means-tested benefits such as income support or housing benefit, there will also be a special support grant to help with additional expenses.

Loans and grants are paid in three equal instalments at the start of each term.

Fees

FROM September 2006, universities and higher education colleges can charge fees for their courses in the range of £0 – £3,000.

Students should not have to pay for their fees in advance of their course or while studying, although they may if they wish.

To assist students with finding the cost of their tuition fees, they can apply for a student loan for fees.

This is repayable in the same way as the main student loan once the student has finished studying and has income above a given threshold.

Other benefits

OTHER benefits may be available for 16- or 17-year-olds after leaving school, although the circumstances in which a 16- or 17-year-old can claim benefit are restricted.

Harlow Welfare Rights & Advice has produced a free leaflet entitled *Young People and Benefits*, which gives additional information.

But if in doubt: SEEK ADVICE.



HUGE PAY-OUTS FOR UNFAIR DISMISSAL ARE EXCEPTIONAL

DESPITE occasional headlines proclaiming huge compensation payouts for unfair dismissal, in most cases the maximum award will be £67,100 (a sum which is reviewed annually).

There are exceptions to this maximum where the claim includes a discrimination case or where a worker has been sacked for being a whistleblower. The annual report of the Employment Tribunal Service for 2004–2005 records the median award as £3,476.

The Employment Tribunal calculates awards in two parts. One is the “basic award”, which is

calculated on length of service and the employee’s age, for which the maximum is currently £8,700.

The second part is a “compensatory award”, and that covers loss of income through the unfair dismissal, and loss of wages until the former employee obtains a new job.

The tribunal places a duty on the claimant to find a new job to lessen their losses.

Compensation may be cut should the tribunal believe the employee was either partly to blame, or has not done enough since dismissal to find another job.

Updated guide to sources of help for those in need

MP Bill Rammell and Jackie Sully, who chairs the Harlow Partnership Against Poverty, agreed recently that an expanded and updated guide to all sorts of help for Harlow residents on pensions, benefits and low incomes would help them in their work.

They were present at the launch of the guide which is called *Where to find . . .* Set out in alphabetical order, it provides contact details and short descriptions of numerous statutory and voluntary agencies.

Mr Rammell referred to “pockets of deprivation which isolate people”, and said tackling these was challenging. “There is a lot of support available, but accessing it is hard. That is why this guide is so useful,” he said.

It covers just about every situation anyone might need to deal with.

Jackie Sully congratulated Johanna Verrells, who carried out the research and compilation of the guide, and Welfare Rights & Advice for managing the project and sourcing funding.

This is the third edition, and it has been made possible by Legal Services Commission funding, through a project aimed at improving access to good quality

advice and information, particularly by those in the community perceived as being “hard to reach”.

Copies have been sent free to organisations listed in the guide and to other groups and services which provide information for their members.

Some copies may be available to other groups and individuals, priced £2. The guide will also be accessible on Harlow Council’s website. Contact Johanna via the Advice Centre (see back page) for more information.



■ Bill Rammell, MP, Johanna Verrells and Jackie Sully.

Refused DLA? It’s worth appealing

ANYONE whose claim for Disability Living Allowance (DLA) or Attendance Allowance (AA) has been turned down should consider appealing against the decision.

A national report published by Citizens Advice reveals that six out of 10 appeals against refusal to award DLA or AA are successful.

Help with making an appeal is available at the Advice Centre, and Welfare Rights & Advice advisers can represent clients at tribunal.

Employment contracts don't have to be in writing – but it's best if they are

ADVISERS are often asked: "But I don't have a contract, so how can I prove what my employer promised...?"

In fact, a contract of employment is NOT the sheet of paper it may be written on. In law, a contract exists once an employee agrees to work, and the employer agrees to pay for that work.

There is a legal obligation on employers to provide a written statement of particulars – although this may not contain the full terms of the contract.

However, workers do have a contract and the rights that go with it, even without a piece of paper.

from the casebook – debt

Administration order solves debt crisis

DEBTS of £3,000 may not sound like the end of the world for many people, but for Mrs C, a pensioner, the situation was both distressing and embarrassing.

She had slipped into a pattern of buying from mail-order catalogues to help her grown-up children, who were struggling to make ends meet. Then she took on loans from doorstep collectors to make up the shortfall between her low pension and the payments she was committed to.

By the time she sought advice, Mrs C was receiving 'phone calls and letters from creditors, each demanding large payments.

Fortunately, one of Mrs C's creditors had already obtained a county court judgement (CCJ) against her. This enabled our adviser to apply for a administration order through the county court.

Anyone with credit debts of under £5,000 and at least one CCJ against them, can ask the court to administer their debts. This means that the district judge will order one fixed payment a month be made to

the court for between six and 12 months, and the remainder of the outstanding amount may be written off.

Mrs B was ordered to pay £20 each month for 12 months.

Importantly, she has now faced up to her true financial position and is budgeting to make ends meet.

from the casebook – benefits

WE HELP MAN WIN APPEAL AGAINST DLA REFUSAL

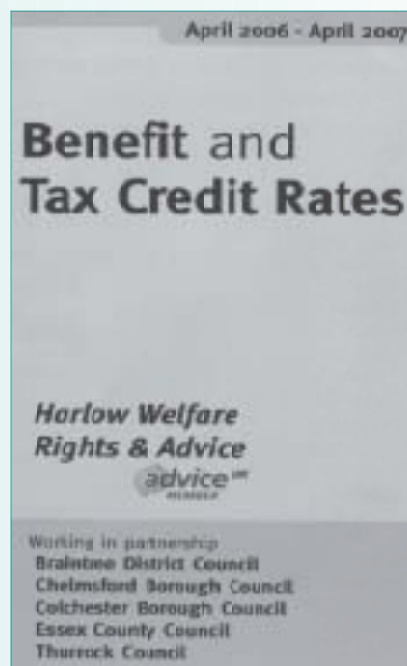
DESPITE his dependence on morphine to ease the chronic pain of his medical condition and his limited walking ability, Mr D's application for Disability Living Allowance (DLA) was turned down.

He required care from his partner, and the couple were really struggling.

Our adviser helped Mr D prepare an appeal against the decision, and represented him at the appeal hearing.

The outcome was an award of the high rate for the mobility element of DLA and low rate for

A VERY USEFUL LEAFLET – AND IT'S FREE



■ **DROP IN** to the Advice Centre to pick up a free copy of this pocket-sized guide to current benefit and tax-credit rates.

Harlow Welfare Rights & Advice teamed up with Essex County Council and four Essex district councils to compile and fund the leaflet.

More free buses for pensioners on the way

FROM April 2008, every pensioner and disabled person will have free off-peak bus travel throughout the country. This will follow on from the introduction in April of this year of free local (Essex-wide) bus transport for pensioners and disabled people.

CAB celebrates its Golden Jubilee



■ Molly White cuts the birthday cake, which was iced by Harlow College students.

EIGHTY guests who have been associated with Harlow CAB over the past 50 years attended a grand celebration of the bureau's golden jubilee in May.

Among guests of honour was Molly White (pictured), bureau president, who was a founder member. She has been associated with the bureau ever since in a number of roles, both on the front line and as a supporter.

Manager Stephanie Chambers said: "It was a lovely occasion. Former staff and advisers had an opportunity to catch up with old colleagues, and to reminisce.

"David Harker, national chief executive of Citizens Advice, talked about the origins of the CAB in 1939. A past adviser spoke of his time with the bureau. We were also delighted to welcome Cllr Greg Peck, chair of Harlow Council".

BUREAU OPENING TIMES

THE BUREAU is open on Mondays, Wednesdays and Fridays. Clients can attend a drop-in session from 10am – 12 noon to see a trained volunteer adviser.

A telephone advice line is available from 2 – 4pm on 0845 1203717.

Appointments may be made for 10.15am, 11am and 2pm on Tuesday and Thursday.

MP's advice surgeries

MP BILL RAMMELL invites constituents to discuss their concerns or problems with him at his advice surgeries at the Advice Centre. No appointment is necessary.

Please ensure that you bring copies of all relevant letters and papers in relation to your case. Surgeries are held on:

- the first Friday of each month (5pm-7pm) except August

- the third Saturday of each month (10am-12noon) except in August

Other ways to contact Mr Rammell are:

- By letter to him at the House of Commons, Westminster, London, SW1 0AA
- By Fax on: 020 7219 2804
- By e-mail at: rammellb@parliament.uk

WE'RE HERE TO HELP YOU



HARLOW Welfare Rights & Advice is open each weekday from 10am until 4pm. Specialist advice is available on debt, benefits, employment and housing.

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

Out-of-hours appointments can be made if necessary, and home visits are available for house-bound people.

The number for out-of-hours messages for people in full-time work is 446777, and the number for inquiries during opening hours is 446622.

The e-mail address is: admin@hwra.org.uk. The website is found on: www.hwra.org.uk

The free and independent service is primarily for Harlow residents. It is largely funded by Harlow Council and the Legal Services Commission.

The centre's address is: 2 East Gate, The High, Harlow, Essex, CM20 1ND.