

## £40,000 boost for youth debt advice

### New faces at the Centre



■ **MEET** (left to right) **ROSIE COLLINGBOURNE, DEAN WESTON, MAGS RESTELL and SARAH ALCOCK**, who have all joined Welfare Rights & Advice recently. See page 3 to find out more about how the quartet will be helping Harlow people.

**PROVISION** of debt advice is set to increase, thanks to a £40,000 grant from the Department of Business Enterprise and Regulatory Reform (BERR).

Young people will be the main beneficiaries, and, for the first time, an adviser will provide advice sessions at Chelmsford Prison.

The money will pay for another adviser, who will be based at the Young People's Information Centre in The High along with Maryla Foley, whose job is currently funded by a previous BERR grant under its Financial Inclusion Fund (FIF). Specialist advice training for staff will also be funded.

Research has shown that although debt advice is readily available in many forms – for example, telephone help lines and the internet – people with severe or complicated debt often need to talk to someone face-to-face, and are often the hardest to reach.

A major aim of the Financial Inclusion Fund is to open doors to a complete package of advice which increases the financial capability of the clients, thus decreasing the likelihood that they will find themselves in the same situation at a later date.

"HWRA has always known that individual, personal advice is crucial to helping some people who find it difficult to access electronic sources. It is good to know that the government recognizes this aspect of successful advice" said HWRA manager Sue Jones.

■ **Advisers already provide outreach sessions at a health centre, mental health unit, and home visits for the Macmillan Cancer Service.**

### CHRISTMAS OPENING AT THE ADVICE CENTRE

WELFARE Rights & Advice (HWRA) will be closed on Christmas Eve, Christmas Day and Boxing Day; re-opening on December 27. HWRA will also be closed on New Year's Day. The service will deal with emergencies and general advice and information between the 27th and January 2.

The CAB will close at noon on Friday, December 21, and re-open at 10am on January 2.

Bill Rammell's MP's surgeries are on Friday, December 7, between 5 and 7pm, and Saturday, December 15, 10am – 12noon.

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# Changes to the Blue Badge Scheme

**CHANGES to the Blue Badge parking scheme mean that more people with disabilities can benefit.**

The scheme covers drivers, or passengers over two years old, who need to park in special places reserved for people with severe walking difficulties.

Now those with severe upper-limb disabilities who cannot operate parking meters, or have considerable difficulty, and children under two who have a medical condition that requires them to be accompanied by bulky equipment or who need to be kept near a vehicle at all times are also covered.

For more information, or to apply, contact Essex County Council Social Services Department on 0845 603 7630, or online on their website at [www.essexcc.gov.uk](http://www.essexcc.gov.uk)

The national Blue Badge helpline is on 020 7944 2914, or look at [www.direct.gov.uk/en/DisabledPeople/MotoringAndTransport](http://www.direct.gov.uk/en/DisabledPeople/MotoringAndTransport)

## BAYWATCH TARGETS PARKING CHEATS

**BLUE BADGE Concessions apply to on-street parking and include free use of parking meters and pay-and-display bays.**

However, the Blue Badge scheme does not cover disabled-persons' parking bays in off-street car parks; for example, those outside supermarkets.

If you think that people are unfairly parking in disabled bays, speak or write to the management of the store or car park.

**Baywatch** is a partnership of several major supermarkets and disability organisations, such as the Disabled Drivers Association, which campaigns to end abuse of parking bays provided for disabled drivers. It also works with service providers to improve the provision, design and management of accessible parking.

The Department of Transport supports **Baywatch**.

More information can be found on the website [www.baywatchcampaign.org](http://www.baywatchcampaign.org) or ring **Baywatch** on 01508 489449.

## Award for CAB stalwart Kathleen

**HARLOW CAB volunteer Kathleen Sampson (pictured) has been highly-commended as a runner-up in the Adviser category of the national Citizens Advice Volunteer of the Year Award 2007.**

Kathleen joined the bureau nine years ago as its guidance tutor. When lack of funds brought her contract to an end, she continued as a volunteer adviser, often covering as advice session supervisor, despite coping with serious illness.

Many of the advisers she trained are still with the bureau, where they appreciate the dedication and encouragement they received.



*from the casebook – EMPLOYMENT*

## PREGNANT EMPLOYEE IS AWARDED £2,000 FOR SEX DISCRIMINATION AND UNFAIR DISMISSAL

**A PREGNANT woman must be given duties at work which are unlikely to harm either her or her unborn child. If that proves impossible, Health and Safety legislation requires she should be suspended on full pay, even before her maternity leave is due to start.**

That was the position Mrs B was in when her employers could not find suitable alternative work and decided it would be unsafe for her to continue.

However, ownership of the company transferred while Mrs B was on maternity suspension. Under transfer regulations (known as TUPE), the transferring company must supply the new owners with a list of all employees at the time of transfer.

Mrs B's details were omitted. The mistake was later rectified, but by then Mrs B was on maternity leave and the new company refused to accept her as an employee. Mrs B believed this amounted to dismissal, so she sought advice.

Our adviser believed there could be a claim for sex discrimination against both companies, and a claim for unfair dismissal on the grounds that her dismissal related to her pregnancy and/or the TUPE situation.

The case was settled without the need to go to an employment tribunal when Mrs B accepted £2,000.

# Advice Centre welcomes four new members of staff

**SARAH ALCOCK and Rosie Collingbourne have joined the employment, benefit and debt advice teams, while Mags Restell and Dean Weston are settling into the support services team.**

Sarah, who recently moved to Essex from Leeds, specialises in employment and debt advice. She began her advice work career at the Equal Opportunities Commission, before taking up posts at the Citizens Advice Bureau in Wakefield and her home city of Manchester.

Rosie joins the team as a benefits adviser. Her previous posts include working for the Citizens Advice Bureau and for Hertfordshire County Council. Rosie says: "I have also been studying

law and I was lucky to have the opportunity to be a full-time student in London last year, where I completed the Bar Vocational Course."

Dean, who replaces Sandy Chapman as office supervisor, previously worked in Essex County Council's Adult Community Learning Service as a curriculum team leader and IT tutor.

He grew up in the town, and is well known for his energy and commitment to working for the community on a variety of issues.

"It feels good to be part of HWRA which makes a real difference to local people's lives," he says.

Mags, a support officer, is also a local resident, and previously worked for a local mental health unit and for the Harlow Business Awards.

## SANDY, THE PUBLIC FACE OF WELFARE RIGHTS & ADVICE, LEAVES TO LIVE IN FRANCE

**AFTER MORE than 20 years with HWRA, preceded by 10 years as part of the reception team at Harlow Council, Sandy Chapman has made a long-time dream a reality by moving to rural France.**

Sandy (pictured right) gave continuity to the service, and, for many people, she was recognised as the public face of Welfare Rights & Advice. She joined as clerk for the welfare rights team, which involved work on the reception desk and organising all appointments for the welfare rights team.

In recent years, Sandy had been promoted to office supervisor, co-ordinating the work of the support team.

She was with the service through its many organisational changes from the merging of what had previously been two advice services run by separate council departments, right through to the completely independent status it has today.

Among her many strengths was Sandy's ability to adapt to meet these and other challenges. Contact with the public was always important to Sandy's job satisfaction, and she grew to know many clients well.

Sue Jones, manager of the service, said of Sandy: "Her knowledge and experience helped newer staff, and Sandy made sure that the support, information and administration functions of the



service ran smoothly. She was totally committed to the aims of the service and never lost her enthusiasm."

### Three others say farewell

Other staff have also been moving on.

Nikki Brierley is now working for Harlow Council's Housing Service after over three years as a support officer.

Debt and benefits adviser Tina Willis will use her advice skills at the trade union UNISON, and Chris Reed, debt and employment adviser for the past seven years, has also left HWRA.

### from the casebook –benefits

## We help 80-year-old win appeal

**AGED 80 and crippled by arthritis, Mrs A had struggled alone at home for a long time before, with her health continuing to deteriorate, she applied for Attendance Allowance (AA) so that she could obtain the help she needed to go on coping.**

Her claim was turned down and she also lost her appeal.

Our adviser requested a statement of reasons for the tribunal's decision, and this revealed what seemed to be several legal errors.

With our help, Mrs A appealed to the Social Security Commissioners. The Tribunal Service looked at the case papers again, and agreed that the original tribunal had made mistakes.

The case was referred for another hearing before a new tribunal panel, which applied the correct legal test to Mrs A's claim, and decided AA should be awarded. It had taken a year since the first refusal.

For Mrs A, this has meant an extra £43.15 a week and £2,000 in back-dated benefit.

# It's worth gathering where your pension



■ Lisha Whittet

**PENSIONABLE age, the age at which people become eligible for a State Retirement Pension, is currently 65 for men and 60 for women.**

However, the age for women will increase between 2010 and 2020 from 60 to 65.

This will be done on a sliding scale, so women born between April 6, 1950, and April 5, 1955, will qualify after they are 60 but before they are 65. The precise date depends on their birthday.

State Pension Age is due to increase for both men and women born after April 1959 and is again to be introduced on a sliding scale.

Many people believe that they will receive their pension automatically. This is not the case: Retirement Pension will not be paid unless it is claimed.

The Department for Work and Pensions (DWP) should send a claim form about four months before a person reaches pension age.

Ask for one at the local office if no form arrives.

**LISHA WHITTET, Benefits Advice supervisor, here highlights a few of the areas where people need to keep an eye on developments in the rules governing pensions. The Government will generally publicise these through newspaper and television advertisements but the bottom line is: DON'T WAIT TO BE TOLD. ASK FOR THE FACTS! It could bring financial rewards.**

Claims can also be made by 'phone on 0845 300 1084. Request a pension forecast on 0845 300 0168 at any time before retirement to find out what you are due to receive.

This is particularly useful if there are gaps in contributions, or simply for planning ahead.

The three main types of retirement pension are:

- category A, based on the claimant's own National Insurance record;
- category B, based on their spouse's or civil partner's record; and
- category D, which is payable to people over 80 who receive either no pension or a pension which is worth less to them than a category D pension.

The amount a person will be entitled to depends on the contributions they or their spouses/civil partners have made.

People who reach 60 and are on a low income may be entitled to Pension Credit to top up their existing income and/or help with their rent or mortgage and council tax.

So, even if the amount of pension they are entitled to is small, they may be entitled to additional benefits to increase their income.

Those who have reached or are nearing retirement age and are unsure about their possible benefit entitlements should contact the Advice Centre for advice.

## DON'T MISS OUT ON VALUE OF 'LOST' PENSIONS

**RECENT Government findings have shown that many people have no idea where their occupational pensions savings are, or how much they are worth.**

People are increasingly joining multiple pensions schemes because of their employment changes, and find it hard to keep track.

Fifteen percent of those surveyed said they had lost track, because they thought their old schemes were almost valueless.

For some people these schemes are worth considerably more than they had thought.

The Pension Tracing Service can help people to find schemes that they have lost track of. If you think you may have "lost" a pension call the helpline on 0845 6002 537.

# all the facts is concerned

## Some older women may get extra cash

**WOMEN PENSIONERS typically receive less state pension than men. Some women have no entitlement, often because their national insurance contributions have been affected by breaks from work.**

However, new government figures suggest that as many as half a million women over the age of 60 could be due a state pension payout of £1,000 or more.

Many of these women will now be able to “pay” the gap in their contributions record and become entitled to a pension.

For example, a woman who worked for a while before getting married and looking after her children may have contributions short of the 10-year threshold. She could now pay to take her contributions up to the threshold and receive a 25 per cent pension.

More good news is that the money to bridge the gap would simply be deducted from whatever the government would have to pay them in pension entitlement. In other words, the amount the woman owes the government would be deducted from the amount the government owes the woman.

Even more good news is that some women will not only become entitled to a pension but can also be paid any back-pension owing. For example someone of 65 could be paid for the years since she turned 60.

One MP has described this as “buried treasure”, and it seems that many could benefit from this new information.

Not all women will be eligible for a payment. For example, women whose husbands are more than five years older would normally be entitled to a pension based on his contributions record. This is generally worth more than she would get by paying extra contributions. Also, those who get means-tested benefits will find that some or all of these will be clawed back.

Despite these possible barriers, any woman in her 60s who does not get a state pension should find out more.

Contact:

- **HMRC National Insurance deficiency helpline on 0845 915 5996.**
- **General National Insurance enquiries for Individuals 0845 302 1479.**
- **The Pension Service 0845 606 0265.**

*from the casebook –  
HOUSING*

## Poor workmanship caused flooding

**COUNCIL TENANT Mrs D was upset when a badly-done plumbing job in the kitchen led to her home being flooded. Her wood laminate flooring was damaged and left uneven.**

Cardboard sheets laid over the damage didn't improve safety.

The job had been carried out by a company contracted to the council, so Mrs D reported the matter to the council's insurance section, but four months later she had heard nothing. She herself had no household insurance.

Our adviser contacted a council insurance officer and discussed the health and safety issues resulting from the uneven floor. Once the full background had been brought to his attention, the council officer did everything possible to help Mrs D and ensured proper repairs to the floor were carried out.

## CALL ENERGYWATCH FOR FREE HELP

**ENERGYWATCH gives free help with a wide range of complaints, including cases where suppliers won't send a bill or provide a pre-payment meter; where customers think they have been overcharged for gas or electricity; have experienced difficulties in changing suppliers; or have been transferred to a new supplier without consent.**

This totally independent consumer watchdog, set up by the government, has powers to demand information from fuel companies, including information on company records and customer accounts to help them sort out complaints.

Energywatch is particularly concerned with protecting the interests of people who are disabled, chronically sick, pensioners or living on low incomes.

To find out more, go to the website [www.energywatch.org.uk](http://www.energywatch.org.uk)

# Law excludes some from minimum-wage protection

**WORKERS cannot agree to be paid less than the minimum wage.**

They don't have to be working full-time or be on a permanent contract.

They are still entitled to receive the NMW if they are

- employed by an agency, or are
- home-workers,
- part-timers,
- casuals,
- piece-workers,
- workers on short-term contracts.

Apprentices under the age of 19 are subject to special regulations and may not qualify for the NMW. Older apprentices do not qualify during the first 12 months of their apprenticeship.

NMW rules don't apply to people who are genuinely self-employed, au pairs, members of the armed services or voluntary workers.

Agricultural workers have separate pay rates set by the Agricultural Wages Board.

Entitlement can be checked by ringing the NMW Helpline on 0845 6000 678 or their minicom text phone on 0845 915 3296. These are also the numbers to ring if you think you are being underpaid and wish to complain.

## The new rates

**THE national minimum wage (NMW) went up on October 1 to:**

- **£5.52 an hour for workers aged 22 and older;**
- **£4.60 an hour for workers aged between 18 and 21;**
- **£3.40 an hour for workers older than school-leaving age but younger than 18.**

All complaints are treated confidentially. You don't have to give your name.

Find more information online at [www.hmrc.gov.uk/nmw/help](http://www.hmrc.gov.uk/nmw/help)

*from the casebook – DEBT*

## COUNCIL WRITES OFF SICK MAN'S DEBT

**MR C HAS serious physical and mental health conditions which make it difficult for him to cope with financial matters, such as making benefit claims.**

When he came to HWRA, Mr C need urgent help with his debt problem. Among other issues, Mr C had an overpayment of Housing Benefit (HB). He had missed the deadline by which he could have appealed against this.

However, because he was a vulnerable person our adviser made a submission to the Council outlining Mr C's difficulties and requesting that the £800 debt should be written off. This request was made on the basis that the overpayment accrued purely as a result of Mr C's ill health and his consequent inability to cope with financial matters.

The Council reviewed its own files which also contained information which confirmed Mr C's vulnerable status.

As he would have been placed in even greater financial hardship by the repayment of the overpayment and because his personal circumstances were exceptional the Council agreed to use its discretionary powers to write off the debt.

The Council's compassion made a real difference to Mr C's financial position, and has allowed our adviser to make progress in getting his finances back on track.

## CAB MANAGER MOVES ON

**STEPHANIE CHAMBERS (right), manager of Harlow Citizens Advice Bureau for the past three years, has left to begin a degree course in advice services at Staffordshire University.**

Trustees, staff and CAB volunteers have wished Stephanie well in her future enterprises and thanked her for the energy, expertise and enthusiasm she brought to the bureau.

She remains on the board of Harlow 2020 Partnership, representing the voluntary sector, and has recently been elected to the board of directors



of the Institute of Money Advisers. Stephanie will also continue as a specialist debt worker for Hertfordshire Constabulary.

## New website for advice and information

LOOK OUT for online advice and information on [www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk) which replaces the Community Legal Service Direct website.

The new website downloads more quickly than the old *clsdirect* site.

It can be used to read detailed information leaflets, find a nearby legal adviser, check eligibility for legal aid and learn about topics on which the free government-funded advice service can help.

Community Legal Advice (CLA) also has a helpline: 0845 345 4 345. It promises confidential independent advice between 9am and 6.30pm on weekdays, from 4p a minute (landlines). There is a translation service.

## Harlow advisers consulted on leaflet contents



# FOURTH EDITION OF INVALUABLE GUIDE IS PLANNED

IT IS NOW 20 months since the Harlow Partnership Against Poverty (HPAP) commissioned the third edition of its invaluable guide to services and organisations for Harlow residents on pensions, benefits and low incomes.

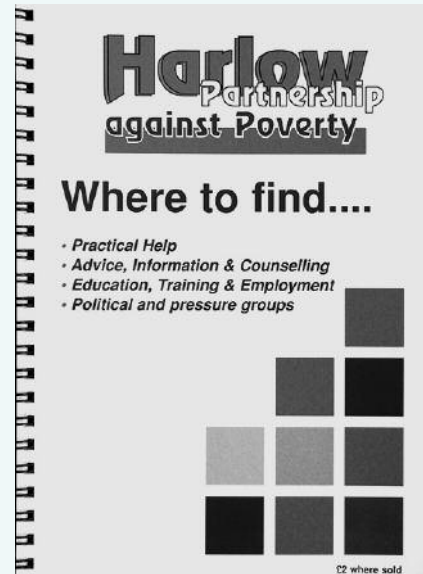
HPAP was an umbrella group of key stakeholders in the town. It had no budget of its own but was able to find different sources of funding to pay for previous editions of the guide at roughly three year intervals.

HPAP is no longer in existence although its former members are still actively pursuing its aims through different forums. Harlow Community Legal Services Partnership (CLSP) wants to ensure the survival of the HPAP guide, which several local advice and information agencies have adopted as their "bible". It is actively seeking funding for a full new edition of the guide.

In the meantime HWRA has asked Jo Verrells, who compiled the previous three editions for HPAP, to produce and distribute an update sheet for the current guide. This will be funded by a small amount left over from the Harlow CLSP's Open Door Project which paid for the 2006 HPAP guide.

Jo is inviting organisations and services listed in the guide to contact her as soon as possible with any updates and changes they can provide for their entries, or with information about other changes, which Jo can then check. You can contact her via the Advice Centre on 446622 or by emailing [jo.verrells@hwra.org.uk](mailto:jo.verrells@hwra.org.uk).

Although all the paper versions of the 2006 guide have been snapped up by local organisations, the contents are available online via Harlow Council's website – [www.harlow.gov.uk](http://www.harlow.gov.uk) – or HWRA's website – [www.hwra.org.uk](http://www.hwra.org.uk)



**HWRA was among several professional organisations consulted on the contents of new leaflets which appear on the CLA website.**

Titles are: *Turned down DLA/AA? Think you're not getting enough?* and *How to handle an interview under caution.*

Roni Marsh, one of the advisers involved, recommends both leaflets and says they would be of particular interest to those who work for organisations which provide advice or information.



# SERVICES ON OFFER AT THE ADVICE CENTRE AND WHEN THEY ARE AVAILABLE

## Harlow Welfare Rights & Advice

**THIS SERVICE** 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. Tribunal and court representation and advocacy are all part of the service.

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

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

The e-mail address is: [admin@hwra.org.uk](mailto:admin@hwra.org.uk). The website is at [www.hwra.org.uk](http://www.hwra.org.uk)

A ground-floor room is available for people who wish to pursue their own inquiries, using computers and reference material.

A good selection of claim forms and explanatory leaflets is available. The Language Line service is available for non-English speakers, and interpreters can sometimes be arranged to attend interviews.

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

## Citizens Advice Bureau

**THE BUREAU**, housed in rooms on part of the ground floor of the Advice Centre, is open for drop-in advice on Monday Wednesday and Friday mornings between 10am and 12 noon to see an adviser.

The bureau may have to close early if demand is high.

Clients may be given an appointment once they have been seen by an adviser. These appointments are on Tuesday and Thursday mornings.

An outreach service is available at the Gateway centre from 10am to 12.30pm on Thursday mornings on a drop-in basis.

Telephone advice from either an adviser when available or the national advice line – which operates 24 hours a day – on 0845 1203717.

The bureau provides advice on a full range of subjects as well as casework for debt.

Harlow Citizens Advice Bureau sees clients from Harlow and all surrounding areas and is a registered charity, funded by Harlow Council and other organisations.

*Registered Charity No.213270*

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

## MP's surgeries

**HARLOW 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 with you copies of all relevant letters and papers relating 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 August.

***Other ways to contact***

***Mr Rammell are:***

- by letter to him at House of Commons, Westminster, London, SW1 0AA;
- by fax on 020 7219 2804;
- by e-mail at [rammellb@parliament.uk](mailto:rammellb@parliament.uk)