

## LEGAL AID CONTRACT IS RENEWED

**GOOD NEWS** on funding has arrived with the announcement that the Legal Services Commission (LSC) has offered Harlow Welfare Rights & Advice another three-year contract.

The offer comes with an option to extend this for a further two years, provided the service goes on meeting the quality standards and other criteria demanded. This includes changes to be introduced later this year.

The Treasury has also indicated an intention to extend its original two-year funding via

the Department of Trade and Industry (DTI) for additional money advice work until 2011.

The LSC contract pays for five staff and associated costs which funds additional specialist advice on debt, benefits, employment and housing. It also covers the expense of running a County Court scheme to provide on-the-spot help for people threatened with repossession who may not have sought advice before their court appearance.

The DTI funds pay for one additional money adviser based at the Young People's Information Centre (YPIC) at

Occasio House. In addition, the DTI topped up its award by £5,772 in the last quarter to fund more advice.

The service has had to meet targets on numbers of cases undertaken. Future funding depends on HWRA continuing to deliver to these targets and several other factors.

"Our main funding comes from Harlow Council but it is vital we continue to obtain funding from outside the town to provide the services Harlow residents need, said manager Sue Jones.

"We have raised a number of concerns about various aspects of the new LSC contracts via Harlow Community Legal Services Partnership which has made representations on this issue – in common with many organisations including the Advice Services Alliance and others."

The Law Society has issued judicial review proceedings challenging the new contract, which affects solicitors and advisers.

"We are very grateful for the funding we receive from Harlow Council, the DTI, the LSC and other funders. Hopefully, the serious concerns which have been raised about LSC contracts will be addressed in the near future," said Sue.



■ *Phil Jew, Head of Policy and Communications at AdviceUK (left) and Richard Davis of Vanguard Consulting spent a day at the Advice Centre as part of a national research project into ways of achieving quality and value for money throughout the advice sector. They sat in on interviews, observed work on the information desk and spoke to staff, including adviser Adeola Osuntola (above right).*

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# NEW SCHEME WILL PROTECT TENANTS' DEPOSITS

**A NEW tenancy deposit protection scheme came into force on April 6. The government's aim is to prevent private tenants from unfairly losing their deposits when their tenancies end.**

Deposits average £700 in England, and losing a deposit can cause financial hardship.

Housing charity Shelter estimates that more than £1 billion is held in deposits, and when landlords refuse to return the money, it is often without a proper reason.

The new scheme requires landlords to protect tenants' deposits in one of three independent government-approved schemes. Deposits are held in the chosen scheme until the tenancy ends, when tenants can reclaim their cash.

The new scheme applies only to assured shorthold tenants who either take up a new tenancy from April 6, 2007, or whose current landlord asks them to sign a new tenancy agreement on or after that date.

The government has introduced the scheme to protect tenancy deposits and provide a fairer system for settling disputes about the return of a deposit at the end of a tenancy.

Previously, if a landlord kept all or part of a deposit it could be difficult to get it back. Now an independent service helps to resolve disputes about deposits at the end of a tenancy.

This service is free for tenants.

*For more details or advice about the new tenancy deposit protection scheme, get in touch with Welfare Rights & Advice. Contact details are on page 8.*

LEAFLETS which explain various aspects of housing, including the law on renting, the rights of tenants and landlords and repairs are available free from the Advice Centre. See page 8 for contact details.

Specialist advice is available by appointment, and clients may be represented in some circumstances.

## from the casebook – HOUSING

### Co-operation resolves a difficult housing problem

**SUPPORT was mustered from numerous sources when our housing adviser became involved with a homeless person who spoke no English, had no close family locally, and had recently lost their job.**

Client C was actually in temporary accommodation, but unclear about what their housing rights were.

Our adviser discovered that Harlow Council did not consider it had a long-term housing duty towards client C. The client then became actually homeless.

Housing advice supervisor Sophie Bruton takes up the story: "Welfare Rights & Advice (HWRA) felt that extra help had to be given, over and above what would normally be provided. The extra difficulties that a person who was unable to read or speak English would encounter in seeking alternative accommodation meant that efforts were made to find the client a temporary place to stay while we tried to resolve the longer-term housing problem."

Extensive use was made of the Language Line Service, which is a telephone interpreting service. Harlow Ethnic Minorities Umbrella (HEMU) organisation supported the client, assisting with interviews and explaining legal documents. That support continues.

A homelessness review had been entered for the client and representations made by a local councillor, but our adviser could not be sure of success so pursued other options.

While the client stayed in an out-of-district hostel, HWRA found suitable permanent accommodation and was able to negotiate with the landlord to accept a tenant claiming housing benefit.

"We then went on to arrange a crisis loan for rent in advance, successfully assisted the client to claim housing and council- tax benefit, liaised with the Homeless Accommodation Project for them to provide a Deposit Guarantee Bond and negotiated with the landlord for this to be accepted rather than the more usual cash deposit," continues Sophie.

"Securing long-term accommodation for client C was obtained through co-operative working of a number of agencies in the public, private and voluntary sectors."

# Lottery funding sought for Advice Centre refurbishment

**EFFORTS** are being made to secure funds from the National Lottery to pay for long-overdue refurbishment of the Advice Centre.

The manager and trustees of Harlow Welfare Rights & Advice are working closely with the Citizens Advice Bureau, Harlow Council, the Civic Society and Harlow Community Legal Services Partnership on a bid for lottery funds. Discussions have also taken place with Harlow Renaissance.

Recent reports that the building was within an area of the town centre earmarked for possible redevelopment triggered fears that the services that operate within the centre were once again at risk.

In fact, the whole of the northern end of the town centre has been included in a new strategy document produced by David Lock Associates for Harlow Council, which the council's Community and Environment Committee approved in March.

The strategy will guide future development and assist the council in its choice of developers.

"We received numerous calls from people who were worried this service was at risk. However, councillors of all political parties supported the need for safeguards when they considered the



■ *The Advice Centre under construction in 1977.*

strategy for the town centre," said manager Sue Jones.

The Advice Centre was opened in 1978. Although well built, it is showing its age and desperately needs a complete refurbishment.

"This would allow for more efficient use of the available space, improve access, health and safety, services and generally contribute to the revitalisation of the north side of the town centre," said Sue.

Readers who wish to support the refurbishment bid are invited to contact Jo Verrells, chair of Harlow Welfare Rights & Advice, via telephone on 01279 446715, e-mail [admin@hwra.org.uk](mailto:admin@hwra.org.uk) or letter c/o Advice Centre, 2 East Gate, Harlow CM20 1ND.

## from the casebook – EMPLOYMENT

### EMPLOYER PUT UNREASONABLE PRESSURE ON SICK WOMAN

MRS B developed serious long-term health problems following an accident she had in her home. She was off work for several months, during which time her employer put increasing pressure on her to return.

She did return, still ill, but stopped on medical advice. Then things went wrong with her sick pay, and Mrs B queried her entitlement.

Her employer's response came in the form of an abusive e-mail. Mrs B felt she had no alternative but to resign.

She then claimed constructive dismissal, and was represented by our adviser at an employment tribunal. The tribunal upheld Mrs B's claim and invited both sides to agree terms.

This they did, and Mrs B accepted £3,500 in compensation for the treatment she had received from her employer.

*Had they not agreed terms, Mrs B and her employer could have returned to the tribunal, where a decision on the remedy for her claim would have been decided.*

### President 'will be hard to replace'

**THE CAB manager and chair of trustees attended a memorial service for Molly White, president of Harlow Citizens Advice Bureau, who has died at the age of 81.**

Molly took over the role of president after the death of her husband, Len, who was the longest-serving Social Development Officer for Harlow Development Corporation.

"Molly always took an active role in the community and we at the bureau will miss her and her tales of the past" said manager Stephanie Chambers. "She will be very hard to replace."

# THOSE ON LOW INCOME SOCIAL FUND AT TIME

THE SOCIAL FUND is a scheme for making one-off payments to people in certain circumstances who are on a low income.

There are two distinct areas of the Social Fund:

- the regulated fund, and
- the discretionary fund.

## REGULATED SOCIAL FUND

THE REGULATED Social Fund makes payments to people by right who satisfy the conditions of entitlement, which are decided by law. This means that as long as you satisfy the rules, you will be paid.

The four regulated payments are:

- The Sure Start Maternity Grant
- Funeral expenses payment (Funeral Grant)
- Cold Weather payments
- Winter Fuel payments.

### **Sure Start Maternity Grant**

THE SURE START MATERNITY Grant (SSMG) is a one-off payment to help with the costs of having a child and is currently £500 for each child.

To qualify, you need to be:

- pregnant and within 11 weeks or under of the expected date of confinement; or
- within three months of giving birth to the child, including a still birth after 24 weeks of pregnancy; or
- adopting a child aged under 12 months, and claim within three months of adopting; or
- granted a Residence Order for a child under 12 months, and claim within three months of getting the order.

You must receive:

- Income Support, Income Based Job Seeker's Allowance (including hardship payments), Pension Credit, Working Tax Credit where a disability or severe disability element is paid or Child Tax Credit where the award is higher than just the family element.

Late claims will not be accepted so you must not delay claiming for a SSMG while you are waiting for decisions on the qualifying benefits listed above.

### **How do I apply?**

COMPLETE FORM SF100, which is available from your local Job Centre Plus or the Advice Centre.

You can also download a form at [http://www.dwp.gov.uk/advisers/claimforms/sf100\\_print.pdf](http://www.dwp.gov.uk/advisers/claimforms/sf100_print.pdf).

Get your form countersigned to confirm you have received health advice.

You should then hand in the form at the local Job Centre Plus at Beaufort House, Crown Gate, Harlow.

### **Funeral Grant**

THE FUNERAL GRANT covers some of the costs of a funeral for either a partner, child, close relative, family member or friend.

You will not have to repay it, but it may be recovered from the estate of the deceased person.

In order to qualify you must receive:

- Income Support, Income Based Job Seeker's Allowance (including hardship payments), Pension Credit, Working Tax Credit where a disability or severe disability element is paid or Child Tax Credit where the award is higher than just the family element or Housing or Council Tax Benefit, AND
- The deceased should be a partner, child, close relative or friend (in which case you will need to show that it is reasonable for you to accept responsibility for the costs of the funeral).

There are rules about who should claim if more than one person is potentially eligible and also who is liable to pay the costs.

### **How do I apply?**

COMPLETE FORM SF200 which is available from your local Job Centre Plus or the Advice Centre.

You can also download a form at [http://www.dwp.gov.uk/advisers/claimforms/sf200\\_print.pdf](http://www.dwp.gov.uk/advisers/claimforms/sf200_print.pdf).

You should then hand in the form at your local Job Centre Plus.

Our benefits advisers are often asked about unavoidable expenses that can crop up and be completely beyond the reach of the Social Fund. It is in such circumstances that the Social Fund can help. This article is a general guide,

Claims should be made within three months of the date of the funeral.

### **Cold Weather Payments**

COLD WEATHER PAYMENTS are payable during a period of cold weather to people awarded Pension Credit, Income Support or Income Based Jobseeker's Allowance which includes one of the following premiums: disability, severe disability, disabled child, pensioner or higher pensioner premium, or you are responsible for a child under five; **or**

You are getting CTC which includes a disability or severe disability element **and** you do not live in a care home.

A period of cold weather is seven consecutive days during which the average temperature is at or below 0 degrees. It is the temperature forecast or recorded at your designated local weather station which is taken into account.

£8.50 is payable for each week of cold weather and is sent automatically. There is no need to make a claim.

### **Winter Fuel Payment**

THE WINTER FUEL PAYMENT is an annual payment made during the winter months.

To qualify, you must be 60 or over on the third Monday of September in the year payment is made. For those who need to make a claim, this must be done before March 31 the following year. The telephone number for claiming your Winter Fuel Payment is 0845 9151 515.

Most people should receive their payment automatically if they are in receipt of State Retirement Pension or any other benefit (except for Child Benefit and Housing and Council Tax Benefit) or if they received a Winter Payment the previous year.

# PEOPLE CAN LOOK TO THE SUPPORTS OF SPECIAL NEED

asked what help is available to meet  
up at any time, and which would  
those who are living on low incomes.  
Social Fund may provide vital support.  
not a full statement of the law.

The amount payable depends on  
your circumstances and age but ranges  
from £100 to £300.

## Appeal rights

ALL THE above payments carry the  
right of appeal if claimants are  
unhappy with the decision. Appeals  
should be made in writing within one  
month of the date of the decision. The  
Department for Work and Pensions'  
form GL24, 'If you think our decision is  
wrong', is the easiest way to do this.

## DISCRETIONARY SOCIAL FUND

THE DISCRETIONARY Social Fund  
makes payments to people on a  
discretionary basis, according to  
guidance and directions. There is no  
absolute right to these payments.  
There are three main components:

1. Community Care Grants
2. Budgeting Loans
3. Crisis Loans.

### Community Care Grants

A COMMUNITY CARE Grant (CGC) is  
discretionary. It does not have to be  
repaid.

In order to qualify you must be  
entitled to Income Support, Income  
Based Jobseeker's Allowance  
(including hardship payments), or  
Pension Credit.

Alternatively, you need to be  
leaving residential care within six  
weeks and likely to be entitled to  
Income Support, Income Based  
Jobseeker's Allowance or Pension  
Credit when you leave, **and**

You must require the CCG for one of  
the following:

- To ease exceptional pressure on you  
and your family.
- To help set up home in the community  
following an unsettled way of life.

- To help you or your family (or  
someone you are providing care  
for) establish yourself or their self in  
the community following a stay in  
accommodation in which care was  
provided.
- To help you or your family (or a  
person you are caring for) to remain  
in the community rather than  
needing to go into certain types of  
accommodation.
- To help you or your family with  
certain travel expenses.
- To allow you or your partner to care  
for a prisoner or young offender on  
temporary release.

There is no maximum award but  
there is a minimum in most cases of  
£30. The amount payable is reduced by  
any amount of capital/savings you  
have in excess of £500 (£1,000 if you  
are over 60).

### Budgeting Loan

THE BUDGETING LOAN is an interest-  
free loan for people who have an  
expense that they cannot meet from  
their usual benefit income.

In order to qualify, you (or your  
partner) need to have been getting,  
Income Support, Income-Based  
Jobseeker's Allowance (including  
hardship allowance) or Pension Credit  
for at least 26 weeks to qualify, AND  
you need the loan for one of the  
following purposes:

- To buy furniture and household  
goods.
  - To buy clothing/footwear.
  - To pay rent in advance or removal  
expenses.
  - Home improvements, maintenance  
or security
  - Travelling expenses
  - Work-seeking expenses
  - To repay debts for any of the above
- Short breaks in the 26-week  
qualifying period are allowed. You  
cannot be offered a loan of less than  
£100 or more than £1,500. This is  
reduced by any capital/savings you  
have in excess of £1,000 (£2,000 if you  
or your partner are 60 or over).

**You can apply for a Budgeting Loan  
or Community Care Grant by calling  
0845 850 0032. You can also get a  
written application form from the  
Jobcentre or Advice Centre.**

### Crisis loan

CRISIS LOANS can be applied for by  
people experiencing a crisis. The loans  
need to be repaid but are interest-  
free.

In order to qualify:

- You do not need to be on benefit,  
but you do need to be likely to be  
able to repay AND
- You must be without sufficient  
resources to meet the immediate  
short-term needs of yourself or your  
family, AND
- The loan must be to help you meet  
expenses in an emergency or a  
disaster, and is the only means of  
preventing a serious risk to the  
health or safety of you or your  
family, or is for rent in advance  
where a community care grant is  
being awarded following a stay in  
certain types of accommodation.

Most resources which are available to  
you or could be obtained in time to  
meet the need can be taken into  
account and may prevent a payment  
from being made. There is no  
minimum amount to claim but there is  
a maximum of £1,500.

### How do I apply?

YOU CAN apply for a Crisis Loan by  
ringing 0800 032 8356. Your  
application should then be dealt with  
over the telephone.

You are entitled to a decision on  
your application.

**If you are refused a payment from  
the Discretionary Fund, you can ask  
the Department for Work and  
Pensions to review the decision.**

The Independent Review Service (IRS),  
which monitors the Social Fund, has  
suggested that it is good practice for a  
decision on a Crisis Loan to be looked  
at again within 24 hours.

If you are still unhappy with the  
decision you can ask for the IRS to  
look at the decision again by writing  
to it or completing form IRS1. You can  
contact the IRS on 0800 096 1926 or  
visit its website, [www.irs-review.org.uk](http://www.irs-review.org.uk)

The benefits advisers at HWRA can  
advise and assist with applications and  
with challenging decisions on the  
Social Fund.

See contact details on page 8.

## Determination brings single mum £6,500 back-payment

IT TOOK six months of anxiety and determination, but Mrs D is now £125 a week better off, and has been paid £6,500 in arrears of tax credits to which she was entitled.

Her problems began when Mrs D's relatives could no longer help with caring for her two children and she applied for tax credits to help pay nursery fees.

Mrs D is a single parent, working about 44 hours a week and living in private rented accommodation.

Her landlord lives in the property, and at the time she claimed for tax credits, Mrs D and her children were the only tenants.

To her surprise, Mrs D found herself subjected to an investigation into her relationship with the landlord.

She provided her tenancy agreement and proof of rent payments, but the investigators insisted she and the landlord were living as a couple, and that he was providing financial support.

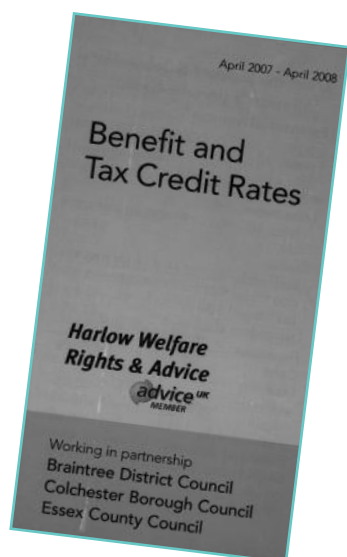
The investigation lasted for six months and included a request for details of Mrs D's car loan.

It was repeatedly suggested that she was living beyond her means, although financial statements submitted in support of her claim demonstrated that she was in substantial debt.

Our adviser successfully represented Mrs D at an appeal.

She now receives child tax credit and working tax credit of £125 per week. The lump sum arrears will help her clear the backlog of debts accumulated during the investigation.

## An invaluable pocket guide



CALL at the Advice Centre for a free copy of this invaluable pocket guide to current benefit and tax credit rates. The rates apply until April 2008.

Published and funded by several Essex councils and Harlow Welfare Rights & Advice, the guide contains details of the whole range of means-tested and non-means-tested benefits and tax credit

## A SEASON TICKET COULD SAVE YOU LOADS A MONEY

**PRESCRIPTIONS may have got dearer in England – unlike in Wales where charges were dropped in April – but pre-paid season tickets can save money.**

A four-monthly ticket costs £35.85 and for a year the cost is £98.70.

With single items now costing £6.85, the cost of season tickets would soon be recouped by anyone needing regular medication, or who has more than one item prescribed.

Help is available for those on low incomes, and less than £16,000 in savings or capital assets or £21,000 for those living permanently in care homes. The leaflet HC11, available from the Advice Centre, doctors' surgeries and pharmacists, sets out who is eligible.

Form HC1 should be completed to apply for help on the grounds of low income.

Many people are exempt from charges because of their medical needs, and children and those aged 60 and over are entitled to free prescriptions.

## Maternity pay and leave improve

**MATERNITY leave, statutory maternity pay (SMP) and maternity allowance improved from April 1.**

SMP and maternity allowance have increased by £3.90 to £112.75 a week for 39 weeks, and mothers now have the right to 52 weeks' maternity leave, although the last three months will only be paid if the employer undertakes to do so.

SMP is paid at 90 per cent of average earnings for the first six weeks unless the 90 per cent rate is less than the flat rate.

Adoptive parents are also eligible for the improved leave and pay rights.

# DIFFERENT WAYS TO PAY YOUR WATER RATE

COUNCIL tenants are no longer able to pay their water rates along with their rent. Many have been alarmed recently to receive bills for several hundred pounds, and have sought advice on how to meet these.

However, it is not necessary to pay water rates in one, or even two, lump sums each year.

Three Valleys Water will provide payment cards on request and these can be used at Paypoint outlets – all neighbourhood shopping centres have these – for 10 monthly payments from April to January for non-metered customers and for 12 monthly payments for those with meters.

Direct debits can be set up to spread the cost, and monthly payments through a bank can be arranged. Payment at a post office will cost at least 90p, and some banks may charge.

There is no help via benefits for this bill, but for those on income support (IS) and some other benefits, water charges can be deducted from benefit payments and sent to Three Valleys Water direct, if the customer is in arrears and certain other conditions are satisfied.

Ring Three Valleys on 0845 769 7985 (a local-rate call) for full details of how to spread water bills over the year and details of assistance available to vulnerable groups.



■ Adviser Roni Marsh (right) and apprentice support officer Laura Moye represented Harlow Welfare Rights & Advice at the International Women's Day event held at The Playhouse in March.

## from the casebook – DEBT

# Huge tax debt turned into a £1,300 rebate

**MR A'S UNSETTLED lifestyle includes periods of homelessness. He has learning difficulties, which mean that paperwork is not always easy for him to deal with, even when he has somewhere to keep it.**

When he came to us, Mr A had had notice from HM Revenue and Customs, claiming that he owed nearly £8,500 in unpaid taxes for self-employed work going back to 2003.

Mr A was adamant he had had only a few months' work, and that tax had been deducted.

Our adviser contacted the Revenue office and negotiated time to gather information to compile a record of Mr A's employment history.

Additional penalty charges that could have been applied were waived while the adviser worked on the case and helped Mr A complete tax returns from 2003 until 2006,

The result was that the £8,500 debt was cancelled, and Mr A received a tax rebate of £1,300.

Mr A also asked for help with a county court judgement ((CCJ) for £259 for unpaid National Insurance Class 2 contributions. This related to Mr A's occasional self-employed work.

Our adviser queried the amount, and provided information from Mr A's tax returns to show what his true income had been.

The outcome was that the debt was reduced to £30.

## SO SORRY ABOUT THE 'PHONES!

GETTING through to the service by telephone has been difficult in recent months. Persistent intermittent faults have led to the 'phones ringing the callers' end, but not at the Advice Centre, or simply being completely dead. As the newsletter went to press, the problem seems to be resolved.



# 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 12303717.

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)