

## SUGGESTIONS INVITED FOR NEW WEBSITE

**A NEW Harlow Welfare Rights & Advice (HWRA) website is up and running. Now comments and suggestions are invited to help the service develop the site's contents to provide a really helpful resource.**

The website address is [www.hwra.org.uk](http://www.hwra.org.uk) And there is e-mail access to help everyone contact the service.

Apart from an introduction to what HWRA does, with details of the areas on which specialist

advice and representation are available, there are links to other advice providers, particularly those which offer pages of advice on specific topics.

Advisers have played their part in compiling the site's contents, and support officer Stuart Cunningham has taken on the job of putting all the information together in easy-to-follow format. Stuart will keep the site up to date, while support services manager Ryszard Opasiak will monitor inquiries and ensure they are responded to appropriately.

Manager Sue Jones emphasises that the website will not take the place of one-to-one interviews and individual casework.

She believes that it will help some people find information they need; for others the website will provide an easier way to make initial contact with the service.

■ **HWRA offers specialist advice and representation to Harlow residents, with some assisted information to all via the Advice Centre reception service.**



■ **Jo Verrells (centre), chair of the Board of Trustees welcomes Cllr Lorna Spenceley (right), who is chair of Harlow Council and Harlow Community Legal Services Partnership and Andrew Bramidge (left), chief executive of Harlow Renaissance, to Welfare Rights & Advice AGM. See pages 4 and 5 for a report of the meeting.**

## CLSP TO DECIDE NEW WORK PLAN

**FUNDERS and providers of advice and legal services, and those who refer people to such services in Harlow will be meeting at the Advice Centre on October 2 at 10.30 am.**

The purpose of the meeting is to devise a new work plan for the Harlow Community Legal Services Partnership (CLSP). For more information about the meeting contact Sue Jones, manager of HWRA, on 446103.

### INSIDE

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# MEMBERS CAN INFLUENCE SERVICE DEVELOPMENT

IT IS 10 years since the first independent management committee was set up to replace direct management of Harlow Welfare Rights & Advice by Harlow Council.

The years since then have seen many developments as the service has journeyed to full independence and charitable status.

Throughout the past decade, and for more than 20 years before that, the community has demonstrated its support in many ways.

When severe reduction of the service seemed a possibility, a dedicated group of residents set up the Friends of Welfare Rights (FOWRA) to spearhead the town-wide campaign to retain the service.

The Friends dispersed as an organisation more than a year ago. Now, HWRA is able to invite them and all interested residents to become members of HWRA.

Membership brings opportunities to help direct and develop the service through providing feedback and attending occasional meetings and briefing sessions.

Members will also be able to vote on proposals made at the annual general meeting.

There is no membership charge, and anyone interested in joining or finding out more is invited to contact Sue Jones, the manager, on 446103, or via letter to Sue at the Advice Centre (address is on page 8).



■ *Khair-Un-Nisa and Mahmood Siddiqui have become members of Harlow Welfare Rights & Advice. Here the couple, who were active members of the former Friends of Welfare Rights & Advice, meet John Man, who joined the Board of Trustees in 2006.*

*from the casebook – HOUSING*

## Rehoused after being driven from home by her violent stepfather

**MISS A left home because she was scared. Her stepfather had several convictions for serious assaults on her and other family members.**

Although he was estranged from Miss A's mother, he was still visiting the family home, and her mother was doing nothing to prevent this.

Miss A feared further violence, and knew she must leave her home. She came to see our welfare rights adviser based at the one-stop shop for young people at Occasio House to find out what rights she had to housing.

With the help of our adviser, she made a homelessness application to Harlow Council, and was provided with temporary accommodation while the council made further inquiries into her situation.

The outcome was that the council accepted it had a duty to house Miss A, who no longer has to fear the violence she had faced for so long.

## EASIER TO PAY IN ADVANCE FOR PRESCRIPTIONS

PEOPLE who need prescription pre-payment certificates will find it easier to pay for them.

From July 1, the annual certificate, now £98.70, can be paid for over 10 months by direct debit instalments of £9.87.

The four-month pre-payment certificate has been replaced by a three-month certificate, costing £26.85 – but this does still have to be paid for in full in advance.

■ Always check if you are entitled to free prescriptions before you apply for a pre-payment certificate.

■ Complete form HC1, available from the Advice Centre and many doctors' surgeries, to apply for help if you are on a low income. Contact the NHS Business Services Authority for further details, on 0845 850 0030 or [www.ppa.org.uk/ppa/ppc\\_intro.htm](http://www.ppa.org.uk/ppa/ppc_intro.htm)

## **BENEFITS**

# Owner-occupiers receive help with maintenance charges

**A HOUSING adviser started this case off, and then handed over to a benefits adviser for further advice on dealing with a problem concerning service charges.**

Mrs B, an owner-occupier of a flat, had received a large bill which she could not pay because her income was very low. Our housing adviser assessed her liability for the debt and negotiated a small decrease in the bill, because of problems with some of the repairs being charged for.

Our benefits team already had a similar case where another owner-occupier on income support was facing a large bill from Harlow Council for necessary maintenance work carried out on their block of flats. The terms of their leases meant that they were obliged to pay.

Both clients were advised to apply to Income Support (IS) for help with these costs but were refused.

IS can assist owner-occupiers with housing costs, including services charges. However, in this case the Department of Work and Pensions (DWP) refused to pay on the grounds that the costs were not for service charges but for major works.

The DWP advised the clients to take out loans, and then to ask for help towards the interest on the loan. Clearly, it is beneficial for these costs to be met in full as a service charge rather than cover the interest only.

Our benefits adviser helped both clients appeal these decisions. She argued that it was irrelevant that the bill was for major works, and that what had to be considered was the nature of the work and whether it was excluded under the regulations.

The IS regulations detailed which works cannot be considered as service charges. While a lot of these would be considered major works, the regulations do not exclude major works per se.

In both cases, it was argued that none of the work undertaken was excluded.

The tribunal chairman agreed and both clients are to have their bills met in full.

This case demonstrates that a detailed knowledge of the regulations and case law is required for a successful appeal. The combined bills were more than £9,000, which would have crippled both Mrs B and our other client. The appeal also made it possible for both clients to pay Harlow Council for the work carried out on their properties.

## **DEBT**

### COURT HADN'T HEARD THE WHOLE STORY

MRS C OWED a company £600, which she could not afford to pay at the rate demanded.

The company sold the debt to another company which immediately sued Mrs C and obtained a County Court Judgement (CCJ) that ordered her to pay it off at £20 a month.

The trouble was that Mrs C had other debts, which had not been brought to the court's attention. She and her disabled partner were already managing on a tight budget, so the £20 was beyond her means while she was also trying to keep her other creditors at bay. Her debts were mainly on catalogue orders, credit cards and a bank loan.

Our adviser applied to the County Court for an Administration Order which would have put all Mrs C's debts under one court order, and still require her to pay the same monthly amount. This was possible because Mrs C's total debts amounted to less than £5,000.

The company objected to this application and our adviser then represented Mrs C at court, where the judge overruled the objection and granted the order. It will be reviewed in 12 months, and if Mrs C's circumstances have not improved, the balance still owing will be written off.

## **EMPLOYMENT**

### Manager gets job back on appeal

MR D HAD worked as a cleaning manager for four years when he was made redundant. He was shocked and did not believe the redundancy was genuine.

Our adviser agreed when he discovered during his first interview with Mr D that there had been no adequate consultation and no correct selection procedure. He sent a formal questionnaire to the employer under the Race Relations Act and advised Mr D to follow his employer's appeal procedure.

Mr D's appeal succeeded and he was given back his job. To him, that was the most important aspect of the case, but he did also receive the wages he had lost when he was made redundant, plus £2,500 compensation for the way he had been treated.

# AGM TRAINS SPOTLIGHT SERVICE

**THE ANNUAL** general meeting in July provided an opportunity for the service to open itself up for public scrutiny.

The year's results on many levels – successes, challenges, financial health, staffing situation, measurable outcomes for clients – were all reported.

Time was allocated for questions and for those who attended to meet staff and trustees.

A selection of key results and other aspects of the work of Harlow Welfare Rights & Advice is featured on these pages. Copies of the annual report are available on request.

## WHAT WE DID LAST YEAR

- THE SERVICE dealt with 13,372 enquiries during the year; the majority of which were answered without the need for subsequent casework.
- Advisers shared 1,441 cases, many of which required several appointments and detailed follow-up work.
- An increase in bankruptcy work lay behind a large increase in the amount of money gained for clients as a result of specialist advice and information. The £1,927,510 gained where a monetary outcome to cases could be recorded is more than £630,000 up on the previous year. Much of this can be accounted for by debt write-off achieved for clients. Monetary results reported at the AGM are always an underestimate as we are not always told of case outcomes. The total recorded will certainly increase in

the months ahead as more information comes in.

- The money brought into Harlow as a result of the service's work helps to create a strong local economy and improves the quality of life for those directly involved.
- The Legal Services Commission decided to renew the Legal Aid and Housing Possession Scheme contracts until 2010, with an option to extend until 2012.
- A successful application to the Department of Trade and Industry's Financial Inclusion Fund resulted in funds that have helped us maintain and develop advice services at the Young People's Information Centre.
- The costs of providing training on age discrimination legislation were met from a payment received via AdviceUK.
- Three members of staff, including our longest-serving adviser, Linda Price, left, and four joined the service.

## WHO SEEKS HELP

CLIENTS seen by appointment following their initial enquiry are asked for information which will help us build up a picture of who uses the service. This helps in future planning.

The information is compared to that provided by the whole community through the last census. Some questions, especially those relating to personal or family status, are not answered as often as others, which makes these particular statistics less reliable.

What is certain is that we have more women (58 per cent) than men clients. This is consistent with the higher levels of poverty and disadvantage experienced by women.

More than a third (35.5 per cent) of our clients are people with disabilities, and this is far higher



■ **TYPICAL** stories from their casebooks explained how they had gone about always serious problems.

The advisers were (left to right): **Pe Adeola Osuntola.**

than the incidence of disability in the community as a whole.

Black and ethnic minority clients last year accounted for 13.6 per cent of the total, which is significantly higher than the percentage recorded in the census.

Lone parents accounted for about one-fifth of clients last year.

Almost 80 per cent of clients were in the 25 – 64 age range.

## WORK IN THE COMMUNITY

- Outreach work with the North Essex Mental Health Partnership NHS Trust and Harlow Advocacy Service Rethink continued. Advisers saw patients at sessions at the mental health unit at Princess Alexandra Hospital and other patients were referred to be seen at the Advice Centre. A referral scheme for home visits was operated via the Macmillan Cancer Support service.
- Monthly advice sessions at Lister House medical centre have continued.
- Talks, training and take-up work are time-consuming but worthwhile. During the year, advisers delivered training to council officers and members of staff at Women's Aid on benefit entitlements. Training on age discrimination was provided to

# ON ALL FACETS OF OUR



...ks were reported by advisers who  
...resolving clients' often-complex and

...eter Lappin, Mandy Bull, Tina Willis,

voluntary sector organisations. Money management sessions were delivered to young residents at Occasio House in partnership with the Young People's Information Centre.

## HOW THE SERVICE IS FUNDED

HARLOW Council is the main funder and the Legal Services Commission provides vital additional funds to enable more specialist advice and representation to meet identified need for more advice on benefits, debt, employment and housing.

With the council and LSC funding remaining fixed throughout their terms while salaries and other costs increase, financial planning is critical.

Chairperson Jo Verrells and treasurer Pat Ruder congratulated Sue Jones and Ryszard Opasiak, the service's manager and support services manager, on keeping expenditure on track.

The council's five-year contract is due for renewal in 2008.

## TRUSTEES

All members of the board of trustees were re-elected. The board meets six times a year.

### The officers:

Jo Verrells became chairperson during the year, replacing Sue Spiller.

Jo has been involved with the Advice Centre for 23 years, first as an information officer and adviser, and then as assistant manager. Her subsequent career has included 11 years for Harlow ITEC, assessing and verifying National Vocational Qualifications in business administration, and work as a Harlow Council manager. For several years, Jo has worked from the Advice Centre to compile and update an invaluable guide to services, commissioned by Harlow Partnership Against Poverty.

Janet Briscoe, vice-chair, was manager of the Advice Centre 17 years ago and has maintained close contact with HWRA. She is a solicitor who currently lectures for Anglia Ruskin University and is a solicitor for Herts County Council. Housing and family law are her specialist fields.

Pat Ruder, treasurer, helped set up the Friends of Welfare Rights, which fought to save the service when it was under threat several years ago. Pat is involved with several community groups, and has a wide knowledge of local issues.

The trustees contribute much from their wide range of backgrounds and previous relevant experience. Apart from attending main board meetings, several trustees take part in working groups to develop the service.

They are (alphabetically): Brian Bostock, Cllr Jean Clark, Les Coben, Mick Granger (joined the Board in November 2006), Martin Macy, John Man (joined the board in May 2006), Sue Spiller and Harry Talbot.

■ More details about trustees appear in the annual report.

**REFURBISHMENT of the Advice Centre was again identified as a priority. Lottery and other funding possibilities are being investigated.**



■ Andrew Bramidge.

## A LOOK TO THE TOWN'S FUTURE

GUEST speaker was Andrew Bramidge, chief executive of Harlow Renaissance, a partnership set up to plan and direct the town's future development.

The partnership comprises Harlow Council, Essex County Council, English Partnerships (formerly the New Towns Commission, which owns land in the town), and the East of England Development Agency.

Mr Bramidge explained the need for regeneration and outlined some of the problems the town was facing. He stressed the importance of overcoming mistrust and developing good relations with the community.

Renaissance is concerned with the whole of Harlow, but Mr Bramidge also spent time on outlining the redevelopment needs of the town centre, particularly the run-down northern section, where the Advice Centre is situated.

We were pleased to hear that he supported retention of our building. There were fine examples of modern architecture in the town, he said, and in his view the Advice Centre was a good example of this.

The current position is that four developers have been selected to submit detailed briefs for their visions for how town centre north should be developed.

# MANY WORKERS WILL GET MORE PAID HOLIDAY LEAVE BY LAW

**PAID LEAVE for bank holidays will soon be additional to the four weeks' paid leave most workers are legally entitled to.**

The government plans to increase the annual leave entitlement to 5.6 weeks (28 days) over the next two years, so that paid leave for bank holidays will be additional to the four weeks' holiday entitlement.

Currently, employers who give their staff a paid day off on bank holidays can require them to take these days from their four-week entitlement, and this is what will change.

However, workers who already have four or more weeks' leave plus time off for bank holidays, will not have any change in their entitlement.

Implementation of the **Work and Families Act 2006** will not create a legal right to have a paid day off actually on a bank holiday, and this will remain a matter to be agreed as part of a worker's contract. What it will mean is that bank holidays will represent extra paid leave over the year.

## October launch

The first four days' extra paid leave will be introduced from October 1, and the next four days from April 1, 2009.

Part-time workers will continue to receive pro-rata leave entitlement.

■ A week's leave should allow a worker to be away from work for a week calculated on the worker's usual hours. For example, a five-day full-time working week brings 20 full days' leave at present, while a three-day working week means the entitlement is for 12 days' leave.

Employers can stipulate when leave is to be taken; a common example is the Christmas "shut down".

Similarly, some firms require workers to attend on bank holidays because of the nature of their jobs.

## WE NEED YOUR HELP!

WE ARE looking at ways of **INCREASING** and **IMPROVING** circulation of *Welfare Rights News*. We think we can achieve this with your help. and, perhaps, **DECREASE** the cost of postal distribution.

Please can you answer the following questions and return this cut-out slip to us (address on page 8). or, e-mail your answers to [admin@hwra.org.uk](mailto:admin@hwra.org.uk)

1. Do you receive a personal copy by post? YES  NO

2. Would you be happy to receive your copy by e-mail? YES  NO

If YES, please enter your/your organisation's name and e-mail address here:

.....

3. Do you currently see/pick up Welfare Rights News in a public building such as doctor's surgery or community centre? YES  NO

4. Do you work for an organisation where Welfare Rights News might be of interest to staff and/or service users? YES  NO

5. For organisations and agencies:

Do you receive: Too many copies  Too few  About the right number

6. Would you be happy for a member of HWRA to contact you to discuss how Welfare Rights News could better meet your/your organisation's needs YES  NO

If YES, please enter your name, address and telephone number below

Name .....

Address .....

.....

Post code ..... Telephone .....

Contact details are optional, but will help us to organise distribution of the newsletter

# Chair applauds judge's ruling on legal aid reform

**CHAIRMAN of Harlow Community Legal Services Partnership Cllr Lorna Spenceley has welcomed the success of a legal challenge to new legal aid contracts.**

The Law Society's application for judicial review of the Legal Services Commission (LSC) contracts was determined in the High Court on 27 July.

The judge, Mr Justice Beatson, ruled that the LSC had breached public contracts regulations and European law in its reform of legal aid.

Harlow Community Legal Services Partnership consists of representatives of the town's funders and providers of local legal and advice services. It exists to ensure that local residents have access to the information, advice and assistance they need with legal problems at an early stage.

HWRA contracts with the LSC have recently been extended, enabling additional specialist advice to be provided for Harlow residents.

Cllr Spenceley, said: "Many services providing legal aid to vulnerable clients in Harlow and elsewhere have given evidence of the adverse impact of the change in legal aid funding. Some have indicated that they may be forced to give up legally aided work altogether.

"This successful challenge will provide an opportunity for the LSC and the government to review the evidence, and work with suppliers and other partners to secure a sustainable future for legally aided services. We will continue to work with the town's MP, the LSC and others to achieve this aim."

## NOW EASIER TO APPLY FOR A CRISIS LOAN BY TELEPHONE

**JOBCENTRE PLUS has improved its 'phone-answering service to help overcome problems people reported from all over the country when they were unable to get through to claim crisis loans.**

Harlow Welfare Rights & Advice was among several agencies which supplied evidence to show how difficult many people were finding it to contact Jobcentre Plus, which is the agency responsible for crisis loans and other Social Fund claims.

Although people are encouraged to apply by telephone, they do have the right to make their claim in person at the Harlow Jobcentre Plus at Crown Gate, The High.

Anyone experiencing difficulty getting through to the Crisis Loan Line on 0800 032 8356 should claim in person or contact HWRA (see page 8 for contact details) for help.

## New DLA claim form is simpler to complete

THE NEW adult claim form for Disability Living Allowance (DLA) is easier to complete.

The layout and order of questions have been changed, and there are examples to help clarify what information is sought.

Order forms direct from the DWP on 0800 882200 to ensure claims are paid from the date of first enquiry.

## Flexi-time is now available to more workers

**FLEXIBLE working hours may now be an option for workers who also have to care for certain adults.**

Employees with children under six, or disabled children under 18, have had the right to request flexible working for some time and the new right for carers of adults was introduced in April 2007.

Flexible working can include part-time hours, or varying start and finish times to meet caring needs. It can also mean job-sharing, home working, or making use of flexi-time.

Employers have a duty to consider all such requests seriously and can only refuse if it is clear that there are good business grounds for doing so. If that is the case, there is not much an employee can do, although there is a right of appeal against refusals, and employers must set out the reasons for a refusal.

There are several processes that must be gone through, both in making an initial application and in appealing against refusal, so it is important to seek advice.

Flexible working application forms are available on the Department of Business, Enterprise and Regulatory Reform website [www.ber.gov.uk/employment/workandfamilies/flexibleworking](http://www.ber.gov.uk/employment/workandfamilies/flexibleworking)



# 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)