



Introduction to the Department of Work and Pension's Lower Benefit Cap

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Purpose

This presentation will:

- 1. Explain details of the Department of Work and Pension's Lower Benefit Cap;**
- 2. Council's response;**
- 3. Support for local residents.**

What are the reform measures?

Government set reductions in welfare bill by £12bn in Jul 2015.

- Housing Benefit capped at LHA rates for social tenants
 - Applied to tenancies signed after 1 April 2016, with the entitlement changing from 1 April 2018;
- **Lower Benefit Cap to £23,000;**
 - **Clients capped in 2013, capped for 2nd time on 7 Nov 2016;**
 - **New clients to be capped on 30 Jan 2017.**
- **Removal of automatic entitlement to Housing Benefit and Universal Credit for 18-21 year olds from 1 Apr 2017 in existing UC Full Service areas (Hounslow is a full service area);**
- Removal of the Work Related Activity Premium (£29.05/week) within the Employment & Support Allowance to equalise with Job Seekers Allowance; **Reduced Universal Credit Work Allowance.**

Lower Benefit Cap

The next phase of the Government's Welfare Reforms include an extension to the amount of benefits a single person or family can receive.

This is known as the Benefit cap.

What are the effects of the cap?

This **maximum payments** for residents in Greater London will be:

- **£442.31 per week** (£23,000 a year) if you're in a **couple**, whether your children live with you or not;
- £442.31 per week (£23,000 a year) if you're **single** and your children live with you;
- **£296.35 per week** (£15,410 a year) if you're single and you **don't have children, or your children don't live with you.**

The client is **NOT affected by the cap** if they or their partner work, and either of the following apply:

- eligible for Working Tax Credit;
- in-receipt of Universal Credit, and your household income is more than £430 a month after tax and National Insurance.

Which benefits are INCLUDED in the cap

The cap applies to the total amount of people in the household who receive the following benefits:

Bereavement Allowance

Child Benefit

Child Tax Credit

Employment and Support Allowance
(unless you get the 'support' component)

Housing Benefit

Incapacity Benefit

Income Support

Jobseeker's Allowance

Maternity Allowance

Severe Disablement Allowance

Universal Credit

(unless you've had a work capability assessment and aren't fit for work)

Payments towards carer's costs in Universal Credit won't be affected by the benefit cap from 7 November 2016.

The numbers for Hounslow

- **9,298 clients on Universal Credit**
- **791 clients affected by the lower benefit cap**
 - Universal Credit: **347**
 - Legacy clients: **444**
- **DWP has written to all affected clients informing them of the specific reductions.**

How to support your client?

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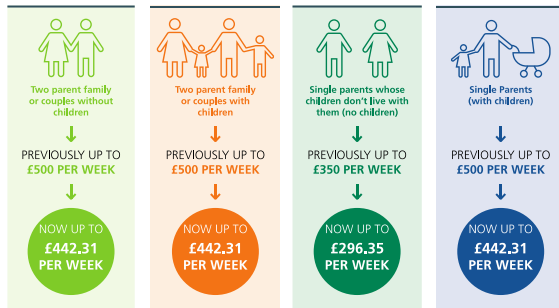
Signpost clients



CHANGES TO BENEFIT CAP

If you think you may be affected by the lower benefit cap, please ensure you contact your landlord and the Department of Work and Pensions on **0345 600 0723**.

For more information visit
www.hounslow.gov.uk/benefitcap



Advice and support is available to all households affected.
DO NOT wait until you get into financial difficulty.

**www.
hounslow.gov.uk/
benefitcap**

**New website has all the
information you need.**

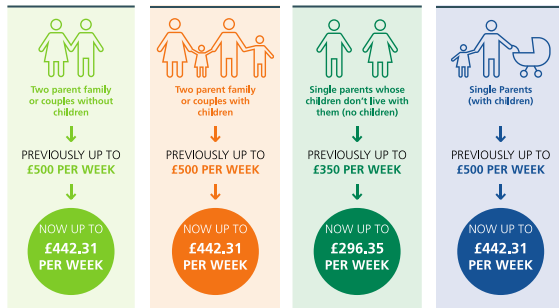
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Support

Universal Credit:

0345 600 0723

Other benefits:

0345 605 7064

(Monday to Friday, 8am-6pm)

Reach out to the landlord to manage rent payments.

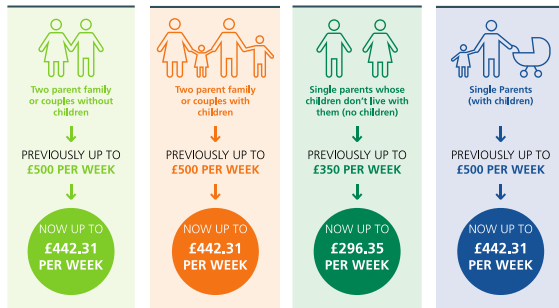
Hounslow Based Support



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Support

Job Centre Plus
0345 604 3719

London Borough of Hounslow (LBH)

1. Housing Benefit: 0208 583 4242;
2. Book an appointment by email:
rbappointments@hounslow.gov.uk
3. All other queries: 0208 583 2000

What is LBH doing to improve awareness of the lower benefit cap?

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What is LBH doing to address this issue?

- **Direct communication to all affected households**, includes potential options and signpost to support services;
- Task Force consisting of JCP, LBH Revenue & Benefits and Housing staff co-located at the Civic Centre to provide **wrap around support** for medium to high impact clients and **specialist support for those** with complex needs;
 - **Access via work coaches** for Universal Credit customers;
 - **Access via Area Housing Officer** for Housing Benefit customers;
- Encourage those in work to increase their hours to reach the threshold for exemption;
- **Directory of Support Services for Residents** available on www.hounslow.gov.uk/benefitcap

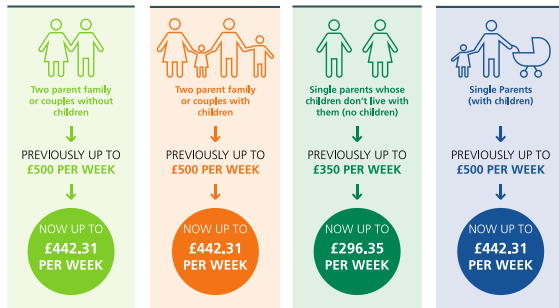
Group Sessions



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JobCentre Plus Hounslow and LBH will organize group sessions for UC clients to cover the following:

- Personal Budgeting Support;
- DWP-LBH wraparound offer;
- Employment Advice.

Started from 12 Jan 2017

Resources

Discretionary Housing Payments (DHPs)

- awarded if housing element or benefit is less than amount being charged for rent;
- DHP is NOT payments of housing benefit.

Discretionary local crisis payments

- ease exceptional pressures and stress on households;
- avoid serious risk to health and safety where it may be prevented.

Directory of Support Services for Residents

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Directory Of Support Services for Residents

- London Borough of Hounslow has created this directory to support residents facing significant changes to their individual and household income from 7 Nov 2016 due to the government's welfare reform;
- **Most of the services listed are for emergency or urgent situations.** There are many more services being run across the borough by the council and by our voluntary and community sector.

Note: Not all the services in the directory are overseen by the London Borough of Hounslow and therefore we cannot be responsible for the quality and/or availability of delivery.

Overview of the Directory

The Directory has a list of Hounslow based stakeholders under the following categories:

- Emergency Food
- Food Projects
- Health
- Housing & Household Items
- Legal Support and Advocacy
- Money advice and support
- Training, employment and advise

Visit www.hounslow.gov.uk/benefitcap

Emergency Food

Organisation	Contact Details	Area	Notes
Hounslow Community FoodBox	Hounslow Community FoodBox, Brickfield Community Centre, Brickfield Close, Brentford TW8 8JN 07718 263 614 or 07850 402 419 Email	Brentford, but borough wide	<ol style="list-style-type: none"> 1. Free emergency food packages. 2. Contact one of the referral partners such as your local Citizens Advice Bureau, Housing Officer or Jobcentre Plus who can complete a referral voucher for you. 3. Contact FoodBox if you need help finding a local referral partner.
Food Storehouse @ Riverside Vineyard Church	The Vineyard Centre, 513 Browells Lane, Feltham, TW13 7EQ 020 8890 2626 Email	Feltham, but borough wide	<ol style="list-style-type: none"> 1. Free emergency food packages, 2. Contact one of the referral partners 3. Download a referral form.
Feltham Food Bank	Eldridge House, 102 Hounslow Road, Feltham, TW14 0AX 07448 831 297 Email	Operates from Eldridge House, Feltham, but borough wide	<ol style="list-style-type: none"> 1. Free emergency food packages. 2. Contact one of the referral partners. 3. Email for a referral form.
St Paul's Church Food bank	St.Paul's Church, Bath Road, Hounslow West, TW3 3DA 020 8581 5537 Email	Referrals primarily from local area	<ol style="list-style-type: none"> 1. Free emergency food packages. 2. Social worker or similar professional or charitable agency, referral needed. 3. Email for a referral form.

Food Projects

Organisation	Contact Details	Area	Notes
Mission in Hounslow Trust , The Olive Branch.	Holy Trinity Church, Trinity Parade, High St, London TW3 1HG Email ; 0208 577 9048	Borough wide	<ol style="list-style-type: none"> Saturday only - food, shelter and washing facilities. Distributes - toiletries, clothes and tinned food to the homeless. No referral needed, drop-in.
Free school meals	Revenues & Assessments Corporate Resources 020 8583 2820 / 2781 Email	Borough wide	<ol style="list-style-type: none"> Every child in reception, year 1 and year 2 will be given a free nutritious meal at lunch time in certain schools. Click here for more information. Click here to find out if you can claim for free school meals. Click here to apply for free school meals.
Dituria c/o Multicultural Centre Lunch Club	49-53 Derby Road, Hounslow TW3 3UQ; Email ; 020 8577 6463	Borough wide	Lunch Club. Two course hot meal for £4 (as of April 2013), served from 12.30pm daily.
Gurdwara Sri Guru Singh Sabha	Alice Way, Hanworth Road Hounslow TW3 3UA; Email ; 020 8577 2793	Borough wide	<ol style="list-style-type: none"> 1,000 meals per day served primarily to Sikh community (but not essential). Meals 11am-7pm. No referral needed, just drop in.
Gurdwara Guru Nanak Nishkam Sewak Jath	134-142 Martindale Road, Hounslow TW4 7HQ 020 8570 4774	Borough wide	Meals served daily, primarily to Sikh community, (but not essential). No referral needed, just drop in.
Hounslow Afro-Caribbean Association	Brenda Baptiste The Pyramid Centre, Brentford Library, Boston Manor Road, 020 8569 8723	Borough wide	Support group for Afro-Caribbean people; luncheon club, advice and advocacy service. No referrals needed but ring first.

Health

Organisation	Contact Details	Area	Notes
NHS	<ul style="list-style-type: none"> • Call 1111 (urgent medical help NOT life threatening) • NHS Self help 	National	Call NHS 1111 for the following: <ul style="list-style-type: none"> • A&E support or another NHS urgent care service; • health information or reassurance about what to do next.
National Careline	0800 0699 784	National	Information about care and support for older people, their carers and their families
Mental health	Lakeside, Twickenham Road, Isleworth TW7 6AF; 020 8354 8404.	Borough wide	Crisis assessment clinic for urgent assessments: Open for walk-in patients from 9am to 4pm.
Hounslow Youth Counselling Service	78 St John's Road, Isleworth, TW7 6RU; 020 8568 1818	Borough wide	Free confidential service for all young people living, working or studying in Hounslow. Offers one-to-one counselling for persons aged from 11 to 25 inclusive.
Alcoholics Anonymous	0800 9177 650; Email	National	A free, confidential advice and information service for people with alcohol misuse problems. Regular group meetings are held in Hounslow.
Domestic Violence	Police Community Safety Unit: 020 8247 6583; Domestic Violence Outreach Service: 020 8247 6466; National Domestic Violence Helpline: 0808 2000 247; Email	Borough wide	If you wish to report or discuss your situation, please contact any of the numbers. Broken Rainbow - lesbian, gay, bisexual and transgender: 0300 999 LGBT (5428)

Housing and Household Items

Organisation	Contact Details	Area	Notes
Rough Sleeper Street Link	0300 500 0914; Email	National	Use the Rough Sleeper hotline, to report rough sleepers and they will forward this information to the relevant outreach service.
Alone In London	0207 278 4224; Email	London	For young people who are homeless or at risk of homelessness the service provides initial advice about what young people should do and local services.
The Shelter Project Hounslow (TSPH)	Beverley Ajayi; 07804654510; Email ; Brentford Free Church, Boston Manor Road, Brentford, TW8 8DW	Borough wide	Seasonal free night shelter during winter months. Accommodation provided in churches across the borough on a rotating weekly rota.
Legal Aid	0345 345 4 345 You can also text 'legalaid' and your name to 80010 to ask CLA to call you back. This costs the same as a normal text message.	National	You might be able to get free and confidential advice from Civil Legal Advice (CLA) for problems including: <ul style="list-style-type: none"> •debt, if your home is at risk; •housing, e.g. if you're homeless or at risk of being evicted; domestic abuse; •family issues, eg family mediation or if your child's being taken into care; special education needs; •discrimination.
Fair For You	FAQs Start Shopping Now	National	Fair for You is an alternative to high cost weekly payment stores. Users can buy directly from the manufacturer by taking out a loan and then pay later in weekly, fortnightly and monthly instalments.

Legal Support and Advocacy

Organisation	Contact Details	Area	Notes
AgeUK	Email enquiry form on website 020 8560 6969	Borough wide	<ol style="list-style-type: none"> 1. Advocacy, information and advice (among a wide range of other services) 2. No referral needed.
Disability Network Hounslow	The Star Centre 63-65 Bell Road Hounslow TW3 3NX 020 8577 0956; Email	Borough wide	<ol style="list-style-type: none"> 1. Advice and information for disabled people, their families, carers and professionals on benefits and other support services. 2. No referral needed.
Centre for Armenian Information and Advice (CAIA)	105a Mill Hill Road, Acton, London W3 8JF 0208-992-4621; Email	Acton, but borough wide access	<ol style="list-style-type: none"> 1. Provision of welfare, educational and cultural services, advocacy, information and advice. 2. No referral, ring to make an appointment. Some 3. Armenian connection necessary.
Speak Out in Hounslow	2-03 QWest, 1110 Great West Road, Brentford. TW8 0GP; Contact	Borough wide	Advocacy support for people with learning disabilities; Ring to make an appointment.
Voiceability	VoiceAbility Community Advocacy ; 0300 330 5471 Care Act Advocacy ; 0300 330 0642	Borough wide	<p>Community Advocacy: Our trained advocates have expertise in supporting individuals with a learning disability or mental health need, as well as individuals who are deaf or hard of hearing.</p> <p>Care Act Advocacy: If you find it very hard to be involved in making decisions about your care and support needs you may be eligible for independent advocacy.</p>

Money advice and support

Organisation	Contact Details	Area	Notes
DWP Short term advance benefit Payments	Income support, ESA or JSA: 0345 608 8545 Carer's Allowance: 0345 608 4321; Pension Credit or State Pension: 0345 606 0265	National	You can apply if you've recently applied for: <ul style="list-style-type: none"> • Jobseeker's Allowance (JSA); Income Support • Employment and Support Allowance (ESA) • Carer's Allowance; Pension Credit; State Pension
Thames Bank Credit Union	0208 756 3865 Monday – Friday, 8 – 4 (closed after 12 noon on Wednesdays)	Borough wide	<ul style="list-style-type: none"> • Variety of savings accounts guaranteed by the Financial Services Compensation Scheme (FSCS); • Source of affordable credit, without the need for personal guarantees; friendly and personal customer service of the highest standard.
National Debt	0808 808 4000	National	The helpline that provides free confidential and independent advice on how to deal with debt problems.
My Money Steps	0808 808 4000	National	Free and easy to use online debt advice service (charity) from National Debtline. It will give you a personalised action plan to manage your debts and help get rid of the stress that goes with them.

Money advice and support

Organisation	Contact Details	Area	Notes
HM Government Pension Service	Make an online claim 0800 731 7898	National	The pension service provides a wide range of information about the state pension, pension credits, winter fuel payments and related benefits.
HM Government Benefits Winter Fuel Payment	03459 15 15 15 Contact	National	You'll qualify for Winter Fuel Payment if: <ul style="list-style-type: none">•you were born on or before 5 May 1953 (for winter 2016 to 2017 - this date changes every year)•you were living in the UK throughout the week of 19 to 25 September 2016
StepChange Debt Charity solutions	0800 138 1111; Contact	National	Debt management plan (DMP); Individual voluntary arrangement (IVA); Debt relief order (DRO); Bankruptcy; Equity release; Mortgages

Training, employment and advice

Organisation	Contact Details	Area	Notes
Job Centre Plus	10 Montague Road Hounslow TW3 1LE Telephone: 0345 604 3719 Email	Borough wide	Jobcentre Plus provides: <ul style="list-style-type: none">• Help looking for work;• Advice on claiming working age benefits;• Support returning to work;• Programmes and services, including access to work;• Better Off Calculation.
Citizens Advice Bureau (CAB)	0300 330 1185 Multiple locations across Hounslow.	Borough wide	CAB provide free confidential impartial advice on benefits, debt, housing, employment, consumer, relationship & family issues, immigration and other topics. Under Get Advice you will find a choice of advice resources (online, in person, by phone) and our opening hours.

**www.
hounslow.gov.uk/
benefitcap**