

### Welfare Reform Benefit Cap Checklist

Code: Red – Question to householder; yellow – person is not affected by cap; green – particular considerations / case example; blue – signposting routes

Is the claimant/claimant partner above working age? i.e. if the claimant was born before the 6<sup>th</sup> Sept 1951 they will be exempt – otherwise they will become exempt when they reach the qualifying age for pension credit which is currently 61 but will gradually increase over the next x years to 68

Yes – they were born before the 6<sup>th</sup> Sept 1951 / have reached the qualifying age for pension credit - they will not be affected by the Benefit Cap or the spare room tax

Is the claimant or the claimant's partner entitled to Working Tax Credit if working and on a low income?  
- i.e. Is the householder working more than 16 hours per week (if single person) or 24 hours per week (if a couple)?

Yes –if they are in receipt of Working Tax credit - they will not be affected by the Benefit Cap      No - they are claiming out of work benefits– then they may be affected by the benefit cap

Is the householder, or their partner, in the Employment Support Allowance 'Support' Group?  
Is the householder, their partner, or any of their dependent children, claiming Disability Living Allowance or the Personal Independence Payment? Is the householder a War Widow or War Widower?

Yes - to any of the above – then they will not be affected by the Benefit Cap – for further information/detail on exemptions call Housing benefit service on 020 7364 5001      No – then they may be affected by the benefit cap

**BENEFIT INCOME and RENT :**  
How much benefit does the household currently receive per week in job-seeker's allowance / ESA (work related) and / or income support / other benefits?  
How many children does s/he have (and how much Child Benefit and Child Tax credit does the householder receive per month?)  
How much is the householder's rent /housing benefit per week?

<p><b>From April 2013 the Benefit Cap is £500 per week for families with children This will apply to the total amount that the people in the household get from the following benefits:</b> Bereavement Allowance; Carer's Allowance; Child Benefit; Child Tax Credit; Employment and Support Allowance (unless exempt due to getting the support component); Incapacity Benefit; Income Support; Jobseeker's Allowance; Maternity Allowance; Guardian's Allowance; Severe Disablement Allowance; Widowed Parent's Allowance (or Widowed Mother's Allowance / Widows Pension started before 9 April 2001); <b>and Housing Benefit</b></p>	<p><b>Example:</b> A couple with 3 children in receipt of job seeker's allowance, child benefit child tax credit and housing benefit Their rent is £340 per week for a 3 bedroom flat (Local Housing Allowance rate for 2012-13). In total their non-housing benefit income amounts to £320 per week. This will leave them £180 per week towards their rent before the Benefit Cap impacts; in other words, they will be short by £160 per week, Their potential options are getting a job with a sufficient number of hours worked per week to escape the Benefit Cap (see above), or moving to cheaper accommodation (possibly outside London).</p>
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What type of housing does the person live in?

Private Rented	Temporary Accommodation (housed by the Council)	Social Rented
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Contact Housing Management Team on 020 7364 7218

Does it seem likely that the household will be short by £20 per week or less?	Does it seem likely that the household will be short by over £20 per week and / or have they already been served with an eviction notice?	Does the situation seem complex? Is it unclear whether the person or family will be affected and if so, by how much? Does the person need support with getting employment? Do they need support with a better off calculation? Do they have severe debt problems? Do they need help with accessing a bank account?	<b>If in social renting, the householder should contact their landlord.</b>
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<p><b>Refer to Housing Options Money Advice line – 020 7364 3558 or to one of the FITH money management support agencies</b></p>	<p><b>Refer directly to Housing Options for triage - 0207 364 1413</b></p>	<p><b>Refer to advice agency for more detailed information and advice.</b> See more details in table below. Be careful to manage people's expectations i.e. avoid implying that any particular agency is necessarily going to be able to 'fix' their situation. There are a limited numbers of options available to residents affected by the benefit cap and it is unlikely that independent advice could help, unless they have circumstances that they consider will make them exempt or they need assistance with existing debt problems .The table overleaf outlines some of the options and referral routes in relation to employment support, housing advice, debt and money management.</p>
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**Information and Advice Agencies – Detailed Referral Routes**

Issue	Recommended Action	Relevant Agencies	Contact Details (some additional advice agencies are also listed here)
Does anyone in the household need support with getting employment?	Refer to employment support agency	Refer to Skillsmatch, the job brokerage service that supports residents into employment. Identify if they are already engaged with Job Centre Plus or Work Programme providers and encourage them to seek support. There are also a number of other voluntary sector organisations that can provide support with accessing routes to employment including Limehouse Project, City Gateway, Bromley By Bow Centre, Account 3.	<p><b>Account 3:</b> 1-9 Birkbeck Street, E2 6JY Tel: 020 7739 7720, <a href="http://www.account3.org.uk">www.account3.org.uk</a></p> <p><b>Age UK:</b> 82 Russia Lane, London, E2 9LU, 0208 981 7124</p> <p><b>APASENTH:</b> Carnmine Wharf, 30 Copenhagen Place London E14 7FF, Tel: 020 7001 2266 <a href="http://www.apasenth.org.uk">http://www.apasenth.org.uk</a></p> <p><b>Bangladesh Youth Movement</b> 21/23 Henriques Street, E1 1NB Tel: 020 7488 1831</p> <p><b>Carers Centre</b> 21 Brayford Square, London, E1 0SG Tel: 020 7790 1765 <a href="http://www.carerscentretowerhamlets.org.uk">http://www.carerscentretowerhamlets.org.uk</a></p> <p><b>Chinese Association of Tower Hamlets</b> Sailor Place, 680 Commercial Road, E14 7HA Tel: 020 7515 5598</p> <p><b>Citizens Advice Bureau (East End CAB)</b> 32 Greatorex Street, E1 5NP, 020 7247 1050 <a href="http://www.eastendcab.org.uk">www.eastendcab.org.uk</a></p> <p><b>City Gateway:</b> Head Office, Ensign Court, 28 Ensign Street London E1 8ND Tel: 020 3189 0405 <a href="http://www.citygateway.org.uk/Home">http://www.citygateway.org.uk/Home</a></p> <p><b>Bromley By Bow Centre,</b> St Leonard's Street, E3 3BT, Tel: 020 8709 9737, <a href="http://www.bbcb.org.uk">www.bbcb.org.uk</a></p> <p><b>DeafPlus:</b> Whitechapel Centre, Trinity Centre, Key Close, London E1 4HG <a href="mailto:info@deafplus.org">info@deafplus.org</a> DeafPlus Advocacy Service: 020 7791 0105 (voice / text), 020 7790 9227 (voice / text)</p> <p><b>Family Information Service:</b> 020 7364 6495 <a href="mailto:fis@towerhamlets.gov.uk">fis@towerhamlets.gov.uk</a>.</p> <p><b>Limehouse Project:</b> Cheadle House, Copenhagen Place, E14 7EY Tel: 020 7538 0075 <a href="http://www.limehouseproject.org.uk">www.limehouseproject.org.uk</a></p> <p><b>London Community Credit Union</b> 020 7324 7083 <a href="http://www.londoncu.co.uk">www.londoncu.co.uk</a></p> <p><b>Look Ahead Housing and Care</b> Tel: 0203 222 4027 <a href="mailto:floatingsupportreferrals@lookahead.org.uk">floatingsupportreferrals@lookahead.org.uk</a></p> <p><b>Mind in Tower Hamlets and Newham</b> 13 Whitethorn Street, London , E3 4DA 020 7510 1081 <a href="http://www.mithn.org.uk">http://www.mithn.org.uk</a></p> <p><b>OSCA Somali Community Association</b> Concordia Community Centre 420- 421 Burdett Rd, E3 4AA, 020 7987 5833 <a href="http://www.oceansomali.org.uk">www.oceansomali.org.uk</a></p> <p><b>Parents Advice Centre</b> 30 Greatorex Street, Whitechapel London E1 5NP, Tel: 0785585840 <a href="http://www.pacsen.org.uk">www.pacsen.org.uk</a></p> <p><b>Positive East</b> 159 Mile End Road, London E1 4AQ 020 7791 2855 <a href="http://www.positiveeast.org.uk/pages/helpline.html">http://www.positiveeast.org.uk/pages/helpline.html</a></p> <p><b>PRAXIS (New Residents Service)</b> Pott Street, E2 OEF, 020 7729 7985 <a href="http://www.praxis.org.uk">www.praxis.org.uk</a></p> <p><b>Real Answers</b> Jack Dash House, 2 Lawn House Close London, E14 9YQ Phone: 020 7001 2177 <a href="http://www.real.org.uk">www.real.org.uk</a></p> <p><b>Skillsmatch, 8 Heron Quays,</b> Canary Wharf, E14 4JB, Tel: 020 7364 3727 <a href="http://www.towerhamlets.gov.uk">www.towerhamlets.gov.uk</a></p> <p><b>Toynbee Hall Debt and Money Advice Services</b> 28 Commercial Street, E1 6LS Tel: 020 7392 2953 Email: <a href="mailto:money@toynbeehall.org.uk">money@toynbeehall.org.uk</a></p>
Does the family have general, more complex welfare queries or need help with a 'better off' calculation?	Refer to social welfare advice agency	CAB, Island Advice, Limehouse Project, Account 3, Bromley By Bow Centre, Legal Advice Centre, OSCA or PRAXIS.	
Does the family have complex debt problems?	Refer to specialist debt advice agency	Toynbee Hall / Island Advice / CAB. Or call National Debt line on 0808 808 4000 or visit them online at <a href="http://www.nationaldebtline.co.uk">www.nationaldebtline.co.uk</a>	
Does the person need help with managing shortfall in their budget /accessing a bank account/affordable credit?	Refer to one of the FITH money management support agencies if need help with budgeting or opening a bank account . Those interested in opening a credit union account can also be referred directly to the credit union offices in Roman Rd , Bethnal Green Rd / Chrisp St	Toynbee Hall / Bromley By Bow Centre Limehouse Project, Credit Union Email: <a href="mailto:Gary.wells@toynbeehall.org.uk">Gary.wells@toynbeehall.org.uk</a> for further info	
Does anyone in the household – the householder, their partner, or any of their dependent children - have long term ill health problems or disabilities?	If not already on DLA or ESA support element they should seek advice about eligibility for DLA /PIP / ESA, support element as this would make the household exempt from Benefit Cap and give access to other additional income and benefits	Wide range of agencies including Tower Hamlets Law Centre, Bethnal Green Rights Shop, Carers Centre, DeafPlus, REAL, Parents Advice Centre	
Does the person / family need specialist legal advice in housing or welfare benefits?	Refer to specialist advice agency	Tower Hamlets Law Centre/ Legal Advice Centre or Island Advice	

<p>Does the person or family have specialist needs e.g. mental health problems, HIV, physical or learning disabilities, carer, Deaf, substance misuse issues, etc.??*</p>	<p>Consider referring to a specialist agency, if you judge it likely that a mainstream advice agency will find it difficult to fully meet the person / family's needs in terms of providing tailored information and advice</p> <p>For people aged over 16 with housing-related support needs, consider referring to Floating Support service</p>	<p>Mental Health problems: <b>MIND</b>  Deaf people: <b>DeafPlus</b>  People with physical disabilities: <b>REAL</b>  People with learning disabilities: <b>APASENTH. Tower Hamlets Law Centre</b> can also offer services to this group.  Advocacy for this group: <b>Tower Hamlets Advocacy Project (Mencap).</b>  Carers: <b>Carers Centre</b>  HIV: <b>Positive East</b>  Disabled Children: <b>Parents Advice Centre</b>  Housing-related floating support: <b>LookAhead Housing and Care.</b>  Info on local services for families: <b>Family Information Service.</b>  Older people, 50+: <b>Age UK. Link Age Plus</b></p>	<p><b>Island Advice Centre</b>  Island House, Roserton Street, Isle of Dogs, E14 3PG , Tel: 020 7987 9379  <b>Poplar Jobcentre Plus</b>  13 Dod Street, E14 7EP  Tel: 0845 604 3719  <b>City Jobcentre Plus</b>  60 Commercial Road, E1 1LP  Tel: 0845 604 3719  <a href="http://www.island-advice.org.uk">www.island-advice.org.uk</a>  <b>Legal Advice Centre</b>  University House , 104 Roman Rd, E2 0RN  Tel 020 8980 4205  <a href="http://www.legaladvicecentre.org.uk">www.legaladvicecentre.org.uk</a>  <b>Link Age Plus Network Centres:</b>  Sundial Centre (E2 area) - 020 7021 4137  <a href="mailto:sundial@peabody.org.uk">sundial@peabody.org.uk</a>  Toynbee Hall (E1 &amp; E2 area) - 020 7392 2914/15 <a href="mailto:zeki.du'ale@toynbeehall.org.uk">zeki.du'ale@toynbeehall.org.uk</a>  Sonali Gardens (E1 area) - 020 7265 9292  <a href="mailto:linkage@sthildas.org.uk">linkage@sthildas.org.uk</a>  Age Concern Tower Hamlets (E3 area) - 020 8981 7124 <a href="mailto:info@acth.org.uk">info@acth.org.uk</a>  Neighbours in Poplar (E14 area) - 020 7987 0459/07813 478 981 <a href="mailto:nip65@msn.com">nip65@msn.com</a></p>	<p><a href="http://www.toynbeehall.org.uk">www.toynbeehall.org.uk</a>  <b>Tower Hamlets Advocacy Project (MENCAP):</b>  Gladstone House, 1 Ewart place, London E3 5EQ  020 7364 2550/2199  <b>Tower Hamlets Law Centre</b>  214 Whitechapel Road, E1 1BJ, 020 7247 8998  <a href="http://www.thlc.co.uk">www.thlc.co.uk</a>  <b>Wapping Bangladesh Association</b>  Tench Street, E1W 2QD  Tel: 020 7702 1708  <b>Working Well Trust</b>  Unit 20, Peterley Business Centre, 472 Hackney Road, London, E2 9EQ, 020 7613 0045  <b>Tower Hamlets Food bank</b>  Call 020 3609 0850  Email: <a href="mailto:info@towerhamletsfoodbank.org.uk">info@towerhamletsfoodbank.org.uk</a></p>
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**Remember:**

**If the household is in private rented or temporary accommodation, and looks as though they are going to be short by £20 or less per week**, the first port of call should be the Housing Options Money Advice Line: 020 7364 3558 or to one of the **FITH (Financially Inclusive Tower Hamlets) money management support projects** at Toynbee Hall, Bromley By Bow Centre or Limehouse Project email [Gary.wells@toynbeehall.org.uk](mailto:Gary.wells@toynbeehall.org.uk) for details.

**If the household is in private rented or temporary accommodation, and looks as though they are going to be short by more than £20 per week, and / or if they have already served with an eviction notice**, their first port of call should be the main Housing Options service for triage 0207 364 1413.

**If the household lives in Social Rented accommodation**, their first port of call should be their landlord. If the tenant requires support with money management they can then refer them to one of the FITH money management support projects at Toynbee Hall, Bromley By Bow Centre or Limehouse Project email [Gary.wells@toynbeehall.org.uk](mailto:Gary.wells@toynbeehall.org.uk) for details.

If someone wishes to seek advice about their **benefit circumstances**, they should call the council's Benefits Service on 020 7364 5001.

**In general, those affected by the Benefit Cap will have a number of options to consider.** These include finding work, reducing their non-rent expenditure, making up any shortfall in housing benefit using a proportion of their other income or moving to cheaper accommodation or area.

**Online Help and Advice:**

For general information about benefit entitlements and a benefits calculator visit the new [www.gov.uk](http://www.gov.uk) website from the government. For impartial guidance visit the Citizens Advice Bureau [www.adviceguide.org.uk](http://www.adviceguide.org.uk) and Turn2us [www.turn2us.org.uk](http://www.turn2us.org.uk). Tower Hamlets residents can find local information on the council's website: [www.towerhamlets.gov.uk/welfarereform](http://www.towerhamlets.gov.uk/welfarereform).