

NOTICE OF MEETING

CABINET MEMBER SIGNING

Tuesday, 4th April, 2017, 11.00 am - Civic Centre, High Road, Wood Green, N22 8LE

Members: Councillor Ali Demirci

1. FILMING AT MEETINGS

Please note that this meeting may be filmed or recorded by the Council for live or subsequent broadcast via the Council's internet site or by anyone attending the meeting using any communication method. Although we ask members of the public recording, filming or reporting on the meeting not to include the public seating areas, members of the public attending the meeting should be aware that we cannot guarantee that they will not be filmed or recorded by others attending the meeting. Members of the public participating in the meeting (e.g. making deputations, asking questions, making oral protests) should be aware that they are likely to be filmed, recorded or reported on.

By entering the meeting room and using the public seating area, you are consenting to being filmed and to the possible use of those images and sound recordings.

The chair of the meeting has the discretion to terminate or suspend filming or recording, if in his or her opinion continuation of the filming, recording or reporting would disrupt or prejudice the proceedings, infringe the rights of any individual or may lead to the breach of a legal obligation by the Council.

2. URGENT BUSINESS

The Cabinet Member will advise of any items they have decided to take as urgent business.

3. DECLARATIONS OF INTEREST

A member with a disclosable pecuniary interest or a prejudicial interest in a matter who attends a meeting of the authority at which the matter is considered:

- (i) must disclose the interest at the start of the meeting or when the interest becomes apparent, and
- (ii) may not participate in any discussion or vote on the matter and must withdraw from the meeting room.

A member who discloses at a meeting a disclosable pecuniary interest which is not registered in the Register of Members' Interests or the subject of a pending notification must notify the Monitoring Officer of the interest within 28 days of the disclosure.

Disclosable pecuniary interests, personal interests and prejudicial interests are defined at Paragraphs 5-7 and Appendix A of the Members' Code of Conduct

4. HARINGEY'S DISCRETIONARY HOUSING PAYMENTS POLICY FOR 2017/18 (PAGES 1 - 32)

This report seeks approval of Haringey's Discretionary Housing Payments Policy 2017/18 as the means by which the Council will determine how the DHP funds will be allocated during the 2017/18 financial year having regard to the Equalities Impact Assessment.

5. NEW ITEMS OF URGENT BUSINESS

To take any items of urgent business admitted at item 2.

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Bernie Ryan
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River Park House, 225 High Road, Wood Green, N22 8HQ

Monday, 27 March 2017

Report for: Cabinet Member Signing, 04th April 2017

Title: Haringey's Discretionary Housing Payments Policy for 2017/18

Report authorised by: Tracie Evans, Chief Operating Officer

Lead Officer: Amelia Hadjimichael, Head of Benefits
Amelia.hadjimichael@haringey.gov.uk

Ward(s) affected: All

**Report for Key/
Non Key Decision:** Key

1. Describe the issue under consideration

- 1.1 Each year the Department for Work and Pensions makes grants available to local authorities for Discretionary Housing Payment purposes.
- 1.2 Discretionary Housing Payments (DHPs) are administered by local authorities and provide financial assistance (outside of the Housing Benefit and Universal Credit regulations) to help tenants meet their housing costs. They can play an important role in sustaining tenancies, preventing homelessness and, where needed, enabling tenants to move to affordable accommodation.
- 1.3 In 2016/17, the total DHP grant budget (shared between all local authorities in England, Scotland and Wales) was £150 million. Haringey's share was £1,726,627.
- 1.4 The Council's DHP allocation for 2017/18 is £1,752,132.
- 1.5 The purpose of this report is to recommend the annual approval of a DHP Policy. The policy, at Appendix A will ensure that, during 2017/18 limited DHP resources are used in a way that is not only fair but also supports those households that are in most need of assistance.

2. Cabinet Member Introduction

- 2.1 Welfare reform continues to make the lives of Haringey's low paid families much harder. As the report notes, proposed welfare changes due to take effect in 2017/18, including the lowered benefit cap, will significantly reduce the amount of Housing Benefit paid to households that are living in Haringey and/or in temporary accommodation. Such reforms will put significant pressure on Haringey's DHP budget in addition to the ongoing impact of previous welfare reform.
- 2.2 It is clear that a 1.48% increase in our DHP allocation will be insufficient to meet the scale of demand especially at a time when the Council's budget continues to be hit by the Government's austerity programme. In the face of these challenges it is important that our DHP budget is aligned with an overall more

strategic approach to welfare reform focussed on increasing financial resilience and reducing demand for crisis support. With the resources at our disposal, Haringey will ensure that the DHP policy for 2017/18 is administered in a fair and transparent way. We remain committed to doing everything we can to sustain tenancies, prevent homelessness and, where possible, ensure tenants secure more affordable accommodation.

3. Recommendations

- 3.1** It is recommended that the Cabinet Member for Resources and Culture:
- 3.2** Approves Haringey's Discretionary Housing Payments Policy 2017/18 (see Appendix A) as the means by which the Council will determine how the DHP funds will be allocated during the 2017/18 financial year having regard to the Equalities Impact Assessment (set out in Appendix B)
- 3.3** Notes recommended changes to the policy for 2017/18 taking account of the review of DHP policy as follows:
- 3.4** We have clarified the wording of the policy regarding lump sum payments. To confirm that a lump sum payment of DHP for a deposit or rent in advance is permissible. We need to be satisfied that the claimant would be entitled to HB or UC at the point the award is made. The lump sum payment is not made in respect of any HB award.

4. Alternative options considered

- 4.1** Consideration has been given to the option of continuing with Haringey's existing DHP Policy. The policy is reviewed each year in line with the new allocation of funding; as such this option is viable; with the inclusion of the clarification regarding lump sum payment awards.

5. Background information

- 5.1** Discretionary Housing Payments (DHP) are short-term awards provided by local authorities to help people with housing costs. They can play an important role in sustaining tenancies, preventing homelessness and, where needed, enabling tenants to move to more affordable accommodation. They are increasingly being used to assist those affected by welfare reform.
- 5.2** A Council's decision to award a DHP is discretionary but it must be made in accordance with the regulations which cover DHPs (the Discretionary Financial Assistance Regulations 2001) and with the ordinary principles of good decision-making i.e. administrative law. In particular, local authorities have a duty to act fairly, reasonably and consistently. The DHP policy should support the decision-making process, enabling fair and consistent decisions to be made across the year.
- 5.3** Discretionary Housing Payments are not intended to be used as a long-term solution to a claimant's financial difficulties but provide short-term assistance to ease transitions and allow households time to find a way of resolving their difficulties.

5.4 Our allocation for 2017/2018 is £ 1,752,132.

5.5 It is difficult to accurately predict the extent to which further welfare reforms will impact on the demand for DHP. However, our welfare reform impact analysis has identified that proposed changes will put additional pressures on residents' ability to meet their rent commitments beyond the pressures arising from existing welfare reform and the ongoing impact of the private sector housing market. This includes:

The reduction of the Benefit Cap from 7 November 2016 for all London Authorities. The restriction in benefit for households with more than 2 children and the exclusion from housing costs to all those aged below 22.

5.6 Haringey's current DHP policy was approved through Cabinet Member signing in March 2016. The Benefits service has completed a review of the Discretionary Housing Payments policy aimed at ensuring the policy is delivered in a fair and consistent manner. The review has highlighted the need for clarification in the wording of the policy as set out in (Para 3.4)

5.7 Changes to the Policy for 2017/2018 (Para 3.4)

5.8 We have clarified the wording of the policy regarding lump sum payments. To confirm that a lump sum payment of DHP for a deposit or rent in advance is permissible. We need to be satisfied that the claimant would be entitled to HB or UC at the point the award is made. The lump sum payment is not made in respect of any HB award.

5.9 The policy will be reviewed annually and in light of any legislative changes, trends or other factors that impact in its effectiveness.

5.10 The Council may also, during the course of any year, review and reconsider whether it should allocate any of its own resources towards the overall DHP budget.

6. Contribution to strategic outcomes

The stated aims of the policy support a number of our corporate priorities, including:

- I) Sustaining tenancies and preventing homelessness
- II) Ensuring residents can find and keep good quality employment
- III) Supporting the vulnerable and elderly to live independent lives
- IV) Creating a fair and equal borough by tackling the underlying factors of poverty and disadvantage
- V) Early help and intervention

7. Statutory Officers Comments

Assistant Director of Corporate Governance

- 7.1 The Assistant Director of Corporate Governance has been consulted in the preparation of this report.
- 7.2 Powers under sections 69 and 70 of the Child Support Pensions and Social Security Act 2000 and The Discretionary Financial Assistance Regulations 2001 (as amended) (“the Regulations”) provide the legal framework for Discretionary Housing Payments (DHP’s). The Department for Work and Pensions has also issued a Discretionary Housing Payments Guidance Manual including the Local Authority Good Practice Guide to help local authorities to use their powers lawfully and fairly.
- 7.3 The Regulations give the Council a very wide discretion to determine a local scheme for DHPs. However decisions must be made in accordance with public law principles and the duty to demonstrate fair, reasonable and consistent treatment between applicants. Further, the Council must not act in a way which ‘fetters’ its duty to properly exercise its discretion, and each case must therefore be considered on its own merits.
- 7.4 Given the discretionary nature of the scheme, the Council is able to change its priorities and amend its scheme accordingly.
- 7.5 In accordance with Article 7 of the Discretionary Housing Payment (Grants) Order 2001 the Council’s total expenditure on DHP cannot exceed the overall cash limit of two and a half times the government contribution. To award DHP after this level has been reached would be unlawful. Any unspent DHP funding must be returned to the DWP at the end of the financial year.

Equality and Community Cohesion Comments

- 7.6 The Council is subject to the Public Sector Equalities Duty (“PSED”) set out in section 149 of the Equalities Act 2010 which obliges the Council in performing its functions “to have due regard to the need to:

- I) Eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under this Act;
- II) Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it; and
- III) Foster good relations between persons who share a relevant protected characteristic and persons who do not share it”.

The protected characteristics under the legislation are age, sex, ethnic origin, sexual orientation, disability, religion or belief, pregnancy or maternity and gender reassignment, marriage and civil partnership.

- 7.7 The Council’s Public Sector Equality Duty has been considered and an equalities impact assessment is not required because the discretionary policy we propose for 2017/18 is being passed for Member Approval with only a minor wording clarification. As such there is no significant change to the previous 2016/17 policy, where an Equalities Impact Assessment was conducted. There are no concerns that the existing or proposed policy exposes any protected characteristic or disadvantaged group to discrimination or inequality. The policy by law, particularly targets any people in receipt of Housing Benefit or the

housing element of Universal Credit, who are suffering exceptional financial hardship, so the policy aims to help those most in need.

- 7.8** Nationally the major policy change during 2016/17 was the reduction of the Benefit Cap in November 2016 from £26,000 to £23,000 in London. Section 9.3 of this report sets out how the Council expects this to affect Haringey households in receipt of Housing Benefit. The total allocation of DHP to Haringey for 2017/18 has increased, but the Council acknowledges that this does not offset the predicted loss in Housing Benefit for Haringey residents affected by the cap.
- 7.9** The Council will continue to monitor successful/unsuccessful awards against protected characteristics to ensure that no groups are more affected than any other.

Chief Finance Officer Comments

- 8.** The Council's DHP allocation for 2017/18 is £1,752,132; any decisions to award DHP above this figure during the course of the year will have a direct financial implication as it will need to be funded from Council resources. However, targeted short term financial interventions can be beneficial in reducing or avoiding cost pressures in other parts of the Council. It is therefore recommended that cost benefit modelling is used to aid this decision making.

9. Use of Appendices

Appendix A Haringey's Discretionary Housing Payments Policy 2017/18
Appendix B EQIA 2016/17
Benefit Cap Briefing

10. Local Government (Access to Information) Act 1985

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Appendix A

Discretionary Housing Payments Policy – 2017/18

Introduction

Discretionary Housing Payments (DHPs) are administered by the Council and provide financial assistance (outside of the Housing Benefit and Universal Credit regulations) to help tenants meet their housing costs.

DHPs can play an important role in sustaining tenancies, preventing homelessness and, where needed, enabling tenants to move to more affordable accommodation.

DHPs may cover all or part of a shortfall in a tenant's eligible rent or provide the rent-in-advance and damage deposit a tenant may need in order to secure a tenancy. DHPs may be awarded as a one-off payment and/or as a series of payments.

To qualify for a DHP, the claimant must have a rent liability, require further financial assistance with their housing costs, and be entitled to Housing Benefit or a Universal Credit Housing Costs element.

Amount of funding available

The Department for Work and Pensions (DWP) makes grants available to local authorities for DHP purposes. In 2017/18, the total DHP grant budget (shared between all local authorities in England, Scotland and Wales) is £185 million – an increase of £35m from the previous year.

To help LAs manage the impact of the HB reforms announced in the Summer Budget 2015, the overall DHP funding will be £185 million for 2017/18, an increase of £35 million (23%) compared to 2016/17 funding. This comprises of funding for four separate areas of support; Core funding, Local Housing Allowance (LHA), Removal of the Spare Room Subsidy (RSRS) and Benefit Cap.

Scotland's allocation will be removed from this, so the overall DHP funding for English and Welsh LAs is £166.5 million.

The £166.5 million consists of a core amount of £18 million, a Benefit Cap allocation of £67.5 million, a Social Rented Sector Size Criteria ('bedroom tax') allocation of £54 million and a Local Housing Allowance Reforms allocation of £27 million.

Haringey's share of this £166.5 million grant is £1,752.132, broken down as follows:

Core amount	£189,419.68	estimated
Benefit Cap	£710,323.78	estimated
Social Rented Sector Size Criteria	£568,259.03	estimated
Local Housing Allowance Reforms	£284,129.51	estimated
Total	£1,752,132.00	Actual



The Council needs to consider how to allocate these limited DHP resources in a way that is not only fair but also supports those that are in most need of assistance. The Council has the ability to top up the fund by an additional amount up to 150% of the DWP contribution .

Haringey's DHP scheme

Welfare reform is aimed at encouraging people to move into work, increase their working hours and/or move to more affordable accommodation.

Although it is hoped that many people will be able to address and resolve their difficulties without the need for a DHP, the Council recognises that DHPs have an important role to play in providing tenants with short term assistance to ease transitions and allow households time to find a way to resolve their difficulties.

The overriding principles of Haringey's DHP scheme are as follows:

- To prevent homelessness and to sustain tenancies;
- All claimants will be treated fairly;
- It is expected that applicants make a contribution to their rent shortfall, unless there is a clear reason why they cannot do so;
- All DHP applications will be assessed on their individual merits (which includes, where relevant, considerations of equality);
- All of the options available to the claimant (including, for example, reducing household expenditure, maximising income, securing employment and/or moving to alternative, less expensive accommodation) will be taken into account when the Council assesses the merits of each application; and
- **In order to be awarded a DHP, claimants must be able to show that their circumstances are exceptional.**

Examples of the shortfalls that DHPs may cover

The Council is not required to spend its overall grant allocation in any particular way, despite the DWP breakdown already referred to. It is a matter for its discretion.

The types of shortfall that a DHP may cover include the following:

- Reductions in Housing Benefit or Universal Credit, resulting from the application of the Benefit Cap;
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- Reductions in Housing Benefit or Universal Credit, resulting from the under-occupation of social rented housing;
- Reductions in Housing Benefit or Universal Credit, resulting from Local Housing Allowance restrictions, including the Shared Accommodation Rate;
- Reductions in Housing Benefit or Universal Credit, resulting from non-dependant deductions and the use of income tapers;

What DHPs cannot cover

For the purposes of a DHP, the following elements of a claimant's rent cannot be included in their claim for housing costs because the regulations exclude them:

- Ineligible service charges
- Increases in rent that are due to outstanding rent arrears; and
- Certain sanctions and reductions in Benefit
- Council Tax liabilities incurred under the 2013 onwards Council Tax Reduction scheme

Objectives of this DHP policy

The Council will consider making a DHP award to applicants who meet the qualifying criteria. Assessing all applications on their individual merits, it will consider the extent to which the financial assistance requested will meet the Council's objectives of:

- Sustaining tenancies and preventing homelessness;
- Safeguarding Haringey residents in their own homes;
- Encouraging and sustaining people in employment;
- Helping people who are trying to help themselves;
- Keeping families together;
- Supporting victims of domestic violence to move to a place of safety
- Supporting the vulnerable and elderly in the local community;
- Helping customers through personal and difficult events;
- Supporting young people in the transition to adult life; and



- Promoting good educational outcomes for children and young people.
- Alleviating poverty;

Support for households affected by welfare reform

DHPs are not generally intended to be used as a long term solution to the claimant's financial difficulties. Instead, they should be used to provide short term assistance to ease transitions and allow households time to find a way of resolving their difficulties.

All applications will be assessed on their individual merits. However, when considering applications, the Council will take into account not just the cash limitations of what remains in the DHP budget but also the extent to which a DHP can help the claimant to overcome temporary difficulties and, if possible, enable them to secure paid employment and/or move to alternative accommodation that they can afford.

The expectation is that DHPs will be awarded in unusual or extreme circumstances where additional help will have a significant effect in reducing the risk of homelessness, alleviating hardship, or alleviating difficulties that may be experienced in the transition from long term benefit dependence into work.

At the discretion of the Council, conditions may be attached to a DHP award, requiring the claimant (for example) to participate in a training or employment programme that will improve their prospects of securing paid employment. Other conditions may be attached to the DHP to encourage behaviour change and achieve an early resolution of the claimant's difficulties.

It is expected that the vast majority of people will have to face and resolve their difficulties with the understanding and support of their landlords, Jobcentre Plus and the voluntary sector, without requiring a DHP in the long term. The Council understands that DHP has a vital role in providing short term assistance during periods of crisis and in giving vulnerable applicants adequate time to cope with changes, such as moving to a cheaper property, increasing income or decreasing expenditure.

DHPs may be conditional on a household taking reasonable steps to resolve their situation e.g. working with The Welfare Reform or Benefit Team to improve their employability skills and seek employment. If these steps haven't been taken, or actions recommended by The Welfare Reform or Benefits Team have not been followed without good reason, this will be taken into account in determining future awards.



Households affected by the Benefit Cap

The purpose of the DHP funding is to provide short-term, temporary relief to mitigate the most severe effects of the Benefit Cap until a more sustainable solution is found.

Examples of the groups that are likely to be particularly affected by the Benefit Cap include (but are not limited to) the following:

- Homeless families living in temporary accommodation;
- Households that are moving to more appropriate accommodation;
- Families living in private rented accommodation;
- Individuals or families fleeing domestic violence;
- Individuals or families who cannot move immediately for reasons of health, education or child protection;

Given the limitations of the DHP budget– and on the understanding that the Council and its housing association partners will take all reasonable steps to provide homeless families with temporary accommodation that is not only suitable but has also been procured on terms that offer good value for money – the Council will give priority to DHP applications received from the following households:

- Homeless households that are residing in temporary accommodation (provided by, or on behalf of, Haringey Council) and have either been told, by the Council, that they will be able to remain in the accommodation / area or they are awaiting an offer of alternative temporary accommodation, procured at a lower cost;
- Homeless households that are residing in temporary accommodation (provided by, or on behalf of, Haringey Council) and have been assessed, by the Council, as being particularly vulnerable and needing to remain in the area;
- Homeless households that are residing in temporary accommodation (provided by, or on behalf of, Haringey Council) and are either awaiting the Council's decision on their homelessness application or have been notified that the Council's duty to provide temporary accommodation is being brought to an end;
- Households that need to move to alternative, lower cost accommodation but are unable to do so immediately (for reasons of health, education or child protection) and the provision of short-term financial assistance will contribute to the achievement of one or more of the Council's DHP policy objectives (see page 3);
- Households that need to move to alternative, lower cost accommodation but are working proactively to resolve their situation and the short-term award of a DHP will, in the opinion of Haringey's Welfare Reform Practical Support Hub, prevent the household from becoming homeless or delay homelessness for long enough to enable them to complete a planned move to more affordable accommodation;



- Households that are living in social rented housing and are, in the opinion of Haringey's Welfare Reform Practical Support Hub, working proactively with Jobcentre Plus and advice / support providers to secure paid employment, claim Working Tax Credit and become exempt from the Benefit Cap.

All DHP applications will be assessed on their individual merits.

Households affected by the Social Rented Sector Size Criteria

The purpose of the DHP funding is to help those tenants who are unlikely to be able to meet the shortfall in the rent payments and for whom moving to a smaller property may be inappropriate or avoidable.

For claimants living in significantly adapted accommodation, it will sometimes be more cost-effective to allow them to live in their current accommodation rather than moving them into smaller accommodation which then needs to be adapted.

- Households that contain a person with a disability and are living in 'significantly adapted' accommodation;
- Households that contain a disabled child who is unable to share a bedroom because of their severe disabilities, where regulations do not allow for the extra bedroom;
- Households that contain a disabled child and are living in accommodation that has been adapted to meet the child's needs, where regulations do not allow for the extra bedroom;; and
- Households containing someone who has a severe and persisting disability which means that they are dependent on the care and support of relatives and friends who are living in the local community and there is no suitable accommodation available, within the local area, to which they are able to transfer.

Depending on the level of demand for DHPs, the Council may also give priority (albeit slightly less priority than is given to the households affected by the Size Criteria listed above) to DHP applications from the following households:

- Households whose Housing Benefit is restricted by the Size Criteria but that restriction will soon be lifted because the claimant (and their partner, if they have one) will reach the age at which they will be able to claim Pension Credit;
- Households whose Housing Benefit is restricted by the Size Criteria but that restriction will soon be lifted because one or more of their children will soon reach an age when they are not expected to share a bedroom;
- Single people who are pregnant (and childless couples containing a pregnancy) who are living in a two-bedroom home but whose Housing Benefit is restricted by the Size Criteria to a one-bedroom home but that restriction will soon be lifted when the baby is born; and
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- Households with exceptional need, which are actively and consistently engaging in seeking to downsize to accommodation that matches their need.

Other households requesting a DHP, including those that are affected by the Local Housing Allowance Reforms

The purpose of the DHP funding is to provide short-term, temporary relief to families and vulnerable people whose Housing Benefit or Universal Credit has been reduced, due to Local Housing Allowance restrictions (including any LHA Caps, the Shared Accommodation Rate and changes to the way in which LHA is calculated), income tapers and non-dependant deductions.

DHPs cannot assist with the council tax liabilities that residents incur under the 2013 Council Tax Reduction scheme, though a late request can be made for the Council to backdate a DHP claim that is based on the Council Tax Benefit awarded in 2012/13.

All DHP applications will be considered on their individual merits. However, the Council will give priority to applications from households for whom the Council will have a housing duty if they become homeless and households that have children and need to move to alternative, lower cost accommodation but are unable to do so immediately (for reasons of health, education or child protection).

Rent-in-advance, damage deposits and removals

The DHP budget is insufficient to meet the rent shortfalls of the many tenants whose Housing Benefit and Universal Credit will no longer cover their full rent.

In order to provide long term solutions, the Council will help and encourage tenants to move to alternative accommodation that they can afford.

Instead of providing tenants with short term assistance to enable them to maintain the rent payments on a home that they will never be able to afford without a DHP, the Council may decide that it would be better to help those tenants to move to somewhere they can afford, at a much earlier stage, by providing them with the help they require to pay the rent-in-advance, damage deposit and removal costs.

When considering DHP requests for such a purpose, the Council will take into account any damage deposit or rent-in-advance that is due to be returned to the claimants. It will also check that the claimant's new home will be affordable. If it is more reasonable to pay a lump sum to sustain affordable accommodation, we may do so if the circumstances are exceptional. By their nature, the value of these one-off awards will not directly relate to weekly Housing Benefit or Universal Credit Housing costs.



Assessment of applications

When deciding whether or not to award a DHP, the Council will assess each application on its merits (including considerations of equality) and take into account its objectives and such things as:

- The impact that not awarding a DHP is likely to have on the Council's finances and services, especially homelessness, social care, family support and health;
- The size of any shortfall that exists between what the claimant is receiving in housing costs (from Housing Benefit or Universal Credit) and the eligible housing costs for which they are liable, together with the reasons for this shortfall;
- The financial circumstances (income and expenditure, savings, capital and indebtedness) of the claimant, their partner and anyone else living in their home;
- Any special needs or health and social problems that the claimant and/or their family have, and what impact these have on their housing and financial situation;
- The impact that moving home and/or changing schools is likely to have on the family and the educational outcomes of any young people in the household;
- The reasons why, compared to other people, the circumstances of the claimant and their family should be considered 'exceptional';
- The length of time for which a DHP is being sought;
- Any steps the claimant has taken to reduce their rental liability;
- The nature of any contact the claimant has had with the Council's Welfare Reform Practical Support Hub;
- The amount of money remaining in the DHP budget; and
- Any other factors that the Council and/or claimant consider appropriate.
- The extent to which the claimant has complied with previous conditions.

The Council will not normally make allowance for any financial loss resulting from the claimant's failure to claim any benefits in a timely manner. No allowance will be made, either, for any debt relating to an overpayment of Housing Benefit.

When the Council has considered the claimant's needs and circumstances, it will decide how much to award. This may be any amount below the difference between the rental liability and payment for Housing Benefit / Universal Credit. The DHP award cannot exceed the weekly eligible rent for the claimant's home.



The award of a DHP does not guarantee that a further award will be made at a later date, even if the claimant's circumstances remain unchanged.

Claiming a DHP

The regulations require a DHP to be claimed.

In most cases, the person who claims a DHP will be the person who is receiving Housing Benefit or Universal Credit, or their partner. However, the Council may also accept a claim from someone who is acting on behalf of that person (such as an appointee or advocate) if the person is vulnerable and requires support.

The Council accepts DHP claims in writing and provides an application form for this purpose. This will also be available through the My Account citizen portal. A letter will also be accepted as a claim and may trigger a referral to Haringey's Welfare Reform Practical Support Hub.

A claim for a DHP will be considered from the date a DHP is requested, but on condition that all supporting information and documentation is received by the Council within one month of that request.

If the Council requires additional information and evidence to assess the claim, it will request this from the claimant in writing, electronically or verbally (over the telephone, face to face or by visit). The claimant must provide this information and documentation within one month of the date of the request.

If the claimant fails to provide the information and documentation on time, the Council will make a decision based on any information it already holds, including the information held on its Housing Benefit computer system. More time may be allowed for some individuals, however, if the Council thinks it is reasonable to do so.

Period of award

The Council will decide on the length of time for which a DHP is to be awarded.

The start date for an award will normally be the Monday following receipt of the claim. However, the Council does have the discretion to backdate an award for DHP if it considers that the applicant's circumstances merit this.

DHPs will normally be paid for a minimum of one week. The length of each award will be based on the individual circumstances of each claimant, but will take into account the date that the tenancy and/or notice period expires.

As an award can only be made for the current financial year, any award that is made for the remainder of 2017/18 will have to be followed by a new application for the next financial year even if the claimant's circumstances remain unchanged.



Although all claimants are entitled to make a fresh claim (for a further DHP) when their existing award comes to an end, the Council will not automatically invite claimants to apply for another DHP.

As DHPs will not usually be regarded as offering a long term solution to a claimant's financial situation, the maximum length of a DHP award (or a series of consecutive awards) will not normally exceed 12 months. Exceptions may be made, in particular for certain claimants affected by the Social Rented Sector Size Criteria and where the Council continues to regard it as inappropriate for the claimant to have to move.

Failure to meet the conditions stated in the award notification or to demonstrate a valid reason why the set conditions could not be met, will lead to the withdrawal of any DHP award.

Request for backdating

The Council will consider any reasonable request for backdating a DHP award. However, these will be limited to the period in which the claimant has been receiving Housing Benefit or Universal Credit and, except where the DHP relates to council tax liabilities arising before 1 April 2013, they will be limited to the current financial year, unless exceptional reasons for a late claim are accepted.

Making a claim in advance

A DHP can usually only be considered for a period when the claimant is entitled to Housing Benefit or Universal Credit.

However, claims can be made in advance, where the claimant is anticipating a change in their situation, such as the forthcoming imposition of the Benefit Cap and the Social Rented Housing Size Criteria.

Notification of decisions

The claimant will be notified, in writing, of the outcome of the DHP claim within 14 days of receipt of the claim and all supporting documentation, or as soon as possible after that.

If a claim is unsuccessful, the Council's decision letter will include an explanation of how the decision has been reached and details of the right of review.

If the claim is successful, the Council's decision letter will include the following:

- The reason for the award;
- The amount awarded;
- The period of the award;



- To whom the DHP will be paid;
- The claimant's duty to report any changes in circumstances and
- Any conditions associated with the award

Changes in circumstances

The claimant must tell the Council if their circumstances change after a DHP is awarded. This is made clear to claimants in the award letter and application form.

The Council may revise a DHP award if the claimant's circumstances have changed.

Payment arrangements

The Council will decide whether the DHP should be paid to the tenant, the landlord or a third party. Rent-in-advance and deposits will normally be paid to the landlord.

Right to request a review

As a DHP is not a payment of Housing Benefit or Universal Credit, it is not subject to the appeals process that operates under those schemes.

Claimants can request a review of a decision to refuse to award a DHP, a decision to award a reduced amount, a decision not to backdate an award for DHP or a decision to seek recovery of an overpayment of a DHP as follows:

- A claimant (or their representative) who disagrees with a DHP decision may request a review. This request must be made in writing, within one month of when the notification was issued, and set out the reasons for requesting a review. (The time limit for requesting a review may be extended if the Council considers it reasonable to do so).
- A DHP Review Panel, will review all of the evidence held and will make a decision within 14 days or as soon as possible after that.
- If the DHP Review Panel decides to change the original decision – perhaps because of new or additional information provided by the claimant – it will issue the claimant with a new decision notification.
- If the DHP Review Panel decides that the original decision was correct, the claimant will be notified of this in writing, with reasons for the Panel's decision.

The DHP Review Panel's decision will be final. In cases of alleged maladministration by the Council, the claimant should follow the Council's complaints process. If a claimant is still unhappy, they have a right to contact the Local Government Ombudsman.



Overpayments

The Council will make every effort to minimise overpayments of DHP.

If an overpayment does occur, the Council will decide whether or not it is appropriate to recover it. If recovery action is appropriate, the Council will send an invoice to the claimant (or the person to whom the DHP was made) and a written explanation of how the overpayment occurred and the periods and amounts to which it relates.

Where the overpayment is a result of an error made by the Council, recovery will not normally be sought, unless the claimant or person who received the payment could have reasonably known they were being overpaid.

DHP overpayments will not be recovered from payments of Housing Benefit and Universal Credit that are due to the claimant, but may be recovered from any future awards of DHP.

Fraud

The Council is committed to tackling and preventing fraud in all its forms.

If a claimant attempts to claim a DHP by making a false declaration or providing false evidence or statements, they may have committed an offence under the Theft Act 1968. Where the Council suspects that fraud may have occurred, it will investigate the matter as appropriate and this may lead to criminal proceedings.

Publicity

The Council has a responsibility to ensure that it does not limit the legal discretions it may apply, and it is committed to applying this policy fairly and consistently.

It will take steps to maximise take up to make sure that the funds are targeted towards those who are most in need. This policy will be made available on request and via the Council's website: www.haringey.gov.uk

Debt advice

Anyone experiencing debt problems will be signposted to local debt advice agencies (including the Citizens Advice Bureau) for free, confidential, impartial advice.

Policy review

This policy will be reviewed annually and in light of any legislative changes, trends or other factors that impact on its effectiveness.

The Council may also, during the course of any year, review and reconsider whether it should allocate any of its own resources towards the overall DHP budget.



Appendix B - Equality Impact Assessment

Name of Project	Haringey's Discretionary Housing Payment Policy 2016/17	Cabinet meeting date <i>If applicable</i>	15/03/2016
Service area responsible	Housing Benefits		
Name of completing officer	Amelia Hadjimichael	Date EqIA created	22/01/2016
Approved by Director / Assistant Director	Mark Rudd	Date of approval	

The Equality Act 2010 places a 'General Duty' on all public bodies to have 'due regard' to:

- Eliminating discrimination, harassment and victimisation and any other conduct prohibited under the Act
- Advancing equality of opportunity between those with 'protected characteristics' and those without them
- Fostering good relations between those with 'protected characteristics' and those without them.

In addition the Council complies with the Marriage (same sex couples) Act 2013.

Haringey Council also has a 'Specific Duty' to publish information about people affected by our policies and practices.

All assessments must be published on the Haringey equalities web pages. All Cabinet papers **MUST** include a link to the web page where this assessment will be published.

This Equality Impact Assessment provides evidence for meeting the Council's commitment to equality and the responsibilities outlined above, for more information about the Council's commitment to equality; please visit the Council's website.

Stage 1 – Names of those involved in preparing the EqIA	
1. Project Lead	Amelia Hadjimichael / Angela Donnelly / Jim Brady
2. Equalities / HR	Kathryn Booth
3. Legal Advisor (where necessary)	Michelle Williams

Stage 2 - Description of proposal including the relevance of the proposal to the general equality duties and protected groups. Also carry out your preliminary screening (Use the questions in the Step by Step Guide (The screening process) and document your reasoning for deciding whether or not a full EqIA is required. If a full EqIA is required move on to Stage 3.

This EQIA accompanies a report seeking to approve a policy relating to Discretionary Housing Payment (DHP) Awards for 2016/17. The DHP policy will be administered by the Council to provide financial assistance not covered by the Housing Benefit and Universal Credit regulations in order to help tenants who are at risk of homelessness, to meet their housing costs. It is therefore an additional tool to enable the Council to play an important role in helping to sustain tenancy, prevent homelessness and where applicable, by helping tenants to move to more affordable accommodation. The policy is an integral part of how the Council will administer the Welfare Reform Act 2012 while at the same time ensuring that the most vulnerable are afforded effective protection and the impact on groups protected by the Equality Act are identified and mitigated.

Discretionary Housing Payments have been part of Housing Benefit administration for many years, but have taken a greater role in preventing homelessness following government Welfare Reform changes to major Housing Benefit Regulations, such as the introduction of Local Housing Allowance (Restriction on how much Housing Benefit can be paid to private tenants), the Benefit Cap (currently restricting the total amount of benefit that can be awarded to any individual to £350 per week for single people and £500 per week for others – these amounts are likely to change later in 2016), and the Social Sector Size Criteria (otherwise known as the Bedroom Tax – a restriction on Housing Benefit for tenants of Social Landlords, who have more bedrooms than they need).

The 2016/17 policy is a continuation of previous policy with slight variances to conditionality and strategic approach, however it is noted that the funds, whilst slightly increased from 2015/16, are a significant reduction on previous years. All claimants of housing benefit will be affected by this policy, therefore, all the characteristics protected by the Equality Act 2010 will be affected, however it is noted that some groups are more predominant in the benefits claimant population and are therefore more likely to be affected by this policy. These groups include Black and Minority ethnic groups, disabled people, pensioners, women (in particular single mothers), children in single parent households, unemployed people and homeless people / households in Temporary Accommodation. These groups will therefore require additional mitigating actions in light of their individual needs.

This is one of several other Haringey policies relating to the administration of the Welfare Reform Act (the others include the Council Tax Reduction Scheme, which was agreed by Full Council in November 2015 (for the 2016/17 Scheme). These were fully equality impact assessed to identify how they would impact

on existing benefits claimants who have the characteristics protected by section 4 of the Equality Act 2010 as well as other vulnerable groups such as homeless people not specifically identified in the Act. The results of those assessments show that although in each case, the reforms would impact on claimants in all protected characteristics, certain groups are at a higher risk of negative impact than others and mitigation for these groups was provided. It is noted that the Support Fund will come to an end on 31 March 2016. It is understood that there will be minimum impact with the closure of the Support Fund.

Stage 3 – Scoping Exercise - Employee data used in this Equality Impact Assessment
Identify the main sources of the evidence, both quantitative and qualitative, that supports your analysis. This could include for example, data on the Council’s workforce, equalities profile of service users, recent surveys, research, results of recent relevant consultations, Haringey Borough Profile, Haringey Joint Strategic Needs Assessment and any other sources of relevant information, local, regional or national.

Data Source (include link where published)	What does this data include?
EqIA Profile on Harinet	Age, gender, ethnicity, disability information – for the Council and the Borough
Service Reports	These reports are used by the Service to: <ul style="list-style-type: none"> • Understand spend (actual and predicted) and the ongoing financial situation • Understand award periods and flag when awards are due to expire • Categorise award spend in terms of eligibility

Stage 4 – Scoping Exercise - Service data used in this Equality Impact Assessment
This section to be completed where there is a change to the service provided

N/A – there is no service change to the existing policy

**Stage 5a – Considering the above information, what impact will this proposal have on the following groups in terms of impact on residents and service delivery:
Positive and negative impacts identified will need to form part of your action plan.**

	Positive	Negative	Details	None – why?
<p>Sex</p> <ul style="list-style-type: none"> Both sexes will continue to be subject to the same eligibility criteria and both will see the same overall impact of the reduced funding levels. The majority of claimants who will be affected are female, in particular lone female parents who are a predominant group of Housing Benefit claimants. Single males are also an impacted group as they are more likely to have unsettled lifestyles and live in expensive private sector accommodation which cannot always be funded purely on Housing benefit and as such a rent top-up is requested from the DHP budget. 	N/A	Restricted funds in the DHP budget for 2016-17 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.	<p>Female claimants will continue to be signposted to the various appropriate women specific employment and skills development initiatives in the borough, in addition to generic programmes to help people into work e.g. Haringey Adult Learning Services (HALS) and the College of North East London (CONEL)</p> <p>Where appropriate there will continue to be targeted signposting in place for local groups offering support that is gender specific, via The Bridge Renewal Trust, Haringey Council's Strategic Partner for the Voluntary and Community Sector (VCS)</p> <p>All groups impacted by the Benefit CAP will continue to have targeted support offered to them in terms of housing, childcare and training opportunities.</p>	N/A
<p>Gender Reassignment</p> <p>Housing Benefit applicants do not have to provide any details relating to gender reassignment. There is no evidence to suggest that gender reassignment has been a relevant factor in awarding DHPs nor will it be in the future</p>	N/A	N/A	N/A	N/A
<p>Age</p> <ul style="list-style-type: none"> Housing Benefit is restricted for single claimants 	N/A	Restricted funds in the DHP budget for 2016-17 means that people will be more likely to be refused or	It is recognised that certain people may find it difficult to find work due to their age; they will continue to be signposted	N/A

<p>aged under 35 who rent from a private landlord. Their benefit is restricted to the rate allowed for shared accommodation. As such they are more likely to claim additional funds from DHP.</p> <ul style="list-style-type: none"> Older people are more likely to be impacted by restrictions under Size Criteria rules as they may be living in the former family home and have more bedrooms than it is deemed necessary. This group are also likely to make claims for additional funds as a result of a restriction on their benefit. 		<p>restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.</p>	<p>to employment and re-skilling programmes that provide targeted support to find work. These include focused training provided by Haringey Adult Learning Services, CONEL and other Haringey based providers.</p> <p>Where people have been affected by multiple welfare reform changes (such as the CAP and the Size Criteria changes) they will continue to receive individual assistance including 121 interviews with colleagues from Housing Services and JobCentrePlus and direct referrals to support providers such as Money Wise Haringey or through The Bridge Renewal Trust, Haringey Council's Strategic Partner for the Voluntary and Community Sector (VCS)</p>	
<p>Disability</p> <p>People with disabilities are more likely to live on low incomes and be more likely to request assistance from the DHP budget</p>	<p>N/A</p>	<p>Restricted funds in the DHP budget for 2016-17 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.</p>	<p>Where restrictions are in place and yet there is a care need for an additional bedroom, applications are carefully considered.</p> <p>It is recognised that this group may find it difficult to find work and as such are supported appropriately in terms of employment and re-skilling programmes.</p>	<p>N/A</p>
<p>Race & Ethnicity</p> <p>Of those who have declared their ethnicity, evidence held suggests that people from minority ethnic backgrounds are more likely to live on low incomes and be more likely to request assistance from the DHP budget.</p>	<p>N/A</p>	<p>Restricted funds in the DHP budget for 2016-17 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home,</p>	<p>Claimants will continue to be signposted to employment and skills training programmes to enhance employment opportunities, especially in the east of the Borough where there is a high concentration of BMEs and high levels of deprivation.</p>	<p>N/A</p>

		and/or on their disposable income.	Relationships have been built with local JobCentrePlus sites where claimants can receive information about opportunities relating to both employment and skills development. There is also access to budgeting loans to help with any work related costs (such as clothing or equipment). These will continue going forward.	
Sexual Orientation Housing Benefit applicants do not have to provide any details relating to sexual orientation. The impact is unknown due to insufficient data.	N/A	N/A	N/A	N/A
Religion or Belief (or No Belief) Housing Benefit applicants do not have to provide any details relating to religious belief. The impact is unknown due to insufficient data.	N/A	N/A	N/A	N/A
Pregnancy & Maternity We do not collect information about claimants' maternity status so the full impact on this characteristic is not known, however we have used the data we hold to make a consideration of the impact. It is estimated that within the Housing Benefit group, pregnant women are more likely to live on low incomes and require larger accommodation, as such they are more likely to request assistance from the DHP budget.	N/A	Restricted funds in the DHP budget for 2016-17 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.	Where appropriate there will continue to be targeted signposting in place for those needing support with children through Childrens centres, The Bridge Renewal Trust, Haringey Council's Strategic Partner for the Voluntary and Community Sector (VCS) and referrals to the Sure Start Maternity Grant department of the DWP. In addition claimants can be signposted to the following: <ul style="list-style-type: none"> •The Government's "Healthy Start" scheme which provides vouchers to pregnant women and those with children under four, they can be 	N/A

			<p>exchanged for food, fruit and formula milk.</p> <ul style="list-style-type: none"> •Haringey has a number of Children Centres located across the borough bringing together a range of services such as childcare, family support, health and education and information on local services. •Women who are pregnant or on maternity leave are unable to work for a set period of time and are likely to be in receipt of statutory maternity pay which may help to supplement their income. 	
<p>Marriage and Civil Partnership (note this only applies in relation to eliminating unlawful discrimination (limb 1))</p> <p>The impact is unknown due to insufficient data.</p>	N/A	N/A	N/A	N/A

Stage 5b – For your employees and considering the above information, what impact will this proposal have on the following groups: Positive and negative impacts identified will need to form part of your action plan.

N/A – employees are not impacted by the DHP Policy

Stage 6 - Initial Impact analysis	Actions to mitigate, advance equality or fill gaps in information
<p>To date in 2015-16, 1441 awards covering 458 claims have been awarded DHP, information on the reason for the award is broken down below:</p> <ul style="list-style-type: none"> • Benefit Cap – 67% • Not affected by welfare reforms – 8% • Size Criteria (Bedroom Tax) – 17% • LHA reforms – 8% <p>Further data is broken down below in Appendix A.</p>	<p>Mitigation appropriate to the various groups has been listed above in Section 5a. It is noted that all groups with protected characteristics who are currently claiming DHP, are likely to be are likely to be proportionately impacted by the limited increase in the amount of DHP available to spend in 2016-17.</p> <p>It is possible that decisions could be taken to favour one group with protected characteristics over another (for example, ensuring that households with children are favoured, in order not to affect the child's schooling), however each application will be treated on its own merits and individual circumstances will be taken into consideration.</p>

People on the lowest incomes and particularly those affected by national Welfare Reforms are most dependent on Discretionary Housing Payments and will continue to be so. These claimants are more likely to come from groups with protected characteristics, such as ethnic minorities, single parent females, single people under 35, and people with disabilities.

A very small increase in overall funding for 2016/17 will have an impact across all affected groups. Officers must not fetter their discretion by prescribing which groups may or may not continue to be awarded DHP, as each case must be treated on its' own merits. The policy as laid out must continue to be applied fairly, however the Council will have to decide to apply funds less generously and may need to apply conditions more restrictively.

As it stands, we expect to spend over the allocated £1.4m on DHPs in 2015-16. All groups currently receiving awards of DHP may be expected to reapply for DHP in 2016-17, unless their financial circumstances have changed. In addition, there may be more new claimants facing hardship who will seek to be awarded a DHP in 2016-17, particularly if proposed changes to the level of the Benefit Cap are implemented, and the Benefits Family Premium is removed for new cases. The spread of claimants with protected characteristics requiring DHP can be expected to be similar to the current spread of claimants. No protected characteristic group can be predicted to be more affected in 2016-17 than at present.

Decisions will need to be taken as to which might be classed as the cases in the most exceptional need. It could be that claimants with very high shortfalls in rent, may be living in the most expensive accommodation, and so will have to be prioritised for assistance from our Homelessness Team to relocate to cheaper accommodation, though there is difficulty in sourcing such accommodation close to London. We could similarly apply these principles to such tenants who we determine to be furthest from the job market, and less likely to be able to maintain their homes without support from DHP.

We may have to decide that claimants with the lowest shortfalls cannot be assisted as much, and should seek to renegotiate rents with their landlords, or find the funds to pay these smaller shortfalls themselves.

We may have to decide whether to prioritise DHP payments to families, so that children are not expected to change school.

We may decide that those with more bedrooms than they need would be deemed to

As some protected characteristics are not mandatory in order to apply for either Housing Benefit or a DHP we do not hold data on them. Although we will continue to ask for this information going forward, it is noted that it is not a mandatory requirement and as such data collection will remain challenging.

It is expected that going forward the levels of DHP funding allocated to Local Government will reduce, as such we need to consider how we will we administer DHPs in the future and whether the eligibility for these awards will need to change.

be less likely to be in need of assistance, as they have options to move or take in lodgers.

We may decide that we cannot pay DHP to those who have previously received DHP assistance (but who have not been affected by Welfare Reforms) because their situations were deemed to be likely to be short-term.

We may decide that people affected by the Benefit cap will only be given assistance for a time-limited period, after which they will not receive further assistance.

All of these decisions are ones that are within the scope of the policy, every case will be considered on it's individual merits whilst at the same time adopting a fair and consistent approach.

Stage 7 - Consultation and follow up data from actions set above

There is no requirement to consult on the DHP Policy as the Government has allocated funds and there is no scope to challenge this.

Stage 8 - Final impact analysis

The reduction in funding of Discretionary Housing Payments from Government, means that we had almost £1m less to spend than in 2015-16, and only a modest increase in this amount in 2016/17. The Council will have to be more selective when deciding which applications to award. Officers will do this by assessing the exceptionality of the application, the severity of the financial circumstances of the applicant, the likely timeframe that DHP will be needed by the applicant and the steps being taken by the applicant to resolve their financial problems. This is no different to current assessments.

The reduction in funds may lead to reduced values of awards, reduced length of awards, and more comprehensive assessment of whether conditions set against awards have been met, when it comes to renewing awards.

The Council will continue throughout 2016/17 to monitor successful and unsuccessful awards against protected characteristics, to ensure that no group is more affected than any other.

Stage 9 - Equality Impact Assessment Review Log

Review approved by Director / Assistant Director

Date of review

Review approved by Director / Assistant Director

Date of review

Stage 10 – Publication

Ensure the completed EqIA is published in accordance with the Council’s policy.

This EQIA will be published along with the report and policy document in line with Haringey’s democratic processes.

Appendix A

Welfare Reform Reasons for being Awarded a DHP

Claimant affected by the benefit cap	304	67%
Claimant affected by the Size Criteria	79	17%
Claimant affected by the LHA Reforms	38	8%
Claimant not affected by welfare reforms	36	8%

Detailed reasons for being awarded a DHP

Number of Cases	%age

199	44	In expensive Temporary Accommodation - awaiting a move to cheaper property
100	22	Benefit Capped - but deemed to be trying to find work
33	7	In private accommodation where the Landlord is charging more than can be paid under normal Housing Benefit and it is not reasonable to expect the customer to move at this stage
30	7	Has too many bedrooms but needs some time to find a solution
24	5	Has more bedrooms than they need, but cites a health condition as their reason for not being able to move
24	5	Has too many bedrooms - but deemed to be trying to secure alternative accommodation
17	4	Has an underlying health condition, and deemed to be in exceptional need of extra help
15	3	Gets less Housing Benefit than the asking rent and has an exceptional case for needing extra financial help
5	1	Benefit Capped - but deemed to be trying to secure alternative accommodation
5	1	Under 35 and getting restricted HB but deemed to be in exceptional need of extra help and it is not reasonable to expect the customer to move at this stage
4	1	Has an adult child who will not help towards household expenses
1	0	Has more bedrooms than they need but a life event will mean they will soon need those bedrooms

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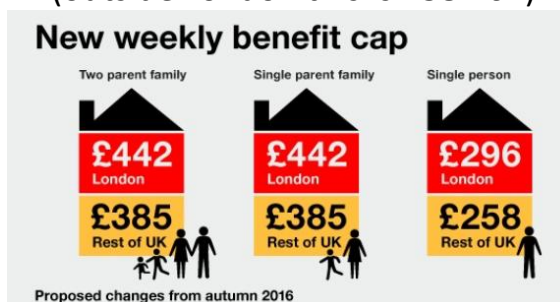


Changes to the Benefit Cap

as at 20th January 2017

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- The government has reduced the Benefits Cap from 7th November 2016.
- In April 2013 the cap was introduced on the total amount of benefit that working-age claimants can receive, so that broadly, households on out of work benefits will no longer receive more in benefit than the average weekly wage, after Tax and National Insurance
- Existing Cap Cases were affected by further reductions in their HB entitlement from 7th November 2016 by as much as £57.69 a week.
 - Single People are now capped at £296.35 (formerly £350) per week (outside London this is £257.69)
 - Couples or Lone Parents are now capped at £442.31 (formerly £500) per week. (outside London this is £384.62)



Carers Allowance and Guardians Allowance will now be classed as benefits which exempt a household from the effects of the cap – previously they were included in the cap calculation.

- 351 Cases were being capped immediately prior to the change, under the old Cap rates.
- 728 cases are now capped following the change. This has resulted in a total £50,933 per week reduction in Housing Benefit. The total equivalent annual loss of Housing Benefit due to the Benefit Cap of all currently capped cases is **£2.65 million**.
- Requests for new Discretionary Housing Payments from claimants now facing new or larger reductions of Housing Benefit, are expected to rise. The government contribution to Haringey for DHP's this year is £1.7million.
- The phased roll-out of new cases in Haringey during the first weeks of January 2017 is now complete. 728 cases have been capped – the initial Department of Work and Pension prediction was that as many as 1200 Haringey Housing Benefit claims could be capped in total.





- These 728 cases are affected as follows:

Tenure	Weekly HB lost	Number of claims affected
Council Tenants	£150-£200	1
	£100-£150	10
	£50-£100	32
	£30-£50	14
	£10-£30	17
	£0-£10	22
Council Tenants Total		96
Housing Association Tenants	£250-£300	1
	£200-£250	3
	£150-£200	5
	£100-£150	12
	£50-£100	30
	£30-£50	20
	£10-£30	16
	£0-£10	23
Housing Association Tenants Total		110
Private Tenants	£300+	1
	£250-£300	2
	£200-£250	8
	£150-£200	13
	£100-£150	23
	£50-£100	55
	£30-£50	90
	£10-£30	44
£0-£10	59	
Private Tenants Total		295
Temporary Accommodation Tenants	£300+	5
	£250-£300	10
	£200-£250	21
	£150-£200	24
	£100-£150	27
	£50-£100	64
	£30-£50	35
	£10-£30	33
£0-£10	8	
Temporary Accommodation Tenants Total		227

645 of the 728 are Lone Parents

Number of claims and how many children are in their household

No children	133
1 child	83
2 children	223
3 children	168
4 children	89
5 children	20
6 children	9
7 children	2
8 children	1

131 of the 728 receive Employment and Support Allowance.

Of the current capped cases seen by the Homes for Haringey Welfare Reform team, these are the stated barriers to work

Childcare	115
Health	31
Lack of Work	
Experience/Qualifications	26
Language	15
Caring for a Family member	2

146 Capped cases currently receive a Discretionary Housing Payment totalling nearly £21,500 per week. The average current weekly DHP award is **£146.68**.

