

*The Manna Society
Newsletter
Spring 2013*



WELCOME TO THE
Manna Centre
MANN
Food, Showers, Housing & Welfare Advice

MON.	
TUE.	
WED.	
THUR.	
FRI.	
SAT.	
SUN.	



Happy
Easter

A graphic of a green stem with two white lily flowers and leaves, positioned to the right of the 'Happy Easter' text.

An Easter like no other?

By

Bandi Mubi

Manna Centre Director



Our Easter celebrations this year are tempered with the anxiety we feel about the overhaul of the welfare benefits system.

From 1st April many of the changes contained in the Welfare Reform Act, passed last year, will kick in. This new act legislates for the biggest change to the welfare system for over 60 years. It introduces a wide-range of reforms to the benefits and tax credits systems. Among the key-changes are the 'spare bedroom tax' and the capping of benefits for each household. The third biggest reform will be introduced later this year in October, combining all means tested benefits such as income support and jobseekers allowance into one payment, known as universal credit.

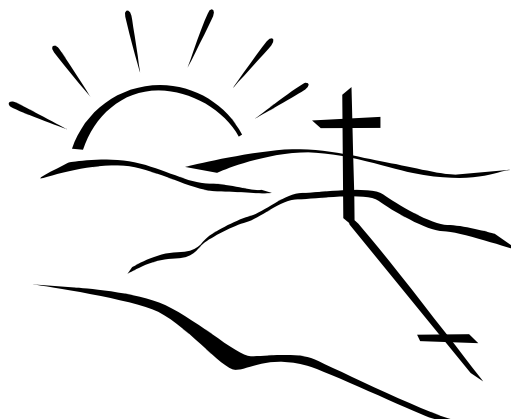
The spare bedroom tax is designed to tackle overcrowding by freeing up scarce larger social housing properties. It applies to new and existing working age housing benefit claimants who are considered to be under-occupying their accommodation. By charging them for their spare rooms, the government hopes that people will decide to downsize to smaller and more affordable properties. In theory it should save the taxpayer well over half billion pounds a year. Tenants are expected to pay between £11 and £20 per week for their spare rooms.

It is estimated that 670,000 households will be affected by the under-occupation cap. Most of our day centre users will not be affected by this change given that by and large, when we find accommodation for them, it is normally in a bedsit, studio or a 1 bedroom-flat. Generally speaking, our clients are single, homeless or at risk of homelessness. Under the old system as well as the new, homeless people who have no dependents are not offered accommodation with a spare room either in the socially rented or private rented sectors. It means therefore that the tax is likely to affect overwhelmingly couples, families with children and people with disability. The worry is of course that many who may wish to downsize to smaller and more affordable properties may not find suitable accommodation due to a shortage in the housing stock.

Our biggest nightmare has to do with the total benefits cap and the anticipated universal credit. Income from benefits will be capped at the national average of net earnings of working households. For couples and lone parents that would mean £500 per week, whereas single people will be entitled to a maximum of £350 per week. If a claimant receives benefits in excess of the cap, the first benefit to be cut will be housing benefit. She or he is expected to pay the shortfall out of his or her remaining benefits.

The majority of the clients who we help to resettle are found accommodation in the private rented sector. That is that we negotiate with sympathetic landlords to rent their properties with the promise that housing benefits will be paid to them directly. Given the support needs of many of our clients, it can be reassuring to a landlord to know that their money will be paid directly to them. With such a promise, many tend to be more willing to accommodate people with some support needs. To convince landlords, we often make representations to the relevant housing benefits office. But I am unsure whether this common practice would still be tolerated under the new system, particularly when universal credit starts in October. If not, then I fear that many landlords may be unwilling to let their properties to our service-users.

The government has claimed that it is reforming the system to help people to move into work. This is in the quest to promote work and personal responsibility. The justification for this is that for some people the gains to work at low pay are small. Any gain they make can easily be wiped out altogether by things like transport and childcare. Whilst we accept that no one claiming benefits should be better off than the person who works, we should not lose sight of the fact that many claimants would experience hardship because of the cumulative impact of multiple changes over the next few years.



**WHO USED THE MANNA CENTRE ON
FRIDAY 26TH OCTOBER 2012?**

	Numbers using centre	Percentage
Male	156	94
Female	10	6
Sleeping Rough	83	50
Council/HA flat	44	26
Hostel	18	11
Friends	11	7
Squat	8	5
Other	2	1
Ethnic Origin		
European	67	40
English	44	26
Black African	11	7
Black British	10	6
Irish	10	6
Scottish	8	5
Asian	6	4
Black Caribbean	3	2
Other	7	4



A maelstrom of changes to benefits and housing opportunities

By

Margaret Shapland

Welfare & Advice Worker



Over the last few years, there have been a huge number of changes to the way in which benefits and access to housing is organised in the UK. CRISIS, the homeless charity recently published interim findings from their Sustain research project into the experiences of homeless people who have been helped or resettled in the private sector

A number of issues arose out of that report and these are just a few:

- Practical problems such as furnishing a property
- Balancing a budget which had meant that people were going without food
- That many people particularly those under 35 and in shared accommodation are finding it hard to find accommodation and that when they do they are often required to top-up the rent from their benefits as the Local Housing Allowances (the amount the local authority will pay in rent) are below the market rents in the area

Alongside that the structure of benefits as they will be post April 2013 and from October 2013 when Universal Credit start to be introduced are concerning landlords and making them more reluctant to rent to housing benefit clients.

I want to talk about one or two clients that we have settled recently and whose experiences reflect the above issues.

Winter Shelter to having your own space

Neville came to us through a recommendation from a Winter Shelter at which he had been accommodated. Through one of our landlords we found him a one bedroom flat in South London. He went to view and really liked it. Through a Crisis Loan, we managed to raise the rent in advance that the landlord required – a loan that Neville will have to repay but is interest free and the repayments will be no higher than 15% of his weekly benefit – however he still had to pay it. Once he moved in, I went to look at the property so we could ascertain what might be needed in terms of furniture. It was unfurnished and

Neville had no funds to get basics in – he was sleeping in a sleeping bag on the floor and before he became homeless (which happened as a result of losing his job) he had been paying out on quite a considerable mobile phone contract from which it was difficult to extricate him without paying very high penalty charges, which he was continuing to have to pay, which put further pressure on his financial resources.

At the time of writing there is something called a *Community Care Grant (CCG)* which is part of the discretionary Social Fund managed by the Department of Work and Pensions. For a client to meet the requirements to apply for this fund, they have to have undertaken a programme with a voluntary organisation leading up to their resettlement. We organised some pre-tenancy training for Neville which meant that he met the criteria and made an application for a Community Care Grant. We costed out the furniture using the most economic providers, were able to demonstrate his eligibility and were able to support the application by writing a letter of support. He just phoned me over the weekend to tell me that he had got the CCG and had been awarded £700+. This means that he can get a bed, he can get something to sit on, he can get a table at which to write, he can get utensils to cook with and he can get a small fridge/freezer to take advantages of cheap deals on food. Needless to say, we will be putting him in touch with Pat who runs our furniture store!

We have also been helping Nigel set up his utilities and dealing with his Housing Benefit claim. We will sit down with him to work through his weekly budget, to see how it can be managed and if it is clear that he is running out of funds before his next payment is due, we will consider referring him to the local food bank to get emergency rations from time to time.

After April 2013, the management of the Crisis Loan budget will cease to be the Department of Work and Pensions responsibility and will be devolved to local authorities. In London where we have 30+ local authorities, we may well be faced with 30+ different ways of how the local authorities will deal with Crisis Loan applications. We have been trying to gather information about how the local authorities where we have landlords with properties are planning to handle this change. We are

concerned as some plans are still unclear with a fast approaching deadline.

Community Care Grants are abolished from April 2013 and again will be devolved to local authorities as a local provision.

Affording accommodation if you are under 35

Recent research indicated that 65% of local authorities felt that the extension of the Shared Accommodation rate to include people up to the age of 35 (whereby any person seeking accommodation the costs of which will be met by Housing Benefit will receive benefit for a room in a shared house only) was having an impact on young people seeking to access accommodation.

Local authorities reported that accommodation was scarce meaning that there was increased competition among younger claimants for affordable housing and increasing the difficulties in finding somewhere suitable to live.

Where shared accommodation was available in sufficient numbers, it was felt by many local authorities not to be affordable after the Local Housing Allowances (LHA) changes, leaving young people with few options in the private rented sector. To quote one local authority's view,

"There is a scarcity of affordable options already, [and] this has been exacerbated by the extra applicants no longer able to access [the one bedroom] rate who now need shared accommodation. [Area X] has only 20% affordable properties under LHA therefore competition is fierce and many have to go outside the borough to find accommodation." (LA, East Midlands)

The pressure in London is even higher with rents being set at market level which will exceed in most instances the Local Housing Allowance that an authority will pay. I am going to tell you the story of one of our clients who is a younger person and had to leave home due to family problems.

When **Simon** came to us he was homeless and sleeping on the streets. We found him a property – a room in a shared house but the rent was above the Housing Benefit that could be paid. We, at least, wanted to be able to give him a breathing space to settle himself and possibly get back into the job market – he had qualifications, was very presentable and it was just bad luck in a highly competitive job market that he fell out of work and felt he needed to do some vocational voluntary work to better his chances of getting a paid job.

Having placed him in the property, we organised some funds from charitable sources to cover the rent in advance (we did not want him to be burdened with deductions from his benefits if we went the Crisis Loan route) if he had to pay a top-up to his rent

initially. We are aware of a local authority funding source called *Discretionary Housing Payments*. This fund allows people who have a gap between the amount the local authority will pay if people are experiencing issues with paying their rent due to financial stresses. Simon had debts that he had built up that were creating extra stress, so we applied for Discretionary Housing Payments on his behalf. Simon was lucky enough to be awarded DHP payments that would cover the shortfall in housing benefit meaning all his rent would be paid without him having to pay top-ups out of his benefit payments. He has been covered for up to a year when he will be re-assessed.

As he had been paying his landlord up to the point we heard from the local authority, he now has a refund from the landlord providing something for a "rainy day" and an opportunity to clear up some of his outstanding debts.

With respect to his desire to do voluntary work, I was privileged to provide a reference for him as he has volunteered with our centre helping me with some research work for our private rented initiatives. He will be taking up a voluntary post mentoring young people who have been through the youth offending system – work which he will, I'm sure, do very well.

It is undoubtedly the case that centres and services such as ours will face continuing challenges but we have some exciting opportunities being realised now with housing units being offered to us by a property management company and an agreement with a housing trust to act a referral agency for their housing units, which make us feel really hopeful that we will continue to help as many of our clients as we can into housing. Thank you for continuing to support us in the work we do!

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Hormone of happiness

By

Karolina Muszynska

Welfare & Advice Worker



Winter is nearly over and my favourite season of the year is about to come. I am looking forward to the first sunny and warm days of this year, to sit on a park bench, listen to the tweeting birds and just to enjoy it. I like it as during those first few days of spring everyone seems to be happy and relaxed. It feels like some invisible hormone of happiness has been released in the air. The beginning of Spring also means better time for homeless people. The winter months can be tough, the temperature drops, the nights get long and the people on the streets must struggle to survive. All of the services for homeless get very busy and oversubscribed in the winter, hostels run long waiting lists and it is very difficult to offer someone a quick fix for their housing problem. So yes, spring is most welcome for the homeless as well.

With this coming spring we have a very good news for all our clients. We have managed to secure funds to employ a new full time worker in our advice service. As most of you may remember, we had a full time advice worker Milena, who left us in October 2011. At that time our finances were a bit tight so we decided not to replace her until the situation improved. Ellen joined our advice team on 28th of February and we hope that with her on board the service will improve significantly.

First of all it will become more accessible. At present we are able to see only around 42 people per week (the advice service is open 7 days per week and we can see 6 clients per day, on average). With Ellen on board we will be able to assist around 30 more people per week and that will make a huge difference. As you know, we are a very busy day centre and the demand for the advice service is always very high. The service we offer is on a first come first serve basis and that means that anyone who wants to see an advisor has to come very early, sometimes as early as 5 am to make sure they will be seen. The Manna Centre opens its door to homeless people at 8:30am so often people have to queue for over 3 hours outside in order to receive assistance. No wonder that those who came early and waited 3 hours in the cold but could not get seen express their frustration. With a new advice

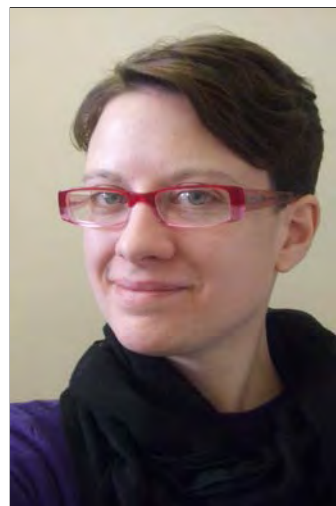
worker we will reduce the waiting time and increase the number of people who can be seen each day. It will also mean less pressure on our servery staff in the morning as they are the ones who have to face the frustration of those who could not be seen.

Secondly, we hope to develop our service in terms of the housing options we can offer to our clients. At present our housing options are limited, especially for those under 35 years old. As I mentioned above hostels run long waiting lists, some of them are closed for new referrals due to the length of their waiting lists. Therefore we have agreed that a way forward will be to build relationship with new housing providers (private landlords, charity organisation, housing associations etc). My colleague Margaret has already done a marvellous job in developing a landlord database but as you can imagine this work is really time consuming as you need to do research and attend various meetings etc. It is very difficult to develop our housing options whilst working as a full time advice worker, virtually impossible I would say. Thanks to having new worker in our team, Margaret will have more time to work on developing our housing options.

Last but not least, a new person always brings a freshness and new ideas that can enrich the service. Ellen has a great deal of experience in working with disadvantaged people so we can share and exchange our knowledge for the benefit of homeless people.

A massive thank you to our supporters – without your kindness and generosity it would not happen.

Ellen – welcome on board!



Ellen Burns is our new Advice Worker. She began working with us on the 28th February. Ellen's working week will be from Thursday to Monday. We wish Ellen every happiness in her new role.

Charter for Compassion

The principle of compassion lies at the heart of all religious, ethical and spiritual traditions, calling us always to treat all others as we wish to be treated ourselves. Compassion impels us to work tirelessly to alleviate the suffering of our fellow creatures, to dethrone ourselves from the centre of our world and put another there, and to honour the inviolable sanctity of every single human being, treating everybody, without exception, with absolute justice, equity and respect.

It is also necessary in both public and private life to refrain consistently and empathically from inflicting pain. To act or speak violently out of spite, chauvinism, or self-interest, to impoverish, exploit or deny basic rights to anybody, and to incite hatred by denigrating others - even our enemies - is a denial of our common humanity. We acknowledge that we have failed to live compassionately and that some have even increased the sum of human misery in the name of religion.

We therefore call upon all men and women to restore compassion to the centre of morality and religion ~ to return to the ancient principle that any interpretation of scripture that breeds violence, hatred or disdain is illegitimate ~ to ensure that youth are given accurate and respectful information about other traditions, religions and cultures ~ to encourage a positive appreciation of cultural and religious diversity ~ to cultivate an informed empathy with the suffering of all human beings - even those regarded as enemies.

We urgently need to make compassion a clear, luminous and dynamic force in our polarized world. Rooted in a principled determination to transcend selfishness, compassion can break down political, dogmatic, ideological and religious boundaries. Born of our deep interdependence, compassion is essential to human relationships and to a fulfilled humanity. It is the path to enlightenment, and indispensable to the creation of a just economy and a peaceful global community.



The Charter for Compassion is facilitated by the Compassionate Action Network International (CANI). CANI is a worldwide network whose goal is to advance The Charter and the spirit and practice of the Golden Rule, "Do unto others as you would have them do unto you."

We work in diverse ways through various sectors of society--businesses, with cities and communities across the globe, within educational institutions and organizations and with religious congregations and associations to create and establish cultures of compassion locally and globally. In a world that is deeply troubled and polarized we are committed to making a change. Through forming partnerships and by collaborating with similarly minded organizations we are endeavoring to acknowledge that by thinking and acting compassionately we can create a just world.

Further information can be found at:
<http://www.charterforcompassion.org>

