

The Manna Society Newsletter
Spring 2016



Happy
Easter

A graphic of a white Easter lily flower with green leaves, positioned to the right of the "Happy Easter" text.

Universal Credit - is it a good change?

By

Karolina Muszynska

Housing & Welfare Advice Worker



A big part of my job as an Advice Worker is to assist clients with their benefit issues so I have to keep up with the changes to the UK benefits system. In the last 5 years that I have been working for The Manna Society a lot of important changes have been introduced, some of them I have highlighted in previous articles in our newsletters. Now we are facing a really big change, which, I predict, will have a huge negative impact on all those who are vulnerable due to their age, mental health problems, disability, homelessness and so on. The name of this change is Universal Credit and I would like to share some of my worries related to this new benefit, in the context of my work. Some of these worries are based on what I anticipate may happen but others are based on what has happened to date. Although, it is expected that the new system will be rolled out nationally, by March 2021, some of the boroughs are testing it now and one of them is Southwark, where the Manna Day Centre is situated.

As you may know, many of our clients, who are homeless or vulnerably housed use our address for their correspondence. We issue them with a written permission to use our address so that can use it as a proof of address for various purposes. This is a great help for them as without an address they cannot apply for benefits, national insurance numbers, bank accounts etc. However now things are getting more complicated as all single claimants within the SE1 area (Manna Day Centre postcode) have to claim Universal Credit.

What is Universal Credit?

Universal Credit is the name for the new welfare benefit that will replace existing means-tested benefits like income support (IS), income-based jobseeker's allowance (JSA), income based employment and support allowance (ESA), housing benefit (HB), child tax credit (CTC) and working tax credit (WTC). Six working-age benefits will be merged into one. It was proposed by the Work and Pensions Secretary, Iain Duncan Smith, at the Conservative Party annual conference in 2010. It is a radical and very expensive reform, which does not seem to have been thoroughly planned in terms of costs and the time it will take to implement it. Critics argue that the original estimates from the DWP planned for the administration costs for the rollout of Universal Credit were £2.2 billion but by August 2014 this estimate was revised to £12.8 billion over its "lifetime". The cost has since increased to £15.8 billion. Also the rate of rollout has been much slower than originally proposed.

The ideas behind Universal Credit were to simplify existing benefits and to incentivise work. Under the current system a claimant eligible for income-based jobseeker allowance (JSA), housing benefit (HB) and child tax credit (CTC) has to make three separate claims to three different agencies: JSA is administered by the Department for Work and Pensions (DWP), HB by the local authority and CTC by HM Revenue and Customs (HMRC). Universal Credit is replacing all of the above and will be administered by a single agency – the DWP. At first sight this appears to be a positive change. If wisely implemented it could reduce a lot of time and hassle for claimants and advisors. For example: the client will be making one claim instead of three and contacting one agency to inform them about change of circumstances or to rectify mistakes. Also there should be less delays in payment if the client transfers from one benefit to another, for example from JSA to ESA. At present, we need to stop a JSA claim by calling the JSA team and make a new claim for ESA by calling the ESA team, so quite often people are left with no income until ESA is awarded.

One of the main aims of UC is to make work more payable, therefore it will include a more generous work allowance for parents and people with 'limited capability for work', additional support to prepare for and find work but also tougher conditionality and sanctions. Universal credit will be paid once a month, rather than fortnightly or weekly and will go directly into a bank account. If both you and your partner each receive these benefits, then this will change to a single payment for the household. In addition, if you receive help in paying your rent at present, this money goes directly to your landlord. Under universal credit, you will receive the money as part of your benefit payment and you will then have to pay your landlord. Although the intentions behind UC are very laudable (simplification and work incentives), there seems to be a lot of concerns about the way this scheme will be implemented. Let me explain some of my main concerns.

My concerns:

Number 1. : Digitalisation

All UC claims have to be made online unless the DWP authorise a telephone claim, which still results in an online account. This is a serious problem for many of my clients who are not IT literate. As an advisor I have gotten used to online claims for JSA but with UC things are getting much more complicated. To start a claim for Universal Credit you actually have to have an email address in the first place. I was helping Andrzej to make a UC claim online. Andrzej is 55 and he can't use a computer. To make the claim I had to set up an email account for him and explain to him how it works, how to access it and how to keep it secure. I doubt Andrzej will ever access his email on his own - he looked completely overwhelmed by this.

Next we created a UC credit account and made an online claim. I tried to explain to him how to access his UC account and manage his claim but I could see that he did not understand how it worked. There are many people like Andrzej and they will all have to depend on others (advice services or friends) to manage their claims. It will create a high demand and a pressure on all advice and support services. It will certainly decrease people's self-confidence in managing their own affairs and as a result it may deepen social exclusion. Those who find it hard to cope will feel less adequate. It may also lead to all sort of abuses by pseudo helpers as by 'helping' Andrzej they will gain access to his personal details.

Number 2: bank account

Universal Credit is paid into a bank account and you cannot actually complete your online claim if you will not provide your bank account details. When you claim JSA and you don't have a bank account you can still get your benefit through a Simple Payment system (you are given a Simple Payment card and can collect your money from a PayPoint outlet). This option is no longer available. For homeless clients who don't have a bank account it creates a Catch22 situation. It is very difficult to open a bank account when you don't have a residential address and at least two forms of ID. You cannot order another copy of your ID if you don't have money and you can't get your benefits if you don't have an account. You can't get into accommodation if you are not on benefits or working. Our clients are already withdrawn from so called "normal" society and struggle to manage their own affairs. I know that some of them will get so frustrated that they will give up. That happened to Liviu - we could not complete his claim as he did not have a bank account. I provided him with a supporting letter and sent him to a few banks to try and open a bank account. He has never come back to me. A system like this does not help isolated and vulnerable individuals to reintegrate back into society.

Number 3: abusive families

UC for couples will be generally paid into one account in the household, by direct credit transfer. That will give a lot of control to one of the partners and may be used as a control tool in abusive relationships. In exceptional circumstances, the DWP can arrange a split payment to couples but how many of victims of abuse will know that they can apply for it and be actually brave enough to do it. Also, what evidence will be needed to provide proof of their special circumstances?

Number 4: direct monthly payments

UC credit will be paid monthly into an account. The claimant will be responsible for paying his/her rent and once again only in special circumstances (e.g.: history of rent arrears) will the DWP consider paying rent directly to the landlord. Many of our clients find budgeting on a small scale difficult due to various personal issues like substance misuse, gambling, mental health problems and so on. This shift from weekly and fortnightly payments to monthly may push many of them into debts and rent arrears.

Number 5: conditionality and sanctions

Universal Credit provides tougher conditionality and harsher sanctions for failure to comply. In my experience sanctioning is not always the best way to motivate people and it has a negative impact on vulnerable claimants. The Child Poverty Action Group warns in a UC training document that "sanctions, in the form of loss of benefit, are designed to incentivise claimants to meet their work-related requirements and punish them for unreasonable failures. The regime is harsh, and there is concern that some claimants who repeatedly fail to comply with the system could be sanctioned and forced to survive on below subsistence income for long periods. This could include vulnerable claimants with mental health or social functioning problems, who find it difficult to comply with directions."

Private Rented Sector

An important route out of homelessness

By
Margaret Shapland
Housing and Welfare Advice Worker



“The thing I've learned most about poverty is how expensive it is to be poor. It's super easy to pay rent every month if you earn enough to pay rent and have a decent job. It's super hard to pay rent if you need a coupon from the state and then need to go find an apartment that will accept that coupon and only that coupon”

Nick Hanauer – CEO and Civil Activist

What Nick Hanauer is talking about is the US system to assist low income individuals and families where they are given a Housing Choice voucher which the holder uses to find accommodation where the landlord is happy to accept the criteria for the scheme. A housing subsidy is then paid to the landlord on behalf of the tenant, anything above this is the tenant's responsibility. The reason I chose this particular quote is that the situation he describes above is very much that of many trying to find accommodation in the UK in the private sector.

A report that explores both sides of the homeless client and landlord opinion

Crisis has recently released a report called “HOME – No Less Will Do”, an exploration of the private rented sector and its workings in relation to homeless individuals seeking private rented accommodation. The private rented sector is an increasingly important route out of homelessness. This is particularly the case for single homeless people, the majority of whom do not qualify for the local authority statutory duty to be rehoused, and consequently have very limited access to social housing.

This report offers some compelling insights into the experiences of people struggling to find a place to rent plus the perspective from the landlord's side of this dynamic.

As you know, The Manna Society and The ROBES Project have a joint project called Inn from the Cold which seeks out private rented opportunities for service users and ROBES guests. It seeks to provide both financial and tenancy support in a way that we hope will reduce the reservations that private landlords have about renting to homeless people. We believe that the information contained in this report makes it an even more important development for both our organisations. Let me give you an overview of what the report said and why it is so crucial that our jointly run (with The ROBES Project) private rented access scheme – Inn from the Cold – gets your support.

Market opportunities contracting

The report found that:

- 55% of landlords said they were unwilling to let to tenants in receipt of housing benefit
- 82% are unwilling to rent to homeless people.

The reasons given ranged from perceived greater risk of rent arrears, requirement for more intensive management, the impact of the continuing programme of welfare reform such as changes to direct payments to the benefit recipient rather than rent paid direct to the landlord brought in by Universal Credit and caps to Local Housing Allowance (LHA) rates.

- 80% of landlords were deterred from letting to homeless people because they were concerned about the risk of rent arrears.
- 73% of landlords were deterred from letting to homeless people because they were concerned that the tenancy would require more intensive management.
- 73% of landlords were deterred from letting to homeless people because they were concerned about property damage.
- 69% were concerned about problems with housing benefit administration.

The Local Housing Allowance – What is it and how changes to the LHA affect homeless clients

Essentially Local Housing Allowance is housing benefit that helps pay the rent if you are renting from a private landlord. The amount of LHA received also depends on the maximum rent allowed for properties in your area. Local limits are based on the cheapest 30% of properties in an area. To give you an example, say you are an individual under 35 who is entitled to a room in a shared house. To take the society's postcode as an example, you would be eligible for £95.18 per week LHA from the local authority. On first sight that seems quite generous but if you look at the London Rents map published by the Mayor of London's office, you may feel differently. The London median rent is £122, within Southwark it is £136 and within the Manna Society postcode, it is £200 per week.

Due to benefit cuts, LHA rates for 2016 as published appear to be frozen (LHA 2016 Tables) whereas rents in the private sector overall have increased. A survey by Your Move and Reed Rains showed that rents rose at an all-time record rate with rises of 6.3% on an annual basis with even more dramatic increases seen in London – 11.6% on average; for many of our clients, living in London is important to them as that is where they can most easily find employment, so you can imagine the challenges that this presents.

Coming back to the Crisis report, 70% of homelessness service users interviewed for this research, who had tried to access the private rented sector, reported difficulty finding somewhere to rent within the LHA rate. Benefit reform such a direct payment of a housing allowance to the benefit recipient as is the case with Universal Credit is also proving a barrier as it can reduce the security that landlords had with direct payment to them

- 65% of landlords said that direct payments had made them more reluctant to let to homeless people.
- 68% said that it made them more reluctant to let to tenants in receipt of housing benefit.
- 51% of landlords said caps on LHA rates had made them more reluctant to let to homeless people.
- 53% said it made them more reluctant to let to tenants in receipt of housing benefit.
- 48% of landlords said that the four year freeze to LHA rates made them more reluctant to let to homeless people
- 49% said it made them more reluctant to let to tenants in receipt of housing benefit.

The more disadvantaged you are economically, the higher the access costs may be

Further, in a sector that already has high access costs; the evidence suggests that landlords are putting in additional safeguards when they agree to rent to homeless people. This includes increasing the deposit required, increasing the contractual rent, increasing rent in advance and a more extensive use of guarantors and referees.

In numerical terms,

- 18% reported that they had increased the deposit required from someone who was homeless
- 16% had increased the contractual rent
- 14% had increased the amount of rent required in advance
- 34% of landlords surveyed made more use of guarantors
- 35% took up references more extensively.

So, what happens if people find it difficult to access the private sector?

Firstly it reduces the pull-through for people who have been living in hostel or temporary accommodation of some kind – thereby, meaning that often waiting lists for hostels or shelter we might refer to are closed due to this silting up. Homeless Link have reported in the past that 62% of accommodation projects they surveyed said that local pressures on the housing market or limited supply of suitable rental properties were the main barriers to moving on for their clients. On average, accommodation projects reported that 25% of people currently staying in their services were ready to move on but had not yet done so.

Secondly, the perceived lack of support that was encountered by researchers in the CRISIS research negatively affects client's belief that they can ever achieve a tenancy in the private sector.

- 76% felt that support to help them save or pay for a deposit would be important in helping them move on.
- However, only just over a quarter (28%) felt they were currently receiving this.

I have written in previous articles about the effect of lack of a home and failure to tackle homelessness in its early stages costs between £3000 - £18000 in just one year per person. The Government itself has estimated the cost to be £1 billion annually.

The importance of private rented sector schemes

With Inn from the Cold, we are seeking to tackle the private rented sector from both ends of the spectrum – finding monies to help support clients who are private rented sector ready to get accommodation, making sure that they are tenancy ready and providing post placement support once they become tenants as we believe this goes at least part of the way to rebutting some of the concerns that landlords may have. We have already been lucky enough to receive some funds but given the need. In the first 3 quarters of this financial year 2015-2016, 399 people approached us for help to find accommodation. We are working hard to expand the portfolio of landlords we work with, to find funds and grants to support deposits and rent in advance.

Please help us to continue helping to house people by supporting us and if you or anyone you know has a spare room or any other accommodation, we'd welcome a call. A little earlier this year, we emailed a copy of our leaflet aimed at attracting landlords to parishes before Homeless Sunday. It is shown on the facing page. Either myself or Crispin Green at The Robes Project would love to hear from you. Our contact details are shown on the flier. It is a small venture at the moment but we need it to grow to make sure we can continue to support people into accommodation and give them a chance to re-build towards a positive and secure future.





INN FROM THE COLD

(An Initiative from The Robes Project & The Manna Society – Working Together)

LANDLORDS WANTED!

Helping private landlords source quality housing
benefit clients!

Who are our clients?

- Many are people who have just become homeless due to unemployment, a relationship breakdown or just been granted refugee status in the UK
- They are single homeless people

How working with us could benefit you

- We see between 400-600 prospective tenants each year
- Your property can be let promptly so you do not lose rent
- All prospective tenants are assessed for their suitability for housing in the private rented sector
- Pre-tenancy training and support to ensure they have the skills to sustain their tenancy
- One-to-one support once the tenant is in place through an Inn from the Cold mentor
- We source previous landlord references and/or character references
- We can source up-front payments for rent in advance (for some clients)
- Set up Housing Benefit applications
- Support for landlord and client alike
- Free of commission or any other charges to landlords

What we ask of you

- That the property is in reasonable condition with the associated certifications
- That you can offer a 6 month assured short hold tenancy
- That it can be renewed if the tenant successfully meets their obligations

What to do if you want to know more?

Email info@innfromthecold.org.uk or call Crispin at The Robes Project on 0207 4075623 or Margaret at The Manna Society on 0207 4031931

No end in sight for homelessness

By

Bandi Mbubi

Manna Centre Director



The latest figures of the street count of homeless people revealed that rough sleeping is on the increase in England. A snapshot survey was conducted last autumn (2015) and was published in February. In total, 3569 people were found sleeping rough nationwide. In London, 940 were seen rough-sleeping. This is a rise of 30 % compared to the previous year and if you go back to 2010, the statistic is alarming, it goes up to 102 %.

Like a picture, a snapshot survey, gives us a partial impression of a situation. It is not a full story, it misses out important details. Officials from local authorities and professionals from the voluntary sector lead the street count borough by borough in one night. They look for people who are bedded down or who appear to be about to bed down. The statistics do not include people who move about and those who sleep in derelict places. It is therefore no surprise that when you compare the street count with a more reliable counting system like CHAIN, the figures increase even higher.

The Combined Homelessness Assessment and Information Network (CHAIN) is a system that allows agencies working with rough-sleepers in London to record information about them. It is the most detailed and comprehensive database of rough-sleepers. It enables professionals in different disciplines and sectors to share information about the needs of homeless people and the work that has been done to help them.

Although CHAIN's annual statistics are still due for this year, last year's figures were very worrying. At some point or another, during 2014/15, 7581 people slept rough in London. Out of that number, 5107 people were new to rough-sleeping. In terms of the length of time they slept rough, 1595 of them were seen sleeping rough for at least two years. There were also a significant number of people, 879, returning to rough-sleeping after a gap of a year or more.

As a day centre, our numbers have remained stable and we continue to serve on average 170 meals a day. Given our new smaller dining hall, this is approaching the maximum we can cope with. Thankfully, many of our service-users tend now not to stay for the whole duration of our opening times, which gives others the opportunity to access the centre. Many choose to leave once they have had their meal or shower.

Our advice team has continued to be oversubscribed. It is available every day and on average we see six people per advice surgery. We have two advice surgeries four days a week and one advice surgery on the remaining three days. Those wishing to see an advice worker have to queue up around 7.00 in the morning to increase their chance to see an advice worker. The advice service is partly funded by the local authority (the London Borough of Southwark), they cover approximately two thirds of our advice workers' salaries. It is the only service funded by Southwark.

Affordable housing in London is out of reach for an increasing number of people, for homeless people the situation is proving much worse. With changes brought about by the reform of the welfare benefits system, it is becoming increasingly difficult to resettle homeless people. With a much reduced stock of emergency accommodation and with almost no direct access hostel places, the private-rented sector in the last 6 years has become the only viable option for accommodation for homeless people.

For this Easter, let's pray for wisdom for our political leaders and state officials so that the issue is addressed, not ducked. Let's pray and ask for wise decisions to be made so that this housing crisis is addressed. Let's pray also for compassion in society for those, like homeless people, who are most affected by this problem. Happy Easter!

Stereotypes

By

Louisa Toland

Housing and Welfare Advice Worker



Stereotypes still abound around homelessness and the people who experience it. I was walking through London Bridge recently with a couple of well-educated professional folk. One was a resident in the area, they said that there was not many homeless around, they rarely seen them.

The notion being that people who are homeless look odd, act strange, smell, stand out from the crowd by behaving in unusual ways, beggars, addicts, the mentally ill. The people I work with do not often fit this caricature of “victim homeless person”.

Homelessness and the people who fall within it are like everyone else, and because of their situations, they are very often strong, tenacious, focused, spirited fighters. They have to tap into these reserves that we all carry, but that we do not all have to put to the test. These people have gone to sometimes extreme lengths to strive for a better life. Basic stuff that the rest of us take for granted, a roof, a room, a bed, heat, food, clothes, community, security, peace, privacy, a job. Aspects of life, that are nothing exceptional or out of the ordinary, just basic good old human rights.

People still seem happy to assume that homelessness is a product of individual moral failing and extremely unfortunate personal circumstances - nothing at all to do with structural systems, unequal distribution of wealth, power and property, and the base greed that thrives at the heart of a Capitalist economy and culture. The people I see have interesting stories, from the 63 year man, who works for low pay doing manual labour in the construction industry whilst being homeless, sometimes sofa surfing, other times on the street. He still goes to work and he still has a warm smile.

I see well educated young people who have been unfortunate to have been born into a country that has become a war zone. They are here seeking asylum and refugee status. While the Government make a lot of noise about the numbers they have helped, welcoming these people into the bosom of British life, opportunity, possibility and potential. The reality is quite different; they arrive into an alien environment in utter shock, sometimes having lost family and friends through the brutalities of war. They get placed in accommodation until their status is decided. Once this is established, they are dumped out of this housing and must go out into their new world to fend for themselves. With limited language ability, no tools about how the system in this country works, no work experience, no community connections and as a result no clue how to cope. Young people born and raised in the UK struggle with finding work, affordable housing, accessing education and navigating a welfare system, what chance will these newly arrived have?

I see many UK citizens who have lost their privately rented housing because the landlord sells up. When you are on a low income and have other issues like poor health or a lack of community or family connection, when this happens you can end up on the street. It can take very little and it can often be very mundane circumstances that lead to homelessness. I met a person working for the UN; he lost his home through a relationship break down, could not return to work in the short term and ended up on the street.

Others who are illegal, they have not being able to access benefits if they are an EEA national, or people from other parts of the world considered economic migrants, coming into the country in all kinds of extreme ways, risking life and limb because they considered the quality of life in their own country to be so wretched they thought it worth the risk. These people are not victims, they are fighters, now I don't believe that the other people who I have not discussed in this article such, as those are on the street because of addiction, or mental illness, or family breakdown are victims either. They may be suffering and struggling at this point in their life, but pity and patronising nodding of heads is not all together helpful.

All of these people - they don't necessarily stand out in a crowd, they look like us, dress like us, they are us. They are not uniquely weak; they are not victims unless they of course feel that way themselves, and like humans in general, everyone at times, does indeed accept the role with grace when times are painfully hard.

When I come across people who are comforted and addicted to being a victim, I gently poke them into waking up to the reality of the situation. Otherwise we will be unable to draw strength and take action in any given situation. Waiting for someone else to save us is futile and even if we feel saved in the short term we will still be stuck in the long run. No one can save us, only by finding the strength within ourselves can we take courage to keep going, each moment at a time, allowing ourselves to feel whatever it is we are we are feeling, can we change our circumstances.

With support and encouragement and recognising the strength in someone and acknowledging this strength you share power with another, creating courage and self-belief and gumption. Manna offers people this, reaching out to say, "Hey I see you, I can help you" by offering you the tools, and believing in you, so that you can be the master of your own reality, so that you can reach your own full potential. And while this might sound outlandish to some, it is essential and crucial in helping people who are presently struggling.

When people offer pity and patronise, it is these attitudes that keep us trapped and isolated from our fellow man/woman. It also keeps up the pretence of feeling cosseted and safe, like we can somehow hold on to anything or anyone that we have attached ourselves too. Whether it be our jobs, our material things, ideologies, other people, it is all an illusion. And the reality is that none of these things can be held safe for eternity. Despite the appearance of winners and losers in a system rooted in material wealth and unequal power, the truth is "No one truly wins, only one side loses more slowly than the other". (*Taken for an episode of The Wire*).

So while the people who come to see us in the Manna Society will get support and the offer of options and possibilities to move through the extremely difficult hurdles they face. They will not get pity enforcing notions of victimhood, (to hobble people in the long run), because we are equal, we are the same we are each other. It opens its hand and invites people to take it.

I see the Manna Centre not as a place looking down on high helping the needy, more an organisation that stands apart, in a deeply unequal imbalanced grossly uncaring system, trying to level out the imbalances by offering something different to the limited options available.



*Fancy raising money for us by
running 10k through
central London?*



The British 10K London Run takes place on
Sunday 10th July.

Starting at Piccadilly & finishing on Whitehall
Passing St James Palace, Trafalgar Square,
St Paul's Cathedral, Big Ben,
Westminster Abbey & Parliament Square.

We have 5 places for this 10K Run.

If you feel up to the challenge and can raise a
minimum of £100 we would be delighted to
hear from you.

Please contact Paddy at
paddy@mannasociety.org.uk

More information about the run itself can be
found at
<http://www.thebritish10klondon.co.uk/>



Manna Society, Central Office

7-13 Melior Street, London SE1 3QP.

Tel/Fax: 020-7357 9363.

Website: www.mannasociety.org.uk

E-mail: mail@mannasociety.org.uk

Manna Day Centre,

7-13 Melior Street, London SE1 3QP.

Tel: 020-7403 1931.

E-mail: daycentre@mannasociety.org.uk

Director,

Bandi Mbubi

7-13 Melior Street, London SE1 3QP

Tel: 020-7403 0441

E-mail: bandi@mannasociety.org.uk

Editor: Paddy Boyle



[facebook.com/TheMannaSociety](https://www.facebook.com/TheMannaSociety)



[@MannaCentre](https://twitter.com/MannaCentre)

Registered Charity No: 294691



**An Ancient Homily
For Holy Saturday**

*I command you:
Awake sleeper,
I have not made you to be held
prisoner in the underworld.
Arise from the dead.
I am the life of the dead.
Arise O wo/man,
Work of my hands,
Arise,
You are fashioned in my image.
Rise,
Let us go hence;
For you in me and I in you,
Together we are one undivided person.*

