

Benefit Changes Health Check – Working Age Claimants

The benefit health check is intended to be operated across services within the Triage, Customer Service Centre and Contact Centre from Monday 13th June 2016 to identify residents either applying for or in receipt of Housing Benefit that may require further support and assistance particularly in relation to forthcoming Benefit changes. By obtaining and acting on information at an early stage, it is anticipated that a timely intervention may assist in terms of mitigating against the effects of some of the key changes proposed.

* 1. Full Name of Resident

* 2. Full Address of Resident including postcode

3. Please provide the following details:

Housing Benefit Claim
Reference (if known)

Email Address

Contact Number

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Employment & Earnings

4. Is the resident of working age and either applying for, or receiving Housing Benefit?

Yes

No

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5. Is the resident currently working?

Yes

No

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6. Is the resident getting the national living wage of £7.20 per hour if they are aged 25 or over or £6.70 if they are aged 21 to 24?

Yes

No

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7. Do the earnings shown on the resident's Benefit application form or Benefit claim include the increase in the national living wage from April?

Yes

No

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8. Has the resident spoken to their employer regarding the reason for not receiving the national living wage?

Yes

No

9. What was the employer's response?

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Benefit Cap

In the autumn of this year, there will be a reduction to the maximum amount of specified welfare benefits that a working age person can receive for their household. (“Overall Benefit Cap”).

10. Is the resident affected by the Benefit Cap changes?

Yes

No

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11. Is the resident aware of the changes to the benefit cap?

- Yes
- No - please explain the changes to them

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12. What will the cap mean for the resident's Housing Benefit payments? Explain the options they may have to avoid its effects and note which one or ones they think may be appropriate for them?

- Find work
- Qualify for Working Tax Credit
- Move to more affordable accommodation
- Obtain an exemption
- Negotiate rent reduction with landlord

Refer the claimant to Housing Options for further advice if the claimant rents privately, Temporary Accommodation Support team if the claimant is living in temporary accommodation managed by the Council, BHP Financial Inclusion team if they are a BHP tenant, or the Registered Social Landlord, as appropriate.

Additional sources of assistance for referring the claimant to are available on the Brent Council website in the Overall Benefit Cap questions and answers for the question entitled "where may I get other assistance"?

Refer to employment, training and skills if the resident is interested in finding work through one of Brent Council's available work programmes.

Refer to Brent Works if the customer is job ready and looking for work.

Basic IT course 'Start Computing'

<https://ebs4portal-brentlive.msoutsourcing.co.uk/>

How to do online banking and shopping

<https://ebs4portal-brentlive.msoutsourcing.co.uk/>

Budgeting tools / sheets

<https://www.moneyadvice.service.org.uk/en/tools/budget-planner>

<https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/>

This is a budget sheet that can be printed out – it's aimed at budgeting in relation to debt but may also be helpful for non-digital customers:

https://www.citizensadvice.org.uk/Documents/Advice_factsheets/Debt/d-budget-sheet.pdf

Universal Credit

Housing Benefit is to be replaced by Universal Credit for most working age claimants in the future and this will be paid directly into their bank account.

13. Does the resident have a bank account that is capable of handling payment transactions both in and out of it? (Please note that current Post Office accounts will not generally be suitable for the purposes of Universal Credit).

Yes

No - please advise as below

1. If the resident does not have an appropriate bank account, they will need to arrange one before their claim transfers from Housing Benefit to Universal Credit.

Refer to the websites for arranging a bank account shown below or the employment, training and skills website for setting up an online bank account training course also shown below.

[Choosing a bank account for Universal Credit payments](#)

The following general guidance concerning identification may also be helpful for residents wishing to set up a bank account.

[Guidance on opening a bank account](#)

Online banking simulator / training tool

<http://www.moneymatterstome.co.uk/1-What-money-is-and-money-exchange/Sub1/BANKING-OnlineBankingSimulator.htm>

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14. Universal Credit claims will be administered online. Does the resident regularly use a computer?

- Yes
- No - Refer to training courses for digital inclusion

15. What does the resident use their computer for?

Dependent upon the response, consider a referral for a training course to develop IT skills via the link below and then go to question 14.

<https://ebs4portal-brentlive.msoutsourcing.co.uk/>

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16. Is the resident's Housing Benefit currently paid directly to their landlord?

- Yes - inform them that this could change when they start receiving Universal Credit
- No

17. Is the resident confident that they will be able to budget for their rent payments and pay them to their landlord when they become due?

Yes

No

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18. Does the resident currently have rent arrears of four weeks or more?

Yes

No

19. What is the resident's tenancy tenure type?

- Privately rented
- Registered Social Landlord (RSL) (e.g. Housing Association)
- Brent Housing Partnership (BHP)
- Temporary accommodation provided by Brent Council

If they are resident in privately rented accommodation, refer them to Housing Options for advice, otherwise refer them to their registered social landlord, BHP or the Temporary Accommodation Support Team, as appropriate for advice and any support available.