

**BMER Advice  
Network – London  
Partners Contact  
Information:**

**AdviceUK**

**0300 777 0107**

**Advice & Learning Bu-  
reau**

**RM8 - 020 8507 2444**

**Asian Women's Re-  
source Centre**

**NW10 - 020 8961 6549**

**Afro – Asian Advisory  
Service**

**SE5 - 020 7701 0141**

**Asylum Aid**

**N1 - 020 7354 9631**

**Asylum Support Ap-  
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**E2 - 020 7729 3056**

**Barnet Refugee Service**

**NW9 - 020 89059002**

**Bosnia Herzegovina  
Community Advice Cen-  
tre**

**NW10 - 020 8459 4201**

**Carila Latin American  
Welfare Group**

**N7 - 020 7561 1931**

**Centre for Armenian  
Information & Advice**

**W3 - 8020 8992 4621**

**Chinese Community  
Centre**

**W1 - 020 7439 3822**

**Corecog**

**E13 - 020 8548 4073**

**Day-Mer Turkish &  
Kurdish Community  
Centre**

**N16 - 020 7275 8440**

**East European Advice  
Centre (EEAC)**

**W6 - 020 8741 1288**

**East London Somali  
Youth and Welfare Cen-  
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**E1 - 020 7247 8488**

**Ethiopian Community  
Centre**

**N17 - 020 8801 9224**

**Haringey Somali Community  
& Cultural Association**

**N17 - 020 8885 1307**



Black & minority ethnic Advice Network

Delivering Advice, Information And  
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# BAN Newsletter

Edition 2- Page 1 — Dec 2013

## **Funding cuts and austerity measures have had a major impact on services BAN members provide and on the communities they serve. A few examples...**

“Over 800 fewer people in Tower Hamlets will be getting help from us this year with their benefits appeals, evictions and homelessness cases – this is because Island Advice lost 952 legal aid matter starts and 175 London Councils funded matter starts a year from 1st April 2013 and we have only gained 291 from other funding –.” *Island Advice Centre*

"The loss of London Council's funding has deprived our clients of access to crucial advice services and increased their hardship and misery." *Iranian association*

“... losing London Councils funding, means we have been unable to sustain our Triage Caseworker position which has forced us to cut our outreach and advice service by over 50%. ... The result is that destitution for this highly vulnerable client group is likely to increase as our capacity to help prevent and resolve destitution decreases – all at a time of severely restricted Legal Aid which is also having a negative impact on the types of clients and work we can undertake.” *Asylum Aid*

“Iraqi Association is expected to fill the gap created by cuts in public services and funding that’s led to [other] Iraqi community organisations downsizing or terminating their services. Groups such as the Kurdish Cultural Centre, Kurdish Association as well as others that have previously provided advice to Iraqis have ceased to do so. Many have been forced to divert their clients to Iraqi Association despite our loss of LC funding.” *Iraqi Association*

"Following the termination of the [London Councils] funding, ICC is now using a volunteer adviser for only two days per week and the centre is forced to be open only two days to the public instead of 5 days per week. This is an unfortunate situation for our community members who need to access information, advice and guidance in their own language which is one of their basic democratic rights and the foundation of a civil society. At the same time the new welfare reform and its complex nature, has increased pressure on national resources and caused extra confusion for our community members." *Iranian Community Centre*

“CAIA has had to reduce its quality marked advisory services used by London's 20,000 Armenian community to 3 days a week due to loss of LC and lack of other grant funds. Due to the financial uncertainty our experienced full time adviser has also left his post for a better paid position in the generic advice sector. This at a time when demand for our service is increasing and we are due for Advice Quality Standard audit.” *Centre for Armenian Information and Advice*

“The loss of our Education Support Project (previously funded by London Councils) has impacted on the number of Roma children and young people we have been able to support to register at school or college, deal with truancy and challenging behaviour, to provide supplementary teaching support for and to work closely with those who are being bullied or subject to anti-Gypsy racism in schools. This is during a time in which we are receiving increasing calls for support from schools, education welfare and directly from parents and children themselves and within the context of increasing Romaphobia.” *Roma Support Group*

**Would you like to Become a member of BAN?**

**Please go to Page 2!!!**

## **IKWRO**

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HA3 - 020 8427 0659

**Tallo Information Centre**

W3 - 020 8993 3187

**Tamil Welfare Association Newham**

E12 - 020 8478 05 77

**Tamil Relief Centre**

N9 - 020 8345 6301

**Welwetchia Legal Advice Centre**

N17 - 020 8808 1255



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# **BAN Newsletter**

Edition 2- Page 2 —Dec 2013

## **BAN Members Introduction**

### **East European Advice Centre**

EEAC is a registered charity that has been providing free front-line advice and support to Londoners from Central and Eastern Europe since 1984. Our free front-line advice and support targets CEE Londoners who are at risk of exclusion, isolation, and exploitation and it aims to help them gain the support they need to avert crisis, and to help them to fully participate in their communities and reach their goals. Our staff, volunteers and most of our committee members have direct experience of immigration. Our first-hand knowledge of the issues, coupled with links to London's CEE communities, make it possible for us to reach people who aren't connecting with other, essential services.

EE migrants constitute 5% of the London's population but EE rough sleepers constitute a disproportionate 31% of the street population (CHAIN report Mar-April 2013, Broadway Apr2013). There are overall 370,000 CEE migrants living in London (Census 2010). Polish is second most spoken language in England and in West London boroughs (Ealing) in particular (Census 2010, 4Mar2013). Our recent peer-led research, conducted between May and September 2013, confirmed what we already knew: that EE migrants don't access the advice and support they need due to a lack of awareness of services available, apprehension of support services (statutory and voluntary) and inaccessibility due to language barriers, opening hours and distance.

Changes in welfare and housing systems have been putting a substantial strain on our organisation with more people requiring urgent information on changes to benefits and support to tackle changes in their individual circumstances. We are also preparing for the growth of A2 (Romanian and Bulgarian) communities who may require information and extra support after their arrival in the UK.

We have been relatively successful in safeguarding funding for specialist advice and support projects but the cut from London Councils has been contributing to shortfalls in essentials areas of our existence: we struggle to cover some overheads and organisational development (first and foremost income generation), both of which are not covered by specialist projects.

### **Would you like to become a member of BAN?**

For details of how to join the network please contact  
Wesley Harcourt at AdviceUK:

Tel: 0300 777 0107 Email: [wesley.harcourt@adviceuk.org.uk](mailto:wesley.harcourt@adviceuk.org.uk)

To find out more about BAN, its members, where they are located and  
the services they provide, please visit our website:

<http://www.bmeadvicenetwork.org.uk/index.aspx>.

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# BAN Newsletter

Edition 2- Page 1 — Dec 2013

## Benefit Cap disproportionately affects BAMER communities

The benefit cap is one of a range of changes to welfare benefits introduced by the government this year. It sets a limit on the amount of benefits and tax credits that can be paid to claimants – for couples and lone parents with children the limit is £500 per week and for single people without children the limit is £350 per week. Certain claimants are exempt – those receiving working tax credit, the support component of ESA, Attendance Allowance, DLA and PIP – but many are expected to lose sums ranging from a few pounds to well over £300 per week and, as it is housing benefit that the ‘excess’ is taken from, is likely to result in a rise in rent arrears, repossessions and homelessness.

In Tower Hamlets, it has been estimated that over 1000 households will be affected by the benefit cap, losing an average of £84 per week with the largest families losing the most. According to the results of an Equality Analysis carried out by Tower Hamlets Homes, the social landlord responsible for the rump of ‘council housing’ in the borough, 2.9% of Somali tenants and 1.9% of Bangladeshi tenants will be affected by the benefit cap compared to 0.3% of white British tenants – in other words, Somali tenants in receipt of housing benefit are ten times, and Bangladeshi tenants in receipt of HB six times more likely to be impacted by a benefit cap than White British recipients. It can be assumed that this pattern is likely to be replicated across other rented accommodation in the borough whether social or private tenancies. Taken with the high (and rising) rents in this area, the low employment opportunities for local communities, other changes to the benefits system and the highest levels of homelessness and child poverty in London, advice centres in the borough are struggling to cope with the level of demand and the real hardship and destitution faced by many of our client groups.

### Benefit Cap – A Case Study

Mr U is a Bangladeshi man living with his wife and seven dependent children in a five bedroom Housing Association property. He and his family only received this larger property last year after years of overcrowding in a two-bedroom property which has had an impact on all the family members' health. Mr U himself has chronic health problems and receives the work-related component of Employment Support Allowance which means he is not exempt from the Benefit Cap. The family's total income from benefits was £717 per week including housing benefit of £136 per week so application of the benefit cap has meant the housing benefit is reduced to just 50p per week. Although we advised Mr U to apply for a discretionary housing payment (DHP), this can only be a short-term remedy and his other options - to try to appeal his ESA award in the hopes of getting the support component, or for his wife (who speaks very little English) to seek work of at least 24 hours per week, are both problematical. Currently, a DHP has been awarded to December and one child is no longer dependent although his benefit is still capped. This family is suffering real hardship and once the DHP runs out will struggle to pay their outgoings which include high utility bills for the large house and big family.

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## Bedroom TAX causes increased misery for BAMER communities and should be scrapped!

The government's recent Welfare Reform included measures restricting the amount of support people can get with their rent payments, known now as the Bedroom Tax. According to the new rules which came into effect in April 2013, the amount of benefit people living in social housing can get will be cut if they are deemed to have a spare bedroom. Quite significantly, the new rules also contain new definitions of what is a spare bedroom in that children under the age of 16 of the same gender or those under 10 regardless of their gender are expected to share the same room. Due to both the financial implications involved as well as the quite restrictive rules imposed, the bedroom tax has provoked widespread public reaction. The bedroom tax's ramifications have also begun to be felt within BAMER communities and community organisations working with them; their experience of working with communities facing this challenge and their suggestions based on this experience is worth recounting.

Organisations working with BAMER communities, through advice as well as other services have faced a sizeable and increased volume of housing and homelessness related queries in this period. This demonstrates the widespread effect and quite possibly the disproportionate impact of the new rules within these communities. The cuts in their benefits and the extra payments they have to make impacts on their overall financial wellbeing and adds more often than not to their deprivation. This is also tied to other new rules introduced in the same period such as the benefit cap which has hit a significant section of these communities. The difficulties are encapsulated in a sentence which we have begun to hear repeatedly from our users that they are now expected to make a choice between paying either for food or for rent. The bedroom tax seems also to be encouraging deprived sections of the communities to seek cheaper housing either through being under-housed or by moving away from inner city areas in a search for cheaper rents.

These significant issues are compounded by the fact that they have coincided with a time the communities are provided the least support to address these needs. Most organisations working with these communities have very little capacity to provide a general advice and support service, let alone specialist housing services due to funding cuts that have the same context as austerity measures. The amount of support such VCS organisations get, BAMER or not, have noticeably dwindled significantly.

The experience of organisations providing services to BAMER communities around bedroom tax related cases or queries seems wholly to be a counterproductive one; client groups feel victimised, it acts a negative factor for their financial wellbeing, usually adds to the deprivation that significant sections experience and they cannot receive the necessary support. Taken with other impacts of the welfare reform, the bedroom tax seems only to have served to disenfranchise considerable high-level need groups as well as organisations working with those communities.