

# **Tower Hamlets Community Advice Network** **(THCAN)**

A partnership of local advice centres that work together to ensure Tower Hamlets residents have access to free, high-quality advice and representation in social welfare law (welfare benefits, debt, housing, employment, immigration, etc) [www.thcan.org.uk](http://www.thcan.org.uk) website has information on advice providers services, factsheets, Referrals portal Sarah Sauvat [sarah.sauvat@island-advice.org.uk](mailto:sarah.sauvat@island-advice.org.uk) training bookings or want to share information for mailout contact [jo.ellis@island-advice.org.uk](mailto:jo.ellis@island-advice.org.uk)

1. Welfare Rights Advisors Forum:
2. Training Information:
3. Benefit Updates
4. New Projects, Services and Resources Information
5. Vacancies:
6. Advice Services Contacts (specialist advisors)

## **1. Welfare Rights Advisors Forum**

Last meeting 23<sup>rd</sup> April – Minutes will be available on THCAN website <https://thcan.org.uk/advice-agencies-information/> – Next meeting will be in July/August and we are going to try and see if someone from DWP can attend (especially from housing) , if you are not already on the invite list for these meetings and would like to attend, please email me

## **2. Free Training**

➤ Please see attached for some additional DWP sessions heading into Easter.  
**Harry McElwee** | Partnership Advisor - East London District | Department for Work and Pensions

## **3. Benefit Updates (Information from articles produced by Citizens Advice / CPAG /LASA / Benefits and Work updates summary**

### **➤ HMRC forms for intermediary organisations**

HMRC has acknowledged this issue and confirmed that the guidance for intermediaries on GOV.UK and form CH105 will be updated, form TC689 can be used to authorise a local Citizens Advice to speak to HMRC about Child Benefit. You can [view form CH105 on GOV.UK](#). You can [view form TC689 on GOV.UK](#).

From April, your clients may see an increase in their monthly income. Benefit claimants do not need to do anything as these payments will automatically increase.

- **The National Minimum Wage has gone up:** If your clients are aged 21 or over, the minimum wage is now £12.21 an hour.

- **Most benefits have increased:** Many benefits have gone up by 1.7%.

This includes:

Universal Credit (UC)

Personal Independence Payment (PIP)

Maternity Allowance

Benefits paid by Social Security Scotland

- **The State Pension has increased:**

If your clients receive the full new State Pension, they'll now receive £230.25 a week, up from £221.20.

- **Carers can now earn more:**

If your clients receive Carer's Allowance or Carer Support Payment (Scotland), they can now earn up to £196 a week without it affecting their payments, increasing from £151.

- **Universal Credit Debt deductions are now lower:**

If your clients are paying back money (like an advance payment) through UC, the amount taken each month has gone down. From April the DWP will only deduct 15% of their standard UC allowance, instead of 25%. This means if they were paying £98 back per month, they'll now pay £60.

- **Ban the Bailiffs** is a national campaign working to end the use of bailiffs for council tax debt collection. We are running a local campaign to persuade Tower Hamlets Council to stop using this harmful and unnecessary practice. Research and lived experience show that bailiff use often drives people further into debt and causes significant harm. We know it doesn't have to be this way – several councils have already taken action to end bailiff use, and we believe Tower Hamlets can too.

Please get in touch with Maria at **07850 573598** or [maria@debtjustice.org.uk](mailto:maria@debtjustice.org.uk) to find out more and support. **We're also holding a public meeting where you and any clients who may be interested are warmly invited: Where:** St Matthias Community Centre, Poplar and Limehouse, **Time:** 12:00–1:30pm

**Register here:** <https://tinyurl.com/bp7zfbvb>

- **NO LEGAL SILVER BULLET TO STOP PIP PROPOSALS**

Benefits and Work and Inclusion London have obtained counsel's advice on possible challenges to the Pathways To Work Green Paper proposals.

Given the information currently available, the chances of preventing the proposals being made law or overturning them subsequently appear to be limited.

[Read More and Comment](#)

#### ➤ **MOST AT RISK PIP HEALTH CONDITIONS REVEALED**

A Freedom of Information request by Benefits and Work has revealed the conditions most likely to be hit by the PIP cuts. The figures, show that they are overwhelmingly aimed at older, but still working age, claimants with physical health conditions, many of whom will have been employed for most of their adult life and some of whom will still be employed.

Almost half (46%) of all working age PIP claimants are at risk of losing their PIP award on review from November 2026, because they do not score 4 points or higher for any activity.

The percentage of claimants under threat includes: Back pain 79%, Arthritis 77%, Other Regional Musculoskeletal Diseases 71%, Chronic pain syndromes 68%, Cardiovascular diseases 62%, Respiratory diseases 55%, Anxiety and depression 48%, Multiple sclerosis and neuropathic diseases 48%

[Most at risk PIP health conditions revealed](#)

#### ➤ **ALMOST NINE OUT OF TEN STANDARD RATE PIP AWARDS FAIL NEW TEST**

The PIP 4-point rule will lead to almost nine out of ten current standard daily living awards being at risk of failing on renewal, a freedom of information request has revealed. Out of 1,608,000 **enhanced** daily living awards, 13% (209,000) get fewer than 4 points in all activities. Out of 1,283,000 **standard** daily living awards, 87% (1,116,000) get fewer than 4 points in all activities.

[Read More and Comment](#)

#### ➤ **GREEN PAPER BENEFIT CHANGES - WHAT YOU CAN DO**

Visit our What You Can Do page for more information about actions you can take today to campaign against the Green Paper proposals.

The page includes information on, of course, how to contact your MP. But there's also ways to contact members of the House of Lords, All Party Parliamentary Groups and more. And the suggestion that, if you can't find anyone to vote for if you area has local elections, it's definitely worth considering spoiling your ballot.

[Read More and Comment](#)

#### ➤ **EXTRA STAFF TO CHECK ON CARERS ALLOWANCE OVERPAYMENTS**

The DWP is hiring additional staff so that it can check on 100% of the carer's allowance (CA) breach alerts it receives and quickly contact carers if they are being overpaid, the Guardian reports.

### [Read More and Comment](#)

- Reviewed the online resources available to share
- Redundancy – Guidance and Support [Redundancy - Guidance and Support for Employees](#)
- Looking for Work [Guidance and Support for People Looking for Work](#)
- Job help - [Get support from JobHelp](#)
- Find a Job - [Find a job service - Job search](#)
- Financial – Redundancy [Redundancy: What financial help can I get?](#)
- **Compensation for State Pension changes**

Following a Parliamentary Ombudsman finding of maladministration, the DWP is inviting applications for compensation from individuals living abroad who believe they were adversely affected by the ending of the State Pension adult dependency increase (ADI). While new claims for ADI ceased in 2010 and all payments ended in 2020, the Ombudsman identified failings in how the DWP communicated this change to those living outside Great Britain after April 2010. Affected individuals should contact the DWP to request compensation.

You can [read the guidance on the ending of State Pension ADI increases on GOV.UK](#).

#### ➤ **Paying for care at home**

From 1 April 2025, care in the home is no longer a chargeable service.

Where charges apply for other Adult Social Care services, a social care practitioner will give you a financial assessment pack that contains:

- a consent letter
- declaration form
- declaration form guidance notes.

Most sources of income will be considered while others, including housing-related and [disability-related expenditure](#) (DRE) will not be.

#### ➤ **Work coach shortage**

A report from the National Audit Office has found that the DWP has reduced the level of support provided to Universal Credit claimants since 2023 due to a shortage of work coaches.

See - [National Audit Office Report 31 March 2025](#)

#### ➤ **DWP statistics show nearly a third of children living in poverty**

The DWP has published its 'Households below average income' statistics which estimate that: 31 per cent of children (4.5 million) were living in relative low income households (below 60 per cent of the contemporary median income after housing costs); 19 per cent of working-age adults (7.9 million), and a similar proportion of pensioners (1.9 million), were in relative low income; and 20 per cent of households

where at least one person is disabled were in relative low income, compared to 15 per cent of households with no disability.

See - [Households below average income: for financial years ending 1995 to 2024](#)

See - [DWP Impact Statement](#)

➤ **DWP uprating guidance**

The DWP has released new guidance covering uprating for 2025/26. This confirms: increases to non-dependent deductions and Universal Credit (UC) housing costs contributions

the increase of the National Insurance lower earnings limit to £125 per week

increases in the rates of the severe disability premium transitional element (SDPTE), as well as in the additional amounts of the SDPTE

increases in the UC work allowance, to £684 and £411

an increase in the weekly earnings limit for Carer's Allowance, to £196

You can [read the DWP's guidance on uprating Advice for Decision Making Memo 05/25](#).

You can [read the DWP's guidance on uprating Decision Maker's Guide Memo 05/25](#).

➤ **Disability Living Allowance (DLA) case law relating to Attention Deficit Hyperactivity Disorder (ADHD)**

The higher rate of the mobility component of DLA can be awarded if someone has a 'severe mental impairment', displays severe behavioural problems, and qualifies for the highest rate of the care component. To meet the definition of having a severe mental impairment, the person must have "arrested development or incomplete physical development of the brain, which results in severe impairment of intelligence and social functioning."

You can [read the UT decision in PM \(by his appointee\) v SSWP \[2025\] UKUT 85 \(AAC\)](#)

➤ **Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper'.**

A public consultation has started to gather feedback on these proposals (anyone can attend). The consultation will close 12 weeks from when all the accessible versions are published in early April.

[Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper - GOV.UK](#)

#### **4. New Projects /services, information, and resources**

- Conflict resolution / parents training

#### **5. Vacancies**

➤ Generalist Case Adviser/Case Worker job description attached to this email.  
**Radhika Rajani** | Head of Operations, First Love Foundation

## **6. Advice Services**

Tower Hamlets Advice benefit advice services details [Advice Centres - THCAN](#)

Specialist advice providers All the advice providers listed on [www.thcan.org.uk](http://www.thcan.org.uk) provide benefit advice and help with form filling.

**Legal Advice Centre** PIP appeals and Family Law matters. For PIP, please use the following email [Benefits@legaladvicecentre.London](mailto:Benefits@legaladvicecentre.London)  
For Family Law, please use the following email  
[Familylaw@legaladvicecentre.London](mailto:Familylaw@legaladvicecentre.London)

**Complex/appeal/specialist advice is available at the below organisations**

Organisation	E-mail	Tel Advice
Citizens Advice Bureau	<a href="mailto:advice@eastendcab.org.uk">advice@eastendcab.org.uk</a>	0203 855 4472
Island Advice Centre	<a href="mailto:admin@island-advice.org.uk">admin@island-advice.org.uk</a>	0207 987 9379 Tuesday 10am to 12
Legal Advice Centre	<a href="mailto:admin@legaladvicecentre.london">admin@legaladvicecentre.london</a>	0203 606 0372
Tower Hamlets Law Centre	<a href="mailto:info@thlc.co.uk">info@thlc.co.uk</a>	0207 538 4909 9.30am-5pm Mon-Fri