

# Mind Your Money!

Mind in Harrow's Welfare Bulletin 11<sup>th</sup> Issue March 2019

For links in this bulletin, see the "Info & Weblinks" section of our website [www.mindinharrow.org.uk](http://www.mindinharrow.org.uk)

## Welcome to the eleventh issue of our Welfare Bulletin

This first edition of 2019 continues to bring to you the latest changes and updates in welfare benefits that are due to affect people experiencing mental health difficulties in Harrow. It will enable you to become aware of upcoming changes and allow you to prepare accordingly. The Government's Welfare Reform Act continues to have a big impact on those who receive benefits, with gradual changes being implemented from month to month. There has been significant positive developments of late in government decisions to improve access to disability benefits for those with mental health needs. This eleventh bulletin aims to keep you informed of these changes current and future, in order for you to take action with your welfare benefits issues.

## UNIVERSAL CREDIT (UC)

Universal Credit is a new single payment social security benefit being launched by the DWP. It is replacing most means-tested benefits including income based Job Seekers Allowance (JSA) and ESA, Income Support, Housing Benefit, Working Tax Credit and Child Tax Credit. UC is made up of individual elements and each element has its own conditions to meet.

Universal Credit began to be introduced in Harrow from October 2015 and will now aim to be in full effect by 2022. The UC Full service has been live in Harrow since July 2018, meaning that to make a new claim for welfare benefits, you would need to apply for UC and the legacy benefits will be gradually phased out.

If you are currently receiving legacy benefits, you do not need to apply for UC unless you receive a formal request asking

you to do so. You will only be moved over to UC if there is a trigger to do so including a change in employment status, family circumstances, a partner leaving or joining the household, starting or stopping being a carer or disability claim, renewing or changes to tax credits, moving home or taking up a new tenancy.

More information on what might trigger a change to UC is available here:

[https://www.entitledto.co.uk/help/changes\\_that\\_trigger\\_Universal\\_Credit](https://www.entitledto.co.uk/help/changes_that_trigger_Universal_Credit)

The next stage of the UC roll out is to transition those receiving ESA onto UC. They will first focus on those receiving income related ESA and this will begin to happen strategically from 2020, with 10,000 test cases transitioning in 2019. The aim is to have everyone converted to UC from ESA by the end of 2023. Look out for a letter or a phone call advising you when you need to apply for UC. It is not clear yet how these changes will affect those receiving contribution based ESA. From July 2020 when moving from JSA/ESA to UC, there will be an additional payment of 2 weeks to bridge the gap whilst the UC claim is processed within 5 weeks. Please see the ESA section for further details on this process.

## **Work Allowances**

From April 2019 work allowances in UC will increase by £1000. Working parents and people with disabilities on UC will be £630 better off every year as a result of this change. Households will be able to keep more of what they earn due to the reduction in the amount of their earnings subject to the UC taper rate.

Other plans are also in place to support people moving from the old welfare system to UC. These will be put into action nearer the end of the year.

Paying back overpayments and debts from UC advances will now be recovered more slowly from October 2019 at a rate of 30% instead of the original 40%.

### **Severe Disability Premium**

Severe Disability Premium (SDP) is an extra payment that is allocated to you on top of your ESA entitlement if you are receiving the daily living component of PIP. Previously, we were informed that if you are receiving the severe disability premium or the work related activity component under your existing benefits, you will receive transitional protection to ensure you don't lose any income when you change over. From Jan 2019, it was announced that you can't make a new claim for UC if you are receiving SDP in your current benefit, meaning you will be required to remain on legacy benefits for the time being. For further information about the SDP update:

<https://www.disabilityrightsuk.org/news/2019/february/severedisabilitypremium>

For more detailed information on how to claim Universal credit, please download our factsheet available at:

[http://directory.mindinharrow.org.uk/Content/Factsheets/3861\\_UC%20Factsheet%205.06.18.pdf](http://directory.mindinharrow.org.uk/Content/Factsheets/3861_UC%20Factsheet%205.06.18.pdf)

'Universal Credit and You' provides an overview of UC for claimants and can be downloaded from:

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/680837/universal-credit-and-you-140218.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/680837/universal-credit-and-you-140218.pdf)

### **Universal Credit National Helpline:**

0345 600 0723

Please note calls incur a charge.

### **Universal Credit Freephone numbers:**

Live Service: 0800 328 9344

Full Service: 0800 328 5644

Information about Universal Credit can be found on the DWP website

[www.gov.uk/universal-credit/overview](http://www.gov.uk/universal-credit/overview)

## **HOUSING BENEFIT AND COUNCIL TAX SUPPORT**

With the recent introduction of Universal Credit (UC), most Housing Benefit (HB) claims will now be paid via the Housing Element of UC. This means that you will no longer need to apply for HB separately via Harrow Council. You need to ensure that when you are applying for UC, you enter the exact amount of rent in total that your landlord requires, this includes the HB amount that may have previously been paid on your behalf. Under UC, it will now be your responsibility to pay your rent to your landlord from your monthly UC payment. However, there are some exceptions to this rule particularly for those who are in temporary or supported accommodations, where you will have to still claim Housing Benefit via Harrow Council. You will be notified when you meet your job coach in your initial interview if you need to apply for HB separately.

Please note in all cases you will still need to apply for Council Tax Support via Harrow Council.

**To find out if you may be entitled to Council Tax Support and how to make an online claim, please visit [www.harrow.gov.uk/benefits](http://www.harrow.gov.uk/benefits).** There is also an online calculator available linked to the online claim form.

If you are currently in receipt of Housing Benefit or Council Tax support then you must **notify the Council of any changes to your circumstances**. This will ensure that you are not overpaid and that you are receiving your full entitlement since claims are not always backdated to the date the change occurred.

Backdating Housing Benefit claims was reduced in April 2016 to a maximum of 1 month for working age claimants. Claimants of state pension credit age can however have claims backdated by up to 3 months if there are justifiable reasons.

Backdating claims for Council Tax Support is possible up to 3 months for both working age and state pension credit age applicants.

**You are encouraged to notify the Council of changes to your situation** online at

[www.harrow.gov.uk/circumstances](http://www.harrow.gov.uk/circumstances)

Additional information can be found at [www.harrow.gov.uk/housing](http://www.harrow.gov.uk/housing).

For clients that are still receiving Housing Benefit, the payments are paid in arrears of 4 weeks and the payment dates for 2019 are available at:

[http://www.harrow.gov.uk/info/200205/housing\\_benefit/261/how\\_and\\_when\\_is\\_housing\\_benefit\\_paid](http://www.harrow.gov.uk/info/200205/housing_benefit/261/how_and_when_is_housing_benefit_paid)

### **Local Housing Allowance (LHA)**

Tenants that rent from private landlords and claim housing benefit use a LHA to calculate the **maximum amount of Housing Benefit** to which you would be entitled. The LHA is based mostly on the size of your property as well as other factors. To find out what your LHA is, please visit: [www.harrow.gov.uk/lha](http://www.harrow.gov.uk/lha)

### **Social Sector Size Criteria (SSSC)/ 'Bedroom Tax'**

Since April 2013, there has been a limit in place for how much Housing Benefit can be claimed, according to the number of bedrooms in your household. If you are under-occupying your property, then your Housing Benefit will be reduced by a percentage depending on the number of spare rooms.

From April 2017, there has been an **extra bedroom allowance** for Housing Benefit claimants. A list of how many people can occupy each room is available from the following website:

[www.harrow.gov.uk/sizecriteria](http://www.harrow.gov.uk/sizecriteria). If you are a council tenant and your property is larger than your needs, there is **help available to transfer or exchange to a smaller property**. To discuss this possibility, please call the under occupying housing team on: 0208 424 1509.

### **Temporary Absence from Home**

When you are receiving Housing Benefit and Council Tax support, you are required to be living at home during this time. There is a period of absence that is permitted without disrupting your payments, which has been recently changed to 4 weeks as of April 2017. For more information on temporary absence, you can access the guide from:

[http://www.harrow.gov.uk/downloads/file/8681/housing\\_benefit\\_and\\_council\\_tax\\_support\\_temporary\\_absence\\_guide](http://www.harrow.gov.uk/downloads/file/8681/housing_benefit_and_council_tax_support_temporary_absence_guide)

### **Admission to Hospital**

Please be aware that if you are admitted to hospital, there may be a disruption to your income depending on the type of benefit you are receiving and also your length of stay. DLA and PIP payments will stop after 28 days of being in hospital. If you are claiming Carers Allowance for someone in hospital that is receiving these benefits, then these payments will also stop after 28 days. If you are receiving income based ESA, this will only be reduced after 28 days but will stop entirely after 52 weeks. There is no reduction to contribution based ESA. Housing Benefit and Council Tax will continue to be paid as usual up until 52 weeks.

For further information on benefits whilst in hospital please visit:

<https://www.turn2us.org.uk/Benefit-guides/Going-into-Hospital-and-benefits/Benefits-in-hospital>



### **EMPLOYMENT RELATED**

**Employment Support Allowance (ESA) is** available to those who are experiencing mental health problems and as a result are unable to work. There are 3 types of ESA; New Style ESA, Contribution based and Income-based ESA. Income based ESA, is now included within your UC payment. You will need to state in your online application and at the first meeting with your job coach why you are unable to work. The other two types of ESA, would need to be claimed separately. Before you claim for ESA you can check you are applying for the right one for your situation by using the Turn 2 us benefits calculator at: <https://benefits-calculator.turn2us.org.uk/AboutYou>

The quickest way to apply for contributory and income related ESA is by phone:

**0800 169 0350** (Monday to Friday, 8am to 6pm.)

You can also post form ESA1 to your local Jobcentre Plus office. The interactive version of form ESA1 can be filled out on a computer. For further information visit:

[www.mind.org.uk/news-campaigns/campaigns/benefits/where-you-can-find-help/](http://www.mind.org.uk/news-campaigns/campaigns/benefits/where-you-can-find-help/)

If you have already made a claim for contributory based and new style ESA and need to clarify details of your payment please call: **0800 169 0310**. Please note this number cannot support with UC queries.

Please note that if you are currently receiving income-related ESA, you **do not** need to apply for Universal Credit until you have been advised to do so. The next stage of the UC roll out is to transition those receiving income-related ESA onto UC. This will begin to happen from 2020, with the aim of having everyone converted to UC by the end of 2023. They are piloting the transition for 10,000 applicants in 2019, although there is not currently a schedule of how and when people will be moved over, but we will provide updates once information is released.

Look out for a letter or a phone call that will advise you when and how you will need to move over to UC. If you do not follow the actions stated, **your benefits will be stopped**. You will be given 3 months to apply for UC. If you are unwell, or there are circumstances that mean you are unable to claim UC within the 3 month time period, it is important that you inform the DWP, as they will be able to grant you an extension until you are well enough to make this transition to UC. You may also be asked for some additional financial information to see if you qualify for a top up payment. If you are receiving the severe disability premium or the work related activity component under your existing benefits, you will receive transitional protection, which is a payment that will cover the shortfall under to UC, to ensure you don't lose any income. Please note that you should not be asked to attend any additional work-related activity assessments other than the planned assessments under ESA. The

outcome of your previous assessment, will be carried over to your claim. There is likely to be a gap of at least 3 weeks from your last payment of ESA until your first payment of UC. If this is not possible to manage on, you can request an advance payment to cover this period, which will be in the form of a loan that will be deducted from future UC payments.

As of September 2017, claimants currently in the support group for ESA with limited capacity to work and work related activity (LCWRA) for Universal Credit (UC) who attend a Work Capability Assessment (WCA) will no longer need to be re-assessed if they have a **severe lifelong disability or health condition** and are unlikely to ever move to work. A specified criteria will need to be met, such as considering the nature of the condition, if it is likely to improve and if there is any realistic expectation that you would move towards work or take part in work related activity at any point in the future. You will be informed whether you fall into this category and therefore do not need to be periodically re-assessed after your next WCA.

### **Mandatory Reconsideration**

If you want to dispute the outcome of your Work Capability Assessment, you will have to go through a 'reconsideration' process **before you are put forward for appeal**. This is a process in which the decision you are disputing is reassessed by a different decision maker. It is crucial that you **ask for a mandatory reconsideration within a month** of the original decision date and there are two ways of doing this.

Firstly, by phone (contact number will be on your decision letter) or by filling out a form. The form and guidance on how to fill it out can be accessed via the link below.

<https://www.gov.uk/government/publications/challenge-a-decision-made-by-the-department-for-work-and-pensions-dwp>

While this process is underway you are entitled to apply for an alternative benefit such as JSA. Mandatory reconsiderations also apply for the PIP application process.

This process doesn't include disputing claims for Housing Benefit, which you need

to contact the local council, or Child Benefit, Guardian's Allowance or Tax Credits for which you need to contact HMRC.

### **Health and Work Conversation**

If you are making a claim for ESA for the first time you may be required to attend the Job Centre for an interview regarding your health and work. This is different from the Work Capability Assessment. The purpose of this conversation is to discuss the type of work that you would like to do in the future and to make a plan on how you may achieve this. This interview has now been made mandatory and will be rolled out across the country over the next few months. Those that do not attend may risk a benefits sanction, so **it is important that you attend**. There are a list of exceptions for those who are suffering from a severe medical condition that will prevent them from attending. If you receive a letter asking you to attend a Health and Work conversation and you are too unwell, it is important that you phone the Job Centre to inform them that you are too unwell to attend.

### **The Work and Health Programme**

The government's Work and Health Programme has been started in Harrow from February 2018. This is an employment scheme that will replace the current Work Programme and Work Choice Schemes. You may be asked to attend if you are receiving JSA, ESA or Universal Credit. This is a **voluntary scheme for those with health conditions or disabilities**. You should not be required to attend the programme if you do not want to take part or are too unwell. Look out for further information available at the Job Centre for further details on this programme.

## **DISABILITY BENEFITS**

### **Personal Independence Payment (PIP)**

PIP has replaced Disability Living Allowance (DLA). There was a nationwide roll out in which reassessments were chosen at random throughout the country rather than by postcode.

It is no longer possible for people of working age to claim DLA. The majority of clients have now been transitioned over

and are now receiving PIP. If you are among the few that have still not moved over, look out for a letter about reapplying for PIP from the Department of Work and Pensions (DWP). **Make sure that you follow these instructions and apply for PIP as soon as possible.**

If you fail to complete your application for PIP **within four weeks** of receiving your letter, **your DLA payments will stop**.

If you apply for PIP within four weeks of receiving this letter you will keep getting DLA until a decision is made about whether you should receive PIP. More information about PIP can be found at [www.gov.uk/pip/overview](http://www.gov.uk/pip/overview).

If your contact details have recently changed, you should **update the DWP** by calling on the number below to make sure that you receive this letter.

### **New claims for PIP**

To make a claim, phone DWP on the PIP new claims phone line.  
Telephone: 0800 917 2222  
Textphone: 0800 917 7777  
Monday to Friday, 8am to 6pm

For information about seeking advice for a claim already made please visit: [www.gov.uk/disability-benefits-helpline](http://www.gov.uk/disability-benefits-helpline).

You will be invited to a PIP assessment where you will be assessed on several areas of your life and how your disability affects you on a daily basis. **It is important that you attend this meeting and provide letters** from doctors, medical professionals, hospital appointments and medications. If you do not attend this meeting, you will be refused payment of PIP. For details of the questions that will be asked at this assessment please visit: <http://www.benefitsandwork.co.uk/pip/indexxx.php>

In December 2017 the courts ruled that recent restrictions to Personal Independence Payment (PIP) discriminated against people with mental health problems. The changes occur around assessing the ability to complete a journey, which previously did not take into account psychological distress. Recently the courts ruled that **people who find it difficult to undertake journeys because of**

**psychological distress should be eligible for the enhanced mobility component of PIP.** Action has been ordered to examine existing cases to identify and contact those who may be entitled now this change has been made. This change is expected to affect 10,000 claimants who are due to receive an extra £70-£90 a week by 2023. Information regarding the process for being re-assessed for PIP have not been released yet, though we understand that the DWP will be contacting applicants who applied Dec 2016 onwards and are affected by this change.

If you have a PIP assessment coming up, this will be processed as according to the existing system until the new guidance for assessment is published. However, please do mention how psychological distress affects you travelling, when you are assessed. The Government states that the new law should already be applied in court. This means that if you are going for an appeal, the new law is now in place and the decision should take into account the way psychological distress affects you when making journeys for the higher level of PIP.

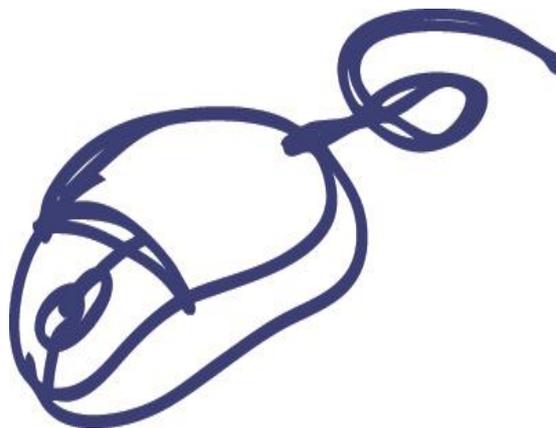
### **New Guidance**

According to updated guidance people suffering from severe and life-long conditions will no longer need to attend regular reviews for PIP. This relates to anyone awarded the highest level of support under PIP and whose needs are expected to stay the same or increase. Instead of an assessment there will be a light touch review every 10 years. Information on this has not been released yet by the government yet.

For more detailed information on PIP including updates and the process so far you can download the PIP handbook at: <https://www.gov.uk/government/publications/personal-independence-payment-fact-sheets/pip-handbook>

There are also a series of YouTube videos which have been released which explain the PIP process and can be accessed on the links below:

<https://www.gov.uk/government/news/personal-independence-payment-customer-journey-films>



## **FURTHER BENEFIT CHANGES**

### **Reduced Benefits Cap**

The Benefits Cap is a restriction on the amount of benefits a household can receive. The cap is currently set at £23,000 a year (£442.31 a week) for working age families and £15,410 a year (£296.35 a week) for single adults with no children in Greater London. This came into effect nationally from Autumn 2016 and was implemented in Harrow from November 2016.

The Benefits Cap applies if you or your partner are of working age and are receiving Housing Benefit and/or Universal Credit (Housing element). Benefits counted towards the cap include: Housing Benefit, Income Support, JSA, ESA, Incapacity Benefit and Universal Credit. Households that are receiving total qualifying benefits that exceed the cap will have their Housing Benefit reduced to fall within the limit.

Please note that if you are **receiving DLA or PIP** this means that you are **exempt from the cap**. Being exempt means that your benefit won't be capped, even if your total benefit income exceeds the limit of the cap. Other **benefits that are not included towards the Benefit Cap** are: ESA (support and limited capability for work related activity group), Carers Allowance and Attendance Allowance.

The Benefits Cap is currently in effect in Harrow. To receive support and guidance around the Benefits Cap and how this will affect you, contact with the Council and Housing Services is recommended.

For more information please visit:

[www.harrow.gov.uk/benefitcap](http://www.harrow.gov.uk/benefitcap)

[http://www.harrow.gov.uk/info/200003/housing\\_policies\\_and\\_planning\\_for\\_housing/629/welfare\\_reforms\\_affecting\\_housing](http://www.harrow.gov.uk/info/200003/housing_policies_and_planning_for_housing/629/welfare_reforms_affecting_housing)

To calculate your full benefit entitlement online visit:

[www.harrowcalc.entitledto.co.uk](http://www.harrowcalc.entitledto.co.uk)

To calculate how the Benefits Cap will affect your household, you can use the Benefits Cap calculator:

<https://www.gov.uk/benefit-cap-calculator>

For further information on the reduced Benefits Cap online visit:

[www.citizensadvice.org.uk/benefits/the-benefit-cap/the-benefit-cap-what-you-need-to-know/](http://www.citizensadvice.org.uk/benefits/the-benefit-cap/the-benefit-cap-what-you-need-to-know/)

**If your income is reduced** as a result of the Benefits Cap, the options that you can take to reduce the impact include:

- Increasing your work hours and to apply for Working Tax Credit.
- Explore whether a member of your household can claim a benefit that is excluded from the cap.
- Look for a cheaper accommodation alternative.

In particular cases, you may be exempt from the Benefits Cap. For detailed information regarding this, please visit: [www.turn2us.org.uk/Benefit-guides/Benefit-Cap/Am-I-affected-by-the-Benefit-Cap#guide-content](http://www.turn2us.org.uk/Benefit-guides/Benefit-Cap/Am-I-affected-by-the-Benefit-Cap#guide-content)

### Legal Aid at Tribunals

There is no legal aid available for: welfare benefit advice; application for First-tier Tribunal; permission to appeal a decision of the First-tier Tribunal to the Upper Tribunal. Legal Aid is only available for appeals in the Upper Tribunal and higher courts and also for exceptional cases.

### Freephone numbers

The Department of Work and Pensions (DWP) have announced from November 2017 that all phone numbers relating to welfare benefits will have a free phone number which can be called free of charge to chase or enquire about a claim. Please see below:

UC Live Service: 0800 328 9344

UC Full Service: 0800 328 5644

PIP enquiry: 0800 121 4433

DLA enquiry: 0800 121 4600

ESA enquiry: 0800 055 6688

AA enquiry: 0800 731 0122

Pension Credit: 0800 99 1234

State Pension: 0800 731 7898

Winter Fuel Payment: 0800 731 0160

Carers Allowance: 0800 731 0297

Jobcentre enquiry: 0800 169 0190

Social Fund: 0800 169 0140

Benefit Enquiry: 0800 169 0310

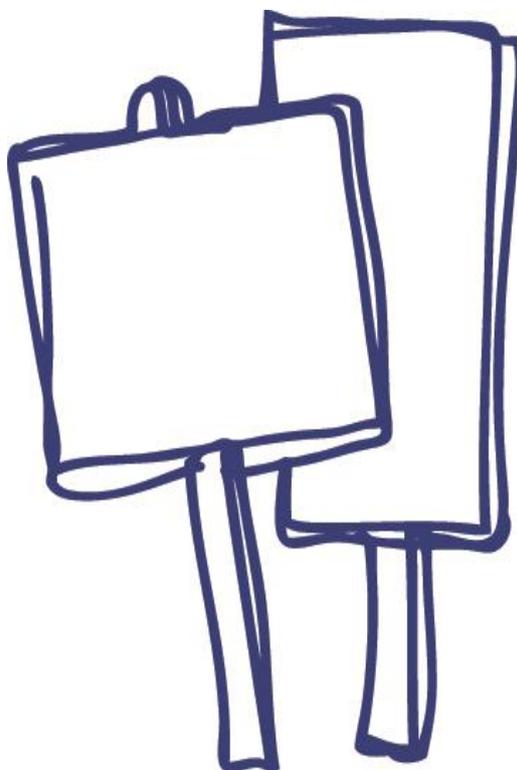
### Mixed Age Couples

From 15<sup>th</sup> May 2019, the benefit entitlement for Pension Credit, will now be based on the youngest partner and not the oldest.

Meaning that if you reach the state retirement age first, you will need to wait until your younger partner has reached state retirement age before you can claim pension age benefits and in the meantime apply for Universal Credit. If this change is likely to affect you, it is important that you apply for Pension Credit prior to this date to secure the higher rate. The state retirement age is currently 65 years and 4 months.

For further information please visit:

[www.entitledto.co.uk/mixed-age-couples](http://www.entitledto.co.uk/mixed-age-couples)



## **CONCESSIONARY TRAVEL ENTITLEMENTS**

For guidance notes for all Harrow Council concessionary travel entitlements and to complete an online application form please visit:

[http://www.harrow.gov.uk/info/100010/health\\_and\\_social\\_care/527/blue\\_badge\\_freedom\\_pass\\_and\\_taxicards](http://www.harrow.gov.uk/info/100010/health_and_social_care/527/blue_badge_freedom_pass_and_taxicards)

You can also apply to have a parking space outside your home at [www.harrow.gov.uk/info/200072/parking/835/applying\\_for\\_a\\_disabled\\_person\\_s\\_parking\\_space](http://www.harrow.gov.uk/info/200072/parking/835/applying_for_a_disabled_person_s_parking_space).

### **Discretionary Freedom Pass**

Harrow residents experiencing mental health problems can apply for the Discretionary Freedom Pass if they meet the **mental health eligibility criteria** set locally by Harrow Council. This is available on the website above. It is important that you check the criteria before applying to give yourself the highest chance of success. Once you have sent in your application form, a Council contractor called Access Independent will assess your application against the eligibility criteria.

### **National Disabled Person's Freedom Pass**

This is a legal entitlement if you meet the eligibility criteria:

#### **Automatic Eligibility Criteria**

Harrow residents are automatically entitled to apply for a National Disabled Person's Freedom Pass if they are

- in receipt of the higher rate mobility component of DLA
- in receipt of War Pensioner's Mobility Supplement

#### **Assessed Eligibility Criteria**

Under Section 92 of the Road Traffic Act 1988, people with a 'severe mental disorder' and assessed as not fit to drive by a medical professional, may be eligible for National Disabled Person's Freedom Pass. Individuals experiencing difficulties managing drugs and/or alcohol intake are not included as part of the criteria. It is not a requirement that a driving licence should be refused before applying for a freedom pass. You would need to provide evidence

from your consultant psychiatrist along with your application to state that you would be refused a driving licence should you apply.

For details of the full eligibility criteria, please read 'Harrow's Eligibility Policy' available on the website given above.

### **Blue Badge**

Currently a Blue Badge can only be issued to applicants with a disability if one of the following criteria has been met:

- The applicant has been awarded 8 points or higher on the moving around component of PIP assessment.
- The applicant is not able to walk independently 50m.

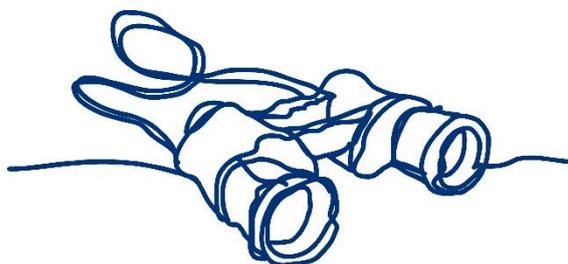
This overlooks those who have difficulty moving around due to psychological distress. After a recent consultation, it has been agreed to extend the blue badge criteria to those with hidden disabilities. The criteria is due to extend to those who cannot undertake a journey without there being a risk of serious harm to their health or safety or that of any other person (such as young children with autism), those who cannot undertake a journey without it causing them very considerable psychological distress or have very considerable difficulty when walking (both the physical act and experience of walking). These changes are due to be applied to Blue Badge applications some time in 2019, although the details of when and how this will happen have not yet been released.

Those that are eligible for Blue Badges can now complete the application online via the website below:

<https://www.gov.uk/apply-blue-badge>

For more information regarding the eligibility at present, please visit:

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/197719/can-i-get-a-blue-badge.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/197719/can-i-get-a-blue-badge.pdf)



## **HARROW HARDSHIP FUND – HARROW COUNCIL**

From 1<sup>st</sup> April 2017, the Harrow Emergency Relief Scheme was abolished and a new Harrow Hardship scheme put in place.

Harrow Hardship Fund provides residents experiencing financial difficulty with emergency food provisions and travel costs, albeit restricted to specific areas. Details of this can be found at [http://www.harrow.gov.uk/info/100001/benefits\\_and\\_council\\_tax/1970/harrow%E2%80%99s\\_hardship\\_fund\\_scheme](http://www.harrow.gov.uk/info/100001/benefits_and_council_tax/1970/harrow%E2%80%99s_hardship_fund_scheme)

For queries around the Hardship fund please call: 020 8416 8266.

If you require financial support to purchase items to furnish your home and are currently living in a council property, it is advisable to contact Harrow Council Housing Department, to discuss options available to you.

Please contact Harrow Housing Advice on: 020 8424 1093

If you are experiencing financial difficulty and require support and guidance it would be advisable to contact Harrow Citizen's Advice Bureau.

Signposting information is also available through SWiSH. Please find contact details on the back page of this bulletin.

### **Food Bank**

People experiencing difficult financial circumstances and requiring emergency food provisions can access the Harrow Food Bank. Please note that you will need to present a voucher when you attend. For details of your local provider issuing vouchers please call: 020 8416 7344 or visit: <https://harrow.foodbank.org.uk/>

### **Discretionary Housing Payments**

Discretionary Housing Payment provides temporary additional assistance with housing costs to people experiencing hardship including those affected by Welfare Reform and who suffer with mental health issues. To find out if you meet the criteria and to make an application visit [www.harrow.gov.uk/dhp](http://www.harrow.gov.uk/dhp)

## **Harrow Council Vulnerable Adults Debt Policy**

If you are experiencing mental health problems and struggling to manage your finances, the Council has a policy to take into account your personal circumstances if you owe the Council money.

## **DEBT OR OTHER FINANCIAL ISSUES**

### **Directory of Support Services**

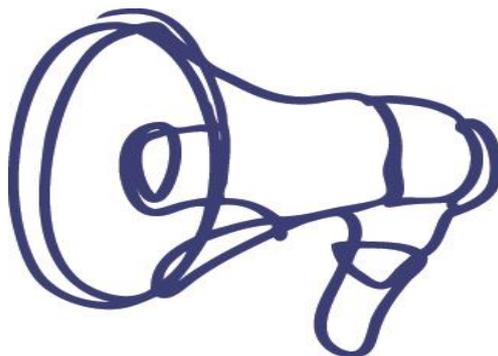
If you are struggling to make your Council Tax payments or in other ways financially, please visit [www.harrow.gov.uk/help](http://www.harrow.gov.uk/help) where you will be able to find organisations that may be able to help you.

### **Hardship Payments**

From October 2017, if you are suffering from a long term mental health condition and are receiving JSA, ESA or Universal Credit (UC), you could be eligible for a 'hardship payment' if you have been sanctioned. This is a loan to help you to cover expenses such as food and bills until the sanction ends. There are eligibility criteria that will need to be met before this is awarded available at: <https://www.gov.uk/universal-credit/if-your-payment-is-stopped-or-reduced> To make a claim for the hardship payment, you will need to contact the UC helpline on: 0345 600 0723.

### **Mortgage Interest Payment changes**

From 5<sup>th</sup> April 2018, Support for Mortgage Interest (SMI) payments ended. Claimants now need to ensure interest on mortgage and home improvement loans are paid. It is possible to accept an SMI loan from DWP to help with these costs, although this will need to be repaid with interest once the property is sold or ownership is transferred. For further details please visit: <https://www.gov.uk/support-for-mortgage-interest>



## **INFORMATION AND ADVICE FOR BENEFITS**

Applying for welfare benefits can be a complex and stressful process. There is support available for those requiring further information and advice.

The Support and Wellbeing Information Service Harrow (SWiSH) can provide details of websites, key contacts, services and helplines to provide further benefit information. There are also various contact details for **organisations that can support you** on the back of this bulletin.

Sign-posting for benefits case work is available for more complex cases that require specialist support.

### **WELLBEING INFORMATION**



#### **SWiSH – Support & Wellbeing Information Service Harrow**

Information and advice about local services that offer a range of wellbeing support including Mind in Harrow's Mental Health Information Helpline.

[www.harrowca.org.uk/support-wellbeing-information-service-harrow-swish/](http://www.harrowca.org.uk/support-wellbeing-information-service-harrow-swish/)

Tel: 020 8515 7867

[Support@SWISHHarrow.org.uk](mailto:Support@SWISHHarrow.org.uk)

#### **Mind in Harrow**

#### **Mental Health Information Helpline**

Specialist Information for those with mental health needs and their carers

Tel: 020 8426 0929

Visit [www.mindinharrow.org.uk](http://www.mindinharrow.org.uk)

### **Benefits calculators**

If you are unsure about the benefits that you are entitled to, you can complete an online benefit calculator that will guide you on the benefits you are eligible to apply for.

**Turn 2 us:** <https://benefits-calculator.turn2us.org.uk/AboutYou>

**Gov.uk:** [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)

### **Changes in local information services**

You may be aware that funding cuts have previously been made by Harrow Council to Harrow's information and advice services. The Welfare Benefits advice service at Harrow Association of Disabled people (HAD), provide specialist welfare benefits advice for people with disabilities now charges a small fee for its' service to compensate for the loss in funding. More information regarding these costs are attached to the back of this bulletin.

If you are unable to pay for advice, The Citizen's Advice Bureau (CAB) is now the contracted general information and advice service for Harrow. They are able to provide information on the following areas; housing, debt, welfare benefits and access to legal support. The easiest way to contact the CAB is to make contact via phone. Details of the opening times can be found on the back of this bulletin.

### **Harrow Online Mental Health Directory**



Trying to find services in Harrow that could help you, a friend or a member of your family?

Visit the **Harrow Online Mental Health Directory** at

[directory.mindinharrow.org.uk](http://directory.mindinharrow.org.uk)

The directory lists over three hundred local and national services that can help with a range of issues, including counselling, self-help groups, specialist mental health services, benefits, housing, support for carers and people from different cultural backgrounds. It also contains factsheets covering common mental health issues.

## SOURCES OF ADVICE & INFORMATION

### GENERAL WELFARE RIGHTS ADVICE

#### Harrow Council

Book an appointment online:

<http://www.harrow.gov.uk/oabs/Book.aspx>

Further info at: [www.harrow.gov.uk/benefits](http://www.harrow.gov.uk/benefits)

#### Harrow Council Switchboard:

020 8863 5611

#### Harrow CAB

##### Including debt advice

<http://www.citizensadviceharrow.org.uk>

Tel: 020 8427 9477

Phone lines open: Mon 12.30-7pm, Tues

9.30-12.30pm & 1.30-4pm, Thurs 12.30-

7pm, Fri 9.30-12.30pm & 13.30-4pm.

[advice@citizensadviceharrow.org.uk](mailto:advice@citizensadviceharrow.org.uk)

Civic 9 Milton House, Station Road,

Harrow, HA1 2XH

#### Welfare Benefits Service- Harrow Association of Disabled People (HAD)

[www.had.org.uk](http://www.had.org.uk)

Tel: 020 8861 9920

[general@had.org.uk](mailto:general@had.org.uk)

#### Benefits Advice (60+)- Age UK

Call for an appointment.

[www.ageuk.org.uk/harrow](http://www.ageuk.org.uk/harrow)

Tel: 0208 861 7980

[enquiries@ageukharrow.org.uk](mailto:enquiries@ageukharrow.org.uk)

#### Paiwand Afghan Association

[www.paiwand.com](http://www.paiwand.com)

Tel: 020 8905 8770

[info@paiwand.com](mailto:info@paiwand.com)

#### Brent Irish Advisory Services

Accessible to Harrow residents

[www.biasbrent.co.uk](http://www.biasbrent.co.uk)

Tel: 020 8459 6655

[info@biasbrent.co.uk](mailto:info@biasbrent.co.uk)

#### Harrow Law Centre

[www.harrowlawcentre.org.uk](http://www.harrowlawcentre.org.uk)

T: 020 8863 4355

[info@harrowlawcentre.org.uk](mailto:info@harrowlawcentre.org.uk)

#### Entitled to

[www.entitledto.co.uk/help/benefit\\_changes\\_april\\_2016](http://www.entitledto.co.uk/help/benefit_changes_april_2016)

[www.harrowcalc.entitledto.co.uk](http://www.harrowcalc.entitledto.co.uk)

### ADVOCACY SERVICES

#### Independent Care Act Advocacy, including mental health & Health complaints- Harrow Mencap

Please contact to check eligibility.

Tel: 020 8423 7382

[mencap@harrowmencap.org.uk](mailto:mencap@harrowmencap.org.uk)

### HOUSING RELATED

#### Harrow Council - Housing Advice Service

Tel: 020 8424 1093

[housingadvice@harrow.gov.uk](mailto:housingadvice@harrow.gov.uk)

#### Shelter

[http://england.shelter.org.uk/get\\_advice/advice\\_services\\_directory](http://england.shelter.org.uk/get_advice/advice_services_directory)

Tel: 0808 800 4444 [info@shelter.org.uk](mailto:info@shelter.org.uk)

### CONCESSIONARY TRAVEL ENTITLEMENTS

#### Harrow Council

You can download guidance or the application form for any of the following types of concessionary travel: Blue Badge, Disabled Person's Freedom Pass, Discretionary Freedom Pass by visiting [www.harrow.gov.uk/info/200072/parking/835/applying\\_for\\_a\\_disabled\\_person\\_s\\_parking\\_space\\_and](http://www.harrow.gov.uk/info/200072/parking/835/applying_for_a_disabled_person_s_parking_space_and)

[www.harrow.gov.uk/info/200034/disabilities/527/concessionary\\_travel](http://www.harrow.gov.uk/info/200034/disabilities/527/concessionary_travel) or by contacting

#### Harrow Concessionary Travel

PO Box 592 Civic Centre, Station Road,

Harrow, HA1 9BN

Tel: 020 8901 2680



[www.mindinharrow.org.uk](http://www.mindinharrow.org.uk)

Mind in Harrow, First Floor, 132 - 134 College Road,  
Harrow, Middlesex, HA1 1BQ

Tel: 020 8426 0929 Email: [info@mindinharrow.org.uk](mailto:info@mindinharrow.org.uk)

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Harrow



## HAD's Welfare Benefit Service Charges

No.	Area	Amount
1	Interview	£10
2	Charge for benefit claims when completed by HAD	£10
3	Charge for benefit claim when completed at a person's home	£15
4	Photo copies of documents	None
5	Mandatory reconsideration letter	£10
6	Staff attendance at a benefits tribunal	£50

**Payment by cash or cheque payable to HAD.**

**Please note that payment must be made before a meeting takes place.**

**Should a new source of funding be found in the future, we will review our charges.**

## Cannot Pay?

**"We understand that you may be unable or unwilling to pay for the Welfare Benefits Service."**

**If you do not wish to pay for Welfare Benefits advice, the Council has provided a grant to Citizens Advice Harrow for them to provide advice on a no charge basis.**

**Citizens Advice Harrow**

**Civic 9, Station Road**

**Harrow HA1 2XH**

**020 8427 9477**

**Their offices are by the Civic Centre.**

**Making a complaint to Harrow Council**

**If you wish to make a complaint to Harrow Council about HAD charging for Welfare Benefits advice, please telephone:-**

**020 8863 5611**