

Mind Your Money!

Mind in Harrow's Welfare Bulletin 9th Issue September 2017

For links in this bulletin, see the "Info & Weblinks" section of our website www.mindinharrow.org.uk

Welcome to the ninth issue of our Welfare Bulletin

The autumn edition of the bulletin highlights the latest changes and updates in welfare benefits that are due to effect people experiencing mental health difficulties in Harrow. It will enable you to be 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. This ninth bulletin provides information and advice to support you to take action with your welfare benefits issues.

HOUSING BENEFIT AND COUNCIL TAX SUPPORT



If you are struggling to pay your rent or council tax and are on a low income, then you may be able to receive Housing Benefit or Council Tax Support. To find out if you may be entitled and how to make an online claim, please visit 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. It is only possible to backdate claims up 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. You are encouraged to notify the Council of changes to your situation online at www.harrow.gov.uk/circumstances

Further information on other benefits and organisations that can offer advice can be found on <http://www.harrowadvice.org.uk>. Additional information can be found on www.harrow.gov.uk/housing.

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. 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

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)

Employment Support Allowance has now replaced Incapacity Benefit. For people experiencing mental health problems, the quickest way to apply for Employment Support Allowance is by phone:

0800 055 6688 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/

If you have already made a claim for ESA and need to clarify details of your payments please call: **0345 608 8545**. Please note this number may incur a charge.

As of April 2017, if you are making a new claim for ESA and are being placed in the work-related activity group (WRAG), you will now receive the same rate of benefit as those claiming JSA (£73.10 for over 25's). This is because the WRAG component is being abolished. You will be instead be entitled to receive additional support to help to secure paid employment. If you are currently placed in the WRAG, you will continue to receive the extra £29.05 per week. Those placed in the Support Group will not be affected.

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. You can do this by writing a letter to explain the reasons why you think this decision is incorrect, and provide evidence to support this. While this process is underway you are entitled to apply for an alternative benefit such as JSA.

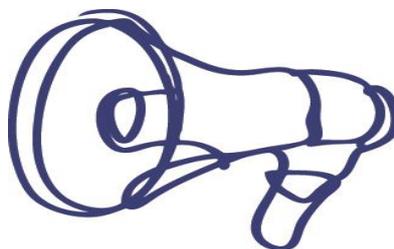
Mandatory reconsiderations also apply for the PIP application process.

Health and Work Conversation

Those making a claim of ESA for the first time may be required to attend the Job Centre for an interview regarding their 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

From November or December 2017, the government's new Work and Health Programme is due to start. 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 over the next few months about what this programme will involve.



DISABILITY BENEFITS

Personal Independence Payment (PIP)

PIP which is replacing Disability Living Allowance (DLA) is now having a nationwide roll out and reassessments are chosen at random throughout the country rather than by postcode.

The eligibility threshold for PIP is now higher than for DLA. It is no longer possible for people of working age to claim DLA.

People already receiving DLA should 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.

However, 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.

If you think that your contact details are not up to date, 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 023 4888**

Monday to Friday, 8am to 6pm

For information about seeking advice for a claim already made please visit:

www.gov.uk/disability-benefits-helpline.

You may 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>

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. However, there is a proposal for the government's new law to block this decision and stop it from coming into effect. The situation for those claiming PIP currently remains the same as before the announcement. This is currently being campaigned for and updates on this situation will be communicated in further welfare bulletins.

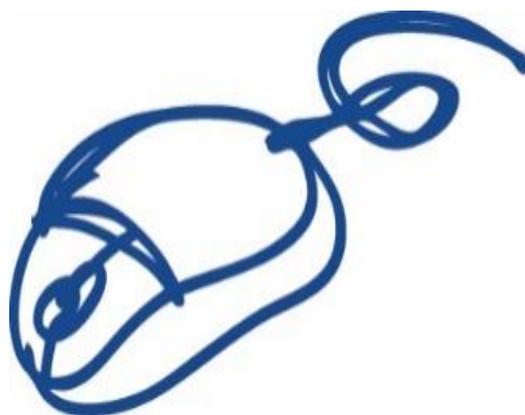
NEW BENEFIT CHANGES

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 due to delays in the implementation of the reforms, will now aim to be in full effect by 2022. It is currently only applicable to single people who would have otherwise claimed JSA and is only available for new claimants at present. Universal Credit will be expanded to include couples and families in Harrow from April 2018.

Once someone has started to receive Universal Credit, they will continue to receive this regardless whether their circumstances change and will not revert back to other benefits.



Universal Credit National Helpline:
0345 600 0723

Information about Universal Credit can be found on the DWP website
www.gov.uk/universal-credit/overview

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 will apply 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:
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

To calculate how the Benefits Cap will effect 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/

If your income is reduced as a result of the Benefits Cap, there are some options that you can take to reduce the impact.

Some ideas 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

Legal Aid at Tribunals

Since 1st April 2013 there has been 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 still available for appeals in the Upper Tribunal and higher courts and also for exceptional cases.



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.



For more information contact
SWiSH Helpline: 020 8426 0929
Email: info@mindinharrow.org.uk

Turn2us Benefits calculator

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. Please visit: <https://benefits-calculator.turn2us.org.uk/AboutYou>

Changes in local information services

Recent funding cuts have been implemented by Harrow Council to the voluntary Sector which provide Harrow's information and advice services. With the exception of statutory advice services, there is due to be considerable reduction (and in some instances termination) of in these advice services over the next few months. The first of these changes are now impacting the Welfare Benefits advice service at Harrow Association of Disabled people (HAD) who provide specialist welfare benefits advice for people with

Disabilities. The service at HAD will now charge for their service as of 2nd October 2017 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 attend their drop in sessions. Details of these sessions can be found on the back of this bulletin.

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

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.

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 'Harrows Eligibility Policy' available on the website given above.

HARROW HARDSHIP FUND – HARROW COUNCIL

From 1st 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

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

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 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 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.

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/

Tel: 020 8426 0929

info@mindinharrow.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

Mortgage Interest Payment changes

If you are currently receiving benefits to help pay towards your mortgage such as 'Support for Mortgage Interest' or 'Help with Housing Costs', this will be changing from a benefit to a loan from April 2018. If you choose to carry on receiving this money, then it will need to be paid back once your house is sold.

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

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

Harrow Council Switchboard:

020 8863 5611

Harrow CAB

Including debt advice

www.harrowcab.org.uk

Tel: 020 8427 9477

advice@citizensadviceharrow.org.uk

Drop in Tuesdays and Thursdays 9.45am - 12.30pm at Civic 9 Milton House, Station Road, Harrow, HA1 2XH

Paiwand Afghan Association

www.paiwand.com

Tel: 020 8905 8770

info@paiwand.com

Brent Irish Advisory Services

Accessible to Harrow residents

www.biasbrent.co.uk

Tel: 020 8459 6655

info@biasbrent.co.uk

Harrow Law Centre

www.harrowlawcentre.org.uk

T: 020 8863 4355

info@harrowlawcentre.org.uk

Entitled to

www.entitledto.co.uk/help/benefit_changes_april_2016

www.harrowcalc.entitledto.co.uk

ADVOCACY SERVICES

NHS Complaints - Harrow Association of Disabled People (HAD)

www.had.org.uk

Tel: 020 8861 8876

handcadv@had.org.uk

Independent Care Act Advocacy, including mental health – Harrow Mencap

Please contact to check eligibility.

Tel: 020 8423 7382

mencap@harrowmencap.org.uk

HOUSING RELATED

Harrow Council - Housing Advice Service

Tel: 020 8424 1093

housingadvice@harrow.gov.uk

Shelter

http://england.shelter.org.uk/get_advice/advice_services_directory

Tel: 0808 800 4444 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

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

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

Tel: 020 8426 0929 Email: info@mindinharrow.org.uk

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Harrow



Contacting

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



Harrow Association of Disabled people

Introducing

Charges for our Welfare Benefits Service

We regret to announce that from the 2nd October 2017 there will be a charge for advice given and for forms completed by our Welfare Benefits Service advisers in meetings or for them attending tribunals.

This is due to Harrow Council cutting our grant to supply this service free of charge in each of the last 5 years.



HAD's 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.

Please see their contact details on the back of this leaflet.