

Mind Your Money!

Mind in Harrow's Welfare Bulletin 13th Issue Autumn 2022

For more information please follow the links that are in this bulletin

Welcome to the thirteenth issue of our Welfare Bulletin!

This first edition of 2022 provides information to help support the millions of households across the UK who are struggling to make their incomes stretch to cover the rising cost of living.

We also update you on further developments within the welfare benefits system that are due to affect people experiencing mental health difficulties in Harrow. It will enable you to prepare accordingly for any upcoming changes.

The Government's Welfare Reform Act continues to have a big impact on those who receive benefits. Mind in Harrow and National Mind continue to campaign on this issue at a local and national level.

There have been significant positive developments of late in government decisions to improve access to disability benefits for those with mental health needs.

This thirteenth bulletin aims to keep you informed about the current situation and changes to look out for in the future, in order for you to take action with your money.

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

Discretionary Freedom Pass

Discretionary Freedom Passes – If you currently have a discretionary freedom pass it will not automatically be renewed. For renewals, you will receive a letter from Harrow Council. You must respond to the letter and provide the information that confirms you meet the criteria, before the renewal date stated. Renewals are not going to happen automatically. If you do not respond to the letter your freedom pass will be cancelled.

National Disabled Person's Freedom Pass

This is a legal entitlement if you meet one of 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 Disability Living Allowance (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 license 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' <https://www.harrow.gov.uk/downloads/file/28540/eligibility-policy-statement-v20-feb-21.pdf>

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 was extended in 2019 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).

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/publications/blue-badge-can-i-get-one/can-i-get-a-blue-badge>

UNIVERSAL CREDIT (UC)

Universal Credit is a new benefit which is gradually replacing six of the old means-tested 'legacy' benefits:

- income based Job Seekers Allowance (JSA)
- income-based Employment Support Allowance (ESA),

- Income Support,
- Housing Benefit,
- Working Tax Credit
- Child Tax Credit.

UC is made up of individual elements and each element has its own conditions to meet.

Universal Credit is in full effect now. This means that, in most cases, it is not possible to make new claims for any of the above six benefits – a claim for UC will need to be made instead.

If you are currently receiving legacy benefits you can either choose to move to UC now, or wait until you receive a letter instructing you to do so. The government are hoping to move everyone over to UC by December 2024. You will be given three months to make your UC claim and it's important to do so as your legacy benefits will be discontinued after this period.

You may have to move to UC earlier if you have a change of circumstance which would require you to make a new claim for one of the 'legacy' benefits above (e.g. you move borough and would have to make a new claim for Housing Benefit).

More information on what might trigger a change to UC is available here:
https://www.entitledto.co.uk/help/changes_that_trigger_Universal_Credit

POSITIVE CHANGES:

Work Allowances:

If you have dependent children or are assessed as having 'limited capability for work' you are allowed to earn a certain amount before your UC is affected. This is called a 'Work Allowance'.

Time to pay back Advance Payments and overpayments:

Paying back overpayments and debts from UC advances will now be recovered at a rate of 30%. Since April 2021, claimants have been allowed two years to pay back UC Advance Payments instead of one.

Transitional Protection for those with a Severe Disability Premium moving to UC:

The Severe Disability Premium (SDP) is an extra payment added to your ESA if you are receiving the daily living component of PIP, live alone and do not have a carer.

From January 2019, those receiving an SDP were unable to claim UC. This was known as the 'SDP gateway' and was a temporary block while the government worked out a way to prevent these claimants losing out financially in the move to UC.

The gateway was lifted on 27th Jan 2021. Those in receipt of an SDP can now claim UC as normal as Transitional Protection has been put in place. This means that these claimants will receive an extra amount in their UC to make sure they are no worse off as a result of the transition.

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%2025.06.18.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

Universal Credit National Helpline:

Full Service: 0800 328 5644

Information about Universal Credit can be found on the DWP website

<https://www.gov.uk/universal-credit>

EMPLOYMENT AND SUPPORT ALLOWANCE (ESA)

If you are ill, have a health condition or disability that limits your ability to work you may be able to get New Style Employment and Support Allowance (ESA). This can include mental health conditions. As long as you fit the criteria, you can start a claim for New-Style ESA once any Statutory Sick Pay has ended.

New Style ESA is a contributory benefit. Normally, this means you may be able to get it if you've paid or been credited with enough National Insurance contributions in the 2 full tax years before the year you're claiming in. Currently, the relevant tax years are April 2019-April 2021.

New Style ESA is a fortnightly payment that can be claimed on its own or at the same time as Universal Credit (UC). If you are claiming UC, any New-Style ESA you receive will be taken off of your UC amount. This means that claiming it in addition to UC may not leave you any better off. It can be a useful benefit, however, if you don't have entitlement to UC or your UC award is low.

To find out if you are eligible please visit;

<https://www.gov.uk/guidance/new-style-employment-and-support-allowance-detailed-guide>

The following link explains how to apply:

[New Style Employment and Support Allowance - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/new-style-employment-and-support-allowance)

Please note that you can no longer apply for the means-tested ('income-related') version of ESA as this is one of the six legacy benefits which has been replaced by UC.

HOUSING BENEFIT AND COUNCIL TAX SUPPORT

Under Universal Credit most Housing Benefit (HB) claims will 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 be your responsibility to pay your rent to your landlord from your monthly UC payment.

If you are in temporary or supported accommodation you will still have to apply for HB from Harrow Council instead of having your rent paid by UC. You will be notified when you meet your job coach in your initial UC 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

<https://www.harrow.gov.uk/benefits/apply-council-tax-support>

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

<https://www.harrow.gov.uk/benefits/report-change/2>

For clients that are still receiving Housing Benefit, the payments are paid in arrears of 4 weeks and the payment dates for 2022 are available at:

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 they 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: <https://www.harrow.gov.uk/benefits/local-housing-allowance>

Social Sector Size Criteria (SSSC)/ ‘Bedroom Tax’

Since April 2013, for those in council or housing association properties, 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:

<https://www.harrow.gov.uk/benefits/social-sector-size-criteria>

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. You are permitted to have a period of absence of up to 4 weeks without disrupting your payments. For more information on temporary absence, you can access the guide from:

<https://www.harrow.gov.uk/benefits/temporary-absence-home>

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 may be reduced after 28 days if your claim includes premiums that depend on receiving PIP or DLA. Your payments may further reduce after 52 weeks in hospital as any remaining premiums and any extra money you receive for being in the Work-Related Activity group (WRAG) or Support Group stop at this point. 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 SUPPORT

Employment Support Allowance (ESA) is available to those who are experiencing mental health problems and as a result are unable to work and are not in receipt of statutory sick pay. There are 2 types of ESA; New Style/Contribution based ESA and Income-based ESA.

Income based ESA is now being replaced by Universal Credit (UC) and you would need to state in your online application and at the first meeting with your job coach why you are unable to work. Your receipt of Income based ESA will depend on your level of income and savings.

You can claim New Style/Contribution ESA if you are ill or have a health condition or disability that limits your ability to work, this includes mental health issues. The other type 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: <https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/employment-and-support-allowance/help-with-your-esa-claim/claiming-new-style-esa/>

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 process began in 2020 with the aim of having everyone converted to UC by the end of 2023.

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 UC. 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 for 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 be able 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.

Either by phone (the 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>

This process doesn't include disputing claims for Housing Benefit, for 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. Those that do not attend this interview may risk a benefits sanction, so **it is important that you attend**. If your condition means that this would be challenging for you, contact the Mind in Harrow helpline on **020 8426 0929** as there are a number of ways in which we can support you through this process. There is 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 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 will not be required to attend the program if you do not want to take part or are too unwell. However, if you have been claiming benefits for more than 24 months then you may be required to take part unless you are too ill to do so. Look out for further information available at the Job Centre for further details on this program.

DISABILITY BENEFITS

Personal Independence Payment (PIP)

Personal Independence Payment (PIP) can help with extra living costs if you have both: a long-term physical or mental health condition or disability AND have difficulty doing certain everyday tasks or getting around because of your condition.

PIP replaced Disability Living Allowance (DLA) for those over 16 years of age. 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. Most people 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 their 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 your 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 <https://www.gov.uk/pip>

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:

<https://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 restrictions to Personal Independence Payment (PIP) discriminated against people with mental health problems. The changes instituted 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 has 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.

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.

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

Reductions due to the 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

To calculate your full benefit entitlement online visit:

<https://harrow.entitledto.co.uk/home/start>

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:

<https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/housing-benefit/help-with-your-housing-benefit-claim/check-if-the-benefit-cap-will-affect-your-housing-benefit/>

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

- Exploring whether a member of your household can claim a benefit that is excluded from the cap.
- Looking for a cheaper accommodation alternative.

In particular cases, you may be exempt from the Benefits Cap. For detailed information regarding this, please visit:

<https://www.turn2us.org.uk/Benefit-guides/Benefit-Cap/Am-I-affected-by-the-Benefit-Cap>

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

All Department of Work and Pensions (DWP) phone numbers relating to welfare benefits have a phone number which can be called free of charge to chase or enquire about a claim. Please see below:

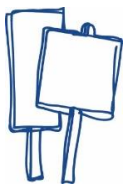
UC Helpline: 0800 328 5644
PIP enquiry: 0800 121 4433
DLA enquiry: 0800 121 4433
ESA enquiry: 0800 169 0310
Pension Credit: 0800 99 1234
State Pension: 0800 731 7898

Winter Fuel Payment: 0800 731 0160
Carers Allowance: 0800 731 0297
Harrow Jobcentre enquiry:
08001690190
Social Fund: 0800 169 0140
Benefit Enquiry: 0800 169 0310

Mixed Age Couples

Since 15th May 2019, the benefit entitlement for Pension Credit has been 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. The state retirement age is currently 65 years and 4 months.

For further information please visit: www.entitledto.co.uk/mixed-age-couples



HARROW HARDSHIP FUND – HARROW COUNCIL

Harrow Hardship Fund provides residents experiencing financial difficulty with emergency food provisions and travel costs, albeit restricted to specific areas. It is a discretionary short term fund that provides residents with relief of £10-£100 where the needs of the claimant cannot be met by other claims to DWP. To find out if you qualify for this scheme please visit <https://www.harrow.gov.uk/benefits/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 Citizen's Advice Harrow.

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

Hardship Payments

Since 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. You can apply for this loan by updating the journal on your Universal Credit account or by calling the Jobcentre. The hardship payment is a loan and you would be expected to pay it back, normally this happens by the government taking a bit of money off your future Universal Credit payments until the loan is paid off. For more information about the payment and to see if you are eligible please see:

<https://www.citizensadvice.org.uk/benefits/universal-credit/sanctions/hardship-payment/>

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. If you are on Universal Credit or Housing Benefit, or if you are responsible for rent payments and are unable to keep up then you may be eligible. To find out if you meet the criteria and to make an application visit

<https://www.harrow.gov.uk/benefits/discretionary-housing-payments>

FOOD BANKS AND OTHER FOOD RELIEF

Harrow 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.

In order to get a food voucher you need to call 0808 2082138 to speak to a trained and independent Citizens Advice agent (Monday to Friday, 10am to 4pm).

You can exchange the voucher for a food parcel at the following locations:

Holy Trinity Church,
1a Headstone Drive,
Wealdstone,
HA1 5QX

Tuesday **1pm-3pm**
Friday **1pm-3pm**

Rayners Lane Baptist Church,
139 Imperial Drive,
North Harrow,
HA2 7HW

Saturday 10am-12pm

Kenton Methodist Church
Woodgrange Avenue,
Kenton,
HA3 0XF

Wednesday 1pm-3pm

South Harrow Baptist Church,
270 Northolt Road,
Middlesex
HA2 8EB

Monday 1.30pm-3.30pm

Harrow Foodbank have a delivery service which is for extremely vulnerable people, for more information please call 07521 651283 OR 07521650265

London's Community Kitchen

You can visit the London Community Kitchen market every Friday 12pm to 6pm to access surplus food for free at:

The Kind Café, The Bridge Christchurch Ave, Harrow,
HA3 5BD (next to Harrow Leisure Centre).

No food vouchers are required to access this service, for more information call 07366 088811 or visit their website at www.londonscommunitykitchen.com

Free School Meals

If you are a parent or carer of a child between the ages of 3 and 18, your child may be entitled to free school meals. To find out more and to apply please visit:

<https://www.harrow.gov.uk/schools-learning/free-school-meals>

There is also a Holiday Activity and Food Programme during school holidays.

DEBT OR OTHER FINANCIAL ISSUES

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.

Directory of Support Services

If you are struggling to make your Council Tax payments or in other ways financially, please visit <http://directory.mindinharrow.org.uk/>

For advice related to debts you may have incurred visit Harrow Citizen's Advice, Christians Against Poverty or The Mary Ward Legal Centre for free and impartial debt advice.

<http://www.marywardlegal.org.uk/legal-advice/debt-advice/>

<https://www.citizensadvice.org.uk/debt-and-money/>

<https://www.rlbc.org.uk/christians-against-poverty-debt-centre/>

Mortgage Interest Payment changes

From 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 a Support for Mortgage Interest (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>

The Debt Respite Scheme (Breathing Space)

The Debt Respite Scheme is a government run scheme that will give someone in problem debt the right to legal protections from their creditors. To apply for Breathing Space you must go to a debt adviser. There are two types of Breathing Space: a standard Breathing Space and a mental health crisis Breathing Space.

A standard Breathing Space is available to anyone with problem debt. It gives them legal protections from creditor action for up to 60 days. The protections include pausing most enforcement action and contact from creditors and freezing most interest and charges on their debts.

A mental health crisis Breathing Space is only available to someone who is receiving mental health crisis treatment and it has some stronger protections. It lasts as long as the person's mental health crisis treatment, plus 30 days (no matter how long the crisis treatment lasts).

For more information please visit:

<https://www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance/debt-respite-scheme-breathing-space-guidance-for-creditors>

HELP WITH BILLS

At a meeting in June 2022 Harrow Council declared a global cost of living emergency and said we must support residents during this difficult time. They will also hold a summit in October to discuss how residents can be supported. The rising cost of living is likely only going to get worse in October as energy bills will rise again. It is likely that further support for households will be announced by then, but here is what we know so far.

Council Tax Energy Rebate

The Council Tax rebate will provide a payment of £150 to households living in Council Tax bands A – D. Payments have been made from April 2022 and will not need to be paid back. Additional households may also receive a Council Tax rebate depending on their circumstances.

<https://www.harrow.gov.uk/council-tax/council-tax-energy-rebate>

Energy Bills Support Scheme

Through the Scheme, domestic electricity customers in Great Britain will receive a £400 grant which will appear as a credit from energy suppliers from October 2022 onwards. This will not need to be repaid.

Winter fuel payments

You'll automatically get an extra £300 with your usual Winter Fuel Payment in either November or December. You're usually entitled to Winter Fuel Payments if you're of State Pension age in the third week of September. The State Pension age is 66. You should start getting the Winter Fuel Payment automatically once you reach State Pension age, but sometimes you might need to apply. For more information and to apply please see this link: <https://www.gov.uk/winter-fuel-payment>

Many people have reported anxiety regarding the cost of living, if the cost of living is affecting your mental health make sure to reach out to Mind in Harrow's helpline at 020 8426 0929. Or reach out to any of the other services attached.

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 **organizations that can support you** on the back of this bulletin.

The number to call for SWiSH is 020 8515 7867 and the helpline is available 9-5 on Monday to Friday.

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

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

The Welfare Benefits advice service at Harrow Association of Disabled people (HAD), provide specialist welfare benefits advice for people with disabilities which includes people with mental health problems. You can apply online for their service here:

<https://www.had.org.uk/welfare-benefits>

Or you can call them on 020 8861 9920

Citizen's Advice Harrow is 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 Citizens

Advice Harrow is to make contact via phone. Details of the opening times can be found on the back of this bulletin.

SOURCES OF ADVICE & INFORMATION

General welfare rights advice

Harrow Council

www.harrow.gov.uk/benefits

Harrow Council Switchboard:

020 8863 5611

Citizens Advice Harrow

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

Civic 6, Station Road, Harrow HA1 2XY

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

www.had.org.uk

Tel: 020 8861 9920

general@had.org.uk

Benefits Advice (60+)- Age UK

Call for an appointment.

<https://www.ageuk.org.uk/hillingdonharrowandbrent/>

Tel: 0208 861 7980

enquiries@ageukharrow.org.uk

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

ADVOCACY SERVICES

Independent Care Act Advocacy,

including mental health & Health

complaints- Community Connex

020 88698484 / 020 84237382

hello@communityconnex.co.uk

HOUSING RELATED

Harrow Council - Housing Advice Service

Tel: 020 8424 1093

housingadvice@harrow.gov.uk

Or fill in their online application form here:

<https://www.harrow.gov.uk/housing-property/homelessness>

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, and Discretionary Freedom Pass by visiting

http://www.harrow.gov.uk/info/100010/health_and_social_care/527/blue_badge_freedom_pass_and_taxicards

Harrow Concessionary Travel

PO Box 592 Civic Centre, Station Road, Harrow, HA1 9BN

Tel: 020 8901 2680