



Information Hub

Help Booklet 1

One in four people will experience a mental health problem. How can we help?


Free Information & Referral Service 



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www.mosaic-clubhouse.org

Open:
Monday - Friday, 9am - 5pm
No appointment necessary


Creating opportunities,
Realising potential



Benefits, Housing, Law



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Please see the **Info Hub Help Booklet Volume 2** for information on where to find support for your mental health.



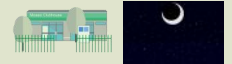
What is Mosaic Clubhouse?



Mosaic Clubhouse supports people who are living with a mental health condition. Mosaic's approach is built on the internationally recognised Clubhouse model, which embeds co-production between staff and members throughout all activities. The Clubhouse offers its members and visitors a wide range of volunteering opportunities, access to education & employment, crisis support, young adults programme, information and signposting to other local organisations.

We aim to promote positive mental health for those aged 16 and over, living with severe and often enduring mental health conditions, enabling individuals to regain the confidence and skills necessary to lead productive and satisfying lives. Members have the opportunity to work on reception, run our café, maintain our gardens, support our administration and finance activities, and deliver workshops for the benefit of their peers. Members are therefore the key stakeholders within our organisation and participate in all our work, decision-making and governance opportunities.

What is the Evening Sanctuary?



At Mosaic Clubhouse, we offer an **Evening Sanctuary** seven nights a week, between 6pm and 2am. People referred to us in crisis can talk to staff and peers about how they are feeling and take part in activities such as exercise and art, watch TV or films, make a snack or be signposted to other services. To access this service a Sanctuary introduction form needs to be completed. Referrals can only be made by health professionals.

What is the Information Hub?



The **Information Hub** is a drop-in (no appointment necessary) service for Lambeth residents who are trying to find support with their own or others mental health. The **Information Hub** offers support by signposting and referring to specialist advice services. This could include local mental health services, benefits, debt, housing advice organisations, physical wellbeing and smoking cessation, advocacy. This service can be accessed via drop-in, email, telephone or website.

How do I join Mosaic Clubhouse?

To join **Mosaic Clubhouse** you will need to complete an **Introduction Form**. This can be downloaded from our website. Alternatively, you can collect it from Mosaic. Part of the form needs to be completed and signed by a health professional. That could be either your GP, support worker or care coordinator. Once we receive it back we will book you in for an introduction.

*Please, note: our criteria listed on the website. We are a service for people seeking support to recover from a mental health condition. We are a free service to **Lambeth residents**. If you live outside of Lambeth and are not supported by Lambeth, you will need a personal budget to attend. For further details, please, see the '**Become a Member**' section of our website or contact the Information Hub.

Tours

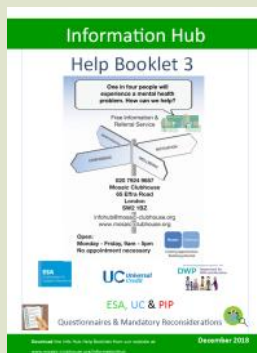
If you would like to come and see Mosaic before joining, you are more than welcome to come along to a tour. These take place on **Tuesdays and Thursdays** These Tours are for professionals as well as potential new members. Please, contact us by email or phone if you are interested and we can book you in.



Benefits



- The changes to benefits, and the process of applying for benefits itself, is a cause of significant distress to many people.
- The information Hub receives a lot of contact about these issues, particularly around Employment and Support Allowance (ESA), PIP (Personal Independence Payment) and Universal Credit (UC).
- The next few pages give you details on the process of applying for ESA, PIP and UC. It also lists useful resources which you can use to help you. Many of these can be found online (please ask the Info Hub to print them off if you need them).
- If you are having any challenges with your benefits and need advice the following pages have a list of national and local services which you might find useful. These include helplines, walk in-centres, and online support that specialises in benefits.
- There are also many useful online guides that can help you step by step to fill in different forms. We have listed some of the best ones in this booklet.
- If you receive support from a Community Mental Health Team (CMHT) they might be able to help you complete a benefits form. They should be able to provide you with medical evidence.
- Some CMHTs have a benefits advisor who can help you.

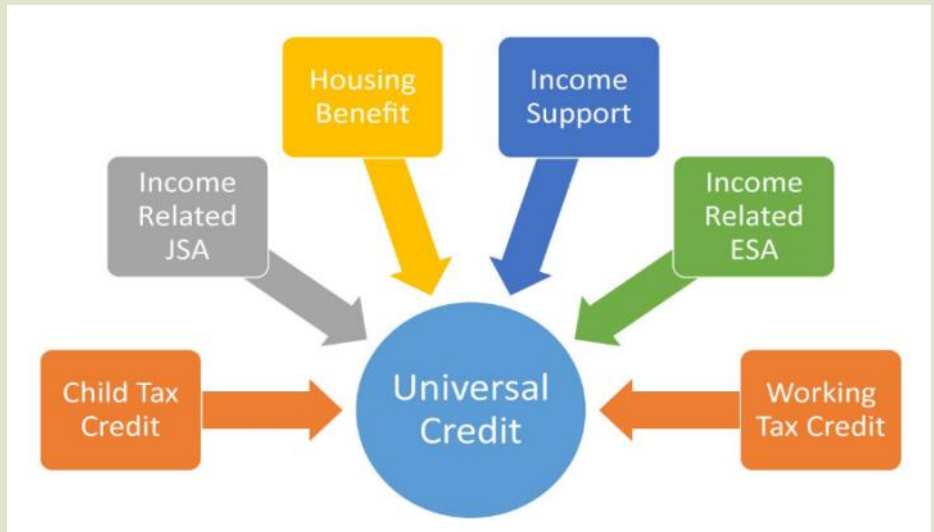


See our **Help Booklet 3** for information on completing a health questionnaire and mandatory reconsiderations.

What is Universal Credit?



- Universal Credit (UC) is a new benefit being rolled out across the UK by the DWP. It is replacing several existing benefits. 6 benefits become 1.
- Universal Credit (UC) will be paid monthly.
- How much you get will depend on your circumstances. You can claim it if you are working or not working.
- It is gradually being introduced across Lambeth. If you are currently on benefits, the Job centres in Lambeth will write to you over the next few years requesting for you to apply for UC.



How do I apply for UC?

You can claim UC: if you are a single person, a couple, a parent, disabled or too unwell to work, a carer, looking for work, or in low paid work, including being self-employed.

The Department for Work and Pensions (DWP) have put together a video on Youtube explaining how to apply.



You have to make your claim online via the government website:

www.gov.uk/apply-universal-credit

If you are unsure if your area is a UC area, you can check on the website, or call the UC helpline on 0800 328 5644

- When making your claim, you will need to make sure you have an email address, phone number, NI number, housing information (including how much rent you pay), your bank details, details on savings, salary, and income.



ESA to Universal Credit



- If you are already claiming ESA, you do not need to do anything. The DWP will write to you over the next few years asking you to apply.
- The rates paid for the **limited capability for work (LCW) elements** are lower than the current ESA rates. The DWP has said that as long as your circumstances stay the same, you will not lose any money when you move onto UC. You will either get the same amount of benefit as you do now or you might get more.
- This is called **transitional protection**. However, if you have a change of circumstances, your claim for UC will be reassessed and the amount you get might drop.
- For example—If you get a job, or you fail an assessment and have to reapply for UC, you might find you are not on as much as you were before.

The Work Capability Assessment

- If you are not fit to work or have limited capability to work there are 2 elements.

Limited Capability for Work Element (LCW) or Limited Capability for Work and Work-Related Activity Element (LCWRA)

- From 3rd April 2017 **LCW** was abolished for new claimants. Existing claimants could remain on **LCW**.
- Universal Credit has been introduced to different areas across the UK at different times. In Lambeth Universal Credit had been trialled in some areas before April 2017 but did not begin to be rolled out until December 2017. If you live in Southwark you might still be on **LCW**.
- The process is similar to ESA and you may be asked to attend a work capability assessment medical.
- To get the **LCWRA** element you will need to have a work capability assessment. This happens 3 months after you claim. It is similar to ESA, it is called the assessment phase until you have been awarded one of the elements. This is designed to assess how your disability or illness affects your ability to work.

You will be assessed as being in one of the following categories:

- You are fit for work.
- You have limited capability for work - which means that although you may be unable to look for work now, you can prepare to work at some time in the future.
- You have limited capability for work and work-related activity - which means that you won't be asked to look for work or prepare for work.
- The assessment will also be used to decide which rate of the limited capability for work element you should get.

How much will I Get?

- There are different parts of UC. These are sometimes called elements and will make up a monthly payment.
- Each UC element has an assessment period. At the end of each assessment period the DWP calculate your UC for that month. **Figures shown monthly below**



Standard allowance (This is the basic amount of benefit you will get when you apply for UC)

- Single person over 25 - **£317.82**
- Single person under 25 - **£251.77**
- Couple (at least 1 over 25) - **£498.89**
- Couple (both under 25) - **£395.20**

TURN2US

- Find out what benefits you could get,, how to claim, how your benefits will be affected when you start work using the turn2us online calculator.

Limited Capability for Work Element (LCW)

- **£126.11**

Limited Capability for Work and Work-Related Activity Element (LCWRA)

- **£336.20**

Carer element

- The carer element is for people who provide a lot of care all the time for someone with a disability.
- You can get the carer element for UC if you get carers allowance or not.
- You cannot get the carer element if you are a professional carer and get paid a salary.
- **£160.20**

Child element

- You can get the child element if you have one or 2 children. (If you have more than 2 children you will need to claim child tax credits, from November 2018 this will change and you will be able to claim UC).
- There are two rates: a higher rate for the child, and a lower rate for any other child.
- For children born after 6 April 2017, the higher rate will not be available anymore.
- You will get the lower rate for 2 children in your family. You may also only get the child element for a maximum of 2 children. But there might be some exceptions to this .
- First child - **£277.08**
- Other children - **£231.67**

Disabled child addition

- You can claim this addition if you child receives either PIP or DLA. There are two rates for disabled children.
- **£392.08 (Severely Disabled)**
- **£126.11 (Disabled)**

Child care costs element

- People who work and have to pay for childcare may be able to get 85% of childcare costs up to:
- **£646.35** for one child, or
- **£1,108.04** for two children or more.

Housing Cost Element & Housing Benefit to Universal Credit



- If you currently receive Housing benefit from Lambeth council and apply for UC, this will be replaced by UC in the form of a monthly housing costs element.
- This might not apply to you if you live in supporting living, a care home, resettlement accommodation, housing provided by a registered charity or voluntary organisation or some housing associations. You will continue to get your housing benefit from Lambeth Council.
- Under UC your payments for housing benefits will be paid directly to you, not your landlord.
- However, if you have support needs, you can request for an **Alternative Payment Arrangement (APA)**. This means your housing costs can will be paid directly to you landlord. You can also request for weekly or fortnightly payments.
- **In March 2018 the government scrapped the ban on housing benefit for 18-21 year olds.** Before this, you were not automatically entitled to housing support when you applied for UC. However, exceptions included if you were classed as vulnerable or were in work for at least 6 months before making the claim.
- When you apply for UC, it is important to remember to apply for **council tax support**. Otherwise you will get in council tax arrears. This is not done automatically along with your Housing Benefit. It is done separately with Lambeth Council. Many people can forget this to do this.
- UC replaces the **Support for Mortgage Interest scheme** for people with mortgages.
- The amount you can get will depend on the area that you live in, the size of your household, and standard interest rates.

Advance Payments & Personal Budgeting Support

- From Feb 2018 the waiting period for your first payment will be 5 weeks.
- However, you can access a month's advance payment within 5 days of making your claim.
- This can be paid back over 12 months.
- You do not need to borrow the full amount, the smallest amount you can borrow is £100.
- If you are struggling with monthly payments, you might be able request weekly payments, this is called **personal budgeting support**.
- If you claim as a couple, you can have separate accounts for the money to be paid into.
- You will have to repay the advance from your future UC payments, so only ask for what you need.

Does Universal Credit affect PIP and DLA?

- If you're an adult and getting either **Personal Independence Payment (PIP)** or **Disability Living Allowance (DLA)**, it will continue to be paid along with your **Universal Credit (UC)** payment.
- You get these benefits if your condition is severe enough for you to qualify for them. They won't affect the amount you get in **UC**.
- However, if you're claiming **DLA** or **PIP** for a sick or disabled child, the rate of benefit you're getting can affect your **UC** payment.

Working and Studying on Universal Credit

- There are no limits on how many hours a week you can work if you are claiming UC.
- Instead the amount you get will gradually reduce as you earn more. This means you won't lose all your benefits at once.
- If you are assessed as having limited capability for work, you can earn a certain amount before your UC payments are affected. This is known as the **work allowance**.
- If you earn more than the work allowance, your UC payments will gradually reduce as your pay increases.
- The work allowance is the amount of money you're allowed to earn before your UC payment is affected.

You are entitled to work allowance if you:

- Can't work as much because of illness or disability.
- You are responsible for dependent Children.



Studying

- You can't usually claim UC as a full-time student, but can if you have a child, are claiming DLA, PIP, have limited capability for work. Please, see the full criteria online for further info.

Claimant Commitment

- If you have a part-time job, you may have to look for more work, and if you are in a low-paid job, you may have to look for a higher paid one. If you claim UC and are looking for work, you must agree to a list of conditions called a **claimant commitment**.
- Depending on your situation, you might have to show that you are looking for full-time work, and take some steps to prepare for work if you are too unwell to work.
- Following a Universal Credit claim, an interview at the Jobcentre takes place, which includes agreeing the **claimant commitment** which describes the level of work or work preparation the claimant must undertake to receive Universal Credit. It must be 'accepted' online - on the claimant's online Universal Credit account within seven days. If not, the claim is closed down.
- **The Claimant Commitment** must be realistic, and professionals who work with claimants can help to clarify what level of work-related activity they should be undertaking - or none at all, if applicable. A letter can help, or attending the interview is also welcomed by the Jobcentre. (e.g a letter from your GP or care coordinator explaining your health condition and needs).
- If you don't follow the rules, you could lose some of your benefit; this is called a **sanction**.



How Do I Challenge a Decision?

- Like with ESA and PIP, if you disagree with a decision the DWP has made, you can ask for them to have another look. This first stage of challenging a decision is called a **Mandatory Reconsideration**.
- If you are going through a mandatory reconsideration for ESA you do not have to move onto UC. If you can, try getting by on other benefits; for example PIP or getting help from friends/family/food banks for financial support, until a decision has been made with your appeal.
- If the DWP do not change their decision, you can then go through the process of an appeal. If you need help at this 2nd stage. Every Pound Counts might be able to help you. You can book an appointment with them at Mosaic Clubhouse on Thursday afternoons for appeals. Once an appeal is in process, you should be able to go back on ESA whilst you wait for a court date to be set.



Further Info/Resources/Guides



WCAInfo is a website designed to help advisers in assisting people to make a new claim for benefit on the basis of their incapacity for work, and in challenging decisions to refuse, or award a lower rate of, the benefit. www.wcainfo.net



UniversalCreditinfo is a website which allows you to enter your postcode, check if you can claim UC and where to get advice.



Rethink 'Work Capability Assessment' & 'Universal Credit' Factsheets with further details

W: www.rethink.org



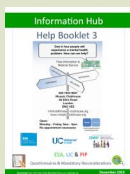
Shelter '**Universal Credit Housing Advice**' Factsheet, 1 page overview of Universal Credit.

W: <https://england.shelter.org.uk>



Citizens Advice Bureau website gives lots of details on UC for applying, getting a job, appealing, and sanctions. It's written in an accessible and clear format.

W: www.citizensadvice.org.uk/benefits/universal-credit/



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What is Employment and Support Allowance (ESA)?

There are three types of ESA:

- 1. Contribution-based ESA:** for people who've been in work for the last two years and paid National Insurance Contributions. Unless you have a severe disability, you can only receive this for up to 365 days.
- 2. Income-related ESA:** for people who can't get contribution-based ESA and have a low (or no) income and savings under £16,000.
- 3. New style ESA:** If you're in a Universal Credit Area and depending on your previous National Insurance contributions you might be able to claim New Style ESA instead of Universal Credit.

How do I apply for ESA?

- To qualify for ESA, you need to show that you're too ill or disabled to work, and meet savings and earnings requirements.
- You can't get income-related ESA if you have a partner who's working 24 hours a week or more, and you can't get either type of ESA if you or your partner get Statutory Sick Pay (SSP), Income Support or income-based Jobseeker's Allowance (JSA).

You can apply by calling **0800 055 6688**. An advisor will take you through the application process, asking questions about your disability or health condition.

The Work Capability Assessment

After you've made your claim, you'll start the 13-week **Work Capability Assessment**. In most cases, you'll have to complete a questionnaire (it is a pink form sent to you in the post also known as a ESA50) about your ability to complete everyday tasks. You need to return this within 4 weeks of the date on the accompanying letter.

Make sure you fill in the form in as fully as possible. If you can, include any evidence from your GP, social worker, therapist or any health professional. Jobcentre Plus might also contact your doctor (GP) to write a report.

Resources:



Rethink 'Work Capability Assessment' Factsheet, gives you good examples of what to write in your questionnaire



Citizens Advice Bureau 'Help Filling in your ESA50 form'



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Face-to-face assessment & interview

- Most people will also have to have a face-to-face assessment. Again, it's important that you let them know everything you struggle with. If you're asked to walk around the room and you know you'd have a problem walking further, tell them. If they don't ask about something that's relevant, tell them anyway. You can bring someone with you for support if you need.
- You'll also normally have a '**work-focused interview**' where you discuss what work you're able to do, how you will move towards this, and what support is available to you.
- The results of the Work Capability Assessment decide whether you go into the '**Work-Related Activity Group**' for people who can do some work, or the '**Support Group**' for those with a severely limiting disability.



Work Related Activity Group (WRAG)

If you're placed in the **Work-Related Activity Group**, then you'll have to attend work-focused interviews and possibly a mandatory work-related activity, such as attending a training course.

Support Group

If you're in the **Support Group** you don't have to work, so you can't be sanctioned.

What is permitted work?

- You can do some work while you claim ESA and get the same amount of ESA. This is called permitted work. Any work you do will be permitted work if you earn less than £120 a week. You can also do permitted work if you:
- Earn less than £131.50 a week, and work less than 16 hours a week. There used to be a 52 week rule for people in the **work-related activity group (WRAG)**. This rule used to say that you could only do permitted work in the **WRAG** for no more than 52 weeks. This rule no longer exists since the 17th April 2017. So from that date all ESA claimants can do permitted work for as long as they want. Supported permitted work refers to work that is:
- Part of your treatment, or is supervised by someone who arranges work for disabled people.
- This might be someone from the local authority or a voluntary organisation. If you do supported permitted work and don't earn more than £131.50, a week your ESA will not be affected.

You need to tell the DWP if you do any supported permitted work. If they think your ability to work has changed they might ask you to do another work capability assessment.

★ **Resource:** Use the Turn2us benefits calculator www.turn2us.org.uk to calculate how many hours of work you could do and how it will affect your benefits.

TURN2US



Challenging an ESA Decision

If you don't agree with the decision made by the DWP, you can appeal it. This might include:

- not getting ESA
- being put in the **work-related activity group** and not the support group
- getting a sanction

There are 2 steps to challenging a decision about your ESA.

1. You must ask DWP to look at the decision again. This is called a '**mandatory reconsideration**'.
2. If you still disagree after the mandatory reconsideration, you can appeal to an **independent tribunal**. You can't appeal to a tribunal until you have the result of a mandatory reconsideration in writing from the DWP. **Every Pound Counts can help you if you get to this stage.**



1 st Stage



How to ask for mandatory reconsideration

To ask for mandatory reconsideration - you can just call or write a letter, using the contact details on your decision letter.

It's better to ask in writing because then you can keep a copy of your letter for yourself. However, if you're getting close to the deadline, it's best to phone first and then confirm your phone call in writing.

- Your decision letter from the DWP should have included a written statement explaining the reasons for the DWP's decision.
- If your letter from the DWP did not provide any details of the decision, also known as a '**statement of reasons**', then you should request it from the DWP.
- You should also ask for some extra time for a mandatory reconsideration if this happens.

In your letter you will need to explain why you disagree with their decision. There are templates, which you can use online. Ask the Info hub for further info.

Go through the statement of reasons and try to:

- give DWP more information about those specific points where you disagree with them
- get more medical evidence that covers these points

You should also ask for a copy of your medical assessment report in your letter, if you haven't asked already.

*Post your letter by recorded delivery or ask for a proof of postage at the Post Office and keep the receipt. This can help you later if the DWP says you haven't met the deadline or if the letter gets lost.



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Getting more medical evidence

- It's important to get more medical evidence to support your case. This will help the DWP understand more about how your condition affects you.
- Your GP or care coordinator may have already written a simple letter about you, but this might not have been enough information about your condition. You can ask them to send more detailed evidence about you now, including information on how your condition affects your ability to work.
- If you can't get this evidence within your one-month deadline, don't worry - you can always send it in later. But you must make sure you at least send your request for a mandatory reconsideration on time.

How the decision is reconsidered and how long it takes

- It will usually be a person at DWP (called a decision-maker) who reconsiders the decision. They might call you to see if you have anything further to add, or if you can give more evidence.
- You'll have one month from when they call to send in this additional evidence. If you don't, they'll go ahead and make their decision based on what they already have.
- The DWP say they take as long as necessary to complete a mandatory reconsideration. This could be as little as 14 days in simple cases, but it can also take much longer.

2nd Stage

Getting the result of your reconsideration

- The DWP will write to you and tell you whether they've changed their decision, or whether the original decision still stands. The letter they send you is known as a **Mandatory Reconsideration Notice**.
- If they've changed the original decision, you'll get a backdated payment of ESA, going back to the date of the original decision.
- If you're still not happy with their decision, you can appeal to an independent tribunal. Your decision letter will include information about how to appeal.
- You could get help from Every Pound Counts at this stage. To book an appointment on Thursdays at Mosaic Clubhouse, contact the Info Hub.



★ Resources:



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Citizens Advice Bureau— Website—Covers— Checking Eligibility, How much you can get on ESA, How to Claim, Help filling in ESA50 form, preparing for ESA50form, medical assessment, appealing decisions, money and benefits during a reconsiderations, sanctions, permitted work.



What is Personal Independence Payment (PIP)?

- Personal Independence Payment (PIP) is a benefit paid to people who live with long-term disabilities, or long-term health conditions that impact on their daily life. It is not designed to help people whose disability or health condition only affect them in the short term. It is replacing Disability Living Allowance (DLA) for people age 16 – 64

Elements and rate of PIP

- PIP has a **daily living** and a **mobility** component. There are 2 rates for each of these components: the standard rate, and the enhanced rate for people who are more severely affected by their condition.
- You can receive both the **daily living** and **mobility** components of PIP, or just of one of the 2.

Applying for PIP

To receive PIP you have to go through a process that involves:



1. Making a claim for PIP by calling **0800 917 2222**
 2. Filling in the “**How your condition affects you**” form, which asks how your disability or health condition makes things difficult for you in daily life.
 3. Most people also have a face-to-face assessment.
- An independent medical professional carries out the assessment. The assessor does not make the final decision on your claim, but makes recommendations to a decision maker from the DWP.

Tips for completing the form

- Try not to be intimidated by the questions or by the form’s length. The questions are not trying to catch you out, they are trying to get an accurate picture of your condition.
- Give enough detail about how your condition affects you.



★ RESOURCE



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What the assessor looks for

When making their recommendation, the assessor will consider:

- The answers you give on the “**How your condition affects you**” form
- All the evidence that you send with the form or provide at the face-to-face assessment
- The answers you give at your face-to-face assessment

The assessor looks at how your disability or health conditions affect the way you carry out a number of activities. These activities fall under the **Daily Living** and **Mobility** categories. You will be given a score for each of these activities.

How to answer the assessment questions

- Don't put on a brave face when talking or writing about your disability or health condition, be clear about how much it affects you.
- Your condition may change from day to day, be clear about how it impacts on you on your worst day and other days when you don't feel well.
- Be aware of what it means to say you are able to carry out a task. Can you do it safely, properly, more than once within a reasonable time period? Does it cause you pain when you carry out the task? Make it clear if you use any aids to help you. Are you exhausted after carrying out a task?

Preparing & tips for the assessment

- Make a list of your health conditions, think about how they impact on your life.
- You have the right for a relative, friend, carer, advocate or support worker to go with you.
- Take your time to answer questions.
- If you are asked to do something physical such as bend/stretch and it causes you any difficulty or pain or you can't do it, then tell the assessor.
- Consider keeping a diary, which you can show the assessor. This will help you track your good and bad days. The impact of any treatment you have, and whether what you do on one day affects what you do on the next.
- If your condition has worsened since you completed the form, get a report/letter from a doctor or other professional to explain how it has changed, and how that impacts on you.
- Try to practice answering some of the questions on the **C-App website**.
- **Resource: C-App.org.uk**





Challenging a decision

If you disagree with the decision that's been made about your PIP claim you can challenge it. This could be because:

- you didn't get it
- you got a lower rate than you expected
- you think your award isn't large enough

There are 2 steps to challenging a decision about PIP.

1. You must ask DWP to look at the decision again. This is called a '**mandatory reconsideration**'.
2. If you still disagree after the mandatory reconsideration, you can appeal to an **independent tribunal**. You can't appeal to a tribunal until you have the result of a mandatory reconsideration in writing from the DWP. **Every Pound Counts Can help you if you get to this stage.**



Resource: How to win a PIP appeal. Can be downloaded from the Advice Now Website.



advice now



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*The latest government statistics show that more than half of PIP decisions are changed after mandatory reconsideration or an appeal to a tribunal, so do challenge the decision if you think it's wrong. It won't cost you anything to appeal!

1st Stage

1. Apply for mandatory reconsideration

The best way to apply for a reconsideration is to write a letter to the DWP explaining why you disagree with the decision. You need to make sure that the DWP receives the letter within 1 month of the decision. The decision date is on your letter - it isn't the date you received it.

Your decision letter will say that you can call the DWP to ask for a reconsideration. You can do this, but it is best to have everything in writing. If you'd prefer to call, make sure you follow up the call with a letter.

What you need to say

You need to give specific reasons why you disagree with the decision. Use your decision letter, statement of reasons and medical assessment report to make a note of each of the statements you disagree with and why. Give facts, examples and medical evidence (if available) to support what you're saying.

Worth knowing

You can look at the points system the DWP uses to assess PIP claims to see where you think you should have got more points.



Writing a Mandatory Reconsideration Letter

There are several websites with template letters you can use online. Including Citizens Advice.

We would recommend using the Advice Now Mandatory Request Letter Tool. It's simple to use and once you have input a few details it creates a template letter tailored specifically for you.

advice now



www.advicenow.org.uk/pip-tool



Mosaic Clubhouse Info Hub Help Booklet 3

You could also use the template letters from our Help Booklet.

2nd Stage

2. Getting your mandatory reconsideration result

The DWP doesn't have to make the decision within a specific timescale and sometimes it can take several months to get your decision letter - this letter is called a '**mandatory reconsideration notice**'. You'll be sent 2 copies - you'll need to send one off if you need to go to the next stage of appeal.

Don't be put off if they don't change the decision, not many decisions are overturned at this stage. More decisions are changed after the second stage of the challenge - if your mandatory reconsideration is turned down you can **appeal to a tribunal**.

- If the DWP didn't change their decision when you asked them to look at it again, you can appeal to an independent panel, called a tribunal.
- The tribunal looks at the evidence from both sides, then makes a final decision. The tribunal is part of the court system - it's not part of the DWP.
- You could get help from Every Pound Counts at this stage. To book an appointment on Thursdays at Mosaic Clubhouse, contact the Info Hub.



Resources:



Disability Rights UK. PIP—A guide to making a claim. Covers how to apply, how to fill out a claim form, the consultation and how to appeal decisions. Download online.



Citizens Advice Bureau website has a lot of online information and guidance on PIP.



PipInfo is a website, which gives detailed guides on PIP regulations & case law. www.pipinfo.net



Benefits Organisations

TURN2US

Turn2us

If you want to find out what benefits you are entitled to, a great place to start is by using the **Benefits calculator** on the Turn2us website. It's a really good way of finding out how much housing benefit you would be entitled to based on your part-time working hours. (It's actually so accurate the DWP website recommend it).

entitledto

independent | accurate | reliable

Entitled to

Another **Benefits Calculator**. Their website helps you find out what benefits you could be entitled to



Tulse Hill Community Advice Centre

Supported and trained by the charity Community Money, their trained advisors will help assess your situation, set a realistic budget, and support you in setting a portion aside to **pay off your debts**. With support from Community Money, they will also negotiate with all your creditors, relieving the stress of constant phone calls and letters. If you have **forms to fill**, including benefit forms they will also offer help with these where they can.

You can now book an appointment with Tulse Hill Community Advice Centre at Mosaic Clubhouse to help complete benefits forms. These take place on Fridays. You need to phone the info hub to book.



The drop-in service in Tulse Hill is open Tuesday 10am-3pm.

Address: Holy Trinity Church, Trinity Rise, Tulse Hill, SW2 2QP

T: 0208 674 7675 or 07938 654854 (Call at any time to arrange an appointment)

W: www.htth.org.uk



Centre 70

Advice on housing, welfare rights, employment, debt and consumer issues. They have trained benefit welfare advisors who can help you.

46 Knights Hill, West Norwood, London SE27 0JD

Opening times: Mon, Tue, Thu, Fri 10am-1pm & 2pm-4pm (CLOSED WEDNESDAY AM)

T: 020 8670 0070

W: www.centre70.org.uk



Citizens Advice Bureau

Advice on your rights, **benefits**, work, law, immigration, health, housing, welfare rights, debt and consumer issues.

The Citizens Advice website has some very useful resources and factsheets of advice. It is a great source of information.

Drop-in centre:

Lambeth Citizens Advice, Barrhill Rd, London SW2 4RJ

Opening times:

Advice Line— Mon - Fri 10am-4pm

Drop-in sessions

Assessments— Mon & Thursdays 10am-2pm

Information— Mon, Tues, Thurs 10am-4pm

Appointments (Pre-booked only)

Mon-Fri

T: 0800 254 0298 (One Lambeth Advice)

E: www.onelambethadvice.org.uk/contact-us (Fill out the on-line contact form)

W: www.citizensadvice.org.uk



Scope

For independent support or disability information, contact the free helpline. Information officers are able to answer questions and talk you through a broad range of topics connected with disability, including benefits and finance, independent living, social care, employment and equipment. They can also put you in touch with local providers of information and support and other Scope services in your area.

Open between 9am to 5pm weekdays.

T: 0808 800 3333

W: www.scope.org.uk

Age UK Lambeth (Information and Advice) (No Age Criteria)

They hold regular information and advice drop-in sessions at various locations around Lambeth (no appointment required). Appointments and home visits can also be arranged with advisers to explore more complex situations. They can give advice in **German, French, and Spanish** as well as **English**, with advisers who speak these languages.

T: 020 7346 6800 to arrange.

Can assist with:

- Welfare benefits claims, including form filing and transport benefits.

Information and Advice Surgeries

Vida Centre, 2B Saltoun Road, Brixton SW2 1EP

(Mon 1pm-4pm)

36 Cheviot Gardens Housing Scheme, West Norwood SE27 0DD

(Tues 10am-1pm)

Civic Centre, 6 Brixton Hill, SW2 1EG

(Wed 1pm-4pm)

Gracefield Gardens Health Centre, 2-8 Gracefield Gardens, Streatham SW16 2ST

(Thurs 10am-1pm)

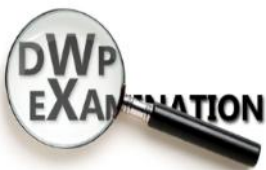


Tax aid

Gives free confidential advice for people on low incomes about issues such as tax debt or self-employment.

T: 0345 120 3779 10am-12pm

W: www.taxaid.org.uk



DWP Examination

Useful website forum with lots of links to guides and template letters especially for PIP and ESA.

W: www.dwpexamination.org



Gingerbread Single Parent Helpline

Gingerbread provides advice and practical support for single parents, including advice on benefits and tax credits. The website has an online benefits calculator and its website full of great information on a broad range of legal issues, including downloadable factsheets.

W: www.gingerbread.org.uk

T: 0808 802 0925 Freephone (Monday: 10am to 6pm, Tuesday, Thursday, Friday: 10am to 4pm, Wednesday: 10am-1pm and 5pm-7pm)



Working Families Helpline

The Working Families legal helpline offers parents and carers confidential legal and practical advice on:

Information for working parents and carers on their employment rights, Tax Credits and in-work benefits, maternity and paternity leave, flexible working options and maternity discrimination. The helpline is run by a team of solicitors and advisers.

T: 0300 012 0312 Helpline (Mon 3-5pm) (Tues 12-2pm) (Wed CLOSED) (Thurs 12-2pm) (Fri CLOSED)

E: www.advice@workingfamilies.org.uk

W: www.workingfamilies.org.uk

They aim to respond to emails within 5 working days.



Mental Health and Money Advice

This website is designed to help you understand and improve your mental health and money issues. It gives clear and practical advice and support for people experiencing issues with mental health and money. The website contains template letters which you can download.

W: www.mentalhealthandmoneyadvice.org



www.c-app.org.uk

This is a website, which aims to help people going through the process of applying for disability-related benefits. The site gives users all the basic information they need to know about Personal Independence Payment (PIP) and Employment and Support Allowance (ESA) and it has been launched by advocacy charity seAp. The online tool walks users through the relevant processes, allowing them to answer the sort of questions they will be asked in a face-to-face benefit assessment, and to get an indication of the result they might expect from their application. The tool also helps users to identify and save a list of the key issues that they need to pick up at the face-to-face assessment.



Disability Rights UK

Provide online information fact sheets, guides on benefits:

W: www.disabilityrightsuk.org/benefits-checklist

They run a personal budgets helpline.

The Advisor on the helpline will explain to you the concept of personal budgets in relation to the care and support services and how to access social care funding in the light of the Care Act.

Opening hours: 9.30am-1.30pm on Tuesdays and Thursdays.

T: 0330 995 0404

E: personalbudgets@disabilityrightsuk.org

They also run a disabled students helpline.

The advisors can advise and support disabled people who are studying or wish to study at any level on full-time or part-time education or training courses.

Opening hours: 11am-1pm on Tuesdays and Thursdays.

T: 0330 995 0414

E: students@disabilityrightsuk.org



Every Pound Counts

Is a benefits advice service for Lambeth residents. At Mosaic we are able to refer individuals to EPC on Thursday afternoons to a benefits Welfare officer at Mosaic Clubhouse. At present we cant do this for mandatory reconsiderations only for appeals (2nd stage of challenging a decision) for PIP, ESA, UC, certain housing issues including housing benefit and council tax, and if individuals are looking to find out what benefits they are entitled to.

T: 020 7926 5555

E: everypoundcounts@lambeth.gov.uk



The Latin American Disabled People's Project (LADPP)

This service provides a number of programmes, advice, employment, health, advocacy, education and volunteering opportunities for individuals whose first language is Spanish or Portuguese.

Advice & Representation

They run a programme, which provides advice and one-to-one support to access welfare benefits. Areas include housing, welfare & disability benefits. Twice a week they run a drop-in session where advocacy- and casework-related support is provided. They can also organise representation for people in an appeal process.

T: 020 7793 8399

or

E: adppadvice@ladpp.org.uk

Address:

Unit 7 of the Kennington Workshop ,42 Braganza Street, Kennington, London SE17 3RJ

W: www.ladpp.org.uk



Z2K

Help with housing and benefits issues. They focus on:

- appealing benefits that have been stopped
- complications with Universal Credit
- addressing housing benefit complications, including rent arrears referrals to legal aid agencies for eviction notices and serious disrepair.

Address:

10 Buckingham Palace Road, London, SW1W 0QP

T: 0207 259 0801 (If you have a new enquiry or wish to open a new case, press option 2 (enquiries lines are ONLY open 2pm-3pm Monday-Friday)

Drop-in They hold drop-in advice sessions around Westminster. These are:

- Beethoven Centre, Mondays, 2 – 4pm
- Church St Library, Wednesdays 10:30 – 12:30pm
- Churchill Gardens, Thursdays 10 – 12pm

E: Online Contact Form

<https://www.z2k.org/get-support/>

Transport



There are a few concessionary travel schemes in London, which make it cheaper or even free to get around. You may have to attend an assessment for some of the schemes, even if you meet the eligibility criteria.



Freedom Pass

- Travel is free for Freedom Pass holders on London Underground, Overground, DLR and all bus services 24 hours a day. Travel on rail services is also free but on some routes the freedom pass is not valid before 09.30.
- **Eligibility**—Higher Rate Mobility Component of Disability Living Allowance.
- On (PIP), where the applicant has been awarded at least eight points against either the PIP “Moving around” and/or “Communicating verbally” activities
- If you have certain disabilities and if you are unable to drive. It might also include certain mental health conditions and medications. Particularly if you are on a Care Programme Approach.
- **To apply**, download an application form from the Lambeth council website, or apply via the website. <https://www.londoncouncil.gov.uk/services/freedom-pass>
- It takes around 6 weeks for the application to be processed.



Resources: Dasl ‘Tips on getting a Freedom Pass for people with mental health problems’ Download online



Bus & Tram Discount Pass

Pay as you go at half the adult rate on buses and trams, and 50% off 7 Day and monthly (up to 6 months) Bus & Tram Passes.

To be eligible you must be:

- Aged between 18 and 60
- Receiving Income Support, JSA, UC or ESA
- Getting no other free or discounted travel
- (You must have been receiving benefit for more than 13 weeks)

To apply go to the tfl.gov.uk website and download the 2-page form.

<https://tfl.gov.uk/fares-and-payments/>



Taxi Card Scheme

Aims to provide door-to-door transport for disabled and older people who have mobility impairments and difficulty in using public transport. Your Taxi-card allows you to make a set number of subsidised journeys. You are automatically eligible for membership if you Receive 8 points or more under the moving around activity of the Mobility Component of PIP.



The Blue Badge scheme

The Blue Badge scheme is a Europe-wide scheme that entitles disabled people to additional parking rights. You do not have to be a driver or own a car to obtain a Blue Badge. In London, you can park free on Blue Badge parking bays. However, some of the bays have a maximum stay period at certain times.

To obtain a Blue Badge you can apply either online via the Lambeth council website or download a form. The badge costs £10



Transport for All

Transport for All is an Independent Charity based in Brixton. They run an advice line and can answer questions related to accessible transport in London and transport benefits.

Transport for All,

336 Brixton Rd, London
SW9 7AA

Lines are open Monday to Friday, 10am to 1pm and 2pm to 5pm.

T: 020 7737 2339 (option 1)
E: contactus@transportforall.org.uk
W: www.transportforall.org
Text: 07984 755 894

Their website has lots of useful information especially about freedom passes, and blue badges.

From November 2017 Transport For All will start running a drop-in service at 336 Brixton Road on the **First Thursday of Every Month (2pm-4pm)**. The service will enable disabled and older people in London to get advice, information and support about transport issues, however large or small; from applying for a Freedom Pass to making a complaint about a poor service.



Accessible Transport Unit

Lambeth Council, Winchester, PO BOX 754

T: 020 7926 7777
E: accessibletransport@lambeth.gov.uk

Debt

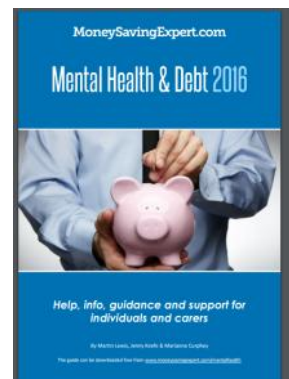


- Being in debt can be stressful and it can be difficult to know what to do first - especially if you're constantly getting letters and calls from the companies you owe money to.
- You might be thinking about taking out a loan to pay back money you owe, but this can make the problem worse when there might be a better solution for you.
- There's no debt problem that's unsolvable.
- Becoming debt-free, however long it takes, can improve your credit rating and mean you can think about longer term plans.
- There are many organisations out there that can help.



Resource: Moneysavingexpert.com Mental Health and Debt 2016.

Can be downloaded online. Has lots of useful tips.



Resource: The Money Advice Service The Redundancy Handbook is a useful guide to especially anyone who might have just lost their job. It also covers tips on how to deal with debt and how to claim benefits.



The redundancy handbook
Steps to help you cope with redundancy



Debt Organisations



NATIONAL DEBTLINE

National Debtline

This has an online web chat and their website has a list of fact sheets for particular debts which you might find useful.

T: 0808 808 4000 Free Helpline

W: www.nationaldebtline.org



Step Change

Provides free debt advice and help to devise personal action plans with practical solutions to help those struggling with the stress and worry of debt. Step Change offers an extensive online service that includes a benefits checker, a debt remedy service, which takes 20 minutes to complete on the website, and bankruptcy advice. In addition to a free phone, they also offer a call-back service.

T: 0800 138 1111

W: www.stepchange.org



St Luke's Hub (Kennington)

St Luke's Hub is a community space in Kennington where you can get support and advice on using computers, getting online and financial support and advice. They deliver a financial education project called 'Money Champions'. The project is designed to increase people's confidence to manage their money and prevent them from falling into financial difficulties.

T: 0207 935 6179

W: www.wlm.org.uk



Centre 70

Have specialist debt advisors who can help you with a variety of debt issues. Opening times: Mon, Tue, Thu, Fri 10am-1pm & 2pm-4pm (CLOSED WEDNESDAY AM)

T: 020 8670 0070

W: www.centre70.org.uk/help/debt-advice



Money Advice Service

Is a free independent service providing free unbiased money advice. The website has guides, tools and calculators to help you with your finances. You can also get support through web chat or their helpline.

T: 0800 138 7777

W: www.moneyadvice.service.org.uk



Tulse Hill Community Advice Centre

Supported and trained by the charity Community Money, their trained advisors will help assess your situation, set a realistic budget, and support you in setting a portion aside to **pay off your debts**. With support from Community Money, they will also negotiate with all your creditors, relieving the stress of constant phone calls and letters.

The drop-in service in Tulse Hill is open Tuesday 10am-3pm.

Address: Holy Trinity Church, Trinity Rise, Tulse Hill, SW2 2QP

T: 0208 674 7675 or 07938 654854 (Call at any time to arrange an appointment)

W: www.htth.org.uk



Christians Against Poverty (Debt)

Run debt centres, job clubs as well as debt help, life skill groups, CAP money courses. To find out if there are any services near you, enter your postcode on the CAP website under 'need our help?'

T: 01274 760720

E: info@capuk.org

W: www.capuk.org



Food banks are not a long-term solution, but these charities can give you a little food to keep you going if you have no other options.

The largest network of food banks in the UK is run by the Trussell Trust.

You might also have local community centres running food banks, as well as soup kitchens and places to go for a free hot meal. Your local council, CAB or other local charities should be able to let you know what's around you.



If you are in need of food stamps please come to the Info Hub. We can give you one for a food banks closest to where you live. The 4 closest to Mosaic Clubhouse are Brixton, Clapham, Norwood and Streatham. They can give you a few days of shopping to help you get by.

Foodbank Centre	Day	Session Times	Location/Address
Clapham Park	Tuesday	11am - 2pm	All Nations Baptist Church The Bonneville Centre 12 Poynders Road Clapham Park SW4 8NY
	Friday	11am - 2pm	
Norwood	Tuesday	10am - 1pm	St Luke's Church, Knights Hill, West Norwood SE27 OHS
	Friday	10am - 2pm	
Brixton	Tuesday	10 am - 1pm	St Paul's Church, 184 - 188 Ferndale Road, Brixton SW9 8AH
	Saturday		
Streatham	Wednesday	7pm - 8.30pm	St Margaret's Church, Barcombe Ave, SW2 3BH

- MAKE SURE YOU BRING A BAG, TROLLEY OR WHEELIE SUITCASE TO TAKE FOOD HOME IN.
 - At Norwood and Brixton Foodbanks they have advice workers on-site from Centre 70 and Brixton Advice Centre to help with benefit, housing and debt issues.
 - At Norwood, once a fortnight, they have support from a legal team offering pro bono work for families and children, but can also refer to the team for other areas of work.
 - They can provide job support around CV writing, interview techniques, job searches and more.
- At Norwood they can provide clothing and bedding depending on current stock. In August and September they also boost their stock of basics for school uniforms.



Lambeth Larder

Check out the Lambeth larder website for a list of emergency food options www.lambethlarder.org



If you've been struck by disaster or have run out of money and can't afford essentials like food or heating, there might be emergency funds to help you.

Can I get a Crisis Loan?

You can no longer apply for Crisis Loans, and the system for emergency support is being tightened. However, there are various other funds that cover a fair amount of what Crisis Loans covered. What you can get will depend on your situation, including whether you're on benefits or not.

Emergency funds from Lambeth Council

In Lambeth the **Emergency Support Scheme** was set up in 2013. It is to help you if you have been hit by a disaster like a fire or flood and you're suddenly homeless or can't afford food or necessities.

Apply online:

<https://www.lambeth.gov.uk/benefits-and-Council-tax/housing-benefit/apply-for-emergency-support>

They provide emergency support through:

- High street vouchers
- Food vouchers
- Fuel payments
- Second-hand furniture
- Refurbished white goods
- A handy-man service
- Removals and storage service



Emergency Support Scheme

Choose one of the following options

Please choose the option from below that best describes your current circumstances.

I need help with resettlement after a period in hospital, prison or temporary/supported accommodation, or I am affected by benefit cap/changes to size criteria.	I need help to avoid going into care, residential care or hospital.	I need to move house.	I need help with travel to visit an ill relative.
I need to attend a funeral of a close relative.	I am experiencing a crisis/emergency.	My family is under exceptional pressure.	I have started work or am about to start work in the next 2 weeks.

Furniture & Household items

If you need to apply for a cooker or fridge, you could try applying through the **Emergency Support Scheme as an emergency**. State in your application that it is affecting your health as you are unable to eat properly. To look for free or cheap household goods you might find some of the following websites useful:

Freecycle

<https://www.freecycle.org/search>

Gumtree

<https://www.gumtree.com/>

Pre-Loved.co.uk

pre-loved.co.uk

Freeadds

<http://www.freeadds.co.uk/>

freegle

<https://www.ilovefreegle.org/>

Snaffleup

snaffleup.com

Streetbank

<https://www.streetbank.com/splash?locale=en-GB>

Hardship payments

jobcentreplus



- A hardship payment is a reduced amount of benefit payable if you have no other way of covering essentials such as food, heating or medical supplies.
- You might be able to get one if your JSA, ESA or UC has been stopped. This might be because you've been sanctioned.
- To claim, you need to ask Jobcentre Plus office for a Hardship Application form and fully explain your grounds for applying for a hardship payment. You can either complete the form at the Jobcentre or with an advisor over the phone.

Short-term benefits advances

jobcentreplus

- Short-term benefits advances are available if you're waiting for a benefit claim to be processed, haven't been paid your benefit on the due date, or are waiting for your benefit to go up because of a change of circumstances.
- To claim, talk to someone at your local Jobcentre Plus, or call the DWP.
- Short-term benefits advances can be claimed against any benefit. You'll need to be able to show that without the payment you, your partner, or children will have to go without essentials such as food, heating or medicine.
- You'll normally have to pay the advance back in three months.

Budgeting loans/budgeting advances

jobcentreplus

- **Budgeting loans** help you with one-off payments, like rent in advance or removal costs for a new home, maternity or funeral expenses and furniture. They can also help with travel and clothing costs for a new job.
- You'll need to have been claiming income-based JSA, income-based ESA, or Income Support for at least 26 weeks.
- The minimum is £100, but you can get up to £348 if you are single, £464 if you're a couple (£812 with children)
- To apply, download the SF500 budgeting loan form from the GOV.UK website, and post it or take it to your local Jobcentre Plus.
- Budgeting loans normally have to be paid back within two years, whereas budgeting advances normally have to be paid back within one year.
- A **budgeting advance** you can request for universal credit.

Housing



- Most people would agree that having a home, which is both safe and affordable is extremely important for your general health. If you have poor housing or are homeless, it could increase your chances of developing a mental health problem, or could make an existing one harder to manage.
- Housing problems can be among the most stressful you can face. At Mosaic the staff might be able to offer you some basic help, but for more complicated issues you would need to contact a housing expert.



Resources: Mind Housing and Mental Health. This guide can be downloaded from the Mind website. It explains how to access support and different types of accommodation, what financial support you can get and what to do in a housing crisis.

W: www.mind.org.uk



Rethink—Housing Options Factsheet covers what to think about when choosing housing, including different types, finances, benefits, potential problems and homelessness.



Gingerbread—Housing Options for single parents factsheet. Finding a new home for you and your family, or setting up home for the first time as a single parent can be a big challenge. Whether you are worried about your mortgage payments, looking to rent a property, apply for council housing, make a homeless application or buy a home, it's important to get advice on all the options available to you. This factsheet provides information on finding a new home as a single parent.



Lambeth Council—Lambeth Housing Allocation Scheme 2013. This 32 page document is Lambeth Council's detailed housing allocation guide. It can be downloaded from their website. (*Although dated for 2013, this is the latest guide)

Housing Benefit—Claiming



From December 2018, some residents in Lambeth will be eligible for Universal Credit instead of Housing Benefit.

You can claim housing benefit to help pay your rent if you have a low income. You can claim if you are in work or not working. You can claim direct from the council or when making a new claim for other benefits.

Who can claim housing benefit?

Housing benefit is a means-tested benefit, which means that the council will look at your household income when deciding whether you are entitled to receive help.

You must have less than £16,000 in savings, unless you are getting pension credit guarantee as well.

Who can't claim housing benefit?

You can't normally claim housing benefit if you are:

- a full-time student
- 16 or 17 and have been in care
- an EU or EEA national who has never worked in the UK
- subject to immigration control, unless you have full recourse to public funds



To find out how much housing benefit you are entitled to, use the Turn2us website benefits calculator or contact Lambeth Council.

TURN2US

How to Apply

The form is now only available online, through the Lambeth Council Website.

The application is in two parts. The first is a calculator, which gives you an idea of what you are entitled to. The second part allows you to make the claim.

Read the form including any instructions carefully. It takes about 30 – 45 minutes to complete. Make sure that you have the following with you: national insurance, benefits, and any income details. You can always save it online as you go along and come back to it on a later day.

Evidence to support your claim

Once the form is completed online you will need to provide evidence for your claim. The claim form lists the evidence that you must provide, such as a benefits letter or tenancy agreement. You can now submit this online.

You must submit all supporting evidence within one month. If you need help with this, the Info Hub can help scan these and send them over.


Lambeth

Housing Benefit—Appeals



Why has my housing benefit stopped?

Housing benefit payments can stop unexpectedly. Contact your local housing benefit office or Lambeth Council Benefits Team immediately if this happens.

Why housing benefit payments stop

Your housing benefit office should tell you if your claim is likely to stop for any reason.

This could happen when, for example:

- your ESA or JSA has stopped
- the council makes a mistake or receives incorrect information about you
- you don't send in a housing benefit renewal form
- your income is now too high to continue to get housing benefit



Your housing benefit should not be stopped if your, ESA or JSA are temporarily suspended due to a sanction imposed by Job Centre Plus.

Remember You must tell the council about any important changes in your circumstances, e.g. if you start working a few hours a week.

How to restart your benefit

- Contact the Lambeth Council Benefits Team on 034 5302 2312 **straight away**. Before you call, check the date you received your last housing benefit payment. You may be asked to send more information or evidence.
- When housing benefit officers have looked into your situation, they should write to let you know the outcome of their investigation.
- If the housing benefit office decides that your housing benefit was stopped wrongly, your housing benefit payments should start again within 14 days.

Appeals

- You can appeal if your benefit restarts at a different rate than previously or if Lambeth Council says that you are no longer eligible for housing benefit. If you disagree with the decision and want further advice in appealing, you can call Shelters free advice helpline on 0808 800 4444. You might also be able to book an appointment with Every Pound Counts on Thursday afternoon at Mosaic Clubhouse.
- Remember to read letters and emails from the council carefully. A letter from the council may tell you about a change to your housing benefit payments.



What is the Benefit Cap?

The benefit cap limits the amount a working age person can get from welfare benefits.

When all your benefits are calculated, your housing benefit or universal credit is reduced so your total benefits don't go above the benefit cap limit.

The amount of the cap depends on where you live and your family situation.

The benefit cap is worked out:

- weekly if you get housing benefit
- monthly if you get universal credit

Exemptions if you are working

The benefit cap doesn't apply if you or your partner:

- receive working tax credits
- work enough hours to claim working tax credits



Exemptions if you claim certain benefits

You are exempt from the benefit cap if you, your partner or children receive:

- Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
- Attendance Allowance (AA)
- support component of Employment and Support Allowance (ESA)

You are also exempt from the benefit cap if you, your partner or children receive:

- carer's allowance
- carer's element of Universal Credit
- guardian's allowance

Help with claiming benefits

Check if you can apply for any benefits, for you or a family member, that would mean you would be exempt from the benefit cap.

Use the [Turn2us benefit calculator](#)

Use the [Gov.uk tax credits calculator](#) to find out if you're eligible for tax credits

TURN2US

DWP
Department for
Work and Pensions



What is the bedroom tax?

The bedroom tax is a cut in housing benefit if you live in a council or housing association home and are classed as having a spare bedroom.

When you claim housing benefit from the council you can only claim for a certain number of bedrooms, depending on who lives in your home.



Who the bedroom tax applies to:

You may get less housing benefit if you're a council or housing association tenant and:

- you have more bedrooms than the rules allow
- you're of working age

(The bedroom tax will not apply for the first 13 weeks of your housing benefit claim if you haven't claimed within the last 52 weeks).

Help if you can't pay the rent

Apply to Lambeth Council for a **Discretionary Housing Payment (DHP)** to help pay the rent.



Discretionary Housing Payment (DHP)



A Discretionary Housing Payment (DHP) could help you if your housing benefit doesn't cover the rent.

A DHP is an extra payment to help people who claim housing benefit and are struggling to pay the rent.

You can apply for a DHP:

- If you are already getting Housing Benefit, but you do not receive full Housing Benefit. For example, when there is a gap between the benefit you get and the rent that you pay perhaps because somebody else living with you, or the benefits cap, or bedroom tax.
- you need extra help to pay your rent
- If you are receiving Universal Credit and need help to pay your rent you can apply for a DHP, too.
- You could also get a DHP to help pay a tenancy deposit for a new home, but only if you are already getting housing benefit where you live now.

How the council decides

The council must be fair and reasonable when deciding how DHPs are allocated. There isn't a clear set of allocation rules. Provide as much information as you can to help the council decide. In all cases you must be able to show why you need extra financial help. e.g. you require expensive medication due to your illness and you have also been affected by the bedroom tax. Ask your GP or a health professional to provide a written statement for evidence.

Make a DHP claim

You'll need to apply through the Lambeth Council website. There is an online DHP form. You will also need to upload any evidence.



How much can be paid?

Each case is different. You may get enough to cover all your rent costs or just part of those costs.

DHPs may be paid weekly, fortnightly, monthly or as a lump sum. Payments can be backdated. You do not have to repay a DHP.



Brixton Customer Centre

Civic Centre

6 Brixton Hill

London

SW2 1EG

You can make enquiries about benefits, council tax, rents and repairs, housing, school admission documents and parking permits to this centre. You can also use the self-service terminals to access general service information, pay bills and report faults.

The Civic Centre is open Monday-Friday 9am-5pm.

The following services are appointment only:

- parking permits
- benefits
- council tax
- document submission
- Tenancy enquiries (Brixton & Clapham Only)
- Home ownership services



Benefits

T: 034 5302 2312

E: benefitsinfo@lambeth.gov.uk

Council tax

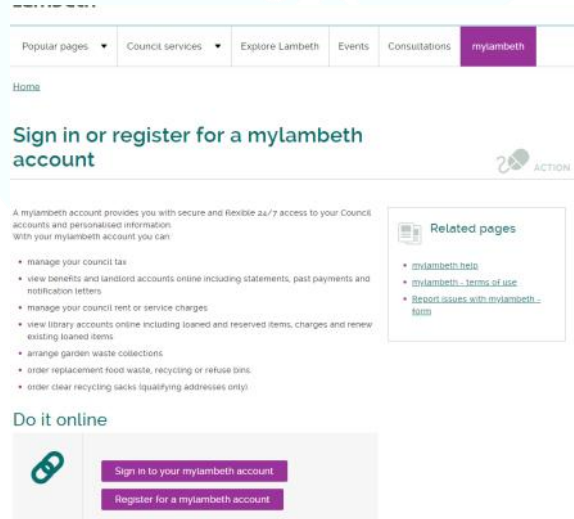
T: 034 5302 2312

E: counciltax@lambeth.gov.uk

Mylambeth

Create an online **mylambeth** account which allows you to manage your council tax and benefits online. You can set up a direct debit for your council tax and view online statements and past payments.

<https://www.lambeth.gov.uk/sign-in-or-register-for-a-mylambeth-account>





In April 2013 Council Tax Benefit was abolished and replaced with new Local Council Tax Support Schemes for each local authority.

This means that, depending on where you live, you may be entitled to 100% support or be expected to pay anywhere between 5% and 30% of your council tax Liability.

How to apply for council tax reduction

Depending on your circumstances there are a number of ways you may be entitled to a reduction to or exemption from Council Tax payments.

- You are entitled to a **25% single person discount** if you live on your own. Some people are not counted when working out council tax. For instance, if you live with a full-time student, apprentice or someone who is '**severely mentally impaired**' you may still qualify for a 25% discount.
- if you're on a **low income**, you may qualify for council tax reduction where your bill is reduced based on how much you earn. All local authorities have different rules for who qualifies.
- If you're above **pension age**, you'll get extra council tax reduction.

To find out if you can and to apply go to:

<https://www.lambeth.gov.uk/benefits-and-council-tax/council-tax/apply-for-council-tax-reductions>

Council Tax Debt



Your council tax bill is a '**priority debt**', which means there can be serious consequences if you can't pay your arrears.

If you fall behind with your council tax it's important to contact Lambeth Council on **034 5302 2312** and try to make arrangements to clear your arrears. You should be able to organise a payment plan to gradually pay back any arrears that you owe.

If you need help with this, you are struggling to deal with the arrears, or if you receive a court summons in the post we suggest that you get free, expert debt advice as soon as possible. You can contact a debt advice service such as Tulse Hill Community Advice Centre. These organisations can help you clear up any concerns you have about your account, agree a council tax payment plan, check your entitlements.



Paying Housing Bills



If you are having difficulty with paying your energy bills, you might be able entitled to grants or benefits offered by the government or your energy supplier.



The Citizens Advice Website consumer energy section has more information on this.

W: www.citizensadvice.org.uk/consumer/energy

Energy Helpline

is an independent price comparison service, which provides customers with fast, free advice on their best gas and electricity deal. Enter you postcode on the website to start finding out which energy plans you could save on in your area.



T: 0800 074 0745 Mon to Fri - 9am to 8pm, Sat/Sun - 9am to 5pm

W: www.energyhelpline.com



Centre 70

If you are having problems paying your utility bills such as water, gas or electricity, Centre 70 might be able to help you:

- Apply for grants to get utility debts reduced or cleared
- Help claim discounts you did not know about
- Save costs and get the best deal
- Negotiate affordable repayments
- Understand water and energy conservation and efficiency to help reduce bills
- Apply for grants for certain essential household items
- Refer you to their specialist debt, benefit and housing services.

T: 020 8655 9660

E: utilitydebt@centre70.org.uk



Cant Pay your Bill?



Read these tips from **Money Supermarket** on what to do.

<https://www.moneysupermarket.com/money-made-easy/tips-if-you-can-t-pay-your-energy-bills/>





KNOW YOUR RIGHTS!

CHALLENGING YOUR BILL

If your bill looks suspiciously high, it could be wrong. Take regular meter readings or take a photograph of your meter so that you can keep your own record and can use this to challenge high bills. Check all the details on your bill to make sure all the information is correct.

NEGOTIATE A PAYMENT PLAN

If you are in debt to your energy company, they have to help you come to a payment plan that you can afford; you should not be paying an amount that is causing you greater hardship. A good suggested amount to aim for in negotiations with your energy company is £3.00 per week per fuel. Energy companies have trust funds which you may be able to access to help pay off the debt.

RESIST PREPAYMENT METERS

If you are having a prepayment meter forced on you and you don't want one, let the energy company know that you are willing to pay through another method. Energy companies should not force a prepayment meter on you if your household has anyone who is considered vulnerable, for example, disabled people, pensioners, a household with young children, or where a household is a long way from a top-up point. Energy companies cannot install a prepayment meter against your will without a warrant from the court.

COURT SUPPORT

If your energy company has applied to the court for a warrant to enter your home and install a prepayment meter, you can attend court to challenge them. Get in contact with us and we will try to find someone to attend court with you for support.

Source: Fuel Poverty Action



Fuel Poverty Action campaign for affordable energy. Their website has lots of useful advice and information (such as above). Including tips on how to keep your fuel bills down, your rights, switching supplier grants, financial helps, benefits, grants and financial help.

W: www.fuelpovertyaction.org.uk/

Housing Organisations



Shelter

Shelter

Charity which offers free specialist advice on housing issues. This includes advice on debt, welfare, and guidance on access to accommodation and available local services.

Popular topics they can advise on include:

- Homelessness, private renting, tenancy deposits, eviction, repairs, housing benefit, council housing, energy costs.

National Helpline:

T: 0808 800 4444 (Mon-Fri 8am-8pm) (Sat-Sun 9am-5pm)

London Helpline:

T: 0344 515 1540 25yrs or over call

T: 0330 053 6091 under 25yrs old call

Helpline: Mon - Fri 9.30am - 6pm

Shelter Emergency Number:

T: 0808 1644 660

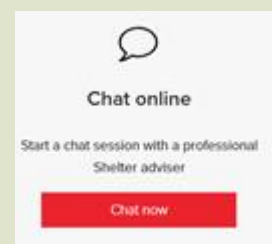
- You have nowhere to sleep, or might be homeless soon
- You have somewhere to sleep, but nowhere to call home
- You are/could be at risk of harm

Chat Online:

Start a chat session with a professional Shelter adviser online.

W: www.England.shelter.org.uk

You can also search for other local and national housing services with the directory link:
http://England.shelter.org.uk/get_advice/advice_services_directory



Shelter

Shelter Factsheets

The Shelter website has a list of factsheets, which you can download. These cover a broad range of housing problems and how to deal with them. The main areas they cover are:

- Homelessness
- Benefits & Money
- Eviction, Rights & Renting
- Rent Arrears & Debt
- Repairs & Housing Conditions
- Relationship Breakdown & Domestic Abuse

go to:

http://England.shelter.org.uk/get_advice/downloads_and_tools/housing_advice_factsheets





Stonewall Housing

is the specialist lesbian, gay, bisexual and transgender (LGBT) housing advice and support provider. They provide housing support for LGBT people in their own homes, supported housing for young LGBT people, as well as free, confidential housing advice for LGBT people of all ages. The website has useful guides, including information on LGBT friendly solicitors.

They also run drop-in sessions in Islington.

T: 0207 359 5767

(Lines are open Mon-Fri 10am-1pm)

W: www.stonewallhousing.org



Z2K

Help with housing and benefits issues. This includes: addressing housing benefit complications, rent arrears, referrals to legal aid agencies for eviction notices, problems with council tax, bailiffs and serious disrepair.

Address:

10 Buckingham Palace Road, London, SW1W 0QP

T: 0207 259 0801 (If you have a new enquiry or wish to open a new case, press option 2 (enquiries lines are ONLY open 2pm-3pm Monday-Friday))

Drop-in They hold drop-in advice sessions around Westminster. These are:

- Beethoven Centre, Mondays, 2 – 4pm
- Church St Library, Wednesdays 10:30 – 12:30pm
- Churchill Gardens, Thursdays 10 – 12pm

E: Online Contact Form

<https://www.z2k.org/get-support/>



Centre 70

May be able to help you with practical problems, explain complicated legal issues, and assist in negotiations with your landlord, lender or the council.

Their housing workers can assist with:

- Homelessness
- Applications and reviews/appeals
- Disrepair
- Social and privately rented accommodation
- Repossession
- Evictions
- Renting and leasehold
- Rent arrears
- Anti-social behaviour
- Housing rights through relationship breakdown
- Deposits
- Mortgage arrears
- Succession issues

Opening times: Mon, Tue, Thu, Fri 10am-1pm & 2pm-4pm (CLOSED WEDNESDAY AM)

46 Knights Hill,
West Norwood
London SE27 0JD

T: 020 8670 0070

W: www.centre70.org.uk



Citizens Advice Website

Use the Citizens advice housing section to search articles covering a broad range of housing issues.

W: <https://www.citizensadvice.org.uk/housing/>

Housing search

Search for articles in our housing section.



Lambeth Housing Options Service

Run by Lambeth Council, they can help you with applying for housing, transfers, bidding and problems you might have with your landlord or neighbours. They offer advice over the phone. You can also arrange to see an advisor who will talk to you about your housing needs in private.

T: 0207 926 4200

W: www.lambeth.gov.uk/housing-and-regeneration



Housing Ombudsman Service

Housing Ombudsman Service

Resolves disputes involving tenants and leaseholders of social landlords.

Lines are open Monday to Friday from 9:15 to 17:15
(except public holidays)

T: 0300 111 3000

E: info@housing-ombudsman.org.uk

W: www.housing-ombudsman.org.uk



Lambeth Mediation Service

Lambeth Mediation Service

Community based charity that aims to resolve conflict in workplaces, families and businesses. If you are a tenant of a council or housing association and have a problem with a neighbour, their neighbour mediation service might be able to help you.

Lambeth Mediation Service
Ilex House
1 Barrhill Road
Streatham Hill
SW2 4RJ

T: 0208 678 6046

E: admin@lambethmediation.org.uk

W: www.lambethmediation.org.uk



FirstStop Advice

This is an independent, impartial and free service offering advice and information to older people, their families and carers about housing and care options for later life. 9am-5pm Monday-Friday.

T: 0800 377 7070 / 0203 519 6002

E: info@firststopadvice.org.uk

W: www.eac.org.uk



Age UK Lambeth (Information and Advice) (No Age Criteria)

They hold regular information and advice drop-in sessions at various locations around Lambeth (no appointment required). Appointments and home visits can also be arranged with advisers to explore more complex situations. They can give advice in **German, French, and Spanish** as well as **English**, with advisers who speak these languages.

T: 020 7346 6800

Can assist with:

- Housing issues

Information and Advice Surgeries

Vida Centre, 2B Saltoun Road, Brixton SW2 1EP

(Mon 1pm-4pm)

36 Cheviot Gardens Housing Scheme, West Norwood SE27 0DD

(Tues 10am-1pm)

Civic Centre, 6 Brixton Hill, SW2 1EG

(Wed 1pm-4pm)

Gracefield Gardens Health Centre, 2-8 Gracefield Gardens, Streatham SW16 2ST

(Thurs 10am-1pm)

Homelessness



- If you are homeless or at risk of becoming homeless, you should contact the Lambeth Council's Housing Team at the Civic Centre and ask them what options are available.
- Councils have a legal duty to help certain people who are considered to be **'in priority need'** and offer them emergency accommodation. This sometimes includes people with mental health problems.
- You may be placed in temporary accommodation such as a hostel or bed and breakfast. It is important to get suitable accommodation if you have a mental illness.
- Even if the local council decides that it has no legal duty to house you, it must still provide you with advice about finding alternative accommodation.
- The Shelter helpline can help you understand your legal housing rights.
- If you are already homeless, organisations such as Streetlink or Crisis will be able to connect you with local services such as hostels, advice and day centres.



If you are threatened with homelessness or need assistance to retain your housing you can complete the online form:

<https://www.lambeth.gov.uk/housing-and-regeneration/housing-advice/get-advice-to-prevent-homelessness>



Resources: Shelter have several 1 page factsheets on homelessness, which you can download. These include:

- **Homelessness: 'out-of- hours' emergencies.**
- **Applying as Homeless**
- **Temporary Accommodation**

Immediate Support



Tell us about a rough sleeper >

I am sleeping rough >

Street Link

They will put you in touch with local services who can help you. Provide as much information about the location where you are sleeping rough as possible. They aim to get to individuals within 48 hours.

Members of the public concerned about a rough sleeper can report it through the street link website

T: 0300 500 0914 24-hour service

W: www.streetlink.org.uk



No Second Night Out

Use the No Second Night Out website to tell a homelessness outreach service where you are, and they will contact you there. It is similar to Street Link. Run by St Mungos the outreach teams refer people sleeping rough to one of three 'hubs', open 24 hours a day.

W: www.nosecondnightout.org.uk



Depaul (Alone-in-London Service)

Provide support services for young people aged 16-25 who are homeless or at risk of becoming homeless. Services include: information and signposting; housing advice; advice on welfare benefits; general advocacy; help with getting into education, training and employment; counselling service; family mediation and mediation for young ex-offenders and their families.

T: 020 7278 4224

W: www.aloneinlondon.org or

W: www.uk.depaulcharity.org

Endeavour Centre, Sherborne House

34 Decima Street, London, SE1 4QQ



Depaul (Nightstop)



provides emergency overnight accommodation for young homeless people who are facing the night on the streets or sleeping in unsafe places. Volunteer hosts, ordinary members of the community, open their homes to young people aged from 16 to 25 years. They offer a private spare room, hot meal, shower, laundry facilities and a listening ear.

T: 020 7939 1220

E: depaul@depaulcharity.org.uk

W: www.nightstop.org.uk



Runaway Helpline

T: 116 000 (Free 24/7 confidential)



Refuge - National Domestic Violence Helpline (24 hours)

If someone is fleeing domestic violence, the helpline can give you support, help and information of where to go. It is run in partnership between Women's Aid and Refuge.

T: 0808 2000 247 (24 hours a day)

E: helpline@refuge.org.uk



Centrepoint

This is the UK's largest charity for young people who are homeless (16-25). They run a number of different projects, and support individuals for up to over two years to help them live independently. They can provide accommodation, health support and life skills to get them back into education, training and employment.

The Centrepoint Helpline

If you are young and worried you might be homeless, the Centrepoint helpline is there to support you. You can also get in touch if you are worried about a young person. They can connect you to the right services as quickly as possible.

T: 0808 800 0661 (Mon-Fri 9am –5pm) or contact them online and they will get back to you.

W: www.centrepont.org.uk



Crisis

If you are homeless, are at immediate risk of becoming homeless, or have been homeless in the last two years, you can access their services for free.

They offer education, training and support at their centre in East London. Inductions are at 11am seven days a week. There's no need to book, just turn up.

Crisis Skylight London
66 Commercial Street, London, E1 6LT

T: 0300 636 1967

E: enquires@crisis.org.uk

W: www.crisis.org.uk

Day Centre



Ace of Clubs (no referral needed) aims to guide homeless or vulnerable people towards a more secure way of life. At their centre on St Alphonsus Road they provide for the immediate needs of those in desperate circumstances with safe shelter, food, warmth, clothing, laundry and showers.

The team at Ace of Clubs is skilled and focused in linking people in with a wide range of services including accommodation, welfare, rehab, training, healthcare and many others. Centre opening times are 12pm-4pm Monday to Friday.

Contact Details

T: 020 7720 2811 / 020 7720 0178

E: info@aceofclubs.org.uk

W: www.aceofclubs.org.uk

Address:

Ace of Clubs
St Alphonsus Road
Clapham London SW4 7AS



Spires is a South London based charity that helps hundreds of homeless and disadvantaged people all year round. They work to improve the quality of life of people who are homeless, insecurely housed, unemployed or suffering from the effects of poverty, mental ill health and loneliness.

The drop-in day centre can refer you to hostels, emergency housing, give advice on benefits, mental health issues, drugs and alcohol. They also offer courses and training, with separate sessions for rough sleepers, women-only sessions as well as open access sessions. Spires Streetlink works with women and transgender people involved in sex work.

They also offer a wide range of drop-in educational classes.

Contact Details

T: 020 8696 0943

E: Info@spires.org.uk

W: www.spires.org.uk

Address:

8 Tooting Bec Gardens
Streatham, London
SW16 1RB

Opening times:

Mon. 9-10.30am Rough Sleepers **Tues.** 9-

10.30am Rough Sleepers,

Wed. 10am-12.00 Rough Sleepers.

Thurs. 9am-1pm Rough Sleepers.

Fri. 9-10.30am Rough Sleepers,

- Open Access **Tues** 10.30am-2pm

- Women's Space **Mon& Fri** 11am-2pm



Day Centre



Webber Street Day Centre
6-8 Webber Street
Waterloo
London
SE1 8QA
T: 020 7928 1677
E: wsenquiries@lcm.org.uk
W: www.webberstreet.org

We are open to all:

Mon 9:00am – 12:00pm
Tues 9:00am – 12:00pm
Wed 9:00am – 12:00pm
Thu 9:00am – 12:00pm
Fri Closed
Sat 9:00am – 12:00pm

Webber Street has a team which seek to meet the physical needs of the homeless with cooked breakfasts, cups of tea and coffee, hot showers and clothing. Webber Street's mission team offer friendship and support and seek to address the spiritual needs of their guests. Each day a member of the team shares the gospel leading to numerous spiritual conversations between team members and guests.

Outreach teams from other homeless organisations are also onsite to offer support and advice.



The Manna Society is for single homeless people and those in need. It is open seven days per week from 8.30am-1.30pm. It provides free food, clothing and showers, housing and welfare advice. They also have health teams that visits including a mental health worker, Chiropodist, and optician.

T: 0207 357 9363

E: daycentre@mannasociety.org.uk

W: www.mannasociety.org.uk



Advocacy



Advocacy means getting support from another person to help you express your views and wishes, and to help make sure your voice is heard. Someone who helps you in this way is called your advocate.

If you have a specific condition, you might find some charities that specialise with your condition have a designated advocacy team. For example OCD Action have a advocacy team.



Resource: Mind Guide to Advocacy.

If you want to find out more about what advocacy is, where you could find an advocate and your legal rights, you might be interested in downloading the '**Mind Guide To Advocacy**' for further information.

W: www.mind.org.uk

Advocacy Organisations



POhWER

Offers the following services in Lambeth:

- **Independent Health Complaints Advocacy** for people who wish to make a complaint about treatment provided under the NHS.
- **Independent Mental Capacity Advocacy (IMCA)**, including **Deprivation of Liberty Safeguards (DoLS)**. This is a statutory advocacy service to support vulnerable people who lack capacity and need to make important decisions, but have no representatives as defined under the Mental Capacity Act 2005.
- **Relevant Person's Paid Representative (RPPR)**, is a service for those people (or Relevant Person) who have been legally deprived of their liberty under the safeguards (DoLS) set out in Mental Capacity Act 2005, and have no family or friend who can appropriately act as their representative.

T: 0300 456 2370

E: pohwer@pohwer.net

E: imca@pohwer.net



Disability Advice Service Lambeth (DASL)

Offers the following services in Lambeth:

- **Issues with Social Services** (adult and children's social care) including situations in which there is a statutory right to advocacy under the Care Act 2014
- **Health** – issues with NHS
- **Housing**- wanting to move and looking at options; quality of service in residential/ supported accommodation settings; accessing housing-related support; challenging decisions.
- **Safeguarding issues**- ensuring people are supported through the process; safeguarding processes are followed and any form of abuse is reported.
- **Discrimination issues** e.g. Disability Hate Crime
- **Disabled parents** – going through Child Protection processes, accessing and understanding legal representation
- **Making complaints and Accessing Legal Representation**

DASL does not provide the Independent Mental Capacity Advocacy (IMCA) or the Independent Mental Health Advocacy (IMHA) services for Lambeth.

T: 020 7501 8966 E: advocacy@disabilitylambeth.org.uk



Voiceability

Is one of the largest providers of advocates in the UK. They can provide advocacy on a broad range of issues.

W: www.voiceability.org

They also have a dedicated NHS Advocacy helpline and website:

NHS Complaints Advocacy helpline

T: 0300 330 5454.

W: www.nhscomplaintsadvocacy.org



Rethink Mental Illness

Delivers advocacy in secure hospitals, secure units and other community settings.

Rethink is a national charity.

T: 0300 5000 927

W: www.rethink.org



Community Support Network

They provide:

- **In-Patient Advocacy, Forensic Advocacy** for people with mental health problems who have also committed a criminal offence
- **Community Advocacy** for people who have recently been discharged from a section of the Mental Health Act

T: 020 7274 4490

E: info@csnsl.org.uk

W: csnsl.org.uk



National Youth Advocacy Service

NYAS is a charity providing advocacy, legal support and representation to children and young people in care and vulnerable adults.

They also run a network of over 350 independent advocates who provide advocacy to children in care, care leavers and care experienced mothers, children with disabilities, children and young people who are inpatients, IMHA to children and young people under the Mental Health Act.

W: www.nyas.net

T: 0808 808 1001 9am–8pm

Legal Advice



- If you have a problem that you need help with, you may need legal advice to resolve it. You can get help from a legal adviser who specialises in your problem, such as a solicitor, or there are many other organisations who may be able to help you.
- Knowing where to start and understanding the legal system can be very difficult. Dealing with legal problems can ultimately often be dealt with quicker, cheaper and less stressfully by using advice services.



Resource: Rethink—Factsheet Legal Advice



Legal Aid Agency

Legal aid for civil cases (non-criminal)

If you need help with paying for legal advice, you may be able to get legal aid.

You will have to meet the financial conditions for getting legal aid. In some cases, legal aid is free.

In other cases, you may have to pay towards the cost.

Civil legal aid helps you pay for legal advice, mediation or representation in court with problems such as housing, debt and family.

There are different types of legal aid, which you can get and only for certain cases. It also depends on your income. The Citizens Advice Website lists further details on this:



www.citizensadvice.org.uk/law-and-courts/legal-system/taking-legal-action/help-with-legal-costs-legal-aid/

How to apply for civil legal aid

If you're not sure whether you can get legal aid, you can use the 'Can you get legal aid?' tool on the GOV.UK website. Go to www.gov.uk.

The Civil Legal Advice helpline on **0345 345 4345** can also advise you on whether you are eligible for legal aid.

Civil Legal Advice helpline

If you are eligible for civil legal aid, you may be able to get help from the Civil Legal Advice helpline. The Civil Legal Advice helpline gives free, independent and confidential advice on the following matters:

- debt, if your home is at risk
- housing, if you're homeless or at risk of being evicted
- domestic abuse
- separating from an abusive partner, when you're making arrangements for children or sorting out money and property
- a child being taken into care
- special education needs
- Discrimination
- some child abduction cases



T: 0345 345 4345.

It is open from 9am to 8.00pm from Monday to Friday and from 9am to 12.30pm on a Saturday.



Find a solicitor



160,570 legal professionals

Knowing where to start in finding a solicitor can be difficult. The Law Society has created an online search tool to make it a lot easier.

Simply log on to **www.lawsociety.org.uk** and use the **Pro search command** to find a solicitor who specialises in what you are looking for.

Look out for the specific accreditation scheme. e.g. mental health, children law



Quick search Pro search

Type Organisation Person

Name

Include in-house teams, government departments and other employers

Location

Area of practice

Second area of practice

SRA ID

[More search options](#)



Lambeth & Southwark Mind

- Another way to find a solicitor is through the directory on the Lambeth and Southwark Mind website.
- Go to: www.lambethandsouthwarkmind.org.uk
- Directory (at the top)
- Category
- Solicitors
- There is a list, many of which specialise in Mental Health.

Legal Organisations



Waterloo Action Centre

The Waterloo Legal Advice Service is a free service that provides legal advice every week on a Thursday evening. It has been running for over 30 years and is made possible by the solicitors and lawyers involved giving their time free of charge. Free Legal Advice is available every Thursday night from 6:30 - 8:00 pm. Doors open at 6:00 pm. Clients are advised not to come before the advertised opening times, as they will be asked to wait outside until the halls are set up. Due to the large demand for this service it can be very busy.

Waterloo Action Centre, 14 Baylis Road, Waterloo, London SE1 7AA

W: www.waterlooactioncentre.co.uk



Brixton Advice Centre

Provides legal advice in regards to Housing, Benefits, Debt, Work, Family, Consumer, Older People, Domestic Violence, Younger People, Immigration, Health & Care and Discrimination. They run a Housing Possession Court Duty Scheme.

A: 167 Railton Road, London, SE24 0LU

Open Mon-Thu 10am-3pm

The evening legal advice clinic runs from 6.30pm-7.30pm on alternate Thursdays (check website)

T: 020 7733 7554

W: www.brixtonadvice.org.uk/



Immigration Advice Service

Immigration solicitors at the Immigration Advice Service specialise in a wide range of UK visa, nationality and asylum applications to the UK Border Agency, which is the Home Office department responsible for controlling immigration. The immigration lawyers can provide advice, practical assistance and professional representation to guide individuals through the application and decision-making process from start to finish.

Alpha House
100 Borough high street
London
SE1 1LB

Opening times: 9am-5.30pm
T: 0333 414 9244
E: info@iasservices.org.uk
W: www.iasservices.org.uk



Law works- Legal advice service

LawWorks is a charity that connects volunteer lawyers with people in need of legal advice, who are not eligible for legal aid and cannot afford to pay. The website gives a list of organisations that give free representation at court or a tribunal. It also allows you to search for local legal advice organisations/clinics/and advisors.

W: www.lawworks.org.uk



Joint Council for the Welfare of Immigrants

JCWI deals with all areas of asylum and immigration law. They are known for dealing with complex immigration issues. They represent clients at different stages of the legal process including application to the home office, entry clearance, appeals and judicial review.

115 Old Street
London
EC1V 9RT

T: 020 7251 8708
E: info@jcwi.org.uk
W: www.jcwi.org.uk

They run a number of helplines including one for undocumented Migrants
020 7553 7470 10am-1pm (Mon, Tues, Thurs)



Equality and Advisory Support Service

Helpline advises and assists individuals on issues relating to equality and human rights.

Monday - Friday: 9am - 7pm
Saturday: 10am - 2pm

T: 0808 800 0082 Advice Line
W: www.equalityadvisoryservice.com



Centre70

Provides free, confidential, independent, impartial advice by way of appointments in housing, welfare rights and debt (and basic in consumer issues and employment).

46 Knights Hill, West Norwood, London SE27 0JD

Opening times: Mon, Tue, Thu, Fri 10am-1pm & 2pm-4pm (CLOSED WEDNESDAY AM)

T: 020 8670 0070
W: www.centre70.org.uk



Mind Legal Line

Provides legal information and general advice on mental health related law covering:

- mental health
- mental capacity
- community care
- human rights and discrimination/equality related to mental health issues.

You can call between 9am and 6pm Monday to Friday (except Bank Holidays).

T: 0300 466 6463

Disability Law Service

Gives free advice and legal representation to people on certain areas of law including social care, welfare benefits, community care, employment and discrimination law. They can also advice on housing (homelessness, possession, unlawful eviction, landlord harassment). They provide some useful online factsheets .

T: 0207 791 9800

E: advice@dls.org.uk

W: dls.org.uk

Disability Law Service
Fighting injustice for disabled people



acas

Can help you with Employment Law and employment relations advice. Whether you are an employer, employee or representative, you can call the acas helpline for free and impartial advice. They will provide confidential guidance about any kind of dispute or query that you have about relationship issues within the workplace. This could include bullying and mental health.

The acas helpline is available Monday to Friday 8am-6pm.

T: 0300 123 1100.

W: www.acas.org.uk



The Independent Office for Police Conduct (IOPC)

Oversees the police complaints system in England and Wales. They investigate the most serious matters, including deaths following police contact, and set the standards by which the police should handle complaints.

Lines are open 9am to 5pm, Monday to Friday.

T: 0300 020 0096

E: enquiries@policeconduct.gov.uk

W: www.policeconduct.gov.uk



Action Fraud

Action Fraud is the UK's national reporting centre for fraud and cybercrime where you should report fraud if you have been scammed, defrauded or experienced cyber crime

T: 0300 123 2040

W: www.actionfraud.police.uk



Personal Support Unit

Are a charity of trained volunteers who can give free independent assistance to people facing proceeding without legal representation in civil and family courts and tribunals. They might be able to help when you don't have a lawyer and need help through the court process with issues such as with children, divorce, eviction and money claims. Please note they can not give legal advice, they are there to provide information and support.

9:30am–4:30pm

T: 0207 947 7701 or 0300 081 0006 (Helpline)

E: LondonService@thepsu.org.uk

W: www.thepsu.org/locations/london



Rights of Women

Their telephone advice lines provide vital, free and confidential legal advice to women.

They can provide advice on Family Law, criminal Law (including domestic and sexual violence), Immigration & Asylum Law. Please check the website for specific details on what areas of law they cover, and times when phone lines are open as these vary.

Family Law

T: 020 7608 1137

Criminal Law

T: 020 7251 8887

Immigration & Asylum Law

T: 020 7490 7689

E: info@row.org.uk

Please note that they cannot give legal advice by email.

W: rightsofwomen.org.uk

Other Orgs/Charities/Services



NAZ



Naz

This is the largest BAME charity in London addressing sexual health and HIV /AIDs needs of BAME communities. They offer counselling in Hammersmith.

T: 020 8741 1879

E: naz@naz.org.uk

W: www.naz.org.uk



Come Correct

Comecorrect.org.uk (41 Streatham Hill)

The Come Correct (or CCard) scheme provides access to free condoms in a variety of locations (called Outlets) across Lambeth. Once registered you can collect condoms or get advice from any Outlet displaying the Come Correct logo.

41 A-C Streatham Hill
London SW2 4TP

T: 0203 049 4006

W: www.comecorrect.org.uk



Penrose

Runs a Mental Health Recovery Project and Personality Disorder Service for offenders. Waterloo Gardens, 1 Milner Square, London N1 1TY

T: 020 3668 9270

W: www.penrose.org.uk



NACRO

Provide practical advice for people with criminal records.

Monday-Thursday 9am-5pm Friday 1pm-5pm.

T: 0300 123 1999.

E: helpline@nacro.org.uk.

W: www.nacro.org.uk



St Giles Trust

Offers services aimed to support disadvantaged people into housing, education, training and employment. Provides on-site training courses, help finding employment and a drop-in housing service for people in severe housing need (for people who have a connection with Southwark). Also provides a housing advice service in a number of prisons, including HMP Wandsworth, and support to ex-prisoners returning to live in the London area. There SOS Project works preventatively with young people at risk of gang crime.

W: www.stgilestrust.org.uk

T: 0207708 8000

Other Orgs/Charities/Services



The Reasons Why Foundation

They run behavioural change programmes that help people involved in crime make better decisions and reduce the number of people who reoffend. They run a mentoring programme and help individuals into to employment.

Office 4
11 Sancroft Street
London
SE11 5UG
W: www.therwf.org/

T: 0800 0149 256
E: Office@TheRWF.org



Mind Information Line

Provides information on a range of topics including:

- types of mental health problems
- where to get help
- medication and alternative treatments
- advocacy.

They will look for details of help and support in your own area.

Monday to Friday : lines are open 9am to 6pm, (except for bank holidays).

T: 0300 123 3393

E: info@mind.org.uk



Rethink
Mental
Illness.

Rethink Advice & Information Service

The Rethink Mental Illness Advice Service offers practical help on issues such as the Mental Health Act, community care, welfare benefits, criminal justice and carers rights. They also offer general help on living with mental illness, medication, care and treatment.

The line is open Monday to Friday from 9:30am - 4pm

T: 0300 5000 927



Carers UK

Help and advice for carers. They provide advice on:

- benefits
- tax credits
- carers employment rights
- carers' assessments
- the services available for carers
- how to complain effectively and challenge decisions.

T: 0808 808 7777 Monday and Tuesday 10am to 4pm.

W: www.carersuk.org

Other Orgs/Charities/Services



Disability Advice Service Lambeth (DASL)

Advice casework for disabled adults, especially those with mental health problems. Welfare benefits, housing problems, community care issues and some areas of debt. Initial advice and information on a range of other subjects. They can provide home visits for people unable to attend their office. They also run a sports project and service for stroke survivors.

Address: 336 Brixton Road, London SW9 7AA

T: 020 7738 5656

E: enquiry.line@disabilitylambeth.org.uk

W: www.disabilitylambeth.org.uk



The Latin American Disabled People's Project (LADPP)

Provide a number of programmes, advice, employment, health, advocacy, education and volunteering opportunities for individuals whose first language is Spanish or Portuguese.

Well-being & Mental Health

This Programme offers free advice and guidance through qualified advisors so individuals can access health, mental health, and community care services that are offered by the NHS.

One-to-one Mental Health and Well-being Support: drop-in sessions on Wednesdays and Fridays from 11:00 to 15:00. If required, They can extend outreach to people unable to leave their homes.

FREE visits from NHS Nurse, third Friday of every month: info on how to register with GP, blood test for diabetes, medical advice and weight test. If required, LADPP is happy to extend its outreach to people unable to leave their homes.

They regularly organise educational workshops in order to help you improve personal well-being.

Health and Therapeutic workshops, where users are taught how to ensure that both the physical and psychological pain they experience has the least possible effect on their everyday lives. Health and fitness activities according to any disabilities or health problems you may have. Art for wellbeing group also takes place.

They also provide FREE Chinese Massage, Reiki and Reflexology sessions, one or two Fridays a month to members.

Tel: 020 7793 8399 or email at wellbeing@ladpp.org.uk

W: www.ladpp.org.uk

Monday to Friday, between 9:30 am - 5 pm

Address: Unit 7 of the Kennington Workshop 42 Braganza Street - Kennington London - SE17 3RJ

Other Orgs/Charities/Services



Scope

For independent support or disability information, contact the free helpline. Information officers are able to answer questions and talk you through a broad range of topics connected with disability, including benefits and finance, independent living, social care, employment and equipment. They can also put you in touch with local providers of information and support and other Scope services in your area. Open between 9am to 5pm weekdays.

T: 0808 800 3333

W: www.scope.org.uk



If you have problems with:

- Welfare benefits
- Debt
- Housing
- Employment

One Lambeth Advice – Citizens Advice Merton and Lambeth (CAML) provides a free confidential and independent advice service delivered by trained advisers.

Contact One Lambeth Advice directly to book an appointment with an adviser.

Call 0800 254 0298 for further information.

Appointment at your local GP practice or GP referral (see below)

Beckett House Practice Grantham Road, London SW9 9DL

Brixton Hill Group Practice 22 Raleigh Gardens, Brixton Hill, London SW2 1AE

Hetherington Group Practice 18 Hetherington Road, London SW4 7NU

Lambeth Walk Group Practice 5 Lambeth Walk, London SE11 6DX

Mawbey Group Practice 39 Wilcox Close, London SW8 2UD

Myatt's Field Health Practice 60 Patmos Road, London SW9 6SF

Paxton Green Health Centre 1 Alleyn Park, London SE21 8AU

Stockwell Group Practice 107 Stockwell Road, London SW9 9TJ

You can also make your own appointment by calling the receptionist at the surgery during practice opening hours. The adviser will see patients by appointment at the designated GP Surgery.

Online Directories



Southwark Wellbeing Hub

Charity based in Peckham. They run an information service. Their online directory lists a lot of online organisations mainly in Southwark

W: www.together-uk.org/southwark-wellbeing-hub/the-directory/



Lambeth & Southwark Mind

Search for local support services in Lambeth & Southwark using the online directory

W: www.lambethandsouthwarkmind.org.uk/directory/



Mind in Croydon

Search for local support services in Croydon using the online directory.

W: www.directory.mindincroydon.org.uk



Helplines Partnerships

Allows you to search a Directory of helplines.

W: www.helplines.org



Advice UK

Website which you can search for advice services on a broad range of services.

W: www.adviceuk.org.uk



Tranzwiki

TranzWiki is a comprehensive directory of the groups campaigning for, supporting or assisting trans and gender non-conforming individuals, including those who are non-binary and non-gender, as well as their families, across the UK.

W: www.tranzwiki.net



Advicelocal

Enter a postcode and choose an advice topic (welfare benefits and tax credits; council tax, including exemptions and discounts; debt and money advice; housing and homelessness; employment and work issues; disability and social care; and asylum and immigration) to find tailored information for your area, including details of independent advice organisations who can help you get the advice and support that you need.

W: advicelocal.uk



Care Place

Online Directory Service for care and community services

W: www.careplace.org.uk

Useful Websites



The Mix

Connects young people to experts and peers, who will provide the support and tools needed to take on challenges for everything from homelessness to finding a job, from money to mental health, from break-ups to drugs. The Mix is there to help take on the embarrassing problems, questions, and thoughts that people under 25 have in order to give them the best support through their digital and phone services. The Mix have a free telephone helpline for under 25s, a webchat service, discussion boards, articles and videos on their website.

W: www.themix.org.uk



Headmeds

Straight talk on mental health medication for young people. Read about others' experiences and get answers to those 'awkward' questions. Website by Young Minds.

W: www.headmeds.org.uk



Advice now

Has lots of useful guides and links to advice services online for a broad range of issues including benefits, housing, etc. Information on rights and legal issues.

W: www.advicenow.org.uk



Springfield Advice & Law Centre

Charity providing specialist advice on housing, community care, debt and welfare benefits. Wandsworth and Merton residents might find this useful.

A: Newton Building 7, Springfield University Hospital, 61 Glenburnie Rd, London SW17 7DJ

T: 020 8767 6884

W: springfieldlawcentre.org.uk

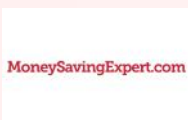
E: info@springfieldlawcentre.org.uk



Money Super Market and

Money Saving Expert

Two useful websites for finding ways to save money on energy bills, price comparison and general tips in saving money.



Useful Websites



Time to change

Is a campaign seeking to change the way people think and act about mental health. It has a lot of useful information for employers to create more open workplaces where staff are encouraged to talk and listen.

T: 020 8215 2356

E: info@time-to-change.org.uk

W: www.time-to-change.org.uk



Resolver

This is a free website, which helps you make complaints about many problems and is very easy to use.

Telecoms, banks, public services, housing associations, energy companies and travel are just some of the main areas it covers. It will guide you through the complaints process and create a template complaints letter for you.

How it works?

1. You simply search for a company on the website
2. Then select your specific issue. **e.g Being overcharged for a gas bill**
3. Find out what your particular rights are with that issue
4. Resolver will then ask you to sign up (it only asks for a name and an email address)
5. Then give details of the complaint.
6. It will then formulate a template complaints letter for you, based on what you have said. You can review it and attach supporting documents before you send it to the company.

W: www.resolver.co.uk

Useful Phone Numbers



Attendance Allowance helpline	0800 731 0122 - Monday to Friday, 8am to 6pm
Bereavement Service helpline	0800 731 0469 - Monday to Friday, 8am to 6pm
Carer's Allowance Unit	0800 731 0297 - Monday to Thursday, 8:30am to 5pm, Friday, 8:30am to 4:30pm
Child Benefit General enquires	0300 200 3100 - Monday to Friday, 8am to 8pm, Saturday, 8am to 4pm
ESA (Existing Claims)	0800 169 0310
'New Style' ESA (to Claim)	0800 328 9344
Jobseekers Allowance (Existing Claims)	0800 169 0310
Jobseekers Allowance (Making a Claim)	0800 055 6688
Lambeth Council Service Centre	020 7926 1000 - Monday to Friday, 9am to 5pm
Maternity Allowance – Jobcentre Plus	0800 055 6688 - Monday to Friday, 8am to 6pm
National Insurance number application line	0800 141 2075 - Monday to Friday, 8am to 6pm
Pension Credit claim line	0800 99 1234 - Monday to Friday, 8am to 6pm
State Pension claim line	0800 731 7898 - Monday to Friday, 8am to 6pm (except public holidays)
Personal Independent Payment (PIP) claims	0800 917 2222 - Monday to Friday, 8am to 6pm
Personal Independence Payment (PIP) Enquiries	0800 121 4433 - Monday to Friday, 8am to 6pm
Post Office card account	0345 722 3344 – Monday to Friday, 8:15am-6pm, Saturday, 8:30am to 7:15pm
Simple Payment for benefits, pensions and child maintenance, helpline	0845 600 0046
Tax credits: general enquiries	0345 300 3900
Universal Credit helpline	0800 328 5644
Lambeth Revenues and Benefits Service	0345 302 2312
Lambeth Council Tax & Benefits Team	0345 302 2312



Notes



If you have any questions, suggestions or feedback about the Help Booklets please contact Danny McDonagh in the Info Hub.

If you require a **larger print, A4 version**, please speak to the Information Hub. We Can also provide this on Yellow Paper.

You can also **download** the Info Hub Help Booklets from our website at:

www.mosaic-clubhouse.org/InformationHub