



Bosnia and Herzegovina Community Advice Centre (BHCAC)

# COVID-19 Response in London Borough of Brent

(7-30 September 2020)

Charity No. 1085815

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

COVID-19 Response  
in  
London Borough of Brent

# Project Overview

Project Reference No. 20134021

## Project Proposal

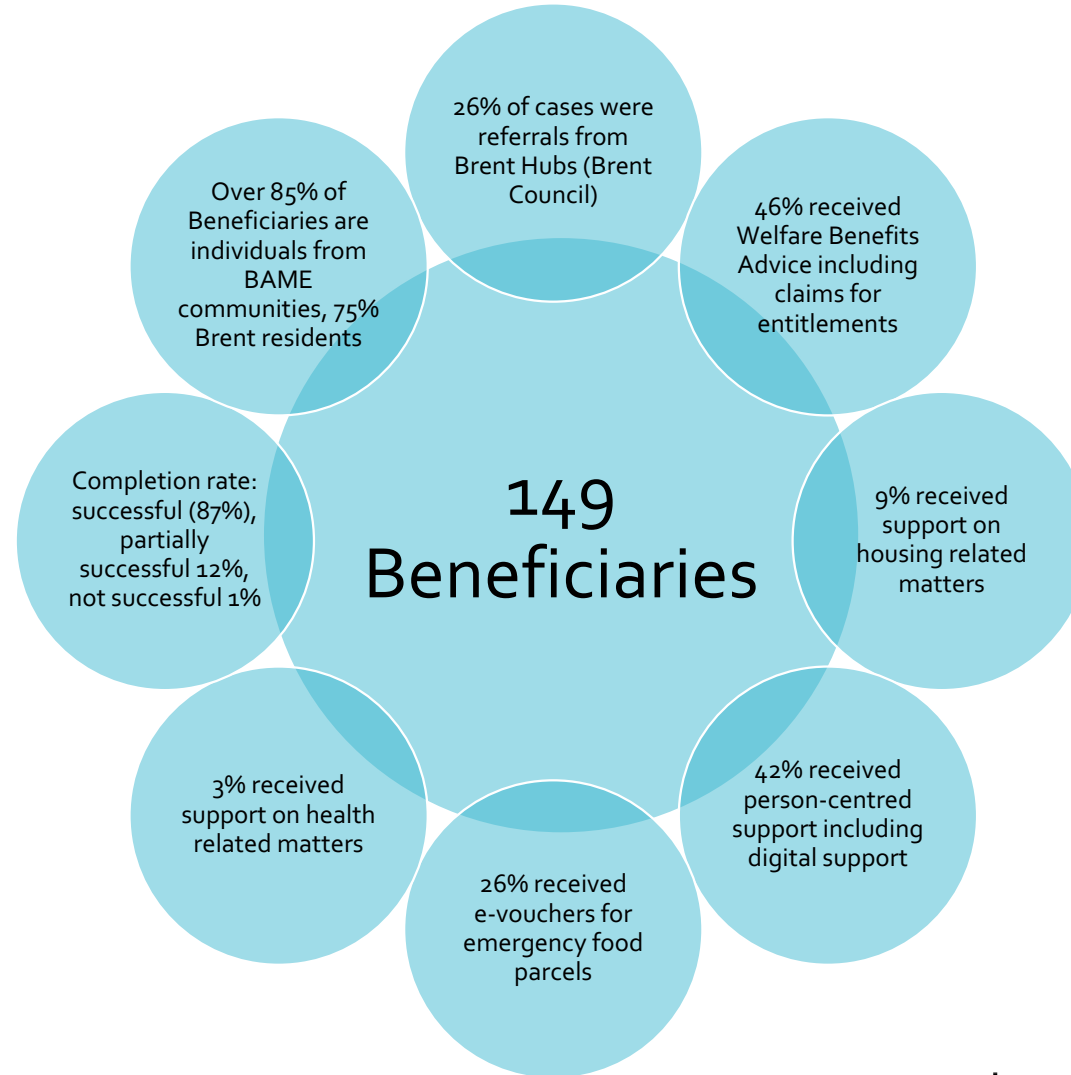
- The project aims to provide **relief from poverty and distress to individuals from BAME communities** in London Borough of Brent (“**Beneficiaries**” ) through provision of Welfare Benefits Advice service and person-centred support in order to help them overcome financial difficulties during the COVID-19 crisis.
- Initial target number of Beneficiaries: 180
- Persons identified as in need of emergency food parcel will have access to support from local food banks.
- Beneficiaries access to service: by phone and direct referrals from Brent Hubs (Brent Council)
- Staff capacity: **1 Senior Welfare Benefits Advisor and 1 Welfare Benefits Advisor**
- Project service provision and duration: 252 hours (14 hours per week x 18 weeks, remotely over the phone)
- Project estimated cost: **£13,300**
- Funding from HM Government Coronavirus Community Support Fund in partnership with the National Lottery Community Fund: £10,000

## Project Delivered

- **Over 85% of project Beneficiaries are individuals from BAME communities, 75% Brent residents.**
- **46%** Beneficiaries received advice on **Welfare Benefits Rights** including support with claims for entitlements on a wide range of benefits. **42% of people who accessed the project service received person-centred support**, including digital support. Completion rate: **87% successful, 12% partially successful and 1% not successful.**
- Total number of Beneficiaries: 149 (**target achieved at 83%**)
- **26%** of Beneficiaries received e-vouchers for **emergency food parcels**
- **26%** of cases were referrals from **Brent Hubs (Brent Council). Completion rate at 97% successful** (37 out of 38)
- Staff capacity: **2 Trainee Welfare Benefits Advisors**
- Project service provision and duration: 252 hours (14 hours per day x 18 days, remotely over the phone)- **service provision achieved at 100%**
- Project actual costs: **£10,196.04 (23% less than estimated cost)**, out of this amount 29% was spent on IT equipment and support
- Spending from HM Government Coronavirus Community Support Fund: £10,000

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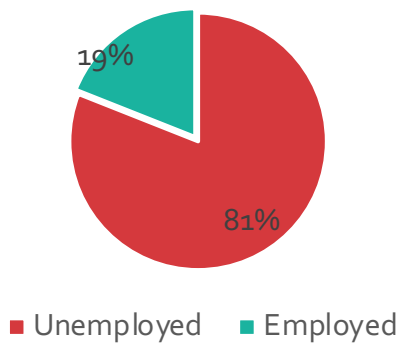
HM Government

In partnership with

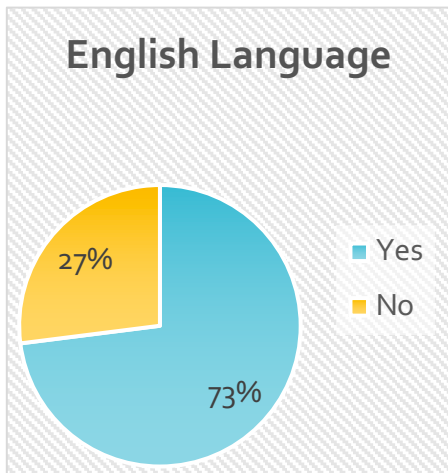
THE NATIONAL LOTTERY  
COMMUNITY FUND

PROJECT BENEFICIARIES STATISTICAL DATA

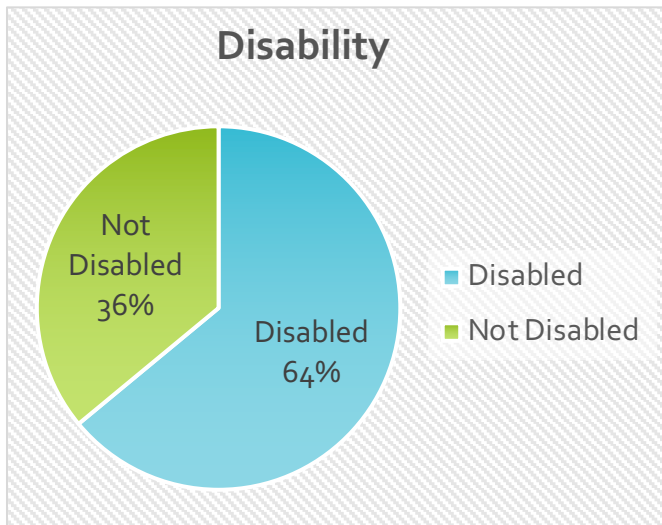
Employment Status



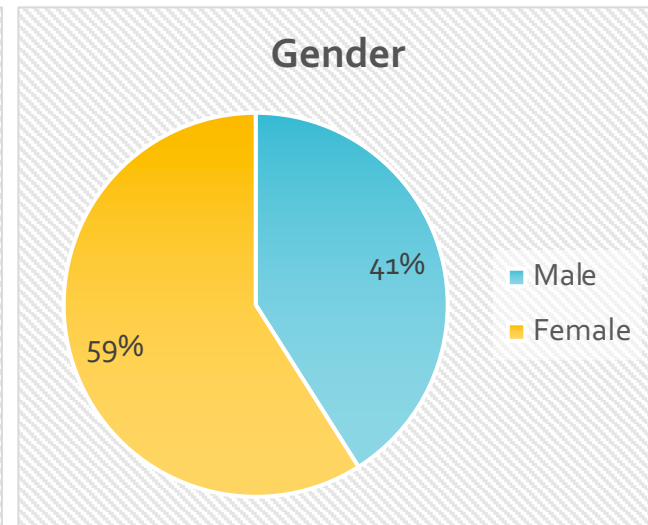
English Language



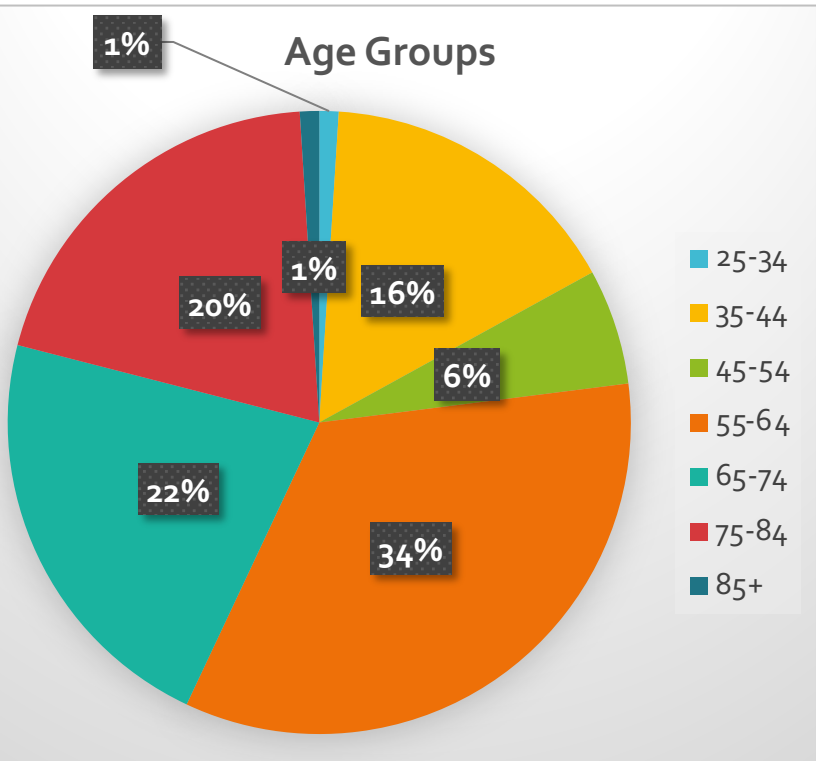
Disability



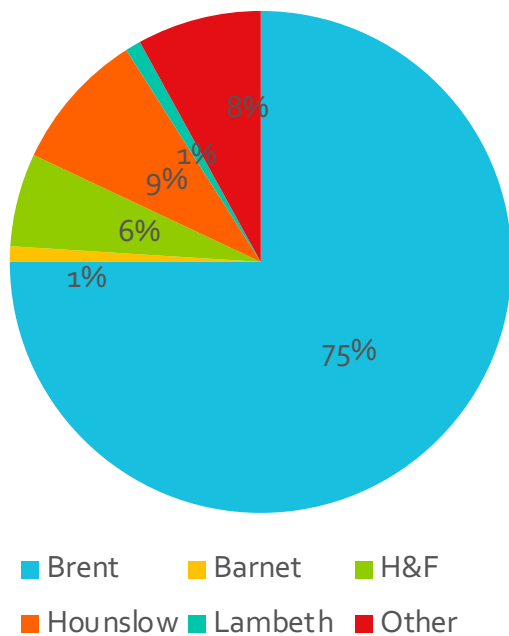
Gender



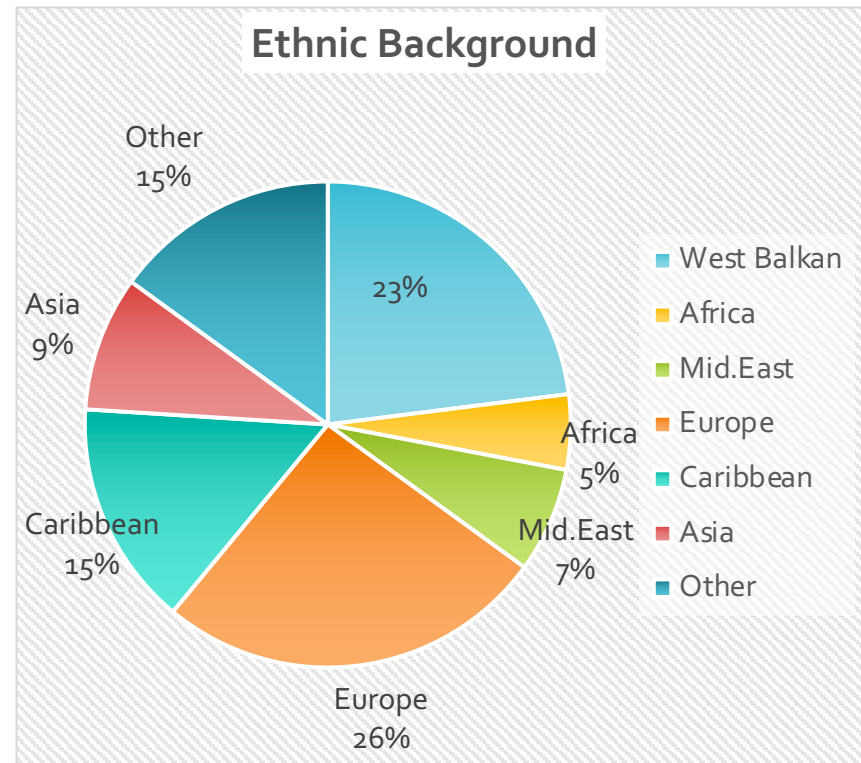
Age Groups



Beneficiaries by Borough



Ethnic Background



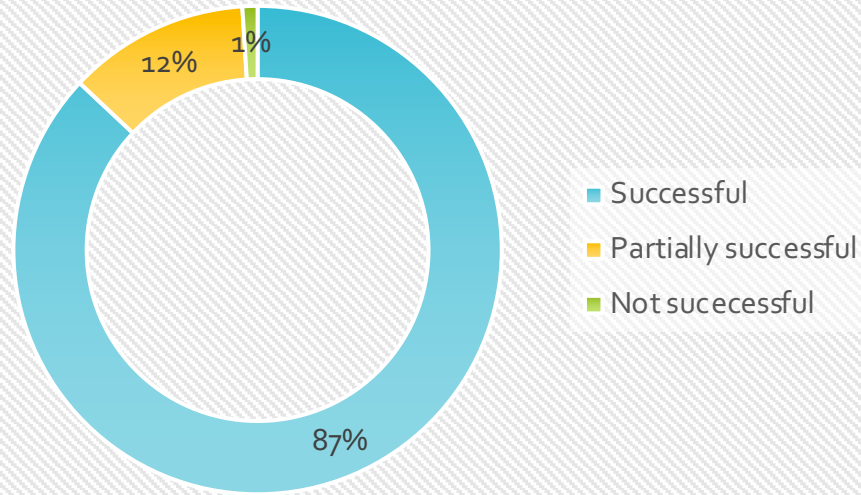
# Covid-19 Response in London Borough of Brent

## Project Results

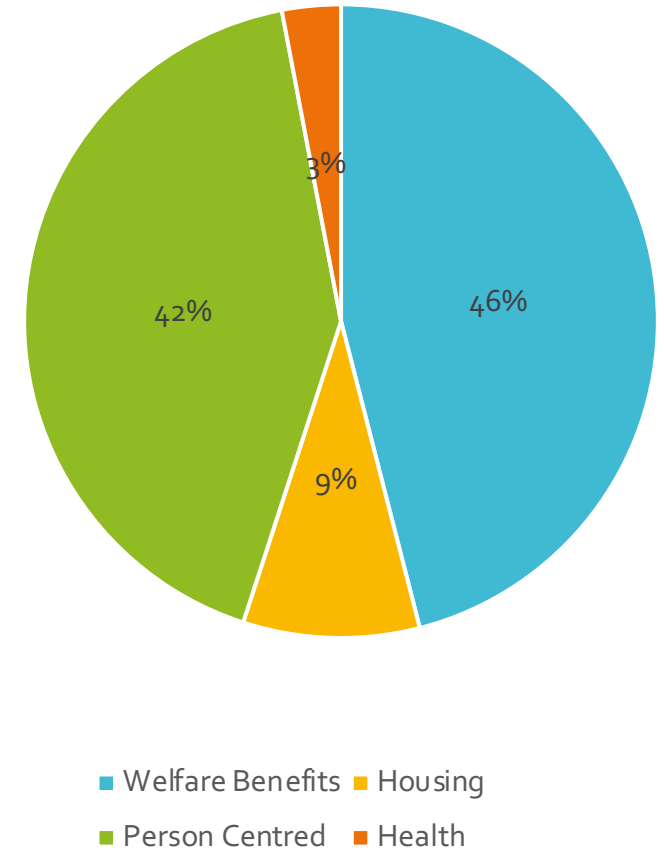
149 Individuals benefited from the project during the period 7-30 September 2020

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### Completion Rate



### Area of Support

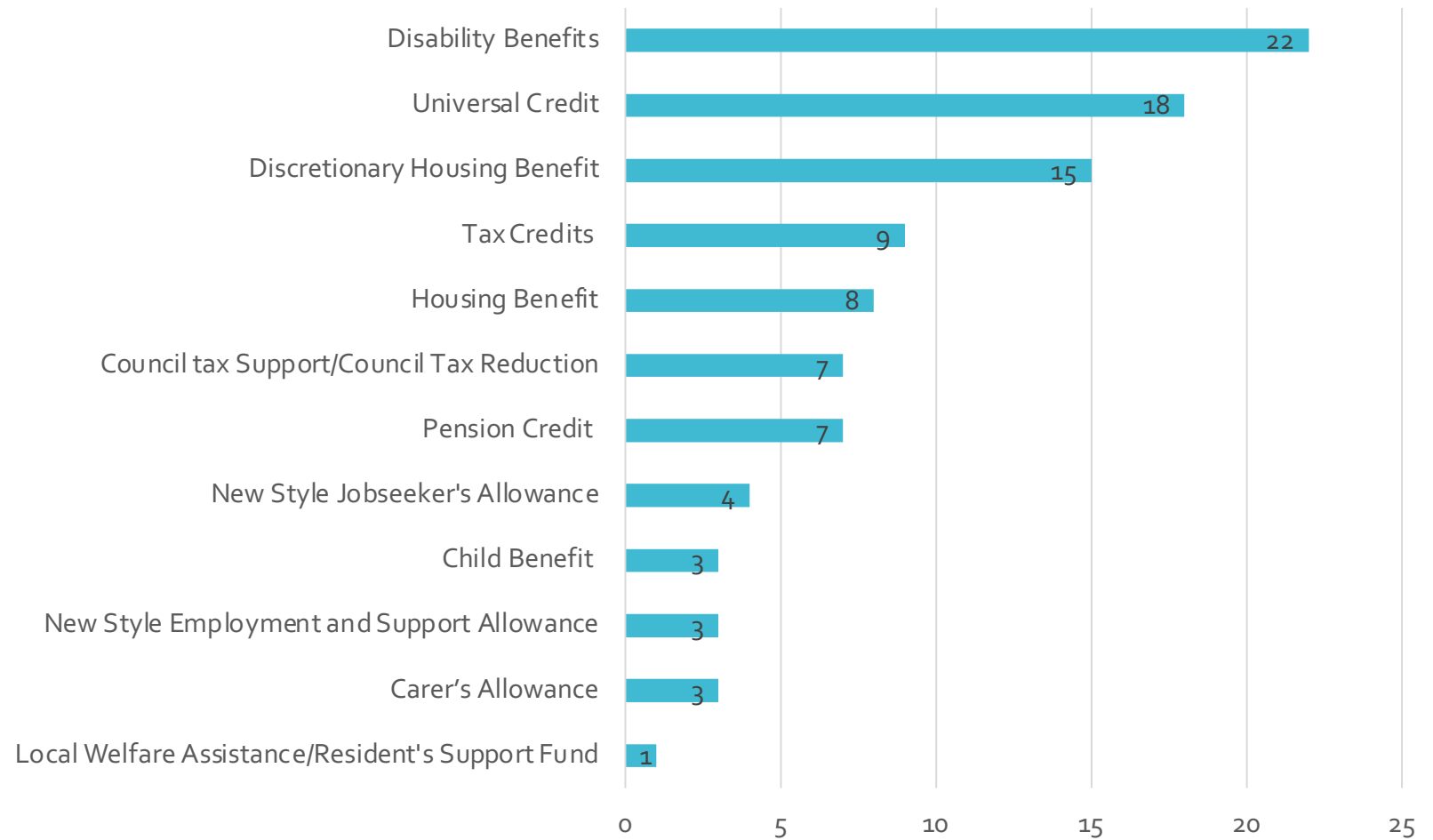




# Types of Welfare Benefits Advice provided, including assistance with the claims to 69 Beneficiaries

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## Welfare Benefit Rights Advice %



# Project Beneficiaries Testimonials

*Evidence: Relief from poverty  
during the COVID-19 crisis.*

*Project aim achieved* ✓

Project Reference No. 20134021

## Living below the poverty line

*"I am in my mid 80s. I live alone, on a small pension, in the London Borough of Brent. I struggle financially. After seeing a telephone number for help and advice advertised by my local authority, I called and was told that someone will be in touch with me by phone.*

*I received a phone call from a supervisor at Bosnia and Herzegovina Community Advice Centre who spoke to me about my financial situation, advised me on a Pension Credit claim, backdating and arranged for their Trainee Welfare Benefits Advisor to call me to make a claim for Pension Credit.*

*The Advisor helped with an online claim for Pension Credit and in two weeks I received a letter from DWP's Pension Service informing me that I am entitled to £87.54 per week from 6 July 2020.*

*I thank the BHCAC staff for their advice and assistance. They were so efficient and responsive. Unfortunately, I could have been in receipt of this financial support for many years, but I did not know about it and had no one to advise me."*

**London Borough of Brent Resident**

## Increased weekly income by 102 %

*Pension Credit is extra money for pensioners to bring their weekly income up to a minimum amount that the Government thinks a person of pension age should have to live on.*

*This testimonial demonstrates that individuals in the London Borough of Brent live below the poverty line.*

*The project has helped this lady to backdate her entitlement by 3 months and increased her weekly income going forward by 102%.*

# Project Beneficiaries Testimonials

*Evidence: Relief from distress for individual affected by COVID-19  
Project aim achieved* 

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## Work hours reduced due to COVID-19; experiencing financial hardship and distress

*"Since April 2020, my work hours have been reduced to 16 hours per week due to Covid-19, resulting in my basic expenditure being higher than my income from earnings. As a result, my rent arrears started to accumulate, I did not have an option than to live off the credit card which accumulated additional debt.*

*I was extremely worried about being evicted by my landlord due to rent arrears. This impacted my mental health and in August 2020 I was admitted to hospital due to suicidal feelings. I tried to find support and have experienced great difficulties in getting it because the local providers' phone lines were constantly busy. Furthermore, I speak little English and have limited digital skills.*

*I was referred to BHCAC by the Brent Hubs (Brent Council) for assistance to access benefits. BHCAC advised me on my entitlements and supported me with reporting a change in circumstances to the local authority in respect of Housing Benefit and Council Tax Support as well as several claims including emergency food parcels, financial support from the local authority, Personal Independence Payment and liaison with a utility provider about debt.*

*They were so good, and I was impressed with their negotiation which resulted in the utility debt of £285.16 written off. I am very grateful for the BHCAC support, I feel much better now knowing that they are there to support me all the way. They are very friendly and committed to the work they do, I had very easy access to them through WhatsApp mobile application and they always responded very quickly. They provided me with excellent help."*

EEA national- London Borough of Brent Resident



# Sammy's Life Story

Work hours reduced due to Covid-19; experiencing financial hardship and distress

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## Background

Sammy, who is in her 50s, is an EEA national who has been living in the London Borough of Brent for more than five years. Sammy works part-time, speaks little English and has a lack of digital skills. She faces financial difficulties, eviction and homelessness. Sammy also relies heavily on food banks. As a result, Sammy suffers from long term ill-health, including stress and anxiety.

By way of background, in April 2020, Sammy was impacted by the Covid-19 crisis when her work hours were reduced and consequently, her salary. With multiple unresolved debts, including increasing rent arrears and an outstanding Council Tax debt, Sammy felt overwhelmed when she sought assistance from BHCAC and wanted to gain control over her financial circumstances.

## Actions

Sammy's case was assigned to a Trainee Welfare Benefits Advisor. In order to assist Sammy with paying her Council Tax, the Trainee Welfare Benefits Advisor advised Sammy to **report the change in circumstances for Council Tax Support and Housing Benefit**, following the reduction in her income.

Sammy was informed that her existing entitlement to Council Tax Support could enable her to a further discount due to this financial change.

Having identified Sammy's increasing rent arrears, the Trainee Welfare Benefits Advisor advised Sammy to submit a claim for **Discretionary Housing Payment**, informing her that this payment would be awarded at the discretion of her local council. Sammy was further informed that her local council would decide whether she is in need of additional support to meet her housing costs, and that they would determine her eligibility by considering her circumstances.

Taking into account Sammy's residency in Brent and the financial impact she faced as a result of Covid-19, the Trainee Welfare Benefits Advisor advised Sammy to apply for the **Resident's Support Fund** as her circumstances could make her eligible for additional financial support due to Covid-19.

Sammy was informed of the nature of the Resident's Support Fund which would detail its aim to provide additional help in the form of an interest-free loan, grant or both. Sammy was told that the Resident's Support Fund could be used to help with her rent and council tax arrears, paying off her outstanding debts, as well as assisting her with household expenditure costs and housing benefit overpayment arrears.

# Sammy's Life Story *(continued)*

*Sammy received 5 types of Welfare Benefit Rights Advice, 6 assistance with claims, 2 types of person-centred support, and 3 e-vouchers for food parcels!*

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**Advocating** on behalf of Sammy to resolve an outstanding debt, the Trainee Welfare Benefits Advisor liaised with the utility provider in order to explain that Sammy's current circumstances which consisted of potential eviction and homelessness, as well as heavy reliance on food banks, meant that she could not afford to pay off the concerned debt and sought for the debt to be written off. Stating that they had taken into account Sammy's vulnerable situation, the utility provider **wrote off the debt of £285.16** due to hardship.

Having sought assistance with her CV and applying for a new job, the Trainee Welfare Benefits Advisor **assisted Sammy with completing a job vacancy application** for a role which suited Sammy's interests and skills.

Employing Bosnia and Herzegovina Community Advice Centre's holistic approach further, the Trainee Welfare Benefits Advisor submitted a **Warm Home Discount Scheme application** for Sammy which could entitle her to £140 off her electricity bill for winter 2020 to 2021, and annually thereafter following confirmed eligibility from her electricity supplier.

Finally, taking into consideration Sammy's long term ill-health, the Trainee Welfare Benefits Advisor completed the **first and second stage claim for Personal Independence Payment**, which Sammy was informed could provide her with additional financial assistance to help with everyday life as result of her long-standing ill-health, should the Department for Work and Pensions decision maker find her entitled. Sammy was informed that the Personal Independence Payment is made up of two components; the daily living and mobility component and each can be paid usually every four weeks, at either a standard or enhanced rate, depending on eligibility.

The results of the above actions are awaited. Due to the time restricted project, the results of the above actions can not be reported.

Sammy was extremely thankful for all the support provided by the Trainee Welfare Benefits Advisor at BHCAC and she is looking forward to hearing from the relevant government departments.

BHCAC will continue to provide necessary and full support to Sammy until all her issues are resolved. This includes e-vouchers for food parcels from the local food bank and referral to debt specialist should there be a need.

30 September 2020

# Analysis

*Things learnt from the results, details of the benefit and how this informs the success or otherwise of the Project*

7-30 September 2020

Project Reference No. 201340

## Beneficiaries

From the data gathered throughout this Project, it is evident that 77% of Beneficiaries were between the ages of 55 and 84 and 27% non- English speakers.

64% are disabled and 81% were unemployed, all of whom **require holistic and long-term support** due to their **complex cases** and/or the length of time DWP takes to process claims.

**Top 3** Welfare Benefit Rights Advice and support provided are Disability Benefits (22%), Universal Credit (18%) and Discretionary Housing Payment (15%), all of which indicate that **main issues Beneficiaries face are ill-health, job losses/reduced work hours and rent arrears/debt.**

To fully benefit and see the impact of the the assistance Beneficiaries receive, it takes on average, 6-26 weeks of support.

From the data collected and feedback received, we know there is a **lack of qualified Welfare Benefits Advisors** in the London Borough of Brent.

Beneficiaries have reported **difficulties in accessing mainstream services** with the most common complaint being around **busy telephone lines.**

## The Project

### Beneficiaries require:-

- Access to qualified Welfare Benefits Advisors in LB of Brent;
- long term and holistic approach; and
- services which are easily accessible.

BHCAC has, through this short-term Project, provided;-

- Two Trainee Welfare Benefits Advisors;
- Easily accessible service;
- Made use of existing and widely available mobile applications such as WhatsApp;
- Offered a holistic approach;
- Dealt with complex and multiple issues Beneficiaries faced (3.8 individual issues on average);
- Taken on referrals from Brent Hubs (Brent Council); and
- Reduced pressure placed on local providers including Brent Council.

# Conclusion

*Overall conclusions about the project – reflecting on how well it achieved its intentions, practicalities, etc*

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Despite the challenges faced in recruitment of qualified and experienced Welfare Benefits Advisors for limited and short-term positions contrasted against increasing demand for services and support, BHCAC had to adapt and make changes to original plan which enabled **successful project delivery with some long-lasting impacts in terms of access, efficiency, response and quality in service provision, especially during the crisis period.**

- **Recruitment of Project Staff:** Final year law students' prior knowledge and further investment in Welfare Rights Trainings (7% of project cost), support and supervision;
- **Changes to service provision and duration:** Although the duration of the project was shortened, the positive outcome of this change meant Beneficiaries had full **support from 2 project staff working full time** over 18 days period, rather than part time which resulted in follow up work being completed sooner (7-30 September 2020).
- **Disadvantages:**
  - 1. **Short-Term:** BHCAC was unable to measure full impact of the project on Beneficiaries during its lifetime because the results will be received post end of the project. (Benefit claims process can take between 5-12 weeks).
  - 2. **Face to face access** to the project services would have been preferred option for those Beneficiaries who struggle with IT. However, the project could not provide this as BHCAC premises do not meet the government guidance on COVID-19 safe re-opening of community centres.
- Target number of Beneficiaries (achieved at 83 %)
- 23% under budget (balances out against target)
- **High and Successful Case Completion Rate:** successful (87%), partially successful (12 %) - result of returned investment in staff training which will have a continuing benefit for BHCAC and its Service Users/Beneficiaries.
- **Fast response and efficiency** during time of access evident from testimonials -29% of funding invested in IT equipment and support will be of use to BHCAC and its Service Users/Beneficiaries in future years resulting in long lasting project impact.
- Two testimonials are examples of evidence that project aims have been achieved during its lifetime.
- Contributing factor to success of the project was partnership work with Brent Hubs (Brent Council)– mutual support and joint response to the needs of Brent residents (26% of cases were referrals from this partnership).

## Recommendations

*What we might do differently? What needs are identified for the organisation? How will we prepare for another project or the continuation of this one?*

*Wider implications to share with the sector or otherwise?*

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### **Recommendations for BHCAC:**

- Secure resources to continue its response to COVID-19 and enable provision of services;
- increase staff capacity;
- continue with investments in Welfare Benefit Rights Trainings to increase case completion success rate;
- continue to work in partnership with Brent Hubs (Brent Council);
- secure resources for small scale refurbishment of BHCAC premises in order to meet government guidance on COVID-19 safe re-opening of community center for community use; and
- continue to develop working relationship with the wider local community.

### **Recommendations for London Borough of Brent:**

- Recruit additional qualified Welfare Benefits Advisors to meet demand;
- invest in quality and approved Welfare Benefit Rights Trainings;
- invest in IT support and equipment to allow remote working;
- provide easy and efficient access to existing services;
- service providers to apply holistic approach in assessing clients' needs;
- refer clients to specialist agencies; and
- funding and funding decisions to be made promptly to front line organisations working directly with clients.



Thank you!

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