

How to look after your mental health and wellbeing during COVID-19 lockdown

Today, you are one of millions of people living in quarantine. For all of us, this experience is unprecedented and what lies ahead feels a little uncertain. Together we have all committed to make significant adjustments to the way we live, in order to keep each other safe and to protect our NHS. We are working harder than ever before, to cope with a newly accepted normal of living in isolation and for some of us this is having an impact on our mental health. We understand this time is difficult, and to help we have created this information pack to support you and your families to take care of your mental health and wellbeing whilst living and adjusting to life in lockdown.



What people in Bromley are saying about COVID-19



When lockdown initially happened, we noticed less people reporting an impact on their mental health, and more people requesting support with employment, their finances, accessing supplies, supporting their families and adjusting to quarantine at home. We recently completed a survey with 101 of our clients to explore the impact of the lockdown period on their mental health, here's what we found out:

87% of people said their mental health had been impacted as a result of being in lockdown, with **32%** triggered by lack of access to medication, treatment and therapy.

70% of people said they were experiencing anxiety, **38%** of them with panic attacks, and **71%** with disturbed sleep.

50% of people said being separated from family and friends had the biggest impact, **39%** said it was having to self-isolate and **20%** of people said feeling angry had the biggest impact.

This special edition information pack has been prepared with Bromley residents in mind, to help respond to some of the many increasing concerns being raised about the local impact of the COVID-19 lockdown. We hope that you find its contents useful, and welcome any feedback to our team at: wellbeing@bromleywell.org.uk.

#COVID19  @BromleyWell

Making sense of COVID-19

What do we know?

According to the World Health Organisation (WHO), coronaviruses are a large family of viruses that can cause illness in humans. The most recently discovered coronavirus is called COVID-19. COVID-19 is the name of the illness caused by this new form of coronavirus, and can spread from person to person through small droplets from the nose or mouth, which are expelled when a person with COVID-19 coughs, sneezes or speaks. These droplets are relatively heavy, do not travel far and quickly sink to the ground. People can catch COVID-19 if they breathe in these droplets from a person infected with the virus, or if they touch a surface containing droplets e.g. tables, doorknobs and handrails, then touching their eyes, nose or mouth.



Help to control the spread of infection

That simplest thing you can do is to **wash your hands as frequently as possible with soap and water** or hand gel for a minimum of 20 seconds (or sing “Happy Birthday” 3 times).



Wash hands frequently with soap and water or use a sanitiser gel



Avoid touching your eyes, nose and mouth with unwashed hands



Catch coughs and sneezes and **throw away used tissues**



If you don't have a tissue **use your sleeve**

Top tips

- Wash in and out of all the fingers, the front and back of your palms and up to your elbows to get a thorough clean each time.
- If washing hands frequently is less easy, then just make sure to do it when returning from being outdoors, when unpacking shopping, when receiving a letter or parcel, before putting the kettle on, before and after using the toilet or having a wash, or when starting to prepare food.
- Avoid touching your eyes, nose and mouth with unwashed hands.
- Catch coughs and sneezes in your sleeve, or in a tissue that you can throw away immediately.

Manage those infection fears

Experiencing feelings of anxiety or worried thoughts during lockdown is normal, because we are all having to adjust to a new way of living that is unusual. We are also having to accept that an invisible virus could lead to us, or our loved ones becoming unwell, and unfortunately for some people we know it may even lead to loss of life. It is possible to experience negative or obsessive thoughts about the lockdown, your health, hygiene and infection, and for this to affect how you behave at home and around others. If this sounds like you, **Talk Together Bromley** are still providing talking therapy services and support for people during lockdown. Call 0300 003 3000 or visit <https://www.talktogetherbromley.co.uk/> for more information and to refer yourself today.

Source: NHS (2020)

Be clear on what to do

There is a lot of information available online about coronavirus, so we wanted to be very clear about the difference between mild and severe symptoms so that you can look after yourself and your families physical health, and to give you clarity and confidence around which sources you can trust to keep up to date with the changes taking place throughout the lockdown period.

Recognising the mild symptoms of COVID-19

Any one, at any age, can contract COVID-19. For that reason, it is important to be clear on the symptoms, and how to manage them safely should you or a loved one become infected.

The primary symptoms of COVID-19 that most people experience



Fever with a high temperature on your head, chest or back



A new, continuous dry cough* with breathlessness



Extreme tiredness, or fatigue

The secondary symptoms of COVID-19 that some people may also experience



Headaches, or bodily aches and pains



Diarrhoea, or an upset stomach



Nasal congestion, with a sore throat

Knowing what to do if you experience mild symptoms

Mild symptoms should relieve themselves naturally without the need for treatment or hospitalisation, within 7-14 days. The NHS have set out very clear guidance about what you must do if you or someone you live with experience any of the above symptoms, as follows:

1. Do **not** phone or visit your GP, pharmacy or hospital if you have these symptoms.
2. Visit the 111 online coronavirus service to assess your symptoms here first: <https://111.nhs.uk/covid-19/>. Only phone 111 if you cannot get the help you need on the NHS website: <https://www.nhs.uk/conditions/coronavirus-covid-19/>.
3. Inform your place of work, cared for persons and the school (if relevant) as soon as possible. If you are told to self-isolate because you have symptoms of coronavirus, you can obtain an isolation letter from the NHS for your employer to confirm you must self-isolate for the next 7 days at <https://111.nhs.uk/isolation-note/>.
4. You will need to self-isolate in your home for a minimum of 7 days. After 7 days if you do not have a high temperature, you can stop self-isolating, but you must continue to self-isolate if your temperature remains high. Every member of your household will have to isolate with you for 14 consecutive days from the day your symptoms started. If they experience symptoms during these 14 days, they must self-isolate for 7 days from when their symptoms started even if it means they are self-isolating for longer than 14 days. You cannot have any visitors.
5. Register with the NHS text messaging service to receive advice, support and trusted information to aid your recovery, visit: <https://111.nhs.uk/covid-19/sms>.

* Coughing for longer than hour, or 3 or more coughing episodes in 24 hours where normal coughing is worse than usual (NHS, 2020).

Getting help at home in lockdown

If you are someone who needs more support at home during lockdown there are local services available in Bromley to help you get access to essential supplies and to assist you in other ways too, such as walking your dog or helping to collect medical supplies.

Request assistance

You can request assistance if you are self-isolating, shielding or unable to access services. With the support of the London Borough of Bromley, a network of local volunteers have come together to provide practical help and assistance to people in Bromley that might need it during lockdown.

To request assistance, visit: <https://www.bromley.gov.uk/requestforassistanceform> to complete the online form. **If you have no other means of help and cannot contact the Council online**, please call the Bromley Council COVID-19

Assistance helpline on: 020 8313 4484. This service can help with: bin collection, parcel collection or posting letters, dog walking, dropping off prescriptions or collecting medication from the pharmacy, shopping, or even just providing you with a regular friendly phone call to check you are safe and well. If you need physical support at home, it is recommended that you contact your GP.



Where can I go if I cannot afford essential supplies?

The financial impact of the lockdown has meant that many people cannot receive benefits, or have in some way had their income compromised. We talk about money worries on pages 14-16, but here, we wanted to share information on local services that have been set up to help you get the essential supplies you need for your family at this time. For more local services visit page 18.

Bromley Borough Food Banks are closed due to COVID-19, but are still making food deliveries for people experiencing financial crisis. For urgent support call 0203 920 8696 or visit: <https://bromleyborough.foodbank.org.uk/contact-us/>. If you live in Bromley Central, a foodbank is still open on Tue 10am-2pm, and Thu 12-4pm at the Bromley United Reformed Church, visit <https://www.bromleyurc.org.uk/> for updates.

Living Well Bromley are offering a delivery service of food bags with essential food supplies for local people. A take-away food bank is also available **Tue: 3-4pm**
Fri: 1-2.30pm,
Sat: 10.30am-12pm. For food supplies and telephone support:
email: hello@livingwell.com or
call 020 8778 7258 or 07928814789.



Covid-19 Mutual Aid UK

Local organising to support the most vulnerable in our communities

Covid-19 Mutual Aid UK are a group of volunteers aiming to support the network of local community groups organising to support people through the coronavirus pandemic. The groups support vulnerable people, people self isolating or shielding with errands, information distribution and emotional comfort. Find your closest group at <https://covidmutualaid.org/>

Staying connected in quarantine

As human beings we thrive best when able to interact with other people and the world around us. Having meaningful connections throughout our day, is fundamental to our wellbeing, as it supports our sense of self, develops our self-esteem and gives us a feeling of purpose or belonging. Being in quarantine has restricted our natural ability to make these everyday connections that are so important to us, and with the lockdown continuing we thought it may help to consider some different ways to make connections from the safety and comfort of home.

Connect virtually

Technology, the internet and particularly social media have had an important role to play to keep us connecting throughout the lockdown period. You can connect with new people, friends and family by using media platforms such as Instagram or Zoom to engage in different games and conversations together. For example, you could:

- Join an online peer support group*
- Complete a live or joint workout with friends on Zoom
- Set up a games club with a lead host and the winning teams go head to head to win each week
- Sit and watch a film or your favourite TV series together on the phone, via FaceTime or Skype
- Do your favourite or usual hobby (singing, knitting, pottery, cooking, yoga) but dedicate time to do it with your friends connecting in on video too, or by sending each other photos of your progress



Connect creatively whilst honouring social distancing

Many of us are still not online and that can mean that making virtual connections is not possible. We know that some people in Bromley are still living alone, and are experiencing loneliness at this time because they cannot benefit from all the digital support available. So if you are someone who is in this position, or you know someone who might be here are some ideas for you:

- **Enjoy the small moments to connect to someone** e.g. if you are collecting your shopping say hello to people you pass, or talk briefly to the cashier, small connections make us feel good – don't stop them!
- **Befriend a neighbour** – if you know someone next door is also lonely and could benefit from a doorstep tea whilst observing social distancing then this might be good for you both to try, leave them a note or a small care package to let them know you are thinking of them and would like the support at this time too.
- **Write a letter, do a drawing, make something, bake something or take a photo and send it to someone you love or miss to let them know they are on your mind.** Giving, sharing and practicing gratitude helps us to feel happy, valued and increases our sense of purpose.
- **Talk to someone** – call someone you know for company, or phone a service to talk to someone for a short while e.g. the Samaritans are there for you 24 hours a day 7 days a week, call 116 123.

Helping yourself to stay well at home

Finding new ways to keep busy, and to feel productive can be difficult when it feels like everyday is Groundhog Day. Living in quarantine can be an unsettling experience, it throws out your usual routines and practices, it challenges your personal habits and it makes you feel a little less like yourself than normal. For that reason, many of us are working harder to look after ourselves, and some of us are finding that part particularly difficult. The biggest factor for many people we've learnt is motivation to do anything, and overtime, a lack of motivation can lead to negative thoughts and feelings of low mood. We understand things are difficult, but here are a few ideas that might just help you to get started.

Tips on ways to stay well



Practicing positive self-care means learning how to be mindful and kind to yourself by pacing yourself, and listening to what your mind and body is telling you. If you need a break from others at home, that's ok, if you need to do your daily exercise alone, go right ahead, if you need to switch off your phone or have a long nap, take the time to do it. You do not have to go at any other pace, than your own right now. Look after yourself.



How you look after your physical health will have a big impact on how you think and feel. At times like these, it can be easy to fall into unhealthy patterns of behavior that end up making you feel worse. Try to eat healthy, well-balanced and varied meals, drink plenty of water, and move indoors often and exercise once a day if you can. Need some tips? Visit the **NHS Fitness Studio** for free and safe workouts you can do at home whatever your experience, strength or capability.



Knowing when things are getting difficult and taking their toll on you mentally or emotionally is important, so that you can access the right help quickly to stay well. One place to visit if you think you are struggling, is London's NHS-approved digital wellbeing service, **Good Thinking** (<https://www.good-thinking.uk/>) offers free wellbeing advice for the most common mental health conditions: anxiety, low mood, stress and sleep problems.

Our top tip: just pick one tip, see how you find it and if it doesn't work for you, try something different until you find something that works for you. Want some help? Text 'HELPPATHOME' to 07718 403 574 and our team will be in touch.



Create a new routine based on your new habits at home. For example, you might be sleeping later or staying up into the early hours, and the hours in between might feel a little hazy or slow. Try to set a new wake time and stick to it everyday, use quiet time in the morning to do something relaxing just for yourself e.g. read a book, pray, meditate, sit in the garden with a cup of tea, or watch a film. Consider a set time for breakfast, lunch and dinner, and make a schedule if you can for the family to follow when this will be. If you can incorporate time to exercise by yourself, or as a family try to do this at the same time each day too.

Working well from home in lockdown

The joys of home

Adjusting to a new normal of working everyday from home can be an enjoyable experience, as it offers more autonomy, more space to think creatively, more time with family, more capacity for breaks and self-care, and perhaps even more time in bed! If your home environment offers you the space to enjoy working from home, this could have long-term benefits for your relationships, self-esteem and productivity at work. For some people, having a stimulating and vibrant home life with supportive family members can build confidence, resilience and boost mental energy at work. The biggest benefit to having a family at home is that together you can create a healthy routine for waking up, having breakfast, doing exercise, cooking dinner and winding down. Get a whiteboard, put it up indoors and use it to stay busy and relax each day together. Try it today!



The cost of working from home in lockdown

It is important to remember that this pandemic is not just a physical health issue, it is a mental health issue as well. For that reason, it is important that you can stay well whilst working from home in order to cope with the constant pressures of life during lockdown. Here are some tips to help you address issues that might be impacting you at the moment.



Your morning commute may feel like a distant memory, but commuting time usually helps you to prepare for and decompress from your day. Working from home is often blurring with other household duties and offers little time to wind down naturally from your work. Consider taking time before or after work just for you. Try apps such as “[Todoist](#)” to help you plan tasks, or “[Headspace](#)” to help you restore personal balance.



Working in your role remotely can be lonely, it can trigger feelings of isolation from your colleagues and can lead to mental fatigue and low mood from overthinking about work with little emotional connection or support. Structure your days with time to socialise with colleagues, if you are feeling overloaded write a list of what is difficult and let someone know. This is temporary, but it is ok if you need more help. Try, ACAS if you need more support at work www.acas.org.uk.



Where you are choosing to work indoors can have an impact on your ability to concentrate and stay alert. Consider a bright room, and a tidy desk to keep your mind clear. Take regular breaks to rest your mind and your body, and make sure you are sitting properly throughout the day. Visit: <https://www.nhs.uk/live-well/healthy-body/how-to-sit-correctly/> for more tips.



Feel as though you are being pulled from one thing to another? Working from home, and being a partner, carer or parent is difficult. The charity **Working Families** are aware that people are struggling and are here to support you. Visit: <https://workingfamilies.org.uk/> for more support, or locally **Welcare** have produced an online support pack for families, available to download here: <https://welcare.org/our-services/covid-19-resources-for-families/>.



Mental Health at Work is a leading online platform for people to use when at work, with their colleagues or to share with their employers. Funded by the Royal Foundation, the website is a toolkit of advice and resources to help you stay mentally well at work. They have a new hub to help you navigate working from home safely in lockdown too. Visit: <https://www.mentalhealthatwork.org.uk/>.

Support for key workers

Without question, this is an unprecedented time for all of us but more so than ever for our local key workers. You are classified as a key worker if you are continuing to provide support to vital public health, social and safety services during the lockdown period, this includes: healthcare workers, social workers, teachers, care assistants, and workers in food chain, transport, postal workers, religious, public safety, utility and government industries.

If you are a key worker living in Bromley, there is support available to support you at this time:

- 1. Get tested** - as a key worker, you are entitled to apply to be tested for COVID-19. The test is free to complete, but you must apply to benefit from the scheme by visiting:
<https://www.gov.uk/guidance/coronavirus-covid-19-getting-tested#arrange-a-test>.
- 2. Get a free parking permit** – The London Borough of Bromley are providing free temporary parking to support key workers to be able to carry out their duties. Visit: <https://www.bromley.gov.uk/covid19/temporaryparkingrequest>
- 3. Talk for free to a mental health professional - Bromley Community Counselling Service (BCCS)**

is providing a new, free to access telephone support service for people affected by the measures in place during lockdown or working to support our services at this time, who may need a confidential place to talk to a mental health professional. To access this support, call 0208 460 7711 and leave your telephone number with the receptionist and a trained counsellor will call you back within one hour. Visit <https://bccs.uk.com/> for more information on this charity and the work they do.



Please join us in saying thank you to the carers of Bromley, every Thursday at 8pm



Can you sew? Help the NHS by sewing scrubs with Taylor and Abel, register today at: www.taylorabel.co.uk/sew-for-the-nhs.



Additional support for carers

If you are caring for someone, whether a young person or an adult, whether they be living with a physical disability or a mental health issue, you are coping with a large amount on top of being in lockdown. Trying to fulfil your caring role on top of managing your own needs is not easy, and especially now in lockdown it may be creating increased feelings of strain as you are separated for longer periods from loved ones. Here we outline a number of additional services that is being made available for carers during lockdown.

The Bromley Well Carers Service is here for you.

Offering free practical advice, information and emotional support to manage in your role as a carer and to help you navigate local life during the lockdown period, including for emergency fund grants via the Carers Trust. This service supports adults caring for other adults with physical, learning or mental difficulties, and has additional services to support young and mutual carers too. If you would like more information on this service and how to access it, please visit our website at: <https://www.bromleywell.org.uk/our-services/carers/> or contact us today on 0300 3309 039 or by email at spa@bromleywell.org.uk.

Have you been recently bereaved?

Managing loss or handling grief at any time of life can be difficult, but due to the measures of COVID-19 it may create additional challenges that make the experience of losing a loved one especially hard. There are services to help you through, including the National Bereavement Charity, Cruse who have guidance on managing funerals, coping with grief in isolation and life after a traumatic bereavement. Find out more by visiting: <https://www.cruse.org.uk/get-help/coronavirus-dealing-bereavement-and-grief>. If you need financial support with funeral arrangements visit: <https://www.gov.uk/funeral-payments>.



Need a chat? Mobilise is an organisation providing a daily e-support package for carers throughout the lockdown period. It includes links to key information, updates on how other carers are finding ways of coping, and suggestions for entertainment at home. The service is completely free. Join in and meet for a virtual cuppa with other carers at 4:00pm every for a bit of extra support. Visit: <https://www.mobiliseonline.co.uk/>

Carers UK are the National Charity able to help you understand the changes to caring roles under the new restrictions. They can help you understand changes to your benefits, and help you navigate your options for the future. Visit: <https://www.carersuk.org/help-and-advice/coronavirus-covid-19/coronavirus-covid-19> for more information.

For Government guidance on how to care for another person in lockdown, visit: <https://www.gov.uk/government/publications/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19#visits-from-essential-carers>

Coping with the length of quarantine

Being indoors all day with limited variety of activity can often lead to feelings of boredom, frustration and for some people even anger. All of these feelings are normal, but we know that does not make them any easier to manage when options for outlets remain limited. Here we explain why you may be feeling this way, and offer some novel ideas for how to manage these feelings and release any pressures they create for you safely at home during lockdown.



Beat the boredom

Boredom is an emotional state that emerges in response to a number of things we may be experiencing, for example if we encounter mental fatigue, a lack of interest in normal tasks, a lack of 'flow' or fluidity in how we move from task to task, or even feeling sensations of too much repetition, monotony or compromised autonomy can increase feelings of boredom too. Here's what we suggest:



Escape with a book - enjoy free access to a large range of eBooks, eAudiobooks and eComics as part of the Bromley Libraries via the **Libby App** on your phone, tablet or PC. All you need is your library card number and PIN, or register free today at: <https://gllibraries.overdrive.com/>



Learn something new - if you have an interest in learning, or fancy giving learning a go, then the Open University could be for you. To support people in lockdown to stay mentally active, creative and to keep learning, they have opened up their archives to offer you free access to over 900 online courses on health, education, arts and history, nature, science, politics and much more. Sign up today at <https://www.open.edu/openlearn/>, or visit other local learning platforms at <https://alison.com/> and <https://www.vision2learn.net/courses>.



Share your skills with others – you may have a particular gift for playing an instrument, writing, crafts, maths, building or engineering, make-up, cooking, art, singing, dancing, yoga or project management. Sharing part of who we are and the things we love with people we love or trust increases our feelings of self-worth and allows us feel positive about what we love to do. Being in lockdown, think about what gifts you have and how you could share them with people around you. Go one step further and share with the world at www.youtube.com.



Be more creative with your day – a new campaign called 'Art is Where the Home is' is on a mission to encourage people bored at home to be more creative. Famous artists and designers have come together to give the public free tools to inspire a little more colour in our days, try it out at <https://firstsite.uk/art-is-where-the-home-is/>. Prefer watching than doing? The National Theatre are offering free viewings of plays every week in lockdown. Visit: <https://www.nationaltheatre.org.uk/nt-at-home> to enjoy the finest performances from your living room.

Coping with the length of quarantine

Find a healthy outlet for frustration and anger

Frustration and anger are two very normal, human emotions and can be experienced when we feel suppressed, without validation or even attacked. Anyone can feel frustrated or angry, and these emotions are important as they allow us to express our full selves and move forward. In lockdown, these feelings may be occurring more frequently, and leading to further problems such as irritability, low mood, or in the extreme even verbal or physical aggression towards others. If this sounds like you, the next section might be helpful.



Here we suggest some safe ways to cope with feelings of frustration and anger, but it is not an exhaustive list, for more support beyond this page, please visit the National Mind website <https://www.mind.org.uk> or call the Mind Infoline at 0300 123 3393 (available Mon-Fri, 9am-6pm).

Mental strategies

These are small techniques you can use in private, to manage negative thoughts or angry emotions more safely.

1. **Count back from 10** – feel a little unsettled? Pause, breathe and count backwards slowly, it will help.
2. **Practice mindfulness and relaxation** – being mindful means silencing your mind and living in the present moment. You can encourage mindful changes to support you when you experience sensations of frustration or anger rise inside you to restore a feeling of calm. Download the Calm app for more tips.
3. **Set yourself small manageable targets** – everyday is a new day, and some days will be easier than others, if it is a hard day, take smaller steps and pace yourself.
4. **Talk to someone** – you could start by reflecting privately on what is making you feel angry, maybe write a list, if there is someone close to you that you trust maybe talk to them to see if it helps. If not, consider talking to a professional for more support at Mind (above), or Sane Line using 0300 304 7000 or by visiting www.sane.org.uk.

Physical strategies

These are more intense strategies you can use to expend, or release, physical sensations of pressure or anger out of your body in a safe way.

1. **Let go of negative thoughts** – sometimes it is the act of destroying something that releases pressure and restores control. Try writing down what you are thinking onto paper, read it aloud, then scrunch it up, rip it apart, or throw it in the bin, take a deep breathe and walk away. See how you feel.
2. **Use up your energy through fitness** – frustration and anger is an indication your body is in “fight mode”, your adrenaline is high and you probably feel alert, strong and with high levels of energy. Consider channelling that energy into a high energy activity such as running, kickboxing or HITT workouts. Just 30 minutes of exercise will see a reduction in feelings of stress, will elevate your mood and relaxation levels. Pure Gym have a new app you can download with free 30-minute workouts. Visit: <https://www.puregym.com/free-workouts/> to get started.

Money worries

The impact of COVID-19 for many people has also been financial, leading to feelings of anxiety and stress. This is a quick guide on the latest information to support you in navigating help if you are stuck financially at this time. Here we cover information on:

- Benefits
- Mortgages, rent and bills
- Loans and credit cards
- Work-related issues



Benefits

Advice from the Department of Work and Pensions

The Department for Work and Pensions are making temporary arrangements to support those impacted by coronavirus. People receiving benefits do not have to attend Job Centre appointments for at least 3 months, starting from Thursday 19 March 2020. Special arrangements will also be put in place for people in receipt of benefits who cannot attend reassessments because they are required to stay at home or are infected by coronavirus. The arrangements are:

- Disabled and sick claimants who cannot attend a reassessment for Personal Independence Payment (PIP), Employment and Support Allowance (ESA) or Universal Credit will continue to receive their payments while their assessment is rearranged
- People who need to claim ESA or Universal Credit because of coronavirus will not be required to produce a fit note.
- If you are staying at home inform the DWP in good time that they are staying at home or that they have been diagnosed with coronavirus, they will not be sanctioned – we will review their conditionality requirements in their claimant commitment, to ensure they are reasonable claimants who are staying at home as a result of coronavirus will have their mandatory work search and work availability requirements removed to account for a period of sickness.
- Find out more at: <https://www.gov.uk/government/news/coronavirus-support-for-employees-benefit-claimants-and-businesses>

Universal Credit

If you're getting less work or not able to work because of coronavirus, you can apply online for **Universal Credit** (<https://www.gov.uk/how-to-claim-universal-credit>). Or if you have a disability or health condition that affect how much you can work, you can also apply for a new form on **Employment and Support Allowance** (<https://www.gov.uk/employment-support-allowance/how-to-claim>). You do not need to go into a Jobcentre Plus office to apply or get a payment. Your Universal Credit payment is based on your actual earnings.

Need some help to claim for Universal Credit? Citizens Advice Bromley have a Help to Claim service to support you in the early stages of your Universal Credit claim. It's free, independent and confidential. The trained advisers can help you with your application or how to prepare for your work coach appointment.

Call us for free: 0800 144 8444 (England) or 0800 024 1220 (Wales)

For online advice
visit: citizensadvice.org.uk/help-to-claim

Money worries, *continued*

Mortgages, rent and bills

Eligibility for a mortgage holiday

Your home is a very important place. That's why to help you keep your home safe, mortgage lenders have agreed to offer payment holidays of up to three months where this is needed due to coronavirus-related hardship, including for Help-to-Buy and Buy-to-Let mortgages. The sum owed remains and mortgages continue to accrue interest during this period. Speak to your mortgage lender for more information and to see if you qualify for support or visit www.moneyadvice.org.uk for more information.



Help with rental property payments

Information for tenants:

The government has brought forward a package of measures to protect renters affected by coronavirus. From 26th March 2020 landlords will have to give all renters 3 months' notice if they intend to seek possession (i.e. serve notice that they want to end the tenancy) – this means the landlord cannot apply to start the court process until after this period. As a tenant you are still liable for rent and should pay this as usual. If you face financial hardship and struggle to pay your rent, you are advised to speak first to your landlord to agree a rent payment scheme. If you need further support, contact Citizens Advice Bromley on 0300 3309 039, or visit Outward for more advice on living options in Bromley www.outward.org.uk.

Support with household bills

Gas and electric:

Speak to your energy supplier if you are struggling financially or in arrears with gas or electricity bills. You could get support including: reduced bills or debt repayments a temporary break in your bills or debt arrangements. If you have a pre-payment meter they may be able to, arrange for someone else to top up your meter add credit to your account automatically send you a pre-loaded top up card.

Information for landlords:

To support all residential landlords during this period, the National Landlords Association has created an online hub with up to date information on what you need to know, and what support is available to help you should you encounter any financial hardship as a result of COVID-19. To access these resources, visit: <https://www.landlords.org.uk/> or for more advice, guidance and advocacy support contact their helpline on: 0300 131 6400. If you need further support, contact Citizens Advice Bromley on 0300 3309 039.

Shelter

If you are at risk of becoming homeless, having your home repossessed, or being evicted from your home, visit the Housing Advice Hub by Shelter at: https://england.shelter.org.uk/housing_advice

Water:

Thames Water have set up a 'flexible payment period' for customers to either temporarily pause or reduce payments financially impacted by the coronavirus outbreak.

To find out more and to apply online, visit <https://www.thameswater.co.uk/my-account/billing-and-payment/help-paying-your-bill/Flexible-payments> or call 0800 980 8800.

Money worries, *continued*



Loans and credit cards

From 14th April, if you have a personal loan, credit card, store card or catalogue credit, you can ask for a freeze on repayments for 3 months. Personal loans also include guarantor loans, logbook loans and home collected credit. You may be able to make no (or small token) payments for up to 3 months. This will not affect your credit file for the period of the payment freeze. However, interest will continue to build during this period, meaning you pay higher costs in the longer term. **Got an arranged overdraft?** You can ask the provider of your main current account for up to £500 of overdraft borrowing with no interest for 3 months. Some providers have already announced they will provide interest-free overdraft facilities. To find out what your bank or building society is doing check their website. For more information visit the Financial Conduct Authority website:

<https://www.fca.org.uk/consumers/coronavirus-information-personal-loans-credit-cards-overdrafts>.

Support if your work-related income has been compromised

Statutory Sick Pay

Those who follow advice to stay at home and who cannot work as a result will be eligible for statutory sick pay (SSP), even if they are not themselves sick. Employers should use their discretion and respect the medical need to self-isolate in making decisions about sick pay. Anyone not eligible to receive sick pay, including those earning less than an average of £118 per week.

Furloughed Pay for Employees

If you have been 'furloughed' it means you do not have to attend work. You are still on your employer's payroll, and you may return to work when your furlough period ends. Furloughed employees may be eligible to receive up to 80% of their salary if their employers apply for a grant under the Job Retention Scheme. The scheme opened on 1st March 2020 and is due to continue at least until June 2020. **Need support?** Make a referral to the Recovery Works Employment Advice and Support Service on 0208 289 5020 or visit page 17 for more details on how they can help you at this time.

Support for the Self-Employed

The Self Employed Income Support Scheme is a government scheme for self-employed people whose incomes are being affected by the coronavirus outbreak. This scheme opens in June 2020. The scheme will give grants to self-employed people to cover 80% of their usual profits up to a maximum of £2,500 per month over March, April and May 2020. These grants are taxable and do not have to be paid back. You will only be covered by the scheme if they submitted a tax return for the April 2018-April 2019 financial year. If you were already self-employed but haven't submitted your tax return yet, you have until 23 April to do this. If you became self-employed after April 2019, you won't get help from this scheme. You may be able to get a government-backed loan to help your business get through this period. **Need more help in the meantime?** You can try applying for a Business Interruption Loan if you are eligible. The temporary Coronavirus Business Interruption Loan Scheme is open to self-employed people and offers access to loans and overdrafts. Apply for the loan here: <https://www.gov.uk/guidance/apply-for-the-coronavirus-business-interruption-loan-scheme>. Visit: <https://www.bromley.gov.uk/info/200013/business-support-and-advice/1415/advice-and-guidance-to-help-businesses-through-covid-19> for more support for local businesses in Bromley.

On-going support and advice



Managing money worries can be stressful at any time, but during lockdown things have become especially difficult. Keep up to date with financial advice, benefits, grants and other support by visiting www.moneyadviceservice.com.



There may be occasions when you need the help of an advocate. Advocacy for All are adapting their services to support clients in the COVID-19 period with telephone advice, befriending, mentoring, webinars and support groups. Find out more at www.advocacyforall.org.uk or contact 0345 310 1812.

Helpful services

Local services

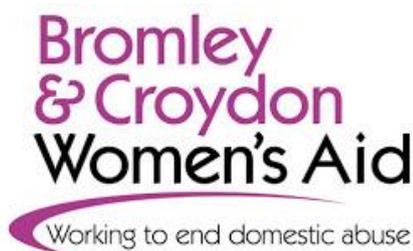
In need of local support? We hope there may be a service listed here that can help you through this difficult time. If you have any more questions about other local services, please make contact with our team directly on wellbeing@bromleywell.org.uk or text 'HELPTHOME' to 07718403574.



Bromley, Lewisham and Greenwich Mind are continuing to provide mental health support services for people and their carers living in Bromley. Through the Recovery Works service you can access one-to-one support, peer support activities and join virtual workshops, or through the Mindful Mums service new mums can benefit from telephone befriending, and online workshops, and the Bromley Dementia Support Hub remains as active as ever in supporting people living in Bromley with Dementia and their families. Find out more about all of their services and how you can access them during the lockdown by visiting www.blgmind.org.uk or calling 01689 811 222.



Rates of alcohol consumption and substance misuse have increased in homes across Bromley since the lockdown started. Services are still working remotely in an attempt to provide support to people who need help to stay safe. If you would like to talk to someone, Bromley Drug and Alcohol Service are here for you, visit: <https://www.changegrowlive.org/bromley-drug-alcohol-service/london-road> or call 0208 289 1999 today.



Reports of domestic violence has increased in homes across Bromley during lockdown. Bromley and Croydon Women's Aid have committed to staying open to ensuring women who need the help can access it safely. Visit www.bcwa.org.uk, email info@bcwa.org.uk or call today on 0208 313 9303, especially if you are worried about self-isolating with a perpetrator. You can also contact the National Domestic Abuse Helpline on 0808 2000 247 (open 24 hours a day 7 days a week). If you are in danger, phone 999 immediately.



Managing life at home can be difficult, especially if you are supporting a young person with special educational needs or a disability. Bromley Children's Project understand times are harder than ever and have support in place to help you and your family to thrive at home despite these challenges times. Visit https://www.bromley.gov.uk/info/200071/parental_support/769/bromley_children_project, email bcpadmin@bromley.gov.uk or call 0208 461 7259 for more information.

Other helpful services

National services

These charities provide support around the country, but are working especially hard at this time to talk openly about the impact of COVID-19 on our mental health and we hope you find them helpful.



Mental Health UK provides support to any person affected by poor mental health. They are working hard during lockdown to reach out to people who may not usually seek support, they can help you address lifestyle issues and other challenges you may be facing personally or at home during this crisis that is impacting your mental health. Find out more by visiting <https://mentalhealth-uk.org/>, or by visiting their sister charity **Rethink** for support local through their new COVID-19 Support Hub, visit: <https://www.rethink.org/advice-and-information/covid-19-support/> to find out more.



During the coronavirus pandemic, Anxiety UK have extended their helpline hours to provide additional support in the evenings until 10pm and over the weekend between 10am -8pm on 03444 775774. Visit their website to find easy access to a range of information, resources and support for helping you understand how to deal with your anxiety during these difficult times at www.anxietyuk.org.uk.



Every Mind Matters is an online platform designed to help you make a start on managing your wellbeing by taking simple steps to understand and cope with feelings of stress, anxiety, low mood or when we are struggling to sleep. From tips on how to get more physical activity, to mindful breathing exercises and advice on how to reframe unhelpful thoughts, all the information and advice in has been developed with experts and approved by the NHS and has been endorsed by Royal College of General Practitioners. Visit their website for more support: www.nhs.uk/mental/health.



SHOUT helpline is a 24/7 text service for anyone in crisis, and they are continuing to work to support people like you during lockdown. It is a safe a place to go if you are struggling to cope and need help e.g. if you are feeling anxious, worried, isolated or lonely. Text Shout to 85258 to start free texting conversation with a trained crisis counsellor today.



Young Minds in a leading children's charity providing support to parents, guardians, carers and professionals on how to support young people's mental health. If you need to talk to someone about a young person in your life and how they and you are affected by being in lockdown, they are here to support you with specialist support and advice on coping at home. Visit <https://youngminds.org.uk/> or contact their Parents Helpline on 0808 802 5544 (Mon-Fri, 09:30am-4pm, free from mobiles and landlines).

A message from Healthwatch Bromley

Healthwatch Bromley are organising regular sessions to engage with service users and patients in response to the Covid-19 crisis.



Healthwatch Bromley are the independent champion for people using local health and social care services in Bromley and one of their key roles is to listen to what people experience of health and social care services and what could be improved. In response to the current social distancing measures to the coronavirus Healthwatch Bromley are setting up 2 weekly zoom community engagement sessions on **Tuesday afternoons 2-4pm** and **Wednesday mornings 10am-12pm**. Contact 0203 886 0752.

Healthwatch Bromley COVID-19 Community Engagement Sessions:

Tuesdays: 2pm- 4pm
Join Zoom Meeting

<https://us04web.zoom.us/j/579384072?pwd=c0I5cmxhR05ya2Uxall4c29lM1hhdz09>

Meeting ID: 579 384 072
Password: 904822

Wednesdays 10am-12pm
Join Zoom Meeting

<https://us04web.zoom.us/j/723220915?pwd=V0Urn1BaclNVZ3pvUG1jbGUremJkQT09>

Meeting ID: 723 220 915
Password 774650

The aim of the community engagement sessions is to offer a platform to listen to local Bromley residents, patients and the wider community and local health and social care providers an opportunity to share experiences about what's happening locally and what is available; share official guidance; provide individual information & signposting and what Healthwatch Bromley can do to help you.

Get in touch with us at the Bromley Well Mental Health and Wellbeing Service

This information has been produced by the **Bromley Well Mental Health and Wellbeing Service**, in response to some of the challenges we understood local people to be experiencing during the lockdown period. Throughout lockdown, we are tailoring our services to support local adults struggling to manage their mental health and wellbeing at home - we are here to support you if you need us. To find out more about these new services, please email wellbeing@bromleywell.org.uk or text 'HELPTHOME' to **07718 403 574** and a member of our team will be in touch within 48 hours. Remember we work alongside our partners Age UK Bromley and Greenwich, Bromley Mencap, Citizens Advice Bromley and Community Links Bromley. We are all here for you if you need us, visit www.bromleywell.org.uk or see more ways to get in touch below.

All the information in this pack was correct at the time of publication. However, we understand how quickly things are changing in lockdown, so if you have any feedback, questions or contributions you would like us to consider for future editions please contact our team today on:

 **0300 3309 039**

 **@bromleywell**

 **wellbeing@bromleywell.org.uk**

 **www.bromleywell.org.uk**