

Housing options

for people with mental illness

This factsheet gives information on the different housing options available to people living with a mental illness.

KEY POINTS

- There are different types of housing available. These include, include living with family, independent living and supported accommodation.
- Where you are able to live will depend on your support needs. And what is available in your area.
- Different types of supported housing will give different levels of support.
- You will need to think about how you will pay for your housing.

This factsheet covers:

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1. What should I think about when choosing housing?

It can be difficult to know where to start when choosing your housing. You could start by asking yourself the following questions.

- What support do I need to live? This could include things like local transport links or being close to family.
- What are the different types of housing available in my area?
- How will I pay for housing?

A stable home life can help you to recover from mental illness.¹

2. What are the different types of housing?

Different types of housing will meet different needs. The main housing options are:

- independent living,
- supported accommodation, and
- living with family.

Independent living options are:

- owning your own home,
- renting from a council, housing association or private landlord, or
- sharing a house with other people.

Supported accommodation options are:

- supported accommodation,
- hostels,
- sheltered housing,
- residential care homes,
- shared lives schemes, and
- therapeutic communities.

There is often a waiting list for longer term housing. While you wait for a property, you may need to think about short-term housing options.

3. What is independent living?

You can live independently with or without support.

If you live without support you will have to manage your own time and run the house yourself. This will include making sure that rent, utility bills and council tax are paid on time.

If you need support to live independently you may be able to get help from the following people.

- friends and family
- community mental health team
- social services
- charities
- housing related support scheme

Housing Related Support Scheme²

Housing related support (HRS) used to be known as 'Supporting People.' You may be able to get help from HRS if you need support to live independently. HRS is not available in all areas of the country and support will be different in different areas.

HRS is funded by the local authority but is often provided by charities. This means that it is separate from support provided by the mental health team or social services.

You should be able to find out more information about HRS through your local council website.

Cost of living independently

Living independently can be expensive. You should think about how you will pay for the cost of housing and your living costs. Think about the cost of the following things.

- rent or mortgage
- electricity and gas
- water rates
- council tax
- food and drink
- cleaning products and equipment, such as a vacuum cleaner
- white goods, such as a fridge
- appliances, such as a toaster and kettle
- furniture
- home insurance
- travel costs
- clothing
- social costs, such as going out with friends

An organisation such as Citizens Advice may be able to help you to work out your income and living costs. Citizens Advice can also check that you are claiming all of the benefits that you may be entitled to. The charity Turn2us have an online benefits calculator which you can use to work out if you are claiming all of the benefits that you are entitled to. But the calculator is a guide only. Contact details for Citizen's Advice and Turn2us are in the 'useful contacts' section at the end of this factsheet.

You can find more information about, '**Welfare benefits**' at www.rethink.org. Or call our General Enquiries teams on 0121 522 7007 and ask them to send you a copy of our factsheet.

How do I find housing?

Council and Housing Association

Council and Housing Association homes are also known as 'social housing.' You can apply for social housing if you have a low income.³ Council and housing association housing tends to be cheaper than renting privately.

You can apply for council housing and housing association housing through your local council. There is usually a waiting list. You are not guaranteed to get housing.⁴ The link is below.

<https://www.gov.uk/apply-for-council-housing>

Housing associations sometimes keep their own waiting lists. You can contact them directly to ask. You can search for housing associations through the internet. Or you can ask for details from your local council.

The wait will be different in different areas, but you will often have to wait a long time. Ask your council how long the wait is in your area.

Councils will decide who should get housing based on a points or banding system. The points or bands are based on your housing need. For example you are likely to be offered housing more quickly if you:⁵

- have a medical condition that is made worse by where you live at the moment,
- are homeless, or
- live in cramped conditions.

Your council will contact you when a suitable property becomes available or tell you about how to bid for a property. You will have a short period of time to accept a property that is offered to you. If you don't accept a suitable property you may be put further down the waiting list. If you turn down a lot of properties you may be removed from the waiting list.⁶

Renting privately or buying

You can look for housing through estate agents, letting agencies or by searching online.

If you are renting you may need to give a deposit of roughly one month's rent. There may be a local scheme to help you if you are on a low income and can't afford rent in advance or the deposit. You could contact your local council and see if they have any details of these schemes in your area.

If you are buying property there are government schemes in place to help you. An example would be the 'help to buy ISA.' The scheme helps you to

save for a deposit. It is provided by some banks and building societies. Contact a bank or building society for more information.

Another government scheme is 'Shared Ownership.' You may be able to apply for this if you can't afford to buy the whole property. You will own 25%, 50% or 75% of your property.⁷ You will pay rent on the remaining amount. You may be able to get housing benefit (HB) for the part of the property that you rent. You may be able to get support for mortgage interest (SMI) on the part of the property that you own. There is more information about HB and SMI [in section 8 of this factsheet](#). Contact your local council or follow the below link for more information about shared ownership.

<https://www.helptobuy.gov.uk/equity-loan/find-helptobuy-agent/>

Can I buy my council house?

If you already live in a council property you may be able to buy your property. This is called the 'right to buy' scheme.⁸ Contact your local council or follow the below link for more information about right to buy.

<https://www.gov.uk/find-out-about-right-to-buy-from-your-council>

If you already live in a housing association property you may be able to buy your property. This is called 'right to acquire' scheme.⁹ Contact your housing association, council or follow the link below for more information about right to acquire.

<https://www.gov.uk/right-to-acquire-buying-housing-association-home>

Can I swap my council or housing association with another tenant?

You can swap your home with someone else who wants to move. This is often called, 'mutual exchange'.¹⁰ You can register to swap your property online. The link is below:

<https://www.gov.uk/apply-swap-homes-council>

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4. What is supported accommodation?

Supported accommodation may be an option if you need some support but also want some independence. You may need short term supported accommodation to help you to live independently. For example if you have just come out of hospital. Or you may need long term supported accommodation.

Supported accommodation covers a wide range of different types of housing. It generally means a housing scheme or service where housing support, and care services are provided altogether. It can mean that you get support in your home. This is called 'floating support.' Or that you live in a certain place to get the level of support that you need.

Supported housing services offer low, medium and high levels of support. There is no official definition about what each of these levels mean. But generally low level support means that you have a few hours per week of support. Floating support would be an example of low level care. High level will mean that you need up to 24 hours support each day. Some supported housing services will be long term. Others will have a time limit on how long you can stay there.

Supported group flats and housing

From our experience, the term 'supported housing' is most commonly used to describe supported group flats and housing services.

Supported housing will usually mean that you live in a block or group of flats or houses with other people who need some support. They may have similar support needs to you. You may offer each other support. Often accommodation is self contained but you may share communal areas such the lounge, utilities and garden.

You can live independently, but there should be 24 hour emergency available if you need it. Often there will be support onsite. You may live in supported housing and still get help from a community care team.

Sheltered housing

Sheltered housing and supported housing are very similar services. Sheltered housing usually means housing for older people, rather than people with mental illness. But some sheltered housing services allow people with mental illness to live there. Sheltered housing is often a long term housing option for people. Most sheltered housing is provided by local councils or housing associations.

Hostels

Hostels offer short term accommodation. You may be placed in a hostel while you are waiting for more permanent accommodation. Each hostel will offer a different level of support. Many hostels are for specific groups of people, such as people who have mental illness, homeless, women or young people. You may live in a hostel and still get help from a community care team.

Registered care homes

Registered care homes are also known as nursing homes. They may help if you need 24 hour support. You usually have your own bedroom and bathroom. You will share a common living areas with others residents. Meals are provided for you.

Shared lives scheme¹¹

Shared lives scheme is an alternative to home care and care homes. It used to be known as an 'adult placement scheme'. It means that you will either live with a person who cares for you, or you will regularly visit your carer for support. Your carer will be registered with the shared lives scheme. You can get short or long term support. The scheme isn't available in all areas.

Therapeutic communities¹²

Therapeutic communities may help if you have a long term emotional condition which makes it difficult for you to live in your normal community. They may also be helpful if you have reoccurring psychosis. Therapeutic communities are set up differently in different areas. They aren't available in all areas. Often you will live there short term or you will visit regularly as part of your treatment. Therapeutic communities aim to improve your social skills through group therapy and structured activities. This helps you to live in the outside community.

Finding supported accommodation

Local authorities, housing associations or charities run supported housing services. Usually charities and housing associations will only accept a housing referral from a council or community mental health team. But some accept self referrals. The local housing department, social services or your local community mental health team should be able to tell you what supported accommodation services are in your area. Or you can search online.

You can often apply for supported accommodation through your local council website. The link is below.

<https://www.gov.uk/apply-for-sheltered-housing>

Needs assessment

You may be able to get supported housing by asking for a social care assessment from social services.¹³ This is called a 'needs assessment.'¹⁴ Supported housing will be offered to you if you have a high need. You may have to pay for housing services. This will depend on your income and savings.¹⁵

If you have a care coordinator, speak to them about your housing needs. Your housing needs should be considered under the 'care programme approach' (CPA). CPA is a package of care that is given to people who have complex mental health care needs.¹⁶

You can find more information about:

- Supported housing
- Social care: Assessment and eligibility
- Care programme approach
- Charging for residential care

at www.rethink.org. Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheets.

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5. What about living with family?

Many people live in the family home because of the high cost of housing. You may value the support of having family around you if you have a mental illness.

You and your family will need to think about the amount of support that you need. And what support they can give you. If you need more support than your family can give, you may be able to get extra support through your community mental health team or social services. You will need to contact them and ask for a 'needs assessment.'

Your family and carers can have their carer's needs assessed by social services. This is called a 'carer's assessment.' The carer's assessment should look at the care that they give to you. And find out what support your carer needs.¹⁷

You can find more information about:

- Social care: Assessment and eligibility
- Carers assessment and support planning

at www.rethink.org. Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheets.

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6. What if I have problems with housing?

You may have problems with your housing. Here are some common housing problems.

- **Disagreement with landlord.** You may have a disagreement with your landlord. For example your landlord may enter your property without your permission.
- **Housing benefit.** Some landlords will not accept housing benefit. You should check if the landlord is happy to accept you as a tenant if you get housing benefit to pay your rent. A landlord may ask someone else to be a guarantor for your rent. This means if you don't pay your rent, your guarantor will have to pay.
- **Overcrowding.** Under housing law there are 2 different calculations to work out if your property is over crowded. One way is by the number of rooms for people to sleep in. This is called the room standard. The other way is by the amount of space in the home and the number of people living in it. This is called the space standard.¹⁸ For example your property is defined as overcrowded if 2 or more people of the opposite sex aged ten years or above have to sleep in the same room. This does not apply to couples.
- **Rent arrears.** This means that you owe money to your landlord for rent. You could be at risk of eviction if you don't pay your rent on time.

- **Disrepair.** If you are renting, your landlord may have to fix things if they go wrong. Your tenancy agreement should state both yours and your landlord's responsibilities. You are responsible for any repairs if you own your own property.
- **Shared accommodation.** Living in shared accommodation can raise different problems. For example relationship issues with other tenants and overcrowding.

The charity 'Shelter' are a housing specialist charity. They are able to give advice and information on most housing problems. They cover both renting issues and issues to do with owning your own home. Their contact details are in the 'useful contacts' section of this factsheet.

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7. What about homelessness?

Your local authority has a duty to provide accommodation for some people who are homeless. These people are known as 'priority need.'¹⁹

You are classed as priority need if you are vulnerable because of your mental illness.²⁰ If you are a priority need you should be offered emergency accommodation. 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. This may include not being placed in a high rise block of flats if you are suicidal. Or living in a hostel where people are using drugs if you also have a drug use issue.

If you have a care coordinator, speak to them about your housing needs. Your housing needs should be considered under the 'care programme approach' (CPA). CPA is a package of care that is given to people who have complex mental health care needs.

You can find more about '**Care programme approach**' at www.rethink.org. Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheet.

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8. How do I pay for housing?

Arranging to pay for housing is as important as finding somewhere suitable to live. You may be able to get help towards housing costs if you are on a low income or unable to work. The help available may cover some or all of the cost of housing.

Below are some options for how you can fund your home.

Housing benefit

Housing benefit is a benefit to help people on income related benefits or a low income to pay rent.²¹ You can't use it to pay your mortgage. Your local council will usually pay your housing benefit.

Your eligibility for housing benefit will depend on:²²

- if you have to pay rent for the property you live in,
- your age,
- your income, savings and capital,
- who lives with you, and
- the size of the accommodation.

Contact your local authority to find out about their 'local housing allowance' (LHA). LHA rules say what sort of property you will be able to live in and how much money you will get. You should find out about your council's LHA before you look for somewhere to live.

Support for Mortgage Interest (SMI)

Support for Mortgage Interest (SMI) is help to pay the interest on your mortgage. You may be able to claim SMI if you live in a mortgaged property and claim.²³

- Income-related Employment Support Allowance,
- Income Support,
- Income-related Jobseekers Allowance,
- Universal Credit, or
- Pension credits.

Your mortgage is a type of loan. As with any loan, your bank will charge you interest on the money that they lend to you. SMI will help you to pay of the interest of your mortgage. It will not help you pay back the actual amount you borrowed.

SMI is paid at a standard interest rate. At the moment this is 3.12%.²⁴ So if your mortgage interest is higher than 3.12% you will have to make up the difference yourself. Your SMI payment may also be less the DWP thinks you are living in a bigger or more expensive property than you need.²⁵ You are not guaranteed to get SMI payments if you apply. You can find out how much the interest rate is at any time by checking the support for mortgage interest webpage www.gov.uk/support-for-mortgage-interest/what-youll-get.

SMI can help with interest payments on a loan up to value of £200,000. But if you claim pension credits it only helps with loans up to £100,000.

You will have to wait 39 weeks after you apply to get your first payment. The DWP will pay your mortgage lender. There is no waiting time if you are claiming pension credit.²⁶

Universal Credit (UC) will include extra payments to meet mortgage interest costs if you are not working and you live in a UC area. You need to have claimed UC and paid your mortgage for 9 months before you can get SMI.²⁷

You can claim SMI for up to 2 years if you get income-related job seekers allowance and started the claim after 4 January 2009. There is no time limit if you claimed before that date or receive income support, pension credit, income-related employment and support allowance or UC.²⁸ Contact the Jobcentre Plus or the Pension Credit Claim line to apply for SMI or ask more questions. Their details are in the useful contacts section of this factsheet.

Section 117 aftercare

You may be able to get free specialist accommodation if you are entitled to Section 117 of the Mental Health Act. Section 117 aftercare will not cover the cost of ordinary housing. Ordinary housing is a house or flat that you rent privately or through social housing.

Section 117 entitles you to free aftercare if you have been detained under certain sections of the Mental Health Act. Section 3 and Section 37 are the most common.²⁹ You will not get Section 117 if you have been detained under Section 2 only.

Section 117 aftercare will end when you no longer need mental health support from services to stay well.

You can find more information about

- Section 117 Aftercare
- Welfare benefits and mental illness

at www.rethink.org. Or call our General Enquiries teams on 0121 522 7007 and ask them to send you a copy of our factsheet.

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9. What if I am a carer, family member or friend?

How can I support my relative to live independently?

You can ask social services for a social care assessment for your relative if you are concerned that they are not able to look after themselves. This is called a 'needs assessment.' Social services will assess your relative to see how their illness affects their day to day living. They will assess their needs and the impact that their needs have on their family or support network.³⁰

But the needs assessment will not be done if your relative does not want the assessment.

Can I buy a property for my relative?

If you are able to buy a property for your relative, it is unlikely that your relative would be able to claim housing benefit.³¹ But it is possible in special cases.

Speak to a welfare rights advisor such as through Citizens Advice or seek legal advice before you buy a house for your relative. Contact information for Citizens Advice is in the 'useful contacts' section of this factsheet.

I'm worried that my relative is too unwell to make a decision about where to live. What can I do?

If you believe that your relative may lack mental capacity you could ask social services for a mental capacity assessment. Your relative may lack mental capacity if they can't.³²

- understand information,
- remember information,
- weigh up information to make a decision, or
- communicate a decision.

A decision can be made in your relatives 'best interests' if they are assessed as lacking mental capacity.³³

You can find more information about:

- Social care: Assessment and eligibility
- Mental capacity and mental illness
- Welfare benefits and mental illness

at www.rethink.org. Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheets.

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10. Where can I get advice and support?

If you would like advice about your housing options you could speak to the following people.

- Friends and family
- Social services
- Community mental health team
- Charities, such as Shelter
- Support worker
- Care co-ordinator
- Nursing staff
- Psychiatrist

If you need legal advice you could speak to a housing solicitor. But you may need to pay a fee. You may be able to get free legal advice from local law universities or a law centre. Search online to see what is available in your area. Unfortunately free legal advice isn't available in all areas. The charity Disability Law Service can give advice on social care problems. Their contact details are in the 'useful contacts' section of this factsheet.

You can find more information about, '**Legal advice**' at www.rethink.org. Or call our General Enquiries teams on 0121 522 7007 and ask them to send you a copy of our factsheet.

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FURTHER
READING

Your local council website should have useful information about housing schemes in your area.

USEFUL
CONTACTS

Shelter

The leading housing charity in the UK. They offer advice and help on all aspects of housing, including homelessness and poor housing through their online advice service and free phone telephone advice line. They can also direct you towards local housing organisations in your area.

Telephone: 0808 800 4444 (open from 8am to 8pm Monday to Friday, 8am to 5pm Saturday and Sunday)

Website: www.shelter.org.uk

Citizens Advice

Give free advice to help you to sort housing, legal, money and other problems.

Telephone 03444 111 444

Website: www.citizensadvice.org.uk

Disability Law Service

Give free advice to people on certain areas of law including social care.

Telephone: 0207 791 9800

E-mail: advice@dls.org.uk

Website: dls.org.uk

Jobcentre Plus.

This is the government organisation that deals with new or existing benefit claims including Employment and Support Allowance, Jobseekers' Allowance, Income Support, Universal Credit and Support for Mortgage Interest.

Telephone: 0800 055 6688 (Monday to Friday 8am to 6pm)

Textphone: 0800 023 4888 (Monday to Friday 8am to 6pm)

Website: www.gov.uk/contact-jobcentre-plus

Pension Credit Claimline

This is the number to call if you want to make a claim for Support for Mortgage Interest and you receive Pension Credit.

Telephone: 0800 99 1234 (Monday to Friday 8am – 6pm)

Textphone: 0800 169 0133 (Monday to Friday 8am – 6pm)

The Consortium for Therapeutic Communities

A charity for all those connected with, interested or involved in the delivery of relationship-based support and treatment.

Telephone: 01242 620077

Address: Waterfront, Kingsdown Road, Walmer, Kent, CT14 7LL

Website: www.therapeuticcommunities.org

Shared Lives Plus

The UK network for Shared Lives and Home Share.

Telephone: 0151 227 3499

Address: G04 The Cotton Exchange, Old Hall Street, Liverpool, L3 9JR

E-mail: info@sharedlivesplus.org.uk

Website: www.sharedlivesplus.org.uk

Turn2us

Grants and benefits specialist charity. They can help you access benefits, charitable grants and support services.

Website: www.turn2us.org.uk



¹ Mental Health Foundation. *Mental Health and Housing* https://www.mentalhealth.org.uk/sites/default/files/Mental_Health_and_Housing_report_2016_1.pdf. Page 1. (Accessed 30th January 2016).

² Homeless Watch. *Who is supporting people now?* http://www.homeless.org.uk/sites/default/files/site-attachments/Who%20is%20supporting%20people%20now%20Report%20Jan13_0.pdf (accessed 20 February 2017).

³ Shelter. *What is social housing?* http://england.shelter.org.uk/campaigns/_why_we_campaign/Improving_social_housing/what_is_social_housing (accessed 20 February 2017).

⁴ Government. *Council Housing*. <https://www.gov.uk/council-housing/apply-for-a-council-home> (Accessed 16th February 2017).

⁵ As note 4

⁶ As note 4

⁷ Government. *Help to buy*. <https://www.helptobuy.gov.uk/shared-ownership/> (accessed 27th February 2017).

⁸ Government. *Right to buy: buying your council home. 1. Overview* <https://www.gov.uk/right-to-buy-buying-your-council-home/overview> (accessed 20 February 2017).

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- ⁹ Government. *Right to acquire: buying your housing association home 1. Overview.* <https://www.gov.uk/right-to-acquire-buying-housing-association-home/overview> (accessed 20 February 2017).
- ¹⁰ Government. *Swap your council or housing association home.* <https://www.gov.uk/apply-swap-homes-council> (accessed 20 February 2017).
- ¹¹ NHS Choices. *Shared lives schemes.* <http://www.nhs.uk/Conditions/social-care-and-support-guide/Pages/shared-lives.aspx> (accessed 20 February 2017).
- ¹² The Consortium of Therapeutic Communities. *Types of Therapeutic Communities.* <https://www.therapeuticcommunities.org/what-is-a-tc/types-of-tcs/> (accessed 20 February 2017).
- ¹³ s8, Care Act 2014 c.23.
- ¹⁴ As note 13 (CA 2014), s9(2).
- ¹⁵ As note 13 (CA 2014), s17.
- ¹⁶ NHS Choices. *Care Programme Approach.* <http://www.nhs.uk/Conditions/social-care-and-support-guide/Pages/care-programme-approach.aspx> (accessed 20 February 2017).
- ¹⁷ As note 13 (CA 2014), s10.
- ¹⁸ s324, Housing Act 1985 c.68.
- ¹⁹ s189, Housing Act 1996 c52.
- ²⁰ As note 19 (HA 1996), s189.
- ²¹ Government. *Housing Benefit 1. Overview* <https://www.gov.uk/housing-benefit/overview> (accessed 20 February 2017).
- ²² Government. *Housing Benefit 2. What you'll get.* <https://www.gov.uk/housing-benefit/what-youll-get> (accessed 20 February 2017).
- ²³ Government. *Support for Mortgage Interest (SMI) 3. Eligibility* <https://www.gov.uk/support-for-mortgage-interest/eligibility> (Accessed 30th January 2016).
- ²⁴ Government. *Support for Mortgage Interest (SMI) 2. What you'll get* <https://www.gov.uk/support-for-mortgage-interest/what-youll-get>
- ²⁵ Shelter. *Support for mortgage interest payments.* http://england.shelter.org.uk/get_advice/repossession/mortgage_arrears/support_for_mortgage_interest
- ²⁶ As note 24
- ²⁷ As note 24
- ²⁸ As note 24
- ²⁹ s117, Mental Health Act 1983 c.20.
- ³⁰ As note 13 (CA 2014) s9
- ³¹ Government. *Housing Benefit 3. Eligibility.* <https://www.gov.uk/housing-benefit/eligibility> (accessed 20 February 2017).
- ³² s3(1), Mental Capacity Act 2005 c.9.
- ³³ As note 32, (MCA 2005), s4

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This factsheet is available
in large print.



Rethink Mental Illness Advice Service

Phone 0300 5000 927

Monday to Friday, 9:30am to 4pm
(excluding bank holidays)

Email advice@rethink.org

Did this help?

We'd love to know if this information helped you.

Drop us a line at: feedback@rethink.org

or write to us at Rethink Mental Illness:

RAIS
PO Box 17106
Birmingham B9 9LL

or call us on 0300 5000 927.

We're open 9:30am to 4pm
Monday to Friday (excluding bank holidays)



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www.rethink.org

Need more help?

Go to www.rethink.org for information on symptoms, treatments, money and benefits and your rights.

Don't have access to the web?

Call us on 0121 522 7007. We are open Monday to Friday, 9am to 5pm, and we will send you the information you need in the post.

Need to talk to an adviser?

If you need practical advice, call us on 0300 5000 927 between 9:30am to 4pm, Monday to Friday. Our specialist advisers can help you with queries like how to apply for benefits, get access to care or make a complaint.

Can you help us to keep going?

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