

It's For Your Benefit – **A guide to benefits, tax credits and other financial help**

Each benefit and tax credit has its own set of eligibility criteria. This means you need to meet certain conditions in order to qualify.

It is important you remember that:

- Benefits are your right
- You need to be proactive; the onus is on you to claim. Nothing will happen automatically
If in doubt - claim. The sooner you claim the better. If your claim is late, it is difficult to get backdated payments. Sometimes the amount of money won't seem worth it but receipt of some benefits entitles you to others, so it may be worth more than you think.
- There is plenty of advice available
- You should tell it like it is - don't underestimate your difficulties. Don't assume the benefits officer knows anything about your position; tell them about the bad days.
- You shouldn't take no for an answer. If you are not satisfied about a decision, get advice about appealing.

Once you know which benefit or tax credit to claim, complete and send the claim form to the appropriate office immediately. It is difficult to get awards backdated and for some benefits (e.g. DLA) a payment cannot cover a period before the date you made the claim, no matter what the circumstances.

For a handy guide to benefits, go to the free resources section of the Benefits and Work website at www.benefitsandwork.co.uk/benefits.htm.

See also www.direct.gov.uk/disability-money

Assistance with benefits can be obtained from your local Citizen's Advice Bureau.

Disability Living Allowance (DLA) for a child under 16

What is it?

DLA is the main benefit for disabled children. It is usually paid every four weeks and is not means tested. This means you can be paid this benefit regardless of your financial circumstances. DLA has two parts and either or both parts can be claimed:

1. Care Component

If, because of a physical or mental disability, your child needs a lot of looking after or help with personal care, s/he should qualify for the care component. This is payable at three rates depending on how much extra care your child needs. It can be paid from the age of 3 months.

2. Mobility Component

If your child needs help getting around s/he may qualify for the mobility component.

The lower rate of mobility component is for children who can walk but who may need someone to supervise or guide them. The earliest this can be paid is from the age of 5 years.

The higher rate is for those who may be unable to walk or have severe difficulties in walking. The earliest this can be paid is from the age of 3 years. Getting the high rate for mobility may mean you can apply for a blue badge for disabled parking and for road tax exemption.

If your child receives the higher rate you could become their appointee – this is a person legally appointed by the DWP to act on their behalf.

Motability is an independent charity set up as a unique partnership between the government, charitable and private sectors to help disabled people become mobile by offering them (or their appointee) contract hire or hire purchase facilities on cars and wheelchairs. There are two schemes available:

- contract hire - where customers can get a new vehicle from a wide range of approved dealers
- hire purchase - where new or used cars may be bought under a hire agreement scheme offered by Motability.

Motability Helpline: 0845 456 4566

www.motability.co.uk

What doesn't matter when planning to claim DLA?

1. About your child

It doesn't matter if you don't consider your child to be 'disabled'. For the purposes of DLA, 'disabled' simply means that your child has a long term condition which affects their everyday activities. It also doesn't matter if you've been told by anyone (including the Department for Work and Pensions, your GP, a nurse, social worker etc.), other than a professional welfare rights worker, not to make a claim because your child is not disabled enough. The question of entitlement is a legal one, not a medical one. If in doubt, make a claim.

2. About you (and your family)

When considering whether to award DLA the Decision Maker is only interested in your child and the way their health problems affect them. Your circumstances are not taken into account in any way. So it doesn't matter whether:

- you're working
- you're unemployed
- your partner works
- you don't have a partner
- you've never paid national insurance contributions
- you, or anyone else in your family, is claiming any other benefits (e.g. Incapacity Benefit, Income Support, Jobseekers Allowance or DLA)
- you have savings

Your child will not be 'registered disabled' if they receive DLA and it will not make it more difficult to get a job when they become an adult.

DLA and overnight stays away from home

Frequent and regular stays away from home can affect the care component of DLA. This might apply where a child is in hospital, residential school or respite care. The rules are complex and it is very important to seek advice.

DLA and other benefits

HemiHelp publishes a leaflet entitled "Guidelines for Completing DLA Forms". This can be downloaded for free from the website: www.hemihelp.org.uk or can be purchased from the HemiHelp office.

Receiving any rate of DLA can help you to qualify for extra amounts on other benefits such as Income Support, income based Job Seekers' Allowance and Housing or Council Tax Benefit. It can also lead to increased payments of tax credits.

Claim using form DLA(1)Child, available from your local Benefit Office.

Benefits Enquiry Line (BEL): 0800 88 22 00

0800 22 06 74 (Northern Ireland)

www.disabilitybenefits.co.uk

Carer's Allowance (CA)

If your child receives the middle or highest rate of DLA care component, you may also be entitled to receive CA as their carer. To qualify you need to be:

- caring for the child at least 35 hours a week
- if working, not earning more than £82 pw (after subtracting certain childcare costs and other expenses)
- over 16 years of age
- not in full-time education (21 hours or more a week)

If you don't qualify but someone else helps care for your child, they may be able to claim instead, e.g. you may have a relative who helps while you are at work.

Claim using form DS700 available from your local Benefit Office or the Benefits Enquiry Line.

Cerebra publish a very useful guide to filling in the DLA form available from their website at www.cerebra.org.uk or you can email them with your postal address for a copy at info@cerebra.org.uk. Alternatively, write to them at Cerebra Principality Buildings, 13 Guildhall Square, Carmarthen, Carmarthenshire, SA31 1PR.

Benefits for Families on a Low Income

Income support (IS)

Income support is a means-tested benefit paid to certain groups of people on a low income and with savings below £8,000. To qualify, you must be someone who is not required to be available for work, e.g. a carer or a lone parent. Usually, you must be working less than 16 hours per week, and if you have a partner, s/he must be working less than 24 hours per week. However, some carers can claim income support regardless of the hours they work.

Income support is a non-contributory benefit. This means that a person does not have to have paid any national insurance contributions in order to qualify. The rates of income support are fixed each year by government in the form of Personal Allowances and Premiums and are usually increased every April.

Personal Allowances are weekly payments towards every day living expenses for you and your partner if you have one and for any dependent children.

Premiums are weekly amounts for some people who have extra needs, including:

- If you are getting CA or have an 'underlying entitlement' you qualify for the Carer Premium
- If you have a child who is getting DLA at any rate you will qualify for Disabled Child's Premium
- If your child is getting the highest rate of the care component of DLA, you qualify for an Enhanced Disability Premium

If you qualify for IS, the amount you get is worked out by adding up the Personal Allowances and any Premiums you qualify for. Also, an amount towards mortgage interest payments will be included if you have a mortgage. The total figure is called the 'applicable amount'. If you have no other income you would receive this amount in IS. If you do have other income from part-time earnings and other social security benefits, this amount is deducted and you get the difference. Some

income is ignored, e.g. DLA payments and small amounts of earnings. Also, it is assumed you will have some income from any savings you have above £3,000.

Income support acts as a 'passport' to certain other help. A claimant (and her/his partner) will automatically qualify for the following:

- free school meals
- free prescriptions
- free dental care
- vouchers for spectacles
- free milk and vitamins for expectant mothers and children under 5; free vitamins for nursing mothers
- maximum housing benefit
- maximum council tax benefit.

Contact: The Pension Service

Tel: 0800 169 0133 (Mon-Fri, 8am-8pm & Sat 9am-1pm)

0800 100 6165 (Northern Ireland)

www.dwp.co.uk

Housing Benefit

Housing benefit helps people pay their rent. It cannot be paid to owner-occupiers to help pay a mortgage. Owner-occupiers may be able to get help with their mortgage interest from Income Support, income-based Jobseeker's Allowance or Pension Credit. Housing Benefit does not pay for Council Tax but you can get Council Tax Benefit to help pay Council Tax.

Housing benefit is paid by a local authority in England, Wales and Scotland and by the Northern Ireland Housing Executive in Northern Ireland.

Council Tax Benefit (CTB)

What is it?

Council Tax Benefit helps pay towards or covers your council tax bill, whether you rent or own your home, or live rent-free.

Who is it for?

CTB is designed to help people who do not have enough money to pay their council tax bill. Certain families with disabled children are entitled to council tax reductions, but often do not claim them. To qualify for a disability reduction on bills, households must include a disabled child or adult who uses a wheelchair indoors, needs a second bathroom, toilet or kitchen or who uses another room in the house that has been modified in order to accommodate the disability. These families, or individuals, can reduce their Council Tax bills regardless of their income or savings. For further information or to find out if you are eligible for a discount, contact the Council Tax section of your local council.

How is it worked out?

The council will look at the money you, or you and your partner have coming in as well as your savings. The council will also look at your other circumstances such as your age and whether anyone else lives with you. With this information the council will work out if you qualify for Council Tax Benefit. If you can get Council Tax Benefit, this will not affect the amount of money you receive in other benefits.

The rules for HB and CTB are similar to those for Income Support except that the savings limit is £16,000 rather than £8,000 and you can be working full-time and still get HB or CTB if your income is low enough.

As with Income Support, both benefits include a disability premium which will increase your income.

Your claim for Income Support, Pension Credit or income-based Job Seeker's Allowance can include a claim for Council Tax Benefit. Otherwise, contact your Local Authority for a claim form.

Working Tax Credit (WTC) & Child Tax Credit (CTC)

Two means tested benefits offering additional support to families:

WTC - a means-tested tax credit for working people on low incomes. To qualify for WTC you must have a child under 16, or under 19 and still in full-time education, and you (or your partner, if you have one) must work at least 16 hours a week.

CTC - a tax credit which can be claimed by anyone with a dependant child. CTC is means-tested, but it is designed to benefit families on average as well as low incomes. You can apply whether you work or not and it is paid in addition to Child Benefit. You may receive increased CTC if you have a child with a disability, as an extra amount is added to your calculation for each child on DLA. If your child gets the highest rate of DLA care component a further amount is added. Unlike most other means-tested benefits there is no savings limit.

CTC & WTC can be claimed using form TC600 issued from Jobcentre Plus offices and Inland Revenue enquiry centres

Tel: 0845 300 3900 or Textphone 0845 300 3909

You can claim online at the Tax Credit website:

www.taxcredits.inlandrevenue.gov.uk/Home.aspx

Direct Payments for Children and Young People

Direct payments are available for young disabled people aged 16-17. There are two information packs available produced by Scope:

- **In The Driving Seat: Direct Payments for your Child.** A guide to Direct Payments for parents of disabled children. Includes information on what they are, how to get them and where to go for help.
- **My Money, My Way.** A young person's guide to Direct Payments; what they are, how you get them and how a personal assistant can help you to live independently.

To receive a copy of either information pack

Tel: 020 7619 7342

Email: publications@scope.org.uk or download a copy from:

www.scope.org.uk/issues/directpayments

The **Disabled Students Allowance** is a generous package. For further details contact the DfES on: 0870 000 2288 or visit the website: www.dfes.gov.uk to download the leaflets.

Other Financial help which may be available

Help getting around

In some areas there are schemes that provide cheap transport for people with mobility problems. The names of the schemes and what they offer can vary. Details should be available from your local CAB, Volunteer Bureau, Disablement Association or from Tripscope, a national travel and transport information service for people with impaired mobility.

Tripscope, The Vassall Centre, Gill Avenue, Bristol, BS16 2QQ.

Tel/Text: 0845 758 5641

Web: www.tripscope.org.uk

Fares to Hospital

If you are on IS or income-based Job Seeker's Allowance you can claim help with travel costs when escorting your child to and from hospital for NHS treatment. You can also claim if you are getting WTC (including a disability element) or CTC and your gross annual income is not more than a fixed threshold (£14,600 in April 2005). You can obtain a refund of your fares directly from the hospital if you produce proof that you are a benefit recipient.

If you are not getting these benefits but are on a low income, you may still be able to get help. Ask the hospital.

In some areas there are schemes that provide cheap transport for people with mobility problems. Details should be available from your local CAB.

Disabled Facilities Grants, Renovation & Minor Works

Contact the local Housing Authority to check what help is available to make your home more suitable for your child. There are a number of different grants available (most are means-tested). The Disabled Facilities Grant, which helps meet the cost of property adaptations for a disabled person, may be the most relevant.

Family Fund

The Family Fund can give lump sums for specific items that arise from the care of a child under 16 with severe disabilities. Your social and economic circumstances will be taken into account. The Fund will consider any request so you can ask for whatever you need most, e.g. laundry equipment, transport expenses, clothing, holidays etc.

The Family Fund, PO Box 50, York YO1 9ZX

Tel: 0845 130 4542

Email: info@familyfund.org.uk

Other Useful Contacts:

Contact a Family, 209-211 City Road, London, EC1V 1JN

Tel: 020 7608 8700

www.cafamily.org.uk

Contact a Family Helpline: 0808 808 3555 (Mon-Fri, 10am-4pm)

Carer's Line: 0808 808 7777 (Wed & Thurs 10am-12pm & 2pm-4pm)

Contact a Family provides excellent advice and help via their Helpline and website.

Family Welfare Association, 501-505 Kingsland Road, Dalston, London E8 4AU

Tel: 020 7254 6251

www.fwa.org.uk

FWA administers a wide variety of Trust Funds. Applications must be made by a Social Worker on your behalf.

Directory of Social Change, 24 Stephenson Way, London NW1 2DP

Tel: 08450 77 77 07

This organisation publishes "A Guide to Grants for Individuals in Need". This is a practical guide to sources of money available from over 2,500 trusts and charities. You may find a copy of this in your local library or Citizens' Advice Bureau.

www.communitycare.co.uk

This website provides a comprehensive guide to benefits. To access this guide go to Reference where you will find the A-Z of Benefits.

*HemiHelp has a range of leaflets covering many of the areas touched on above,
and also a Useful Names and Addresses List to help you contact other
organisations.*

HemiHelp

Camelford House,
89 Albert Embankment
London, SE1 7TP
Helpline: 0845 123 2372
(Mon-Fri 10am-1pm)
Admin: 0845 120 3713
Fax: 0845 120 3723
Email: support@hemihelp.org.uk
www.hemihelp.org.uk

Charity No: 1085349

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