

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 do the claiming. 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 getting 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](http://www.benefitsandwork.co.uk)

See also

- [www.direct.gov.uk/disability-money](http://www.direct.gov.uk/disability-money)
- [www.entitledto.co.uk](http://www.entitledto.co.uk) Find out what you can claim
- <http://www.dwp.gov.uk/eservice/> Fill in or download DLA form here
- [www.benefitsnow.co.uk](http://www.benefitsnow.co.uk) Another guide to benefits and applying for them, including DLA, Carers' Allowance, Disabled Facilities Grant
- [Benefits Enquiry free line 0800 882 200](tel:0800882200) (N Ireland 0800 220 674)
- [www.turn2us.org.uk](http://www.turn2us.org.uk) Another site to help you find out about benefits, grants and other financial help, including managing money. Has an easy to use benefits checker and a grants search section containing the details of hundreds of grant-giving charities (national, regional and local) that may be able to provide financial support and other services.

Assistance with benefits can also be obtained from your local **Citizen's Advice Bureau** or Children's Centre.

## 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 - it does not depend on family income or savings. DLA has two parts and either or both parts can be claimed.

Claiming DLA can be a daunting and exhausting experience, with a long and detailed application form to fill in. It might be useful to get help with this, for example from someone at the Children's Centre or Citizens' Advice Bureau. HemiHelp's home visiting service and some other charities can also offer support with this (see useful addresses).

Having someone help you doesn't just mean practical assistance with the form, but emotional support as well, since you will have to be thinking hard about your child and the difficulties he or she faces in everyday life and this may not be easy. Some children are immediately awarded DLA until they reach the age of 16, but in most cases it is given for two or three years and then parents need to reapply if they feel their child still needs extra help (remember to keep a copy of your completed form to help the next time). It is worth persisting, and if necessary appealing, because receiving any rate of DLA can open the door to other benefits.

## 1. Care Component

If the child needs a lot of looking after or help with personal care, he or she should qualify for the care component. This is payable at three rates, depending on how much extra care the child needs compared with other children of the same age. It can be paid from the age of 3 months, and it also gives families access to other financial help.

- Getting DLA can lead to 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 Working Family Tax Credit and Child Tax Credit
- If you care for a child receiving the middle or high rate care component you may be able to get Carer's Allowance (see below)
- If a child has complex needs, you may also be entitled to direct payments. This could be where they are replacing social services support that your child has been assessed as needing, or where you yourself need extra support in your caring role, for example to pay for domestic help or driving lessons
- Parents have slightly improved rights at work regarding Parental Leave and the Right to Request Flexible Working

## 2. Mobility Component

If the child needs help getting around he or she 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 also means

- parents can apply for a **Blue Badge**, which gives you
  - o free disabled parking
  - o a parking bay
  - o road tax exemption

You can in fact apply for a Blue Badge as soon as your child is two years old, or earlier if he or she needs bulky 'medical equipment' which cannot be carried around easily – this could be a special car seat, for example.

- as a Blue Badge holder, you also do not have to pay the London Congestion Charge, but you must register with **Transport for London (TfL)** at least 10 days before your journey and pay a one-off £10 registration fee. For more information phone 0845 900 1234 or download a registration form from the TfL website [www.tfl.gov.uk/assets/downloads/cc-discount-blue-badge.pdf](http://www.tfl.gov.uk/assets/downloads/cc-discount-blue-badge.pdf)
- a parent can apply to the **Department of Work and Pensions (DWP)** to become their child's appointee – a person legally appointed to act on their behalf – and lease or hire purchase a car through **Motability** [www.motability.co.uk](http://www.motability.co.uk), an independent charity set up as a partnership between the government, charitable and private sectors to help disabled people become mobile.
- children receiving high rate can become the envy of their friends by taking their driving test at 16, although if they have epilepsy they need to have been free of seizures for a year

# 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. Employment and Support Allowance, Income Support, Jobseekers Allowance or DLA)
- you have savings

## 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.

**HemiHelp** has an information sheet entitled **Guidelines for Completing DLA Forms**. This can be downloaded for free from the website [www.hemihelp.org.uk](http://www.hemihelp.org.uk) or can be ordered from the HemiHelp office.

**Cerebra** publish a very useful guide to filling in the DLA form, available from their website at [www.cerebra.org.uk](http://www.cerebra.org.uk) or you can phone 01267 244200 or email them with your postal address for a copy at [info@cerebra.org.uk](mailto:info@cerebra.org.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 for this you need to be:

- caring for your child at least 35 hours a week
- if working, not earning more than £95 pw (after income tax and subtracting certain childcare costs and other expenses)
- over 16 years of age
- not in full-time education (21 hours or more a week)

CA is not a large sum, and may affect other benefits, but the carer is also credited with National Insurance contributions. 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.

# 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 of a young child or children
- 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 everyday 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
- 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
- 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)

Web: [www.dwp.gov.uk](http://www.dwp.gov.uk)

## Housing Benefit (HB)

- 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 your 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 Council Tax, 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 dependent 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, Inland Revenue enquiry centres (Tel: 0845 300 3900), or online at [www.taxcredits.inlandrevenue.gov.uk/HomeNew.aspx](http://www.taxcredits.inlandrevenue.gov.uk/HomeNew.aspx)

## Direct Payments for Children and Young People

16-18 years olds who stay in education may be eligible for **Education Maintenance Allowance (EMA)**, a grant of up to £30 a week, if their family income is low. To find out more, go to [www.direct.gov.uk/en/EducationAndLearning](http://www.direct.gov.uk/en/EducationAndLearning) and search under EMA.

**Direct payments** are available for young people aged 16-17 with severe or complex disabilities. 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](mailto:publications@scope.org.uk) or download a copy from: [www.scope.org.uk/publications/dislive.shtml](http://www.scope.org.uk/publications/dislive.shtml)

The **Disabled Students Allowance** is a generous package. For further details go to [www.direct.gov.uk/en/DisabledPeople/EducationAndTraining/HigherEducation/index.htm](http://www.direct.gov.uk/en/DisabledPeople/EducationAndTraining/HigherEducation/index.htm)

See also **HemiHelp's** Information sheet on benefits for adults.

## Other Financial help which may be available

- **The Family Fund** ([www.familyfund.org.uk](http://www.familyfund.org.uk)), a government financed charity, can make grants to low income families with disabled children (aged under 18) to help with the cost of such things as washing machines, computers, driving lessons for parents/carers, hospital visiting costs and holidays. It also runs
- [www.familyfundextra.org.uk](http://www.familyfundextra.org.uk) where families can get discounts on products and services from high street retailers and organisations
- **Cerebra** (see below), a charity for brain injured children and young people, can provide grants for equipment and therapies
- **Disabled Facilities Grants** (in Scotland, Home Improvements Grants) are available for families who need to make alterations to their home. If it is a child (under 19) who has the disability they are not means tested. Contact the local authority.

- **VAT Relief** You may not have to pay VAT when:
  - o buying certain items that are intended exclusively and specifically for the use of a disabled person, such as a wheelchair or adapted computer keyboard
  - o having a vehicle adapted to suit their condition, or leasing a Motability vehicle
  - o having building work done to adapt your home because of your child's disability
  - o For more information go to the Revenue and Customs site [www.hmrc.gov.uk/vat/sectors/consumers/disabled.htm](http://www.hmrc.gov.uk/vat/sectors/consumers/disabled.htm). HMRC does not require you to be receiving DLA to qualify – the site has **HMRC's** own form to fill in where you just have to declare that your child has a disability.
  - o **There is help with fares** to and from hospital for families on Income Support, income-based Jobseeker's Allowance or Employment and Support Allowance.
  - o 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 (£15,050 in October 2009)
  - o If you're on a low income but don't get any of these benefits or allowances, you may still claim travel costs through the NHS low income support scheme
  - o Enquire at the hospital - you can obtain a refund of your fares directly from the hospital if you produce proof that you are a benefit recipient
- Five to 16-year olds may qualify for a **Disabled Person's Railcard**. They then pay the normal child's fare, but an adult travelling with them gets one-third off the standard adult fare
- Reduced fares may also be available for disabled children on local bus services. Contact your Local Authority or CAB
- **GetKidsGoing** [www.getkidsgoing.com](http://www.getkidsgoing.com) is a charity that promotes sports for disabled children and young people by providing them with mobility equipment, mostly wheelchairs but also trikes. It also supports their training, travel etc.
- **Whizz Kids** [www.whizz-kidz.org.uk](http://www.whizz-kidz.org.uk) is a charity which provides mobility equipment, including trikes

## Also

- Some local authorities offer concessions on entry to swimming pools etc. to a child with a disability and a carer
- Discounts are often available for disabled people and/or their carer/s on 'days out'. Big attractions such as Chessington, Thorpe Park etc. offer 'wristbands' giving priority access to rides – so no queuing. The wristbands are for the disabled person and up to 3-4 carers, depending on the ride. Check the park website before you go
- Theatres, concert halls, museums etc. usually give a discount and/or a free ticket for a carer
- Most national cinema chains are members of a scheme where if a disabled person buys a ticket a carer goes free. Forms can be downloaded from [www.ceacard.co.uk](http://www.ceacard.co.uk) to apply for a plastic card. This is not free but will pay for itself after one visit.

For all these concessions proof of disability is normally required, for example a Blue Badge or evidence that the child receives DLA. Some local authorities have schemes where disabled children (not necessarily just those receiving DLA) have a card entitling them to concessions.

## Other Useful Contacts:

[www.adviceguide.org.uk](http://www.adviceguide.org.uk) is the **Citizen's Advice Bureau's** online guide to rights, benefits etc. The home page will direct you to pages for all parts of the UK.

**Advice Now** [www.advicenow.org.uk/search.html?q=Sickness+and+disability+benefits](http://www.advicenow.org.uk/search.html?q=Sickness+and+disability+benefits) has booklets on what to do if you are having problems with DLA and other benefits

**Cerebra** [www.cerebra.org.uk](http://www.cerebra.org.uk) Helpline: 0800 328 1159 Email: [info@cerebra.org.uk](mailto:info@cerebra.org.uk) Cerebra is a charity that offers an information and support service for parents, carers and others involved with any child or young person with a brain related condition. It has a range of factsheets, including an excellent guide to claiming DLA, runs a postal book library and has a number of regional offices. It can also give grants for certain kinds of equipment and therapy.

**Community Care** [www.communitycare.co.uk](http://www.communitycare.co.uk) is a site for people working in social care. Go to Resources where you will find the A-Z of Benefits.

**Contact a Family** [www.cafamily.org.uk](http://www.cafamily.org.uk) Tel: 020 7608 8700 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.

**Directory of Social Change** [www.dsc.org.uk](http://www.dsc.org.uk) Tel: 08450 77 77 07 This organisation publishes "A Guide to Grants for Individuals in Need" (on the site go to Publications>Publications A-Z). 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.

**Radar** [www.radar.org.uk](http://www.radar.org.uk) is the UK's largest disability campaigning organization. Their publications include 'Doing Money Differently', 'Get Motoring' and a guide to the National Key Scheme, which allows people with disabilities to use over 8000 locked toilets across the UK (you can also order a key from the site).

## Advice, information and campaigning for carers

**Carers UK:** [www.carersUK.org](http://www.carersUK.org)

**Carers Scotland:** [www.carerscotland.org](http://www.carerscotland.org)

**Carers Wales:** [www.carerswales.org](http://www.carerswales.org)

**Carers N Ireland:** [www.carersni.org](http://www.carersni.org)

*HemiHelp has a range of information sheets for both families where there is a child with hemiplegia and adults with the condition, as well as a Useful Names and Addresses List to help you contact other organisations.*

***Hemiplegia** is a neurological condition that weakens one side of the body and affects one child in a thousand. It is sometimes described as a form of cerebral palsy and the effects are similar to those of a stroke. **HemiHelp** is a membership organisation offering information and support to children and adults affected by hemiplegia and their families.*

*HemiHelp is happy for you to make photocopies of any part of this document.*

*Helpline: 0845 123 2372 (Mon-Fri 10am-1pm)*

*Admin: 0845 120 3713 • Fax: 0845 120 3723*

*Email: [support@hemihelp.org.uk](mailto:support@hemihelp.org.uk) • Web: [www.hemihelp.org.uk](http://www.hemihelp.org.uk)*

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