

## Some Benefits in brief

### **Attendance Allowance -**

a weekly benefit for people aged 65 or over who need help with personal care because of illness/disability.

### **Benefits Enquiry Line:**

0800 882200 (Mon– Fri 8.30– 18.30, Sat 9.00– 13.00); Textphone: 0800 243355. Advice and information for both disabled people and carers about social security benefits and how to claim them. The person you speak to will not have your personal records but will be able to give you general advice on all benefits.

**Contributory Jobseeker's Allowance** - paid to jobseekers with the necessary Nat. Insurance contributions.

### **Council Tax relief**

may be in the form of discounts, disability reductions or the Council Tax Benefit for people on low incomes.

### **Disability Benefits Helpline:**

0845 7123456 Advice on Disability Living Allowance and Attendance Allowance and may have access to your records once the claim is in process.

### **DIAL (Disability Information Advice Line)**

run mostly by disabled people. See your phone book for your local DIAL, or call DIAL-UK (01302) 310123.

### **Disability Living Allowance**

a tax-free benefit for people who need help with personal care, with getting around, or with both. It has two components – the care component and the mobility component. Both are for people disabled before 65.

### **Disability Premium**

is awarded to those who are long-term sick or disabled. It has always been linked to the payment of disability benefits (Attendance Allowance or Disability Living Allowance) or claims for long-term incapacity benefits. Disability Premiums may be paid to the claimant and/ or partner. For those who have caring responsibilities, who receive or are entitled to Carers Allowance, a carer premium is payable.

### **Housing Benefit**

from the local authority provides help with rent for people with low incomes living in public/private rented accommodation. Housing Benefit and Council Tax benefit may continue for up to 4 weeks after you or your partner find work. You must: have been registered unemployed, a lone parent, a carer, a government trainee, or a combination of any of these for at least six months; have had your Income Support or Income-based Jobseeker's Allowance stopped because you or your partner start work or increase your hours/wages. You must make a special claim to get extended payments on form NHB1-EP. Obtain from your Social Security office, Jobcentre or Jobcentre Plus. Your claim must be returned to the appropriate office (or local authority) within 8 days of the end of Income Support or Income-based Jobseeker's Allowance entitlement.

**Housing grants** for renovations and adaptations for disabled people may be available.

### **Incapacity Benefit**

gives working age people a replacement income when they become sick/disabled and stop working/looking for work as a result. It is a contributory benefit based on a person's National Insurance contribution record. There are special provisions for people incapacitated in youth to obtain Incapacity Benefit (Y) in place of SDA. It is paid at three rates, depending on how long you have been on benefit. Entitlement is based on medical certification initially, followed by a medical test known as the Personal Capability Assessment (PCA). This is the main test of entitlement to Incapacity Benefit.

### **Income Support**

a non-contributory benefit. People in the UK who are aged 16 or over, not working 16 hours or more a week, or with a partner not working 24 hours or more a week, and not required to be available for employment, are eligible to claim. Capital/savings between £3,000 and £8,000 are treated as if each £250 or part of £250 brings in an income of £1 per week. If capital assets total more than £8,000 there is no entitlement to Income Support. The lower capital limit for those aged 60 or over is £6,000 with a cut-off at £12,000, and for those in residential care and nursing homes this is £10,000 with a cut-off at £16,000.

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### **Income-based Jobseeker's Allowance**

To be entitled to Income-based Jobseeker's Allowance a person must be available for work for at least 40 hours a week. Certain groups of people including carers/disabled people are able to restrict their availability to less than 40 hours a week, depending on personal circumstances. Other conditions are that a person must be under pension age, out of work or working on average for less than 16 hours a week, or with a partner not working 24 hours or more a week. The rules surrounding capital/savings mirror those for Income Support.

### **Jobcentre, Jobcentre Plus or Social Security offices**

Information (or leaflets) is available free from your local Jobcentre, Jobcentre Plus or Social Security offices which are staffed and equipped to make sure disabled people can get information in the form in which they need it, including blind people, deaf people and foreign language speakers or visit the Department for Work and Pensions website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

### **Severe Disablement Allowance (SDA)**

a weekly tax-free benefit paid to people who have not worked for at least 28 weeks due to illness/disability, and have not paid enough N.I. contributions to qualify for Incapacity Benefit. SDA ceased to exist from April 2001 for new claims; those in receipt of SDA at that date will continue to receive it whilst they satisfy the criteria or those subject to the linking rules. Special provisions apply for people incapacitated in youth

### **Social Fund Payments**

can be made for maternity and funeral costs, and for periods of cold weather. Grants and interest-free repayable loans may also help with expenses such as moving into your home. For grants or loans there is only a limited amount of money, so success with an application cannot be guaranteed.

### **Special benefits**

Certain benefits and allowances apply to particular groups: people who are blind, partially sighted or deafblind; people who are disabled due to service in the armed forces; help with health costs. Ask at your local Job Centre plus or Social Security Office

### **Tax Credits - from April 2003 - administered by/claimed from Inland Revenue.**

- **Child Tax Credit**  
Replaced the child-related payments in Working Families' Tax Credits, Disabled Person's Tax Credit, Children's Tax Credit, Income Support and Income-based Jobseeker's Allowance.
- **Working Tax Credit**  
a tax credit to top up the earnings of working people. It will broadly replace the adult support in Working Families' Tax Credit, Disabled Person's Tax Credit and the New Deal 50 plus Employment Credit, and will support some adults without children or a disability. It will continue to include help with costs of childcare.

### **The Family Fund Trust**

The Independent Living (1993) Fund can give cash help to pay for personal/domestic care, which enables 'severely' disabled people to live in the community. To qualify you must satisfy a number of conditions. Ask your local social services or the Independent Living (1993) Fund. Tel: 0845 6018815; Web: [www.ilf.org.uk](http://www.ilf.org.uk).

### **Value Added Tax (VAT)**

There is a wide range of VAT relief for purchases by people who are disabled and charities. More information about VAT relief can be found in VAT Notice 701/ 7 VAT Reliefs for People with Disabilities. You can get copies of this and other publications explaining the range of VAT reliefs from the local VAT Business Advice Centre. Look in your phone book under 'Customs & Excise'.

### **Other sources of help with money**

Many professions and industries have benevolent associations that give grants to disabled people, pensioners and people facing a crisis. To qualify you need to work, or have once worked, in the particular industry or belong to the family of such a worker. Ex-members of the armed forces, their families and dependents may also be able to get financial help from forces benevolent societies. The Citizens Advice Bureau can help with advice and support. Voluntary organisations connected with particular disabilities often provide advice and publications to help make sure you get your full entitlement.