

Transition and beyond - A guide for parents or carers of young people with a disability (part 5)

Money matters

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This leaflet contains information on the benefits specifically available to young people with a disability and their carers.

Here you will find a brief list of the benefits and allowances that may be relevant to you.

Contact a benefits adviser for advice on how to assess which benefits are applicable to your specific circumstances.

If you are unable to get the financial support you want and need through statutory sources, then you may be able to get support through alternative means.

Richmond Citizens Advice Bureau

Linfield House, 26 Kew Road, Richmond TW9 2NA

Phone/Minicom: 020 8940 2501

E-mail: Richmond.cab@btinternet.com

Disability Advice & Action Centre

4 Waldegrave Road, Teddington TW118HT

Advice line: 020 8831 6070

E-mail: richmondaid@richmond.org.uk



DLA and Income Support

Disability Living Allowance (DLA)

This is a tax-free, non-means tested social security benefit for people with a disability. It is paid on top of earnings or other income. It is for people who need support to look after themselves and for people who find it difficult to get around.

DLA is specifically for the person with a disability to spend on what they need, not for a carer or parent. It can be paid for life, or be given as a time-limited award with the need for renewal claims at required intervals.

Up to the age of 16, DLA is paid to parents on the young person's behalf. The benefits agency will offer the individual a choice when they reach 16, to pay DLA direct to them, or to continue as they have done. To claim DLA complete form DLA1 available from the Benefits Enquiry line or from Jobcentre Plus.

Income Support (also see Education page 6)

Income Support is a means tested benefit not dependent on National Insurance contributions. It is for basic living expenses. Income Support can help towards mortgage interest payments and certain other housing costs.

A young person may be eligible for Income Support if they are incapable of work or training because of illness or disability. If the young person receives Income Support in their own right, they may also get maximum Housing Benefit and 100% Council Tax Benefit to help when they become responsible for paying rent in their own accommodation. Income Support is also a passport to other types of help, such as free prescriptions and dental treatment.

To receive Income Support in the person's own right there are general rules, including the amount of savings they have. To claim Income Support contact the Benefits Enquiry line or call in at your local Jobcentre Plus.

Housing Benefit and Council Tax Benefit

Housing Benefit

If the person is aged 16 or above they may be able to get Housing Benefit (apart from some 16 and 17 year olds looked after by the local authority). Housing Benefit helps people pay their rent, but not residential or nursing care.

The amount a person receives will take into account their income against their housing costs. People on Income Support, or whose incomes are low, get maximum Housing Benefit (100 % of the actual rent on their home).

To claim Housing Benefit you should contact your local Housing Benefit Department for a claim form. Phone: 020 8891 7724

www.dwp.gov.uk/lifeevent/benefits/housing_benefit.asp

Council Tax Benefit

Council Tax Benefit helps people pay their Council tax. A person is entitled if they are over 18, their capital is no more than £16,000 and they are on Income Support or income-based Job Seeker's Allowance or have a fairly low income. This benefit is worked out and claimed in the same way as housing benefit.

The amount of benefit will depend on the band (value of your property) in which the house is placed.

You can get a disability reduction if you or any other resident in your home is 'substantially and permanently disabled'. This can be a child or adult of any age, whether or not related to you.

There is a discount scheme for when fewer than two adults live in the home. If a person has a learning or other disability, including those on DLA, middle or higher rate care component, or those on SDA, they may not be counted as in the home. To check eligibility contacts the Housing Benefit department. Phone: 020 8891 7724

Independent living

Direct payments

Direct payments are paid from the local authority to people who have been assessed as needing help from Services for Adults and who would like to arrange and pay for their own care and support services. To get direct payments, you need to contact your social worker or care manager to ask them to assess your and the young person's needs.

Independent Living Fund

This is designed to help disabled people, over 16 and under 66, to live independently at home rather than in residential care. The payments can be used to employ people for personal and domestic care such as bathing, shopping or household tasks.

They must already be getting Social Services support of at least £200 a week, or be in receipt of, or entitled to the care component of the Disability Living Allowance at the highest rate. They must live alone or with people who cannot fully meet their care needs, be at risk of entering residential care (or wish to leave care and live independently) and be capable of living in the community for at least six months and have savings of less than £18,500.

Apply by asking your care manager for an application form, or download one from the Independent Living Funds website.



Benefits when in education

Education Maintenance Allowance (EMA)

This is a means tested payment of £10, £20 or £30 a week paid directly in to the young person's bank account if they stay on in education or training after year 11 (age 16) for up to two or three years. The amount received depends on your household income. The money is intended to help with the day-to-day costs (travel, books and equipment) when a student or trainee stays on at school, college or write to a training provider.

Helpline: 080 8101 6219 <http://ema.direct.gov.uk/ema.html>

Disabled Students Allowances (DSAs)

Disabled Students' Allowances provide help for university students who have extra costs while studying, because of their disability. DSAs are paid in addition to the standard support for students and are available to full-time and part-time students.

Further information: www.dfes.gov.uk/studentssupport Phone: 0800 731 9133

Income Support

A young disabled person may qualify for Income Support whilst in education. They must be under-19 and meet certain criteria.

If a young person is at residential college, it may be difficult to claim Income Support during term-time. A 16 to 24 year old on a training course provided by the Learning and Skills Council (LSC) may be entitled to Income Support.

Carers who were unsuccessful in their Income Support claim before April 2002, may be successful with another claim now.

Contact the Benefits Enquiry Line or a benefits adviser for further details. To claim Income Support call in to the local Jobcentre Plus. Phone: 020 8250 4600

Equipment and services

Equipment for independent living

Specialist equipment can make it much easier for a young person to live independently. The Disabled Living Foundation factsheet ‘Making a difference’ is a useful introduction to the range of items available.

Depending on how important the equipment is to their independence, it may have to be paid for by the young person. Direct payments could be used for larger items that make the biggest difference to a person’s ability to live independently.

VAT relief on products and services

VAT is a tax that you pay as a consumer when you buy goods and services in the European Union. Disabled people don’t have to pay VAT when they buy equipment designed for disabled people, or when they have equipment adapted. Also, VAT is not charged on certain services provided to disabled people.

The rules about VAT relief for disabled people are complex. Not everything that is supplied to disabled people is zero-rated for VAT.

Before paying for any product or service, check that it qualifies for zero-rating and that the supplier is registered for VAT. You may have to sign a form declaring that you or the young person has a chronic illness or disability. You must also declare that the product or service is for the young person’s personal or domestic use. The supplier should have copies of this form. VAT will then be taken off the purchase price before you pay. An example of the declaration form in the ‘VAT relief for disabled people’ notice is on the HM Revenue & Customs website.



Health care costs

Help with health costs

Most National Health Service (NHS) treatments are free, although there can be charges for some things. Depending on circumstances, help might be available for the cost of some treatment, services and items.

The booklet HC11 'Are you entitled to help with health costs?' details sources of information. It is available from main post offices, Jobcentre Plus or NHS hospitals. Doctors, dentists, pharmacists and opticians may also have a copy.

For information ring the Department of Health's order line. Phone: 08701 555 455.



Benefits in relation to work or the inability to work

Moving into paid employment

Jobcentre Plus offers financial incentives to help some people move into employment. For those who are able to work, but not able to find work, Job Seekers Allowance is a benefit that could be available. Contact Jobcentre Plus for further details.

Phone: 0800 055 6688 Minicom: 0800 023 4888

Working Tax Credit and Child Tax Credit

These credits are means tested. Working Tax Credit is paid to anyone aged 16 or over who is working more than 16 hours per week and who has a disability and, or at least one dependent child. For further information, phone the Helpline on 0845 300 3900.

Incapacity benefit for young people

This is a benefit for young people who have been incapable of work for at least 28 weeks but do not have enough National Insurance contributions. If they meet the necessary criteria, young people with disabilities can claim it from the age of 16 until they are 20 (or 25 in special circumstances). In some circumstances they can claim while still at school or college, or supervised study. It is not means tested or taxable. Contact Jobcentre Plus for more information.

Phone: 0800 055 6688 Minicom: 0800 023 4888

Benefits in relation to work or inability to work

Permitted work

Permitted work is where young people can work whilst receiving benefits. Employers do not offer permitted work. They do not need a medical test or approval for permitted work. They can work:

- for earnings of up to and including £20 a week for an unlimited period;
- for less than 16 hours a week, on average, with earnings up to and including £86 a week for a 52 week period; or
- for less than 16 hours a week, on average, and earn up to and including £86 a week for as long as the person's illness or disability is considered sufficiently severe.

Supported permitted work

Supported permitted work is work that is supervised and supported by someone whose job it is to arrange work for disabled people.

The young person can earn up to, and including, £86 a week for an unlimited period.

Effects of permitted work on other benefits

If they get Income Support, Housing Benefit or Council Tax Benefit and you do permitted work, any earnings will be taken into account when assessing these benefits.

Young people can work and earn up to the permitted work limit of £86 or £20 (depending on the type of permitted work) and this will have no effect on Incapacity Benefit.

Contact the local supported work organisation, local Jobcentre or Jobcentre Plus office for further details.

Phone: 0800 055 6688 or 020 8250 4600 Minicom: 0800 023 4888

Help with costs for carers

Child Benefit

If the young person you care for is 16 to 19 and is receiving Incapacity Benefit or Income Support, you cannot claim child benefit as well. If you get Income Support yourself, you will also lose any allowances or premiums you receive for the young person.

Community care grants

If you or the young person you care for is already getting Income Support, income-based Jobseeker's Allowance or another benefit and needs financial help to live independently in the community or to ease exceptional pressure on you and your family, you may be able to get a Community Care Grant. It doesn't need to be paid back. Apply through Jobcentre Plus.

Carer's Allowance

If the person you care for gets middle or higher rate DLA care component, you may be entitled to claim Carer's Allowance (CA). You cannot get CA if you earn more than £84 a week after deductions.

Certain benefits overlap with Carer's Allowance so you need to check how claiming CA will impact on other benefits. For example, receipt of CA will prevent payment of the Severe Disability Premium to the person with disabilities. It may still be worth claiming in order to get the Carer Premium on means-tested benefits. Contact the local benefits office on 020 8891 7724 or phone the Tax Credit Helpline on 0845 300 3900.



Questions and your notes

Questions to ask

- What am I entitled to?
- What is the young person I care for entitled to?
- Does this depend on what age they are?
- Does it affect the other benefits I am claiming?
- What changes in my circumstances can affect what I am entitled to?
- How do I apply?
- Is there someone who can help me complete the forms?



Other information

Help with forms

Benefit forms are lengthy, but try to fill them in as fully as possible. It is also wise to keep a copy of your completed form. Decisions on your eligibility to receive a benefit will be made on the information you give in the forms.

The Department for Work and Pensions (DWP) has a number of leaflets that offer help and advice.

These leaflets, together with information on all benefits, are available from some post offices, Citizens Advice Bureaux or local benefits office.

The Department for Work and Pensions also runs a Benefit Forms Completion Service for all benefit forms.

Fully trained advisers will help with completing claim forms over the phone. Richmond AID (020 8831 6070) also supports people to complete benefit forms. Contact them to arrange an appointment.

If the person is not able to manage their own money, an appointee can take over all the responsibilities of claiming for them. That person should write to the local authority to request approval to act as an appointee.

Challenging decisions

You can appeal to a tribunal against some decisions made. There is a strict time limit for appealing and this is normally one month. It must always be in writing (normally on the appropriate form) and sent or handed to the office that made the decision.



Useful contacts

Local contacts

Richmond Connexions

1 Ilex House, 94 Holly Road, Twickenham TW1 4HF
Phone: 020 8891 6162 www.wayahead-careers.com

Jobcentre Plus

59-63 London Road, Twickenham TW1 3SZ
Phone: 020 8250 4600 www.jobcentreplus.gov.uk

Three Wings Trust

They produce a service guide with further local and national contacts
16 Windham Road, Richmond TW9 2HP
Phone: 020 8831 6175 www.threewingstrust.org

Richmond AID

An independent charity that provides advice, including benefits information and support with form filling.
4 Waldegrave Road, Teddington TW11 8HT
Phone: 020 8831 6070. Minicom: 020 8831 6078

Disabled Children's Service

The Croft Centre, 16 Windham Road, Richmond TW9 2HP
Phone: 020 8831 6060. Text phone: 020 8831 6049

Richmond Direct (Adult community teams)

Phone: 020 8891 7971. Text: 07800 002439
E-mail: adultsocialservices@richmond.gov.uk

Community Team for People with Learning Disabilities

Regal House, London Road, Twickenham TW1 3QB
Phone: 020 8487 5315. Fax: 020 8487 5305
E-mail: Initialresponseteam.CTPLD@richmond.gov.uk

Sensory Team

The Sensory Services Team support adults with visual or hearing impairment.
Room 9, Centre House, 68 Sheen Lane, Sheen SW14 8LP
Day tel: 020 8487 1760. Fax: 020 8487 1762
E-mail: senservteam@richmond.gov.uk

Council Tax and Benefits Office Revenues and Benefits

Civic Centre, 44 York Street, Twickenham TW1 3BZ
Phone: 020 8891 7724. Fax: 020 8891 7933
E-mail: revben@richmond.gov.uk

Useful Contacts

National contacts

Benefits Enquiry Line

Phone: 0800 88 22 00 Minicom: 0800 24 33 55

www.dwp.gov.uk

Department of Health order Line

Phone: 0870 155 5455

Disability Alliance ERA

Rights Advice Line.

Monday to Wednesday 2.00 to 4.00pm

Phone: 020 7247 8776 Fax: 020 7247 8765

E-mail: advice@dlf.org.uk



Disabled Living Foundation

Phone: 0845 130 9177 Textphone: 020 7432 8009

www.dlf.org.uk

HM Revenue & Customs

Phone: 0845 010 9000

www.hmrc.gov.uk

Independent Living Fund

Phone: 0845 601 8815 www.ILF.org.uk

National Government site for HE students

Phone: 0800 731 9133 www.dfes.gov.uk/studentssupport

National Government website for people with disabilities

www.direct.gov.uk/en/disabledpeople

Skill

Organisation giving details of benefits for students.

Phone: 0800 328 5050 www.skill.org.uk

RNIB

Phone: 0845 766 9999

Charity offering information, support and advice.

www.rnib.org.uk

SENSE

Organisation for children and adults who are deaf and blind or have associated disabilities.

Phone: 0845 127 0060 Textphone: 0845 127 0062

www.sense.org.uk

What did you think of this leaflet?

Do you need more information?

Contact the Public Information Officer on

Phone: 020 8487 5093

Visit us online at www.richmond.gov.uk

Translation advice

If you have difficulty understanding this publication, please visit reception at the address below, where we can arrange a telephone interpreting service.

إذا كانت لديك صعوبة في فهم هذا المنشور، فنرجو زيارة الإستقبال في العنوان المعطى أدناه حيث بإمكاننا أن نرتب لخدمة ترجمة شفوية هاتفية.

Arabic

اگر در فهمیدن این نشریه مشکلی دارید لطفاً به میز پذیرش در آدرس قید شده در زیر مراجعه نمایید تا ترتیب ترجمه تلفنی برایتان فراهم آورده شود:

Farsi

ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਸ ਪਰਚੇ ਨੂੰ ਸਮਝਣ ਵਿਚ ਮੁਸ਼ਕਲ ਪੇਸ਼ ਆਉਂਦੀ ਹੈ ਤਾਂ ਹੇਠਾਂ ਦਿੱਤੇ ਗਏ ਪਤੇ ਉੱਪਰ ਰਿਸੈਪਸ਼ਨ 'ਤੇ ਆਓ ਜਿੱਥੇ ਅਸੀਂ ਟੈਲੀਫੋਨ ਤੇ ਗੱਲਬਾਤ ਕਰਨ ਲਈ ਇੰਟਰਪ੍ਰਿਟਰ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ।

Punjabi

Please contact us if you need this publication in Braille, large print, on audio tape or in another language.
Phone 020 8891 7500 or Minicom 020 8891 7539

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