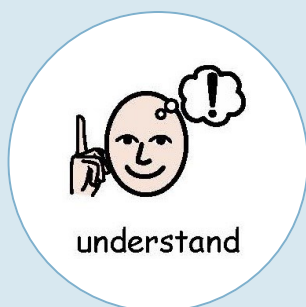


### Benefits

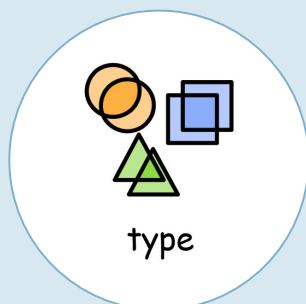


The guide includes some of the main benefits disabled people and their carers can receive from central and local government. It does not cover all benefits and is not a full guide to the benefits mentioned so check other sources too.



#### Understanding benefits

- Read this guide along with the ‘where does the money come from?’ sheet to get an overview of benefits.
- Benefits are complicated, they change regularly and each person’s situation is different so we cannot cover everything in this guide. Make sure you speak to a benefits adviser and follow the links at the end to get more information related to your situation.



#### What different types of benefits are there?

1. Central government benefits: from the Department for Work and Pensions (DWP)
  - a) Disability benefits
  - b) Income-replacement benefits
  - c) Means tested benefits
2. Local government benefits: from your Local Authority
  - a) Housing benefit and council tax support
3. Additional help with specific things: from local government, central government and other organisations.



### **Disability benefits**

Anyone assessed as needing support with everyday tasks and getting around is entitled to benefits to cover the additional costs of this care. Disability benefits are not affected by savings or other income (including other benefits).



### **Disability Living Allowance (DLA)**

- The main disability benefit for under 16s.
- Being phased out for those aged 16-64 and replaced by Personal Independence Payment (PIP).
- Has 2 parts: care and mobility.



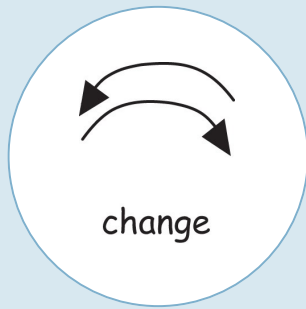
### **Attendance Allowance**

- For those aged 65 and over who have not claimed DLA before.
- Only includes the care component.



### **Personal Independence Payment (PIP)**

- The new disability benefit for people aged 16-64
- All new claims are now for PIP
- People receiving DLA who are 16-64 are being invited to claim PIP instead (see the links at the end for the exact ages).
- Has 2 parts: daily living and mobility
- Daily living has 2 rates (enhanced and standard) rather than the 3 for the DLA care component.



### **Moving from DLA to PIP**

- Current DLA claimants will be asked to apply for PIP between now and the end of 2017 - \*they will not be moved automatically\*.
- The move to PIP works as follows:
  1. 'Invite' letter to claimant or appointee
  2. Phone call to DWP to say you want to claim PIP. \*If you don't call DLA claim ends anyway\*.
  3. Paper assessment form sent for completion, must be returned within 4 weeks. Send medical or other relevant reports with the assessment form if possible.
  4. Assessment in person (at home or at an assessment centre) if required.
  5. PIP award decision. Whatever the decision, DLA ends.
  6. There is a reconsideration and appeal process if you disagree with the decision.



### **Income-replacement and means tested benefits**

These benefits are for people who cannot work, either because they cannot find a job or because of an illness, disability or caring responsibilities.

Everyone can get these for some time (the income-replacement part), but you can get more and get them for longer if you have a low income (the means tested part).



### **Employment & Support Allowance (ESA)**

- For people with “limited capability for work”
- 2 groups: the work-related activity group which has some conditions, or the support group with no conditions
- 2 types: Contribution-based is not means tested (so you can have higher savings), income-related is means tested (so there are limits on income and savings).
- Extra premiums for people who also receive DLA or PIP care components and no one receives carer’s allowance for caring for them. Eligibility rules are complicated so speak to a benefits adviser or contact the benefits office for details.



### **Income Support**

- This has now been replaced by ESA. Anyone still getting Income Support will be moved to ESA (the DWP will write to the person about this.)

### **Incapacity Benefit (IB) and Severe Disablement Allowance (SDA)**

- You can no longer apply for IB or SDA, but some people with a disability or long-term illness still receive them. Both are being replaced with ESA (the DWP will write to the person about this).



### **Carer’s Allowance**

- For anyone who is 16+ and spending at least 35 hours a week caring for a person with substantial caring needs.
- The carer cannot earn over £110 per week.
- It may affect other benefits the carer and person getting care receive..

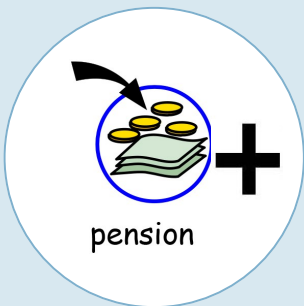


### Pensions

State Pension age is between 61 and 68 and is changing gradually based on someone's date of birth. This can be calculated at [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension)

#### State Pension

- Everyone is eligible for state pension once they reach state pension age.
- The amounts are changing - what someone gets depends on their date of birth.



#### Pension Credit

- Pension Credit is awarded on top of state pension for some people.
- It is usually paid instead of means-tested benefits such as Income Support and income-related ESA, but can be paid alongside SDA, Incapacity Benefit or contribution-based ESA.
- An individual may be able to get the severe disability premium on top of the standard amount if they get DLA/PIP.

### Local Authority benefits



#### Housing benefit

- Housing benefit is a means-tested benefit awarded by the Local Authority rather than the DWP.
- People of working age cannot have savings over £16,000 to get Housing Benefit.
- It can be paid straight to the landlord or to the individual.
- Single people under 35 may get less Housing Benefit, but this restriction does not apply to people with significant disabilities.



### **Council tax**

- Council tax is calculated based on the value of the property rather than the size of someone's income.
- Disabled people are entitled to a band reduction if their needs require a larger property.
- Council tax does not apply to a house occupied solely by people with a 'severe mental impairment'.
- Carers can sometimes be disregarded from council tax calculations if they spend 35 hours + caring for someone. This could mean a discount is applied to the council tax bill.
- Council tax support is for people on a low income and can cover up to 80% of council tax.



### **Other benefits and support**

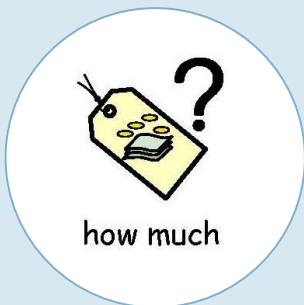
- Budgeting loans for essential purchases like furniture. For people on means tested benefits and paid back via deductions from future benefit payments.
- Local welfare fund and assistance schemes from each Local Authority to provide money for an emergency.
- Funeral Payment for help with funeral costs from DWP
- NHS Low Income Scheme – help with prescription and other healthcare costs.
- Disabled Facilities Grant – help with costs of adapting a home for someone that is disabled.
- Discretionary Housing Payment – help with extra housing costs not covered by Housing Benefit.
- Warm Homes Discount - money off the electricity bill for people claiming certain benefits. This has to be reapplied for each year.



**The effect of savings on means tested benefits**

<b>Working age</b> (see means tested benefits section)		
←	→	→
Less than £6,000	£6,000 - £16,000	£16,000 +
100% of benefits	Lose £1 of benefit for every £250 over	0% of benefits
<b>State pension age</b> (see pensions section)		
←	→	
Less than £10,000	£10,000 +	
100% of benefits	Lose £1 of benefit for every £500 over	

- Any savings over £6,000 (or £10,000 at state pension age) must be reported to the DWP and Local Authority.
- Once people of working age have over £16,000 this must be reported and their benefits will change. For example these changes might happen:
  - Housing benefit may stop
  - Income-related ESA/Income Support may stop
  - Contribution-based ESA may start
  - Disability benefits continue



**How much will I get?**

- Current benefit amounts are available at [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)
- You should receive a letter for each benefit you receive telling you how much you get and how it was calculated – contact the benefits office if you are not sure about this.
- Benefit amounts usually change each April. You should get a letter to tell you the new amount you will be getting. The amounts will also be updated online at [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)







### How can I get help with benefits?

- You can check you are getting the right benefits by contacting your local JobCentre Plus, looking online at [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators) or getting a Dosh Money Check.
- You can also get support from your local Citizens' Advice Bureau or carers' centre.
- If you need someone else to manage your benefits for you, you can get an appointee. This can be an individual or a company. They apply to the DWP and then manage your benefits on your behalf. Read our factsheet on appointeeship for more information.
- If you have a Power of Attorney or Deputy they can also manage your benefits on your behalf.



### Where can I get more information?

- The main benefits at [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)
- Disability and carers' benefits at [www.gov.uk/browse/disabilities](http://www.gov.uk/browse/disabilities)
- The change from DLA to PIP [www.hft.org.uk/benefitsguide/](http://www.hft.org.uk/benefitsguide/); [www.gov.uk/government/publications/timetable-for-pip-replacing-dla](http://www.gov.uk/government/publications/timetable-for-pip-replacing-dla); [www.gov.uk/pip](http://www.gov.uk/pip).
- Contact your Local Authority for local benefits and support [www.gov.uk/find-your-local-council](http://www.gov.uk/find-your-local-council)
- Benefits for carers [www.carersuk.org/help-and-advice/financial-support/help-with-benefits](http://www.carersuk.org/help-and-advice/financial-support/help-with-benefits)

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