

Darlington Association on Disability

Information Guide

Money Matters

This section addresses several aspects of dealing with money - including benefits, additional forms of funding, and who to contact for further information.

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Benefits

A large number of disabled people are eligible for benefits to meet the cost of living with an impairment. Independent research shows that disability benefits fall far short of meeting all these costs, so it is important that disabled people claim everything they are entitled to.

The benefits system can seem very complex because disabled people may be eligible for several benefits, some of which are not specifically related to their impairment but which may be linked to their general income level or living circumstances. Basic information about benefits and claim forms are available from the relevant local **Department for Works and Pensions** (DWP) service. The two main services for disabled people are **Jobcentre plus**, which deals with enquiries relating to Incapacity benefit, Employment and Support Allowance, Statutory Sick Pay, Severe Disability Allowance and Income Support, and the **Disability and Carers Service**, which covers Disability Living Allowance, Attendance Allowance and Carers Allowance. DWP has links to a government website called Directgov (see contact details for DWP below) which has a section for disabled people which explains how to claim Attendance Allowance, Disability Living Allowance and Carer's Allowance.

If you require assistance with form filling the relevant DWP service should provide support. DWP also has a Benefit Enquiry Line

Alternatively, there are several local organisations that can provide assistance, including **Darlington Citizens Advice Bureau** and **50+ Age Concern Darlington**. Both of these can also offer information on eligibility criteria for benefits, and can support appeals processes if you wish to appeal against a decision made about a benefit.

The information given below provides a short summary of some of the main benefits available to disabled people and carers. It is important that you ask for a full benefits check from Jobcentre Plus, your local Disability Benefits Centre Citizens Advice Bureau or 50+ Age Concern if you are unsure about which benefits to claim.

Attendance Allowance (AA) is a tax free benefit for disabled people over 65 who require support to look after themselves. Attendance Allowance does not give you assistance with your mobility needs. It is not dependent on National Insurance contributions and is not affected by savings. Attendance Allowance can be claimed even if you live alone and receive no assistance. To make a claim or to find out more contact the **Disability and Carers Service**.

Disability Living Allowance (DLA) is a benefit for disabled people under the age of 65. It is aimed at both adults and children who need support looking after themselves and/or who have difficulty walking or getting around. Someone can qualify for DLA even if they are not actually receiving any assistance. It is the underlying need for the support that is relevant. DLA is tax free and not means tested. It is paid on top of any other earnings or income a person may have. To claim DLA you must be under the age of 65 at the time of the initial claim and have ongoing care and/or mobility needs which satisfy the disability conditions. To make a claim or to find out more contact the **Disability and Carers Service**.

Until October 2008 **Incapacity Benefit (IB)** was available to people who were sick and/or disabled and unable to work. People already on IB will remain on it however for new claimants IB has been replaced by Employment and Support Allowance. Employment and Support Allowance consists of two phases, the assessment phase rate is paid for the first 13 weeks of your claim while a decision is made on your capability for work through the Work Capability Assessment. The main phase starts from week 14 of your claim, if the Work Capability Assessment shows that your illness or impairment does limit your ability to work. In this instance you will get increased financial support and will not

be expected to prepare for a return to work. You can volunteer to do so at any point if you want to. To make a claim or to find out more contact **Jobcentre plus**.

Income Support is an income related benefit for people aged 16 to 59 with a low income. **Income Support Disability Premiums** are additions to Income Support payments for specific groups of claimants with additional needs. People who are considered to be long term sick or disabled may be able to claim the disability premium, severe disability premium or the enhanced disability premium in addition to Income Support. To make a claim or to find out more contact **Jobcentre plus**.

Working Tax Credit is a tax credit for people who are in paid work. The amount received varies, depending on income. Extra elements can be paid to claimants who are disabled people. To make a claim or to find out more contact **HM revenue and Customs Tax Credit Helpline**.

Carers Allowance (CA) is a benefit payable to someone who looks after a disabled person at home. You must be caring for a person receiving either the higher or middle rate care component of Disability Living Allowance or Attendance Allowance, to get CA. You must also be aged 16 or over; caring for at least 35 hours a week and not be employed or in full time education (21 hours a week).

CA has an earnings limit. If you work, and your earnings are above a certain level you may not be able to make a claim. CA does not depend upon contributions, but it is taxable. Carers Allowance can be affected by the overlapping benefits rule, which gives you an underlying claim to CA but prevents you from getting the benefit in full. Instead, if you qualify you may receive Carers Premium.

If you are paid CA it may stop the person you care for from getting severe disability premium as part of their Income Support (or other means tested benefits such as Housing Benefit). However, if you are entitled to but not actually paid CA because of the overlapping benefit rule you will get the carer premium and the person being cared for will keep the severe disability premium. To make a claim or to find out more contact **Disability and Carers Service**

Remember there may be many other benefits - not specifically related to disability - which you may be eligible for. For example, many disabled

people are entitled to Income Support or Housing Benefit. To find out more contact **Jobcentre plus** or **Wales Disability Benefits Centre**.

Housing Costs

The Disabled Persons Reduction to Council Tax applies to homes where there is a child or adult who is substantially or permanently disabled and because of this uses a wheelchair in the home or requires the use of a room in the home to meet their support needs, or has an additional bathroom or kitchen for the same reason. The reduction is the equivalent of dropping a council tax band.

It is also possible to apply for a reduction in your Council Tax if you live with someone, other than your partner or spouse and one of you is disabled and the other person could be considered a carer.

You may also be eligible for Housing Benefit, which can provide financial help with rent and council tax. Contact the **Darlington Borough Council's Housing Benefits Section** for further information.

If your home has been adapted for a disabled person in any way, which might reduce its value, you can apply to the local **Valuation Office Agency**, to ask to have your property revalued.

Grants and Charitable Funding

Some charities can provide one-off cash grants to individuals for a range of purposes, for example, to purchase particular items or enable someone to go on holiday. For further information contact **Darlington Association on Disability's** Information Service. If you have a **Social Services Care Manager** they may also be able to assist you.

The **Social Fund** is a government fund which makes payments to people in need. This includes non-discretionary grants and loans for maternity needs, funerals and to help to cover the cost of winter fuel or severe cold weather. Discretionary grants and loans are also available for urgently needed items, certain necessary journeys and other emergencies. There are three types of assistance you can get from the Discretionary Social Fund. These are budgeting loans, community care grants and crisis loans. For more information or to make a claim contact **Jobcentre plus**.

Benefit and Financial Advice

Action for Blind People produces a series of ten free factsheets on benefits, available in print, large print, in Braille or on cassette. They can also provide a free benefit check, which can be submitted online.

Citizens Advice Bureau can offer information on benefits, assist with form filling and support people wishing to appeal against benefit decisions. In addition, a range of financial information and advice is available, including debt counselling.

The **Department for Works and Pensions** operates a free benefit enquiry line, which gives advice and information specifically on benefits for disabled people and carers and provides a form completion service. The enquiry line can also issue forms in Braille or large print. **Jobcentre Plus** and **Disability and Carers Service** are both parts of the Department of Works and Pensions (DWP). Both produce a range of free leaflets and guides to benefits. These should all be available in a variety of formats including Braille, large print, on audio tape and video tapes.

Disability Alliance is regarded as the leading authority on benefits for disabled people and aims to improve the living standards of disabled people by breaking the link between disability and poverty. Disability Alliance publishes a detailed guide to benefits and who can claim them. You can use their website to find regularly updated information about benefits, tax credits, community care as well as disability-related campaigns and parliamentary news.

RNIB (Royal National Institute for the Blind) produces an annual tape guide in nine ethnic languages on benefits for people who are blind or partially sighted.

RNID (Royal National Institute for Deaf People) has a range of factsheets as well as a casework service to support individuals.

Other Sources of Information

Other sections of the Darlington Association on Disability Information Guide may contain further information relevant to financial issues.

The **Equipment** section of this guide provides information on VAT (Value Added Tax) exemptions for disabled people.

The **Living Independently** section gives information about the Independent Living Fund.

The **Mobility** section describes the Motability Scheme.

There are a number of local and national organisations providing broad information and advice resources. Please refer to this guide's Introduction for contact details.

Contact **Darlington Association on Disability's** Information Service for assistance with searching for information about any subject in this guide or for support in dealing with your information requests.

Contacts

Action for Blind People

Welfare Rights

14-16 Verney Road

London

SE16 3DZ

Telephone : 0800 915 4666

Fax : 020 7635 4829

Minicom :

E-mail : benefitcheck@afbp.org

Website : www.afbp.org

50 + Age Concern Darlington

Bradbury House

Beaumont Street West

Darlington

DL1 5SX

Telephone : 01325 362832

Fax : 01325 741490

Minicom :

E-mail : info@fiftyplus.org.uk

Website : www.ageconcern.org.uk

Disability and Carers Service

9th Floor

Palantine House

Lancaster Road

Preston

PR1 1BH

Telephone for Disability Living Allowance and Attendance Allowance :
08457 123456

Telephone for Carers' Allowance : 01253 856123

Textphone : 0800 243355

Fax :

E-mail :

Website : www.dwp.gov.uk/dcs

Citizens Advice Bureau

Bennett House

14 Horsemarket

Darlington

DL1 5PT

Appointments : 01325 256999

Advice line : 01325 380755

Fax : 01325 380324

Minicom :

E-mail : admin.desk@darlingtoncab.co.uk

Website : www.darlingtoncab.co.uk

Darlington Association on Disability

20-22 Horsemarket

Darlington

DL1 5PT

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Telephone 01325 489999

Fax : 01325 488188

Textphone : 01325 245061

Email : mail@darlingtondisability.org

Website : www.darlingtondisability.org

Darlington Borough Council

The Housing Benefits Section

Town Hall

Feethams

Darlington

DL1 5QT

Telephone : 01325 388514

Fax : 01325 388504

Minicom :

E-mail : hbenquiries@darlington.gov.uk

Website : www.darlington.gov.uk

Darlington Social Services

Central House

Gladstone Street

Darlington

DL3 6JX

Telephone : 01325 346200

Fax : 01325 346474

Minicom : 01325 468504

E-mail :

Website: www.darlington.gov.uk

Department for Works and Pensions

Benefit Enquiry Line

Victoria House

9th Floor

Ormskirk Road

Preston

Lancashire

PR1 2QP

Tel: 0800 88 22 00

Fax: 01772 23 89 53

Textphone : 0800 24 33 55

E-mail : Bel-customer-services@dwp.gsi.gov.uk

Website : www.dwp.gov.uk

www.direct.gov.uk

Disability Alliance

Universal House

88-94 Wentworth Street

London E1 7SA

Telephone (Voice and Minicom): 020 7247 8776

Fax: 020 7247 8765

E-mail : office.da@dial.pipex.com

Website : www.disabilityalliance.org

HM Customs and Excise

Tax Credits helpline

Tax Credit Office

Preston

PR1 0SB

Telephone : 0845 300 3900

Fax :

Minicom : 0845 607 6078

E-mail : via website

Website : www.taxcredits.inlandrevenue.gov.uk

Jobcentre Plus

Bondgate House

90 Bondgate

Darlington

DL3 7JY

Telephone: 01325 385000

Minicom : 01325 385047

Website : www.jobcentreplus.gov.uk

Royal National Institute of the Blind (RNIB)

105 Judd Street

London

WC1H 9NE

Telephone: 02073 881266

Helpline: 0845 7669999

Fax: 02073 882034

Minicom :

E-mail : helpline@rnib.org.uk

Website: www.rnib.org.uk

Royal National Institute for Deaf People (RNID)

19-23 Featherstone Street

London

EC1Y 8SL

Telephone : 02072 968000

Helpline : 0808 8080123

Fax : 02072 968199

Minicom: 02072 968001

E-mail : information@rnid.org.uk

Website : www.rnid.org.uk

Valuation Office Agency (VOA)

Teesside Office

St Mark's House

St Mark's Court

Thornaby

Stockton on Tees

TS17 6QR

Telephone : 01642 416700

Fax : 01642 416799

Minicom :

E-mail : newcastlegroup.vo@voa.gsi.gov.uk

Website : www.voa.gov.uk

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