

# Sick or disabled



A basic guide to benefits and tax credits for people of all ages with a physical or mental illness or disability – and for people who look after them

# Sick or disabled

Sickness, injury and disability can come into someone's life at any time, often when least expected. You may be off work for some time because of sickness. Or you may be unable to work because of a serious illness or disability.

This leaflet is also for you if you look after someone who has an illness or disability that makes life difficult.

Whether you are the person who is sick or disabled, or you are looking after someone, you may be able to get social security benefits or tax credits to give you and your family financial help.

This leaflet gives basic advice on the benefits and tax credits you may be able to get. We want to make sure you and your family get the right help, at the right time, in the right way.

If you are of working age, you can claim most benefits through the new-style Jobcentre Plus office, if you have one in your area, or your social security office. Contact The Pension Service to claim Pension Credit. See *How to claim* on page 19.

If you have a question which is not answered in the leaflet, or if you just want more advice, please contact your Jobcentre Plus office, Jobcentre, social security office or pension centre, or ring the Benefit Enquiry Line (BEL). See *Where to get help and advice* on page 21 of this leaflet for details.

## Other formats

This leaflet is also available in large print, braille, on audio cassette and in the following languages:

- Arabic
- Bengali
- Chinese
- Gujarati
- Punjabi
- Somali
- Urdu
- Vietnamese.

You can get these from your Jobcentre Plus office, Jobcentre, social security office or pension centre, or by ringing the Benefit Enquiry Line.

Remember that this leaflet is only a general guide to benefits and tax credits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

# Help you may be able to get

Check first what benefits or tax credits you may be able to get.

If you were working for an employer and earning enough for National Insurance (NI) purposes (this amount is **lower** than the amount when you have to start **paying** NI contributions):

## **check Statutory Sick Pay (SSP)**

► see page 6.

*If you want to know how much you have to earn for NI purposes, contact your Inland Revenue office.*

If you were not working or were self-employed when you became sick or you have been sick for more than 28 weeks **or**

you became sick when you were 16 or over but under 20 (25 if you were in education or training at least 3 months immediately before age 20), and you are still in that age group:

## **check Incapacity Benefit**

► see page 6.

If you are aged under 65 and need help looking after yourself or getting around because of severe physical or mental disability:

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

► see page 8.

If you are aged 65 or over and need help looking after yourself because of severe physical or mental disability:

## **check Attendance Allowance (AA)**

► see page 9.

If you are aged 16 or over, disabled and working 16 hours a week or more:

## **check Working Tax Credit**

► see page 9.

If you are severely disabled as a result of vaccination against certain diseases:

## **check Vaccine Damage Payments**

► see page 10.

If you became disabled as a result of an accident at work, or a disease or deafness caused by a job you have done:

## **check Industrial Injuries Disablement Benefit**

► see page 10.

If you cannot return to your usual work or work with similar pay because of an accident or disease caused by work which occurred before 1 October 1990:

## **check Reduced Earnings Allowance (REA)**

► see page 11.

If your illness or disability is caused by work which ended before 5 July 1948, or you are entitled to Workmen's Compensation, you may be able to get benefit. For more information contact:

## **Industrial Injuries Unit Pneumo and Workmen's Compensation**

Barrow Social Security Office  
Phoenix House  
Stephens Street  
Barrow-in-Furness LA14 1BY  
Phone **01229 842841**

*Continued on the next page*

If you have a disease or were injured at work because of your employer's negligence, you may be able to get **compensation through the courts**. Ask a solicitor or your trade union.

If you are caring for someone who is sick or disabled, check if they are getting or waiting to hear about any of these benefits:

- Disability Living Allowance
- Attendance Allowance
- war pensions scheme Constant Attendance Allowance, or
- industrial injuries benefits scheme Constant Attendance Allowance.

If they are, and you are a full-time carer, you may be able to get help:

#### **check Carer's Allowance (CA)**

► see page 11.

*You are a full-time carer if you spend at least 35 hours a week looking after someone with a severe physical or mental illness or disability.*

If you are unable to work, or your earnings are low, and you are caring for someone:

#### **check Home Responsibilities Protection (HRP)**

► see page 13.

If you and your partner are on a low income and any of the following apply:

- you are sick or disabled
- you are a lone parent
- you are caring for someone who is sick or disabled
- you are registered blind or in Scotland certified blind

#### **check Income Support**

► see page 13.

NI contributions are not needed for Income Support.

If you or your partner are aged 60 or over and on a low income:

#### **check Pension Credit**

► see page 14.

*We use partner to mean a person you are married to or a person you are living with as if you are married to them.*

If you were injured or disabled as a result of service in HM Armed Forces or during a time of war, you may be able to get help from the War Pension scheme:

#### **contact the Veterans Agency.**

Write to:

The Veterans Agency

Norcross

Thornton-Cleveleys

Lancashire

FY5 3WP

You can also phone the Veterans

Helpline on **0800 169 22 77**.

## Other help

### The Social Fund

▶ see page 15.

### Age-Related Payments 2005

▶ see page 15.

### Housing Benefit and Council Tax Benefit

▶ see page 16.

### Help with health costs

▶ see page 17.

### Free milk for disabled children

▶ see page 18.

### The Independent Living Funds

▶ see page 18.

## How to claim

▶ see page 19.

## Where to get help and advice

▶ see page 21.

## National Insurance (NI)

For some benefits you must have paid or be treated as having paid NI contributions. For more information, contact your Jobcentre Plus office or social security office.

## Statutory Sick Pay (SSP)

- Paid by your employer
- Paid for up to 28 weeks

### Were you:

- ✓ Sick for at least 4 days in a row including weekends and bank holidays?
- ✓ Employed when you became sick?
- ✓ Earning enough on average for NI purposes (this amount is **lower** than the amount when you start **paying** NI contributions)?

### If YES to all, claim SSP.

*If you want to know how much you have to earn for NI purposes, contact your Inland Revenue office.*

- You can get SSP for up to 28 weeks in one spell of sickness.
- Spells of at least 4 days in a row with 8 weeks or less between them are counted as one spell.
- If you have more than one job you may be able to claim SSP from each employer.

*If SSP ends, claim Incapacity Benefit.*

**How to claim ► see page 19.**

## Incapacity Benefit

- Paid if SSP has ended or you cannot get SSP
- Not paid if you were over State Pension age when you became sick

### Have you:

- ✓ Paid NI contributions?
- ✓ Been incapable of work because of sickness or disability for at least 4 days in a row including weekends and public holidays?

### If YES to both, claim Incapacity Benefit.

### Or are you:

- ✓ Incapable of work and have been for at least 28 weeks without a break?
- ✓ Aged 16 or over but under 20 (25 if you were in education or training at least 3 months immediately before age 20)?

### And did:

- ✓ The period for which you were incapable of work begin before age 20 (25 if you were in education or training at least 3 months immediately before age 20)?

### If YES to all, claim Incapacity Benefit.

*Incapacity Benefit can be paid at 3 different rates.*

### Short-term Incapacity Benefit at the lower rate

Paid if you do not get SSP and have been sick for at least 4 days in a row including weekends and Public Holidays, or if you qualify under the rules for young people.

You will only get Incapacity Benefit under the rules for young people if you have been incapable of work for 28 weeks without a break.

### Short-term Incapacity Benefit at the higher rate

Paid if you have been sick for more than 28 weeks and less than 52 weeks. If you qualify under the rules for young people, you must have been **getting** Incapacity Benefit for 28 weeks.

### Long-term Incapacity Benefit

Paid if you have been sick for over 52 weeks. If you qualify under the rules for young people, you must have been **getting** Incapacity Benefit for 52 weeks.

### Special circumstances

- If you became sick before reaching State Pension age, you may be able to get Incapacity Benefit after State Pension age. It can be paid at the State Pension rate for up to one year of sickness.
- If you get the highest-rate care component of Disability Living Allowance or you are terminally ill, you will get Incapacity Benefit paid at the long-term rate after you have been sick for 28 weeks.

- If you qualify under the rules for young people and you get the highest-rate care component of Disability Living Allowance or you are terminally ill, you will get Incapacity Benefit paid at the long-term rate after you have been **getting** Incapacity Benefit for 28 weeks.
- If you get the long-term rate of Incapacity Benefit you may qualify for extra money depending on your age when you became sick.
- If you have children, you may be able to get Child Tax Credit. To find out more about Child Tax Credit, phone the Inland Revenue helpline on **0845 300 3900**. If you use a textphone, the number is **0845 300 3909**.
- If you are claiming Incapacity Benefit for a period starting before 6 April 2003, you may be able to get extra money for your children. For more information, contact the Benefit Enquiry Line (BEL) on **0800 88 22 00**. If you use a textphone, the number is **0800 24 33 55**.
- If your husband or wife is aged 60 or over, or another adult cares for your children, you may be able to get extra money.
- Depending on your NI record, you may build up additional State Pension, through State Second Pension, for every complete tax year you get long-term Incapacity Benefit, starting from 6 April 2002. For more information, see leaflet **PM2 State Pensions – Your Guide**.

## Permitted work

- You can try some paid work while you are getting Incapacity Benefit. This work is called permitted work. For more information contact the office that deals with your benefit or get leaflet **WK1JP** *Financial help if you work or are looking for work*.

**How to claim ► see page 19.**

## Disability Living Allowance (DLA)

- You must claim before you reach age 65
- Paid if you need help looking after yourself
- Paid if you are aged 3 or over and have severe difficulty walking, or aged 5 or over and need help getting around out of doors
- Paid at different rates depending on how your disability affects you

### Have you:

- ✓ Needed help for 3 months because of a severe physical or mental illness or disability, and are you likely to need it for at least another 6 months?

### If YES, claim DLA.

- There are special rules for people with a life expectancy of less than 6 months to help them get DLA quickly and easily.
- If you are getting DLA when you reach age 65, it can continue as long as you still need the help.

- You can get DLA even if no one is actually giving you the care you need.
- You may not get DLA if you are in hospital or a care home.
- DLA is not affected by savings.
- DLA is not usually affected by other money you have coming in.
- DLA is ignored as income for working out Income Support, Jobseeker's Allowance, Pension Credit, Housing Benefit and Council Tax Benefit.
- You can still receive DLA if you are in paid employment.

## DLA for children under age 16

- You can claim DLA for a child with a severe physical or mental illness or disability if they need much more help or looking after than other children of the same age because of their illness or disability

### Is the child:

- ✓ Aged 3 months or over and generally needs extra help or looking after?
- ✓ Aged 3 years or over and has severe difficulty walking?
- ✓ Aged 5 years or over and needs extra help getting around out of doors?

### If YES to one, claim DLA.

- You can claim DLA before the child is aged 3 months, but DLA will not be paid before the child reaches age 3 months unless they are terminally ill.

**How to claim ► see page 19.**



## Attendance Allowance (AA)

- Paid if you need help looking after yourself
- Paid if you became ill or disabled on or after your 65th birthday, or are claiming on or after your 65th birthday
- Paid at different rates depending on whether you need care during the day, during the night, or both

### Have you:

- ✓ Needed help for at least 6 months because of a severe physical or mental illness or disability?

### If YES, claim AA.

- There are special rules for people with a life expectancy of less than 6 months to help them get AA quickly and easily.
- You can get AA even if no one is actually giving you the care you need.
- You may not get AA if you are in hospital or a care home.
- AA is not affected by savings.
- AA is not usually affected by other money you have coming in.
- AA is ignored as income for working out Income Support, Jobseeker's Allowance, Pension Credit, Housing Benefit and Council Tax Benefit.
- If AA is awarded you could be entitled to extra help from Housing Benefit and Council Tax Benefit. You should contact your local council if you are awarded AA to see what extra help you may get.

## Working Tax Credit

- Paid to top up your earnings if you are working
- Some adults without children or a disability may qualify
- Includes help with the costs of childcare

### Are you:

- ✓ Aged 16 or over?
- ✓ Working at least 16 hours a week? *and*
- ✓ You or your partner are responsible for a child or young person? *or*
- ✓ You have a disability which puts you at a disadvantage in getting a job? *or*
- ✓ You or your partner are aged 50 or more and are returning to work after a 6-month period on Jobseeker's Allowance, Income Support, Incapacity Benefit or Severe Disablement Allowance?

**Or** if you do not have children or a disability that puts you at a disadvantage in getting a job

### Are you:

- ✓ Aged 25 or over?
- ✓ Working at least 30 hours a week?

**If YES, you may be able to get Working Tax Credit.**

**How to claim ► see page 19.**

- The Working Tax Credit is available to self-employed people and employees.
- To find out more about Working Tax Credit, phone the Inland Revenue helpline on **0845 300 3900**. If you use a textphone, the number is **0845 300 3909**.

**How to claim** ► see page 19.

## Vaccine Damage Payments

- A one-off payment if you are severely disabled as a result of vaccination against certain diseases
- If you want more information get leaflet **HB3** *Payment for people severely disabled by a vaccine* from your Jobcentre Plus office, Jobcentre, social security office or pension centre, or contact:

The Vaccine Damage Payments Unit  
Palatine House  
Lancaster Road  
Preston PR1 1HB  
Tel: 01772 899944.

## Industrial Injuries Disablement Benefit

- You must have done certain types of work
- This is not paid if you were self-employed when the accident happened or the disease was caused
- The amount depends on how serious your disability is

### Are you:

- ✓ Disabled because of an accident at work?
- ✓ Disabled by a disease, including deafness, caused by your job?

### If YES to one, claim Industrial Injuries Disablement Benefit.

- If you are claiming because of a disease, you can only get Industrial Injuries Disablement Benefit for listed industrial diseases – check with your social security office.
- If you get Industrial Injuries Disablement Benefit, need daily care and attention and your disablement is assessed as 100 per cent, you may get **Constant Attendance Allowance (CAA)**. This is paid at four different rates.
- If you get Exceptional or Intermediate rate CAA and you need permanent constant care and attention, you may also get **Exceptionally Severe Disablement Allowance**.

**How to claim** ► see page 19.

## Reduced Earnings Allowance (REA)

- Help if you cannot earn as much because of an accident or disease caused by work

### Are you:

- ✓ Unable to do your usual job or work with similar pay because of an accident or disease?
- ✓ Suffering from an illness or disability because of an accident or disease which occurred before 1 October 1990?

### If YES to both, claim REA.

- If your REA is £2.00 or more, you reach State Pension age and you are not in regular employment, your REA will be replaced by another benefit called **Retirement Allowance**.

**How to claim ► see page 19.**

## Carer's Allowance (CA)

CA (formerly called Invalid Care Allowance) is a taxable benefit for informal carers.

- Your other benefits may increase or decrease
- Certain benefits for the person you look after may sometimes reduce

- You must spend at least 35 hours a week caring, which need not be every day
- CA is not affected by any savings you may have
- The person you care for could be a relative, friend or neighbour
- Can be paid to more than one person in a household, such as a couple caring for each other

### Are you:

- ✓ Aged 16 or over?
- ✓ Spending at least 35 hours a week looking after someone who is getting or waiting to hear about one of these benefits:
  - Attendance Allowance?
  - Disability Living Allowance at the middle or highest rate for personal care?
  - Constant Attendance Allowance at, or above, the normal maximum rate with an industrial injuries disablement benefit, or at the basic (full day) rate with a War Disablement Pension?

### If YES to both, claim CA straight away, or you could lose benefit.

- You cannot get CA if you are in full-time education (21 hours or more a week of supervised study).
- You cannot get CA if you earn above £82 a week. We will not count money you pay out for things like:
  - some National Insurance (NI) contributions
  - income tax

- half of any money you pay towards a personal or occupational pension
- paying someone who is not a close relative of you or the disabled person to look after the disabled person while you are at work (up to a certain limit)
- paying someone who is not a close relative of you or the disabled person to look after your children aged under 16 while you are at work (up to a certain limit)
- some other expenses.
- If you have children, you may be able to get Child Tax Credit. To find out more about Child Tax Credit, phone the Inland Revenue helpline on **0845 300 3900**. If you use a textphone, the number is **0845 300 3909**.
- If you are claiming CA for a period starting before 6 April 2003, you may be able to get extra money for your children. For more information, contact the CA Unit on **01253 856123**. If you use a textphone, the number is **01772 899489**.
- You may be able to get extra money for your husband or wife, or another adult who lives with you and cares for your children.
- You may not be able to get CA paid to you if you have another benefit paid at the same or a higher amount, such as State Pension.
- **However, you may be able to get extra money added to Income Support, income-based Jobseeker's Allowance, Pension Credit, Housing Benefit and Council Tax Benefit. You may be able to get this if you**

**claimed CA but cannot get it because you already have another benefit paid at the same or a higher amount. Check with your social security or Jobcentre Plus office or pension centre.**

- If the person you are caring for gets Income Support or income-based Jobseeker's Allowance, they may lose their severe disability premium. If they get Pension Credit, they may lose their extra amount for severe disability. Check with the person whether they could be affected.
- If you have a short break from looking after the person you care for, your CA may continue.
- From 6 April 2002, you may build up additional State Pension through State Second Pension for every complete tax year you are entitled to CA. State Second Pension can only be accrued up to State Pension age. For more information, see leaflet **PM9** *State pensions for carers and parents – Your guide*.
- If you are aged between 18 and 60 and in an area with Jobcentre Plus offices, you will normally have to go to a meeting with a personal adviser as a condition of receiving CA.
- If you want more information about what help is available to carers, get leaflet **SD4** *Caring for someone?* from your Jobcentre Plus office, Jobcentre, social security office or pension centre.

**How to claim ► see page 19.**

## Home Responsibilities Protection (HRP)

- HRP is not a benefit, but a scheme which helps to protect your basic State Pension.
- From 6 April 2002, you may also build up additional State Pension through State Second Pension. For more information, see leaflet **PM9** *State pensions for carers and parents – Your guide*.
- If you do not work, or your earnings are low and you are caring for someone, you may be able to get HRP.
- If you get Child Benefit in your name for a child under age 16, and you have told us your NI number, you will usually get HRP automatically.
- If you regularly spend at least 35 hours a week looking after someone who is getting Attendance Allowance, Disability Living Allowance at the middle or highest rate for personal care, or Constant Attendance Allowance, you may be able to get HRP.
- If you get Income Support and do not need to register for work because you are caring for someone, you will usually get HRP automatically.
- You may also get HRP if you are a registered foster carer throughout a tax year, beginning from the April 2003/04 tax year. You will need to make a claim.
- If you get Carer's Allowance you will get NI credits and will not usually need HRP.

- HRP also helps to protect bereavement benefits for your husband or wife.
- If you are a woman, you cannot get HRP for any year you are entitled to pay reduced NI contributions for married women and widows, while you are working.
- You can get more information from leaflet **CF411** *How to protect your state Retirement Pension if you are looking after someone at home*. You can get this from your Jobcentre Plus office, Jobcentre, social security office or pension centre.

## Income Support

- For people on a low income
- Savings over £8,000 usually mean you cannot get Income Support (£12,000 if your partner is aged 60 or over, and £16,000 if you live in a care home)
- If you have to sign on at the Jobcentre, you cannot get Income Support

### Are you:

- ✓ Aged between 16 and 60?
- ✓ On a low income?
- ✓ Not working or working on average less than 16 hours a week, and your partner works on average less than 24 hours a week?

### If YES to all, claim Income Support.

- Savings over £3,000 (£6,000 if your partner is aged 60 or over, and £10,000 if you live in a care home) usually affect how much Income Support you can get.

- You may be able to get extra money to help towards certain housing costs.
- You can usually get extra money for your partner if you have one.
- If you have children, you may be able to get Child Tax Credit. To find out more about Child Tax Credit, phone the Inland Revenue Helpline on **0845 300 3900**. If you use a textphone, the number is **0845 300 3909**. If you already receive Income Support or income-based Jobseeker's Allowance and have not claimed Child Tax Credit, the child-related elements in your benefit will be transferred to Child Tax Credit starting in autumn 2005. Child Tax Credit is paid into the main carer's bank account.
- If you are sick and not getting Statutory Sick Pay (SSP) you should claim Incapacity Benefit as well as Income Support.
- If you get SSP you do not have to claim Incapacity Benefit as well as Income Support.
- If you are a lone parent you will usually have to go to a meeting with a personal adviser.
- To see if you can get Income Support because of a low income, check with your local Jobcentre Plus office or social security office.

### Permitted work

- You can try some paid work while you are getting Income Support because of illness or disability. This work is called permitted work. For more information contact the office that deals with your benefit or get leaflet **WK1JP** *Financial help if you work or are looking for work*.

**How to claim ► see page 19.**

## Pension Credit

Pension Credit is an entitlement for people aged 60 and over.

- It provides a contribution towards a guaranteed level of income.
- If you are aged 65 and over Pension Credit also provides a reward for some of the savings and income you have for your retirement.

### Are you:

- ✓ Aged 60 or over and your weekly income is less than £109.45 if you are single or £167.05 if you have a partner?
- ✓ Aged 65 or over and your weekly income is up to around £151 if you are single or up to around £221 if you have a partner?
- ✓ Getting a higher weekly income than this but you have caring responsibilities, you are severely disabled or you have certain housing costs, such as mortgage interest payments?

### If YES, apply for Pension Credit.

For more information get leaflet **PC1L** *Pension Credit* from your Jobcentre Plus office, Jobcentre, social security office or pension centre, or access The Pension Service website **[www.pensions.gov.uk/pensioncredit](http://www.pensions.gov.uk/pensioncredit)**.

**How to claim ► see page 19.**

# Other help

## The Social Fund

- Help with exceptional expenses which are hard to pay out of your regular income.
- You may be able to get a **Community Care Grant** or **Budgeting Loan** to help with things like household items, clothing and footwear and certain travelling expenses.
- You may be able to get a **Crisis Loan** in an emergency or a disaster.
- For grants you must be getting Income Support, income-based Jobseeker's Allowance, Pension Credit or payment on account of such benefits or entitlement. For Budgeting Loans you must have been getting one of these for at least 26 weeks. For Crisis Loans you do not have to be getting any benefits or entitlement.
- You do not have to have paid NI contributions to get help from the Social Fund.
- Budgeting Loans and Crisis Loans have to be paid back, but they are interest free. Community Care Grants do not have to be paid back.

*The Social Fund can also help certain people with some other expenses:*

- **Sure Start Maternity Grants** can help with things a new baby needs immediately.
- **Funeral Payments** can help with the costs of arranging a funeral.
- **Cold Weather Payments** can help with extra heating costs during very cold weather.

- **Winter Fuel Payments** are paid to eligible households that include someone aged 60 or over to help with their winter fuel bills. If the household includes someone aged 80 or over, an extra amount is paid.
- If you want more information on Winter Fuel Payments, get leaflet **WFPL1** *Your guide to Winter Fuel Payments 2005* from your Jobcentre Plus office, Jobcentre, social security office or pension centre, or access The Pension Service website at [www.thepensionservice.gov.uk/winterfuel](http://www.thepensionservice.gov.uk/winterfuel)
- Funeral Payments may have to be paid back from out of the estate of the person who has died. Sure Start Maternity Grants, Cold Weather Payments and Winter Fuel Payments do not have to be paid back.
- If you want any other information on the Social Fund, get leaflet **GL18** *Help from the Social Fund* from your Jobcentre Plus office, Jobcentre, social security office or Pension Centre. Or access the Jobcentre Plus website at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

## Age-Related Payments 2005

### £200 Payment

A one-off £200 payment to help older people with council tax bills will be included with the 2005/06 Winter Fuel Payment.

If, in the week of 19 to 25 September 2005, you or another person in your household:

- are aged 65 or over; and
- are **not** in receipt of Pension Credit Guarantee; and
- normally live in the UK during that week,

you will be entitled to an Age-Related Payment of £200 for 2005/06 to help with your council tax bills.

If you get a Winter Fuel Payment, this £200 Age-Related Payment 2005 will be paid automatically with the Winter Fuel Payment. If you do not currently receive a Winter Fuel Payment, and live in an independent hospital rather than a care home, you may not automatically receive the Age-Related Payment 2005 and you may need to make a claim for it. (A hospital which is not a National Health Service hospital is an independent hospital.) For further details, please contact the Winter Fuel Payment Helpline on **08459 15 15 15**.

### **£50 Payment**

If, in the week of 19 to 25 September 2005, you or another person in your household:

- are aged 70 or over; and
- **are** in receipt of Pension Credit Guarantee; and
- normally live in the UK during that week,

you will be entitled to an Age-Related Payment of £50 to help with living expenses.

If you get a Winter Fuel Payment, this £50 Age-Related Payment 2005 will be paid automatically with the Winter Fuel Payment. If you do not receive the payment, please contact the Winter Fuel Payment Helpline on **08459 15 15 15**.

## **Housing Benefit and Council Tax Benefit**

- Paid by local councils
- You do not have to get any other benefits

### **Are you:**

- ✓ On a low income?
- ✓ Paying rent?

**If YES to both, claim Housing Benefit.**

### **Are you:**

- ✓ On a low income?
- ✓ Paying council tax?

**If YES to both, claim Council Tax Benefit.**

- If you claim Income Support or Jobseeker's Allowance or apply for Pension Credit, in certain areas you will get a form to claim Housing Benefit and Council Tax Benefit with your application. If you want to claim Housing Benefit and/or Council Tax Benefit you should complete the form and return it to your local council. In other areas Jobcentre Plus staff will take your benefit details over the telephone and complete the form for you to sign. This will also apply in these areas when you claim Incapacity Benefit.



- If you do not claim Income Support or Jobseeker's Allowance or apply for Pension Credit or your claim for Incapacity Benefit is not taken over the phone by a Jobcentre Plus office, you can get a form for Housing Benefit and/or Council Tax Benefit from your local council.
- If you want more information get leaflets **GL16** *Help with your rent* and **GL17** *Help with your council tax*. You can get these from your local council offices or your Jobcentre Plus office, Jobcentre, social security office or pension centre.

## Help with health costs

- Free NHS prescriptions
- Free NHS dental treatment
- Free NHS sight tests
- Vouchers towards the cost of glasses or contact lenses
- Free NHS wigs and fabric supports
- Refund of the cost of necessary travel to receive NHS treatment under the care of a consultant

## Do you qualify for some of this help because of your age or medical condition?

### If NO, do you or your partner get:

- ✓ Income Support?
- ✓ Pension Credit guaranteed credit?
- ✓ Income-based Jobseeker's Allowance?

### Or are you:

- ✓ Named on an NHS Tax Credit Exemption Certificate or entitled to a Certificate because your family income for tax credits is below a specified income limit and you receive:
  - Working Tax Credit and Child Tax Credit, or
  - Working Tax Credit with a disability element (for you) or a severe disability element (this might be for you or your partner), or
  - Child Tax Credit and you are not eligible for Working Tax Credit.

### If YES to any one of the above, you can get help with health costs.

If **NO** to all of the above and you are on a low income, you may still be able to get help with all or part of some of these health costs. To find out more, pick up claim form **HC1** from a Jobcentre Plus office or social security office or ring the Department of Health Publications Line on **08701 555455** or textphone **08700 102870** – 8am to 6pm Monday to Friday. You may also get an HC1 from an NHS hospital, or your local doctor, dentist or optician.

## Free milk for disabled children

- If you have a child aged 5 or over but under 16 who is unable to attend school because of physical or mental disability
- You do not need to get any benefits

To claim, get form **FW20** from:

Disability Benefits Unit  
Customer Services  
Room B120D  
Warbreck House  
Warbreck Hill Road  
Blackpool  
FY2 0YE

## The Independent Living Funds

- Helps to support severely disabled people to enable them to live independently, rather than in residential accommodation. Makes payments towards personal assistance costs.

### Are you:

- ✓ Assessed by your local council as being at risk of entering residential care, or capable of leaving it to live in the community?
- ✓ At least 16 and under 66 years of age?
- ✓ Receiving the highest rate care component of Disability Living Allowance?

- ✓ Holding, with any partner, capital of less than £18,500 and receiving an income which is insufficient to cover the cost of your personal assistance needs?
- ✓ Receiving at least £200 worth of services or cash per week from your local council?
- ✓ Assessed as needing additional personal assistance?

**If YES to all the above, you may be able to get help with your personal assistance costs. For more information contact your local council social worker, or:**

The Independent Living Funds  
PO Box 7525  
Nottingham NG2 4ZT

Tel: **0845 601 8815**

Fax: **0115 945 0945**

E-mail: [funds@ilf.org.uk](mailto:funds@ilf.org.uk)

Website: [www.ilf.org.uk](http://www.ilf.org.uk)

# How to claim

## 1. When to claim

You must claim Disability Living Allowance before your 65th birthday.

If you become disabled as the result of an accident you should claim Industrial Injuries Disablement Benefit as soon as possible. But you cannot be entitled to benefit for the first 90 days after the accident. For all other benefits in this leaflet, claim straight away. If you delay you may lose benefit.

## 2. Making a claim

Ask your employer about **SSP**. If you cannot get SSP or your SSP has ended, ask your employer for form SSP1. This will tell us how much SSP has been paid.

To make a claim for **Incapacity Benefit**, please contact your local Jobcentre Plus office, Jobcentre or social security office. You can find the address and telephone number of your local office by visiting the website **[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)** or by looking in your local telephone directory.

For **Carer's Allowance** (CA), phone the CA Unit on **01772 899 729** or textphone **01772 899 489** – 9am to 5pm Monday to Thursday and 9am to 4.30pm on Friday. Or make a claim online at **[www.dwp.gov.uk/lifeevent/benefits/carers\\_allowance.asp](http://www.dwp.gov.uk/lifeevent/benefits/carers_allowance.asp)**

Or ring the Benefit Enquiry Line (BEL). See page 21 for details. Or phone your local Jobcentre Plus office or social security office to get a claim form.

For **Attendance Allowance** or **Disability Living Allowance**, contact your local pension centre, Jobcentre Plus office or social security office for a claim form. Or ring the Benefit Enquiry Line (BEL). See page 21 for details. Or send in the postage-paid coupon from leaflet **DS702 Attendance Allowance** or **DS704 Disability Living Allowance** (**DS706** for children).

For **Pension Credit**, contact the Pension Credit Application Line on **0800 99 1234** or textphone **0845 601 5613** – 8am to 8pm Monday to Friday and 9am to 1pm Saturday.

Find your local office in the phone book under **Jobcentre Plus, Benefits Agency** or **social security**.

For **working age** benefits, we are now introducing **Jobcentre Plus** offices across the country in place of Jobcentres and social security offices. If you are of working age, from 18 to 65, there are two different ways of making a claim through local offices for incapacity or disability benefits, other than Disability Living Allowance.

- **If you are in an area with Jobcentre Plus offices**, you will need to call your local claim number. (This is

an 0845 number. Calls are charged at local rate. Charges may vary from mobile phones.) We will take some claim details and may arrange a work focused interview at your local office. When you make a claim, we will tell you who your personal adviser will be. They are your main contact to help you look for work, or deal with any other questions you may have.

You can get details of the areas covered by Jobcentre Plus offices and the local claim numbers from your local office or visit our website at **[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)** or look in the phone book under **Jobcentre Plus**.

- **If you are in an area without Jobcentre Plus**, you should continue to use your local social security office.

To apply for **Working Tax Credit** or **Child Tax Credit** phone the Tax Credit Helpline on **0845 300 3900** or textphone **0845 300 3909**. You can also get an application pack from Inland Revenue enquiry centres, your social security or Jobcentre Plus office. For your nearest Inland Revenue enquiry centre, look for **Inland Revenue** in the business numbers section of the phone book.

### 3. Filling in the form

Before you fill in your form, check that you are applying for everything you may be entitled to. Use this leaflet as a guide.

## 4. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give.

If you are not sure about this, get leaflet **GL25** *How to prove your identity for social security* from your social security or Jobcentre Plus office.

## Gender Recognition Act 2004

From 4 April 2005, if you get a full Gender Recognition Certificate you can receive state pensions and benefits in your acquired gender. You can get more information on the effect of gender recognition on benefits from the gender recognition website **[www.grp.gov.uk](http://www.grp.gov.uk)**

# Where to get help and advice

To get more information or other leaflets get in touch with your social security office. For your nearest social security office, look for **Jobcentre Plus** or **social security** in the business numbers section of the phone book.

You can get more information from the Department for Work and Pensions website. The address is:

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

To contact us by email see the *Contact Us* section of the website.

Delivering public services and information online for disabled people and carers.

**[www.direct.gov.uk/disability](http://www.direct.gov.uk/disability)**

Visit: **[www.inlandrevenue.gov.uk/taxcredits](http://www.inlandrevenue.gov.uk/taxcredits)** to find out more about **Child Tax Credit** and **Working Tax Credit**. You can claim online too. If you'd rather ring us, call the Helpline on the following numbers:

England, Scotland

and Wales

**0845 300 3900**

Northern Ireland

**0845 603 2000**

People with speech or hearing problems can textphone the following numbers:

England, Scotland

and Wales

**0845 300 3909**

Northern Ireland

**0845 607 6078**

Lines are open from 8am–8pm, seven days a week.

If you need help or a form in Welsh, phone **0845 302 1489**.

A confidential telephone service is available for people with disabilities, their representatives and their carers. Ring the **Benefit Enquiry Line (BEL)** on **0800 88 22 00**.

People with speech or hearing problems using a textphone can dial **0800 24 33 55**.

The person taking your call will not have your personal papers but will be able to give you general advice. This advice **must not** be taken as a decision on any matter about which you are making an enquiry.

You can also get leaflets and claim forms from BEL.

There are other benefits which you may be able to get. You can get information on them from other leaflets:

**BC1 Babies and children** A guide to benefits and tax credits for anyone expecting a baby or caring for children

**RM1 Retirement** A guide to benefits for people who are retiring or have retired

**PC1L Pension Credit** A general guide to Pension Credit

**GL21 A helping hand for benefits?**

How somebody with an illness or disability can get help to collect or deal with social security benefits

**GL12 Going into hospital?**

**GL23 Social security benefit rates**

**HB6 A practical guide for disabled people** A guide to services other than benefits for people with disabilities.

You can get this by writing to:

Department of Health

PO Box 777

London

SE1 6HX.





