

FIS factsheet

Financial help for families affected by disability

You may be entitled to the benefits and grants listed below. This will depend on your individual family circumstances. This information was correct as of July 2011, but benefits may change in April and October each year. Please contact the services listed overleaf for more information.

Armed Forces Compensation – you may be able to get compensation for any injury or illness caused by service in the Armed Forces on or after 6 April 2005. In case of a service-related death, it can provide a payment to a surviving partner or child.

Child Benefit – if you are responsible for a child, you can normally get Child Benefit for them – even if you're not their parent. You get paid more for your eldest (or only) child and a lower amount for each of your other children. Child Benefit payments usually stop when your child reaches 16.

Child Tax Credit is paid to you if you are responsible for at least one child or young person who normally lives with you. You don't have to be working to get Child Tax Credit.

Community Care Grant – if you need financial help to live independently in the community or to ease exceptional financial pressure on you and your family you may be able to get a Community Care Grant. You don't have to pay it back.

Council Tax Benefit – if you are on a low income and your capital (savings and investments) is below a certain level you may be able to get Council Tax Benefit. You can apply whether or not you are working and whether you rent or own your own home, or live rent free.

Council Tax Discounts – you may receive a reduction or a complete exemption from paying Council Tax if only one adult lives there, you are disabled, you are a student or you are a student nurse.

Council Tax Disability Reduction – the disabled band reduction scheme aims to ensure that you do not pay more Council Tax because you live in a larger property than you would have needed if you or a family member weren't disabled.

Disability Living Allowance is a tax-free benefit for disabled children and adults to help with extra costs you may have because you or your child is disabled.

Health Costs – Most NHS treatment is free but there can be charges for some things such as NHS prescription charges, NHS dental treatment, sight tests and the cost of glasses and contact lenses. You may be able to get help with NHS health costs if, for example you are on a low income or on certain benefits.

Healthcare Travel Costs Scheme – you may be able to get financial help from the scheme if you are on a low income, need NHS treatment at hospital or private clinic and you have been referred by an NHS hospital consultant, doctor or dentist.

Housing Benefit – if you are on a low income, whether you are working or not, your capital (savings and investments) is below a certain level and you need financial help to pay all or some of your rent, you may be able to get Housing Benefit.

Income Support is extra money to help people on a low income. It is for people who don't have to sign on as unemployed. You can get Income Support if you are aged between 16 and the age you can get Pension Credit, you have a low income, you work less than 16 hours a week, you aren't in full time study, you don't have savings above £16000 and you don't get Jobseeker's Allowance or Employment and Support Allowance.

Employment and Support Allowance (income related) – if you have an illness or disability that affects your ability to work, you may be able to get this benefit if you do not have enough money coming in, or have not paid enough National Insurance contributions and you meet the entitlement conditions. This means you have savings of less than £16000 and if you have a partner they work for less than 24 hours a week on average.

Employment and Support Allowance (contribution based) – if you have an illness or disability that affects your ability to work, you may be able to get this benefit if you have paid enough National Insurance contributions.

Industrial Injuries Disablement Benefit – you might get this if you are ill or disabled because of disease caused by certain types of work or because of an event or accident that happened in connection with work. The amount you may get depends on your individual circumstances.

Statutory Sick Pay – if you are an employee and unable to work for at least four days in a row because you are ill, (including weekends & bank holidays) you may be able to get this. You need to have average weekly earnings of at least £102 a week to claim this and it can be paid for up to 28 weeks.

Other help:

Help with household bills – you may also be eligible for discounts on your energy and water bills, a TV licence discount, help with insulating your home and heating improvements through the Warm Front scheme and Cold Weather Payments.

Disabled Facilities Grant - is a local council grant. It helps towards the cost of adapting your home to enable you to continue to live there. A grant is paid when the council considers that changes are necessary to meet your needs, and that the work is reasonable and practical.

Help with transport costs – you may also be eligible for Vehicle Tax exemption, toll road concessions, a disabled person's railcard and bus pass, the Blue Badge Scheme which offers parking concessions and help with owning or leasing a car through the Motability Scheme.

Help with leisure costs – you may be entitled to free swimming (contact your local district council) and other discounts through the use of local leisure cards and cinema cards.

Disabled Student Allowances provide extra financial help if you want to study a higher education course and have a disability, ongoing health condition, mental health condition or specific learning difficulty like dyslexia.

Where can I get further help and advice?

The following organisations will be able to provide further information and advice on any financial help that you might be entitled to.

Family Information Service:

As well as financial information, we give support and advice to families on issues such as choosing childcare, your rights at work, dealing with bullying, help with parenting problems, disability support and much, much more. If you don't know who to ask, ask us!

Tel: 0845 090 8044 or 01926 742274

Email: fis@warwickshire.gov.uk

Web: www.warwickshire.gov.uk/fis

Contact a Family:

Tel: 0808 808 3555

Email: helpline@cafamily.org.uk

Web: www.cafamily.or.uk

Benefits Enquiry Line:

Tel: 0800 88 22 00

Textphone: 0800 24 33 55

Citizen's Advice Bureaux:

Tel: 0844 855 2322

Web: www.citizensadvice.org.uk

Web: www.adviceguide.org.uk

Benefits Adviser Service:

For benefits advice online type in 'Benefits Adviser' at www.direct.gov.uk

Directgov:

Web: www.direct.gov.uk

Turn2Us:

Web: www.turn2us.org.uk

Tax Credits helpline:

Tel: 0845 300 3900

Textphone: 0845 300 3909

For a guide as to how much tax credits you might be able to get, go to the **Tax Credits Calculator** at www.direct.gov.uk

DIAL (Nuneaton & Bedworth)

(Disablement Information & Advice Line)

Tel: 02476 34 99 54

Email: enquiries@nbdial.com

Web: <http://nbdial.wordpress.com/>

Disability Living Allowance helpline:

Tel: 08457 123 456

Textphone: 08457 22 44 33

Council of Disabled People Coventry and Warwickshire

Tel: 02476 712 984

Email: info@cdp.org.uk

Web: www.cdp.org.uk

Note: Individual charities and associations may offer help lines for specific conditions. Please contact **Warwickshire Family Information Service** on **0845 090 8044 (local rate)** or **01926 742 274** for more information.