



Guide to welfare benefits and other support

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Introduction

This is a very brief overview of the benefits that you may be eligible for. The welfare benefits system is very complex and this information sheet does not cover all the benefits that may be available to you. The Welfare Reform Act 2012 also introduced a number of changes that will affect benefits over time.

We have focused on benefits that you may be eligible for if you are a disabled person or you are unable to work because of sickness. We have not covered all benefits relating to children, for example, Child Benefit or benefits available for certain specific situations, eg. maternity benefits or bereavement benefits.

We would suggest that you use this guide as a starting point and seek further advice about anything that you are unsure of. It is best to get a complete benefit check done – your local council and/or Citizens Advice Bureau (see useful contacts on p 31) may employ welfare rights workers who can do this.

Some of this information in this guide could be subject to change so please ensure that you are using the latest version.

All the Action for M.E. factsheets mentioned in the following pages can be downloaded from the Publications section in our Online M.E. Centre or you can order paper copies by phone (see useful contacts on p 31).

Applying for benefits

People with M.E. have offered the following advice about applying for benefits and filling in the application forms.

“Try to put down what you cannot do rather what you can do. I had my request declined the first time. You have to think as they think and use their language!”
Claire Collins

“It helps motivate me when I know others either have or are going through it.”
Joanna Vanderhoof

“I have to pace myself and fill it in over about four days! They leave you feeling exhausted and drained but YOU are entitled to those benefits.” Elaine French

“Wherever possible, get someone like the Citizens Advice Bureau to help you. Don't try and do it all yourself. They are trained to listen to you and also to know the correct wording to use. I did my first Disability Living Allowance form myself – total nightmare. I've gone to my local the Citizens Advice Bureau ever since with forms and they have been brilliant.” Christine McClenaghan

The benefits cap

From 15 April 2013 a limit was introduced on the total amount of weekly benefits that most people aged 16-64 can receive. This is called the benefit cap. The amount that households can receive is £500 for couples and lone parent households and £350 per week for single adult households.

You are exempt from this cap if you:

- receive Disability Living Allowance
- receive Attendance Allowance
- receive Personal Independence Payment
- are in the Support Group for Employment and Support Allowance
- have an award of Working Tax credit
- have an award of Industrial injuries benefit.
- get Housing Benefit and live in certain types of supported accommodation
- get war-related payments or pensions.

If you're affected, and you get Housing Benefit this will be reduced to make sure that the total amount of benefit you get isn't more than the cap level. If you get Universal credit deductions will be taken from that instead.

If you're already getting benefits and could be affected by the cap you'll be contacted by the Department for Work and Pensions (DWP). They'll let you know what will happen to your benefits.

You can check how you may be affected at the online benefits cap calculator at www.gov.uk/benefit-cap

Disability Rights UK (see useful contacts on p 31) produce a factsheet about the benefits cap that gives further information.

Attendance Allowance

Attendance Allowance (AA) is a benefit that can be paid whether you are in work or out of work. It is not dependent on National Insurance contributions and it is not means-tested so your other income and savings are not taken into account. It is available to people who are over 65 who have care needs.

If you need help with your personal care such as washing yourself, dressing and moving about indoors you may qualify. If you need supervision to maintain your safety you may also qualify.

The help could be attention of an active nature, for example physical help with washing and dressing or it could be more supervisory to ensure your safety. You do not actually need to be getting help from another person to qualify but you do need to demonstrate that help is reasonably required. Physical, cognitive and mental health problems can all be taken into account.

Attendance Allowance is a complex benefit and we would advise you to get further information if you think that you may be eligible.

Bedroom tax

From April 2013, working age council tenants and housing association tenants have had their housing benefit entitlement reduced if the council decides their home is too big for their needs. This is sometimes called the 'under-occupancy rule' or 'bedroom tax.'

The amount of rent used to calculate how much housing benefit you're entitled to (your 'eligible rent') will be cut by a fixed percentage:

- 14% if you have one extra bedroom
- 25% if you have two or more extra bedrooms

This change will mostly affect older couples and people living alone up to pension credit age whose children have left home so they have spare bedrooms that were occupied by their children. Single people who are over pension credit age and couples with one person over pension credit age will not be affected by this. The age at which you can claim Pension credit is rising from 60 to 66 between April 2010 and October 2020. To check the qualifying age at the time you want to claim, contact the Pension Service on 0800 991 234.

Shelter (see useful contacts on p 31) has more information about this change and other related issues.

Discretionary housing payments

You may be able to get discretionary housing payments if your housing costs have been reduced because of changes to the benefits system.

Most local authorities have a form on which to request a discretionary housing payment. If your authority does not, write a letter instead.

You do not have a right to a discretionary housing payment. It is up to the local authority whether they give you any payment.

You can find out more from the DWP's housing benefit claimant factsheet, *Claiming discretionary housing payments*, available at www.gov.uk/government/publications/claiming-discretionary-housing-payments

Child Tax Credit

This is a payment for people who are responsible for one or more children. You can claim whether you are in work or not. It is income related and if your income is low enough you will qualify.

The Tax Credits helpline (see useful contacts on p 31) will be able to give you more information.

Child Tax credit will eventually be phased out and replaced by Universal Credit.

Council Tax Support

From April 2013 local Council Tax Support replaced Council Tax Benefit. This is administered by your local council and all local authorities have responsibility for putting their own individual schemes into place.

You can find your local council at www.gov.uk/find-your-local-council

All councils have to protect pensioners but working age people in different areas will get different levels of help towards their bills, if you are in hardship as a result of the changes contact your local council to see if there is any support available.

They will also be able to give your further information about the implementation of Council Tax Support and how it applies in your area.

Disability Living Allowance

Disability Living Allowance (DLA) is a benefit that can be paid whether you are in work or out of work. It is not dependent on National Insurance contributions and it is not means-tested so your other income and savings are not taken into account. It is for people who claim before they are 65 and have care and/or mobility needs.

If you have problems with getting around out of doors, need help with your personal care such as washing and dressing yourself or you are not able to cook a main meal for yourself you may qualify. The help you need could involve someone actively helping you or they could be supervising you to ensure your safety.

You do not actually need to be getting help from another person to qualify but you do need to demonstrate that help is reasonably required. Physical, cognitive and mental health problems can all be taken into account.

DLA is a complex benefit and we would advise you to get further information if you think that you may be eligible.

From April 2013 DLA is being phased out for people of working age and will be replaced by Personal Independence Payment (PIP). At first this change only affects new claimants but gradually everyone of working age will receive letters telling them that their DLA is going to end and inviting them to make a claim for PIP.

People under 16 will be able to continue to get DLA and people over the age of 65 who are already getting DLA will be able to remain on it.

All new claims for people of working age will now be for PIP rather than DLA. If you are currently getting DLA you may have already been affected by the change. If you have an indefinite award you will not be affected until October 2015 at the earliest (unless you report a change in your care or mobility needs and you live in certain postcodes).

You can find out more information about PIP and when you may be affected at www.gov.uk/government/publications/pip-postcode-map-uk

Action for M.E. produces a number of factsheets on DLA that you may find useful.

Employment and Support Allowance

Employment and Support Allowance (ESA) is paid to people who are unable to work due to sickness or because they are disabled. If you claim ESA you will have to go through a process called the Work Capability Assessment (WCA) which assesses your fitness for work.

The WCA is also used to assess whether you go into the Work Related Activity group (WRAG) or the Support Group.

- If you are placed in the WRAG you are being assessed as unfit for work but the DWP will expect you to take some steps to possibly prepare for a return to work.
- If you are placed in the Support Group you are being assessed as unfit for work and you will not be expected to make any preparations for a return to work.

There are two types of ESA, contribution based ESA and income related ESA.

- To qualify for contribution-based ESA you will need to have paid enough national insurance contributions.
- If you apply for contribution-based ESA your National Insurance (NI) record will be checked to see if you meet the contribution conditions.

You need to have paid NI in certain years to qualify. Contribution-based ESA is not affected by your savings, other income or your partner's income and savings but if you receive an occupational pension, permanent health insurance or ill health retirement pension this may affect the amount of contribution-based ESA that you get.

If you qualify for contribution-based ESA you may also be eligible for income-related ESA, which is means-tested – see below.

If you have a mortgage, are in the Support group, get DLA middle or high rate care or PIP either rate of the daily living component you may be more likely to also qualify for income-related ESA provided you meet the conditions about capital and other income.

Sometimes an award of PIP or DLA can mean that you become entitled to income-related ESA for the first time even if you were not entitled before, this is because your personal allowance may increase with the addition of extra amounts called premiums.

If you get contribution-based ESA and you are awarded PIP or DLA seek advice about whether you may now be able to get income-related ESA. If you are moved from the Work related activity group to the support group this may also mean that you become entitled to some income related ESA in addition to contribution-based ESA.

You can also check your entitlement by using the benefits calculator on the Turn 2 Us website (see useful contacts on p 31)

Income-related ESA is paid to people who have not paid enough NI contributions in the qualifying years to qualify for contribution-based ESA. It is means-tested so depends on your income and savings. Your partner's income and savings are also taken into account. If you or your partner has over £16,000 in savings you will not be eligible and any capital over £6,000 will affect the amount that you receive.

You may be able to get help with your mortgage and other housing costs through income-related ESA (but not for housing costs covered by housing benefit); there is usually a waiting period before you can get help with housing costs.

Income related ESA will be replaced by Universal Credit (UC) but contribution-based ESA (although it will be administered under the same system) will not be replaced by UC.

Action for M.E. produces a number of factsheets on ESA that you may find useful.

Housing Benefit

This is a means tested benefit that can help you with paying your rent. If you or your partner has more than £16,000 in savings you will not be eligible. Some older people with more than this amount saved may still be eligible.

Any savings more than £6,000 may affect the amount of benefit you get. Housing benefit can be claimed in addition to many other benefits and you may also qualify if you are working.

From April 2013 Housing Benefit began to be phased out, with a housing element included in Universal Credit and Pension Credit instead.

When Universal Credit is first introduced it will only be for new claims and it will take several years to migrate people over from existing benefits so if you currently get Housing Benefit you are likely to remain on it for some time.

Incapacity Benefit

Incapacity Benefit was replaced by contribution-based ESA in October 2008. It is no longer possible to make a new claim for Incapacity Benefit.

All Incapacity Benefit claimants are now being reassessed for ESA and the plan is to migrate everyone who is eligible for ESA over the next few years.

Action for M.E. produces a factsheet on migrating to Incapacity Benefit that you may find useful.

Income Support

Income Support for people who are unable to work due to sickness has been replaced by income-related ESA and you will not be able to make a new claim on the grounds of sickness. You may still qualify for Income Support if you fit into one of the other categories of people who can claim, eg. if you are a lone parent with a child aged under five or if you have caring responsibilities.

You can also claim Income Support if you get Statutory Sick Pay. If you are getting Incapacity Benefit you may still be able to claim Income Support.

Income Support is not dependent on National Insurance Contributions. It is means tested and both yours and your partner's income and savings are taken into account. Any savings over £6,000 will affect the amount that you get. If you have over £16,000 in savings you will not be eligible. You may qualify for help with the costs of your mortgage through IS but there is usually a waiting period before you can actually get help with your mortgage costs.

If you are getting Income Support because of incapacity for work you will be reassessed for ESA, in the same way that Incapacity Benefit claimants will be.

Income support will gradually be phased out and replaced by Universal Credit. When Universal Credit is first introduced it will only be for new claims and it will take several years to migrate people over from existing benefits so if you currently get Income support you are likely to remain on it for some time.

Industrial Injuries Scheme

This scheme provides a tax free benefit for an employee who suffers personal injury as a result of an accident at work or who contracts certain diseases while working, known as prescribed diseases. Seek further advice if you feel that you may be covered by the scheme as it is a complex area.

Jobseekers Allowance

If you are incapable of work due to sickness you will not be able to qualify for Jobseekers Allowance (JSA) as you usually need to be actively seeking full-time work. You may qualify if you work less than 16 hours. If you are only able to work part-time due to illness or disability you should be allowed to put disability related restrictions on your job search criteria. There are two types of JSA.

People who have paid enough National Insurance contributions can claim contribution-based JSA. It only lasts six months. Most savings and income are ignored but occupational or personal pensions that you are receiving may affect the amount you receive.

People who have used up their six months contribution-based JSA or people who do not meet the National Insurance contribution conditions can claim Income-based JSA. Some people may qualify for this in addition to contribution-based JSA. Whether you are entitled to this depends on your income and savings.

If you have more than £16,000 in savings you will not be entitled to income-based JSA and anything more than £6,000 will affect how much you get. Your partner's income and savings will also be taken into account. You may be able to claim an extra amount of income-based JSA to help with your mortgage but there is usually a waiting period before you can actually get help with your mortgage costs. If your partner works more than 24 hours you will not be eligible.

Income based JSA will eventually be phased out and replaced by Universal Credit.

Pension Credit

You may be able to claim Pension credit once you have reached the qualifying age. The age at which you can claim is increasing in line with a women's state retirement age.

There is more information about pension credit and the qualifying age at www.gov.uk/browse/working/state-pension

It is means tested and any capital of more than £6000 is taken into account. You can work whilst claiming but your earnings will reduce the amount of pension credit that you get. There is also a savings credit that is for people over 65 who have some savings.

The Pension Service helpline (see useful contacts on p 31) will be able to give you more information.

Personal Independence Payment

Personal Independence Payment (PIP) has replaced Disability Living Allowance for people aged 16-64. It provides help with some of the extra costs associated with a disability or long term illness.

It has two components:

1. Daily living component, which consists of nine activities. This is paid at either:
 - the standard rate if you have a limited ability to carry out daily living activities OR
 - the enhanced rate if you have a severely limited ability to carry out daily living activities.
2. Mobility component, which consist of two activities. This is paid at either:
 - the standard rate (if you have limited mobility OR
 - the enhanced rate if you have severely limited mobility.

If you get DLA and were already 65 when it was introduced on 8 April 2013, you can remain on DLA and will not need to claim PIP. If you get DLA and reach the age of 65 after this date you will be asked if you wish to claim PIP instead. If you have made a successful claim for PIP before you were 65 you can continue to get it after you are 65.

People claiming will need to satisfy the daily living and/or mobility activities test for three months prior to claiming and be likely to continue to satisfy this test for a period of at least nine months after claiming. PIP is not means-tested and is not taxable. PIP can be paid whether you are in or out of work. If you qualify for PIP you will be able to spend the money in the way that suits you.

The activities test

Your ability to manage activities that relate to daily living will be assessed. Some examples of the daily living activities include getting food and drink, washing and dressing, communicating with others and making budgeting decisions.

There are also two activities that assess your ability to get around, one is concerned with physically getting around and one with planning and following a journey.

Each activity has a set of 'descriptors' and points are awarded according to how you manage each activity. You need to be able to carry out the activity reliably, safely and repeatedly so if you can only do it some of the time or cannot do it on a repeated basis you may still qualify.

Action for M.E. produces a number of factsheets on PIP that you may find useful.

Statutory Sick Pay

Statutory Sick Pay (SSP) is paid to employed people when they are not well enough to work. Your employer should pay it for up to 28 weeks in any period of sickness lasting four or more days.

It does not depend on you having paid National Insurance but you do need to be earning at least the lower earnings limit which changes each year.

SSP should be paid in the same way as your wages are paid. You may be entitled to contractual sick pay as well as SSP. If you are sick check your contract of employment and your employer's sickness policy.

If you are still claiming SSP after 23 weeks your employer should send you the form SSP1 which you need in order to claim Employment and Support Allowance. If you do not receive it you will need to ask your employer to send it to you.

Universal Credit

Universal credit (UC) is a new benefit which will replace the following means-tested benefits:

- Housing Benefit
- *income related Employment and Support Allowance
- income based Jobseeker's Allowance
- Income Support
- parts of the Social Fund
- Working Tax Credit
- Child Tax Credit.

UC was introduced on 29 April 2013 and at first it will only affect people making new claims in certain parts of the country. It is gradually being rolled out nationally and will affect both new claimants and people already on the benefits listed above.

There is more information on the government website at www.gov.uk/universal-credit

To claim you will usually need to be over 18 (but in some situations 16 and 17 years olds can claim) and under state pension age. You will also need to be in the UK, most students will not be eligible but there are some exceptions.

Universal credit is intended to improve work incentives and everyone will have what is known as a claimant commitment, this is like a contract between you and the DWP setting out all your work related requirements whilst getting UC.

If you are eligible for UC you will be placed in one of four groups and this determines which work-related requirements you will be expected to undertake whilst claiming UC.

- 1 No work related requirements – there are several routes to this group, including anyone assessed as being in the support group of ESA, some carers and people with a responsibility for a child aged under one.
- 2 Work focused interview requirement only – in this group people will be expected to attend work focused interviews. You would not be expected to apply for jobs or engage with any work activity. You are most likely to be in this group if you look after young children or you are a foster carer.
- 3 Work preparation requirement - in this group people will be expected to prepare for a move into work, or to increase their hours or obtain better paid work. You would not be expected to actually apply for work or take up work as a condition of your claim. People in the ESA Work Related Activity Group will be in this group.

- 4 All work related requirements – this means that you would be expected to do the same sort of things that are expected from people currently claiming JSA. So you need to be available and actively seeking work and would need to apply for jobs.

Universal Credit is means tested so the amount you get will depend on your personal circumstances. It will be made up of a standard allowance for you and your partner if you have one, plus extra amounts for children, carers and some disabled/ill people. Any earnings will reduce the amount that you get.

The test used to see if you will be eligible for an extra amount because of being ill or disabled will be the Work Capability Assessment (WCA) which is the existing test used for ESA to establish limited capability for work and work related activity. The WCA will also determine your level of claimant commitment.

People with M.E. who are too ill to work will continue to be assessed under the WCA and if found to have limited capability for work or limited capability for work-related activity will be placed in the WRAG or Support Group as they are now.

If you fail the WCA you would be placed in the fourth group. The expectation would then be that you would have to look for work. There will be the option of placing restrictions on the type of work that you will look for and the amount of hours that you need to be available for etc. If you disagree with the decision you will have the right to request a revision and if the decision is not changed you will then have the right of appeal.

Working Tax Credit

Working Tax credit is available to people on a low income who meet certain criteria. For the purpose of this factsheet we just deal with people who are claiming via the disability element. There are other ways of qualifying which we do not go into here.

You may qualify if either you or your partner's health condition means that you are at a disadvantage in getting a job, for example you may only be able to work part time (to qualify you must be working at least 16 hours per week). You need to pass the disability test. Many people with M.E will pass as they are unable to sustain a 40 hour working week or an eight hour day.

You also need to have been getting what is known as a qualifying benefit, eg. Employment and Support Allowance, Incapacity Benefit or Statutory Sick Pay or be in receipt of Disability Living Allowance, PIP or Attendance Allowance.

The Tax Credits helpline (see useful contacts on p 31) will be able to give you more information.

Working Tax Credit will eventually be phased out and replaced by Universal Credit.

Access to Work

If you want to work but are disabled or have an illness that makes working difficult you may be able to get help from the Access to Work scheme.

This provides practical advice to help you overcome the barriers to work that you may face. It can also give you grants towards extra employment costs such as the cost of travel to work if you are unable to use public transport, or equipment to help remove barriers in the workplace.

To apply for assistance through Access to Work, contact them on 020 8426 3110. Normally, there will be a telephone interview first with an Access to work adviser to assess your eligibility. Before calling it is worth considering the tasks involved in your job and the impact M.E has on your ability to carry them out. Think about the ways in which Access to work could help-what support do you need? What would help you carry out your role?

Disability Rights U.K publish a useful factsheet about Access to work, including changes to the scheme that are due to be introduced in October 2015.

See www.disabilityrightsuk.org/access-work

Blue Badge scheme

The Blue Badge scheme is designed to help people with severe mobility problems. You will qualify automatically (but you still need to apply) if you get the high rate mobility component of Disability Living Allowance (DLA).

In England you will also qualify for a blue badge if you score eight or more points under the PIP moving around activity.

In Scotland and Wales you will be able to qualify for a Blue Badge if you score 12 points for mobility activity one: planning and following journeys OR score eight points for activity two: moving around.

You may also qualify under what is known as the “assessed route” if you have “a permanent and substantial disability which causes inability to walk or very considerable difficulty in walking.”

There are some other ways of qualifying, but these are the main ways that people with M.E qualify.

Action for M.E. produces a number of factsheets about the Blue Badge that you may find useful.

Motability

The Motability scheme allows people to use the higher rate of the mobility component of DLA to purchase or hire a car. It can also be used to obtain a powered wheelchair.

To be eligible for Motability under PIP you will need to be awarded the enhanced rate of the mobility component.

Carers Allowance

If you care for someone for at least 35 hours per week, you may be able to claim Carers Allowance. The person that you care for must be getting Attendance Allowance or the middle or high rate care component of Disability Living Allowance or either rate of the daily living component of PIP. Some people also qualify if the person they care for gets constant attendance allowance paid with the war pensions or industrial injuries scheme or an armed forces independence payment.

You can do some paid work whilst claiming Carers Allowance but you need to earn below a certain amount. The amount you can earn usually changes each year so make sure that you check the current rates before taking on paid employment.

If you claim Carers Allowance the person you care for may have their benefits reduced so before claiming seek advice. If you claim Carers Allowance you may also do other work but you are only allowed to earn a limited amount. The Carers Allowance Unit (see useful contacts on p 31) will be able to give you more information.

Community Care

If you have difficulty managing at home because you are a disabled person, because of illness or your age you can ask for a needs assessment from your Local Authority.

The Care Act 2014, coming into force 1 April 2015, makes changes to the way care is delivered and aims to bring more consistency nationally to social care.

The Government says the following about assessments:

“An assessment is how a local authority decides whether a person needs care and support to help them live their day-to-day life.

The assessment must be carried out by an appropriately trained assessor, for instance a social worker, who will consider a number of factors, such as:

- *the person’s needs and how they impact on their wellbeing – for instance, a need for help with getting dressed or support to get to work*
- *the outcomes that matter to the person – for example, whether they are lonely and want to make new friends*
- *the person’s other circumstances - for example, whether they live alone or whether someone supports them*

The aim is to get a full picture of the person and what needs and goals they may have. After carrying out the assessment, the local authority will then consider whether any of the needs identified are eligible for support. Because not all care needs are met by the State, the local authority uses an eligibility framework to decide which needs are eligible to be met by public care and support.”

Your local authority’s website should be able to give you more information about this, or they may be able to send you leaflets or talk to you over the phone. Ask to talk to someone in the Social Services or Community Care Department.

Detailed factsheets on aspects of the Care Act are available from the Department of Health: you can read them online at www.gov.uk/government/publications/care-act-2014-part-1-factsheets

Help with health costs

Some people qualify for help with NHS charges, such as:

- prescriptions
- dental treatment
- vouchers for glasses
- free eye tests
- some travel costs associated with attending hospital.

If you are in receipt of certain benefits such as income-related Employment and Support Allowance, Income Support and income-based Jobseekers Allowance you will automatically qualify. Some people claiming Working Tax Credit and Pension Credit also automatically qualify.

Other groups of people are exempt from having to pay for prescriptions, eg. if you are over 60 or under 16 (or 19 if you are in full-time education.) There are other categories of people who are exempt so seek advice if you are unsure.

One exemption that may apply to some people with M.E. is if they have what is known as a specified condition. The specified condition that may apply is if you have a “*continuing physical disability that prevents you leaving home without help from another person.*”

The NHS website says: “*If you suffer from one of the specified conditions ask for an application form FP92A, available from your doctor's surgery. You need to fill in parts 1 and 2 and your doctor (or an authorised member of the practice staff) will sign to confirm the information you've given is correct.*”

The surgery will arrange to send completed application forms to our office, using pre-paid envelope PPAEXENV, at: NHS Help With Health Costs, Medical Exemption, Bridge House, 152 Pilgrim Street, Newcastle Upon Tyne NE1 6SN

If you have any queries, you can call our enquiry line on 0300 330 1341. Alternatively, complete our query form.”

You can access this information at www.nhsbsa.nhs.uk/HealthCosts/2095.aspx
If you are on a low income you may be able to get some help with health costs through the low income scheme. If eligible you will be given a HC2 certificate. You will need to have less than £16,000 in savings to qualify for help under this scheme. For further information, contact the Health Cost advice line (see useful contacts on p 31).

If you are not exempt from charges or your income is too high to get a HC2 certificate, a prepayment certificate saves money if you need four or more items in three months or 14 or more items a year.

Permitted Work

This is work that can be done whilst you are claiming Incapacity Benefit, Income Support because you are incapable of work or Employment and Support Allowance (ESA).

There are different types of Permitted Work – you can earn up to £20 per week indefinitely or you can earn up to £115.50 for a period of 52 weeks. Some people may be able to earn this higher level for longer if they are taking part in supported work, if they are in the Support Group for ESA or they are exempt from the Personal Capability Assessment.

You must work for less than 16 hours per week whilst doing permitted work.

If you are getting Income Support, Housing Benefit or Council Tax support these benefits may be reduced by any Permitted Work earnings.

We would suggest that you seek advice before doing any work whilst claiming benefits because of sickness or disability.

There will not be permitted work rules under Universal credit but most people will be encouraged to work as well as claiming Universal credit. The aim is that everyone will be better off in work so the intention is that people will be able to keep more of their benefit when moving back into work.

You will still be able to do Permitted Work if you are claiming Incapacity Benefit or contribution-based ESA.

Action for M.E. produces a factsheet about Permitted Work that you may find helpful.

Road Tax exemption

If you get the high rate mobility component for Disability Living Allowance or War Pensioners mobility supplement you can apply for exemption from vehicle excise duty, otherwise known as Road Tax.

You will also be will be exempt from road tax if you get the enhanced rate mobility component of Personal Independence Payment (PIP) and a 50% discount if you receive the standard element of PIP.

Social Fund

When you are on a low income, it is very difficult to budget for emergency expenses, funeral costs, the costs of a new baby or one-off payments for large items, such as furnishing a home.

Until April 2013 the Social Fund existed to help with these costs and help was provided through budgeting loans, community care grants and crisis loans.

If you have been getting certain benefits such as Income Support, income-based Jobseekers Allowance, income related-Employment and Support Allowance or Pension Credit for at least six months you may be able to get a budgeting loan. It is interest-free but it does need to be repaid. It can help meet the cost of items such as clothing, bedding or a washing machine.

There is more information about budgeting loans at www.gov.uk/budgeting-loans

Community care grants and crisis loans for general living expenses (including rent in advance) were abolished in April 2013 and have been replaced by new local provision. The new provision is administered by local authorities in England and the devolved administrations in Scotland and Wales. Contact your local council for advice about the help that may be available to you.

Funeral payments, cold weather payments and winter fuel payments are still available and you may be eligible provided that you meet certain criteria. There is information about these payments available from the following links:

- www.gov.uk/funeral-payments
- www.gov.uk/winter-fuel-payment
- www.gov.uk/cold-weather-payment

Turn 2 Us have a very useful grants search facility where you can look for other grants and sources of help that may be available to you (see useful contacts on p 31).

VAT relief

Some qualifying goods and services purchased by a disabled person qualify for VAT relief. You can get further information by ringing the HMRC Charities Helpline (see useful contacts on p 31).

Useful contacts

Action for M.E.

Information, support and signposting for people with M.E. and their careers
General enquiries: 0117 927 9551 (Mon-Fri 9am-5pm)
Enquiries email: admin@actionforme.org.uk
Welfare Rights Line: 0800 138 6544 (free from landlines and mobiles; times vary)
Online M.E. Centre: www.actionforme.org.uk

Carers Allowance Unit

Tel: 0345 608 4321
www.gov.uk/carers-allowance

Benefit Enquiries

For information and to order application forms for benefit claims
<https://www.gov.uk/browse/benefits/disability>

Citizens Advice Bureau

Offers advice on a range of issues and may complete a benefits check for you
www.citizensadvice.org.uk

Disability Law service

Free information and advice about employment, community care and discrimination; it also offers a case work service in some circumstances. Please note the Disability Law Service no longer offers advice about welfare benefits.
www.dls.org.uk

Disability Rights UK

Free factsheets to download about benefits, tax credits and independent living, plus two helplines.
Disabled Students helpline: 0800 328 5050
Self-Directed Support helpline: 0300 555 1525
www.disabilityrightsuk.org

Help with health costs advice line

Tel: 0845 850 1166
www.nhsbsa.nhs.uk/healthcosts

HMRC helpline

Information on VAT relief on qualifying goods and services for disabled people
Tel: 0845 302 0203
Email: charities@hmrc.gov.uk

Local council

Your local authority may provide information/advice about welfare rights or may be able to tell you about local services

www.gov.uk/find-your-local-council

Pension credit

www.gov.uk/pension-credit/eligibility

Pension Service helpline

Tel: 08456 060 265

Shelter

For advice and information on all housing-related matters

England and Scotland helpline: 0808 800 4444

www.shelter.org.uk

Wales helpline: 0845 075 5005

www.sheltercymru.org.uk

Tax Credit helpline

Tel: 0845 300 3900

www.direct.gov.uk/taxcredits

Turn 2 Us

A very useful website where you can search for grants that may be available as well as carrying out benefit calculations

www.turn2us.org.uk



If you have found the information in this factsheet helpful, please consider making a donation to help us help more people with M.E. Visit www.actionforme.org.uk or call 0117 927 9551 to donate now. Thank you.

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Disclaimer Welfare benefits law is complex and subject to change and the information is correct at the time of writing. We are updating this factsheet as changes occur. Whilst every care has been taken to ensure accuracy at the time of writing, this fact sheet can only be a general guide as the process will vary depending on the severity of the claimant's condition. Action for M.E. cannot accept responsibility for any loss experienced as a result of this document.