

Factsheet

Promoting independence, well being and health

Extra money if you have a child with a disability



This factsheet was produced in April 2019. See website for latest version.

Introduction

This factsheet tells you about the benefits that you might be able to claim for a disabled child and for yourself if you are looking after a disabled child.

Major changes are happening to the benefit and tax credit system, and in particular the introduction of universal credit. This will affect working-age people and is replacing income support, income-based job seeker's allowance, income-related employment and support allowance, housing benefit, working tax credit and child tax credit.

Universal credit is now available for new claims from all claimant groups, including carers, parents and people who are unfit to work except for adults getting what is called the severe disability premium within their existing benefit.

Existing claimants of the above benefits will remain on those benefits and not move onto universal credit until there is either a relevant change of circumstance or the DWP select them for transfer (2020 to 2024).

One of the main benefits for disabled adults, disability living allowance, has been replaced by the personal independence payment (PIP) for those aged from 16 to state pension age – see page 7. This is not part of universal credit.

This factsheet is aimed mainly at parents and carers of working age. This is rising in line with the pension age. For further information about benefits for people over this age see www.hertfordshire.gov.uk/benefits

Claiming benefits can seem quite complicated. The information in this factsheet is intended as a general guide. There are special rules for some people from abroad, for some students and for young people aged 16/17. You should seek further advice from one of the organisations listed at the end of this factsheet if you are in one of these groups or see contact.org.uk/media/1390131/money_matters.pdf

Disability living allowance

Disability living allowance (DLA) is paid to help meet the extra costs of bringing up a child under 16 who has a physical disability, learning difficulties or mental health problems. DLA is tax free and worth up to £148.85 per week. It is not means-tested so you can claim DLA whatever your income or savings. Payments are made to the parent or guardian of the child.

DLA has two parts, a **care** and **mobility component**. Either or both of these can be paid. There are three different rates payable for care and two different rates for mobility.

DLA is paid on top of any other income. If your child is awarded DLA then you may get **more** child tax credit, universal credit, housing benefit or council tax support, or

you might start to qualify for one of these benefits. You may also get extra benefit as a carer. It also exempts you from what is called the 'benefit cap' (a limit of £20,000 placed on a family's benefit income).

Who can claim?

There is no lower age limit for claiming the care component of DLA but it can only be paid from when the child is 3 months old unless your child is terminally ill – see page 6. The higher rate of the mobility component can be paid from age three years; the lower rate can be paid from five years.

To get DLA your child must have had care or mobility problems for the past three months and the problems must be likely to last for at least the next six months. If you are applying because your child is terminally ill you can apply straight away.

You can claim for a child with a physical disability (including sight, hearing or communication difficulties), learning disability (e.g. ADHD or autistic spectrum) or mental health problem - even if the cause of the problem has not yet been diagnosed. What matters is the effect that the condition has on their care, mobility and supervision needs and the evidence you can provide to help show that. Your child does not need to attend a special school or have an education, health and care plan/statement of special educational needs to qualify for DLA.

Contact do a special leaflet on DLA for children with autism and learning difficulties - https://contact.org.uk/media/1188031/dla_for_children_with_autism_and_learning_difficulties.pdf

If you have more than one disabled child, a separate claim can be made for each child. You don't have to be the parent of the child in order to make an application – for example, foster carers can make the claim.

If you have recently come to live in the UK your child must usually have been in the country for two out of the last three years before applying for DLA, although this time is reduced for younger children. Terminally ill children and certain EU nationals do not have to satisfy the past presence test. Seek further advice if you think you might be affected by this.

If your child is currently getting DLA and approaching 16 they will be reassessed for PIP - see page 7.

DLA care component

To get the care component, a child under 16 must need substantially more personal care or supervision than a child of the same age who does not have a disability.

Personal care is help with anything to do with your child's body or mind and how it works. For example, your child may need extra help with things like:

- dressing or undressing
- taking showers or baths

- using the toilet
- taking medication
- changing dressings
- eating or drinking
- getting into or out of chairs
- moving around indoors.

Help needed because of difficulties with speaking, hearing or seeing can also be taken into account. If your child has difficulty understanding simple instructions or needs extra help to develop daily living skills, these are relevant too. Activities such as a special play-programme, special educational programme, special exercise programme or regular physiotherapy can also be taken into consideration. Both physical help and verbal help (e.g. encouraging, prompting or warning) can be taken into account.

Supervision may be needed because your child has a physical, sensory or learning disability or a mental health problem; for example, becomes confused or forgetful, acts impulsively, has poor awareness of danger, has falls or fits, has behaviour which could put themselves or others at risk, or sometimes needs medical help urgently.

The care component is paid at one of three weekly rates:

Lowest rate – (£23.20) is paid if your child:

- needs extra help with personal care for a “significant portion” of the day; for example, just in the morning, or just in the evening or for about an hour a day

Middle rate – (£58.70) is paid if your child:

- throughout the day needs frequent extra help with personal care **or** continual supervision to make sure they are safe or that no-one else will be put in danger because of the child; *or*
- during the night needs extra help with personal care **or** another person to be awake at some time, to make sure they are safe or that no-one else will be put in danger because of the child.

Highest rate – (£87.65) is paid if:

- your child needs extra help during the day **and** night; night-time starts when the household normally goes to bed, not from the child’s bedtime.

If your child has a terminal illness, special rules apply and they should qualify for the highest rate automatically (see page 6).

It doesn’t matter if your child does not actually receive all of the care or supervision they require; the test is whether they **need** it. If your child only manages to do things more slowly or with more difficulty than others of the same age, they may qualify.

DLA mobility component

Higher rate - £61.20 (not paid until a child is aged three or over)

Your child should get the higher rate if, because of physical disability, they:

- are unable to walk; *or*
- are 'virtually unable to walk' – taking into account the distance, speed, the length of time and the manner of your child's walking. For example, your child may qualify if they are in pain after walking only a short distance; gets tired, dizzy or short of breath after walking only a short distance; walks very slowly; walks in a strange way or stops frequently when walking; *or*
- have had both legs amputated at, or above, the ankle, or was born without feet; *or*
- are both blind and profoundly deaf; *or*
- have a severe visual impairment (see below); *or*
- the effort of walking could cause your child's health to seriously deteriorate or could be a danger to life.

Some children may be treated as 'virtually unable to walk', and therefore qualify for higher rate mobility, if they have severe learning difficulties and refuse to walk – seek advice.

Your child should also get the higher rate if they:

- have a severe learning disability that causes severe behavioural problems; *and*
- satisfy the conditions for the DLA highest rate care component.

Some people with the severest level of sight impairment may qualify for higher rate mobility. A child must be aged three or over and be certified as severely sight impaired (blind) by a consultant ophthalmologist *and*

- have a best corrected visual acuity of less than 3/60 *or*
- have a best corrected visual acuity of 3/60 or more, but less than 6/60, a complete loss of peripheral visual field and a central visual field of no more than 10 degrees in total.

Lower rate - £23.20 (not paid until a child is aged five or over)

Your child may qualify for this if they are able to walk, but because of a mental, sensory or physical disability, needs guidance or supervision when walking outdoors on unfamiliar routes. For example: has falls or fits; is unaware of danger or has no road sense; has panic attacks out of doors; needs encouragement to walk; cannot see or hear well; cannot follow directions; could hurt other people or damage property.

To get this rate, a child must need substantially more help than is needed by a child of the same age who does not have a disability.

How to claim DLA

Phone the DWP on 0800 121 4600 and ask for claim form **DLA1 Child**. You will need to fill in the form and sign it on your child's behalf. Alternatively you can download a form from www.gov.uk/disability-living-allowance-children/how-to-claim and post it to the DWP. If you order the form by phone and return it within six weeks of the date on the form, any benefit will be paid back to this date.

The DLA claim asks about your child's illnesses and disabilities, problems getting around out of doors and the help your child needs with personal care and supervision.

When completing the claim pack, remember that your child can qualify even if they do not get all of the care they need. Do not underestimate or downplay how much looking after your child requires or how much difficulty they have getting around. **It is crucial that you put as much information as possible to give a full picture of your child's difficulties and need for care, supervision and help with mobility.**

The form asks for details of professionals working with your child. There is also a statement for completion by someone who knows your child well and the effects of their illness or disability. Although this person can be a friend, it often helps to ask someone who is seen as more independent to complete the statement - such as a GP, occupational therapist, social worker, health visitor, etc.

For more information and help on how to complete the form see

contact.org.uk/media/1212211/claiming_disability_living_allowance_for_children.pdf

and

<https://w3.cerebra.org.uk/help-and-information/guides-for-parents/dla-guide/>

Special rules for children who are terminally ill

If your child has a terminal illness, claims can be made under a fast-track system. Your child does not have to wait for three months to qualify for DLA and will get the highest rate of the care component of DLA whether or not help is needed with personal care or supervision. The mobility component will only be paid if they qualify for it in the usual way.

You will need to tick the special rules box on the claim form and enclose a certificate called a DS1500, which you get from your family doctor or hospital specialist.

What if DLA is awarded but at a low rate or the claim is unsuccessful?

If you are unhappy with the decision, you have **one month** from the date on the decision letter to challenge the decision although this may be extended in special circumstances. You must ask for a mandatory reconsideration (MR) first and, if you are still unhappy with the decision, you can then appeal to an independent tribunal. It is often useful to supply supporting evidence from someone who knows about your child's disability, such as a doctor, teacher, health visitor, physiotherapist or social worker. You can ask for an MR over the phone, by letter or by using form CRMR1 from <https://www.gov.uk/government/publications/challenge-a-decision-made-by-the-department-for-work-and-pensions-dwp>.

For more information and help on challenging decisions see <https://www.advicenow.org.uk/guides/how-win-dla-appeal>, which takes you through the whole process

You can also get advice from a support group, your social worker, health visitor or your local Citizens Advice.

What if your child's condition deteriorates?

If you believe that the current rate of DLA is too low you can ask the DWP to look at their case again at any time. This is called a **supersession**. Get in touch with the DWP (address at end) and supply as much supporting evidence as possible. However benefits can go down as well as up so you should seek advice if in doubt.

If your child is already getting middle rate for care, because of their daytime care needs, it won't make any difference to the claim if their daytime needs increase. You will have to show that they have night-time needs to get the highest rate.

You should also get advice if your child is aged 16 or over and still receiving DLA as any request to change the rate of DLA will trigger a claim for PIP.

Personal independence payment

Personal independence payment (PIP) has replaced DLA for people aged 16 to state pension age. **It won't affect children under 16 who should still claim DLA.**

If your child is aged 16 or over and is not currently receiving DLA, and has a disability or health condition that affects their ability to cope with daily living and getting around - they should make a new claim for PIP.

You must usually have been in the country for two out of the last three years before claiming PIP. Seek advice if you think you might be affected by this rule.

PIP has two parts – a daily living and mobility component.

If your child's DLA is stopping due to reaching 16, they need to make a claim for PIP when DWP contact you. It's not automatic. You will probably get a visit from the local DWP to see if your child needs an appointee – this is routine and not part of the PIP assessment.

Daily living component

The daily living component has:

- a standard rate if they have a limited ability with daily living activities - £58.70 per week;
- an enhanced rate if they have a severely limited ability with daily living activities - £87.65 per week

Mobility component

The mobility component has:

- a standard rate if they have a limited mobility - £23.20 per week;
- an enhanced rate if they have a severely limited mobility - £61.20 per week

Claimants will need to show that they have had the mobility or daily living needs for three months and expect to have them for another nine months (unless terminally ill). Most applicants will also need to attend a face to face medical assessment.

PIP is paid on top of any other income and may lead to an increase in means tested benefits or tax credits. You may also get extra benefit as a carer.

How to make a new claim for PIP?

Call the DWP on 0800 917 2222 (textphone 0800 917 7777) to register the claim. They will want to confirm the claimant's identity and get details of GP, bank account and any recent periods spent abroad, in hospital or in residential care.

If you want to make the phone call on the child's behalf they will need to be present to confirm their identity during the phone call, unless you have been officially appointed to deal with their claims.

After registering the claim a form will be sent asking for information about the child's disability or medical condition and how it affects them. Plenty of detail should be

given. Provide examples of the difficulties they have with different activities. You can send in additional evidence to support the claim if you wish, such as a letter from a doctor or social worker.

Most claimants will be asked to attend a face-to-face consultation with an independent health professional (IAS in Hertfordshire). People who have the most severe health conditions or disabilities, or those who are terminally ill, are unlikely to need a face to face consultation.

My child is currently getting DLA – how will they be transferred to PIP?

If they are getting DLA when they reach 16, they will be told to claim PIP when they reach their 16th birthday or, if they are already 16:

- when they report a change in care or mobility needs or
- when contacted by the DWP and invited to make a claim for PIP

If they apply for PIP within the time limits, they will carry on getting DLA until PIP is decided. If they do not apply for PIP when told to, or if the DWP decide that they do not qualify for PIP, their DLA will end. You can't get PIP and DLA at the same time.

If your child is aged 16 or over, still getting DLA and there is a deterioration or improvement in their condition, you should seek advice promptly. They can't move to a higher or lower rate of DLA but will have to apply for PIP instead.

DLA claimants aged 16 or over also have the option of 'self-selecting' to apply to transfer to PIP, even if the DWP has not yet invited them to do so. You should always seek advice before doing this. Some people (including some people with learning disabilities) could be better off if they transfer to PIP, but others could be worse off.

DLA (care) is stopped after a period if a child goes into residential care or hospital. DLA (mobility) stops after a period if they go into hospital.

For more information on PIP, including details of the points-scoring system, see our main PIP factsheet on www.hertfordshire.gov.uk/benefits

Young people aged 16 or over who currently still get DLA should all be invited to apply for PIP by 2020. This includes those with indefinite and 'lifetime' DLA awards.

If you made a claim for Personal Independence Payment (PIP) and you didn't get the award that you think you were entitled to, you don't have to give up. This guide will help you decide if you should challenge the decision. It, and the accompanying tool, will help you ask the DWP to look at their decision again. This is called a 'mandatory reconsideration'. If they don't change the decision straight away, this free guide

shows you how to appeal the decision. You must ask for a reconsideration before you can appeal. www.advicenow.org.uk/guides/how-win-pip-appeal

Other help with getting around

The following help with getting around is also available:

- **Motability** – You can use the mobility component of DLA or PIP to pay for a car, by leasing or buying it through hire purchase. You can also use it to buy a wheelchair on hire purchase. To qualify, your child must be getting DLA higher rate mobility or the enhanced rate of PIP mobility component and have 12 months or more of the award remaining. Contact Motability on 0300 456 4566 or visit www.motability.co.uk
- **Exemption from car tax** – You can apply for this if your car is used for the benefit of a disabled person who is getting the higher rate mobility component of DLA or the enhanced rate of PIP mobility component. You will get a 50% discount if they receive the PIP standard rate mobility component. See www.gov.uk/financial-help-disabled/vehicles-and-transport
- **Disabled Person's Parking Badge (Blue Badge Scheme)** – You can apply for a blue badge from Hertfordshire County Council which will help with parking.

Your child qualifies automatically if s/he is aged two or over and one of the following applies:

- they are registered blind
- they get DLA higher rate mobility component
- they have been awarded 8 points or more in the PIP 'moving around' activity

There are also special rules if you have a child under the age of three and they have a specific medical condition which means they:

- must always be accompanied by bulky medical equipment which cannot be carried around with the child without great difficulty and/or
- need to be kept near a motor vehicle at all times so that, if necessary, treatment can be given in the vehicle or the child can be taken quickly to a place where treatment can be given

Otherwise they will need an assessment. Apply by phoning 0300 123 4042 or online at www.hertfordshire.gov.uk/bluebadge

- **The Disabled Person's Railcard** – The card allows a person accompanying a disabled child to travel at a reduced rate. You can get a leaflet from your local railway station. More information is available on www.disabledpersons-railcard.co.uk or call 0345 605 0525.

Carer's allowance

You can get carer's allowance if you are aged 16 or over and look after anyone who gets DLA middle or highest rate care component or either rate of the daily living component of PIP. You must look after them for at least 35 hours a week. Carer's allowance is paid at a basic rate of £66.15 a week.

If you work, you cannot earn more than £123 a week. This is calculated after tax and national insurance have been taken off, as well as half of any pension contributions and some payments you make for someone to look after your child so you can work. It is only the carer's earnings that count, not their partners if they have one.

Full time students cannot get carer's allowance. You are generally treated as a full time student if your course is described as such by your educational establishment (although there can be exceptions) or if it involves supervised study of 21 hours a week or more. Seek specialist advice if this applies to you.

You must usually have been in the UK for two out of the last three years before applying for carer's allowance. Seek advice if you think you are affected by this.

If you get carer's allowance and also claim means-tested benefits, carer's allowance counts in full as income but you get a **carer premium** included in the calculation. The premium can increase the amount you get by up to £36.85 each week (£160.20 per calendar month if on universal credit).

You cannot be paid carer's allowance if you are getting more money from another benefit like contributory ESA or JSA, state pension etc. However, you can still get the carer premium paid with means-tested benefits if all that stops you getting carer's allowance is that you are receiving one of these benefits.

To claim carer's allowance ask for a claim form from 0800 731 0297 or claim online at www.gov.uk/carers-allowance/how-to-claim You can now also report some changes online www.gov.uk/carers-allowance-report-change

If you are in the process of applying for DLA or PIP for your child, you should claim carer's allowance **within three months of the date of the DLA/PIP decision**. Your carer's allowance will then be backdated to the date the disability benefit was awarded from. Otherwise, carer's allowance can only be backdated for three months.

Carer's allowance will continue as a separate benefit after the introduction of universal credit but working age carers may eventually need to claim universal credit to top up their benefit.

For more information see the Money Advice Unit factsheet on www.hertfordshire.gov.uk/benefits

Universal credit

Universal credit is a new means tested benefit for people under state pension age. It is replacing income support, income-based job seeker's allowance, income-related employment and support allowance, housing benefit, child tax credit and working tax credit.

Universal credit is now available for new claims from all claimant groups, including carers, parents, and people who are unfit to work. Both you and/or your older child may need to claim universal credit rather than make a **new claim** for income support, income-based JSA, income-related ESA, housing benefit or tax credits.

Universal credit is calculated by adding together standard amounts for yourself and partner if you have one, your children (including extra amounts if a child is disabled or you are a carer) and your housing costs. There are also amounts for caring, limited capability for work related activity and childcare costs. From that total, DWP deduct any other benefits that you receive such as carer's allowance (but not PIP/DLA or child benefit) and a proportion of your wages if you are earning. Anything left over from that calculation is paid to you every calendar month as universal credit.

If your earnings change month to month, your universal credit will vary too in response. This helps avoid the large overpayments that often occurred with tax credits.

There are some important differences for carers in universal credit compared to current means-tested benefits:

- carers who look after a severely disabled person for at least 35 hours a week will be able to get an extra amount for caring in their universal credit without having to claim carer's allowance. This will help carers who earn more than the £123 a week earnings limit for carers allowance. However, if you get the carer element in your universal credit, the person you look after won't be able to get a severe disability premium in any means-tested benefit they claim.
- carers who are also ill and disabled will only be able to get an extra amount for limited capability for work or caring, not both.

See the section below which explains what help is available with housing costs under universal credit. The only help with a mortgage is via a DWP loan towards the interest, and only after a 9 month waiting period. The loan is not available if you do any paid work.

Most people who are currently getting the old benefits are likely to be invited to apply for universal credit at some point between 2020 and 2024 as part of a 'managed migration' process. However, if your circumstances change before then, you may get asked to apply for UC earlier than that. Changes that matter include things like a couple separating or forming; moving your housing benefit claim to a new district;

losing your status as a carer on income support because your child loses their DLA so you need to claim an alternative benefit.

The UC payment for a disabled child is lower than it is in tax credits, although the amount for a severely disabled child is the same. This means that some families with disabled children on means tested benefits or tax credits may find they will be entitled to less benefit under universal credit.

However, if you are part of the DWP 'managed migration' process you will get an extra amount to make up the difference. It will be fixed until your universal credit award overtakes your old benefit amount (although it can end in certain circumstances, for example, if you have a partner who comes to live with you or your partner leaves).

Your amount will not be protected if you have to claim universal credit before the 'managed migration'.

For more information about universal credit see our detailed factsheet on www.hertfordshire.gov.uk/benefits

Tax credits

Despite being replaced by universal credit for most new claims, some people still receive child tax credit and/or working tax credit. There is no capital limit but the amount you get depends on your annual income.

Child tax credit (CTC) is paid to lone parents or couples with children, whether working or not. It is paid directly to the main carer of the children. CTC can be claimed on its own or along with working tax credit.

You can receive an extra credit of up to £3,335 a year for a child who is getting DLA, PIP or is registered blind. If your child is getting DLA highest rate care component or PIP enhanced daily living component you will get a severely disabled child element of up to £4,715 a year instead. You can get these extra amounts for each child living with you who qualifies.

If you tell the Tax Credit Office (TCO) within one month of the date of the decision awarding DLA/PIP to your child, the disability elements can be backdated to the date that the DLA/PIP is paid from. If you tell the TCO more than one month after the DLA decision date, you can only get the extra amounts backdated for a maximum of one month

Since 6 April 2017 no child tax credit or additional universal credit has been paid for a third or subsequent child born on or after that date, except for multiple births, adopted children, non-parental caring arrangements, children born as a result of non-consensual intercourse and children born to a child under 16. The family element of child tax credit of £545 a year will also only be payable where there is a child born before 6 April 2017.

However, the childcare and disabled child elements can still be paid for children who are the third or later child.

No new tax credit claims are now possible except from people with a severe disability premium in one of their other means-tested benefits. However, if you are getting child tax credit and start work, you can still add a WTC element on to your CTC award as an alternative to claiming universal credit. Seek advice in that situation.

Parents or carers over pension age now get the child element through a claim for pension credit instead of CTC unless already claiming it.

Employment and support allowance and Universal Credit for young people

Can my child claim ESA or Universal Credit?

Disabled young people aged 16 or over used to be able to claim income-related ESA in their own right even if still at school or college. However, now that universal credit is fully introduced, any new claims have to be for universal credit instead. Those who got ESA will stay on it until they have a change of circumstance, such as being found fit for work or moving into independent rented accommodation for the first time and needing help with rent. If a change doesn't happen, the DWP will contact them sometime between 2020 and 2024 to arrange the 'migration' to UC.

If claiming ESA or UC whilst in education, the young person will also need to be getting DLA or PIP as this acts as 'proof' of their disability, but they may also have to prove to DWP that they are not capable of work too.

If your child claims ESA or UC in their own right, you should have lost child benefit and child tax credit for that child. Any additions to other benefits for that child will also stop. **You should therefore get individual advice about whether overall you will be better off if your child claims UC in their own right or remains part of your claim.**

For further information see our factsheet **benefits for young disabled people** on www.hertfordshire.gov.uk/benefits

Housing benefit and universal credit housing costs

Housing benefit (HB) is paid by your local council to help people who live in rented accommodation meet the costs of their rent. It is means-tested so any income or savings you have may affect the amount that is paid. It is now being replaced by universal credit for claims from people of working age, so no new claims are possible in most circumstances although there are exceptions. These include if you live in certain types of temporary or 'specified' accommodation or if you have a severe

disability premium in a means-tested benefit. Usually, however, help with rent will be paid through a housing cost element (HCE) within the universal credit calculation.

HB or HCE is paid whether you are in or out of work. However, you will not be eligible if you have more than £16,000 in savings (unless you receive the guarantee credit part of pension credit).

The amount of help you get also depends on your circumstances, such as the size of your family, whether you have any non-dependants living with you and your income

If you have a disabled child, or if you are a carer, make sure the DWP universal credit section or the local council's housing benefit section knows about any DLA, PIP or CA as this might mean you get more benefit.

If you rent accommodation from a private landlord your HB or HCE is affected by the local housing allowance (LHA), which is based on where the property is and the number of people who could live in it. LHA is capped at various levels depending on the size of the property and your family. For LHA rates in your local area please visit your local council's website.

If you are in social housing and of working age, you may also your HB or HCE restricted if "under-occupying" the property. You will have to meet the first 14% of your rent yourself if you have one empty bedroom and 25% if you have two or more empty bedrooms. Certain exceptions apply including those who live in certain kinds of supported accommodation.

If you have a child who is unable to share a bedroom because of severe disabilities, you may be able to claim for a room for them even if they would usually be expected to share. The Council (or the DWP in the case of UC) will have to agree that this is the case. They will consider not only the disability, but also the type of care required during the night, and the amount of the disturbance to the sleep of the child who would normally share the bedroom. It helps if you can supply supporting medical evidence. Your child must also be getting middle or highest DLA care component. A child of 16 is allowed a room of their own anyway.

Another restriction that can apply to benefits is called **the benefit cap**. This limits a family's benefit income to £20,000 a year, including rent. However, families where a parent or child gets DLA or PIP or carers allowance, or are in employment above a certain amount are exempt from the cap altogether.

If you are struggling to meet your housing costs because your housing benefit or UC does not pay all of your rent, you can ask the district or borough council for a **discretionary housing payment** to top up your benefit. Download a claim form from their website.

Help with council tax

There are a number of ways you can get help with your council tax: discounts, a disability reduction or council tax support. You can get help through all three schemes at the same time, if you satisfy the conditions. Some homes may be exempt from council tax.

Disability Reduction Scheme

If you need extra space in your home because of your child's disability, you may be able to have your council tax bill reduced by one band.

You can get more information from your local council about disability reductions and other discounts or exemptions.

Council tax reduction

If you are on a low income you may be able to get some help through a council tax reduction. In Hertfordshire, most working age claimants will have to pay something towards their council tax. However people over pension age are protected from any changes and other groups may also be protected in some areas, for example families with a disabled child.

Council tax reduction is means tested and the amount you get depends on your income and your savings.

You may be able to request backdating of your council tax support.

Council tax support is outside of the universal credit system.

Phone your local council or visit their website for more details about the particular scheme that operates in your area and to get a claim form.

Child benefit

You can claim this as soon as your child is born and it is paid at a flat weekly rate of £20.70 for the oldest child and £13.70 for all other children. Child benefit can remain in payment until your child reaches 20 if they are in full time, non-advanced education, which they started or enrolled on before their 19th birthday. However, once your child reaches 16, some families may be better-off if the young disabled person claims universal credit in their own right and you give up the child benefit and child tax credit.

If either you or your partner has an income between £50,000 and £60,000 you will lose one per cent of child benefit for every £100 of earnings over £50,000 through an income tax charge. If you have an income over £60,000, the tax will cancel out the value of your child benefit altogether. Couples where both people earn below £50,000 are not affected.

If you are not working and have a child under 12, you should consider keeping your child benefit claim going even if your partner is earning over £60,000. This is because your child benefit claim, even if it is wiped out by the charge, means that you will be credited with national insurance contributions to protect your pension rights. See page 20 for other ways you can get national insurance credits.

You can get a form from www.gov.uk/child-benefit/how-to-claim or by phoning the Child Benefit Helpline on 0300 200 3100.

Help with health costs and hospital fares

You might get help with NHS costs automatically – because of your child’s age, because you are getting a means-tested benefit or because you have a specified medical condition. The costs you can get help with include prescription charges, dental charges, eye-tests, glasses etc. Otherwise, you might get full or partial help if your income is low enough. However, you can’t get partial help with the cost of prescriptions.

For more information see

www.nhs.uk/NHSEngland/Healthcosts/Pages/help-with-health-costs.aspx

You can also get help with fares or petrol costs to get to hospital for treatment or if you need to accompany a child to hospital. Claim at the place where you receive NHS treatment.

Healthy start scheme

The Healthy start scheme helps low income pregnant women and families with children under four by giving vouchers for fruit and vegetables as well as milk and formula for babies. The vouchers are worth £3.10 each. Free vitamin supplements will also be supplied.

You can get more information on www.gov.uk/healthy-start or by phoning 0345 607 6823.

Sure Start maternity grant

You may be able to get a sure start maternity grant of £500 to help with the costs of your first baby (or babies if this is a multiple pregnancy) if you are on certain low income benefits

You may be able to get an application form from your midwife or you can download one from www.gov.uk/sure-start-maternity-grant/how-to-claim or phone the DWP on 0800 169 0140

Further information is available from www.gov.uk/sure-start-maternity-grant/overview

Help with household bills

If you are struggling with the costs of heating, lighting and water charges, there is a range of assistance available to help you pay your bills, reduce your costs or move on to cheaper payment methods. Contact Herts Healthy Homes on 0300 123 4044 for more information.

Cinema exhibitors association card

The Cinema Exhibitors Association Card is a national card scheme allowing carers to get into cinemas free when going with the person they are caring for. The person being cared for must be aged 8 or over, in receipt of certain disability benefits or registered blind. The card lasts for one year and costs £6.00.

For more information see www.ceacard.co.uk or call 01244 526 016

Family Fund

The Family Fund aims to help families caring for a severely disabled child under the age of 18. It can provide help for anything that is needed. For example the fund can assist with the costs of holidays, household equipment, furniture, transport expenses, play equipment or even driving lessons for a carer.

Go to www.familyfund.org.uk or phone 01904 550055

There are other charities that you can apply to for help. Voluntary organisations, support groups or social workers may have details or alternatively visit www.turn2us.org.uk which lists most grant giving charities in the UK.

Children's Services

Hertfordshire County Council Children's Services can provide advice and information about services that are available locally. They can carry out an assessment of your child's social and welfare needs. You can also ask for a carer's assessment. Contact numbers are at the end of this factsheet.

Hertfordshire Local Offer

Hertfordshire's Local Offer is the door to finding information and support available for parents/carers of children and young people aged 0-25 with special educational needs or disabilities (SEND). See www.hertfordshire.gov.uk/localoffer for more information.

Hertfordshire additional needs database (HAND)

If your child has additional needs you can register them on the Hertfordshire additional needs database. If you join, you will get a card which can be helpful in getting assistance and understanding for your child in many different situations as well as discounts from a wide range of organisations. HAND News will help you to stay informed of new and changing services, play schemes, holiday schemes and welfare benefits. See www.hertfordshire.gov.uk/hand or call 01992 556984.

Free school meals

All children in Reception Class and Years 1 and 2 are entitled to free school meals. You can contact your child's school but if you register online, the school could also get extra money to help pupils www.hertfordshire.gov.uk/freeschoolmeals

Year 3 and older – free school meals are available for families getting one of the following:

- income support
- income-based JSA
- income-related ESA
- universal credit – if you apply on or after 1st April 2018 your household income must be less than £7400 a year (after tax and not including any benefits you get) unless already getting free meals from being on UC prior to April 2018
- pension credit (guarantee element)
- CTC (no WTC) and gross annual income not over £16,190
- support under part VI of the Immigration and Asylum Act 1999.

Families can also get free school meals if they receive WTC during the four weeks after they cease work or reduce their hours (WTC 'run-on').

16-18 year olds getting the above benefits or tax credits in their own right are also eligible.

You can apply for free school meals online at www.hertfordshire.gov.uk/freeschoolmeals

Education benefits

Hertfordshire County Council can also provide help to low income families with the cost of some education items.

For further information or to claim education benefits go to: www.hertfordshire.gov.uk/services/edlearn/canhelp/whathelp/ or phone HCC Education Benefits on 0300 123 4048.

National insurance credits

In order to get a state pension you need to have paid a certain number of national insurance payments or, if you are unable to do this because you are caring for a child or disabled person, the state can credit contributions for you. However, this only happens if you claim the right benefits or take the right action.

If you are getting child benefit for a child under 12 or if you get carer's allowance, you should be automatically credited with national insurance contributions.

Otherwise you can apply for a **carer's credit** as long as you are caring for at least 20 hours a week. This is available to carers who would otherwise have difficulty protecting their state pension, for example, carers caring for less than 35 hours a week, who can't get carer's allowance. You may need to get a medical or care professional to confirm you are providing the appropriate care.

See www.gov.uk/carers-credit or more information or phone the Carer's Allowance Unit on 0800 731 0297

Children away from home

Some benefits can be affected when your child is away from home, for example if they are in a residential school or on a respite break. The rules are different for different benefits but it is important to tell the Department for Work and Pensions (DWP), the local authority benefits office and Tax Credit Office whenever your child is away from home. If you continue to receive certain benefits you may end up being overpaid and asked to pay the money back. If this happens seek advice.

DLA used to stop after a child under 16 had been in hospital for 84 days. However, since 8 July 2015 neither DLA or PIP is removed from children or young people who were under 18 when they entered the hospital to begin their current period as an in-patient.

Challenging decisions

If you are unhappy with a decision about your benefits you can usually ask for it to be looked at again (**mandatory reconsideration**) or you can formally **appeal** against the decision to an independent tribunal. For most DWP benefits, child benefit and tax credits you must ask for a mandatory reconsideration first before you can put in an appeal. If you are successful, any change is normally backdated to the time of the original wrong decision. There are strict time limits if you want to challenge a decision. If you miss the time limit, **which is usually one month from the date of the decision letter**, you can only put in a late challenge in exceptional circumstances.

For more information about challenging decisions see www.hertfordshire.gov.uk/benefits and the booklets from **Advice Now** listed under [DLA and PIP sections above](#).

We hope you have found this factsheet, useful. If you have any comments to make about content – things you would like to see or other changes you think we should make, please let us know on moneyadvice.unit@hertfordshire.gov.uk

Unfortunately, we can't assist with individual benefit queries – please see list of advice agencies below.

Further help and advice

Citizens Advice

Online information

0344 4111 444

www.adviceguide.org.uk

Information about local CA and opening times

www.hcas.org.uk

Disability Benefits Centre – for DLA claims

Disability Benefit Centre 4

Post Handling Site B

Wolverhampton WV99 1BY

0345 7123456

Carer's Allowance Unit

Mail Handling Site A, Wolverhampton, WV98 2AB

0800 731 0297

www.gov.uk/carers-allowance-unit

Child Benefit Office

PO Box 1

Newcastle Upon Tyne

NE88 1AA

www.gov.uk/child-benefit

Tax Credit Helpline

0345 300 3900

www.gov.uk/topic/benefits-credits/tax-credits

Jobcentre Plus

New claims

0800 055 6688

Existing claims

0800 169 0310

www.gov.uk

KIDS East and West HUBs

Money Advice Unit

☎ 0300 123 4040

🌐 www.hertfordshire.gov.uk

Information and support service for families of disabled children and young people in Herts.

KIDS East HUB 01992 504013 KIDS West HUB 01923 676549

www.kids.org.uk/hub

Carers in Hertfordshire

01992 586969

www.carersinherts.org.uk

How you can contact Hertfordshire County Council

Our website

Information about adult social care – find about care services, day centres and apply online for meals on wheels or a Blue Badge. You can also comment, compliment and complain.

www.hertfordshire.gov.uk/adults

Hertfordshire Directory

Find national and local community groups, charities, services and activities

www.hertfordshire.gov.uk/directory

HertsHelp

Independent information and advice on local community services and care funding

Telephone: 0300 123 4044

Minicom: 0300 456 2364

Email: info@hertshelp.net

Contact us

For information on how to get care and support

Email: contact@hertfordshire.gov.uk

Telephone: 0300 123 4042

Textphone: 0300 123 4041



[British Sign Language \(BSL\) video interpreting service](#) available

Monday to Friday 8am-6pm.

Drop in

To your local library – see www.hertfordshire.gov.uk/libraries

If you are worried that you or someone you know is at risk of abuse or neglect

Call us on 0300 123 4042 (24 hours a day)

If you need help to understand

Call 0300 123 4042 if you would like help to understand this information or need it in a different format. You can also ask to speak to someone in your own language.

Calls to 0300 cost no more than a national rate call to a 01 or 02 number

Money Advice Unit

☎ 0300 123 4040

🌐 www.hertfordshire.gov.uk