

Section 2

Finances and benefits



You and the person you care for may be entitled to a number of benefits. Many people with learning disabilities find it difficult to manage their own money, and carers often take on the role of appointee for them.

This section sets out some of the key information about benefits and money, but it doesn't cover everything. Please also note that benefits can often change, or be replaced by new benefits. If you think there is a possibility that you and the person you care for are not getting all the benefits you are entitled to, please contact the **Welfare Rights and Assessment Team** (Wakefield Council), the **Benefits Enquiry Line** or your local **Citizens Advice Bureau** for more information.

This section includes information about:

Your first point of contact for benefits enquiries

Financial support for people with disabilities

Finding out more about your entitlements

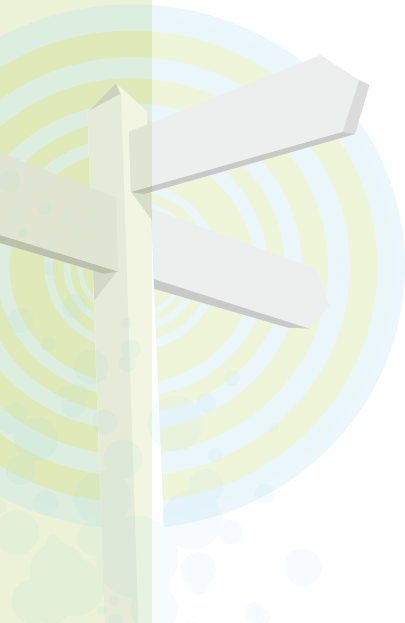
Handling the finances

Your first point of contact for benefits enquiries

Welfare Rights and Assessment Team (Wakefield Council)

Helpline: 01924 307317

The Welfare Rights and Assessment Team provides free advice and information on Welfare Benefits to service users and residents in the Wakefield district. They also assist all service users or their representatives where a request has been made for financial assistance in relation to paying for services - i.e. residential care, non-residential services, Shared Lives (adult placement), etc.



Financial support

Below is a comprehensive list of benefits and financial support currently available. For more information about whether you qualify for these benefits, contact the **Welfare Rights and Assessment Team** (Wakefield Council), visit the **Directgov** website, or contact the **Citizens Advice Bureau**.

Main benefits

- **Carers Allowance**

Carers Allowance is a taxable benefit to help people who look after someone who is disabled and in receipt of at least the middle rate of Disability Living Allowance (DLA) care component. You cannot get Carers Allowance if you receive certain other benefits, such as State Retirement Pension and Incapacity Benefit. If you are employed, your net earnings must be less than £95 per week.

- **Community Care Grants**

If you're getting Income Support, Income-Based Employment and Support Allowance, Income-Based Jobseeker's Allowance or Pension Credit, and you need financial help to ease exceptional pressure on your family, you may be able to get a Community Care Grant. You could be eligible if you're caring for someone who is ill or disabled.

- **Self Directed Support: Individual Budgets and Direct Payments**

If the person you care for has been assessed by your local council as needing support services, they may want to choose Self Directed Support. This allows them to buy in and arrange help themselves instead of receiving it directly from Family Services.

Service users undergoing an assessment will receive a Personal Budget based on their needs. A Personal Budget and any other benefits they receive will make up their Individual Budget. Individual Budgets are replacing Direct Payments, but if you are currently receiving Direct Payments you do not have to change to the new system.

- **Income Support**

If you are aged between 16 and 60, on a low income, not working or working on average less than 16 hours a week you may be able to claim Income Support. If you are also entitled to Carer's Allowance, you may be able to get an extra amount included in your Income Support. This is called a 'carer premium'.

- **Attendance Allowance**

This is a tax-free benefit for people aged 65 or over who have a certain level of illness or disability and need help with personal care.

- **Disability Living Allowance (DLA)**

This is a benefit you can get if you need help getting around and/or looking after yourself because you are ill, disabled or terminally ill. You must claim before you reach the age of 65.

- **Employment and Support Allowance (ESA)**

If you cannot work because of illness or disability you may be able to get Employment and Support Allowance (ESA). Employment and Support Allowance replaces Incapacity Benefit.

- **Incapacity Benefit**

Incapacity Benefit has been replaced with ESA (see above) for new claimants only. If you already receive Incapacity Benefit, you will continue to receive it, although you will be transferred onto ESA at a later date.

- **Supporting People Grant**

Supporting People is a government fund, the purpose of which is to provide housing-related services to help people live as independently as possible. You may be eligible if you are elderly, or have a physical, sensory or learning disability and receive Housing Benefit. Contact **Wakefield and District Housing (WDH)** for further information.

Home and housing benefits

- **Housing and Council Tax Benefit**

Housing Benefit and Council Tax Benefit are paid by local councils. If you are on a low income and paying rent, you may be able to claim Housing Benefit. If you are on a low income and paying Council Tax, you may be able to claim Council Tax Benefit.

- **Council Tax reductions and exemptions**

Carers Discount - If you provide at least 35 hours of care a week for someone in your household, you **MAY** be able to get a separate reduction on your Council Tax bill, although you do not have to receive Carers Allowance, the person you are caring for can't be your spouse, partner or child. This reduction can be made in addition to Council Tax benefit and he/she must be in receipt of the higher rate care component of Disability Living Allowance.

Disabled Band Reduction - You may be entitled to a reduction in your Council Tax bill if your home has certain features that are essential to you living there - for example, if you have an extension for a downstairs bedroom. If your home is eligible, your Council Tax Bill will be reduced to that of a property in the charge band below.

Severe Mental Impairment Discount - People who are severely mentally impaired are not charged for council tax. For council tax purposes, a person is regarded as severely mentally impaired if he or she suffers, for whatever reason, from severe impairment of intelligence and social functioning, which appears to be permanent. In order not to be charged, a person will need a certificate from their doctor to say that they are severely mentally impaired. The person must also be entitled to one of a number of benefits listed above.

Disabled Facilities Grants - A Disabled Facilities Grant is a local council grant to help towards the cost of essential adaptations to your home to enable you to continue to live there. See the [Directgov](#) website for more information, or contact the Adaptations Team (Wakefield Council) on 01924 304550.

Television licence discount - If you are registered blind, you can get a 50% discount on the cost of a TV licence.

Transport benefits and help

See also:

Section 7: Transport

- **Parking (Blue) Badge Scheme for Disabled People**

The Blue Badge scheme provides a range of parking benefits for disabled people with severe walking difficulties who travel either as drivers or as passengers.

- **The Motability Scheme**

The Motability Scheme can help you with leasing or buying a car, powered wheelchair or scooter if you are getting the higher rate of the mobility component of Disability Living Allowance (DLA).

The leasing or hiring of certain equipment and vehicles may qualify for Value Added Tax (VAT) 'relief'.

- **Vehicle tax exemption**

You can apply for exemption from paying vehicle tax if you receive the higher rate of the mobility component of Disability Living Allowance (DLA) or the War Pensioner's Mobility Supplement.

- **AccessBus**

See Section 7: Transport

Health and independent living

- **Equipment for independent living**

You may be entitled to help towards the cost of equipment to enable you to live independently in your own home, or towards the cost of getting standard home equipment adapted so that you can use it.

- **Personal equipment, prescriptions and hospital travel**

You may be entitled to help towards health costs such as free NHS prescriptions, dental care, hospital travel costs, plus equipment such as wheelchairs and hearing aids.

See also :

Section 4: Healthcare

- **Value Added Tax (VAT) relief on equipment and services**

Some goods may qualify for VAT relief if the item has been designed, or adapted, solely for a disabled person's use. This includes some medical appliances, certain adjustable beds and hoists and some adapted vehicles. Services that may qualify for relief include: installation of equipment, adaptation of equipment and certain building alterations.

- **Independent Living Fund (ILF)**

Payments awarded from the Independent Living Fund help to support severely disabled people to enable them to live independently rather than in a care home. The money is for payment towards personal and domestic care.

See also :

Section 6: Emergency care, housing and holidays

Employment benefits and help

See also :

Section 5: Education, employment and leisure

- **Work schemes**

'Access to Work' is one scheme that can provide you with practical support in work. This includes paying towards special equipment, or a support worker or help with the additional costs of travel to work for you if you are unable to use public transport. There are a number of work schemes to help disabled people into employment.

- **Job Grant**

You may be able to claim a Job Grant when you take up full-time work. You must have been claiming certain benefits for at least 26 weeks before starting your new job; these include Incapacity Benefit and Income Support.

- **Working Tax Credit**

If you are in work but on low pay, you can apply for Working Tax Credit to top-up your earnings. You may get extra if someone in your household is disabled.

- **Income Support**

If you are aged between 16 and 60, on a low income, not working or working on average less than 16 hours a week you can claim Income Support. Income Support is affected by savings. You may qualify for the Disability Premium, the Severe Disability Premium or the Enhanced Disability Premium. You will also automatically qualify for Housing Benefit and Council Tax Benefit and may receive help towards health costs, such as prescriptions.

- **Blind Person's Tax Allowance**

The Blind Person's Tax Allowance, which allows you to receive an amount of income without having to pay tax, is added to your personal tax allowance. You can claim if you are on a local authority register of blind persons.

Education benefits

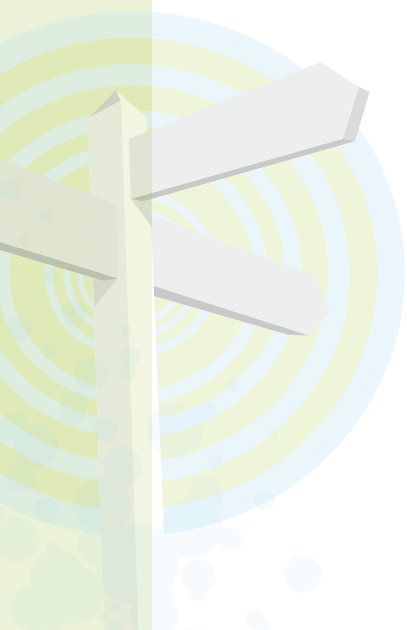
See also :

Section 5: Education, employment and leisure

Disabled Students' Allowances

Disabled Students' Allowances provide help for students in higher education who, because of their disability, have additional costs.

Things they help pay for include specialist equipment plus non-medical personal assistance.



Finding out more about your entitlements

Contact the groups and services listed below for further information about the support and services they provide. Find these and other contacts in :

Section 9: Directory

If you think that you or the person you are caring for might be missing out on benefits you are entitled to, get some expert advice. These centres can look at your financial situation and advise you on what benefits are available in your particular circumstances. Their advice is confidential and free.

Benefits Enquiry Line (Department for Work and Pensions)

**Address: 2nd Floor, Red Rose House, Lancaster Road,
Preston PR1 1HB**

Tel: 0800 882 200

Textphone: 0800 243 355

Email: BEL-Customer-Services@dwp.gsi.gov.uk

Website: www.direct.gov.uk/disability-money

The Benefits Enquiry Line, run by the Department for Work and Pensions, provides a freephone advice service on benefits to people with disabilities and their carers. They can also send you out the relevant benefit forms and help you fill them in over the phone.

Citizens Advice Bureau (Wakefield)

Address: Ground Floor, 27 King Street, Wakefield WF1 2SR

Tel: 0844 499 4138

Web: www.wakefielddistrictcab.co.uk, www.adviceguide.org.uk

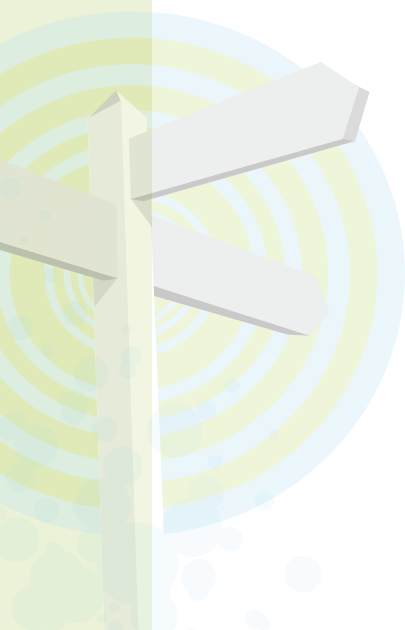
The service helps people resolve their legal, money and other problems by providing free information and advice, and by influencing policy makers. Every Citizens Advice Bureau in the UK is a registered charity reliant on trained volunteers and funds to provide these vital services for local communities.

They deliver information and advice through face-to-face, telephone and email services, and online via www.adviceguide.org.uk. Their advice helps people resolve their debt, benefits, housing, legal, discrimination, employment, immigration, consumer and other problems and is available to everyone regardless of race, gender, sexuality, age, nationality, disability or religion.

Directgov

Web: www.direct.gov.uk

A website providing easy access to the public services you use and the information you need, delivered by the UK government.



Handling the finances

Self Directed Support: Individual Budgets and Direct Payments

If the person you care for has been assessed as needing support services, they may want to choose Self Directed Support. This allows them to buy in and arrange help themselves instead of receiving it directly from Family Services.

Service users undergoing an assessment will receive a Personal Budget based on their needs. A Personal Budget and any other benefits they receive will make up their Individual Budget. Individual Budgets are replacing Direct Payments, but if you are currently receiving Direct Payments you do not have to change to the new system.

See also :

Section 6: Emergency care, housing and holidays

Penderels Trust

**Address: Unit 2, Normanton Business Park, Ripley Drive,
Normanton WF6 1QT**

Tel: 01924 898136

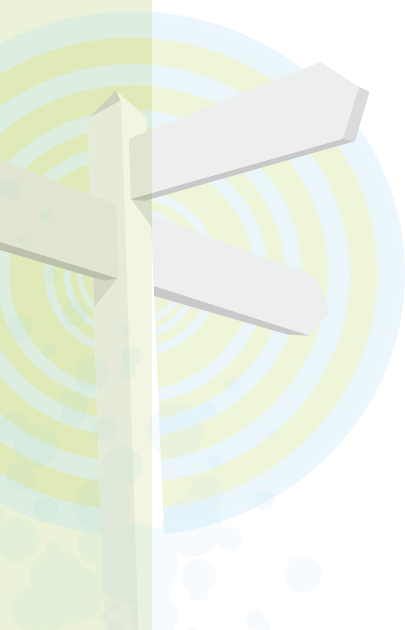
Fax: 01924 895018

Email: wakefield@penderelstrust.org.uk

Penderels Trust is a registered charity and a limited company. It was originally set up to assist people with physical disabilities to lead more independent lives. The range of services has since increased in response to the changing needs of service users. People who are able to access services include those with physical disabilities, sensory impairments, and learning difficulties – including children, adults and older people and their carers.

The aim of the service is to assist service users with all aspects of independent living. This includes preparation for an assessment, providing annual cost of care, accessing funding sources, assisting people to recruit and train their own staff, and liaising with other services and professionals. Each support package is designed to meet the individual needs of each service user. The Trust also advises

and supports a variety of other professionals to ensure they have the necessary skills and information to advise people on developing their own independent living skills. They also offer financial and administrative advice related to the running of independent living schemes, including an administration service of Council monies and a computerised PAYE service.



Looking after someone else's money

The task of handling money often falls to a carer, perhaps because the person cared for is physically incapacitated and can't easily manage their own financial affairs, or because they do not have the ability to manage money.

In either case, handling someone else's money should be approached carefully. By following some basic principles, you can safeguard the interests of both yourself and of the person you care for. This could be useful in the future if you feel that someone else is gaining access to the person's money and you need a way to prove this; or if you yourself are accused of misusing the money and need to demonstrate that this is not the case.

- **Keep the person you care for involved as much as possible** – even if they are not fully capable of handling their own money. Managing your money is central to a sense of independence. You should not take it for granted that they need someone to manage their entire financial affairs.
- **Try not to mix your own money with that of the person you care for** – keep records if you are handling someone else's money. Always try to keep separate receipts for money you spend on their behalf. Where your finances and that of the person you care for are unavoidably linked (e.g. because you share a house and meals, or where the person's mobility allowance pays towards the family car), make sure their contribution is fair, and seek independent advice if in doubt.
- **Where state benefits are involved**, the **Department for Work and Pensions** can make you an appointee to collect money on behalf of the person you care for, to spend on their needs but not your own.
- **Whenever any other process of money transfer to you is to take place, involve an independent person.** If there are substantial savings or investments, or if the income is either large or complex, always seek independent advice before you act on the person's behalf.

- **Maximise the income** – ensure that the person you care for is receiving all of the benefits to which they are entitled.

Power of attorney

There may come a time when, because the person you care for is incapable of managing their property, financial affairs or personal welfare, they will need someone to do this for them. They can formally appoint a friend, relative or professional to hold a lasting power of attorney that will allow them to act on their behalf.

A Lasting Power of Attorney (LPA) is a legal document. It can be drawn up at any time while you have capacity, but has no legal standing until it is registered with the **Office of the Public Guardian**. A registered LPA can be used at any time, whether you have the mental ability to act for yourself or not.

Depending on the complexity of your property and financial affairs it may be a good idea to get advice from a solicitor before making an LPA. You can get further advice from the **Office of the Public Guardian** about making an LPA, see www.publicguardian.gov.uk for further information.

Court of Protection (COP)

Where someone does not have the capacity to manage their own finances and property - and no previous provision has been made such as a Lasting Power of Attorney - then another person such as a family member or friend can apply to the **Office of the Public Guardian** to be appointed as a Deputy to manage their affairs on their behalf. Information can be found at www.publicguardian.gov.uk. Alternatively you could seek advice from a solicitor.

If there are no friends or family willing or able to undertake this task (or the person has been subject to financial abuse) then the Council may take on this role on their behalf.

Making a will

If you have money or property that you wish to leave in your will to the person you care for, it is important to get accurate legal advice about the best way of doing this so it will not affect their future or benefits.

Your solicitor should be able to advise you on the best way to ensure this, such as setting up a discretionary trust so that any money you leave is protected and will not affect any benefits. It is important that your will is set up correctly, as there are many legal loopholes that could result in your wishes not being fulfilled.

For example, in some instances the Council may have the right to challenge your will to cover the care costs of the individual. Other organisations such as the [Citizens Advice Bureau](#) can offer you advice about this. [Carers Wakefield and District](#) may also be able to help with contacting specialist solicitors for advice and support.

Supporting people with learning disabilities to make a will

The making of a will is a fundamental individual right. Therefore, it is important to inform and encourage the person you care for to get independent help and advice, to exercise this right if they wish to do so. The person you care for may have people who are important in their lives, and they may wish to consider leaving them something. You should seek good legal advice to help you with this.

