

# The Little Oaklands Guide to: Benefits, Finance and Social Work Support



## Benefits

### Universal Credit

If you are looking for work or on a low income, you can apply for Universal Credit (coming in to force in Edinburgh within April 2018 for new benefits claimants). The Universal Credit will cover in one payment what used to be Child Tax Credit, Housing Benefit, Income Support, income-based Jobseeker's Allowance (JSA) income-related Employment and Support Allowance (ESA) and Working Tax Credit). More information at: <https://www.gov.uk/universal-credit>

If you are not sure what you are entitled to, please check your eligibility on the [Entitled to benefits calculator](#). Alternatively, contact [Vocal](#), [FAiR](#), [Kindred](#) or [Contact](#) (more details at the end of this document) for information and advice on benefits, as well as support with applying for them.

## Special Grants and Emergency Support



### Community Care Grant

The Community Care Grant helps you to cope with special difficulties. We will normally make awards by giving goods such as removal expenses, bedding and clothing, storage charges or connection charges furniture such as a sofa, armchair or bed household equipment such as a cooker or fridge. Where this is not possible, we may make cash payments that are tax free and do not have to be paid back.

## Crisis Grant

A Crisis Grant is a sum of money given by the Social Welfare Fund in a crisis. The grant is tax free and you don't have to pay back. You can apply by phoning the Scottish Welfare Fund on 0131 529 5299, or apply for a crisis grant online. The opening times are: Monday to Thursday 10am to 4:45pm and Friday 10am to 3:40pm.

The Scottish Welfare Fund decide on your Crisis Grant application by the next working day. If you are successful in receiving a grant you will receive a text message with a code that can be used to redeem a cash award from a Paypoint Vendor. Find your nearest Paypoint (external link) by simply searching your postcode.

## Emergency food and other support

When you apply for a community care or crisis grant from the Scottish Welfare Fund, we will also offer you other support. This may include debt and welfare rights advice food banks community and other long-term support.

Some food banks can give you support even if you don't have a referral. However, because you can only use a food bank for emergency food for a short time, we want to help you find other support to meet your needs. Many organisations, such as [FAiR](#) (contact details at the end of this document), can refer you to a food bank.

## Disability Benefits

### Eligibility

### Definition of disability

A person is disabled under the Equality Act 2010 -

- if they have a physical or mental impairment

That has a -

- 'substantial' and 'long-term' negative effect on their ability to do normal daily activities



The term disabled recognises that a person has an impairment but in addition physical and attitudinal barriers can make living with that impairment even more disabling. This does not mean you have to have a diagnosis

## Entitlement

### Five benefits/allowances –

1. Disability Living Allowance (DLA)
2. Personal Independence Payment (PIP)
3. Carer's Allowance and Carer's Credit
4. Education Maintenance Allowance (EMA)
5. Employment & Support Allowance (ESA)



### 1. Disability Living Allowance (DLA)

To help with the extra costs of looking after an eligible child who:

- is under 16
- has difficulties walking, and/or, needs more looking after than a child of the same age
- They must have had these difficulties for at least 3 months and expect them to last for at least 6 months
- Two components – care and mobility
- Care paid at three rates – low, middle or high
- Mobility at two – low or high

### 2. Personal Independence Payment (PIP)

To help towards some of the extra costs arising from a health condition or disability -

- based on how a person's condition affects them, not the condition they have
- for eligible working age people, aged 16-64
- replaces adult DLA
- not means tested or taxed and is payable to people in or out of work
- National Insurance contributions are not essential
- you must have been in the UK for 2 out of the last 3 years, and must normally live in the UK
- you must not be subject to immigration control

If you are currently receiving Child Tax Credits, and your young person is continuing to live with you, it might make sense to stay on the CTCs (instead of moving to PIP at 16), as they are generally worth more. You can continue claiming CTC for a child/young person until they are 20 years old, after which

they then have to transfer to PIP (any new benefits claims are under Universal Credit, instead of CTC, since mid April 2018).

### 3. a) Carer's Allowance

If a claim for DLA for a child is successful and they receive middle or high rate of the care component a parent/carer who spends **at least 35 hours a week** caring for the child may be eligible for this allowance

- Receiving this allowance means that a national insurance contribution is paid towards the state pension
- A parent can earn up to £116/wk and still receive this allowance

### b) Carer's Credit

Carers who don't qualify for Carer's Allowance may qualify for Carer's Credit. A person can get Carer's Credit if they're caring for someone for **at least 20 hours a week**. While not being a financial benefit, National Insurance credit helps with gaps in your National Insurance record. This is important, as the amount of State Pension a person will get is based on the record. Income, savings or investments don't affect eligibility for Carer's Credit.

## 4. Education Maintenance Allowance (EMA)

For young people aged 16-19 meeting the criteria below:

### Residency

- Have what's known as 'ordinary residence' - live in one place

### Household income

- Households with one dependent child must be earning no more than £24,421 per year before tax
- Households with more than one dependent child must be earning no more than £26,884 before tax
- Dependent children are those up to the age of 16 and those 16 and 25 in full time further or higher education

### Education

- The young person must be attending school full time
- Or undertaking a full or part-time non-advanced course, in a college of further education or education centre
- Or taking part in an 'activity agreement'

## 5. Employment Support Allowance (ESA)

For working age people (18 and over) with an illness or disability –

- gives financial support if they are unable to work
- can be applied for if they are employed, self-employed or unemployed
- is not affected by the income of the parents/carers

It has replaced Incapacity Benefit and Income Support paid because of an illness or disability.

### Strategies for applying:

In claiming these allowances we have to focus on the challenges, the barriers they face, the extra care and support they need compared to a non-disabled child or young person their own age.

- For one week record all the tasks you carry out to care for your child – we ‘routinise’ what we do and forget that this is not ordinary
- If applying for DLA then make sure to record the number of times you do something and the frequency e.g. day/week etc.
- Mobility is also about supervision needs not just ability to physically walk e.g. your child runs away, need a lot of management outside or in unfamiliar places, get easily fatigued etc.
- Make a note of when it has to be in by – give yourself time to complete the forms
- Do a few sections at a time, get a friend to read through it – have you been consistent?
- This is hard –is there anyone you can speak to?
- Get support – make an appointment with an agency that can assist you to make the claim

(Claire Edwards for Families Together, 2018)

## Social Work Assessment (Section 23)

If your child has a disability or long-term health condition then you are likely to require additional help with family life. The Social Work department of your local authority has a duty to assess the needs of your child. This is called a Section 23 Assessment. Edinburgh has a social work team, which is dedicated to working with children with disabilities.

Be prepared to wait for an assessment (sometimes several months). A social worker will come to your home to assess your child's

needs. The assessment will be based on a range of factors such as your child's health and behaviour, but also your family circumstances

and your home environment. The section 23 assessment should be reviewed every once in a while and particularly when there has been a change in your circumstances/needs.



The type of support provided varies, but is likely to include:

- Getting you a break from caring (or respite care) – examples are: a holiday playscheme, a few hours of help each week in the home, or weekend overnight care for children with high care needs.
- Equipment and adaptations for your home with advice from an Occupational Therapist.
- Providing access to practical assistance and advice on your caring role, for example: with travel, special cutlery, sleep and toileting, signposting to benefits services.

## Carers Assessment

In addition to the assessment of your child's needs you can also request an assessment for your own needs as a carer from your social work department. Often there will be a lot of overlap between your child's needs and your own needs, but considering your circumstances from a different perspective may result in additional services for you to assist you.

## Self Directed Support

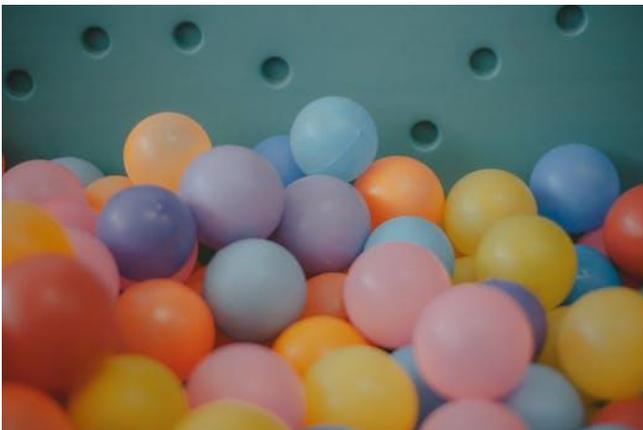
The aim of SDS is to allow anyone affected by disability and ill health, including children, to live a full life by making their own choices rather than having to fit into services that happen to be provided. Your social worker will discuss Self Directed Support with you as part of your child's Section 23 Assessment. You can choose whether to purchase services yourself using a budget (called a Direct Payment) allocated by your social work department. However, you have other options. You can choose to involve another care provider, or ask social work to organise services for you, or choose a mix of these options. It is important to note that if your child's needs are assessed as being low or moderate you may not receive a service or Direct Payment from social work but you may be provided with information about other useful services available.

## Housing

The Section 23 assessment may result in a further assessment by an occupational therapist (OT). The OT will decide whether your child requires aids and adaptations to your house. (Kindred 2018)

## Additional Funding Sources

### Funding for e.g. Equipment, Toys, Furniture and Medical Costs



You can apply for funding from charities and trusts, if what you need can't be obtained through the NHS. Most of the trust funds listed below require detailed financial information and a support letter from a medical professional. [Turn2us](#) can help parents check that they are receiving all the benefits that they are entitled to, and search for trust grants that they can apply to directly.

(Kindred, 2018)

#### **Vocal:**

<https://www.vocal.org.uk/>, Helpline: 0131 622 6666

Vocal is able to advise and assist on how and where to apply for funding for various purposes.

**Family Fund:** <http://www.familyfund.org.uk/> Tel: 01904 550055

The Family Fund is the largest provider of grants to low-income families raising disabled or seriously ill children and young people across the UK.

**React:** <http://www.reactcharity.org/> Tel: 020 8940 2575

React helps families caring for a child with an illness, which is life threatening or has the potential to shorten their lifespan. Their purpose is to provide funding in situations where none is available elsewhere. Here are some examples of how we may help:

- Specialist or Medical Equipment (unavailable through your Health Authority)
- Educational Equipment (to aid your child's development when at home or in hospital)
- Domestic Equipment (household items which contribute to your child's comfort or quality of life)
- Hospital Expenses (travel, food or related costs)

While React's criteria is for children with life threatening illness, they do seem to be able to help some children with significant developmental conditions, which will not necessarily shorten their life expectancy. Some parents have had help funding seating systems, toys and ICT.

**Cerebra:** <http://www.cerebra.org.uk/> Tel: 0800 3281159

Cerebra try help with as many different types of item as possible, if it will directly benefit a child and shouldn't be provided by someone else (NHS, Social Services, LEA). Our grant scheme funds up to 80% of the cost of equipment to help make life easier and more enjoyable for children with neurological conditions. That might be by paying for a trike to allow a little girl who can't ride a standard bike to go on family bike rides or by funding a touchscreen monitor for a little boy who can't use a mouse so he can do his homework and play computer games like his friends.

Cerebra also have a lending library for sensory toys, including bubble tubes, fibre optics and bigger items and books on a range of subjects related to child development.

**The ACT foundation:** <http://theactfoundation.co.uk> Tel: 01753 753900

ACT provides grants to individuals and other charities, principally in the UK, with the aim of enhancing the quality of life for people in need, (specifically the mentally and physically disabled). Items funded include:

1. modifications to homes, schools, hospices etc.
2. provision of specialised wheelchairs, other mobility aids and equipment including medical equipment to assist independent living.
3. Financial assistance towards the cost of short-term respite breaks at a registered respite centre.

**Newlife foundation:** <http://www.newlifecharity.co.uk/index.shtml> Tel: 01543 462 777

Newlife provides grants for essential equipment such as: specialist beds, wheelchairs, communication aids, and much more. Newlife has funded over £6 million pounds worth of equipment grants helping children across the UK.

**Cash for Kids:** <https://planetradio.co.uk/forth/cashforkids/> Tel: 0131 4751300

Forth One radio has a very active charity supporting children and families across the Lothians. They have provided funding for trikes, ipads and other equipment not provided through health or education funding.

**Take a Break Scotland:** <http://takeabreakscotland.org.uk/> Tel: 01904 571093

Take a Break is Scotland's short breaks scheme to support the carers of disabled children, young people and their families. Take a Break grants can be used for a break away, towards leisure activities or outings; sports equipment and much, much more.

**Trefoil:** <http://www.trefoil.org.uk/> Tel: 0131 220 3249 E-mail: [trefoil@wssociety.co.uk](mailto:trefoil@wssociety.co.uk)

Trefoil offers personal development grants to under 25 year olds with additional needs.

**Independent Living Fund Scotland -Transition Fund:** <http://ilf.scot/news-post/ilf-scotland-transition-fund-now-open/> Tel: 0300 200 2022

The fund supports young disabled people between 16 and 21, who are at an important transitional stage in their lives. The fund provides short-term grants for equipment, expenses and technology that facilitate independence.

**Challenger Children's Fund:** <http://www.ccfscotland.org/>

Grants up to £500 towards maintenance clothing, apparatus, equipment, household appliances, furniture, adaptations to home or garden. Sometimes also for holidays. For physically disabled children aged 18 years and under who are resident in Scotland.



**Douglas Hay Trust:** <http://www.douglashay.org.uk/> e-mail: [enquiries@barstowmillar.com](mailto:enquiries@barstowmillar.com)

Grants up to £500 towards for physically disabled children aged 18 years and under who are resident in Scotland. Gives money for holidays, education, computers etc. It also helps with clothing, bedding, shoes and necessary home improvements.

**John Watson Fund:** <http://www.wssociety.co.uk/charities/jwt/>

Grants for educational purposes. For children and young people under the age of 21 who have a physical or learning disability, or who are socially disadvantaged.

**Roald Dahl Marvellous Children's Charity:** <https://www.roalddahl.com/charity/how-we-help/stronger-families-programme/> Tel: 01494 890465

Children and young adults up to 21 years with high rate DLA. For specific neurological or haematological conditions only. Stronger family programme to support families with low income. Grant towards counselling sessions, peer group sessions, art or music therapy sessions, activity days and respite care.

**GoFundMe Crowdfunding Website:** <https://www.gofundme.com/raise-money/> and

**Just Giving Crowdfunding Website:** <https://www.justgiving.com/>

You do not need to be a charity to fund raise for a good cause, such as your child's equipment, toys or private medical procedures.

## Funded or Discounted Holidays

**Vocal Short Breaks Fund:** [www.vocal.org.uk/short-breaks-fund](http://www.vocal.org.uk/short-breaks-fund) Tel: 0131 622 6666

Carers living or caring for someone in Edinburgh can apply to VOCAL's Short Breaks Fund for funding and assistance to take a break from caring.

**The ACT foundation:** <http://theactfoundation.co.uk/> Tel: 01753 753900

Financial assistance towards the cost of short-term respite breaks at a registered respite centre.

**Care for Carers:** <http://www.care4carers.org.uk/> Tel : 0131 - 661 2077

Care for Carers cater for up to 22 carers on each break. The breaks are structured, organised and managed to give each carer the type of break where they can relax and enjoy the freedom of being away from their caring responsibilities. There are some free spaces for this service but carers can also use "self-directed support payments" or budgets to cover costs for the breaks.

**Trefoil:** <http://www.trefoil.org.uk/> Tel: 0131 220 3249 E-mail: [trefoil@wssociety.co.uk](mailto:trefoil@wssociety.co.uk)

Trefoil offers grants to families with children under the age of 18 for a much-needed holiday in the UK.

**The Adamson Trust:** <http://www.theadamsontrust.co.uk/>

Gives financial help with the cost of holidays or respite breaks for young people aged 17 and under with a physical, mental or emotional disability.

**Challenger Children's Fund:** <http://www.ccfscotland.org/>

Grants up to £500 towards holidays. For physically disabled children aged 18 years and under who are resident in Scotland

**Douglas Hay Trust:** <http://www.douglashay.org.uk/>

E-mail: [enquiries@barstowmillar.com](mailto:enquiries@barstowmillar.com)

Grants up to £500 towards for physically disabled children aged 18 years and under who are resident in Scotland. Offers funding for holidays.

**Take a Break Scotland:** <http://takeabreakscotland.org.uk/> Tel: 01904 571093

Take a Break is Scotland's short breaks scheme to support the carers of disabled children, young people and their families.

**React's Holiday Homes:** <https://reactcharity.org/what-we-do/holidays> Tel: 020 8940 2575

Families can apply for a week's holiday at one of our mobile homes around the UK.

## Where to get more information and support:

**Disability Information Scotland:**

[www.disabilityscot.org](http://www.disabilityscot.org)

Helpline: 0300 323 9961

**Vocal:**

<https://www.vocal.org.uk/>,

Helpline: 0131 622 6666

**FAIR (Family Advice & Information Resource):**

[www.fairadvice.org.uk](http://www.fairadvice.org.uk)

Helpline: 0131 662 1962

**Kindred Advocacy:**

[www.kindred-scotland.org](http://www.kindred-scotland.org)

Helpline: 0800 031 5793



**Grapevine Disability Information Service:** [www.lothiancil.org.uk](http://www.lothiancil.org.uk) Helpline: 0131 475 2370  
Part of Lothian Centre for Inclusive Living (disabled people over 16)

**Disability benefits assistance via website:** [www.mygov.scot](http://www.mygov.scot)

If your child/young person has a specific condition e.g. Down's or ASD, then you can get assistance from the charities related to the conditions.

**Citizens Advice Bureau:** <https://www.citizensadvice.org.uk/scotland/>

Providing expertise on all sorts of issues to do with benefits, work, rights, etc. Also, things like management and fundraising, resources such as IT support, tools and training to support advice giving, and help with running campaigns.

**Department of Works and Pensions:** <http://www.dwp.gov.uk/>

The Department for Work and Pensions is here to promote opportunity and independence for all. Supporting people to achieve their potential through employment, helping more people into work and supporting those who can't work. The Department for Work and Pensions is also working to improve rights and opportunities for disabled people. The Office for Disability Issues is the focal point within government to coordinate disability policy across all departments.

**Entitled To (independent benefits calculator):** <https://www.entitledto.co.uk/>

Use the free benefits calculator to see what you can claim and if what you receive is correct. The calculator is anonymous and free to use wherever you have internet access

**Turn2Us:** <https://www.turn2us.org.uk/>

Turn2us is a national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services.

**StepChange Debt Charity:** <https://www.stepchange.org/>

StepChange provide the UK's most comprehensive debt advice service. They help people with debt problems take back control of their finances and their lives.

**You can also get in touch with Oaklands' Family Link Worker, Kirsti Willis, who is happy to offer information on benefits, section 23 and extra funding, signpost to relevant resources and support with form filling/applications: Email: [Kirsti.Willis@oaklands.edin.sch.uk](mailto:Kirsti.Willis@oaklands.edin.sch.uk), Tel: 0131 315 8100. She is at school most days, and can be seen with or without an appointment. She is also happy to come for a visit, if this is more convenient to you.**

*(Thank you for the material: Claire Edwards for Families Together, Kindred and the families at Oaklands School)*