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*For families
with disabled children*

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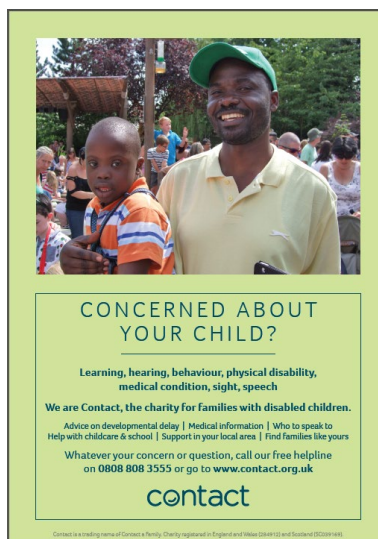
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Money and finance

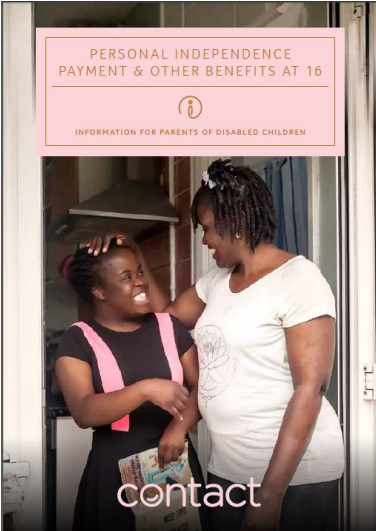
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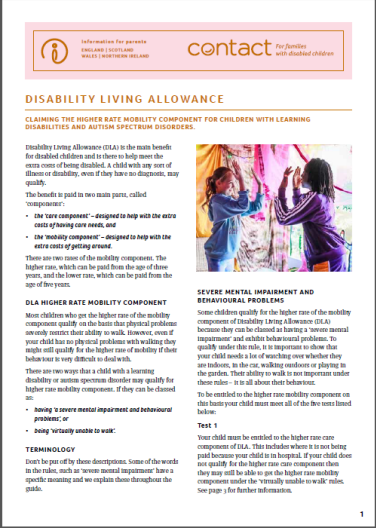
[Claiming Disability Living Allowance for children](#)
How to fill in the form [online]



[Personal Independence Payment and other benefits at 16](#) [online]



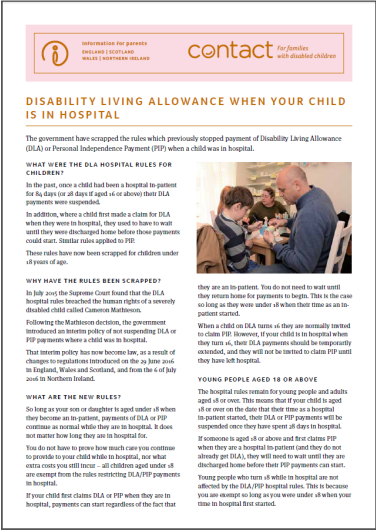
[Disability Living Allowance for children with learning disabilities - high rate mobility component](#) [online]




[Claiming Child Disability Payment – Scotland](#) [online]



[Disability Living Allowance when your child is in hospital](#) [online]



Factsheet: Carer's Allowance [online]
Explains the rules of the main benefit for carers



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CARER'S ALLOWANCE

Carer's Allowance is the main benefit for carers. You might be able to claim if your child receives Disability Living Allowance (DLA) care component at the middle or highest rate or the daily living component of Personal Independence Payment (PIP). For more information about DLA and PIP see our factheets **Claiming Disability Living Allowance for children and Personal Independence Payment (PIP)**.

Carer's Allowance is not means tested. It does not matter what savings you have and most forms of income are also ignored. However, if you work you can only get Carer's Allowance if your earnings after deductions are no more than £123 per week.

HOW DO I QUALIFY FOR CARER'S ALLOWANCE?

- You can claim if you are aged 16 years or over and:
 - you look after someone who gets DLA care component at the middle or highest rate or the daily living component of PIP or a benefit for older people with disabilities called attendance allowance
 - you look after that person for at least 35 hours a week
 - you are not earning more than £123 a week. See below for more details about how your earnings are calculated
 - you are not in full-time education. Generally you're treated as in full-time education if your course is described as full-time by the educational establishment, although there can be exceptions (for example you've been granted an exemption from parts of your course or the course is not a full-time university-type course requiring credit study). Even if your course isn't described as full-time, you still be treated as being in full-time education if it involves 2 hours or more supervised study per week
 - you must not have such a short your immigration status and the length of your presence in the UK

You can only get one award of Carer's Allowance, even if you are looking after more than one disabled person. If you share the care of your child with another person and you each provide at least 35 hours a week care, only one of you can get Carer's Allowance for that child.


HOW ARE MY EARNINGS ASSESSED FOR CARER'S ALLOWANCE?

Only your own earnings are counted. If you have a partner who works their earnings are ignored. In calculating your earnings, the Department for Work and Pensions (DWP) can make certain deductions from your gross wages. This includes not only any tax and national insurance you pay but also deductions for:

- any alternative care costs that you have. This includes any childcare costs that you have while you are working either this is for a disabled child or any other children under 16. If the person you care for is aged 16 or over and you have to pay someone to look after them while you work then these care costs can also be deducted. There is a cap on the maximum amount that can be deducted in this way - this is half of your net earnings. There is no requirement that you pay a registered childcare provider. These costs can still be deducted to long as you pay someone other than a close relative.
- 10 per cent of any pension contributions that you make into a work or personal pension scheme, and
- an amount for any expenses you have that are 'wholly, exclusively and necessarily incurred in carrying out your work and for which you are not or not adequately by your employer. For example, if you have a job expenses or specialist clothing or have to pay for travel between work places (for between work and home does not count).

Your earnings vary they should be averaged out, although the period over which they are averaged is at the discretion of the DWP. If you are self-employed your average earnings will be based on your most recent year's accounts, unless there has been a change in the pattern of your business.

Help with Council Tax bills [online]




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Help with council tax bills

For families with disabled children



Introduction

This guide is about the different schemes that exist for reducing your council tax bill. It is written for families who have a disabled child and the examples given apply mainly to those families, although other individuals may also qualify for help.


The three main schemes for reducing your council tax bill are outlined. It is possible to qualify for help from more than one of these schemes at the same time and it makes no difference whether you are a tenant or a homeowner.

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Help with council tax bills

Factsheet – Universal Credit – claiming for a young person [online]



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UNIVERSAL CREDIT – CLAIMING FOR A YOUNG DISABLED PERSON

Universal Credit is a new benefit for people aged between 16 and 64. It can be paid to people who are out of work and to those who are in employment. It is replacing most of the existing means tested benefits for people of working age with a single monthly payment. This factsheet explains when your child might be able to claim Universal Credit as a young adult and the steps they might have to take to get it.

One your child turns 16 they will normally be expected to claim Personal Independence Payment instead of Disability Living Allowance. However, when they will also have the option of claiming Universal Credit in their own right as a young disabled adult.

Universal Credit is a means tested benefit for people of working age. You normally have to be aged at least 16 to claim Universal Credit, but special rules allow 15 and 16 year olds to claim if:

- they are submitting medical certificates from their GP or
- have established that they have a limited capability for work.

If your son or daughter chooses to claim Universal Credit this can affect the benefits they are receiving. They will stop being treated as a dependent child of yours and this means that Child Benefit, Child Tax Credits and other payments that you receive for them as part of your family will stop.

If your child is aged 16 and wants to claim this more advanced education you will often have a choice. Other than in claiming for them as part of your family or help them claim Universal Credit in their own right. They will need to weigh up which option is likely to bring you most benefit.

WHO IS UNIVERSAL CREDIT?


Universal Credit is a new benefit for people of working age. It can be paid to people who are in employment as well as to those who are not working. It is replacing most of the existing means tested benefits for people of working age with a single monthly payment. It is administered by the Department for Work and Pensions (DWP) and those people are expected to claim it online.

WHICH BENEFITS ARE BEING REPLACED BY UNIVERSAL CREDIT?

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

These are known as the legacy benefits.

Support with mortgage interest [online]



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SUPPORT WITH MORTGAGE INTEREST

If you are a homeowner on means-tested benefits, you might be getting help with your mortgage interest payments. This is known as support with mortgage interest (SMI). In April 2017, the Government intends to scrap these payments and replace them with a new scheme where any help you get is treated as a loan that must be repaid. This factsheet contains frequent references to the Department for Work and Pensions. In Northern Ireland parents will be in contact with the Department for Communities instead.

WHAT IS SUPPORT WITH MORTGAGE INTEREST?

Homeowners who claim certain benefits can get help from the Department for Work and Pensions (DWP) towards the interest that they pay on their mortgage. This applies to the following benefits:

- Income support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit (only if you and any partner have no savings)
- Pension credit

If you are receiving one of these benefits and have a mortgage, or if you have a home improvement loan, you may be getting help from the DWP towards your interest payments. This is called support with mortgage interest (SMI).

Normally you must be on a means tested benefit for nine months before you start to get any SMI. However, once your 'waiting period' is over, the DWP make payments to your lender towards the interest on your mortgage. These payments are currently treated as a benefit and do not have to be repaid.


If you are a homeowner on one of these benefits and you don't know if you're getting SMI or an amount how much you get - check your benefit award letter. This should tell you how much SMI is being paid. Your letter may refer to the payments as help with housing costs.

WHAT IS CHANGING?


The Government intends to scrap the current SMI scheme in April 2017 and replace it with a loan scheme offering payments towards mortgage costs. Under the new SMI scheme any payments that the DWP make towards your mortgage will be treated as a loan that needs to be repaid when your loan is eventually sold or transferred to someone else.

I'M ALREADY GETTING SUPPORT WITH MORTGAGE INTEREST. WILL I BE EXEMPT FROM THESE CHANGES?

No, you won't be exempt. The new rules apply to existing claimants as well as new claimants. If you are already getting SMI you will have the option of either no longer receiving any help towards your mortgage, or signing up for a new SMI loan. This is a special type of loan. Rather than getting a loan now, the loan takes the form of regular payments towards your mortgage interest. The new loan isn't automatically paid to those who already get SMI - you will need to complete a loan agreement first.



Factsheet – Benefits if your child is in residential accommodation [online]



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BENEFITS IF YOUR CHILD IS IN RESIDENTIAL ACCOMMODATION

This factsheet looks at what happens to benefit payments where a disabled child is in residential accommodation. If your child has overnight stays away from home in a residential care or a residential educational setting, some of the benefits you receive are likely to be affected.

This factsheet will explain what happens to your benefits if your disabled child is away from home in any of the following settings:

- residential school or college
- residential care home
- respite or short break placement in a residential setting

HOW WILL IT AFFECT MY BENEFITS?

There are different rules for each benefit. Some may stop altogether, some may be reduced, while others may continue to be paid as usual. It is important that you tell the relevant benefit and Tax Credit offices when your child goes into residential care even if they only go in for a few nights each week.

WHO SHOULD I TELL?

You need to tell each office separately as they do not always pass on information. No one else will do this on your behalf, so tell them as soon as you can to avoid any overpayments.

Disability Living Allowance (DLA) or Personal Independence Payment (PIP)

If you get either of these benefits for your child, contact:

DLA helpline: 0800 121 4400
PIP helpline: 0800 121 4410

Carer's Allowance

If you get Carer's Allowance, contact:

Carer's Allowance helpline: 0800 371 6047

Child Tax Credit

If you get Child Tax Credit contact:

The Childs Office: 0800 371 6047

Child Benefit

If you get Child Benefit contact:

Child Benefit Office: 0300 200 3100


Income Support, Universal Credit or another benefit

Tell the relevant benefit office.

Housing Benefit or Council Tax reduction

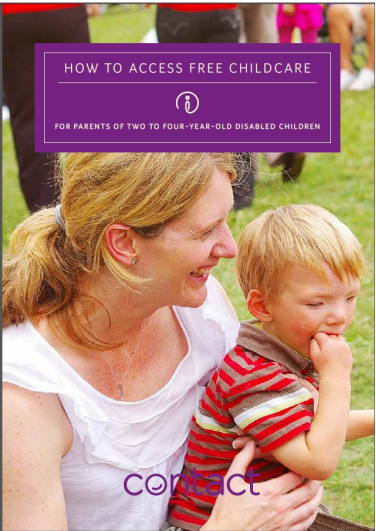
Tell your local council.

The rules for each benefit are explained in detail.

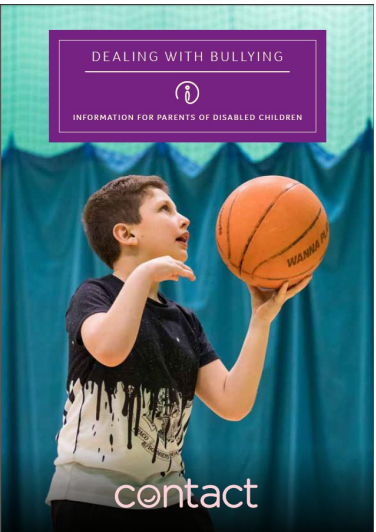


Education and childcare

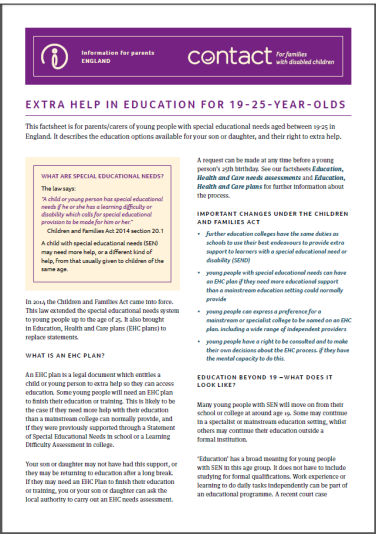
[Childcare – how to access free childcare for two to four year olds](#) [online]



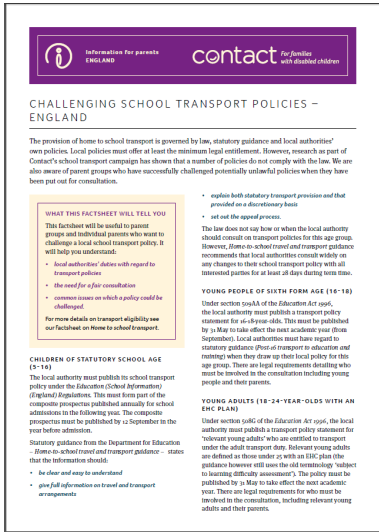
[A guide to dealing with bullying](#) [online]



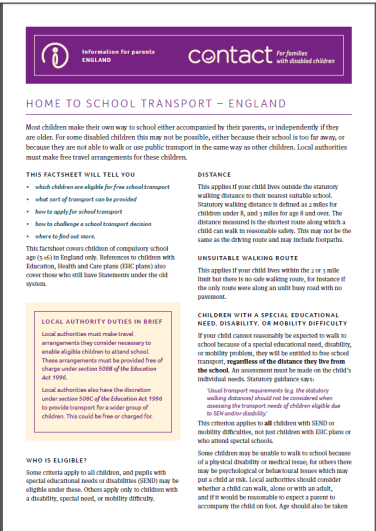
[Extra help in education for 19-25 year olds](#) [online]



[Challenging school transport decisions – England](#) [online]

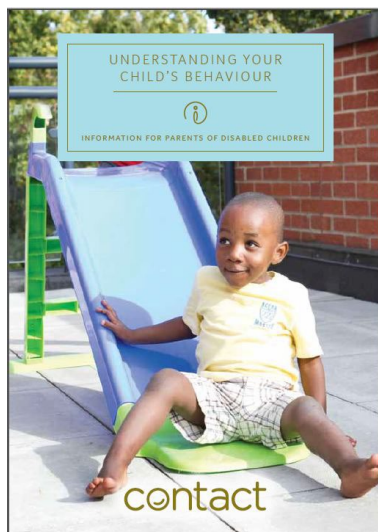


[Home to school transport – England](#) [online]



Behaviour

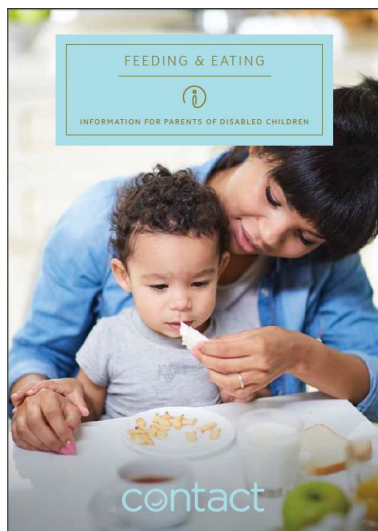
[Understanding your child's behaviour](#) [in print and online]



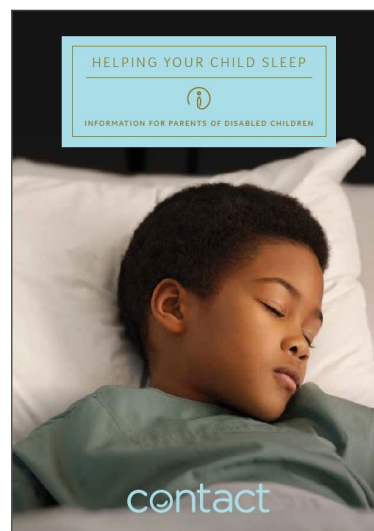
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[Feeding and eating](#) [in print and online]

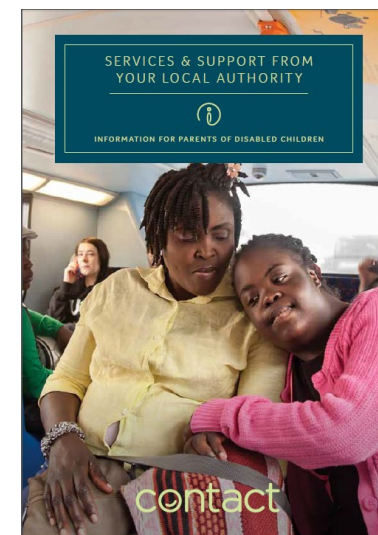


[Helping your child's sleep](#) [online]

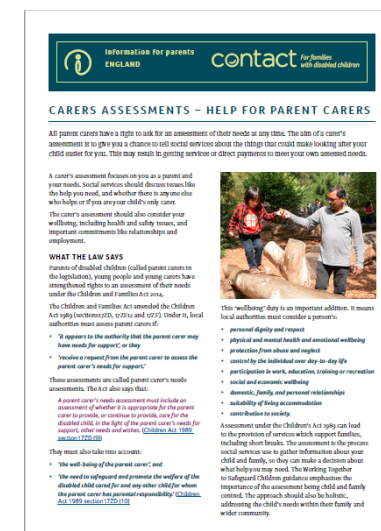


Social care services

[Services and support from your local authority](#) – England
[in print and online]




[Carers' assessments – help for parent carers](#) - England
how parents can access their own support [online]



Family Life

[Short breaks – help for you and your child to take a break](#) – England [online]



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SHORT BREAKS – HELP FOR YOU & YOUR CHILD TO TAKE A BREAK

Many families with disabled children and/or health conditions benefit from regular breaks from their caring responsibilities. Taking a break from caring for your child is not an admission of failure or a sign of giving up; it's a sign that you're doing well. A break is an opportunity to recharge batteries, spend time with others or pursue a particular interest. A break may also allow your child to have a change of scene, try different experiences, have fun and make friends. This may contribute to your child's personal and social development and reduce social isolation. It can also be helpful to get your child used to spending time in different settings and with other people as they grow up, in the event you need to leave them with someone in the future.

WHAT ARE SHORT BREAKS?

Local authorities have legal duties to provide breaks for carers and disabled children, called 'short breaks' and make it clear how families with disabled children can access them. Short breaks come in a variety of forms. Each one can last from just a few hours to a few days, and occasionally longer, depending on the type of provision and the needs of your child and family. Short breaks can include:

- Day care at home**
This includes sitting or care assistant schemes, which provide someone to sit with or 'babysit' your child while you do another activity. They can also be useful for preparing children and parents for overnight placements in a later stage.
- Overnight short breaks**
Taken in your own home, or an overnight sitting or nursing service if your child needs it – this may include a hospital at home service for children with complex disabilities and palliative care needs.
- Day care away from home**
This includes respite, playgroups, after school and weekend clubs, young clubs, summer holiday play schemes, sports activities, for example football, cycling or martial arts, music, art and drama activities.
- Residential breaks**
Where your child stays in a residential home, special unit or hospital or hospital – typically they offer both indoor and outdoor activities as well as having staff to provide nursing care and support as needed.



Family link schemes
Where your child stays with another family on a regular basis or occasionally.


Support for disabled children/young people
To access services in external settings, for example with the support of a befriending, sitting or respite service.

WHAT DOES THE LAW SAY ABOUT SHORT BREAKS?

The Chronically Sick and Disabled Persons Act 1970
Creates a right for disabled children to receive social care services, including short breaks, when they are assessed to be necessary to meet their needs. Under this Act, the duty to provide services to the individual disabled child and does not extend to other members of the family.

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[Introduction to the Care Act 2014 – England](#) [online]



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INTRODUCTION TO THE CARE ACT 2014 – ENGLAND

The Care Act 2014 came into force on 1 April 2015. The Act is accompanied by new regulations and statutory guidance, which replaced the system for providing support and services for disabled adults aged 18 or over and their carers. The Act also includes new rights for families with a child who may need support to prepare for the transition to adult services, and also young carers who are supporting a disabled child or young person. This may mean in getting services or direct payments to meet your own assessed needs.

The aim of the Care Act 2014 is to get a full picture of the person and what needs and goals they may have. The local authority will then consider whether any of the needs identified are eligible for support.

The detail on how local authorities implement the Act and regulations is in the [Care and support statutory guidance](#). Local authorities should also make available information about the process. Contact your local authority or visit their website for further information.

Changes to funding for care and eligibility will come into force later in April 2016.

DUTIES ON LOCAL AUTHORITIES


Local authorities have legal duties when they make any decisions in a care's assessment. These duties also apply when they plan for a young person's transition to adult services, and for a disabled adult's care and support needs. Under the Act, the local authority must 'promote the wellbeing of disabled adults and their carers'.

This means they must consider a person's:


- domestic, family and personal relationships
- suitability of living accommodation
- contribution to society

They must also:

- provide or arrange services that will *contribute* towards preventing, delaying or reducing a person's needs for care and support
- liaise and coordinate services with the local Clinical Commissioning Group (CCG) and NHS
- establish and maintain an independent and advice service relating to care and support for adults and carers
- participate in work, education, training or recreation
- social and economic wellbeing



[Relationships and caring for a disabled child](#) [online]




RELATIONSHIPS & CARING FOR A DISABLED CHILD

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INFORMATION FOR PARENTS OF DISABLED CHILDREN



[Personal budgets in England](#) overview of personal budgets [online]



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PERSONAL BUDGETS

A personal budget sets out the amount of money that is available to spend on support for your child, to meet their assessed needs. This money may come from your local social services team, local education department, or in some cases from your NHS clinical commissioning group (CCG). If you receive funding from the NHS this is known as a personal health budget.

Having a personal budget should mean that it is much clearer what money is available so that the support that your child has been assessed as needing is shared. It also means that you can have more involvement in deciding how that money should be spent.

Having a personal budget does not mean that your child will get any extra funding. However, it should mean that you have more say in how the money that has been allocated is spent. In some circumstances you may have the option of getting direct payments, which you can use to buy support for your child rather than have it arranged for you.

WHAT ARE THE ADVANTAGES OF HAVING A PERSONAL BUDGET?

In principle, having a personal budget should provide your family with more choice and control over how your child's needs are met. You should:

- have more say in what outcomes you want to achieve for your child (an outcome is how the extra help will benefit your child, for example joining in at school or activities or being better able to communicate with others)
- know how much money is available to help the support your child needs to meet these outcomes
- have more involvement in creating a plan for how your child's needs will be met
- have a choice over how the money is being spent. For your child's best and wellbeing, including in some circumstances, the right to ask for a direct payment so you can buy and manage their services yourself. This money you should be able to spend the money in ways that you want, as long as it meets your child's needs, so long as the agreed outcomes are met.




HOW MUCH CONTROL WILL I HAVE OVER MY CHILD'S PERSONAL BUDGET?
There are four different ways a personal budget can be managed. The amount of control that you have over how your child's needs are met will vary depending on which of these options are used.

Direct payments
This is where you receive the money yourself so you can buy the support that your child needs. Using direct payments means you will have a lot more control and choice over how your child's needs are met. However, it also involves more responsibility for you in managing those services.

You may decide to use direct payments to buy a service from a provider, for example a care agency, or to use a temporary team or short break service. Alternatively, you may decide to employ someone to support your child and this means you would have all the legal responsibilities of an employer.

Every local authority must ensure that there is a service in their area offering advice and information on setting up and managing direct payments. You should be able to find out who that is by contacting your local authority.

[Fathers](#) – for fathers of disabled children [online]




FATHERS

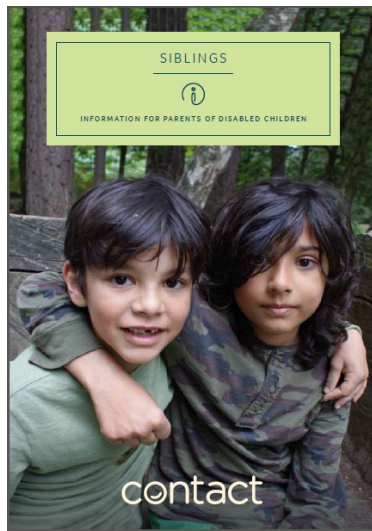
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INFORMATION FOR PARENTS OF DISABLED CHILDREN



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[Growing up, sex and relationships - for young disabled people](#) [online]



Health

[Concerned about your child](#) Professionals who can help [in print and online]



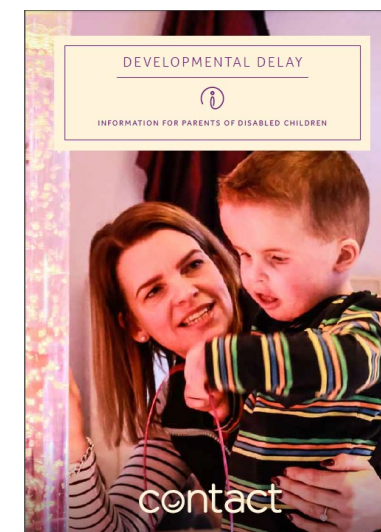
[Grandparents](#) – [online]



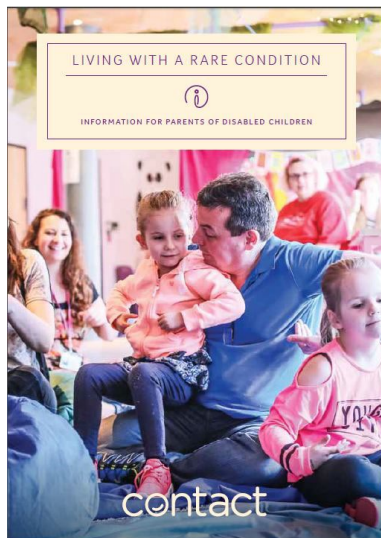
[Growing up, sex and relationships - for parents of young disabled people](#) [online]



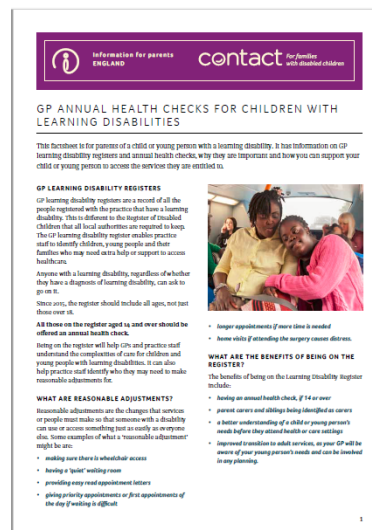
[Developmental Delay](#) - help for concerned parents, with developmental milestones [in print and online]



[Living with a rare condition](#) – for parents of children who have a rare condition [in print and online]

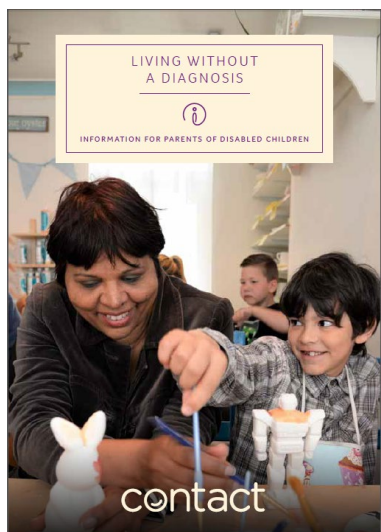


[GP annual health checks for children with learning difficulties](#) – how to access health support [online]



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[Living without a diagnosis](#) – if your child doesn't have a diagnosis or if you are waiting for one [in print and online]



Reports and research

We publish a number of research, reports and campaign briefings, see www.contact.org.uk/research

Parent Carer Participation

To find information and resources for parent carer forums, see <http://www.contact.org.uk/pcp/resources>

For parent support groups

To find resources for local and national support groups, see <http://www.contact.org.uk/lgn>

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