



Physical  
health &  
wellbeing



Support for life

# Benefits for the disabled and seriously ill

*There are over 12.9 million people with a limiting long term illness, impairment or disability in the UK. The most commonly reported impairment types include those that affect mobility, stamina/breathing/fatigue and dexterity. 57% of all people aged 80 and over reported a disability.<sup>1</sup>*

There is a wide range of disability-related financial support, including benefits, tax credits, payments, grants and concessions. This guide to benefits and entitlements will help you understand what you might be able to claim when you've become sick or disabled. All benefits depend on your eligibility, which will require assessment by the DWP, but you can also find out about eligibility, claiming and more information on the [www.gov.uk](http://www.gov.uk) website under the relevant headings.

## Non-means tested benefits

Some benefits are not means tested as they help you with extra care needs you may have due to your disability or long term health condition.

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

PIP is gradually replacing DLA for people aged 16 to 64 with a long-term health condition or disability. The rate depends on how your condition affects you and you will need an assessment to work out the level of help you get.

### Attendance Allowance

You may be able to claim Attendance Allowance if you cannot look after yourself anymore due to your health condition or disability. This benefit is for people over the age of 65.

## Means tested benefits

Means tested benefits either replace earnings, top up your income (tax credits) or help you with essential costs (Housing Benefit)

### Employment and Support Allowance (ESA)

You can claim this benefit if you are unable to work due to your condition or disability. ESA offers financial support or personalised help so that you can work if you're able to. The financial part of ESA is either contribution-based - when you've paid enough National Insurance contributions - or income related - you can get this if you have no or a low income. You can't claim ESA when you are on Statutory Sick Pay, which lasts for 36 weeks. Once SSP runs out you can then make a claim for ESA.

#### Work Capability Assessment

You must have this assessment to see to what extent your illness or disability affects your ability to work.

### Child Tax Credit

Child Tax Credit is a benefit for those who are responsible for a child or qualifying young person that normally lives with you, if your total household income is below £16,105.00.

## Home and housing

### Housing Benefit

You may be able to get Housing Benefit to help pay your rent if you're a tenant on a low income. You may also be eligible for this even if you're working. It's paid by your local council. Housing Benefit can pay for part or all of your rent, depending on your income and circumstances

### Support for Mortgage Interest (SMI)

Support for Mortgage Interest helps to pay towards interest payments on your mortgage. You can claim it if you are on income-related ESA. You can make a claim this benefit after 13 weeks of receiving ESA.

### Disabled Facilities Grant

If you're disabled and need to make changes to your home to enable your mobility or heating in the home you can apply for a grant from your local authority.

### Council tax reduction

Check with your local council to find out about their Council Tax Reduction scheme.

## Vehicles and transport

You may be able to apply for the following:

### Exemption from paying vehicle tax

If you own a vehicle and you are the registered owner and if you are eligible you can apply for full exemption from paying vehicle tax or you can claim a 50% reduction in vehicle tax if you get the PIP standard rate mobility compensation.

### Blue Badge parking benefits

You can request a blue badge if you have severe mobility difficulties and travel either as a driver or passenger of the car.

#### Blue Badge Eligibility tool

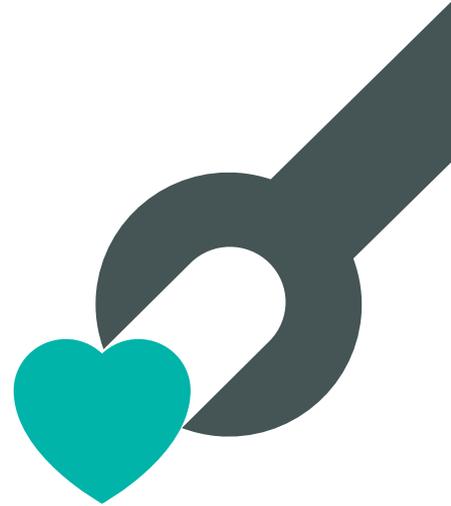
[www.gov.uk/apply-blue-badge](http://www.gov.uk/apply-blue-badge)

### Disabled persons bus pass or railcard

You may be eligible for a bus pass, a Disabled Persons Railcard or both. A Disabled Persons Railcard gives you 1/3 off Standard and First Class Anytime, Off-Peak and Advance fares for you and a friend for just £20 for a whole year.

### Help to buy or lease a car from the Motability scheme

The Motability Scheme can help you with leasing a car, powered wheelchair or scooter. Eligibility criteria for this scheme are the same as for vehicle tax exemption (above).



## Working benefits

### Working Tax Credit

You may be eligible for Working Tax Credit if you work a certain number of hours per week in a paid job and have an income below a certain level.

### Income Support

You may be eligible for topping up a low salary by claiming Income Support. However you cannot claim this if you're already on ESA.

### Access to Work grant

An Access to Work grant can pay for practical support if you have a health condition or disability and will help you to either start working, stay in work or move into self-employment. How much you get depends on your circumstances, the money doesn't have to be paid back and it won't affect your other benefits.

## Other benefits

### Industrial Injuries

#### Disablement Benefit (IIDB)

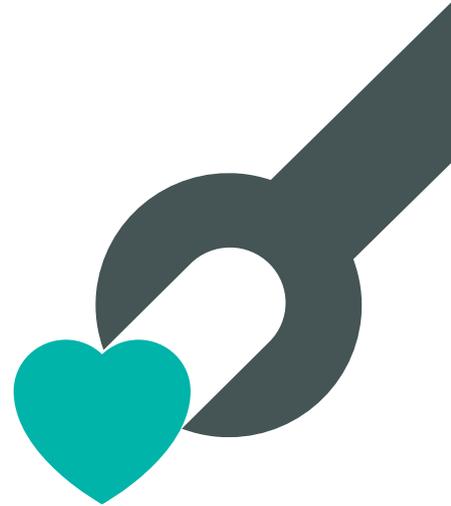
If your disability or illness was caused at work you may be able to claim IIDB. You won't be able to claim if you're self-employed and must have been working for an employer or taking part in approved training.

### VAT relief

You won't be charged VAT on products designed or adapted for your own personal or domestic use or the installation, repairs or spare parts related to these products. Both the product and your disability will have to qualify. Your supplier may be able to advise you on this and give you a form to confirm that you meet the disability conditions to claim this relief.

### Constant Attendance Allowance

You can claim Constant Attendance Allowance if you need daily care and attention due to a disability and are getting an Industrial Injuries Disablement Benefit.



## Further sources of help

[www.gov.uk](http://www.gov.uk)

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

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

[f /BenSupport4Auto](https://www.facebook.com/BenSupport4Auto)

[t @BenSupport4Auto](https://twitter.com/BenSupport4Auto)

**Free, confidential helpline:**  
**08081 311 333**

Ben - Motor and Allied Trades Benevolent Fund. Lynwood Court, Lynwood Village, Rise Road, Ascot SL5 0FG. A charity registered in England and Wales (no.297877) and Scotland (no.SC039842). Registered with the Homes and Communities Agency (no. LH3766).

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