



Factsheet

Financial help for families caring for a child with complex health needs

When bringing up a child with disabilities, it's important to make sure you're getting all the financial help you're entitled to. Some benefits are based on your child's needs and you will be eligible to receive them regardless of your income. Others depend on your income and savings. Don't be afraid to ask for help when completing the forms for some of these allowances, as they can be quite complex and time-consuming.

Disability Living Allowance (DLA)

DLA is made up of two parts:

- A care component for children who need extra attention or supervision. This is paid at three different rates, depending on how much help the child needs.
- A mobility component for children who need help with getting around. This is payable at two different rates, depending on the severity of the mobility problem. The higher rate can be paid from age three and the lower rate from age five.

Your child may qualify for either or both of these components, so you should give as much information as possible about the care and support your child requires. It can also help if your doctor is able to give information to support your claim. DLA is currently changing; for example, in future when a young person reaches 16 they will have to apply for the new Personal Independence Payment (PIP). For more information see:

www.gov.uk.

Carer's Allowance

You may be eligible for the Carer's Allowance if your child gets the care component of DLA at the middle or higher rate, and if your earnings are within the current limits.

For more information see: www.gov.uk.

Jobseeker's Allowance

You may be entitled to two premiums:

- Disabled Child Premium: if you are responsible for a child or young person under the age of 20, you will get this premium if the dependent is getting DLA, or is no longer receiving DLA because of admission to hospital or is registered blind. The Disabled Child Premium can be awarded in addition to other premiums, although there will be no entitlement if the child or the young person has capital of more than £3,000.
- Carer Premium: you can claim this premium if you or your partner are getting Carer's Allowance or have claimed Carer's Allowance but could not be paid it because the person who claimed already had another higher benefit. The Carer Premium is payable for eight weeks after a Carer's Allowance award ceases. It can be awarded in addition to other premiums and can be paid to both you and your partner.

For further information go to: www.gov.uk

Transport costs to hospital for treatment

If you are on Income Support or income-based Jobseeker's Allowance, you can claim help with travel costs to and from hospital when escorting your child for NHS treatment. You can obtain a refund of your fares directly from the hospital if you can prove you are in receipt of benefits.

For more information visit: www.nhs.uk.



Community Care Grant or Loan

If you are on Income Support, you may also be entitled to a Community Care Grant from the Social Fund if you need help to pay for something you can't afford from your weekly benefit, such as fares to visit your child in hospital, bedding, clothing, laundry or safety items. Alternatively you could be offered a budgeting loan, which you will have to pay back over an agreed time.

For more information visit: www.gov.uk.

Tax credits

If you or your partner go out to work, you may be eligible for Child Tax Credit and/or Working Tax Credit. Both include extra payments for a child who gets DLA. For more information visit:

www.hmrc.gov.uk

Family Fund

The Family Fund, funded by the Government in all four countries of the UK, gives grants to families with a severely disabled or seriously ill child who falls within their disability and income criteria. When applying for a grant, you can ask for anything that will help to make life easier as long as it is related to your child's care needs. You could, for example, request funding for practical items such as a washing machine, tumble dryer, clothing, bedding or play equipment, or for activities such as holidays, outings or driving lessons. For more information, contact the Family Fund via the website:

www.familyfund.org.uk.

Road Tax Exemption (Vehicle Excise Duty)

If your child receives the higher rate DLA mobility component, you should have been sent a Vehicle Excise Duty (VED) exemption form by the Department for Work and Pensions.

For more information visit: www.gov.uk.

Further Information

The benefits system is complicated and changes frequently, so always get advice about claiming if you are unsure. The following organisations and resources can help:

- Disability Benefits Centre – for advice on DLA, PIP and other benefits. Various helpline numbers are listed on their website: www.gov.uk
- The Department for Works and Pensions does not provide a general helpline so if you wish to speak to someone, call the Disability Benefits Centre mentioned above
- Contact a Family factsheet 'Benefits, Tax Credits and other financial assistance' at www.cafamily.org.uk and Contact a Family helpline on 0808 808 3555
- Citizens Advice Bureau – regional numbers can be found at: www.citizensadvice.org.uk
- Local welfare rights adviser – ask your local council to put you in touch.

This factsheet was written in May 2014. Please be aware that benefits and allowances frequently change, therefore we encourage you to seek up-to-date welfare rights advice from agencies such as the Citizens Advice Bureau.