

MONEY  
MATTERS  
FOR  
EVERY



CHILD

A GUIDE ON ENTITLEMENTS FOR FAMILIES IN SURREY



This booklet is about financial help for anyone who is caring for a child or a young person on a day to day basis. This can include parents, grandparents or other people who have the overall responsibility for day to day care of a child. It does not cover people who are foster parents, or who are child minders.

Claiming benefits has always been a difficult area – the many rules and regulations make it hard to know which benefits may apply.

This booklet aims to identify which benefits families have a right to claim, and will also signpost you to other agencies who can offer further help and advice.

This information has been compiled by the staff at Surrey Welfare Rights Unit and has been printed with the support of Lloyds Bank Foundation.

Surrey Welfare Rights Unit    Registered Charity No. 1062826    3<sup>rd</sup> edition

Front Cover: Original artwork by Amy Zealey

# CONTENTS

INTRODUCTION .....	5
1. DEFINITIONS .....	6
1.1 Who is a child? .....	6
1.2 Who is a qualifying young person? .....	6
2. PREGNANT OR RECENTLY HAD A BABY .....	8
2.1 Statutory Maternity Pay .....	8
2.2 Maternity Allowance .....	9
2.3 Statutory Adoption Pay .....	10
2.4 Leave and pay for Partners .....	10
2.5 Sure Start Maternity Grant .....	12
2.6 Healthy Start Scheme .....	13
2.7 Help with NHS health costs .....	14
3. COMMON FAMILY BENEFITS .....	15
3.1 Child Benefit .....	15
3.2 Child Tax Credit .....	18
4. EXTRA HELP WITH FAMILY INCOME .....	23
4.1 Income Support .....	23
4.2 Jobseeker's Allowance .....	26
4.3 Pension Credit .....	29
4.4 Working Tax Credit .....	30
4.5 Housing Benefit .....	33
4.6 Council Tax Support Scheme .....	38
4.7 Help with mortgage costs .....	39
4.8 The Benefits Cap .....	41
5. OTHER ENTITLEMENTS AND FINANCIAL HELP .....	43
5.1 Help with NHS costs .....	43
5.2 Local Assistance Scheme .....	45
5.3 Other Financial Help .....	45
5.4 Family Fund .....	46
5.5 Warm Home Discount .....	47
6. HELP WITH THE COSTS OF EDUCATION .....	48
6.1 Free school meals .....	48
6.2 Free school transport .....	49
6.3 School uniforms .....	50
6.4 School trips .....	50
6.5 Free early education for two year olds (FEET) .....	51

7.	YOUNG PEOPLE AGED 16-19 .....	52
7.1	Changes to the education and training leaving age.....	52
7.2	Career advice .....	52
7.3	Training schemes for young people .....	53
7.4	Child Benefit and Child Tax Credit .....	53
7.5	Working Tax Credit.....	54
7.6	Impact of leaving education/ approved training on Council Tax Support and Housing Benefit.....	55
7.7	Impact on Severe Disability Premium.....	55
8.	HELP FOR YOUNG PEOPLE 16-19 IN EDUCATION .....	56
8.1	16-19 bursaries .....	56
8.2	Help with transport costs .....	56
8.3	Care to Learn .....	58
9.	YOUNG PEOPLE AGED 16-19 NOT IN EDUCATION OR APPROVED TRAINING OR EMPLOYMENT.....	59
9.1	Jobseeker's Allowance.....	59
9.2	Severe Hardship Payments.....	59
10.	BENEFITS WHEN A PARENT IS SICK OR DISABLED .....	61
10.1	Employment and Support Allowance.....	61
10.2	Personal Independence Payment .....	62
10.3	Carer's Allowance .....	66
11.	EXTRA HELP IF A CHILD OR YOUNG PERSON HAS A DISABILITY .....	68
11.1	Disability Living Allowance .....	68
11.2	Passport to other benefits and help.....	75
11.3	Tax Credits.....	76
11.4	Young people with disabilities: benefits available in full time education .....	76
11.5	Disability Living Allowance/Personal Independence Payments - claimant aged over 16 .....	77
11.6	Income-related Employment and Support Allowance.....	77
11.7	Housing Benefit and Council Tax Support.....	78
	Appendix 1 – Universal Credit.....	79
	Appendix 2 – Immigration Rules .....	80
	Appendix 3 – Keeping Children Safe .....	81
	Appendix 4 – Surrey Citizens Advice Bureaux .....	82
	Appendix 5 – Organisations that are there to help .....	83

**Note:**

The information in this booklet is general information only and is intended to help you identify which benefits might be appropriate.

If you need more specific information, please contact your local Citizens Advice Bureau or one of the other agencies listed at the back of this booklet.

The information in this booklet is correct at the date of publication – but please remember that benefits rules and amounts payable change regularly.

## INTRODUCTION

When this booklet was planned it was anticipated that major changes to the benefits system would be in place, with Universal Credit and Personal Independence Payment fully implemented for new claimants and a programme of migration to the new system, for existing claimants, well under way.

Instead, as of October 2014, Universal Credit is only being claimed by a small number of childless clients in roll-out areas (not Surrey) and there are many delays in Personal Independence Payment implementation, including lengthy waits for assessment.

As part of the government's welfare reform, changes such as the Benefits Cap were introduced in 2013. Important changes that have taken place in the first part of 2014 include a tightening up of the benefits rules for foreign nationals and increased conditionality and sanctions relating to Jobseeker's Allowance. Changes to education and training requirements for young people may have an effect on child benefit and child tax credits.

There is still a lot of uncertainty in relation to Universal Credit and it will not affect Surrey families until 2015 at the earliest. Hence we have not made detailed references to it and will update you when we have more details. For a brief overview of the scope of Universal Credit please see Appendix 1

Other future changes that are planned have been highlighted by **"Future Change Alert"**

We hope that this booklet will help families to access some of the millions of pounds of benefits that go unclaimed each year.

Surrey Welfare Rights Unit

# **1. DEFINITIONS**

## **1.1 Who is a child?**

For Child Benefit, you are a child up until your 16th birthday. For Child Tax Credit, you are a child until the 1<sup>st</sup> of September after your 16th birthday.

For all other benefits, you can claim benefits in your own right when you reach your 16th birthday – but only if your parents or guardians no longer claim Child Benefit for you. If Child Benefit is still being claimed for you, then you remain part of your parent's or guardian's family.

Note that if you get married, you no longer count as a child – even if you are still at school or college.

## **1.2 Who is a qualifying young person?**

For Child Benefit and Child Tax Credit, you can become a qualifying young person if you have reached 16 and are either at school or college, following a non-advanced course, or if you are in “approved training”. If this applies, your parent or guardian can continue to claim Child Benefit and Child Tax Credit until your 20th birthday unless you leave education before then.

You must be doing at least 12 hours at school or college. Non-advanced education includes GCSEs, AS and A levels, International Baccalaureate, NVQ level 3 and below, BTEC and OCR Nationals and 16-19 Study programmes.<sup>1</sup>

Degree level courses, HND and NVQ level 4 count as higher education and you will not be eligible for Child Benefit and Child Tax Credit.

“Approved training” is unpaid and can include traineeships and some apprenticeships. It does not include training that is provided by your employer as part of your contract of employment.

---

<sup>1</sup> 16-19 Study programmes are new and a result of changes to the age to which young people are required to stay in further education or training.

### **1.3 Leaving school or college**

You can remain a qualifying young person for a short period after leaving school, college or approved training – see sections on Child Benefit and Child Tax Credit for specific information.

### **1.4 Responsibility for a child**

To claim benefits for a child or qualifying young person, you must normally be “responsible” for that child. In many cases, it is clear who has responsibility for looking after a child - for example, if the child lives with you and you look after all the day to day needs of that child.

### **1.5 What about shared care?**

If a child lives for part of the week with one parent, and the other part of the week with the other parent, the situation is more complicated. Child Benefit and Child Tax Credit cannot be split between two parents, even if each cares for the child for half of the week.

If the parents cannot agree who claims the benefit, Her Majesty’s Revenue and Customs (HMRC) – formerly Inland Revenue - will decide who can claim. If you are in this position, seek advice from one of the agencies at the back of this booklet.



## **2. PREGNANT OR RECENTLY HAD A BABY**

Having a baby can make a difference to your income; and also to the benefits that you are entitled to. You should check carefully through this and the next 2 sections to make sure that you are claiming everything that you are entitled to.

### **2.1 Statutory Maternity Pay**

If you were an employee when you became pregnant and continued to work for the same employer for at least the first six months of your pregnancy, then you may be entitled to Statutory Maternity Pay. You must have been earning an average of at least £111 per week in the 8 weeks before the 15<sup>th</sup> week before the Expected Week of Confinement but you do not need to have paid any National Insurance contributions.

You can receive Statutory Maternity Pay for 39 weeks. You get 90% of your usual wages for the first 6 weeks and then you get a flat rate of up to £138.18 for the remaining 33 weeks. You may get less than £138.18 if your normal wages are lower than this amount.

Statutory Maternity Pay is paid by your employer in the same way as your normal wages. You do not need to fill in a claim form, but you must tell your employer, in writing, at least 28 days in advance of the date that you want your Statutory Maternity Pay to begin. The earliest you can begin the period is 11 weeks before your baby is due.

You cannot work for your employer while you are receiving Statutory Maternity Pay except for up to 10 'keeping in touch days'. In general you cannot work for another employer during Statutory Maternity Leave although there are complex rules that allow some exceptions in very limited circumstances (and you may be able to undertake some self-employment). At the end of the Statutory Maternity Pay period, you can decide whether you want to return to work or not. You are not obliged to return to work just because you have received Statutory Maternity Pay.

## 2.2 Maternity Allowance

If you are not entitled to Statutory Maternity Pay, you may be able to claim Maternity Allowance instead if you have worked for at least 26 weeks during a test period of 66 weeks ending the week the baby is due. You do not need to have worked for the same employer – you can add together several different short periods of either employment or self-employment. You must have earned at least £30 per week.

Maternity Allowance is paid through the Jobcentre Plus for 39 weeks. If you were employed the amount is worked out by taking your pay over any 13 weeks of work during the 66-week test period, and calculating 90% of the average wage. You are paid the lesser of 90% of earnings or £138.18 per week. You can choose which 13 weeks of pay to use and they do not have to be consecutive.

If you were self-employed a different method of calculation is used dependent on whether you have paid Class 2 National Insurance contributions for at least 13 weeks (if you have you automatically qualify for MA of £138.18 a week).

Maternity Allowance has no lower age limit – so you can apply if you are under 16 and expecting a baby (as long as you have worked for 13 weeks and earned at least £30 per week).

You can claim Maternity Allowance using form MA1, which is available from your ante-natal clinic or from your local Jobcentre Plus office, or can be downloaded from [www.gov.uk](http://www.gov.uk). Maternity Allowance can be backdated for up to 3 months if you are claiming after your baby is born – but you must claim before your baby is 3 months old if you want to get the full 39 weeks of benefit.

### **New rules for Maternity Allowance based on spouse's or civil partner's self-employment**

If you do not qualify for either Statutory Maternity Pay, or Maternity Allowance under the usual rules, you may be entitled to Maternity Allowance if you have helped your spouse or civil partner with their self-employment. The spouse/civil partner needs to have paid Class 2 National Insurance contributions for at least 26 weeks of the 66 weeks prior to your expected week of confinement and you need to have assisted him/her for at least part of these 26 weeks.

Maternity Allowance on this basis is paid at the rate of £27 a week for up to 14 weeks. It can apply if your expected week of confinement begins on or after 27<sup>th</sup> July 2014.

### 2.3 Statutory Adoption Pay

If you adopt a child you may be able to claim **Statutory Adoption Pay**. Your adopted child must normally have been placed with you by a recognized agency under UK law, although it is sometimes possible to claim Statutory Adoption Pay if you have adopted a child from abroad – seek further advice.

Statutory Adoption Pay is paid by your employer, and the rules are similar to Statutory Maternity Pay – you must have worked for at least 26 weeks for your employer by the time you are notified you have been matched with a child and earn at least £111 per week. Statutory Adoption Pay is paid for 39 weeks. Statutory Adoption Pay is the lesser of 90% of your average earnings or £138.18

### 2.4 Leave and pay for Partners

If you have recently had, or adopted a baby, your partner may be able to take **Paternity Leave** and may also be able to claim **Statutory Paternity Pay**. There are two types of Paternity **Leave**: Ordinary and Additional. Ordinary Paternity Leave can be taken for up to 2 consecutive weeks during the first 8 weeks after the baby is born or adopted. You do not need to be entitled to Maternity Allowance, Statutory Maternity Pay or Statutory Adoption Pay.

In most circumstances Additional Paternity **Leave** can only be taken between 20 weeks and 1 year after the child is born or adopted. You must have been in receipt of Maternity Allowance, Statutory Maternity Pay, or Statutory Adoption Pay and this must have stopped as a result of your returning to work; this means it only applies if there is unused maternity/adoption leave.

Additional Paternity **Leave** can be taken for a maximum of 26 weeks. In most cases, however, 19 weeks is the longest period that can be paid, as Statutory Paternity **Pay** in this additional period cannot usually start until 20 weeks after the birth and can only be paid until the end of the your 39-week maternity or adoption pay period.

A partner can be married or unmarried, and can be a same-sex spouse or partner. To receive either type of Statutory Paternity **Pay** while on paternity leave, your partner must have worked for the same employer for at least 26 weeks by the 15<sup>th</sup> week before the baby is due; and must earn an average of at least £111 per week in the 8 weeks before the 15<sup>th</sup> week before the Expected Week of Confinement. Your partner must not work while receiving Ordinary Statutory Paternity Pay, and must tell their employer, in writing, at least 28 days before they want their Statutory Paternity Pay to start.

To receive Statutory Paternity Pay during the Additional Statutory Leave period, your partner must meet the conditions for Ordinary Statutory Paternity Pay and have continued working for the same employer until the week before the Additional Paternity Pay period begins. They must have given written notice at least 8 weeks before the Additional Statutory Paternity Pay Period is to start.

Your partner cannot work for the employer paying Statutory Paternity Pay except for up to 10 'keeping in touch days'. In general your partner cannot work for another employer during Statutory Paternity Leave. There are complex rules that allow some exceptions in very limited circumstances similar to those governing you working for another employer or being self-employed during maternity leave. Your partner will be able to keep the Additional Paternity Pay even if he doesn't return to work at the end of the Additional Paternity Leave Period.

Statutory Paternity Pay is £138.18 per week, or 90% of your partner's normal wages if this is a lower amount.

### **Future change alert**

The government plans to introduce a new scheme of Statutory Shared Parental Pay (SSPP) for employees to replace additional Statutory Paternity Pay. This is likely to affect those whose expected week of childbirth is after 5<sup>th</sup> April 2015, or if you adopt on or after this date.

## 2.5 Sure Start Maternity Grant

If you (or your partner) receive one of the benefits listed below, you are eligible to apply for a **Sure Start Maternity Grant**, providing there is no other child of your family under the age of 16. The grant is worth £500 per baby – so if you have twins, you can get £1,000. **You must apply within 3 months of the baby's birth** – if you apply after this, you will not be eligible for the grant. You can also apply up to 11 weeks before the baby is due.

You or your partner must be receiving one of these benefits when you apply:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Child Tax Credit (**at a rate higher than family element**); in other words your CTC must be more than £10.50 per week
- Working Tax Credit which includes a disability or severe disability element.
- (Universal Credit)

Apply on form SF100, which you can get from the Jobcentre Plus office, the DWP website ([www.gov.uk](http://www.gov.uk)), or your ante-natal clinic. Your midwife or other health professional must sign a certificate attached to the form to confirm that you have received health and welfare advice about your pregnancy and baby.

**Note:** if you have applied for one of the above benefits, but are still waiting for the decision, it is important to make sure that you still apply for the Sure Start Maternity Grant before the 3 months' time limit is up. You can explain on your form that you are waiting to hear about another benefit.

If you are turned down for the Sure Start Maternity Grant because you are not actually receiving one of the above benefits, you can reapply if you are later awarded the benefit, providing you first claimed it within 3 months of your baby's birth. You must reapply for the grant within 3 months of the decision letter about your benefit.

You can apply for a Sure Start Maternity Grant if, for example, you are adopting or have been appointed a guardian, provided the baby is less than 1 years old when you claim.

## 2.6 Healthy Start Scheme

Free baby milk has been replaced by the **Healthy Start Scheme** – if you qualify for help you receive fixed value vouchers, which you can exchange for liquid cow's milk, or powdered baby milk, or any fresh or frozen fruit or vegetables. The vouchers can be exchanged at participating shops – this may be a supermarket, or a local shop. You will need to check whether your local shops accept vouchers. You can also receive free vitamins.

Each voucher is worth £3.10. If you are eligible, you will receive one voucher per week if you are more than 10 weeks pregnant, and will continue to receive vouchers until your baby is one year old. You will also receive two vouchers for each baby under one year, plus one voucher for each child aged between one and four.

If you are under 18, you qualify for Healthy Start vouchers whether or not you receive any other benefits.

If you are 18 or over, you only qualify for Healthy Start vouchers if you receive:

- Income Support, **or**
- Income-based Jobseeker's Allowance, **or**
- Income-related Employment and Support Allowance, **or**
- Child Tax Credit but only if your gross annual income is less than £16,190 and you do not get Working Tax Credit.
- (some levels of Universal Credit)

**Example:** Joanne is aged 25 and receives Income Support. She is 26 weeks pregnant, and has two other children aged two and five. She will receive one voucher for herself (because she is more than 10 weeks pregnant) plus one voucher for her two year old.

When her new baby is born, Joanne will continue to get the voucher for herself until the baby is one year old, and will continue to get the voucher for her two year old. She will also get two vouchers for her new baby – giving her a total of £12.40 per week in vouchers.

Claim on the form in the Healthy Start leaflet (HS01) from your health centre or go to **[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)**

## 2.7 Help with NHS health costs

If you are pregnant, or have given birth in the last 12 months, you are entitled to free prescriptions and free NHS dental treatment. You do not have to be on any other benefits. You should ask for form FW8 from your midwife, doctor or health visitor, which you complete. You will then receive an exemption certificate.

- If you need help with sight tests, glasses or fares to hospital, you (or your partner) will normally need to be receiving one of the following benefits:
  - Income Support
  - Income-based Jobseeker's Allowance
  - Income-related Employment and Support Allowance
  - Pension Credit (Guarantee Credit)
  - (Universal credit?)

Ask your optician or hospital out-patients department for the appropriate form.

- You can also qualify for help with sight tests, glasses or fares to hospital if your gross annual income that counts for Tax Credits is below £15,276 and you (or your partner) receive either:
  - Child Tax Credit, **or**
  - Child Tax Credit and Working Tax Credit, **or**
  - Working Tax Credit with a disability or severe disability element.

If you qualify because you receive tax credits, you should automatically be sent an exemption certificate.

- If you do not receive any of the above benefits, you may still qualify for some help with health costs on the grounds of low income. You must have savings below £16,000. Your income and requirements are worked out in a similar way to Income Support – seek specific advice if you think you may qualify.

## 3. COMMON FAMILY BENEFITS

### 3.1 Child Benefit

Child Benefit is paid if you have day to day care of a child or children for whom you are responsible and who normally live with you. You do not have to be the parent of the child or children – for example, a grandparent who has taken over the care of grandchildren, who lives with them, can claim Child Benefit. Child Benefit is also payable for a qualifying young person – see “Definitions” for who is a qualifying young person.

You do not need to have paid National Insurance contributions, and you can claim Child Benefit at any age, as long as you have the responsibility for a child.

There are restrictions on claiming Child Benefit if you have come from abroad, or if you do not normally live in Great Britain. Seek advice if this applies to you.

You cannot claim Child Benefit if you are fostering a child and the Local Authority is paying you to do this. However, you can claim Child Benefit if you are fostering under a private arrangement.

#### **Child Benefit and income**

Child Benefit used to be a universal benefit with no income or savings restrictions on who could claim it. However, since January 2013, a **High Income Child Benefit Tax Charge** has applied to some people on higher incomes. This will apply if either you or your partner has an individual income of over £50,000; it does not apply if it is only your combined income that is over £50,000.

The relevant income is called Adjusted Net Income. This is the total of your taxable income. It includes income from employment, profits from self-employment, pension income, and income from property, savings and dividends. Some pension payments and gift aid contributions can be deducted.

There is an online calculator to estimate whether you will need to pay the High Income Child Benefit Charge at **[www.gov.uk/child-benefit-tax-calculator](http://www.gov.uk/child-benefit-tax-calculator)**.

If you are a taxpayer with an Adjusted Net Income of between £50,000 and £60,000 the amount of tax paid will be 1% of the amount of Child Benefit you get for every £100 of income above £50,000. If you have an income of £60,000 or more the amount of tax will cancel out the whole of the Child Benefit.

You can choose to stop receiving Child Benefit payments to avoid the tax charge. You still keep the underlying entitlement which will give you National Insurance credits. If you have an income of over £50,000 and keep the payments you will need to register with HMRC for self-assessment.

### **How do I claim Child Benefit?**

Use form CH2, which can be obtained from the Child Benefit Office at PO Box 1, Newcastle upon Tyne NE88 1AA, tel. **0300 200 3100** or from **www.gov.uk**. You can also fill in the form on the website.

You must give your National Insurance number, and will be asked for the child's original birth certificate.

### **Who should claim Child Benefit?**

Normally, the child's mother claims Child Benefit. Only one person can receive Child Benefit for a particular child – even if the child spends part of the week with one parent, and part with the other parent (“shared care”).

In some cases, a couple may choose for the child's father to claim Child Benefit instead. This may apply if, for example, you are the mother and are working (and paying National Insurance contributions) but your partner is not working and is not claiming other benefits. Changing the Child Benefit to your partner's name could help protect his National Insurance record for future State Retirement Pension.

If there is more than one person who wants to claim Child Benefit for a child, and you cannot agree who should be the claimant, then HMRC will decide.

## What if my child is away from home?

You can continue to receive Child Benefit even if your child goes to live elsewhere, as long as you give the amount of Child Benefit you get to the person who is looking after your child – but see below for particular circumstances when Child Benefit always stops.

### Child Benefit will stop if your child or young person:

- marries or forms a civil partnership
- is living with someone as a partner, unless the partner is still at school or college, or in approved training
- receives Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or Working Tax Credit in their own name
- is in prison or being looked-after by the Local Authority – the rules are complex so seek advice.

## What if my child is working?

If your child is under 16 or aged 16-19 and still in full time, non-advanced education, then any work that your child does will not affect your Child Benefit.

If your child has recently left full-time education, their work of more than 24 hours per week may affect any Child Benefit that you are entitled to prior to the terminal date (see below).

## What happens when my child leaves school or college?

If your child leaves school or further education, or approved training, before the age of 20, they can still count as a “qualifying young person” until their **terminal date**. The terminal date is the first of the following dates that occur after leaving school/college:

- last day in February
- 31 May
- 31 August
- 30 November

Your child can also remain a qualifying young person during an **extension period** if they are 16 or 17 and all of the following points apply:

- they are registered as available for work, education or training, as directed by the DWP **and**
- they are not working for more than 24 hours per week, **and**
- they are not in education or training, **and**
- Child Benefit was payable for them immediately before the extension period, **and**
- you apply in writing within 3 months of your child's education or training finishing.

The extension period starts from the Monday after education or training finished, and lasts for 20 weeks. The extension period will end before 20 weeks if your child reaches the age of 18.

### **How much is Child Benefit?**

You receive £20.50 per week for your eldest child and £13.55 for each of the remaining children in your family.

Child Benefit is normally paid every 4 weeks. You can ask to be paid weekly if:

- you are a lone parent, **or**
- you or your partner are entitled to Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit, **or**
- you can show that you are suffering "hardship" when being paid 4-weekly.

### **3.2 Child Tax Credit**

Child Tax Credit can be paid if you have a child or qualifying young person (see "Definitions") in your family. Although Child Tax Credit is means tested, families with two children and an annual income up to £32,000, are likely to qualify for some Child Tax Credit.

Tax Credits are administered by HMRC.

You do not have to be working to claim Child Tax Credit, nor do you need National Insurance contributions. You do not need to be paying income tax. The amount of Child Tax Credit you receive will depend on your family's annual income – for most families, this will be the income that you received in the previous tax year (April to April).

If you think that your income this tax year will be at least £5,000 more than last year then you should ask HMRC to calculate Tax Credits on current tax year income to avoid an overpayment of Child Tax Credit.

If you think that your income this tax year will be at least £2500 less than it was the previous year it is now it may be worthwhile asking HMRC to revise your Tax Credits award and use this tax year's income instead.

You must be aged 16 or over to claim Child Tax Credit. If you are a couple, you must make a joint claim.

There are restrictions on claiming Child Tax Credit if you have come from abroad or if you do not normally live in Great Britain – seek advice if this applies to you.

### **How do I claim Child Tax Credit?**

You claim on form TC600, which is a claim form for both Child Tax Credit and Working Tax Credit. The form can be obtained by phoning the Tax Credit Helpline on **0345 300 3900**. The Helpline staff may also help you to complete the forms if you are unsure about any questions.

If you do **not** receive Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or Pension Credit, you will have to provide details of your income, and your partner's income if you are a couple. If you are working, your P60 will have details of last tax year's annual earned income.

If you have been entitled before the date of claim, claims for Tax Credits can be backdated for up to one month.

## How much Child Tax Credit will I be paid?

The amount of child tax credit you get depends on:

- the number of children you have
- whether any of your children have disabilities
- your annual income (usually last tax year's income).

### **Example:**

Sarah is a single parent with two children aged 5 and 3. She works for 30 hours each week. There are no disabilities.

If Sarah earns £14,500 gross per year (£279 per week), she would receive Child Tax Credit of £116.06 per week.

If Sarah earns £20,000 gross per year (£385 per week), she would receive Child Tax Credit of £100.15 per week.

If Sarah earns £32,000 gross per year (£615 per week), she would receive Child Tax Credit of £5.79 per week.

## **If you are a couple – who receives the payment?**

If you are a couple (married or unmarried), then Child Tax Credit is normally paid to the main carer of the children. This is usually the child's mother.

## **How long is Child Tax Credit paid for?**

Child Tax Credit is normally paid from the date of your claim until the end of the tax year in April.

At the end of the tax year, HMRC will send you a final notice which asks you to confirm what your actual income was for the tax year just ended. When you return the information to HMRC, they then issue a "final decision", based on your actual circumstances for the year.

HMRC also uses this information to set the level of Child Tax Credit that you will receive during the current tax year.

**Example:**

Tina is a lone parent and makes a claim for Child Tax Credit in August 2013. She works for 20 hours per week.

Her initial claim is based on her income during the tax year April 12-April 13. In May 2014, she is sent a final notice by HMRC and she sends them her P60 to show her actual income during the tax year April 2013-14. This income is now used to assess the amount of Child Tax Credit she will receive during the tax year April 2014-15.

**What if my income changes during the year?**

If your income goes up during the year (for example, you have a pay rise or you change your job), your Child Tax Credit for the current year will not change **unless** your income for the year rises by more than £5,000.

At the end of the tax year, HMRC will use your actual income figure to assess next year's award – so next year's payment will go down if you have had any increase in income.

If your income goes down significantly in the current tax year (for example, you lose your job or your hours reduce), then you can ask HMRC to reassess your Child Tax Credit using the lower income figure. The first £2,500 of the decrease is disregarded when recalculating the award.

**Other changes in circumstances**

There are some changes that **must** be notified to HMRC within one month of the date of the change – if you delay, HMRC may impose a financial penalty.

Changes which **must** be reported are:

- You were claiming as a couple, and have now separated **OR** you were claiming as a single person and are now part of a couple. In both cases, your current Child Tax Credit claim ends and you must make a fresh claim. If you do not tell HMRC and make a fresh claim, you will be overpaid Child Tax Credit and will have to pay this back.
- You or your partner leave the UK permanently, or go abroad for more than 8 weeks. If your partner goes abroad for more than 8 weeks, you **must** make a fresh claim for Child Tax Credit as a single person.
- You stop being responsible for a child or your child no longer counts as a child or qualifying young person (see Definitions in this booklet). You must also notify HMRC if a child dies.

Other changes, such as a new baby in the family, may be reported when they happen or you can wait until the end of the tax year. However, it is advisable to inform HMRC straightaway of any change (such as a new baby) which might increase your entitlement. If you delay, you may lose money because most changes can only be backdated for a maximum of 31 days.

For example, if you have a new baby in July, and wait until 1 April to inform HMRC, you will only be paid the increase in Child Tax Credit for 1 month i.e. from March.

Changes that decrease your entitlement always take effect from the date of the change so an overpayment can occur if you delay in notifying the change

### **Future change alert**

Child Tax Credit will eventually be replaced by Universal Credit; we understand that the current plan is that new claims for Child Tax Credit will not be possible from 2016. During 2016 and 2017 the DWP will begin to replace Child Tax Credit claims with Universal Credit.

## 4. EXTRA HELP WITH FAMILY INCOME

### 4.1 Income Support

Income Support is a means-tested benefit that can top up a low income. You do not need to have paid National Insurance contributions, and it is not taxable. Your income and savings will affect the amount of benefit you get. If you are a couple, the income and savings of both of you will count. Income Support is paid to families who are not in paid work or who are only doing some part-time work.

#### Who can claim Income Support?

The main groups of people who can claim Income Support are lone parents with a child under the age of 5, and Carers who are caring for someone with a disability who receives Personal Independence Payment, Disability Living Allowance or Attendance Allowance.

You must be aged at least 16 and be under state pension age for women when you claim. Between 2010 and 2018 the state pension age for women is gradually increasing from 60 to 65. You can check what the current state pension age for women is via **[www.gov.uk](http://www.gov.uk)**

If you are a lone parent, you will be expected to attend compulsory Work Focused Interviews at Jobcentre Plus once your child reaches 1 year. You do not however have to be actually looking for work.

You are not entitled to Income Support if:

- you have savings over £16,000
- you work for more than 16 hours per week
- your partner works for more than 24 hours per week
- you are a full time student – but check with an advice agency as there are some exceptions to this rule
- you or your partner receive income-based Jobseeker's Allowance, or income-related Employment and Support Allowance, or Pension Credit.

If you have recently come from abroad, check with an advice agency as there may be restrictions.

## How do I claim Income Support?

Phone the Contact Centre on **0800 055 66 88**. They will take your details over the phone. You will need to have with you:

- your National Insurance number
- details of any income you have – including any earnings and any other benefits you get
- details of any savings you have – this includes bank accounts, ISAs, premium bonds and other property. It does not include personal possessions such as a car, or your own home in which you live
- if you have a partner, you will also need details of their income and savings.

## How much Income Support do I get?

This depends on your personal circumstances, and on how much income and capital you already have.

The basic personal allowance is £72.40 per week for a single person and £113.70 per week for a couple. These amounts are reduced if you are a single person under 25, or a lone parent or a couple where one of you is under 18.

On top of the basic personal allowance, you may be able to get extra amounts if:

- you are caring for someone
- you are receiving Disability Living Allowance or Personal Independence Payment
- you get middle or higher rate care component of Disability Living Allowance, or the daily living component of Personal Independence Payment **and** you live alone, **and** no-one gets Carer's Allowance for looking after you
- you have a mortgage – see Help with Housing Costs.

Your basic personal allowance, plus any extra amounts, is called your “applicable amount” – the weekly income you need to live on. To work out how much Income Support you actually get, you need to compare your actual income with your “applicable amount”. If your income is more than your “applicable amount”, you will not receive any Income Support.

If your “applicable amount” is below your income, Income Support will top-up your income so that you receive your “applicable amount” each week.

### **What counts as income?**

Most benefits count in full, apart from Disability Living Allowance, Attendance Allowance and Personal Independence Payment. Most other income counts, although some income (such as earnings) is partly disregarded and some, such as child maintenance payments, are ignored in full.

There is also an assumed income from any savings you have above £6,000. This is not related to the actual interest that you receive, but is a set rate laid down by the Government. It assumes that you have an income of £1 per week for every £250 you have above £6,000. For example, if you have savings of £7,150, there will be an assumed income of £5 per week – even though you may not actually receive this amount in interest from your savings.

### **How long is Income Support paid for?**

Income Support can continue for as long as you fulfil the qualifying conditions:

- you are a lone parent caring for a child under 5, **or**
  - you are caring for someone who gets the middle or higher rate care component of Disability Living Allowance, or Attendance Allowance, or the daily living component of Personal Independence Payment
- and**
- your income is below your “applicable amount”.

If you have been receiving Income Support and your circumstances change, for example, your income increases, you should tell the DWP within one month of the change. If you are claiming as a lone parent, and then become part of a couple (married or unmarried, opposite sex or same-sex), you must tell the DWP as your claim for Income Support will end.

## Future change alert

The government intends that new claims for Income Support will stop in 2016, instead you will claim Universal Credit; existing Income Support claims will be transferred to Universal Credit starting 2016/2017.

## 4.2 Jobseeker's Allowance

Jobseeker's Allowance is for people who are able to work, and who are actively looking for full-time work. For families, this will apply to couples (where at least one parent would be available for work) and to lone parents whose youngest child is 5 or over.

There are two kinds of Jobseeker's Allowance:

- **Contributory Jobseeker's Allowance.** This is paid for a maximum of 6 months, and you need to have paid sufficient National Insurance contributions to qualify. It is paid at a standard rate of £72.40 per week (£57.35 if you are under 25). It is not affected by your other income or savings **unless** you have an occupational pension which is more than £50 per week.
- **Income-based Jobseeker's Allowance.** This is means tested and does not depend on National Insurance contributions. There is no six month limit. The amount you get is worked out in the same way as Income Support – if you have other income or savings, this could affect the amount you get.

### How do I claim Jobseeker's Allowance?

Phone the Contact Centre on **0800 055 66 88** who will complete a claim form over the phone, or apply online at **www.gov.uk**. You will be asked to attend your local Jobcentre Plus office for an initial interview, where your work prospects will be discussed; these will form the basis of your Jobseeker's Agreement/Claimant Commitment.

### Conditions and Sanctions

To receive Jobseeker's Allowance (either income based or contributory) it is necessary to fulfil conditions that will be continually monitored.

You must be

- Available for work
- Actively seeking work
- Have a current Jobseeker's Agreement (sometimes called a Claimant Commitment)

This means you could be expected to be immediately ready to take up work and to work for at least 40 hours a week. You must also take specific steps each week to find work. However, your Jobseeker's Agreement can modify this and there are some categories of job seekers for whom there are exceptions (see next section).

You can be sanctioned (lose benefit) if you are considered not to be actively looking for work or you turn down work without good reason, or fail to attend an interview

### **I am a parent / I am a Carer– are my circumstances taken into account?**

The normal rules for Jobseeker's Allowance say that you must look for full time work, which is 40 hours per week. You must normally be able to take up a job as soon as it is offered.

If you are a parent or someone who has caring responsibilities who is claiming Jobseeker's Allowance, the rules are more flexible:

- You are allowed up to 7 days to take up a job interview – and up to 28 days to start work after being offered a job. This is to allow you time to make arrangements for childcare.
- You can restrict the number of hours you work in order to be able to carry out your childcare responsibilities – but you must be able to work for at least 16 hours per week.
- You may be able to turn down a job offer (and not be penalized) if you are unable to find suitable childcare.
- You can be treated as “available for work” during the school holidays if you have been unable to find childcare for a child under 16. You must have made some efforts to find suitable childcare.

- If you are working, and your childcare arrangements break down, the DWP may accept that it is reasonable for you to leave your job in order to care for your children.

### **Future change alert**

From 2016 you should no longer be able to make a new claim for income-based JSA but will instead claim Universal Credit. Existing Jobseeker's Allowance claimants should start to be switched to Universal Credit in 2016/17



### 4.3 Pension Credit

Pension Credit is a means tested benefit for people who are over state pension age for women<sup>2</sup>, and who have a low income. You do not need National Insurance contributions, and there is no upper capital limit (although an income will be assumed from any savings over £10,000). You do not have to be caring for someone, nor looking for work. You do not have to have retired from paid work but any earnings will affect the amount of Pension Credit you may receive. Pension Credit can be paid in addition to the State Retirement Pension.

Pension Credit can be paid to single people or to couples. The basic minimum (similar to applicable amount – see Income Support section) is £148.35 per week for a single person and £226.50 per week for a couple. You may get additional amounts if you are a Carer or if you get Disability Living Allowance, Personal Independence Payment or Attendance Allowance and live alone, or if you have a mortgage (see Help with Housing Costs). These amounts are added together to give the amount of weekly income you need to live on (called the appropriate amount).

Pension Credit does not include any amounts for children – if you are responsible for a child/ren (this includes grandchildren if you are acting as their parent), you can claim Child Tax Credit for them.

Most income will count for Pension Credit (apart from Disability Living Allowance, Personal Independence Payment and Attendance Allowance). Your income is compared to your appropriate amount and, if it is below the amount you need to live on, Pension Credit will make up the difference.

#### How do I claim Pension Credit?

Phone the Pension Service on **0800 99 1234**. They will complete the claim form over the phone and take details of your income, savings, and national insurance number. You will not have to go to the Jobcentre Plus office. If you find it difficult to speak over the phone, the Pension Service can visit you at home to help you complete the claim form.

---

<sup>2</sup> State pension age for women is changing from April 2010 from 60 to 65 years. The change will take place over an eight year period so check what the current age is.

## 4.4 Working Tax Credit

Working Tax Credit is a means tested benefit for people who are working and who are on a low income. If you have children, it may also take account of childcare costs that you pay to enable you to work.

You must be aged 16 or over to claim Working Tax Credit. If you are a couple you must make a joint claim for Working Tax Credit. There is no upper age limit for claiming.

Working Tax Credit can be paid in addition to Child Tax Credit. The amount you get depends on your income – if your income is low, you may qualify for both Child Tax Credit and Working Tax Credit. If your income is higher, you may qualify for Child Tax Credit only.

### Who can claim Working Tax Credit?

If you are a lone parent you can claim Working Tax Credit if you work for at least 16 hours per week and you have a dependent child/ren (for whom you receive Child Benefit). If you are a couple with children the qualifying hours of work are 24 and one of the couple needs to be working at least 16 hours (12 hours each does not count). In some cases a couple can qualify if only one works 16 hours. This includes if the partner is a Carer or if they are “incapacitated” (this means, for example, in receipt of Disability Living Allowance or Personal Independence Payment or Attendance Allowance, or on Statutory Sick Pay or Employment and Support Allowance for at least 28 weeks).

### How do I claim Working Tax Credit?

Claim on form TC600, which is the claim form for both Tax Credits. Forms are available by phoning the Tax Credit Helpline on **0345 300 3900**.

You will need details of your income, and your partner’s income if you are a couple. It is usually last tax year’s income that counts - your P60 contains details of what you earned last tax year or you will need to refer to your accounts if you are self-employed. You also need details of any other income that you have, plus any actual interest you have earned on any savings.

If you are a couple, Working Tax Credit is normally paid to the person who is working. This means that it is possible that one of you (the main carer) may be paid any Child Tax Credit that is due, and the other (the worker) may be paid any Working Tax Credit that is due.

### **Can I get help with childcare costs if I work?**

You may be able to get childcare costs included in your Working Tax Credit calculation if all of the following apply:

- Your child is of qualifying age – this means up to and including the day before the first Tuesday in September following their 15<sup>th</sup> birthday.

**Example:** Jane is 15 on 2 June. She remains of “qualifying age” until the first Monday in September.

If your child receives Disability Living Allowance, or is registered blind, the qualifying age is extended to the first Monday in September following their 16<sup>th</sup> birthday.

- You are a couple and you **both** work for 16 hours a week or more, **or**  
you are a couple, and one of you works for more than 16 hours per week, and the other is incapacitated<sup>3</sup>, or a carer, or in hospital, or in prison, or remanded in custody, **or**  
you are a lone parent who works for 16 hours a week or more.
- The childcare is with a registered childminder or other registered childcare provider. This can include, for example, after school clubs for children under eight, or breakfast clubs for children aged 8-15/16 years, which are provided by nurseries or schools or local authority day services.

Informal childcare, which is provided by family members or relatives such as grandparents, does not count.

---

<sup>3</sup> You or your partner are “incapacitated” if you receive Incapacity Benefit, or have been receiving contributory Employment and Support Allowance/Statutory Sick pay for at least 28 weeks, or receive Severe Disablement Allowance, or Attendance Allowance, or Disability Living Allowance, or Industrial Injuries Benefit with a constant attendance allowance, or you get Housing Benefit or Council Tax Benefit which includes a disability premium.

## How are childcare costs calculated?

You do not claim childcare costs separately – they are part of the overall Tax Credits calculation. A childcare element is calculated, based on 70% of the actual cost of childcare. There is a limit on the costs of childcare allowed, which is £175 per week for one child and £300 per week for two or more children. Therefore the maximum childcare element that can be included in your Working Tax Credit calculation is £122.50 per week for one child and £210 per week for two or more children.

Note that if your actual childcare costs go down by more than £10 per week for four consecutive weeks, you **must** inform Tax Credits department within **one month** in order to avoid a recoverable overpayment.

## How much Working Tax Credit will I get?

Working Tax Credit payments will vary according to the circumstances of each individual family. Below is just one example of how they are worked out.

### Example:

Sarah (see Child Tax Credit section) is a single parent with two children aged 5 and 3. She works for 30 hours per week. Sarah has no formal childcare costs (her mother cares for the children).

If Sarah earns £14,500 gross per year (£279 gross per week), she would receive Working Tax Credit of £27.37 per week.

If Sarah earns £20,000 gross per year (£385 gross per week), she receives no Working Tax Credit.

## **How long is Working Tax Credit paid for?**

See Child Tax Credit for information on the tax year and renewal of Tax Credit claims.

## **Changes of circumstances**

See Child Tax Credit for information on changes of income during the tax year and other changes of circumstance that must be reported to HMRC.

## **Future change alert**

Working Tax Credit will eventually be replaced by Universal Credit; we understand that the current plan is that new claims for Tax Credit will not be possible from 2016. During 2016 and 2017 the DWP will begin to transfer existing tax credit claims to Universal Credit.

## **4.5 Housing Benefit**

Housing Benefit is a means tested benefit that helps people on a low income with their rent payments. It is available to tenants in privately rented accommodation and those renting from the Local Authority and Housing Associations (sometimes called Social Housing).

You do not need to be in receipt of any other benefits, and you can claim whether or not you are working or if you are self-employed. You do not need to have paid any National Insurance contributions. Housing Benefit is not taxable.

You cannot claim Housing Benefit if you have savings over £16,000 unless you also receive Guarantee Pension Credit.

If you have recently come to the UK or if you have restrictions on your immigration status, you need to seek advice before claiming Housing Benefit.

## Who can claim Housing Benefit?

You must:

- be liable to pay rent for the accommodation that you live in. Normally this means that your name is on the tenancy agreement. In some cases you can be treated as being liable if your tenancy is in your former partner's name and they are not paying the rent.

You will not be able to claim Housing Benefit if you rent from a close relative<sup>4</sup> that you live with, for example, if you pay “keep” for a room in your parent's house.

- occupy the accommodation as your home i.e. Housing Benefit is only paid for the home that you normally live in. You can, however, be temporarily absent from your home for up to 13 weeks (up to 52 weeks if you are in hospital) and still remain entitled to Housing Benefit. You must be intending to return to your normal home, and it must not be rented out to anyone else in your absence.

## How do I claim Housing Benefit?

Claim from your local borough council e.g. Guildford Borough Council – ask the Housing Benefit section to send a claim form.

## How much Housing Benefit will I get?

This depends on your income and your eligible rent. Your eligible rent is worked out by looking at:

- the Local Housing Allowance rate for your area (for tenants with a private landlord)
- for those living in social housing, the number of bedrooms you have
- whether your rent includes “ineligible charges”
- if any other adults live with you apart from your partner.

---

<sup>4</sup> Close relatives include parents, parents-in-law, son, son-in-law, daughter, daughter-in-law, brother, sister, step-parent, stepson, stepdaughter, or the partners of any of these. It also includes half-brothers and half-sisters.

## Local Housing Allowance

If you are a private tenant the **maximum** rent that will be met by Housing Benefit depends on the Local Housing Allowance in your area. This is a standard allowance which is based on the size of your family (and thus the number of bedrooms that you need), and the cost of renting in a particular area. If your actual rent is higher than the Local Housing Allowance rate that applies to you, then you will not get your full rent paid by Housing Benefit.

### Example:

Your family consists of yourself, your partner and two children who are aged 5 and 7. You need 2 bedrooms for your family. The Local Housing Allowance rate for 2 bedroom accommodation where you live is £175 per week.

If your actual rent is £200 per week, the **maximum** Housing Benefit you could get would be restricted to £175 per week.

If your actual rent is £150 per week, the **maximum** Housing Benefit you could get would be £150 per week.

## Social Housing Rules

If you are a social housing tenant there is a deduction from your benefit if the number of bedrooms you have in your home is more than the rules allow. This rule only applies to tenants who are under Pension Credit age. The number of bedrooms usually allowed is one bedroom for:

- A couple
- A person over 16
- 2 children under 16 of the same sex
- 2 children under 10

If you are under-occupying there is a reduction of 14% in your housing benefit if there is one extra bedroom and 25% if there are two or more extra bedrooms.

There are some exceptions and children with a disability may not be expected to share a room.

### **Ineligible charges**

Your **maximum** rent may also be reduced if your rent includes “ineligible charges” such as fuel charges, water rates and charges for meals. Service charges that you have no choice about paying, such as general management costs, ground maintenance or entry phones are usually eligible charges for Housing Benefit payments.

### **What if other adults live in the same house? (Non-dependants)**

Non-dependants include anyone over 18 who lives with you, and who is neither your partner nor a dependent child for whom you get Child Benefit. A non-dependant can be a grown-up son or daughter who has continued to live at home after leaving education. They are expected to contribute towards the rent – and your maximum rent will be reduced by a non-dependant deduction. The amount of the deduction depends on the gross earnings of the non-dependant. If there is more than one non-dependent living with you, there will be a deduction for each one.

People who live with you on a commercial basis – such as lodgers or sub-tenants – do not count as “non-dependants”, but the amount of rent that they pay to you counts as your income although there are particular rules on how to calculate these payments.

There are **no non-dependant deductions** if:

- you or your partner receive Attendance Allowance or the care component of Disability Living Allowance, or the daily living component of Personal Independence Payment
- you or your partner are blind
- the non-dependant has been in hospital for more than 52 weeks
- the non-dependant is under 25 and receives Income Support, income-based Jobseeker’s Allowance, or income-related Employment and Support Allowance (Assessment Phase)
- the non-dependant receives Pension Credit
- the non-dependant is a full-time student
- the non-dependant is in prison
- the non-dependant is in the armed forces and away on deployment

## **Calculating Housing Benefit**

Housing Benefit is worked out in a similar way to Income Support – by comparing your income to a maximum applicable amount figure. You can be entitled to benefit as follows:

- If your income is below your applicable amount, Housing Benefit will pay your full “eligible rent”.
- If your income is above your applicable amount, you may still be able to get a reduced amount of Housing Benefit.
- If you receive Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, or Pension Credit (Guarantee Credit), you will receive your full eligible rent as Housing Benefit.

## **How long is Housing Benefit paid for?**

Housing Benefit is normally paid for an indefinite period, as long as you still qualify. You must report any changes in your circumstances which might affect the amount of Housing Benefit you are entitled to. Examples of changes you should report are:

- there is a change in your income
- there is a change in the number of people living in your house
- a child leaves school and starts work
- you move to a different address.

If you are not sure whether a change affects your Housing Benefit, you should tell the Local Authority, who can then decide. If you do not inform the Local Authority of a change that affects your Housing Benefit, the Local Authority can recover any Housing Benefit that you have been overpaid as a result of your failure to notify.

## **Discretionary Housing Payment**

Families struggling to pay their rent, who do not receive full Housing Benefit, may be eligible for a Discretionary Housing Payment. This has to be applied for from your local council. It may be of particular help to families affected by the under-occupancy rules, especially if there is a disabled person in the household. A Discretionary Housing Payment is not affected by the Benefits Cap.

## **Future change alert**

Housing Benefit will eventually become part of the Universal Credit payment. Under Universal Credit direct payments of rent support to landlords will no longer occur (except in very specific circumstances) and instead rent support will be paid directly to the tenant.

## **4.6 Council Tax Support Scheme**

Council Tax Support replaced Council Tax Benefit in April 2013. It is still a means tested payment for people on a low income who are responsible for paying council tax, but there is no national system; each local authority has to agree its own scheme, which must meet minimum requirements.

If you are of working age, and were previously in receipt of Council Tax Benefit, you may find that the amount of help you receive now has reduced, or that you are no longer entitled.

If you have recently come to the UK, or if you have restrictions on your immigration status, you need to seek advice before claiming Council Tax Support.

Council Tax Support is not normally paid directly to you – it is credited to your council tax account at your local council – and thus reduces the amount you are liable to pay to the council.

### **Who can claim Council Tax Support?**

You must:

- be aged 18 or over (there is no council tax liability for anyone under 18) **and**
- be responsible for the council tax for the home where you normally live.

### **How do I claim Council Tax Support?**

Claim from your local borough council e.g. Waverley Borough Council – ask the Council Tax Benefit section to send you a claim form.

## **How long is Council Tax Support paid for?**

Council Tax Support is normally paid for an indefinite period, although it is recalculated every April when the new council tax bills are set. See Housing Benefit for information on reporting a change in your circumstances.

## **Hardship Payments**

Some local authorities have a Hardship Scheme which may help if your local Council Tax Support scheme does not provide enough financial support. Contact your local borough or district council for further information.

## **4.7 Help with mortgage costs**

You may be able to get help towards your mortgage costs if you are entitled to claim one of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit.
- Universal Credit

You must be liable to pay the mortgage, and it must be for the home where you normally live. Help with mortgage costs are only available for a loan that you took out in order to purchase your house. You cannot get help for any other loans that may be secured on your home – for example, a loan that you took out for a car, or for business purposes.

Some loans for home improvements may be included if they are for items needed to maintain your home in a habitable condition – for example, to install a bath or toilet if your home does not have one. Seek further advice if you think your loan may qualify.

You may also be able to get help if you have to pay service charges for your home – for example, if you have to pay for grounds maintenance because you live in a block of flats. You can also get help if you have to pay ground rent and you have a lease which is for more than 21 years.

## **How do I claim for mortgage costs?**

You do not make a separate claim for help with housing costs. Instead the costs are included as part of one of the benefits listed above. If you are not receiving housing costs as part of your qualifying benefit and you think you are entitled then contact the benefit office immediately.

Payments of housing costs are made directly to your mortgage lender.

## **How much help will I get with housing costs?**

You are unlikely to get the full amount that you pay each month because:

- only the first £200,000 of your loan(s) counts (£100,000 if you are Pension Credit age). The lower limit of £100,000 may apply if you have previously received help with housing costs for a different benefit period.
- the interest rate used is set by the government, and may not be the rate that you actually have to pay.
- if you are under state pension age for women, ( whether you are male or female) you will not get any help with mortgage costs for the first 13 weeks of your benefit claim.
- if you have other adults living with you (not your partner), there may be a deduction from your housing costs – see Housing Benefit for details of who is a non-dependent, and when deductions are not made.

## **How long are mortgage costs paid for?**

If you are claiming Income Support, income-related Employment and Support Allowance, or Pension Credit, then housing costs are paid indefinitely as long as you are still entitled to those benefits.

If you are claiming Jobseeker's Allowance, mortgage costs are only paid for the first 104 weeks of your claim.

## Future change alert

Help towards mortgage costs will continue to be available once Universal Credit is introduced, but not during any period in which you or your partner have earned income, however much the earnings are and whether or not the job is part time or temporary.

## 4.8 The Benefits Cap

Although there are entitlements to additional income, new rules in place since April 2013 mean that some families are limited in the amount of help that they can receive. The benefits cap applies to those below pension credit age and limits the amount that families (either couples or lone parents) are entitled to claim to £500 a week.

The benefits taken into account are:

- Income Support
- Jobseeker's Allowance
- Employment and Support Allowance
- Housing Benefit
- Bereavement Allowance
- Carers Allowance
- Child Benefit
- Guardian's Allowance
- Child Tax Credit
- Incapacity Benefit
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance

However there are exceptions that mean some families are excluded from the cap. **The following groups are not affected:**

- Families where you or your partner are entitled to Working Tax Credit (or have claimed but have a nil award due to income).
- You are within a period of 39 weeks after your employment ended through no fault of your own and you were working for at least 50 of the 52 weeks before the last day of work and in that 50 weeks not entitled to Income Support, Jobseeker's Allowance or Employment and Support Allowance.

- Those entitled to disability benefits (e.g. ESA Support Group, Attendance Allowance, Disability Living Allowance, Personal Independence Payment, Industrial Injuries Benefit, War Pension. If a child is entitled to DLA or PIP this also exempts the family).

Currently the cap is applied by reducing Housing Benefit (families not receiving Housing Benefit cannot be capped). Eventually the cap will be applied by reducing Universal Credit.



## 5. OTHER ENTITLEMENTS AND FINANCIAL HELP

### 5.1 Help with NHS costs

NHS costs include:

- prescriptions
- NHS dental work
- sight tests
- glasses or contact lenses
- help with fares to attend hospital as an out-patient.

You can get **full help with all the above NHS costs** if:

- you (or your partner) receive Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or the Guarantee Credit part of Pension Credit, **or**
- your gross annual family income is less than £15,276 and you receive:
  - Child Tax Credit only and are not eligible for Working Tax Credit because you do not work enough hours, or
  - Child Tax Credit and Working Tax Credit or
  - Working Tax Credit with a disability or severe disability element, **or**
- you are 16 or 17 and have recently been under the care of the local authority.

**If you are under 19 and still in full time education**, you can get full help with prescriptions, NHS dental treatment, glasses, contact lenses and sight tests.

**If you are pregnant or have given birth in the last 12 months**, you can get full help with prescriptions and NHS dental treatment.

**If you are receiving treatment for cancer**, or have certain specified illnesses, you can get full help with prescriptions.

**If you are over 60**, you get free prescriptions and sight tests.

If you do not qualify for full help with NHS costs, you may be able to get some help under the **low income scheme**. You must have savings below £16,000. Phone the Helpline on **0845 850 1166** for further information.

### How do I claim help with NHS costs?

<ul style="list-style-type: none"> <li>• Income Support</li> <li>• Income-based Jobseeker's Allowance</li> <li>• Income-related Employment and Support Allowance</li> <li>• Guarantee Pension Credit</li> <li>• Over 60 (sight tests or prescriptions)</li> <li>• Under 19 and in full time education</li> </ul>	<p>For prescriptions, fill in the back of the prescription form</p> <p>For other help, ask your dentist or optician for a form</p> <p>For hospital fares, ask at the hospital</p>
<ul style="list-style-type: none"> <li>• Tax Credits</li> </ul>	<p>You will automatically be sent an exemption certificate</p>
<ul style="list-style-type: none"> <li>• Pregnant or have had a baby in the last 12 months</li> </ul>	<p>Ask your midwife for an exemption certificate</p>
<ul style="list-style-type: none"> <li>• Specified illness or are receiving treatment for cancer</li> </ul>	<p>Ask your doctor, hospital or pharmacist for form FP92A for free prescriptions</p>
<ul style="list-style-type: none"> <li>• Low income scheme</li> </ul>	<p>Form HC1 from your hospital, or any Jobcentre Plus office, or the website at <b>www.nhsbsa.nhs.uk</b></p>

### Refunds

If you have already paid for an NHS cost, you may be able to get a refund. Phone **0845 850 1166** for form FP57 for prescriptions, or form HC5 for other costs. You must apply within 3 months of paying the charge.

## **5.2 Local Assistance Scheme**

In 2013 there was a significant change to the way in which extra, emergency help could be provided to families in need. Community Care Grants and Crisis Loans were replaced by local welfare provision. In Surrey this is provided by the Surrey Local Assistance Scheme.

### **Who can claim?**

You may qualify if you need help:

- To meet your basic needs or the needs of your dependents
- To keep or set up a home in the community

### **What can I claim for?**

The type of things that Surrey Local Assistance Scheme will normally help with includes food, emergency gas and electric, essential clothing and toiletries, essential white goods and household furniture, nappies and formula milk, emergency transport.

Help can be in the form of a one-off grant or the provision of household items.

### **How do I claim?**

You should apply by visiting a Citizens Advice Bureau, taking proof of address and identity.

## **5.3 Other Financial Help**

### **Budgeting Advances**

These were previously called Budgeting Loans. A budgeting advance can help with the cost of a one-off item or payment.

To be eligible you must have been in receipt of a 'qualifying benefit' for 26 weeks. The qualifying benefits are Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance and Pension Credit.

The loan is a minimum of £100 or a maximum of £1500, but it does depend on the amount of capital you have and the amount you are considered to be able to repay over a 104 week period.

Applications should be made via your local Job Centre plus office.

### **Short term advances**

These are intended to help you by providing an advance payment of your benefit award if there is a delay with your claim and paying your benefit **and** you are in financial need. In practice it seems that the DWP rarely makes these and you may have to apply to the Local Assistance Scheme.

## **5.4 Family Fund**

The Family Fund is an independent charity that is funded by the Government and private donors and is intended for families who are caring for a child who is severely disabled.

The Trust can give help with anything that is related to the child's care needs. This could include help with a holiday, or leisure activities, or laundry equipment, or bedding and clothing, or play equipment. The Trust cannot help with items that are the responsibility of statutory agencies, such as medical or educational equipment, or items that should be provided by Social Services.

### **Who can claim?**

You must be caring for a child under 17 who is severely disabled.

You need to be in receipt of Child Tax Credit, Working Tax Credit, income-based JSA, Income Support, Housing Benefit, Pension Credit or Universal Credit. You may also qualify if you receive Incapacity Benefit or Employment and Support Allowance but you will have to provide additional proof of low income.

## **How do I claim?**

You can use a form from the website (see below) or phone 01904 621115 to ask for an application form. Someone from the Trust will usually phone you or visit you to discuss the help you need. The Trust will decide how much you receive – there are no set amounts.

## **Further information**

Visit the website at [www.familyfund.org.uk](http://www.familyfund.org.uk). The Trust also produces a number of information sheets.

## **5.5 Warm Home Discount**

If you are on a low income you may qualify for the Warm Home Discount Scheme. This is mostly associated with pensioners on low income but it can apply to some families of working age. It gives a rebate on your electricity bill (£135 for the winter of 2013/14) and the scheme should run until at least the winter of 2015/16.

Each energy supplier has different criteria, so contact your supplier to check whether you are eligible.

## 6. HELP WITH THE COSTS OF EDUCATION

### 6.1 Free school meals

Your child will be entitled to a free school meal if:

- They are a pupil at a school which is funded by the Local Education Authority (LEA). This could include community schools, Church schools, foundation schools, many special schools, or nursery schools for 3-4 year olds. It does not include private or independent schools or commercially run nurseries,

**and**

- you receive one of the following benefits:
  - Income-based Jobseeker's Allowance
  - Income Support
  - Income-related Employment and Support Allowance
  - Guarantee Pension Credit
  - Child Tax Credit **and** your annual income is less than £16,190 **and** you are not eligible to claim Working Tax Credit.
  - (Universal Credit)

Your child is also eligible if he or she receives income-based Jobseeker's Allowance, or Income Support, or income-related Employment and Support Allowance in their own right – and is a pupil at an LEA funded school.

#### **How do I claim?**

Ask at the school – each school operates its own system.

#### **How much do I get?**

Your child receives one meal per day, at lunchtime. If the school serves standard meals, they will receive the set meal. If the school operates a cafeteria system, you will usually be allowed to choose items up to a fixed amount. The school will give you details.

## **New system for Reception/Year 1/Year2**

From September 2014 it is intended that free school lunches will be provided to all primary school children in reception and Years 1 and 2

### **6.2 Free school transport**

The Local Authority **must** provide free transport for children up to the age of 16 if:

- your child does not live within walking distance of the school, using the shortest route. This includes using footpaths. Walking distance is:
  - up to 2 miles if your child is under 8, **or**
  - up to 3 miles if your child is aged 8-16.
- your child lives within the walking distance, but could not reasonably get to school without free transport. This could include factors such as mobility or disability needs, the age of your child, the nature and safety of the available routes.

Free school transport is usually to the nearest suitable school. You may be able to get free school transport to a school which is further away if your child has good reason to attend that school – for example, for religious or faith reasons.

You can also get help with free school transport if you **have a low income** and one of the following applies:

- your child is aged 8-11, and the nearest suitable school is more than 2 miles away
- your child is aged 11-16, they attend one of the 3 nearest suitable schools and the distance to it is between 2 and 6 miles
- your child is aged 11-16 and the nearest school that they need to attend because of religion or faith is between 2 and 15 miles away.

Low income means **either** your child is entitled to free school meals **or** you receive the maximum level of Working Tax Credit.

If you do not qualify for free school transport on any of the above grounds, you may be able to get **discretionary help** from the Local Authority. Surrey normally only considers “exceptional grounds”. Phone the Council Contact Centre on **0300 200 1004** for further details.

### **How do I claim for free school transport?**

Surrey children due to start primary school in reception or to transfer to Year 3 at junior school or Year 7 at secondary school should be automatically assessed for school transport eligibility on distance grounds. However parents claiming on low income grounds, or parents of children changing schools at other times will need to obtain an application form by phoning **0300 200 1004** or downloading a form from **www.surreycc.gov.uk** .

### **How much do I get?**

You are expected to use the cheapest form of transport available. If there is no public transport available, you can be refunded for petrol costs (at a set rate fixed by the County Council).

## **6.3 School uniforms**

Surrey County Council does not give grants for school uniforms. The school your child attends may be able to help by providing second hand uniforms – ask at the school. Some schools have a discretionary fund to help those on low incomes.

## **6.4 School trips**

If your child goes on a residential school trip, they will get free board and lodging on the trip if you receive any of the benefits that qualify for free school meals.

The school is responsible for paying for the free board and lodging – contact the school if you think your child is eligible.

## 6.5 Free early education for two year olds (FEET)

All three and four year olds are entitled to 15 hours of free early education a week. This has now been extended to some two year olds.

There is automatic eligibility if:

- your child has been adopted or placed with you under a special guardianship or residence order
- your child has a current statement of special educational needs or an education, health and care plan

You can also claim FEET if your family receives one of the following benefits:

- Income Support/ income-based Jobseeker's Allowance/ income-related Employment and Support Allowance
- Guarantee Pension credit
- Child Tax Credit and annual income up to £16,190
- Working Tax Credit and annual income up to £16,190
- Child in receipt of Disability Living Allowance

You may be entitled to FEET in other circumstances (e.g. child with a disability, child with parent/carer in armed forces, child of travelling family) but you would need a referral by a professional.

More information on FEET can be found on the website of the Family Information Service ([www.surreycc.gov.uk/fis](http://www.surreycc.gov.uk/fis)) or phone **0300 200 1004**.

## 7. YOUNG PEOPLE AGED 16-19

### 7.1 Changes to the education and training leaving age

There was a change in the law in 2013 and all young people are now required to stay in education or training past the age of 16.

The change has been introduced in 2 stages:

- Students who started Year 11 in September 2012 have to continue in education or training until the end of the academic year in which they turned 17.
- Students in Year 10 or below in September 2012 will have to continue in education or training until their 18<sup>th</sup> birthday.

The school leaving age continues to be 16 but young people then have the option of:

- Continuing in full-time education at a school or college or with a training provider, **or**
- Taking employment that involves training towards a recognised qualification such as an apprenticeship, **or**
- Part-time education combined with full-time employment or voluntary work.

### 7.2 Career advice

Careers advice in Surrey is now provided via an interactive website, U-explore. Young people can access it using a code available from their school teacher, college tutor, youth support worker or youth worker; or you can contact by e-mail on **info@u-explore.com** or phone **0845 200 4109**.

Alternatively, the National Careers Service offers impartial careers advice and practical help either by phone or email with simple information given by text messaging. There are a variety of contact and information media including apps. Phone **0800 100 900**, or go to the website **<https://nationalcareersservice.direct.gov.uk>**.

### 7.3 Training schemes for young people

- **Apprenticeships**

Apprenticeships are available in all sectors and industries. They generally fall into one of 3 categories:

- Apprenticeships equivalent to GCSE level
- Advanced Apprenticeships equivalent to A-levels
- Higher Apprenticeships equivalent to a degree (currently only available in a small number of sectors)

To be eligible the applicant must not be taking part in full-time education, they must be 16 and over and they must achieve/have achieved good GCSE grades in Maths and English.

Apprentices are paid the national minimum wage.

- **Traineeships**

If you are not quite ready for an apprenticeship, then a traineeship can lead onto these. This is an education and training programme with work experience.

**For more information on both apprenticeships and traineeships go to [www.apprenticeships.org.uk](http://www.apprenticeships.org.uk) or phone 0800 015 0600**

### 7.4 Child Benefit and Child Tax Credit

You can continue to receive Child Benefit and Child Tax Credit if your child remains in full time, non-advanced education, or in approved training.

Full-time education means more than 12 hours per week, on average, of “supervised” study, tuition, practical work, or exams. Supervised study means that a teacher or tutor is close at hand to provide help or to keep the class in order.

Non-advanced education includes courses such as GCSE, AS and A levels, NVQ level 3 and below, Ordinary National Diploma, or BTEC

Nationals. It does not include higher education such as HND or degree courses. It can include the new 16-19 Study Programmes.

Approved training can include **unpaid** traineeships and some apprenticeships.

**Young disabled adults** in education may be able to claim benefits in their own right, see section 11.

### **Child Benefit and Child Tax Credit extension**

If you are aged 16 or 17 when you leave school or college, and are not in approved training, Child Benefit and Child Tax Credit can continue to be paid for a maximum period of 20 weeks. The 20 weeks will end earlier if you reach your 18<sup>th</sup> birthday.

You must be registered as available for work or training with a qualifying body such as Surrey Youth Support Service.

Your parents must notify HMRC for Child Benefit and Child Tax Credit to continue for the 3 months of you leaving school or college.

If you start paid work of more than 24 hours per week during this extension period, both Child Benefit and Child Tax Credit will stop. They will also end if you apply for benefits in your own right.

Many apprenticeships, although low paid, count as employment, and entitlement to Child benefit and Child Tax Credit can end.

### **7.5 Working Tax Credit**

Your child will still count as a qualifying young person for Working Tax Credit if they remain in full-time, non-advanced education or approved training up to their 20<sup>th</sup> birthday.

However, help with childcare costs will stop from the last day of the week in which 1<sup>st</sup> September falls following your child's 15<sup>th</sup> birthday.

If your child is disabled, childcare costs will stop from their 16<sup>th</sup> birthday. Disabled means that your child receives Disability Living Allowance, or is registered blind.

## **7.6 Impact of leaving education/ approved training on Council Tax Support and Housing Benefit**

When your child has left school or college or approved training, and Child Benefit and Child Tax Credit are no longer payable, your benefits may be affected because they will no longer be a dependent child. They will become a “non-dependent” who is living in your home and your benefit may now be reduced by a non-dependant deduction. See Housing Benefit for details of who is a non-dependant, and when deductions are not made.

For Council Tax Support consult the scheme offered by your local council.

## **7.7 Impact on Severe Disability Premium**

Means-tested benefits may have extra amount added if you also receive the care component of Disability Living Allowance (at the middle or higher rate), Personal Independence Payment daily living award or Attendance Allowance. This extra amount is known as the Severe Disability Premium and is added if there is no-one over the age of 18 living with you.

When your non-dependent reaches 18, this premium may be affected. You need to let the DWP know that your non-dependent is now 18 so that you can avoid a possible overpayment of benefit.

The benefits that may be affected are Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, Pension Credit, Housing Benefit and Council Tax Support.

## 8. HELP FOR YOUNG PEOPLE 16-19 IN EDUCATION

### 8.1 16-19 bursaries

Bursaries are available to young people aged between 16 and 19 who stay on in further education or training in England. You need to apply to your school, college or training provider. Certain young people in need, for example those who are care leavers or those who are in receipt of DLA and ESA **or** PIP and ESA will receive the maximum amount of £1,200 a year if their course is 30 hours a week or more. For other young people the bursaries are discretionary.

Go to **www.gov.uk** and search for “**16 to 19 bursary fund**” for further information.

The bursary income does not count as income for any benefit or Tax Credit awards that the parents may be entitled to. Nor does any income from a student’s part time work affect the amount of the bursary.

### 8.2 Help with transport costs

You may be able to get help with transport costs if you live in Surrey and are:

- aged 16-18 and continuing in full time education, **or**
- aged 19 and continuing a course of education that began before your 19<sup>th</sup> birthday.

You must be attending a school, 6<sup>th</sup> form college, or college of further education. Help with transport costs is provided according to how you have to get to school or college.

**Special coaches:** Some colleges organise coach and mini-bus transport for students from specific locations.

**Student Fare Card:** You can normally only apply for **either** a bus **or** a train card, unless you **have** to use both bus and train in order to get to your college or school. Your journey must either start or finish in Surrey.

The card costs £25 per academic year, and entitles you to pay the under 16 fare on buses and 33% of the adult fare on trains.

**Additional help** may be available for those in receipt of a guaranteed bursary (for students in care, care leavers and those on Employment and Support Allowance) or whose family are in receipt of the maximum Working Tax Credit, or one of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Child Tax Credit, provided they are not entitled to Working Tax Credit and have an annual income (as assessed by HMRC) that does not exceed £16,190
- Financial support under part VI of the Immigration and Asylum Act 1999
- Guarantee Pension Credit

You should apply online via [www.surreycc.gov.uk/studentfarecards](http://www.surreycc.gov.uk/studentfarecards) or phone the Contact Centre on **0345 600 9009**

If you have to use **Transport for London** services you will have to apply for a **Student Oyster Photocard** – go to [www.tfl.gov.uk](http://www.tfl.gov.uk).

**Local Authority transport scheme:** This scheme is for students who do not live on a bus or train route, and who have to travel to school or college by either a contract vehicle (usually a coach), or by car (and want to claim for petrol costs).

You must live more than 3 miles from your school or college and will have to pay the first £3.56 per day towards your travel costs. Phone **0345 600 9009** for further details.

**Special educational needs:** If you are attending a special educational needs school or college, you will have free transport between home and school/college if the distance you have to travel is more than 3 miles.

When a student has a disability and, as a result of that, cannot travel on public transport, they may qualify for help with travel costs but will be expected to pay a contribution of £3.56 a day.

### 8.3 Care to Learn

Care to Learn is a government funded scheme that is intended to help young people who have children and who want to either continue studying, or go back to school or college.

It helps with the cost of childcare and you can get up to £160 per week. The childcare must be with a registered childcare provider.

You must be under 20, but there is no lower age limit. You can be following any type of non-advanced course, and it does not have to be full time.

The amount of help with childcare costs does not depend on your income, or your parent's income.

Phone the Learner Support helpline on **0800 121 8989** for further details.



## 9. YOUNG PEOPLE AGED 16-19 NOT IN EDUCATION OR APPROVED TRAINING OR EMPLOYMENT

Surrey County Council has a Young People's Employability Plan and Local Prevention Framework aimed at those at risk of dropping out of education, training or employment. Work experience can be provided via the Jobcentre Plus and the new 16-19 Study programmes are intended to provide progression beyond the qualifications that a young person has achieved up to the age of 16.

### 9.1 Jobseeker's Allowance

If you are 16 or 17, you can only get Jobseeker's Allowance in very limited circumstances – for example, if you are an orphan and no-one is acting as your parent, or if you are estranged from your family. You will need to register for both work and training at a place specified by the DWP. Check where to register with your local Jobcentre Plus office and seek further advice.

### 9.2 Severe Hardship Payments

If you do not qualify for Jobseeker's Allowance (and most 16 and 17 year olds do not), you may be able to get a Severe Hardship Payment.

The payments are discretionary - there is no automatic right to them. The number of weeks they can be paid for and the amounts are also discretionary.

Severe hardship payments may be considered if:

- you are not entitled to either Jobseeker's Allowance or Employment and Support Allowance **and**
- you are registered for employment and training **and**
- you will suffer severe hardship unless you receive the payment.

The DWP will consider your whole situation when deciding whether or not you can get a severe hardship payment. Factors that they may look at include:

- your financial position, including income, savings and outgoings
- whether the person you live with is on means-tested benefits

- whether you are homeless, or at risk of homelessness, if severe hardship payments are not made
- whether you have any health problems, or are pregnant, or are vulnerable or at risk for any reason
- whether you have access to food and accommodation.



## 10. BENEFITS WHEN A PARENT IS SICK OR DISABLED

### 10.1 Employment and Support Allowance

If you are employed and unable to work due to illness you will normally be able to claim Statutory Sick Pay from your employer for a period of up to 28 weeks. This is paid at a rate of £87.55 a week. Some firms will pay Contractual Sick Pay on top of this, but this is only if it is specified in your contract of employment.

If you are self-employed, or if you were not earning sufficient to qualify for Statutory Sick Pay (usually only paid if you were earning at least £110 a week prior to being ill), or if your Statutory Sick Pay has run out, then you may be entitled to claim Employment and Support Allowance.

As with Jobseeker's Allowance there are two kinds of Employment and Support Allowance:

- **Contributory Employment and Support Allowance.** This is paid for a maximum of 12 months (unless you are placed in the Support group) and you need to have paid sufficient National Insurance contributions to qualify. It is not affected by your other income and savings unless you receive an occupational pension of more than £85 a week.
- **Income-related Employment and Support Allowance.** This is means tested and does not depend on National Insurance Contributions.

#### How do I claim?

Phone **0800 055 6688** to make your claim. You will be asked if you want to claim contributory ESA or if you want to claim income-related ESA as well. Unless you have savings well above £16,000 a year you should ask to be assessed for both.

Provided you have a medical certificate ("fit note") from your GP (and continue to send further certificates in when they become due), contribution-based ESA is paid at a rate of £72.40 a week, for a person aged over 25, for the duration of an assessment period (theoretically 13 weeks but in practice often longer).

For Income-related ESA you also need to provide a certificate. The basic rate for the assessment period is £72.40 a week for a single person aged over 25, but extra payments may be made if your 'applicable amount' is greater (see Income Support). Income-related ESA can be paid on top of Contributory ESA.

During this assessment period you will have to fill in a form called an ESA 50, which details the nature of your illness. You must fill this in and return it. You will then be called for a medical assessment.

After this, one of three things can happen:

- You are placed in the **work related activity group**. This means that it is accepted that you are too ill to work at the moment but that you might be expected to work shortly and hence can be required to undertake work focussed interviews at Job Centres
- You are placed in the **support group**, in which case you receive a higher level of benefit and there is no requirement for you to undertake work-related activities
- You may be denied benefit. There are routes forward from this (in particular you can ask for a mandatory reconsideration) but they are outside the scope of this booklet and you should seek advice from an advice agency.

If you are placed in the Work Related Activity Group you receive an additional component of £28.75 a week on top of the assessment rate. If you are in the Support Group the component is £35.75.

## 10.2 Personal Independence Payment

If illness is long term it is possible that Personal Independence Payment might apply.

This benefit replaces Disability Living Allowance for people aged 16-64.

- It is not means tested and it is tax-free and does not depend on National Insurance contributions
- There are two components, mobility and daily-living (the latter was called care under Disability Living Allowance). The two components can be paid either as standard or enhanced rate.

- There are special rules which fast-track awards for people who are terminally ill.
- There are limitations on what you can claim if you are in a care home or in hospital (unless you are a private patient or a self-funder)

## Who can claim?

Personal Independence Payment is for people aged 16 or over and under 65. It is paid to people who have a physical or mental disability and who need help to participate in everyday life or to get around.

There are specific assessment criteria, and you must meet them for 3 months before you claim and be likely to continue to meet them for 9 months afterwards.

You should also be present in Great Britain at the time of your claim, present in Great Britain for at least 104 weeks in the last 156 weeks and considered to be habitually resident.

**If you are terminally ill** you do not have to meet the 104 week past presence test or the requirement to have had difficulties for 3 months prior to your claim.

## How do I claim?

Claims are started by phoning **0800 917 2222**. The information you will need is:

- Personal and contact details and NI number.
- Information about nationality and time spent abroad over the last 3 years.
- Name and contact details of a healthcare professional (this could be a GP, nurse, physiotherapist or consultant) who would be most aware of your day to day problems.
- Bank details (for payment purposes).

Specific questions are asked if claiming because of terminal illness, or if it would be difficult for you to return forms because of your mental health or a learning disability.

Someone else can make the call for you but you will have to be with them if they do.

Following on from this initial process you will be sent a form '**How your disability affects you**'.

This will ask you questions about daily living:

- Preparing food
- Taking nutrition
- Managing therapy or monitoring a health condition
- Washing and bathing
- Managing toilet needs/incontinence
- Dressing and undressing
- Communicating verbally
- Reading and understanding signs, symbols and words
- Engaging with other people face to face
- Making budgeting decisions

and about your mobility

- Planning and following journeys
- Moving around

There are requirements that the above activities need to be able to be completed **safely, to an acceptable standard, repeatedly and in a reasonable time period** or they should not count as activities you can satisfactorily achieve.

Following on from receipt of the form the decision maker may be able to make an award with the use of paper evidence only but it is more likely that a face to face consultation will be required.

### **How much will I get?**

Whether an award is made and/or the level that it is made at is dependent on the number of points that you are awarded for each activity. You do not have to have points for each activity (for example your problems might only be with washing and dressing) but you do need to achieve at least 8 points to be awarded the standard rate of the daily living component and 12 points to get the enhanced rate. The mobility award is similarly scored.

To give you an idea of what is required, here is the points system for preparing food.

Can prepare and cook a simple meal unaided.....	0
Needs to use an aid or appliance to prepare or cook.....	2
Cannot cook a simple meal using a conventional cooker but can do using a microwave .....	2
Needs prompting to be able to either prepare or cook a simple meal.....	2
Needs supervision or assistance to either prepare or cook a simple meal .....	4
Cannot cook or prepare food .....	8

You can only achieve one score for each activity.

The daily living component is paid at a rate of £81.30 a week if you are awarded the enhanced rate and £54.45 a week at the standard rate

The mobility component is paid at a rate of £56.75 a week at the enhanced rate and £21.55 a week at the standard rate.

The enhanced rate mobility component can be used to access the Motability scheme, where payment is sacrificed in exchange for the lease of a car. Go to **[www.motability.co.uk](http://www.motability.co.uk)** for more details. The enhanced rate mobility component also gives you exemption from paying road tax and automatic entitlement to a Blue Badge. An award of standard rate mobility allows you to claim a 50% road tax exemption.

### **Passport to other benefits**

An award of either level of the daily living component allows a person to claim Carers Allowance for looking after you, provided they fit the eligibility rules (see below). While waiting for a PIP claim to be awarded it is possible for someone to claim Income Support rather than Jobseeker's Allowance for 28 weeks if they have to look after you.

Any award of Personal Independence Payment can lead to a increase in some means tested benefits, and exemption from the benefit cap.

If your home has to be adapted because of your disability you might be eligible for a Disabled Facilities Grant or a reduction in your Council

Tax due to the Disability Reduction Scheme (contact your local council for details).

### 10.3 Carer's Allowance

This is a benefit for anyone caring for a child, young person or another adult who is receiving at least the middle rate of the care component of Disability Living Allowance, the daily living component of Personal Independence Payment, or Attendance Allowance. Carer's Allowance is taxable but not means-tested and you do not need to have paid any National Insurance contributions to qualify. You must:

- be aged 16 or over,
- not be in full-time education,
- not earn more than £102 per week, (£110 from April 2015)
- be substantially caring for at least 35 hours per week,
- be present in Great Britain at the time of your claim, present in Great Britain for at least 104 weeks in the last 156 weeks and considered to be habitually resident.

**There are deductions that can be made from your wages, even if you earn more than £102 a week, that can make some parents eligible for Carers Allowance.** These include:

- tax and national insurance contributions,
- half the contribution to an occupational or personal pension scheme,
- payments towards expenses that are 'wholly, exclusively and necessarily' incurred in the performance of employment, such as travelling expenses during the course of work (but not to your place of work),
- care costs for a child under 16 or the disabled person cared for by the client, incurred when you are unable to care for them because you are working. The maximum deduction for care costs is 50% of net earnings. The paid carer must not be a close relative of yours but does not have to be a registered childminder.

Carer's Allowance is £61.35 per week. If you are waiting for an award of Disability Living Allowance, Personal Independence Payment or Attendance Allowance to be decided and you satisfy all the conditions of entitlement, your Carer's Allowance can be backdated for more than 3 months, to the date Disability Living Allowance/ Personal Independence Payment was awarded from, as long as you claim Carer's Allowance within 3 months of the decision on the other benefit.

Carer's Allowance is an "overlapping benefit", which means it is not payable at the same time as other benefits such as Retirement Pension, Contributory Jobseeker's Allowance and Contribution Based Employment and Support Allowance. It is well worth claiming however because although you won't receive Carers Allowance itself, you might be entitled to a **carer premium** paid on top of a means tested benefit. This amounts to an extra £34.20 a week.

You can have a break from caring for up to 12 weeks in any 26 week period and still be considered as substantially caring, if for example the person you are caring for goes into hospital; or for up to 4 weeks if they go into respite care or on holiday. In practice, you lose Carer's Allowance when the person you are caring for loses their Disability Living Allowance/Personal Independence Payment/Attendance Allowance after 12 weeks (84 days) in hospital or residential care for a child under 16, or 4 weeks (28 days) for a child of 16 or over or an adult.

The Carer's Allowance claim form, **DS700**, is available from the DWP or by phoning the Carer's Allowance Unit – **0845 608 4321** or download a form or claim online at **[www.direct.gov.uk](http://www.direct.gov.uk)**.

## **11. EXTRA HELP IF A CHILD OR YOUNG PERSON HAS A DISABILITY**

### **11.1 Disability Living Allowance**

Disability Living Allowance (DLA) is a benefit that can be paid to children with a disability. It is not means-tested, you do not need to have paid National Insurance contributions and it is tax-free. It is a “qualifying benefit” that can increase other benefits. You have to satisfy the disability tests, the age tests, the “backwards and forwards tests” and comply with the residence and immigration rules.

DLA has two components: the care component and the mobility component. The care component is paid at three rates and the mobility component is paid at two rates.

#### **Care component (weekly)**

Higher rate	£81.30
Middle rate	£54.45
Lower rate	£21.55

#### **Mobility component (weekly)**

Higher rate	£56.75
Lower rate	£21.55

#### **Qualifying for the Care Component**

To qualify for the care component, your child must be so severely disabled physically or mentally that they need either “attention” or “supervision” from another person. The help they need must be reasonably required to live a normal life – not medically required.

#### **Attention**

Attention is close personal contact (help) needed in the presence of your child in connection with their “bodily functions”. Bodily functions are for example, eating, drinking, taking medication, washing, dressing, seeing, hearing, assistance to move around indoors or out.

## **Supervision**

Supervision is where you or another person needs to watch over your child to avoid substantial danger to them or others. You only have to show they need supervision or attention – the claim will not fail if they do not actually receive the full care they need.

### **Highest rate Care Component**

You must show that your child needs either attention and/or supervision during the day **and** during the night. During the day they must need “frequent” attention in connection with bodily functions or they need continual supervision to avoid danger. During the night you have to show they need “prolonged or repeated” attention or need another person to be awake and watching over them for a “prolonged period” or “at frequent intervals” to avoid danger.

- Frequent means “several times – not once or twice” and spread throughout the day.
- Prolonged means twenty minutes or more.
- Repeated means twice or more.
- At frequent intervals means at least 3 times.

### **Middle rate Care Component**

You must show that your child needs frequent attention throughout the day and/or supervision to avoid danger during the day **or** during the night.

### **Lower rate Care Component**

Your child will qualify if you can show that they need attention for a “significant portion” of the day. Significant portion means about an hour a day in total, which could be one period of attention each day or just mornings and evenings or a number of short periods. You cannot qualify for the lowest rate of the care component on the grounds of supervision.

There is no lower age limit for claiming Care Component.

## Higher rate Mobility Component

- Your child must be physically unable to walk at all, **or**
- must be virtually unable to walk because of “severe discomfort” or walking ability is limited because of speed, manner of walking, time or distance, **or**
- the exertion required to walk would cause a danger to life or a serious deterioration in health (requiring medical intervention), **or**
- your child has no legs or feet (from birth or amputation), **or**
- your child is both deaf and blind, **or**
- they are entitled to the highest rate of the care component and are severely mentally impaired with dangerous, disruptive and unpredictable behaviour that requires another person to restrain them to prevent harm to others or damage to property; and they require another person to be awake and watching over them whenever they are awake.

If a walking stick, crutches or prosthesis helps your child to walk, they will not be considered unable or virtually unable to walk. If, in spite of using crutches, they are swinging between them rather than taking steps they will still be virtually unable to walk. The mobility test looks at ability to walk outdoors on level ground and does not take into account rough roads and steep gradients.

### Severe discomfort

If ability to walk is limited by severe discomfort, which is a lesser degree than severe pain, your child should only be counted as able to walk for the distance before the severe discomfort starts. Any walking that they can do in severe discomfort should be ignored.

### Learning Disability

Children with a severe learning disability may be awarded higher rate mobility component on one of two further grounds instead of the usual route described above. Firstly the ground of ‘severe mental impairment’ may apply. The child must also be awarded higher rate care component to be considered for this and may qualify if they ‘exhibit disruptive behaviour’ that is “unpredictable”, ‘extreme’ and regularly requires another person to intervene and restrain them.

If children with learning disabilities do not pass this test then they will probably qualify for lower rate mobility (see below). However, some children who are autistic or have a learning disability may qualify under the second alternative route to higher rate mobility on the grounds of 'virtual inability to walk'. This applies if the inability to walk has a physical cause such as brain or genetic damage rather than the physical inability to put one foot in front of the other. Seek further advice as claims made on these grounds can be quite complex.

Your child must be aged three years or over to claim higher rate Mobility Component.

### **Lower rate Mobility Component**

Your child may be physically able to walk but they cannot take advantage of their walking ability, on unfamiliar routes, without guidance or supervision from another person most of the time.

Guidance is leading or directing and can be physical or verbal help from another person. This often applies if someone is deaf or blind or has a learning disability. Supervision may be watching over, monitoring or encouragement that enables your child to walk out of doors. It must be more than just walking with them and requires an active role.

Your child must be five years or over to claim lower rate Mobility Component.

### **Extra tests for children for Disability Living Allowance**

Children up to the age of 16 must satisfy the disability tests and also show that either

- their care needs are substantially in excess of the normal requirements of children of their age, **or**
- they have substantial care or supervision needs that younger children in normal physical or mental health may have but which children of their age and in normal physical or mental health would not have.

For babies under the age of one, any medical interventions to do with breathing, eating and getting rid of waste products count as extra attention, as does any help with seeing, hearing or because of fits or loss of consciousness. Babies with renal failure, asthma, cerebral palsy, cystic fibrosis, stoma and multiple disabilities could qualify.

For children between one and two, the level of extra attention and supervision they require may depend on how mobile they are combined with their other disabilities, for example, hearing or visual problems; or they may be immobile and need someone to physically change their position; or they may need more frequent changing and bathing because of skin conditions. Young children with severe learning disabilities or developmental delay could also qualify.

The above examples are an illustration and not an exhaustive list – seek expert help if there are any doubts about your child’s Disability Living Allowance claim.

### **Backwards and forwards tests**

You must show that your child qualifies for Disability Living Allowance for the three months before the date of claim and the six months following – so at least 9 months in total. This means that Disability Living Allowance care component can be claimed at birth but is not payable for 3 months – unless the baby is terminally ill, in which case it can be paid from birth.

### **Terminal illness**

There are no backwards and forwards tests if you are claiming under the terminal illness (“special”) rules, where a doctor certifies that death is reasonably to be expected within 6 months. The claim is fast-tracked under the special rules, and there is automatic qualification for the highest rate of the care component. You still have to show that you meet the conditions if you wish to claim the mobility component for your child.

## Immigration Rules

To qualify for Disability Living Allowance you must be:

- present in Great Britain at the time of your claim,
- have been present in Great Britain for at least 104 weeks in the last 156 weeks,
- habitually resident in the common travel area (UK, Ireland, Channel Islands or Isle of Man).

Exemptions from the 104 week rule include:

- claimants who are terminally ill,
- babies, less than 6 months old, who must be present for 13 out of 26 weeks,
- Children aged 6-36 months, who must be present for 26 weeks in the last 156 weeks.

Unless you are a British Citizen, or a person with indefinite leave to enter or remain, or you have a permanent right of residence, you will find that your right to benefit is affected by your immigration status. Always seek advice before claiming.

## Claims and payments

The parent of a disabled child can claim Disability Living Allowance on their behalf but the benefit belongs to the child. The DWP will appoint a parent, usually the mother. The appointeeship is reviewed by the DWP when the child reaches 16, but can continue if the child is mentally incapable.

You can request a claim form **DLA1 Child** for a child under 16 by phoning the Disability Benefits Unit on **0845 712 3456** or you can print off a form or make a claim online at **www.gov.uk**

You may feel that you need independent help to complete the claim form – see the organisations listed at the end of this booklet.

Your claim form will be date-stamped with the day you requested the form and this is your date of claim providing you return the form within 6 weeks; this date will also be stamped on the form. There is no backdating for Disability Living Allowance. If you do not have a date-stamped form, your date of claim will be the date the form is received

at the DWP. Hence it is better to phone to request a form rather than just to download one.

Once benefit is awarded, the payments are made 4 weekly in arrears into your account, as the appointee responsible for administering and spending your child's benefit.

## **Revisions and Appeals**

If your child is not awarded benefit or you disagree with the rate they have been given, you have one calendar month from the date of the decision in which to request a mandatory reconsideration. If that is not successful you have the right of appeal to a tribunal.

You should keep a copy of the claim form; also a diary of care needs and be prepared to get independent medical evidence to support your child's case. You should seek expert advice if you wish to appeal.

## **Does anything affect payment of DLA?**

If your child (under 16) has been in hospital for 84 days, payment of both the care and mobility components of Disability Living Allowance stops. Any time spent in hospital as an in-patient count towards the 84 days (or 28 days for anyone aged 16 or older). Any periods in hospital of less than 84 days can be linked together if there are less than 28 days between stays in hospital. You should notify the Disability Living Allowance unit at the start of any hospital stays in order to avoid overpayment.

The rules are very similar for stays funded by the state in residential care settings (including boarding schools). The mobility component can however continue to be paid. There are some exceptions to the rules, so seek advice.

Pro-rata payments of Disability Living Allowance can be made for any days that your child spends at home including the days that they leave and return to hospital or residential school.

## **What happens when my child reaches the age of 16?**

It may be that when your child reaches the age of 16 they will be asked to apply for Personal Independence Payment although at the time of writing (October 2014) children who reach the age of 16 in Surrey are still making renewal claims of DLA post-16.

See section 10.2 for an explanation of Personal Independence Payment.

### **11.2 Passport to other benefits and help**

An award of higher rate mobility Disability Living Allowance, or enhanced mobility component of Personal Independence Payment entitles your child to a Blue Badge. You can apply for exemption from paying road tax for the car used to transport the disabled child, and access to the Motability scheme, whereby the monetary payment of the award is sacrificed in exchange for the lease of a car.

An award of standard rate mobility component of Personal Independence Payment can give you a 50% road tax exemption.

Any award of Disability Living Allowance or Personal Independence Payment can lead to a possible increase in means tested benefits and/or Tax Credits, and also exemption from the benefits cap

An award of middle or high rate care component of Disability Living Allowance or enhanced daily living of Personal Independence Payment are qualifying benefits for Carers Allowance. (See section 10.3).

You can also apply to the local authority for a Disabled Facilities Grant to adapt your property (owned or rented) to the needs of your disabled child. Your child does not have to be on Disability Living Allowance to qualify as disabled – and there is no means-test for an application on behalf of a child or young person.

### 11.3 Tax Credits

If you have a child with disabilities this could increase your Child Tax Credit entitlement.

**Disabled Child Element** is payable if your child receives

- any level of an award of Disability Living Allowance, care or mobility component, **or**
- is registered blind.

A **Severely Disabled Child Element** is payable if your child receives the highest rate of the care component of Disability Living Allowance.

### 11.4 Young people with disabilities: benefits available in full time education

A young person who is continuing in full time education after the age of 16 is usually considered as a dependent child, and their parents or guardian can continue to receive Child Benefit and Child Tax Credit. Both benefits are payable until the young person reaches their 20<sup>th</sup> birthday if they are continuing in full time, non-advanced, education.

Some young people can claim benefits in their own right when they reach the age of 16. If they do claim in their own name, they will no longer be a “dependent child” and their parent(s) or guardian will no longer be able to claim Child Benefit and Child Tax Credit. Disability Living Allowance/Personal Independence Payment is not affected by these rules.

**In some circumstances, your family may be better off if the young person remains a dependent child – it is advisable to seek advice before claiming.**

## **11.5 Disability Living Allowance/Personal Independence Payments - claimant aged over 16**

It was originally anticipated that most awards of Disability Living Allowance would have been reassessed under the Personal Independence Payment system if a child turned 16 after summer 2013. However there have been delays in the reassessment system and so there will still be a considerable number of 16+ claimants of Disability Living Allowance until at least 2016.

Either component (care or mobility) of Disability Living Allowance/ (daily living or mobility) of Personal Independence Payment is payable to young people who are at school, college or further education or university regardless of the type of education they are receiving. It is payable whether the young person is living independently or at home with parents.

Young people who are in residential care or who are at a residential boarding school will not be paid the care component of Disability Living Allowance /daily living component of Personal Independence Payment when they have been resident for more than 28 days – but they can be paid the care component for each day that they are at home, for example, at weekends or school holidays. The mobility component of DLA/PIP is unaffected by stays in residential care or boarding school.

The relevant department should be notified of any change.

## **11.6 Income-related Employment and Support Allowance**

Entitlement depends on satisfying the normal rules on means-testing of income and capital; not engaging in full-time work; satisfying the immigration rules etc. Seek further advice on the qualifying conditions. The capital limit is £16,000, but capital that is in a trust fund set up from a payment made because of a personal or criminal injury is ignored.

Young people under 20 in full time non advanced education are able to claim Income-Related Employment and Support Allowance if they are a full time student and they also receive PIP or DLA. This includes boarding school.

Full time education is a course over 21 hours of supervised study (lessons) per week. Time spent at lunch breaks, in free periods, and

doing homework or unsupervised study do not count towards the 21 hours.

Lessons do not count towards the 21 hours if the classes would not be “suitable for persons of the same age and sex who do not suffer from a physical or mental disability”. For example, classes in life skills such as how to use money, or use public transport, or buy goods at a shop, or lessons conducted in Braille or sign language, would not count as these are lessons that a non-disabled teenager would not normally attend.

The DWP needs to be informed if a young person is attending such classes or lessons to ensure that these hours are disregarded.

For young people at university student loans count as income and reduce the amount of any income-related Employment and Support Allowance payable.

Young people living in residential care can also claim ESA.

## **11.7 Housing Benefit and Council Tax Support**

Young people under the age of 19 who are at school or a further education college can claim Housing Benefit if they are liable to pay rent, but the amount payable may be restricted to the amount of rent for a single bed-sit room. This “single room” restriction does not apply if the young person is a housing association tenant, or if they receive the middle or higher rate of the care component of Disability Living Allowance, or either rate of the daily living component of Personal Independence Payment.

People under 18 are not liable for council tax – and so cannot claim Council Tax Support. Young people aged 18 but under 19 can claim Council Tax Support if they are liable for council tax.

Full time students are not liable for council tax.

## **Appendix 1 – Universal Credit**

### **Scope of Universal Credit**

Universal Credit is a key element of the government's welfare reform programme. It is a new means tested benefit for people of working age who are on a low income, and it will replace Child Tax Credit, Housing Benefit, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support and Working Tax Credit.

It will be possible to claim it whether or not you are employed (although there are exclusions if you are in education).

You do not need to have paid National Insurance contributions to qualify and there are similar conditions imposed to those of the existing benefits that it is intended to replace, e.g. £16,000 savings limit. Claimants will have to accept a 'claimant commitment' to receive it.

It is intended that the system will enable benefits to respond quickly to changes in income (unlike the Tax Credits system which is calculated on a yearly basis) and it will end having to make multiple benefit applications for means-tested benefits.

### **Timetable**

It was originally anticipated that Surrey families would begin to be affected by Universal Credit (at least for new claims) in 2014. However the complexities of introduction mean that the timetable has been considerably delayed, with only certain areas (not Surrey) taking limited new claims at the moment. We understand that the majority of claimants are now scheduled to move onto the new benefit in 2016/2017.

Because there is still uncertainty around this benefit we have only mentioned it in certain sections rather than discussion in any great detail. When there is more definitive news we will issue an update.

## Appendix 2 – Immigration Rules

If there are any doubts over a person's eligibility for benefits they should seek advice from one of the agencies listed at the back of this booklet.

### Immigration Status

There are different rules for non- UK/EEA citizens, EEA citizens and UK nationals who have spent time abroad.

- **Subject to Immigration Control**

If you are a non-UK and non-EEA citizen you are likely to be subject to immigration control, and this means that you cannot normally claim benefits. A clear sign that you would be not be entitled to benefits is if “**no recourse to public funds**” is stamped in your passport. Any attempt to claim benefits might damage you remaining in the country if you were to claim.

If you have “**indefinite leave to remain**” you are not subject to immigration control.

- **EEA Migrants and returning UK Citizens**

There has been a tightening of the benefit rules for EEA migrants and in certain circumstances, returning UK citizens.

EEA workers who have resided legally for 5 years have a permanent right of residence and can claim benefits whatever their status.

UK nationals returning to the country after a spell abroad can also find it difficult to claim benefits, as they have to pass the habitual residence test before they can claim (this could mean they have to re-establish themselves in the country for at least 3 months before making a claim).

**If you have lived abroad in the last five years you may be affected by the restrictions on benefit entitlement. Always seek advice first.**

## Appendix 3 – Keeping Children Safe

If you think that a child or young person under the age of 18 years old, who lives in Surrey, is being abused or neglected, you should report your concerns to Surrey County Council's Children's Service by telephoning the Contact Centre on **0300 200 1006** or, in an emergency, you should report the matter to Surrey Police by dialling 999.

Outside of office hours and at weekends and public holidays, the Emergency Duty Team should be contacted by telephoning **01483 517898**. However, once again, if you are seriously concerned about a child's immediate safety, call 999.

## Appendix 4 – Surrey Citizens Advice Bureaux

Ash Hill Road

**Ash**

GU12 5DP

**Tel: 01252 315569**

**Fax: 01252 316612**

Harry Fletcher House

High Street

**Esher**

KT10 9RN

**Tel: 01372 464770**

**Fax: 01372 470488**

24 Cromwell Road

**Redhill**

RH1 1RT

**Tel: 08444 111444**

**Fax: 01737 773535**

The Horseshoe

**Banstead**

SM7 2BQ

**Tel: 0844 856 3417**

**Fax: 01737 377562**

Montrose House

South Street

**Farnham**

GU9 7RN

**Tel: 0844 848 7969**

**Fax: 01252 726218**

The Old Library

Church Road

**Addlestone**

KT15 1RW

**Tel: 01932 842666**

**Fax: 01932 827187**

Rear of Library

Knoll Road

**Camberley**

GU15 3SY

**Tel: 01276 684342**

**Fax: 01276 683192**

New Montrose House

36 Bridge Street

**Godalming**

GU7 1HP

**Tel: 0844 848 7969**

**Fax: 01483 527915**

Sunbury Library

The Parade

Staines Road West

**Sunbury on Thames**

TW16 7AB

**Tel: 01932 765041**

**Fax: 01932 786473**

Soper Hall

Harestone Valley Road

**Caterham**

CR6 6YN

**Tel: 01883 344777**

**Fax: 01883 341745**

15-21 Haydon Place

**Guildford**

GU1 4LL

**Tel: 01483 576699**

**Fax: 01483 450185**

Elmbridge Community Hub

The Old School House

72 High Street

**Walton on Thames**

KT12 1BU

**Tel: 01932 248660**

**Fax: 01932 221680**

Village Way

**Cranleigh**

GU6 8AF

**Tel: 0844 848 7969**

**Fax: 01483 271054**

Well Lane House

Well Lane

High Street

**Haslemere**

GU27 2LB

**Tel: 0844 848 7969**

Provincial House

26 Commercial Way

**Woking**

GU21 6EN

**Tel: 01483 541666**

**Mobiles 0300 456 8371**

**Fax: 01428 656130**

Lyons Court

**Dorking**

RH4 1AB

**Tel: 08444 111444**

**Fax: 01306 741416**

The Georgian House

Swan Mews

**Leatherhead**

KT22 8AE

**Tel: 08444 111444**

**Fax: 01372 379166**

The Old Town Hall

The Parade

**Epsom**

KT18 5AG

**Tel: 08444 111444**

**Fax: 01372 732622`**

1<sup>st</sup> Floor, Library Building

14 Gresham Road

**Oxted**

RH8 0BQ

**Tel: 01883 715525**

**Fax: 01883 723252**

## Appendix 5 – Organisations that are there to help

**Citizens Advice Bureaux** - Free impartial confidential advice  
See previous page or [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**Sure Start Children's Centres** - Services for families with pre-school children.  
[www.gov.uk/find-sure-start-childrens-centre](http://www.gov.uk/find-sure-start-childrens-centre)

**Surrey Family Information Service** - Advice to families with a child or young person up to 19 or 25 with special needs.

**0300 200 1004** email: [surrey.fis@surreycc.gov.uk](mailto:surrey.fis@surreycc.gov.uk)  
[www.surreycc.gov.uk/people-and-community/family-information-service](http://www.surreycc.gov.uk/people-and-community/family-information-service)

**Surrey County Council Children's Service** - For concerns regarding child protection issues ring the contact centre during week days or the emergency duty team outside of office hours, weekends and public holidays

**0300 200 1006 contact centre**  
**01483 517898 emergency duty team**  
[www.surreycc.gov.uk](http://www.surreycc.gov.uk)

**Family Line Surrey** - Help and emotional support.  
Ring back service available at times to suit.

**0808 800 5678**  
email: [help@familyline.org.uk](mailto:help@familyline.org.uk)

**These national sources also have useful information for parents**

**[www.gov.uk](http://www.gov.uk)** Government portal for all public services

**[www.adviceguide.org.uk](http://www.adviceguide.org.uk)** Citizens Advice online information service

**[www.carersuk.org](http://www.carersuk.org)** Info for all carers including parent carers  
Tel: 0808 808 7777

**[www.turn2us.org.uk](http://www.turn2us.org.uk)** Search for info on benefits and grants  
Tel: 0808 802 2000

**[www.shelter.org.uk](http://www.shelter.org.uk)** For all housing related advice  
Tel: 0808 800 4444

**[www.gingerbread.org.uk](http://www.gingerbread.org.uk)** Information for single parents  
Tel: 0808 802 0925