



WORK, BENEFITS AND FINANCE



This leaflet indicates areas where you may be eligible to receive financial support if you or someone you care for has recently been diagnosed with PSP or CBD, and how to go about obtaining it. The leaflet covers¹:

- Help with Staying in Work
- State Benefits paid by the Department of Work and Pensions
- Local Authority Benefits and Support
- Other Financial Support including NHS and Transport Concessions
- VAT Relief
- Charitable Help

You have probably contributed to the running of this country for most of your life, so you should not feel in the least embarrassed about obtaining all the support that is available within the current regulations. It is important that you understand your entitlements and how to progress your claims. The deluge of forms to complete can seem complex and time-consuming, and the process is not helped by the varying assessment standards and availability of support depending on where you live. However, it is not all bad news because:

- Once you are “in the system” then things become a lot easier
- There is a lot of help available to assist you
- Many of the forms consist of “tick” boxes, so they are not as daunting as they might at first appear

ADVICE

If your request or claim is rejected, there is usually an Appeals process at which many PSP and CBD patients are successful. However, best to make a complete and convincing initial submission. There is plenty of local advice to help, including:

- Your local branch of Carers UK²
- Your nearest Citizen’s Advice Bureau
- Your local branch of AGE Concern
- Other PSP and CBD carers, if you have joined our local telephone contact network or are able to attend your nearest PSP Support Group
- The various Government Helplines, stated on the application forms
- The Disability Rights Handbook³

¹ It does not provide an authoritative or detailed statement of entitlement, nor does it cover the many transitional arrangements and continuing entitlement to old benefit systems.

² For advice or to find your local branch, call 0207 490 8818. Alternatively, see (<http://www.carersuk.org>) and follow links to Information, then Financial Help or Finding Help.

³ Published by the Disability Alliance (Tel 020 7247 8776 or www.disabilityalliance.org)

1. STAYING IN WORK

An early diagnosis of PSP or CBD does not mean that you will have to stop working immediately. At the same time, it is better to be realistic about what you, whether as patient or carer, will be able to continue doing. It is important that you discuss the future with your employer sooner rather than later: there may well be alternatives in terms of work area, working hours or job content.

The Disablement Recruitment Officer or Disability Employment Adviser at your local Job Centre Plus can advise you on benefits, and should also be able to offer advice and financial support for any adaptations at work you may need through the "Access to Work" scheme, including:

- Any special aids or adaptations needed for employment
- Adaptations to premises
- Help with travel to and from work
- A support worker to provide help in the workplace
- A communicator for job interviews

The Access to Work scheme should usually cover 80%, and in some cases up to 100% of the costs, although you may be liable for the first £300.

2. STATE BENEFITS

The Department of Work and Pensions (DWP) system can seem complex, but it falls into the four categories below. The most relevant benefits for PSP and CBD patients and carers are highlighted in **bold**:

- Contributory. These are intended to compensate people who don't work, for their loss of earnings. Entitlement depends on your National Insurance (NI) contributions and only one of these benefits (or Carers Allowance - see below) is payable at any one time. It is therefore sensible to apply for the benefit offering the highest rate although any additions over the appropriate basic rate may still be received:
 - State Retirement Pension
 - **Employment and Support Allowance (Contributory element)**
 - Jobseekers Allowance (Contribution-based)
- Non-Contributory. Entitlement depends on meeting certain conditions, but they are not means-tested or dependent on past NI contributions. They are intended to assist people with the extra costs incurred by their circumstances:
 - **Carers Allowance** (although other income is taken into account.)
 - **Disability Living Allowance**
 - **Attendance Allowance**
 - Industrial Injuries Benefit
 - War Disablement pensions and Armed Forces compensation scheme
 - Category D Retirement Pension (for those over 80)

- Means-Tested. Paid to people whose income and their partner's income, and/or capital, is below a certain level. They can be paid on their own, or can "top-up" contributory, non-contributory or employee benefits.
 - Income Support
 - **Employment and Support Allowance (Income Related)**
 - **Pension Credit**
 - Jobseeker's Allowance (Income-based)
 - The Social Fund
 - Working Tax Credit (through the Inland Revenue, not the DWP)
- Employee-Based.
 - Statutory Sick Pay

Main benefits relevant to PSP and CBD. A diagnosis of PSP or CBD may entitle you to some of the benefits highlighted in **bold** above:

- Employment and Support Allowance (ESA)

(If you can't work and have not reached State Retirement Age. It is paid in two parts: based on National Insurance contributions, and a means test)
- Carers Allowance (CA)

(If you care for someone for more than 35 hours a week)
- Disability Living Allowance (DLA)

(If you are disabled and apply before you reach 65)
- Attendance Allowance (AA)

(If you are disabled and apply when you are over 65)
- Pension Credit (PC)

(To increase your income to a certain level if you are over 60)

These are explained in more detail in Annex A.

3. LOCAL AUTHORITY BENEFITS AND SUPPORT

The Needs Assessment. You are legally entitled to a Needs Assessment by the Local Authority. Your GP will give you the appropriate Social Services contact. However, most Local Authorities are now working much more closely with the NHS and you should follow the pathway detailed in our leaflet “Getting Help”. Help that is identified in the Needs Assessment as Health Care is provided by the NHS free of charge, but help defined as Social Care is provided by the Local Authority and is usually means-tested.

Other Financial Help. You may also be entitled to one or more of the following types of financial help from your local authority (for more detail see Annex B):

- Council Tax Reductions - due to your disability
- Council Tax Benefit - means-tested if you have difficulty paying
- Housing Benefit - means-tested if you have difficulty paying your rent
- Housing Adaptations and Equipment - due to your disability, although they may be means-tested

4. OTHER FINANCIAL SUPPORT INCLUDING NHS AND TRANSPORT CONCESSIONS

You may be entitled to many other discounts or exemptions. The main ones that may be affected by a diagnosis of PSP or CBD are:

Transport. You may be entitled to:

- Blue (Disabled) Badge for your Car
- Exemption from Vehicle Excise Duty (VED)
- Disabled Person’s Railcard
- Bus Discounts
- Discounts or exemptions for Ferries, Toll Roads, Tunnels and Bridges

Health Benefits. You may be entitled to:

- Be exempt from Prescription Charges
- Free Eye Tests and Free or Subsidised Glasses or Contact Lenses
- Free Talking Books and Newspapers
- Refund of Travel to Hospital Costs

VAT. You should be able to claim VAT exemption or zero rating on adaptations and equipment specifically purchased for you because you are disabled.

Further details are at Annex C and the leaflet “Getting About”.

5. VAT RELIEF

People with PSP qualify should not have to pay VAT for equipment or services related to their disability, including:

- Disability aids including lifts, adjustable beds, bathing and toileting aids.
- A vehicle modified to carry a wheelchair
- Home adaptations to assist with your disability, including the provision of a downstairs bathroom. However, the provision of, for example, an extra bedroom downstairs would be unlikely to qualify as it would be seen as a home improvement.
- Most repairs to disabled equipment.

6. CHARITABLE SUPPORT

Many local and national charities exist to provide support. Some are open to all, others are nationality-based or established to support people with a certain professional, trade or faith background. Useful sources of information include:

- Contact Turn2us (www.turn2us.org.uk) or 0207 396 6700, who provide a very comprehensive list of charity help available
- The agencies listed under “Advice” on the first page of this leaflet
- A Guide to Grants for Individuals in Need 2006/7. This is published by the Directory of Social Change ISBN1903991749 and should be available in public libraries. It details various sources of help and funding for individuals
- Those charities listed in the PSP Association’s newsletter for your area (supplied by your PSP Development Officer)
- The Health and Welfare professionals that provide support to you
- Lions Club International (www.lions.org.uk) or 0121 441 4544
- National Association of Round Table www.roundtable.co.uk or 0121 456 4402
- Rotary Club International www.ribi.org or 01789 756 411
- If you, your spouse, or your ex-spouse were ever a member of HM Forces, then it would be worth contacting the relevant service charity, such as your local branch of SSAFA, the British Legion, the Officers’ Association, the Royal Navy Benevolent Fund, your Regimental Association or the RAF Benevolent Fund.

Annexes:

- A. Further Information about State Benefits
- B. Further Information about Local Authority Benefits
- C. Further Information about Other Financial Support Including NHS and Transport Concessions



Further Information About State Benefits



Annex A

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It is important to note that only a general and very approximate outline of entitlement is given: the full rules can be complex and should be individually checked.

The PSP Association cannot be held liable for the accuracy of the information provided. Rates shown are as at April 2009.

When completing forms...

Be realistic rather than optimistic

Do not list something causing you pain or exhaustion as something you can do

Focus on your worst day and fill in the form on that basis – that is when you need the help. Imagine how difficult life would be without someone to help

Try to give a clear picture of the situation. For example, don't answer the question "Can you wash and dress yourself?" with a simple "Yes", if the real answer is "It takes me two hours with frequent rests and I need someone to help with fastenings"

To make a successful claim it is wise to seek experienced help. You may want to consult your GP, OT or Physio before submitting a claim and they may be willing to write an assessment report for you. Alternatively, consult the local branch of the organizations listed under "Advice" in the main leaflet

Keep a copy of your submission handy as the authorities often phone to confirm details and it is important that what you say on the phone is the same as in the application

It may help to keep a diary of activity, to have something to refer to

DISABILITY LIVING ALLOWANCE (DLA)

- **Rates:** There are two parts to the benefit: a Care component and a Mobility component. DLA is tax-free.
 - *Care Component Rates: £70.35 (High), £47.10 (Medium), £18.65 (Low)*
 - *Mobility Component Rates: £49.10 (High), £18.65 (Low)*
 - The disability will need to have existed for 3 months before claiming. Keeping a diary of the help you need would be useful in support of the claim. If you are assessed as terminally ill (see below) then there is no prior qualification period
- **Eligibility.** (See definitions below while reading this)
 - You must claim before your 65th Birthday, although payments will then continue afterwards. Examples include:
- **Care Component Lower Rate.** You may be eligible if you need:
 - Help with bodily functions for a significant part of the day *or*
 - Help with cooking: assembling implements and reading recipes
- **Care Component Medium Rate.** You may be eligible if you need:
 - Frequent help with bodily functions during the day *or*
 - Prolonged or Repeated attention during the night *or*
 - Continual supervision from another person during the day to avoid danger *or*
 - Supervision for prolonged periods or frequent intervals during the night to avoid danger
- **Care Component Higher Rate.** You may be eligible if you:
 - Meet the Medium Rate conditions for attention or supervision for both day and night.
 - Are terminally ill, defined as:
 - Having a progressive disease (such as PSP or CBD) *and*
 - Your death can be reasonably expected within 6 months. The key phrase here is “can be reasonably expected”, which is not the same as “will occur”. You should talk to your GP if you want to claim Higher Rate just for this reason
- **Mobility Component Higher Rate** may be paid if you are unable or virtually unable to walk. Decisions are based on the restrictions on the speed, distance, time and manner of walking outdoors on level ground. Key issues for PSP and CBD patients might be:
 - The distance that can be achieved without the risk of falling due to balance or vision problems
 - The distance that can be achieved without pain or breathlessness

- If you are granted Mobility Component Higher Rate, you can apply for exemption from Vehicle Excise Duty (Road Tax) provided that the vehicle is solely for your use or for your purposes.
- **Mobility Component Lower Rate** may be paid if you need guidance or supervision when using unfamiliar routes outdoors.

Definitions

Each application is viewed individually, but the following general definitions may help:

Attention:	Personal contact or intervention ie physical help.
Bodily functions:	Includes eating or drinking, toileting, seeing, hearing, communicating, thinking or dressing, getting in or out of bed.
Continual:	At least at beginning, middle and end of the day
Frequent:	At least 3 times a day
Guidance:	Need help to find your way around outdoors on an unfamiliar route.
Prolonged:	More than 20 mins per session
Repeated:	More than once
Significant:	Typically at least 30 mins per day, but could be less (reminders to take medicine?)

Notes.

- If you can, it is important to claim DLA before you reach age 65 as your entitlement to DLA will then continue past that point. If you claim after age 65, you will be offered Attendance Allowance instead which offers similar benefits to Middle and Higher Rate Component DLA, but significantly does not offer any Mobility component.
- Getting the middle or highest rate of the care component may mean that your carer qualifies for Carers Allowance.
- Getting the higher rate of the mobility component can mean that the person you look after can get a blue badge for their car from Social Services and exemption from road tax from the Disability Benefits Unit. Call them on 0845 712 3456.
- If you get Disability Living Allowance, you may qualify for more Income Support, Pension Credit, Housing Benefit or Council Tax Benefit (called 'Rate Rebate' in Northern Ireland).

How to Claim

Call the Department of Work and Pensions enquiry line for carers and disabled people on 0800 882200

ATTENDANCE ALLOWANCE (AA)

- Rates: There are 2 rates: *Higher 70.35, Lower £47.10*. AA is tax-free.
- Eligibility:
 - The criteria for Higher Rate AA are similar to those used for the **Care** Component **Higher** Rate DLA (see page A-4).
 - The criteria used for Lower rate AA are similar to those used for **Care** Component **Medium** Rate DLA (see page A-4).
 - The disability will need to have existed for 6 months before claiming. Keeping a diary of the help you need would be useful in support of the claim. If you are assessed as terminally ill (see page A-4 then there is no prior qualification period.
- Notes:
 - See notes and definitions for DLA at page A-3.
 - Getting the benefit can also mean you receive extra Pension Credit, Housing Benefit and Council Tax Benefit.
 - Getting this benefit may mean that your carer can apply for Carer's Allowance.

How to Claim

Call 0800 882 200 and ask for the form DS2

CARER'S ALLOWANCE (CA)

- Rates:
 - £53.10 per week (but see Contributory benefits above.) Claims can be backdated for up to 3 months, but once claimed, there are allowances made for respite or other breaks.
 - An additional £31.70 per week may also be paid for a dependant partner, but cannot be paid if the partner's earnings, non-means-tested benefits or private pension equals or exceeds that amount.
 - CA is taxable.
- Eligibility:
 - You must be 16 years old or over and not a full time student.
 - You care for one person for at least 35 hours each week including any travel from your home to the place of caring, and sleeping while caring. Claims for weeks less than 35 hrs (Sun to Sat) cannot be "topped up" from other weeks of more than 35 hours caring.
 - The person you look after must be severely disabled (as defined on the application.)
 - You can claim CA even if you are receiving AA or DLA in your own right but you must then be caring for someone receiving AA, or DLA Care Component at Medium or Higher Rate.
 - You are the only claimant for the person you are caring for.
 - If you work, you must not earn⁴ more than £95 per week.
 - You must be living in the UK when you claim Carer's Allowance, and for 26 of the last 52 weeks.
- Notes:
 - You may also be able to get the Carer Premium - an extra amount of money (up to £29.50 a week) included in the calculation of Employment and Support Allowance, Income Support, Income-based Job Seekers' Allowance, Housing Benefit and Council Tax Benefit (Rent Rebate in Northern Ireland). An amount equivalent to the Carer Premium is used to calculate Pension Credit.
 - It may therefore be worth claiming Carer's Allowance even if you are denied it because you are receiving a State Retirement Pension, for example. However, if you are paid CA, the person you are caring for cannot get the Severe Disability premium (£52.85 per week) included in their Means tested benefits.

How to Claim

Complete claim pack DS700, obtainable from your local Social Security office or the Benefits Enquiry Line on 0800 882 200 (or 0800 220 674 in NI), or online from www.dwp.gov.uk (not in NI)

⁴ Earnings are after deductions, such as tax, interest, dividends or occupational pensions.

EMPLOYMENT AND SUPPORT ALLOWANCE (ESA)

ESA is paid to people who can prove that they have a limited ability to work due to ill health or physical disability. There are two types of ESA:

- Contribution-based (ESA(C)). It is not means-tested and eligibility depends on your record of recent National Insurance Contributions.
- Income-Related ESA (ESA(IR)). Aimed at topping up your income to a level that Parliament has decided is enough to live on. That level is likely to be higher if you suffer from, or care for someone suffering from, PSP or CBD. ESA(IR) can be paid on its own, or used to top up ESA(C). It is means tested.

The Process. When you claim, you will enter a 13-week Assessment Phase. This will determine if you are entitled to ESA and if so, whether you join the “Support Group” or the “Work-related Activity Group”. (WRAG)

If accepted for ESA, work-focused interviews will then be available. The main difference between the Groups is that the interviews are mandatory for the WRAG and optional for the Support Group. **If you are in the WRAG and fail to take an active part in the interview process without good cause, your ESA will be halved for the first 4 weeks and then stopped.**

If you receive ESA(IR), you may also be entitled to housing and council tax benefit and will not have to undergo a separate assessment.

Eligibility

- General:
 - You must be a resident of England, Scotland or Wales. A similar system for ESA operates in Northern Ireland
 - You must be unable to carry on your last job due to your illness
 - You have not reached State Retirement Pension age
 - You must not be entitled to Income Support or Jobseekers Allowance
 - You are not receiving Statutory Sick Pay from your Employer
 - You do not receive more than £92 per week for paid work, or work for more than 16 hours per week.⁵ (However, earnings do not count as income for ESA assessment purposes)
- Contribution-based (EAS(C))
 - Have paid Class 1 or 2 NI on earnings above £2175 - £2375⁶ for at least one of the last 3 complete tax years
 - Have paid, or been credited with, Class 1 or 2 NI on earnings above £4500 - £4750² for at least one of the last two complete tax years

⁵ This is limited to a one-year period if you are in the Work-related Activity Group.

⁶ The exact amount depends on the tax year.

- Income- Related (EAS(IR))
 - Your income must be below the “Applicable Amount,” which the law says is what you need to live on. It consists of:
 - The Prescribed Amount,
 - An Additional Component, which has different rates if you are in the ESA Work-Related Activity or the Support Groups.
 - One or more of the Premiums, which are:
 - Severe Disability Premium (SDP): Applicable if:
 - You are receiving DLA at the middle or high rate care component.
 - Nobody is claiming Carers Allowance for you
 - You are living alone⁷, or your partner gets DLA at the middle or high rate care component, or receives Attendance Allowance, or he/she is registered blind or severely sight impaired.
 - Enhanced Disability Premium (EDP), which can be awarded in addition to SDP if you are in the Support Group or are paid DLA at the highest rate component, and you are under 60.
 - Pensioner Premium, if you or your partner have reached the qualifying age for Pension Credit (age 60 or over). It can be awarded in addition to SDP and the Carers Premium.
 - Carers Premium, if you or your partner receive, or would receive were it not for overlapping payment rules, Carers Allowance. It can be awarded in addition to SDP, EDP and Pensioner Premium.
 - Certain Housing Costs, that may include some rents and interest on mortgage or other loans to buy, repair or improve your house.
 - You and your partner’s capital must be less than £6,000 (£10,000 if you are in a residential home) to receive full ESA(IR), and must be below £16,000 to receive any. Part-payment will be made between those limits. Capital includes savings, investments and property (unless you are living in the property.)
 - You must not be entitled to Pension Credit.
 - Your partner must not be entitled to ESA(IR), Pension Credit, Income Support or income-based Jobseeker’s Allowance
 - Your partner must not be working for more than 24 hr per week. £20 per week of their income is disregarded when calculating ESA entitlement, and there are other exceptions, including if he/she is receiving Carers Allowance.

⁷ If someone lives with you who is not your partner, you may still qualify as living alone.

Rates:

- Contributory ESA
 - Assessment Phase: £64.30 per week
 - Main Phase: £64.30 plus
 - If in Work-Related Activity Group: £25.50 per week
 - If in Support Group: £30.85 per week
- Income-Related ESA
 - Prescribed Amount:
 - Single Person: £64.30 per week
 - Couple: £100.95 per week
 - Additional amounts may be payable if there are dependant children under 18.
 - Additional Components:
 - If in Work-Related Activity Group: £25.50 per week
 - If in Support Group: £30.85 per week
 - Premiums:
 - Severe Disability
 - Single Person (or one of a couple qualify): £52.85 per week
 - Couple (if both qualify): £105.70 per week
 - Enhanced Disability
 - Single Person: £13.40 per week
 - Couple: £19.30 per week
 - Pensioner:
 - Assessment Phase
 - Single £65.70 per week
 - Couple: £97.50 per week
 - Work-Related Activity Group:
 - Single £40.20 per week
 - Couple: £72.00 per week
 - Support Group
 - Single £34.85 per week
 - Couple: £66.65 per week
 - Carer Premium: £29.50 per week

How to Claim

A single phone call to Job Centre Plus on 0800 0556 688 (or if you have speech or hearing difficulties, call 0800 023 48 88) or face-to-face through most Job Centres. If you fail the assessment, you can **appeal** – and still be paid at the Assessment rate until the appeal is decided.

PENSION CREDIT (PC)

- What is it? Like Income Support (IS), PC may be payable if your earnings and savings are below a certain level. That level is established by calculating the sum of your:
 - Guarantee Credit
 - Savings Credit if you or your partner is over 65.
- Eligibility
 - You must be over 60.
 - Only one member of a couple may claim (although one can be under 60.)
 - You must meet certain GB residency requirements.
- The Guarantee Credit consists of:
 - Standard Minimum Guarantee which is:

£130.00 pw single or £198.45 for couples.
 - Additional Amounts:
 - **Severe Disability:** *£52.85 pw single or £105.70 for a couple.*
Single person rate payable if you are living alone and receiving AA, and no-one is claiming CA for you.
Couple living together who are both receiving AA and no-one is claiming CA for either. (Single rate payable if one CA paid.)
You must not have any adults over 18 living with you on a non-commercial basis (ie they don't pay rent.).
 - **Carer:** *£29.50 pw*
Payable if a carer qualifies for (but does not have to receive) CA
 - **Transitional Amounts** if you are moving from IS to PC and suffer a drop in entitlement.
 - Housing Costs
 - Some housing costs such as mortgage interest payments, loan interest repairs and improvements, service charges and some rents can further increase the Applicable sum.
 - Other housing costs may not be permissible, especially any already covered by Housing Benefit (HB).
- **The Savings Credit.** This is based on your income from savings and is not affected by a diagnosis of PSP or CBD. The Savings Credit is a complex calculation but you may receive savings credit even if your income is too high for Guarantee Credit.

- Income. Like many other issues surrounding benefits, this is a complex area and specific local advice should be sought if in doubt. If you are married or living together, both incomes are assessed. For the purposes of PC, income is likely to:
 - Include nearly all net earnings including pensions.
 - Disregard payments such as:
 - AA or DLA
 - Housing Benefit or Council Tax Benefit
 - Charitable donations to you if not for daily living expenses.
 - Up to £20 per week income in some cases
- Summary. If the assessed Income is less than the Guarantee and Savings Credit (if applicable), then the difference will be paid as PC.
- Notes.
 - If you are receiving PC, you are entitled to a number of other benefits, including:
 - Free prescriptions and dental treatment.
 - Housing Grants
 - Help from the Social Fund
 - Help with hospital fares
 - Help with Energy Efficiency Grants.

How to Claim

Contact the Pension Service on 0800 99 1234 (or 0800 100 6165 in Northern Ireland). The Pensions Service will complete the claim for you over the phone and send it to you to check, sign and return



Further Information About Local Authority Benefits



Annex B

This leaflet covers the following Local Authority Benefits:

- Council Tax Reductions.
- Disability Reduction
- Discount Scheme
- Council Tax Benefit.
- Housing Benefit (HB).
- Housing Adaptations and Equipment.

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To make a successful claim it is wise to seek experienced help. You may want to consult your GP, OT or Physio before submitting a claim and they may be willing to write an assessment report for you. Alternatively, consult the local branch of the organizations listed under "Advice" in the main leaflet

Keep a copy of your submission handy as the authorities often phone to confirm details and it is important that what you say on the phone is the same as in the application

It may help to keep a diary of activity, to have something to refer to

Council Tax Reductions. You may be entitled to 2 types of reduction: a Disability Reduction and/or a reduction under the Discount Scheme. These can be backdated to the point that they became justified.

- Disability Reduction (DR): The DR will reduce your Council Tax to the next lower Banding for your property. You may qualify if:
 - You have an additional bathroom, toilet or kitchen for the sole use of the PSP or CBD patient.
 - You have another room for the sole or main use of the patient. This could include a downstairs bedroom or a room mainly used to store and charge an electric wheelchair.
 - You have enough space to use a wheelchair indoors.

Guidance to local authorities suggests that the test is to consider how difficult life would be for the patient if that facility was not available.

- Discount Scheme (DS): Council Tax is based on the number of residents: 100% is due if there is more than one resident and 75% is due if only one resident. Resident carers can be counted as “invisible” for Council Tax purposes if he/she/they:
 - Provide care for at least 35 hours a week⁸, and the carer is not the spouse or partner of the patient and the patient is entitled to DLA Care Component or AA at the highest rate or:
 - Provide care for at least 24 hours a week and are paid no more than £44 and the carer has been provided or introduced by the local authority, NHS or a charity.

Council Tax Benefit. You may be entitled to help with your Council Tax (or help with Rates in Northern Ireland) if:

- You are on Income Support, Employment & Support Allowance (Income-Related) or on a low income.
- Your capital does not exceed a certain level.

Housing Benefit (HB). You may be entitled to HB if:

- You are paying rent on a commercial basis.
- You are on Income Support, Employment & Support Allowance (Income-Related) or on a low income.
- Your capital does not exceed a certain level.

Housing Adaptations and Equipment. The owner, tenant or landlord can apply for financial help with housing adaptations and equipment. Maximum limits can be up to the order of £20,000 and £30,000, depending on where you live:

- England, Wales and Northern Ireland: Your Local Authority has discretionary powers to help and you should ask for a copy of its policy. Equipment and minor adaptations up to £1000 should be

⁸ Note you do not have to claim Carer’s Allowance to qualify and more than one carer could claim.

provided free of charge in England. In Wales, Local Authorities aim to provide equipment to the value of £350 within 15 days.

- Bigger grants (or in some cases loans) may be means-tested, but the capital and income thresholds will usually be much higher than those used to assess Income Support or Pension Credit, so you should always investigate what help is available in your area.
- Scotland. The Scottish Executive booklet *Housing Grants* will be available from your Local Authority and it defines the assistance you can expect to receive. In broad terms, the Local Authority should meet at least 80% of the cost of providing bathing, washing and toileting adaptations, and meet all of the costs if you have a low income and receive certain State Benefits.

Note that even if you have to fund the adaptations yourself, your OT should offer advice, and you should be able to claim VAT exemption on the work and materials.

Further Information About Other Financial Support Including NHS and Transport Concessions

Annex C

Transport. You may be entitled to:

- Blue Badge Scheme. Your Local Authority issues blue Badges. They offer you the use of disabled parking bays and many other parking concessions. They are recognised throughout the EU⁹. Inner London operates its' own scheme¹⁰. Blue Badge holders can apply to be exempt from paying the Congestion Charge in London¹¹ and Durham, with other cities likely to follow. PSP and CBD patients are likely to qualify if they:
 - Receive the DLA Higher Rate Mobility Component or
 - Are assessed as having a "permanent and substantial difficulty to walk or very considerable difficulty in walking." It is suggested that you consult your GP before submitting the form.
- Exemption from Vehicle Excise Duty (VED). See DLA (Annex A pages 3 and 4).
- Disabled Person's Railcard. Offers one-third discount on most fares. PSP and CBD patients should qualify if they:
 - Receive AA, or DLA Care or Mobility Components at Middle or Higher Rates or:
 - Are registered as visually impaired.
- Bus Discounts. Your Social Services department will advise on any local Bus discounts available.
- Ferries. Toll Roads. Tunnels and Bridges. Many operators offer discounts and toll exemptions. Contact either:
 - The Disabled Drivers Motor Club: Cottingham Way, Thrapston, Northants NN14 4PL (01832 734 724) or
 - The Disabled Motorists Federation: CVS Volunteer Centre, Chester-le-Street, Co. Durham DH3 3DQ (0191 4163172)

⁹ See European Parking Card for people with Disabilities from Dept of Transport 0207 944 6100

¹⁰ City, Westminster, Kensington 'and Chelsea, and Camden: Call Greater London Action on Disability (GLAD) 020 7346 5800 for details. The London Blue Badge Parking Guide (£4.50 from PIE Enterprises 0870 444 5434) gives advice and details parking bays.

¹¹ Apply to the London Congestion Charging Office 0845 900 1234 or www.cclondon.com

Health Benefits.

- Prescription Charges. As a PSP or CBD patient, you will be exempt prescription charges automatically if:
 - You are over 60 or
 - Receiving Income Support.
 - Receiving ESA (Income- Related)
 - You are receiving Pension Credit Guarantee Credit.

If not, you will need to apply for an Exemption Certificate from your GP, who will sign it if he considers that you are unable to leave home without the help of another person.

- Sight. You and your partner may qualify free eyesight tests and vouchers towards the cost of glasses or contact lenses. You should ask for the voucher at the time of the test. You may qualify if you:
 - Are receiving Pension Credit Guarantee Credit, Income Support or ESA (Income- Related).
 - Are on a Low Income. The criteria for deciding Low Income is similar to, but not the same as, those for Income Support.
 - Need complex or powerful lenses.
 - In any event, you qualify free eyesight tests if you are over 60 or registered as partially sighted.

If you have a certificate from an ophthalmologist stating you are blind or partially sighted, you will be entitled to receive free Talking Books and Newspapers. (See Leaflet on Sight.)

- Travel to Hospital. You, together with a helper if you need one, may be able to claim a refund of fares to and from hospital. The refund would be up to the cost of a standard bus or train fare if you travel by public transport or private car, or a taxi fare if public transport is not available or you cannot use it due to your disability. Travel costs should ideally be agreed in advance with the hospital and you may be eligible if you:
 - Receive Income Support, Pension Credit Guarantee Credit or ESA (Income- Related).
 - Are on a Low Income (see "Sight" above).
 - Are resident in a care home and at least part funded by the Local Authority.