

Benefits

A practical guide to claiming
benefits
for people with
ankylosing spondylitis

Prepared by the

National Ankylosing Spondylitis Society

Registered Charity no. 272258

Message from the NASS Director

The National Ankylosing Spondylitis Society (NASS) has commissioned this guide to provide a map of the benefit system for people with ankylosing spondylitis (AS). It brings together information on the range of benefits which are available and will point you in the right direction to get the help you need.

We understand how confusing it can be getting to grips with all the different schemes available on top of the demands of a long term condition like AS. We hope this guide will simplify the process for you and remove some of the uncertainties of finding your way round the benefit system.

If you are reading this and have AS then you might like to join NASS to receive all the benefits of being a member. You can join via our website or by writing to the NASS office.

If you need another copy of this booklet, you can ask NASS: they are free to people with AS and their families or to health professionals.

I am grateful to Ian Greaves at Disability Alliance who has written this booklet and who has done a great job for NASS. I know it will help people with AS to find the help they need.

With best wishes



Jane Skerrett
Director

Introduction

The UK benefits system can appear very complicated. There are many different benefits, paid for different reasons. Some are affected by your income and savings, some are not. Some are dependent on your National Insurance contributions, others aren't. Some you can only get when you are out of work, others are not affected by work. Some benefits overlap, some do not. Many people with ankylosing spondylitis, which we'll call AS for short, feel like the benefits system is a maze.

This booklet is a brief guide to that maze. It is not meant to be a comprehensive guide, but hopefully will make things a little easier to understand, or at least point you in the right direction.

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Chapter 1. Disability Benefits

You may be able to claim Disability Living Allowance to cover the extra costs that result from your condition. It is available to both adults and children with AS. If you are aged 65 or over, then Attendance Allowance may be claimed instead. If you have a carer, they could consider claiming Carer's Allowance.

Disability Living Allowance

Many people with AS claim Disability Living Allowance (DLA). DLA is not paid simply because you have AS, but because of the effect that the symptoms of it have on your daily life; in particular on your mobility and on your ability to take care of yourself.

DLA is not means tested, it is tax free and is not based on National Insurance contributions. You may claim DLA if you are still working. It is paid on top of any earnings or other income you may have, and is not affected by savings or capital you own. It is almost always paid in addition to other social security benefits and tax credits. DLA can also act as a gateway to other benefits.

You do not need to have a carer, or someone helping you, to qualify for DLA. What matters is the help you need. The payments are made to you and you may spend it on anything you like.

Who can claim?

You can only claim DLA once you have had problems with care or mobility for three months and if you expect to continue having these for at least six months. You must be under the age of 65 when you first claim DLA. If you are 65 or over and do not already receive DLA there is a similar benefit called Attendance Allowance (see below), which you may be able to claim if you need help with personal care.

DLA is divided into two different components: the mobility component and the care component. You can be awarded one or other or both together.

The mobility component

The mobility component is paid to help cover the extra costs that you may have in getting around. It comes at two different rates: the higher and the lower rate.

The higher rate

If you have substantial difficulties in walking, the higher rate of the mobility component may apply to you. The difficulties that you have will be most likely due to joint pain or stiffness. Other symptoms of AS can also affect your mobility however, including fatigue and breathlessness.

Most people with AS who are awarded the higher rate mobility component get it because they are considered to be *'unable to walk'* or *'virtually unable to walk'*. The first category is straight forward, and can include people who can only 'walk' if there is someone with them bearing their weight. The second category includes people who can walk only very short distances. Any walking that you can only do whilst experiencing *'severe discomfort'* should not be counted.

Chapter 1. Disability Benefits (continued)

The lower rate

If you are able to walk reasonably well, but need guidance or supervision to do so, the lower rate of the mobility component may apply to you. It doesn't matter if you can manage to walk without guidance or supervision in places you know well, as long as you generally need guidance or supervision when you are in unfamiliar places. Your need for guidance or supervision may be due to a tendency for your knee or ankle joints to give way. You may also need guidance or supervision if the AS has affected your eyesight.

The care component

The care component may be paid if the symptoms of your AS are such that you need either care or supervision from another person. The care you receive must relate to some kind of '*bodily function*', such as with dressing, bathing, toileting and getting safely around the home. The supervision that you need must be necessary *to avoid substantial danger to yourself or others*. It does not matter if you do not actually receive the care or supervision at the moment, you may for instance live by yourself, but what you do have to show is that there is a need for it.

There are three different rates for the care component, reflecting the amount of care or supervision that you need. The highest rate may apply if you need help throughout the day and the night. The middle rate may apply if you either need help just throughout the day or just throughout the night. The lowest rate may apply if you need help for just part of the day or you are unable to prepare a main meal for yourself.

How to claim

To claim, you need form DLA1. You can get this by calling the Department for Work and Pensions (DWP) Benefit Enquiry Line on 0800 882200. You can also download a DLA1 or claim online from: www.direct.gov.uk/disability-dla

Your date of claim will usually be the day you telephoned the DWP or the day your completed form arrives at the DWP. The DWP aim to give you a decision within 38 working days of the day they receive your DLA claim.

To help your claim, you may wish to keep a diary of your care needs over a few days. This would be useful if your care needs vary, which is often the case with AS. Keep a copy of the diary for yourself and attach another to the claim-form before you send it off.

Chapter 1. Disability Benefits (continued)

Attendance Allowance

Many older people with AS claim Attendance Allowance. It is paid if the symptoms of your AS are such that you need either care or supervision from another person. You must be aged at least 65 to claim.

Attendance Allowance is not means tested, it is tax free and is not based on National Insurance contributions. You may claim Attendance Allowance if you are still working. It is paid on top of any earnings or other income you may have, and is not affected by savings or capital you own. It is almost always paid in addition to other social security benefits and tax credits. Attendance Allowance can also act as a gateway to other benefits.

You do not need to have a carer, or someone helping you, to qualify for Attendance Allowance. What matters is the help you need. The payments are made to you and you may spend it on anything you like.

Who can claim?

You can only claim Attendance Allowance once you have had problems with care or supervision for six months. If you are already receiving DLA (see above) before your 65th birthday, you can continue to receive it rather than switching to Attendance Allowance.

Attendance Allowance may be paid if the symptoms of your AS are such that you need either care or supervision from another person. The care you receive must relate to some kind of *'bodily function'*, such as with dressing, bathing, toileting and getting safely around the home. The supervision that you need must be necessary *to avoid substantial danger to yourself or others*. It does not matter if you do not actually receive the care or supervision at the moment, you may for instance live by yourself, but what you do have to show is that there is a need for it.

There are two different rates for Attendance Allowance, reflecting the amount of care or supervision that you need. The higher rate may apply if you need help throughout the day and the night. The lower rate may apply if you either need help just throughout the day or just throughout the night.

How to claim

To claim, you need form AA1. You can get this by calling the Department for Work and Pensions (DWP) Benefits Enquiry Line on 0800 882200. You can also download an AA1 or claim online from: www.direct.gov.uk/disability-aa

Your date of claim will usually be the day you telephoned the DWP or the day your completed form arrives at the DWP. The DWP aim to give you a decision within 24 working days of the day they receive your Attendance Allowance claim.

Chapter 1. Disability Benefits (continued)

To help your claim, you may wish to keep a diary of your care needs over a few days. This would be useful if your care needs vary, which is often the case with AS. Keep a copy of the diary for yourself and attach another to the claim-form before you send it off.

Carer's Allowance

Carer's Allowance is a benefit for people who regularly spend at least 35 hours or more a week caring for a disabled person. It is paid to the carer and not to the person with AS. Carer's Allowance is not means tested and does not depend on past National Insurance contributions. Your carer can get Carer's Allowance even if they've never worked. However, Carer's Allowance is taxable.

Who can claim?

In order for your carer to get Carer's Allowance, you must receive DLA care component at the middle or the highest rate or Attendance Allowance at either rate. Your carer must spend at least 35 hours per week caring for you, but does not have to live in the same house or be related to you.

Your carer must not be in full-time education (i.e. 21 hours or more a week). If your carer is working, they must not earn more than £100 a week (April 2010) - after taking off tax, National Insurance contributions and half of any contribution they make towards an occupational or personal pension. Only one person can receive Carer's Allowance for looking after you.

Note that if your carer gets paid Carer's Allowance, a '*Severe Disability Premium*' cannot be included in any income-related Employment and Support Allowance, Income Support, Housing Benefit or Council Tax Benefit that you may be receiving. Since the Severe Disability Premium is worth £52.85 a week (April 2009), it is not always advantageous to you for your carer to claim Carer's Allowance, even if they are eligible. Seek further advice if you think this may apply to you.

If you are claiming Carer's Allowance, you may be able to get this topped up by Income Support.

How to claim

To claim, your carer needs form DS700. You can get this by calling the Department for Work and Pensions (DWP) Benefits Enquiry Line 0800 882200. You can also claim online from: www.dwp.gov.uk/carersallowance

Income Support

Income Support is a means-tested benefit that works in a similar way to income-related Employment and Support Allowance (see Section 2).

To claim Income Support you will need to ring the Jobcentre Plus claim-line 0800 055 6688. You can also use the A1 form, available from your local Jobcentre Plus office.

2. Unable to work

If you find it difficult to work because of the effects of AS, you may be able to claim Employment and Support Allowance. If you are still with an employer and are off work, you will probably claim Statutory Sick Pay from them first of all.

Statutory Sick Pay

If you are working for an employer and you have to take time off work through ill health, you may be entitled to Statutory Sick Pay (SSP). This is paid by your employer at a flat rate for a period of up to 28 weeks. It does not depend on National Insurance contributions, but you must earn at least £97 per week (April 2010). SSP is taxable. If the SSP does not provide enough for you to live on, you may be able to get it topped up with Income Support (see Section 1).

Who can claim?

You must have been incapable of work for at least four days in a row; this can include weekends and bank holidays. Your average earnings must be at least £97 a week, before deductions such as tax and National Insurance contributions. Part-time workers may qualify.

You can receive SSP for up to 28 weeks in one spell of sickness. Two separate periods off sick, with 8 weeks or less between them, are counted as a single spell of sickness. Several periods off sick can thus be 'linked' in this way. If you are still incapable of work after SSP ends, you may be able to claim Employment and Support Allowance (see below).

How to claim

You must notify your employer that you are off sick. After seven days off sick you will need to provide them with a doctor's certificate. If you cannot get SSP or it has ended, ask your employer for form SSP1, which they should fill in and give to you. You will need to send this form to your local Jobcentre Plus office when you claim Employment and Support Allowance.

Employment and Support Allowance

Employment and Support Allowance (ESA) is the new benefit paid if your ability to work is limited by your condition. It was introduced in October 2008. It replaced two earlier benefits: Incapacity Benefit and Income Support (paid on the grounds of incapacity). ESA is composed of two allowances: contributory ESA and income-related ESA. You may be entitled to either one or both of these allowances.

Who can claim?

There are common rules which apply to both types of ESA. You must:

- have a limited capability for work. This is tested under the 'Work Capability Assessment' (see below);
- not be in work. However some limited work is permitted (see below);
- be aged 16 or over and under pensionable age (currently 60 for a woman (increasing to 65 by 2020) and 65 for a man);
- be in Great Britain; *and*
- not be entitled to Income Support, Jobseeker's Allowance or Statutory Sick Pay.

2. Unable to work (continued)

Contributory ESA

You will need to have paid enough National Insurance contributions in specific tax years to be entitled to contributory ESA. This is a non-means-tested personal flat-rate allowance.

Contributory ESA has no additions for dependants (such as a partner or child). In order to get additions for your partner you will also need to satisfy the conditions for income-related ESA. If you are on a low income and need extra money to look after a child, you should claim Child Tax Credit (see Section 4).

If you have limited capability for work and claim ESA before the age of 20 (or 25 if you have been in education or approved training since the age of 20) you do not have to satisfy the contribution conditions to be entitled to contributory ESA.

If you receive an occupational or personal pension that pays more than £85 a week, then your contributory ESA payment is reduced by half of the amount over this limit.

Income-related ESA

This is a means-tested benefit. In brief, your needs (and those of your partner if you have one) are compared with your resources, such as your income and savings, and income-related ESA worked out from this comparison. Any savings above £6,000 (or £10,000 if you live in a care home) will be taken into account and assumed to provide you with a certain income.

Income-related ESA can be paid on its own (if you are not entitled to contributory ESA) or as a top-up to contributory ESA (if you are). Income-related ESA can help towards mortgage interest payments and certain other housing costs (see Section 6 for more details).

The Work Capability Assessment

An *'assessment phase'* of 13 weeks normally applies to all new ESA claimants, during which time Jobcentre Plus will gather information with respect to your claim. This will involve you undergoing a *'Work Capability Assessment'*. During the assessment phase you will be paid ESA at a reduced rate, the *'basic allowance'* (whether you get contributory ESA or income-related ESA).

The ESA Work Capability Assessment will be carried out by a nurse or doctor working on behalf of the Department for Work and Pensions. It is intended to do three things:

Firstly it finds out whether you have a *'limited capability for work'*. The assessment for *'limited capability for work'* uses a points system to assess your limitations to carry out a series of tasks. It focuses on both your physical and mental health. You score points according to your inability to carry out the tasks. If you score enough points, you are deemed to have limited capability for work and can stay on ESA. If not, you will need to claim Jobseeker's Allowance instead (see Section 3).

2. Unable to work (continued)

Secondly it finds out whether you have a '*limited capability for work-related activity*'. The '*limited capability for work-related activity*' assessment is used to decide whether you are placed in the support group of claimants or the work-related activity group (see below). The assessment has a list of descriptors, relating to both physical and mental functions. If at least one of them fits, you will be placed in the support group of claimants.

Thirdly it carries out a '*work-focused health-related assessment*' which focuses on the things you can do. The assessment also collects information about any health interventions that could help you move back into work. This could include the use of appropriate aids and adaptations. The information collected is put into a report which is used any work-focused interviews that you are asked to attend.

The Work Capability Assessment usually requires you to complete a questionnaire; the ESA50. This questionnaire focuses on the first part of the Work Capability Assessment. It has a multiple choice format and asks you about your limitation to complete a range of activities. Do not underestimate your difficulties in carrying out these activities. If you are unsure as to how to complete the ESA50, seek advice. Once you have sent the ESA50 form off, you may be asked to attend a medical examination.

The support group

If it is decided that you have a limited capability for work-related activity, you will be placed in the support group of claimants. If you are placed in this group, you will not have to undertake work-related activities (though you can volunteer to do so if you want). You will receive a higher rate of ESA than claimants who are put into the work-related activity group.

The work-related activity group

If it is decided that you do not have a limited capability for work-related activity, you will be placed in the work-related activity group of claimants. You will have to adhere to strict work-related conditions in order to continue receiving the benefit in full. This will involve attending a series of work-focused interviews.

ESA and other benefits

If you are awarded income-related ESA, you are entitled to full Housing Benefit and Council Tax Benefit, subject to the usual rules. If you are only entitled to contributory ESA, you will need to satisfy a means-test in order to qualify for these benefits.

Income-related ESA can also open the door to grants and loans from the Social Fund (including Maternity Grants, Funeral Payments and Winter Fuel Payments). If you are awarded income-related ESA, you qualify for automatic assistance with NHS charges such as prescriptions, vouchers for glasses and hospital travel fares. If you are only entitled to contributory ESA, you can apply for help with NHS charges under the low-income scheme, but this will be means-tested.

2. Unable to work (continued)

Permitted Work

It is possible to continue claiming ESA and do certain types of limited work. This is known as '*Permitted Work*'. There are the following three types:

(a) Permitted Work 'lower limit'

You can earn no more than £20 a week. There is no need for the work to be therapeutic in any way. You can do such work even between periods when you are on the two other forms of Permitted Work described below.

(b) Supported Permitted Work

This is work supervised by a person employed by a public or Local Authority or voluntary organisation which provides or arranges work opportunities for people with disabilities. It can also be work as part of a treatment programme, done under medical supervision while you are an inpatient or outpatient at a hospital or similar institution. You can earn no more than £93 a week (April 2010) after any allowable deductions.

(c) Permitted Work 'higher limit'

You can only work for less than 16 hours a week and you can earn no more than £93 a week (April 2010) after any allowable deductions. You can generally only do this for up to 52 weeks – it is designed for you to test your ability to work before you consider moving permanently into employment. However, if you are assessed as having a limited capability for work-related activity (see above) you can do this work for an unlimited period.

If you have had a break in your benefit of more than 12 weeks you can repeat the 52-week period of Permitted Work higher limit; otherwise you can do further Permitted Work higher limit only after a gap of more than 52 weeks since you last did it.

It is advisable to let Jobcentre Plus know you are doing Permitted Work as soon as possible. They can check to see if the work can actually be classified as Permitted Work. Additionally, if you also are receiving means-tested benefits such as Housing Benefit or Council Tax Benefit, your earnings may affect how much of these benefits you are paid.

2. Unable to work (continued)

What if you already receive Incapacity Benefit or Income Support?

If you were already receiving Incapacity Benefit or Income Support paid on the grounds of incapacity when ESA was introduced, you will continue to receive those benefits, rather than ESA, for the time being.

You will also continue to come under the rules and conditions which applied to Incapacity Benefit or Income Support. So, for instance, your incapacity will be tested under the old Incapacity Benefit '*Personal Capability Assessment*' rather than the new ESA Work Capability Assessment. However at some point between 2010 and 2014 you will be reassessed under the new Work Capability Assessment instead. If you are found to have a limited capability for work in this assessment, you will be moved onto ESA.

Though the majority of Incapacity Benefit and Income Support claimants should not be worse off under the ESA system, some groups of claimants may be. If you are in this position, once you have been moved onto ESA, you should receive '*transitional protection*'. This will bring your ESA up to the same level as your existing rate of Incapacity Benefit or Income Support.

How to claim

You can start your claim by telephoning the Jobcentre Plus claim-line (0800 055 6688). They should put you through to your nearest Jobcentre Plus contact centre, who then take details of your claim over the phone. Online claims can be made at: www.direct.gov.uk/money.

3. Able to work

If you are working, you may be able to top up your income with Working Tax Credit. If you are out of work (or just working part time) and are looking for work, you may be able to claim Jobseeker's Allowance.

Working Tax Credit

Working Tax Credit is a means-tested or income-related benefit paid to top up the earnings of working people on lower incomes. It is available both for employees and the self-employed, and can include support towards the costs of qualifying childcare. It is paid by HM Revenue & Customs.

Who can claim?

There is a variety of ways of qualifying for Working Tax Credit. One way to qualify is if:

- You are working at least 16 hours a week; *and*
- Your AS puts you at a disadvantage in getting a job; *and*
- You are either getting Disability Living Allowance; *or*
- You were getting Incapacity Benefit (higher short-term or long term rates) or Employment and Support Allowance (for at least 28 weeks) within six months prior to your claim.

In addition, your income must be within set limits that vary according to different sets of circumstances. If you stop working, your entitlement will end.

How is it worked out?

Working Tax Credit is calculated using '*elements*' that are added together to suit different circumstances. The more elements you qualify for, the more Tax Credit you receive. Included are elements for disability, severe disability and childcare. The total sum from these elements (added together with any Child Tax Credit elements if you are claiming that as well – see Section 4) will be your '*maximum tax credit*'. From this will be subtracted an amount related to your income, so the higher your income, the less Tax Credit you will receive. The HM Revenue & Customs website (www.hmrc.gov.uk) includes a calculator to help you estimate your entitlement to Tax Credits.

How to claim

You claim both Working Tax Credit and Child Tax Credit (see Section 4) on the same form, TC600, available from Jobcentre Plus offices and HM Revenue & Customs Enquiry Centres. Alternatively call the Tax Credit Helpline on 0845 300 3900.

3. Able to work (continued)

Jobseeker's Allowance

You can claim Jobseeker's Allowance (JSA) if you are either unemployed or working just part time, and are looking for work. There are two types: contribution-based JSA and income-based JSA. You may be entitled to either one or both of these allowances.

Who can claim?

There are common rules of eligibility for both types of JSA. In each case you must be capable of work, available for work and actively seeking work. You must be below pensionable age — currently 65 for men and 60 for women increasing to 65 by 2010). You must be unemployed, or working on average less than 16 hours a week. You must not be in full-time education (with limited exceptions). You will need to sign up to a 'Jobseeker's Agreement' (detailing the steps that you will be expected to take to search for work) and will normally be expected to 'sign on' at the Jobcentre every two weeks and discuss how your job search is going. In addition, you must also attend regular, more detailed interviews to look at your situation.

Contribution-based JSA

If you have paid National Insurance contributions you may be able to get contribution-based JSA. This is a non-means-tested personal flat-rate allowance, payable for up to 6 months and is taxable. The amount you get may be affected by earnings or by an occupational/personal pension. Only your earnings are taken into account; any earnings of a partner are ignored. Contribution-based JSA is not affected by other income or savings you may have.

Income-based JSA

If you have no income or a low income you may get income-based JSA, even if you have not paid National Insurance contributions. It is means tested and taxable. You can claim for yourself and, if you have one, your partner. Income-based JSA can top up contribution-based JSA. Entitlement to income-based JSA gives access to other benefits including Housing Benefit and Council Tax Benefit. You may not be entitled to income-based JSA if your partner is working 24 hours or more a week.

How is it worked out?

Contribution-based JSA is usually paid at a flat rate, with a lower rate for those aged under 25. Income-based JSA is means tested. In brief, your needs (and those of your partner if you have one) are compared with your resources, such as your income and savings, and income-based JSA worked out from this comparison. Any savings above £6,000 (or £10,000 if you live in a care home) will be taken into account and assumed to provide you with a certain income. Income-based JSA can help towards mortgage interest payments and certain other housing costs (see Section 6).

How to claim

On the first day you are unemployed you should begin your claim by calling the national claim number: 0800 055 6688. Information to start processing your claim is usually first obtained from you over the phone. Appointments can then be made for you to discuss your benefit entitlement and your employment options.

4. Benefits for children

There are two main types of support for children, Child Benefit and Child Tax Credit. Both are administered by HM Revenue & Customs. Disabled children can also claim Disability Living Allowance (see Section 1).

Child Benefit

This is a weekly, tax free benefit paid if you are responsible for and have care of, or contribute to the maintenance of, a child or 'qualifying young person'. A qualifying young person is a young person under the age of 20 and in full-time non-advanced education (ie more than 12 hours a week at school or college) or unwaged, work-based training. Nineteen-year olds can only be included if they have already started such education or training before their 19th birthday. Child Benefit does not depend on your National Insurance contributions.

You can get a CH2 claim-form for Child Benefit by ringing the Child Benefit Helpline (0845 302 1444). You can also download a claim-form from: www.hmrc.gov.uk

Child Tax Credit

Child Tax Credit is a means-tested or income-related benefit paid if you are responsible for a child or qualifying young person (this is defined in the same way as for Child Benefit above). You can be paid it whether or not you are in work and it does not depend on your National Insurance contributions.

How is it worked out?

Child Tax Credit is calculated using 'elements' that are added together to suit different circumstances. The more elements you qualify for, the more Tax Credit you receive. There are elements for a baby, each child, a disabled child and a severely disabled child. The total sum from these elements (added together with any Working Tax Credit elements if you are claiming that as well – see Section 3) will be your 'maximum tax credit'. From this will be subtracted an amount related to your income, so the higher your income, the less Tax Credit you will receive. The HM Revenue & Customs website (www.hmrc.gov.uk) includes a calculator to help you estimate your entitlement to Tax Credits.

How to claim

You can claim both Child Tax Credit and Working Tax Credit (see Section 3) on the same form, TC600, available from Jobcentre Plus offices and HM Revenue & Customs Enquiry Centres. Alternatively call the Tax Credit Helpline on 0845 300 3900.

5. Pensions

Once you reach state pension age, currently 65 for men and 60 for women (increasing to 65 by 2020) you can claim State Pension. Anyone aged 60 and over who is on a relatively low income may also be able to claim Pension Credit.

State Pension

You can claim State Pension at state pension age whether or not you go on working. Alternatively, you can put off claiming State Pension to earn extra pension or receive a one-off taxable lump-sum payment later. State Pension is taxable.

State Pension can be based either on your own National Insurance contribution record or that of your spouse or civil partner. It may include an earnings-related component (either SERPS or the current 'State Second Pension').

How to claim

You can claim the State Pension by telephoning the Pension Service on 0800 731 7898. You can also now claim online: www.dwp.gov.uk/eservice

National Insurance Credits

If you are a carer and are unable to pay National Insurance contributions because you are not working and do not receive a benefit (such as Carer's Allowance) which entitles you to credited contributions, you can protect your rights to a basic State Pension with a 'credit for parents and carers'. You will qualify for this if you spend at least 20 hours a week looking after someone who gets either Attendance Allowance or the middle or highest rate of the care component of Disability Living Allowance or that level of care has been certified as appropriate by a GP or nurse. You will also qualify if you get Income Support as a carer.

How to apply

Complete a CCI claim-form, available from the Department of Work and Pensions (DWP) Benefits Enquiry Line on 0800 882200.

Pension Credit

Pension Credit is a means-tested or income-related benefit for people aged who have reached the qualifying age (currently 60; increasing to 65 by 2020). It has two elements: the 'Guarantee Credit' and the 'Savings Credit'. You may receive either one, or both, depending on your circumstances. Pension Credit is not taxable.

5. Pensions (continued)

The Guarantee Credit

The Guarantee Credit is intended to provide for your basic living expenses. If you have no other income, it can be paid on its own. Alternatively, it may be paid as a top-up to other benefits, such as State Pension. In doing so it will bring your income up to your '*appropriate minimum guarantee*' (the basic amount the law says you need to live on). In brief, your needs (and those of your partner if you have one) are compared with your resources, such as your income and savings, and the Guarantee Credit worked out from this comparison. Any savings above £6,000 (or £10,000 if you live in a care home) will be taken into account and assumed to provide you with a certain income; if you are a homeowner, the value of your property is disregarded. The Guarantee Credit can help towards mortgage interest payments and certain other housing costs.

The Savings Credit

The Savings Credit is intended to provide extra money if you or your partner are aged 65 or over and have modest savings (including occupational or personal pensions). Though initially based on the Guarantee Credit calculation, the Savings Credit calculation is quite complicated. Fortunately the Pension Services have provided a Pension Credit calculator on their website (www.direct.gov.uk/pensions).

Pension Credit and other benefits

Pension Credit is a useful benefit, as it can act as a '*passport*' to other benefits. If you get the Guarantee Credit, you will be passported to full Housing Benefit or Council Tax Benefit; the Guarantee Credit can also help with mortgage interest payments (see Section 6 for more details). The Guarantee Credit may entitle you to help with certain health costs, such as free dental treatment. In addition, if you receive either element of Pension Credit you may get help from the Social Fund and Energy Efficiency Grants.

How to claim

You can start your claim by telephoning the Pension Credit application line (0800 99 1234). Lines are open Monday to Friday between 8.00am - 8.00pm and Saturdays 9.00am - 1.00pm. You can also send the tear-off coupon in leaflet PC1L *Pension Credit*, available from Post Offices or download a claim-form from: www.direct.gov.uk/pensions

6. Help with housing costs

If you are on a relatively low income, you may be able to get help with your rent through Housing Benefit and help with your Council Tax through Council Tax Benefit. Both are administered by Local Authorities. Help with mortgage interest payments may be available directly through such benefits as income-related Employment and Support Allowance, income-based Jobseeker's Allowance or Pension Credit.

Housing Benefit

Housing Benefit is a means-tested or income-related benefit paid by Local Authorities to help those on low incomes cover their rent. You do not have to get any other benefits to receive Housing Benefit.

Who can claim?

You must be liable to pay rent on your normal home. If you live with a partner, only one of you can get Housing Benefit. You cannot usually get Housing Benefit if you live in a close relative's household, nor if you are a full-time student (this would not apply however, if you have been awarded Disability Living Allowance). Unless you are aged 60 or over, savings of over £16,000 usually mean you cannot get Housing Benefit.

How is it worked out?

Your Housing Benefit is based on your weekly '*eligible rent*'. To calculate your eligible rent the Local Authority will take the figure of your actual rent and subtract any amount that covers water, fuel, meals or other charges that Housing Benefit cannot cover. The Local Authority will also look at whether the amount of rent is reasonable for your particular home and the area that it is in, and whether your home is a reasonable size for you and your family. There are special rules if you are single and aged under 25. If you rent from a private landlord and your claim or move date from after April 2008, your eligible rent will not be based on your actual rent but on a fixed '*Local Housing Allowance*' (see below).

If you are on income-related Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or the Guarantee Credit of Pension Credit, Housing Benefit will cover all your eligible rent, with deductions made only if there are non-dependants living with you. A non-dependant is someone who normally lives in your home on a non-commercial basis – usually an adult son, daughter, friend or relative - who would be expected to contribute towards your rent.

Otherwise, the Local Authority will work out how much Housing Benefit you are entitled to by applying a means test. In brief, your needs (and those of your partner if you have one) are compared with your resources, such as your income and savings, and income-related ESA worked out from this comparison. Any savings above £6,000 (or £10,000 if you live in a care home) will be taken into account and assumed to provide you with a certain income. The Local Authority will make deductions for any non-dependants living with you.

6. Help with housing costs (continued)

Local Housing Allowances

This is a new way of working out Housing Benefit for people who rent from a private landlord. It involves payment of a standard allowance, which is determined by the area the property is in and the number of people living in the property. This standard allowance is the same for everyone in the area, regardless of property size or the actual rent charged. It is then subject to a means test, in the same way as for normal Housing Benefit.

How to claim

To claim Housing Benefit, ask your Local Authority for a claim-form or use form HCTB1, available from your local Jobcentre Plus office. In Northern Ireland claims are dealt with by the Northern Ireland Housing Executive.

Council Tax Benefit

Council Tax Benefit is a means-tested or income-related benefit paid by Local Authorities to help those on low incomes cover their Council Tax. You do not have to get any other benefits to receive Council Tax Benefit.

Who can claim?

You must be liable to pay Council Tax. If you live with a partner, only one of you can get Council Tax Benefit.

How is it worked out?

Your Council Tax Benefit is based on your weekly '*eligible Council Tax*', which is whatever you are liable to pay, after you have been awarded any discounts or reductions for disabilities (see below). If you are on income-related Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or the Guarantee Credit of Pension Credit, Council Tax Benefit will cover all your eligible Council Tax, with deductions made only if there are non-dependants living with you.

Otherwise, the Local Authority will work out how much Council Tax Benefit you are entitled to by applying a means test. This is similar to that used for Housing Benefit (see above). From the final figure the Local Authority make deductions for any non-dependants living with you.

The Local Authority will also look at whether you may be entitled to a '*Second Adult Rebate*'. This is another form of Council Tax Benefit, which may be payable if you have another adult living with you who is themselves on a fairly low income. You cannot get both types of Council Tax Benefit, only the one which will pay you the higher amount.

How to claim

To claim Council Tax Benefit, ask your Local Authority for a claim-form or use form HCTB1, available from your local Jobcentre Plus office. Council tax has not been introduced in Northern Ireland; Housing Benefit can help towards any rates you are liable to pay there.

6. Help with housing costs (continued)

The Disability Reduction Scheme

Regardless of whether or not you might be entitled to Council Tax Benefit, you may first be able to have your Council Tax bill reduced by the *'Disability Reduction Scheme'*. In this scheme you can get a reduction in your Council Tax bill if you or any other resident in your dwelling is *'substantially and permanently disabled'*. This can be an adult or a child of any age, whether or not they are related to you. At least one of the following three conditions must also be met:

- You have an additional bathroom or kitchen needed by the disabled person; *or*
- You have a room (other than a bathroom, kitchen or toilet) needed by and predominantly used by that person; *or*
- You have enough space in your dwelling for that person to use a wheelchair indoors.

If you qualify for a disability reduction, your Council Tax bill will be reduced to the amount payable for a dwelling in the *'valuation band'* below yours. Contact your Local Authority to apply for a reduction.

Mortgage interest

Income-related Employment and Support Allowance (ESA), Income Support, income-based Job-seeker's Allowance (JSA) and the Guarantee Credit of Pension Credit can also help with certain existing housing costs that you (or your partner) are liable for. Included are mortgage interest payments, interest on loans taken out to pay for certain repairs and improvements to your home, and payments such as ground rent. There is usually a ceiling of £100,000 on the amount of loan on which interest payments can be met (this is increased to £200,000 for most claims made after January 2009). However, loans taken out to adapt your home for the special needs of a disabled person are exempt from this limit.

For income-related ESA, Income Support and income-based JSA there is usually a 13-week 'waiting period', during which these costs cannot be met.

You do not need to make a special claim for these payments, as the information will be obtained from you when you claim ESA, Income Support, JSA or Pension Credit.

7. Grants

Community Care Grants

Community Care Grants can be paid to help people on income-related Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or Pension Credit meet specific one-off costs. They do not have to be repaid. The intention behind them is to enable the recipient to live independently in the community rather than in residential care. Examples of the sort of items you may be able to get a Community Care Grant for are furniture, bedding, clothing, installation of a stair lift, hoists, ramps, additional heating, mobility aids or other special equipment.

Who can claim?

Community Care Grants are '*discretionary*' awards to help disabled people live independently in the community. This means you do not automatically get them because you are disabled. Each Department for Work and Pensions (DWP) district office is given a fixed annual budget for Community Care Grants. Guidance is issued by the national DWP (the '*Social Fund Guide*'), and in turn by each DWP district office, on the circumstances in which a Community Care Grant should be awarded. A Community Care Grant must be necessary:

- to help ease exceptional pressures on you (or your family); *or*
- to prevent you having to move into residential care; *or*
- to help you move out of residential care.

The '*Social Fund Guide*' suggests that priority should be given where there is restricted mobility or a physical disability, or a chronic physical or mental illness. A grant will be reduced by any capital or savings that you or your partner have above £500 (or £1,000 if you or your partner are aged 60 or over).

How to claim

Apply on form SF300, obtainable from your local Jobcentre Plus office or from the DWP website (www.direct.gov.uk/money).

On the claim-form you must list all the items you need and the actual or estimated cost of each item, explaining why you need the items, and why your application should be given high priority. A supporting letter from your doctor, social worker or other professional involved in your care will help your case.

If you cannot get a Community Care Grant for something you need, you could request a Budgeting Loan. However, you have to repay a Budgeting Loan through deductions from your benefit. For more information see the DWP website (www.direct.gov.uk/money), or ask for leaflet, SFLA5JP at your local Jobcentre Plus office.

7. Grants (continued)

Disabled Facilities Grants

Disabled Facilities Grants are available in England and Wales to help meet the cost of adapting a property for the needs of a disabled person. The grants are mandatory and are administered by Local Authorities. They can cover a variety of adaptations including those to:

- Allow you access to and from the house (for example, widening doors for wheelchair access and installing ramps);
- Make the house safe for you;
- Allow you access to a room used or usable as a living room;
- Allow you access to, or providing, an appropriate bedroom;
- Help you to prepare and cook food;
- Facilitate access and movement around the home to allow you to care for someone dependent on you who also lives there.

Grants for repairs and adaptations to properties in Scotland are available from Local Authorities to both homeowners and, in some circumstances, private tenants - for more information contact your Local Authority.

Who can claim?

In England and Wales you are eligible for a Disabled Facilities Grant if you are: an owner-occupier, a private tenant, a landlord with a disabled tenant, a Local Authority tenant or a Housing Association tenant. You will be treated as disabled if:

- You are physically substantially disabled by illness, injury, impairment present since birth, or otherwise; *or*
- You are registered disabled with the Local Authority Social Services Department; *or*
- Your sight, hearing or speech is substantially impaired; *or*
- You have a mental disorder or impairment of any kind.

7. Grants (continued)

How is it worked out?

The maximum amount available is £30,000 in England, £36,000 in Wales and £25,000 in Northern Ireland (April 2010). The grants for adults are means tested and, depending on your financial circumstances, the total costs of adaptations may not be covered. The means test does not apply where an application for a grant is made by the parent or guardian of a disabled child or young person. Local Authorities are also able to give additional discretionary grants if the cost of mandatory works exceeds the maximum amount.

How to apply

An application form can be obtained from your local Housing Authority. Often you will need to have an occupational therapy assessment to show the works are both necessary and appropriate for your needs.

Further assistance

Sometimes, Local Authorities may provide assistance such as low cost loans to help renovate, repair or adapt a home. They may also provide other sorts of assistance, for example helping someone move to more suitable living accommodation if they are satisfied that this would provide a similar benefit to improving or adapting the existing accommodation.

8. Other assistance

Independent Living Fund

If you need extensive help to live independently and have been granted the highest rate of the care component of Disability Living Allowance (DLA), you may be entitled to help from the Independent Living Fund (ILF). The ILF is a government-funded but independent and discretionary trust fund. It can make cash payments directly to you, which you can use to pay for care to help you live independently in your own home.

Who can claim

You must:

- be severely disabled to the extent that extensive help with personal care or household duties is needed to maintain an independent life in the community; *and*
- be at least 16 and under 65 years of age; *and*
- be receiving DLA highest rate care component; *and*
- be receiving (or it is planned that you will receive) services or cash to a value of at least £340 a week from your Local Authority; *and*
- have less than £23,000 savings; *and*
- be living alone or with people who are unable to fully meet your care needs.

How is it worked out?

The amount you receive from the ILF will depend on a financial assessment, based on the rules for means-tested benefits (such as income-related Employment and Support Allowance), except that earnings are always disregarded. If you are one of a couple, your capital and income will be counted jointly. You will always be expected to put at least half of your DLA care component towards the cost of your care.

If your application is successful, the ILF will award you up to £455 a week (April 2010). This amount will be paid once the ILF has received details from you of how you will use the money (e.g. who your care/personal assistants will be or what care agency you will be using).

How to claim

If you think you may be eligible for help from the ILF you should ask your Local Authority Social Services Department for an assessment of your needs, and say you want to apply to the ILF.

8. Other assistance (continued)

Health benefits

The National Health Service generally aims to provide free health care. Charges are made however, for such things as prescriptions, dental treatment and dentures, sight tests and vouchers for glasses. Fortunately, many people are exempt from these charges, including those on income-related Employment and Support Allowance (ESA), Income Support, income-based Jobseeker's Allowance and the Guarantee Credit of Pension Credit. A full or partial reduction of charges can also be made on the grounds of low income, as long as you do not have savings or capital of more than £16,000 (or if you live permanently in a care home, £23,250 in England and Scotland and £22,000 in Wales). The calculation of how much assistance you can be given is roughly based on that of means-tested benefits such as income-related ESA (see Section 2). Assistance with travel fares to hospital can be made in the same way.

How to claim

Claim on form HC1, available from Jobcentre Plus offices or the NHS Business Services Authority (0845 850 1166) or apply online at www.nhsbsa.nhs.uk/HealthCosts

Pre-payment certificates

If you are not exempt from prescription charges and do not qualify for a full reduction on the grounds of low income, a prepayment certificate may help to bring down prescription costs. Prescriptions are free in Northern Ireland and Wales.

A certificate can last for either 3 or 12 months. In Scotland a certificate can last for either 4 months or 12 months. If you have to pay for four or more prescription items in 3 months or 14 or more items in 12 months, you could save money.

How to apply

Apply on form FP95 (or EC95 in Scotland), available from pharmacists or by ringing the NHS Business Services Authority on 0845 850 0030 or apply online at www.nhsbsa.nhs.uk/HealthCosts

Transport

Blue Badge Scheme

This is a scheme of parking concessions designed to help people with mobility problems by allowing them to park close to shops, public buildings or other places they may wish to visit. You can qualify if you:

- Receive the higher rate mobility component of Disability Living Allowance; *or*
- Drive regularly, and have a severe disability in both arms so that you cannot turn a steering wheel by hand (even if the wheel is fitted with a turning knob); *or*
- Have a permanent and substantial disability, which causes inability to walk or very considerable difficulty in walking.

Contact your Local Authority for details

8. Other assistance (continued)

Road Tax exemption

All vehicles on the road are liable to Vehicle Excise Duty (VED), better known as road tax. You are exempt from VED (including the first registration fee) for one car if you receive the higher rate mobility component of Disability Living Allowance. The car can be yours, or you can nominate another person's vehicle. Anyone receiving DLA higher rate mobility component should automatically be sent an application form for a VED exemption certificate.

Motability

Motability is a charity set up by the Government and designed to help people with disabilities use their higher rate mobility component of Disability Living Allowance to buy or hire a car. It offers two types of scheme: a hiring scheme and a hire purchase scheme. Under the hire purchase scheme it is possible to buy an electric wheelchair or a good used car as well as a new car. To use the scheme your higher rate mobility component must be an indefinite award or a fixed-period award with at least 12 months still to run. For more information contact Motability (see the address list).

Concessions on public transport

You can buy a Disabled Person's Railcard if you are getting:

- the middle or highest rate care component of Disability Living Allowance; *or*
- The higher rate mobility component of Disability Living Allowance; *or*
- Attendance Allowance.

This entitles you to one-third off the cost of most train journeys. You can get a leaflet from your local station giving information about how to get a Disabled Person's Railcard; alternatively, download an application form from: www.disabledpersons-railcard.co.uk.

In England, free national off-peak bus travel is available for every pensioner and disabled person. In Scotland, older and disabled people are entitled to free Scotland-wide bus travel. Local authorities in Wales offer concessions on local buses and in Northern Ireland enquiries about concessions can be made at Translink bus and rail stations. Your Social Services Department can give you details.

Benefits of joining NASS

- **BI-ANNUAL NEWSLETTER**

packed with news and information including personal experiences from other people with AS

- **ACCESS TO A WIDE RANGE OF RESOURCES**

including publications and exercise materials to help you understand the disease and manage

- **TALK IN CONFIDENCE**

to someone about any issue or aspect of AS

- **ACCESS A NETWORK OF LOCAL BRANCHES**

providing regular supervised hydrotherapy and physiotherapy sessions

- **SHARE EXPERIENCES**

with other people through the Members' Forum and AS News

- **THE OPPORTUNITY TO INFLUENCE**

the future of AS by participating in research projects

- **COMMITMENT FROM NASS**

to help improve services through its continuous campaigning on behalf of people with AS

- **HAVE YOUR VOICE HEARD**

by taking part in member surveys

- **HELP YOURSELF**

and the opportunity to help others with AS throughout the UK

NASS Membership

NASS is the only charity in the UK offering membership to people with AS, supporting them and providing information to help them understand the disease and manage their condition to give them the best possible outcome in the long term.

If you wish to join NASS please see our website for more details (www.nass.co.uk)

If you would like to find out more information please contact us:

NASS, Unit 0.2

One Victoria Villas

Richmond

Surrey

TW9 2GW

Email: admin@nass.co.uk

Telephone: 020 8948 9117

RCN: 272258 SC: 041347

Further reading

The *Disability Rights Handbook* published by Disability Alliance and updated every year, gives more details on DLA and other social security benefits for disabled people, their families and carers. In particular, there is a section devoted to the appeals process, should your claim be unsuccessful. You can buy a copy of the Handbook directly from Disability Alliance: telephone 020 7247 8776 or www.disabilityalliance.org.uk.

Information contained in this booklet is a general guide only. It is not an exhaustive list of benefits available.

Whilst every effort has been made to check the information is complete and correct at the time of publishing, August 2009, no responsibility can be taken for any omission or error.

The National Ankylosing Spondylitis Society, its trustees, employees and agents and anyone else involved in the publication of this booklet will not be liable for any damages or loss occasioned by use of the information.

The information is not a substitute for seeking guidance for individual circumstances from the appropriate agency.

Useful organisations

Organisation	Contact details
<p>Benefits Enquiry Line Confidential advice and information provided by the Department for Work and Pensions for people with disabilities, their carers and representatives, about social security benefits: how to claim them and assistance with completing claim-forms.</p>	<p>Helpline 0800 882200 Monday to Friday 8.30am-6.30pm, Saturday 9am-1pm) Textphone 0800 243355 Northern Ireland Telephone 0800 220674 Textphone 0800 243787</p>
<p>Citizens Advice Bureau (CAB) Help with welfare rights, housing and disability advice. Local CABs are listed in the telephone directory and on their website. The CAB also operates an online advice guide.</p>	<p>www.citizensadvice.org.uk www.adviceguide.org.uk</p>
<p>DIAL – Disability Information Advice Line Disability-related advice and information including details on benefits</p>	<p>DIAL UK St Catherine's Tickhill Road Doncaster South Yorkshire DN4 8QN Telephone 01302 310 123 www.dialuk.info</p>
<p>Law Centres Federation Law centres provide free advice and representation. The Law Centres Federation can give you details of your local law centre.</p>	<p>Law Centres Federation 3rd Floor 293-299 Kentish Town Road London NW5 2TJ Telephone 020 7428 4401 www.lawcentres.org.uk</p>
<p>Motability Helps people with disabilities use their higher rate mobility component of Disability Living Allowance to buy or hire a car.</p>	<p>Motability City Gate House 22 Southwark Bridge Road London SE1 9HB Telephone 0845 456 4566 Minicom 0845 675 0009</p>