Benefits and Rheumatoid Arthritis

A simple guide to the main benefits that could be available to people with rheumatoid arthritis
By Ailsa Bosworth
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National Rheumatoid Arthritis Society (NRAS)

We have commissioned Disability Rights UK to write this booklet, specifically for people with rheumatoid arthritis, in response to the numerous requests for help we receive on the NRAS Helpline.

We all know how difficult it can be to find the relevant information on what benefits are available, particularly when struggling just to cope with everyday activities. I hope you will find that this guide will make it easier for you to understand how to find out more about benefits that may be relevant for you and your family.

If there is anything else you would like further information on please contact NRAS and we will be pleased to help. If your nurse specialist or any other member of your rheumatology team would like copies of this booklet to help other patients please ask them to call NRAS for more copies.

Many thanks to Ian Greaves from Disability Rights UK for his time in preparing this booklet.

With best wishes

Ailsa Bosworth
For people with rheumatoid arthritis the benefits system can seem like a maze. There are many different types of benefit, paid for all sorts of reasons. Some overlap, some don’t. Some depend on your National Insurance contributions, others will not. There are means-tested benefits and non-means-tested benefits; benefits paid to carers; to those unable to work; benefits paid to cover additional expenses or just to top up your income. Furthermore, the rules for these benefits change every year.

Don’t panic! Here is a simple guide to the main benefits available to anyone with rheumatoid arthritis. 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.

The single most important piece of advice we can give is: don’t be put off. If you have been turned down in the past for a benefit, consider claiming again; things may have changed. If you have been turned down recently, you can ask for the decision to be looked at again. And there is help out there, so you needn’t face the system alone. We include some of the organisations that are there to help you at the end of this guide.

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, June 2016, no responsibility can be taken for any omission or error. The National Rheumatoid Arthritis 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.
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Whether you are in or out of work, you may be able to claim Personal Independence Payment to cover the extra costs that result from your condition. 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.

Personal Independence Payment
Personal Independence Payment (PIP) is a benefit that many people with rheumatoid arthritis can claim. It is a relatively new benefit, having been introduced in April 2013. It is available for people of working age (ie, from the ages of 16 to Pension Credit qualifying age see page 15). Children with rheumatoid arthritis can claim Disability Living Allowance instead (see page 6), and people aged 65 and over can claim Attendance Allowance (see page 6).

PIP is not paid simply because you have rheumatoid arthritis, but because of the effect that the symptoms of it have on your everyday life.

PIP is not means-tested, is tax free and is not dependent on the National Insurance contributions you have paid. You may still claim PIP if you are working. It is paid in addition to 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. PIP can also act as a gateway to other benefits.

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

PIP has two components:
- **A daily living component** - for help participating in everyday life
- **A mobility component** - for help with getting around

Each component is payable at two different levels: a ‘standard rate’ and an ‘enhanced rate’. The rate that you are paid depends on whether your ability to carry out activities in relation to daily living or to mobility is ‘limited’ or ‘severely limited’. This is tested under the PIP assessment (see below).

You can be awarded PIP once you have had daily living needs or mobility problems for at least three months and if you expect to continue having these for at least another nine months.

The PIP assessment
The PIP assessment is points-related and is based on your ability to perform 12 activities. These activities relate to your daily living needs and your mobility needs. The number of points you score will determine whether or not you are entitled to either component of PIP and, if you are, at what rate.

The ten daily living activities are:
- preparing food;
- taking nutrition;
- managing therapy or monitoring a health condition;
- washing and bathing;
- managing toilet needs or incontinence;
- dressing and undressing;
- communicating verbally;
- reading and understanding signs, symbols and words;
- engaging with other people face to face;
- making budgeting decisions.

The two mobility activities are:
- planning and following journeys;
- moving around.

How to make a claim
You can start your claim by ringing 0800 917 2222 (textphone 0800 917 7777). When you make this call, basic information will be obtained from you (such as your contact details and details of anyone treating you) after which you will be sent a form to fill in: ‘How your disability affects you’. The National Rheumatoid Arthritis Society has produced a guide to completing this form, and other aspects of claiming PIP: ‘How to claim Personal Independence Payment’.
Attendance Allowance
Many people with rheumatoid arthritis aged 65 or over who need care or supervision are entitled to Attendance Allowance.

Attendance Allowance is not means-tested, is tax free and is not dependent on the National Insurance contributions you have paid. You may still claim Attendance Allowance if you are working. It is paid in addition to 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. Attendance Allowance is paid to you and you may spend it on anything you like.

Who is eligible?
You can only claim Attendance Allowance once you have had problems with care or supervision for six months. If you are already receiving Personal Independence Payment (see page 5) or Disability Living Allowance (see below) when you reach 65, you can continue to receive that benefit rather than switching to Attendance Allowance.

Attendance Allowance is paid because the symptoms of your rheumatoid arthritis 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 make a claim
To claim, you need claim form AA1A. You can get this by ringing 0345 605 6055. You can download a copy of the AA1A from: www.gov.uk/attendance-allowance/how-to-claim

Your date of claim will usually be the day you telephoned the DWP or the day your completed claim form arrives at the DWP.

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 rheumatoid arthritis. Keep a copy of the diary for yourself and attach another to the claim form before you send it off.

Disability Living Allowance
Disability Living Allowance (DLA) provides help towards the extra costs of bringing up a disabled child. There are two separate parts to DLA: the care component and the mobility component. Your child may receive either one or both together.

The care component may be given if, due to their condition, your child has care needs (such as bathing, dressing or using the toilet) or supervision needs, that are substantially in excess of those normally required by a child of their age. The mobility component may be given if their condition means they have difficulty getting around outdoors.

Your child can only be awarded DLA if they have had problems with care or mobility for three months and if they are expected to continue having them for another six months. DLA is a tax-free benefit and is ignored when working out entitlement to means-tested benefits (such as Housing Benefit and tax credits). Furthermore, if your child is awarded DLA, you may be able to get higher levels of such benefits.
How to make a claim
To put in a claim for DLA, you need claim form DLA1A Child. You can get this by ringing 0345 712 3456. You can download a copy from: www.gov.uk/disability-living-allowance-children/how-to-claim

Adults claiming DLA
Prior to June 2013, DLA could also be claimed by people of working age (ie from the age of 16 to Pension Credit qualifying age - see page 15). For people in this group, DLA has now been replaced by Personal Independence Payment (PIP: see page 5). If you are of working age and already have an award of DLA, you may continue to receive it for the time being, but should be re-assessed for PIP at some stage. If you were aged 65 or over on 8 April 2013 and already in receipt of DLA, you may continue to receive it as long as you continue to satisfy the entitlement conditions. The PIP re-assessment will not apply to you.

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. This benefit is paid to the carer and not to the person with rheumatoid arthritis. 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. Carer’s Allowance is taxable.

Who is eligible?
For your carer to get Carer’s Allowance, you (the person with rheumatoid arthritis) must receive one of the following benefits:
- Personal Independence Payment daily living component
- DLA care component at the middle or the highest rate or
- Attendance Allowance.

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 (ie 21 hours or more a week). If your carer is working, they must not earn more than £110 a week (April 2016) – 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.

It is worth noting 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-based Jobseeker’s Allowance, Income Support or Housing Benefit that you may be receiving. Since the Severe Disability Premium is worth £61.85 a week (April 2016), it is not always advantageous to you for your carer to claim Carer’s Allowance, even if they are eligible. However, if your carer is entitled to Carer’s Allowance but does not receive it because he or she is receiving another benefit, you can keep your Severe Disability Premium. Seek further advice if you think any of these circumstances applies to you.

How to make a claim
To claim, your carer needs claim form DS700. You can get this by ringing the Carer’s Allowance Unit on 0345 608 4321. You can claim online at: www.gov.uk/apply-carers-allowance

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

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). It is now usually only paid to carers or lone parents with young children who are on a low income.

To claim Income Support you need to ring the Jobcentre Plus claim line on 0800 055 6688. You can also use the A1 form, available from your local Jobcentre Plus office or from www.gov.uk/government/publications/income-support-claim-form.

Income Support will gradually be replaced by Universal Credit over the coming years (see Section 7).
If you are unable to work because of the effects of rheumatoid arthritis, you may be able to claim Employment and Support Allowance. If you are still with an employer, you will probably claim Statutory Sick Pay from them first of all. You may be able to top this up with Income Support.

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. 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 £112 per week (April 2016). Statutory Sick Pay is taxable.

Who is eligible?
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 £112 per week (April 2016), before deductions such as tax and National Insurance contributions. Part-time workers can qualify.

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

How to make a 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 or ‘fit note’. If you cannot get Statutory Sick Pay or your Statutory Sick Pay 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 paid if your ability to work is limited by ill health or disability. It is composed of two allowances: contributory ESA and income-related ESA. You may be entitled to either one, or both, of these allowances.

Who is eligible?
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 page 9);
- not be in work. However some limited work is permitted – see Section 3;
- be aged 16 or over and under State Pension age - see Section 5;
- be in Great Britain; and
- not be entitled to Income Support, Jobseeker's Allowance or Statutory Sick Pay.

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, 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 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.

Contributory ESA is payable for a maximum of 12 months (unless you are placed in the ‘support group’ – see page 9).
**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). Unlike contributory ESA, income-related ESA is not time limited.

Income-related ESA will gradually be replaced by **Universal Credit** over the coming years (see Section 7).

**The Work Capability Assessment**

An ‘assessment phase’ normally applies to all new ESA claims. This should last for 13 weeks, although it is often extended if there are delays. During the assessment phase, you will undergo a ‘Work Capability Assessment’. Until the assessment phase has been completed, 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 (DWP). It is intended to do two things:

Firstly it finds out whether you have a ‘limited capability for work’. The assessment for ‘limited capability for work’ is points-related and is based on your ability to perform a series of tasks. It focuses on both your physical and mental health. You score points when you are not able to carry out tasks safely, to an acceptable standard, as often as you need to and in a reasonable time. 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) or challenge the decision (see below).

Secondly the Work Capability Assessment finds out whether you have a ‘limited capability for work-related activity’. This part of the assessment is used to decide whether you are placed in the support group 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.

**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. If you are receiving contributory ESA, it can be paid indefinitely (as long as you continue to satisfy the conditions for it).

**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. If you are receiving contributory ESA, the award will be limited to 12 months.

If you have been placed in the work-related activity group, and think that you should have been placed in the support group, you can challenge the decision (see below).

**Challenging the decision**

You can challenge a decision relating to the Work Capability Assessment by asking the DWP for a ‘mandatory reconsideration’ of the decision. You can do this over the phone. If you are not happy with the outcome of the reconsideration, you can appeal. The notice of the mandatory reconsideration will tell you how to do this.

NRAS Helpline: 0800 298 7650
ESA and other benefits
If you are awarded income-related ESA, you are entitled to full Housing 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 Housing Benefit.

Income-related ESA can also open the door to Budgeting Loans (see Section 8), Sure Start Maternity Grants, and Funeral 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 (see Section 9).

What if you already receive Incapacity Benefit or Income Support?
ESA replaced Incapacity Benefit and Income Support (paid on the grounds of incapacity) in 2008. If you are still receiving Incapacity Benefit or Income Support, you will continue to receive that benefit, rather than ESA, for the time being. However, at some point in the coming months, you will be reassessed under the Work Capability Assessment. If you are found to have a limited capability for work under this assessment, you will be moved onto ESA. If you are moved onto contributory ESA, this will only be payable for 12 months (unless you are placed in the support group – see page 9).

How to make a claim
You can start your ESA claim by telephoning the Jobcentre Plus claim line (0800 055 6688). They should put you through to your nearest Jobcentre Plus contact centre, who will then take details of your claim over the phone.
ESA claim route

A CLAIMING ESA
Start by contacting the Jobcentre Plus claim line. You will need to answer some questions and may be asked to send further information. The assessment phase begins.

E WORK CAPABILITY ASSESSMENT (WCA)
During the assessment phase, the WCA will be applied. First you will be sent a capability for work questionnaire to complete and return. You may then be asked to attend a face-to-face assessment. The WCA is made up of two parts:

1 Limited capability for work?
This part determines whether you have a limited capability for work and are therefore eligible for ESA.

2 Limited capability for work-related activity?
This part looks at whether you could undertake work-related activity. This determines whether you are placed in:
- the support group; or
- the work-related activity group.

C WORK-FOCUSED INTERVIEWS
If you are in the work-related activity group, you will be expected to take part in a series of work-focused interviews with a work coach. These will usually be monthly. At the work-focused interview, a work coach will discuss:
- your views on work;
- barriers that prevent you working; and
- the package of support that may be needed to help you back into work.

The action plan
During the work-focused interviews you will complete an action plan containing a list of agreed steps to enhance your job prospects.

Support group
You have a limited capability for work-related activity.
You do not have to undertake work-related activity unless you volunteer to do so. Claimants in this group receive a higher rate of ESA than those in the work-related activity group. Contributory ESA will not be time limited.

Work-related activity group
You do not have a limited capability for work-related activity. You must undertake work-related activity. Failure to do so may result in your ESA being reduced. Claimants in this group receive a lower rate of ESA than those in the support group. If you receive contributory ESA, this will be limited to 12 months.

On the basis of information provided with the claim, if the DWP is satisfied that you have a limited capability for work-related activity, you will be placed in the support group.

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NRAS Helpline: 0800 298 7650
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. If you are getting a benefit such as Employment and Support Allowance which is paid because your ability to work is limited, you may still be able to do some limited ‘Permitted Work’.

**Working Tax Credit**
Working Tax Credit is a payment 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 (HMRC).

**Who is eligible?**
There is a number of ways to qualify for Working Tax Credit. One way to qualify is if:

- you are working at least 16 hours a week; **and**
- your rheumatoid arthritis puts you at a disadvantage in getting a job; **and**
- you are getting Disability Living Allowance, Personal Independence Payment or Attendance Allowance; **or**
- you were getting Employment and Support Allowance (ESA) within six months prior to your claim and you had been entitled to ESA for at least 28 weeks (including linked periods and periods on Statutory Sick Pay); **or**
- you were getting Incapacity Benefit within six months prior to your claim; **or**
- you were getting Income Support, income-based Jobseeker’s Allowance, or Housing Benefit with a Disability Premium or Higher Pensioner Premium within six months prior to your claim.

In addition, your income must be within set limits that vary according to your circumstances. If you stop working, your entitlement will end after four weeks.

**How is it worked out?**
Working Tax Credit is calculated using ‘elements’ to suit different circumstances. Included are elements for being a disabled worker, 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 HMRC website includes a calculator to help you estimate your entitlement to Tax Credits (see www.gov.uk/tax-credits-calculator).

**How to make a claim**
You claim both Working Tax Credit or Child Tax Credit (see Section 4) on the same form, TC600, available from the HMRC on 0345 300 3900 or Minicom 0345 300 3909. Working Tax Credit will gradually be replaced by Universal Credit (see Section 7).

**Jobseeker’s Allowance**
Jobseeker’s Allowance (JSA) is for people who are either unemployed or working just part time, and who are looking for work. There are two types: contribution-based JSA and income-based JSA. It is possible to get both at the same time.

**Who is eligible?**
There are common rules of eligibility for both types of JSA. In each case, you must be available for work and actively seeking work, and you must not have a limited capability for work (unless it is for a short period of sickness of up to 13 weeks). You must be under State Pension age (see Section 5). 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 ‘Claimant Commitment’ (detailing the steps that you will be expected to take to search for work) and will normally be expected to ‘sign on’ at a job Centre (usually fortnightly) to 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 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 (see Section 6). You will not be entitled to income-based JSA if your partner is working 24 hours or more a week. Income-based JSA will gradually be replaced by Universal Credit over the coming years (see Section 7).

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.

How to make a 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. An appointment can then be made for you to discuss your benefit entitlement and your employment options.

Permitted Work
It is possible to continue claiming benefits paid because you are incapable of work, such as Incapacity Benefit or Employment and Support Allowance, and do certain types of limited work. This is known as ‘Permitted Work’. There are the following different types:

(a) Permitted Work ‘lower limit’
You can earn no more than £20 a week. You can do such work even between periods when you are on the 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 regular outpatient at a hospital or similar institution. You can earn no more than £115.50 a week (April 2016) after any allowable deductions.

(c) Permitted Work ‘higher limit’
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. You can only work for less than 16 hours a week and you can earn no more than £115.50 per week (April 2016) after any allowable deductions. If you have had a break in your Employment and Support Allowance 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. However, if you have been placed in the support group (see Section 2) you can do this work for an unlimited period.

It is advisable to let the DWP 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.

If you are receiving Income Support, your earnings may affect how much of this benefit you are paid. If you are claiming Employment and Support Allowance or Housing Benefit, your Permitted Work earnings will not affect these benefits.

NRAS Helpline: 0800 298 7650
There are two main types of support for children, Child Benefit and Child Tax Credit. Both are administered by HM Revenue & Customs (HMRC).

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 approved, unwaged training. Nineteen-year olds can only be included if they have already started such education or training before their 19th birthday (or were accepted or enrolled to undertake it) Child Benefit does not depend on your National Insurance contributions records.

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 contribution records.

How is it worked out?
Child Tax Credit is calculated using ‘elements’ to suit different circumstances. There are elements for 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 HMRC website includes a calculator to help you estimate your entitlement to Tax Credits (see www.gov.uk/tax-credits-calculator).

How to make a claim
You can claim both Child Tax Credit and Working Tax Credit (see Section 3) on the same form, TC600, available from the HMRC Helpline on 0345 300 3900 or Minicom 0345 300 3909.

Child Tax Credit will gradually be replaced by Universal Credit over the coming years (see Section 7).
5. Pensions

Currently, the State Pension age for men is 65. For women born on or before 5 April 1950, State Pension age is 60. The State Pension age for women born on or after 6 April 1950 will increase gradually to 66 between 2010 and 2020. The State Pension age for men will increase gradually to 66 between 2018 and 2020. You can calculate your State Pension age online at www.gov.uk/state-pension-age.

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 built up before 6 April 2016 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 ‘State Second Pension’). State Pension built up on or after 6 April 2016 (the new State Pension) is based just on your National Insurance contribution record. It does not include an earnings-related component.

There are protections for people who have built up an earnings-related component before this date.

How to make a claim
You can claim the State Pension by telephoning the Pension Service on 0800 731 7898. You can also claim online: www.gov.uk/state-pension-age

Carer’s Credit
If you are a carer and are unable to pay National Insurance contributions because you are not working and do not receive a benefit which entitles you to credited contributions (such as Carer’s Allowance), you can protect your rights to a State Pension with ‘Carer’s Credit’. You will qualify for this if you satisfy one of the following:

• you are caring for one or more disabled people for at least 20 hours a week and either they get Attendance Allowance, Personal Independence Payment daily living component, Disability Living Allowance middle or highest rate care component (or the equivalents under the War Pensions or Industrial Injuries schemes) or that level of care has been certified as appropriate by a health or social care professional.
• you are entitled to Income Support as a carer.

How to apply
Call the Carer’s Allowance Unit on 0345 608 4321.

Pension Credit
Pension Credit is a means-tested or income-related benefit. 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.

To claim Pension Credit you must have reached the qualifying age, which is being raised from 60 to 66 between April 2010 and October 2020, alongside the rise in women’s State Pension age. To check the qualifying age at the time you want to claim, contact The Pension Service on 0800 991 234 or use the State Pension age calculator at www.gov.uk/state-pension.

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 £10,000 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 (see Section 6).

NRAS Helpline: 0800 298 7650
The Savings Credit

The Savings Credit is currently being phased out. It may still be paid if you (and your partner, if you have one) are aged 65 or over and had reached State Pension age by 6 April 2016. The Savings Credit is intended to provide extra money if you have modest savings (including occupational or personal pensions). Though initially based on the Guarantee Credit calculation, the Savings Credit calculation is quite complicated. Fortunately, you can use the Pension Credit calculator at www.gov.uk/pension-credit-calculator.

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; 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 able to claim Budgeting Loans (see Section 8), Sure Start Maternity Grants, Funeral Payments and Energy Efficiency Grants.

How to make a claim
You can start your claim by telephoning the Pension Credit application line (0800 99 1234).
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 the Council Tax Reduction and Disability Reduction schemes. These 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, Income Support 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 is eligible?
To start off with, 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 Personal Independence Payment or Disability Living Allowance). Unless you are getting the Guarantee Credit element of Pension Credit, having savings of over £16,000 means you cannot get Housing Benefit.

How is it worked out?
Your Housing Benefit is based on your weekly ‘eligible rent’.

If you live in a property owned by a Local Authority or Housing Association, your eligible rent is normally your actual rent, less any amounts that Housing Benefit cannot cover, such as charges for heating, water or meals. However, deductions apply to working-age tenants who are considered to have one or more spare bedrooms; the so-called ‘bedroom tax’.

If you have been living in private rented accommodation since before 7 April 2008, your eligible rent is your actual rent, less any amounts that Housing Benefit cannot cover (as above). 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 have moved into, or claimed Housing Benefit for, private accommodation after 7 April 2008, your eligible rent will not be based on your actual rent but on a fixed ‘Local Housing Allowance’. This is a flat-rate allowance and the amount set depends on the area that you live in and who you live with. (Allowance will be made if you have a carer who regularly provides overnight care for you but does not normally live with you.) This figure is used whatever the actual amount of rent you pay (although the Local Housing Allowance cannot be more than your actual rent).

If you are on income-related Employment and Support Allowance, Income Support, income-based Jobseeker’s Allowance or the Guarantee Credit element 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 this the Local Authority will look at your circumstances, such as your age, the ages and size of your family and your level of disability. They will take into account any money you (and your partner) have coming in, including earnings, some benefits and tax credits and things like occupational pensions. Any savings (and your partner’s savings) over £6,000 will affect how much Housing Benefit you can get. From the final figure the Local Authority make deductions for any non-dependants living with you.

How to make a claim
If you are claiming Income Support, Jobseeker’s Allowance or Employment and Support Allowance, you will usually be able to claim Housing Benefit at the same time. Otherwise, you should ask your Local Authority for a Housing Benefit claim form. In Northern Ireland claims are dealt with by the Northern Ireland Housing Executive.

NRAS Helpline: 0800 298 7650
Housing Benefit for people of working age will gradually be replaced by **Universal Credit** over the coming years (see Section 7).

**The benefit cap**

There is a cap on the total amount you can receive from the main out-of-work benefits and children’s benefits. If your total income from the relevant benefits is greater than the cap level, your Housing Benefit will be reduced so that your total benefit does not exceed the cap. The weekly amount of the cap is:

- £500 for couples (with or without children) and lone parents; and
- £350 for single people.

You are exempt from the cap if you, your partner or your children receive certain benefits, including:

- Attendance Allowance
- Disability Living Allowance
- Personal Independence Payment
- Employment and Support Allowance support component
- Working Tax Credit

**The Council Tax Reduction scheme**

From April 2013 a new ‘Council Tax Reduction scheme’ was introduced, replacing **Council Tax Benefit**. In England and Wales, each Local Authority has a different scheme in place. For people who have reached **Pension Credit** qualifying age, protections are in place to ensure that they are not worse off than under **Council Tax Benefit**. Scotland has a single system in place. For details of the scheme in your area, contact your Local Authority.

**The Disability Reduction scheme**

Regardless of whether or not you might be entitled to assistance under the **Council Tax Reduction scheme**, you may first be able to have your Council Tax bill reduced by the ‘Disability Reduction scheme’. In this scheme, you may 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 next 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 **Jobseeker’s Allowance (JSA)** and the **Guarantee Credit** element of **Pension Credit** can 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 on or after 5 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 39-week ‘waiting period’, during which these costs cannot be met. If you are claiming income-based **JSA**, assistance with housing costs is normally limited to a period of two years.

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**.

www.nras.org.uk
7. Universal Credit

**Universal Credit**
Universal credit is a new means-tested benefit payable to people of working age who are on a low income. It is replacing six current benefits and is designed to make the system simpler.

Universal Credit does not depend on your National Insurance contribution record and is not taxable. You can claim it if you are looking for work, if you are unable to work through sickness or disability, if you are a lone parent, if you are caring for someone or if you are working and your wages are low. You can claim it to cover just your needs if you are a single person, or those of your partner and/or children if you have a family.

Over the next few years Universal Credit will replace the following benefits:

- Child Tax Credit
- Housing Benefit
- Income-related Employment and Support Allowance
- Income-based Jobseeker’s Allowance
- Income Support and
- Working Tax Credit

It is being introduced gradually; at first just to certain groups of claimants. To check if you are eligible to claim (based on your circumstances), go to www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit.

8. Grants and Loans

**Budgeting loans**
If you have been getting income-related **Employment and Support Allowance, Income Support**, income-based **Jobseeker’s Allowance** or **Pension Credit** for at least 26 weeks, you may be able to get an interest-free Budgeting Loan to help meet intermittent expenses for specified items such as clothing, bedding or a washing machine. A Budgeting Loan has to be repaid within two years. To apply, you need form SF500, available from your local Jobcentre Plus office or www.gov.uk/budgeting-help-benefits.

**Local Authority grants**
Grants to cover one-off expenses are now administered by Local Authorities (prior to April 2013 they were available from the DWP Social Fund). In England, each Local Authority runs its own scheme. In Scotland there is a nationwide ‘Scottish Welfare Fund’ and in Wales a similar ‘Discretionary Assistance Fund’. Contact your Local Authority for details of the scheme in your area.

**Disabled Facilities Grants (England, Wales and Northern Ireland)**
Disabled Facilities Grants are available 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.
Who is eligible?
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 Care Department; or
• your sight, hearing or speech is substantially impaired; or
• you have a mental disorder or impairment of any kind.

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 2016). 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. In addition, the Local Authority will need to determine whether the works are reasonable and practical in relation to the property. To do this, the local Housing Authority must work with the Social Care Department, which can take some time. However, there is a six-month time limit for a decision, which only begins from the date a formal application is made (an enquiry does not count as a formal application). If you do not get a decision within six months, write and ask why and request that a decision be made. If you still do not get a decision, you may make a complaint to the Ombudsman.

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.

Housing grants in Scotland
In Scotland, there is a grant scheme for disabled people who live in their own home or private rented accommodation. You may be eligible for a grant of at least 80 per cent of the cost of structural adaptations, whatever your finances. Structural adaptations might include replacing a bath with a walk-in shower, lowering kitchen units, or installing an access ramp. Contact your Local Authority Social Work Department for a needs assessment to check your eligibility.

9. Other Assistance

Health benefits
The National Health Service generally aims to provide free health care. Charges are made, however, for such things as prescriptions (in England), 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 element 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 £23,250 if you live permanently in a care home). 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.

Prescriptions are free in Scotland, Wales and Northern Ireland.

How to make a claim
Claim on the grounds of low income using form HC1, available from the NHS Business Services Authority (0300 123 0849; www.nhsbsa.nhs.uk/HealthCosts/1128.aspx)

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 pre-payment certificate may help to bring down prescription costs.

A certificate can last for either 3 or 12 months. If you have to pay for 4 or more prescription items in 3 months or 13 or more items in 12 months, you could save money.

How to apply
Apply on form FP95, available from pharmacists or by ringing the NHS Business Services Authority (0300 330 1341; https://apps.nhsbsa.nhs.uk/ppcwebsales/patient.do)

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
- receive either rate of the mobility component of Personal Independence Payment because of the difficulties you face moving around; or
- drive regularly, have a severe disability in both arms and are unable to operate, or have considerable difficulty in operating, all or some types of parking meter; or
- have a permanent and substantial disability, which causes inability to walk or very considerable difficulty in walking.

Contact your Local Authority for details.

Vehicle Tax exemption
Most vehicles on the road are liable for Vehicle Tax. You are exempt from Vehicle Tax (including the first registration fee) for one car if you receive the higher rate mobility component of Disability Living Allowance or the enhanced rate mobility component of Personal Independence Payment. If you receive the standard rate mobility component of Personal Independence Payment you will be entitled to a 50% discount off your Vehicle Tax. The car can be yours, or you can nominate another person’s vehicle. Anyone receiving one of the two benefits listed should automatically be sent a re-useable ‘Exemption Certificate’.

NRAS Helpline: 0800 298 7650
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 or the enhanced rate mobility component of Personal Independence Payment to lease a car, powered wheelchair or mobility scooter. To use the scheme your mobility component must usually have at least 12 months still to run. For more information contact Motability (see page 23 for address).

Concessions on public transport
You can buy a Disabled Person’s Railcard which entitles you and a companion to one-third off the cost of most train journeys. You can get details from www.disabledpersons-railcard.co.uk or by ringing 0345 605 0525.

In England, free national off-peak bus travel is available for people who have reached the qualifying age for Pension Credit (see Section 5) and eligible disabled people. 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 Local Authority Social Care Department can give you details.
## 10. Useful Organisations

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<thead>
<tr>
<th>Organisation</th>
<th>Website/Contact Details</th>
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<tbody>
<tr>
<td><strong>Citizens Advice</strong></td>
<td><a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a></td>
</tr>
<tr>
<td>Help with welfare rights, housing and disability advice. Local bureaus CABs are listed in the telephone directory and on their website.</td>
<td></td>
</tr>
<tr>
<td><strong>DIAL – Disability Information Advice Line</strong></td>
<td><a href="http://www.scope.org.uk/support/disabled-people/local/about">www.scope.org.uk/support/disabled-people/local/about</a> Telephone 0808 800 3333</td>
</tr>
<tr>
<td>Disability-related advice and information including details on benefits. To find out if there is a DIAL office in your area visit the website or call the number to ask what local support may be available to you.</td>
<td></td>
</tr>
<tr>
<td><strong>Turn2Us</strong></td>
<td><a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a></td>
</tr>
<tr>
<td>A charitable service which helps people access the money available to them – through welfare benefits and other help.</td>
<td></td>
</tr>
<tr>
<td><strong>Law Centres Network</strong></td>
<td>Telephone 020 3637 1330 <a href="http://www.lawcentres.org.uk">www.lawcentres.org.uk</a></td>
</tr>
<tr>
<td>Law centres provide free advice and representation. The Law Centres Network can give you details of your local law centre in England, Northern Ireland and Wales.</td>
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</tr>
<tr>
<td><strong>Motability</strong></td>
<td>Telephone 0300 456 4566 <a href="http://www.motability.co.uk">www.motability.co.uk</a></td>
</tr>
<tr>
<td>Helps people with disabilities use their higher rate mobility component of Disability Living Allowance to buy or hire a car.</td>
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### Further reading

The *Disability Rights Handbook* published by Disability Rights UK and updated every year, gives more details on 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 Rights UK. Telephone 020 7250 8181 or [www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)