



# trailblazer devon

A Homelessness Prevention Partnership



## Living with an Illness or Disability

A step-by-step guide

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## Contents

• Introduction	Page 3
• The Trailblazer Devon Partnership	Page 4
• Using this guide	Page 5
• Illness and Disability: step-by-step information	Page 6
- Step 1: When you become ill	Page 7
- Step 2: What to do if you are working	Page 8
- Step 3: Getting help and support	Page 16
- Step 4: Registering as disabled	Page 21
- Step 5: Managing your money	Page 25
- Step 6: You're not alone	Page 34
- Step 7: Looking ahead	Page 36
• Myths busting: Living with Illness and Disability	Page 41
• Further help (Links)	Page 43
• Housing Passport – Access to housing	Page 45
• Create your Housing Passport	Page 46

**Trailblazer Devon** is part of the Department of Communities and Local Government Trailblazer initiative, delivered in partnership with: Exeter City Council, East Devon District Council, Teignbridge District Council, Mid Devon District Council, Julian House, Citizens Advice Exeter and St. Petrock's.



## INTRODUCTION

Living with a serious illness or disability can be an upsetting and difficult experience. It will affect many different areas of your life in ways that you may not expect.

This guide will make you aware of the action you need to take and the things you need to think about. It contains basic advice, links to further information (locally and nationally), and a section on common myths about living with an illness or disability.

While written for people who have been newly diagnosed with an illness or disability, this guide can also provide information and advice to people who have lived with conditions over a number of years.

## THE TRAILBLAZER DEVON PARTNERSHIP

The guide has been produced by Trailblazer Devon, which is a Government-funded initiative to help prevent homelessness across Exeter, East Devon, Mid Devon and Teignbridge.

Trailblazer Devon is a partnership between Exeter City Council, East Devon District Council, Teignbridge District Council, Mid Devon District Council, Julian House, Citizens Advice Exeter and St. Petrock's.

### Disclaimer

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This booklet has been produced on behalf of Trailblazer Devon by Citizens Advice Exeter.

All the information was correct at the time of publication. It contains links to external websites, and while every effort has been made to ensure these are accurate, Citizens Advice Exeter and Trailblazer Devon cannot be held responsible for any information on these sites. For up-to-date advice and information visit <https://www.citizensadvice.org.uk/>.



## USING THIS GUIDE

This step-by-step guide has been written to give you initial advice and information about many different aspects of life with an illness or disability.

We want as many people as possible to benefit from the guide, so we have kept information general and broad. If you find that you need more detail on particular areas of information, please follow the links provided in each section or at the back of this booklet.

Alternatively, please visit the Trailblazer Devon website by visiting [www.trailblazerdevon.org.uk](http://www.trailblazerdevon.org.uk) to find the contact details of organisations that may be able to help you.

If you do not have access to the internet, please see the links sections at the back of this booklet for telephone numbers of organisations that may be able to help with an illness or disability.

## ILLNESS AND DISABILITY: STEP-BY-STEP INFORMATION

We understand that the information you need about an illness or disability will be different depending on your own circumstances. This booklet breaks down information into a step-by-step guide so people can easily find the most important information that they need for themselves.

In this guide you will find information on the following areas concerning illness and disability:

- Step 1: When you become ill
- Step 2: What to do if you are working
- Step 3: Getting help and support
- Step 4: Registering as disabled
- Step 5: Managing your money
- Step 6: You're not alone
- Step 7: Looking ahead

Throughout the information provided in each step we have provided web links to where you can access further sources of advice and support from a range of organisations.



## STEP 1: WHEN YOU BECOME ILL

Make sure you have get appropriate help. If it is non-urgent, make an appointment with your GP or telephone the NHS non-emergency helpline on 111.

If you are not registered with a GP visit the NHS website at <https://www.nhs.uk/Service-Search/GP/LocationSearch/4> to find a practice near to you.

### Making an appointment to see your GP

You may want to take someone along with you to support you when you visit your GP. Make sure you understand what they are saying to you and don't be afraid to ask them if you don't. It might be a good idea to take notes which you can discuss in your own time with your family.

If you are unhappy about your GP's diagnosis you can ask for a second opinion from either a specialist or another GP. However, the GP does not have to do this if they don't think it's necessary. Visit the NHS website for more information <https://www.nhs.uk/chq/Pages/910.aspx?CategoryID=68>

## STEP 2: WHAT TO DO IF YOU ARE WORKING

If you are working and you become ill and you are unable to work, you should tell your employer straight away. This will ensure you get the sick pay you are entitled to. Most companies will have a policy and expect you to follow certain rules or guidelines about telling them you are off sick.

### What is a fit note?

A fit note, or medical certificate, is provided by your doctor. On the certificate they can say that you:

- a) are not fit for work
- b) may be fit for work

Your doctor can also recommend that your employer makes some changes at your workplace, this could be things like a change to your hours, your duties or a phased return to work. It's up to you and your employer to agree between you what changes should be made. If your employer refuses to make the changes recommended by your doctor, you will still be considered unfit for work and can continue to get Statutory Sick Pay.

If you recover sooner than expected you can return to work before the end date on your medical certificate if your employer agrees. However, they may insist on you obtaining a new certificate from your GP to confirm that you are fit to return to work.



## Statutory Sick Pay

If you are off for four days in a row or more and you earn more than £116 a week before tax, you will be entitled to Statutory Sick Pay (SSP). This is money paid by employers to employees who are away from work because they are sick.

It is the minimum amount you can be paid you when you are off work because you are sick. Your contract of employment may give you extra rights to more sick pay than this (contractual sick pay). You should check your contract to see what you are entitled to.

Most workers may qualify for SSP, including part-time workers, workers on a fixed-term contract and agency workers. SSP can last for up to 28 weeks. Contractual sick pay may last for longer. You will need to check your employment contract to see if this applies to you. (<https://www.gov.uk/statutory-sick-pay>)

There are lots of places where you can get advice and information. Visit the Citizens Advice website at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for information, or call your local office. Contact details are in the back of this leaflet.

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

You will be paid either SSP, or, if your contract of employment gives you more pay when you are off sick, you will be paid what it says in your contract. This might not be your normal rate of pay, but it should not be less than SSP. This is (as of May 2018) £92.05 a week.

You cannot get SSP for the first three days you are off sick. For these three days you will only be entitled to sick pay if your contract of employment allows for it. After this, you should get the daily rate of SSP for each day you are off sick when you would normally be working.

If SSP is your only income whilst you are off sick, you may be able to claim other benefits such as Housing Benefit. To find out what benefits you may be entitled to contact your local Citizens Advice office.

For detailed information about sick pay visit the Citizens Advice website at <https://www.citizensadvice.org.uk/work/rights-at-work/sick-pay/check-if-youre-entitled-to-sick-pay/>

## What you can do if your employer won't pay you Statutory Sick Pay?

If you think you should be getting SSP but your employer won't pay it, they should give you a SSP1 form, which will include a statement explaining why they are not paying it. You should also use this form to claim Employment and Support Allowance (see page 12), and make it clear that you want the Department for Work and Pensions (DWP) to consider your entitlement to SSP. You should send the form to your local DWP Office.



If the DWP is unsure about your entitlement to SSP, it will forward a copy of your form to HMRC's national insurance contributions office. To be on the safe side, you should send a copy of your form to your local national insurance contributions office yourself (any local HMRC office will be able to give you the address).

If your employer refuses to give you form SSP1, you should apply in writing for a decision to your local national insurance contributions office and claim Employment and Support Allowance (ESA) from the DWP. HMRC's decision is legally binding on your employer. You both have the right to appeal against this decision.

If you are entitled to SSP and your employer refuses to pay, you can make a claim for unlawful deduction of wages to an employment tribunal. You should raise a grievance with your employer first. HMRC can fine an employer who repeatedly fails to pay you SSP.

### I am disabled, can my employer refuse to pay me if I am off sick?

If you are disabled and your employer refuses to give you sick pay when you are off sick for a reason connected with your disability, they could be breaking the law. You may be able to make a claim to an employment tribunal for unfair treatment because of your disability (disability discrimination), but you should raise a written grievance with your employer first.

For help with this contact your local Citizens Advice. Contact details are in the back of this leaflet.

### Self-certification

You may need to fill in a self-certification form to prove to your employer you are sick. You may need to do this to get either SSP or contractual sick pay, depending on what rules your employer sets to qualify for SSP and/or contractual sick pay. Your employer should have a policy relating to sick pay with this information.

Visit the gov.uk website for more information about sick leave and self-certification at <https://www.gov.uk/taking-sick-leave>

### What happens if I can't get Statutory Sick Pay?

If you cannot get SSP, or if you have been off sick for more than 28 weeks, your employer will give you form SSP1 and tell you why. You can use form SSP1 to claim Employment and Support Allowance (see below) from your local benefit office if you are not entitled to either SSP or contractual sick pay.

### **Employment and Support Allowance**

If you are off sick for more than 28 weeks or if you do not earn enough to qualify for SSP, you may qualify for Employment and Support Allowance (ESA) instead. There are two sorts of ESA:

- Contributory ESA which depends on whether you have paid enough national insurance contributions.



- Income-related ESA which depends on your income and savings. If you get income-related ESA, you will automatically get the maximum amount of help with your Council Tax and Housing Benefit, as well as other means-tested benefits.

You can get either one type of ESA or both. ESA is paid by the Department of Work and Pensions and, for most new claims, it replaces an old benefit called Incapacity Benefit. For more about ESA and Incapacity Benefit, visit the Citizens Advice website:

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/employment-and-support-allowance/>

### Universal Credit

Universal Credit is being rolled out across the UK in stages. If you live in certain parts of the UK, you'll have to claim Universal Credit instead of income-related ESA. In the rest of the UK, you can still make a new claim for income-related ESA. Universal Credit will eventually replace income-related ESA everywhere - you'll still be able to claim contribution-based ESA.

If you're in an area where Universal Credit has replaced income-related ESA already, the contribution-based ESA you could get is called 'new style ESA'.

Check if you live in an area where you'll have to claim Universal Credit:

<https://www.citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-youre-eligible-for-Universal-Credit/>

13

### Check your insurance policies

Check to see if you are covered by any insurance policies, such as critical illness or income protection insurance. You may be entitled to a pay-out in the event you become seriously ill. You may also need to inform your insurance provider of your illness or disability. If you are seriously ill you should look into any life insurance policies and pass the details to your immediate family.

For information about illness insurance visit the Citizens Advice website:

<https://www.citizensadvice.org.uk/consumer/insurance/insurance/illness-insurance1/>

### Disability discrimination at work

It is against the law for an employer to do any of the following:

- treat you less favourably because you are disabled than someone without a disability would be treated in the same circumstances. This is called direct discrimination.
- to discriminate against you because of your connection with someone else who is disabled, for example, your partner or child. This is called discrimination by association.
- to discriminate against you indirectly for example by requiring something which applies to all your colleagues but which is much more difficult for you and for disabled people to meet.

14



- to treat you unfavourably because of something connected with your disability. For example, a worker is given night shifts to do. She has kidney failure and has nightly dialysis. Making her do night shifts would mean she won't be able to have her dialysis.
- not to make reasonable adjustments to the workplace to allow you to work or to continue to work
- to harass you if you are disabled, for example, by making jokes about your disability
- to victimise you if you take legal action because of discrimination against you, or if you help someone else to take legal action because of discrimination.

Employers can treat disabled people less favourably only if they have a sufficiently justifiable reason for doing so, and only if the problem cannot be overcome by making 'reasonable adjustments'. For example, an employer would be justified in rejecting someone with severe back pain for a job as a carpet fitter, as they cannot carry out the essential requirements of the job.

For more information visit the Citizens Advice website at:

<https://www.citizensadvice.org.uk/law-and-courts/discrimination/discrimination-because-of-disability/disability-discrimination/#disability-discrimination-at-work>

### STEP 3: GETTING HELP AND SUPPORT

If you have a long-term illness or disability you may be entitled to support or help from your local authority. To find out if you qualify you will need to have an assessment from Devon County Council's Adult Care and Health team.

To arrange this you should contact Care Direct on 0345 1551 007, email [csc.caredirect@devon.gov.uk](mailto:csc.caredirect@devon.gov.uk) or visit the website <https://new.devon.gov.uk/care-and-health/supporting-you-to-stay-healthy-happy-and-independent/>

If you are in the RD&E Hospital in Exeter then the nurse looking after you can arrange for you to see someone from the Patient Advice and Liaison Service (PALS) who can help you find the support you need. (<http://www.rdehospital.nhs.uk/patients/help/pals.html>)

You may find that adaptations to your home, or the way you live will help you if you have a long term illness or disability.

Occupational therapists will work with you to help you carry out daily activities at home, safely and independently. If you're worried that you are not coping, they can help you to learn new ways of doing a particular task you find difficult. Sometimes they provide equipment that is specially designed to tackle practical problems, or they might suggest adaptations to your home.



The service helps disabled adults, people with sensory impairment, older people and their carers. As above, you will need to have an assessment carried out by the council's Care Direct team – contact details above.

To find out about adaptations to your home visit the Devon County Council Care Direct website at

<https://new.devon.gov.uk/care-and-health/adults/help-to-stay-living-at-home/>

Visit the Money Advice Service for more information about having your home adapted at <https://www.moneyadviceservice.org.uk/en/articles/funding-to-adapt-your-home-for-accessibility>

The Independent Living Centre is a free service where trained NHS occupational therapists assist you in finding the right equipment to help you stay independent. (<https://new.devon.gov.uk/care-and-health/adults/help-to-stay-living-at-home/ilc/>)

Other national organisations such as the Disabled Living Foundation ([www.dlf.org.uk](http://www.dlf.org.uk), 0300 999 0004) specialise in offering advice and support in this area.

For in depth information about living with a long term condition or disability visit the NHS website at:

<http://www.nhs.uk/Planners/Yourhealth/Pages/Yourhealth.aspx>

If you are aged 50 or over and have difficulty leaving your home, your local Age UK charity may be able to arrange for an adviser to visit you in your home to offer advice on benefits or help with filling in benefit forms. Visit the website to find services in your area <https://www.ageuk.org.uk/services/in-your-area/>

## Mental health

One in four people in the UK will experience a mental health problem at some point in their lives, regardless of age, social background, ethnicity or gender.

Without care or treatment, mental health problems can have a serious effect on an individual and those around them, impacting on people's daily lives, relationships and employment.

The Devon Partnership NHS Trust provides a wide range of NHS services to people with mental health and learning disability needs - in Devon, the wider South West region and nationally. (<https://www.dpt.nhs.uk/>)

### Who should I contact?

If you're experiencing low moods, anxiety or strong emotions, please talk to your GP. If you don't have a GP, call NHS 111 who can put you in touch with one and provide further information and advice.



## Accessing Support

Many people go through periods in their lives which leave them feeling stressed, anxious, depressed or unable to cope. Talking about these problems with a professional therapist can help. These types of treatment are called 'talking therapies'.

The Devon Partnership NHS Trust offers support through its Depression and Anxiety Service (DAS).  
(<https://www.dpt.nhs.uk/our-services/depression-and-anxiety-das/about-das>)

Through DAS people are able to access a range of therapies including Cognitive Behaviour Therapy (CBT). The first step to recovery for the majority of people involves accessing its Low Intensity Support services. These are provided by Psychological Wellbeing Practitioners (PWP's). Low intensity means that they are the least intrusive or burdensome levels of support that they can provide to meet your needs.

Therapies focus on helping you move forward and are suitable for a variety of problems, including:

- depression
- anxiety/panic
- work-related stress
- obsessions
- anger difficulties
- relationship difficulties

- eating problems
- loss/bereavement
- coping with long-term physical health conditions

To contact the service, you can either speak to your GP and ask to be referred, or refer yourself by visiting the website at

<https://www.dpt.nhs.uk/our-services/depression-and-anxiety-das/accessing-our-service/self-referral>.

Alternatively, the Samaritans is a charity that provides a safe place for you to talk any time you like, in your own way and about whatever issues is troubling you. Find out more about the Samaritans service at <https://www.samaritans.org/> or call 116 123.



## STEP 4: REGISTERING AS DISABLED

There is a wide range of support available for you in Devon if you are registered as disabled. Some of the benefits include help with travel, parking and your TV licence. You can register with Devon County Council as a disabled person as a result of a sight, hearing or physical disability.

Due to changes in legislation the council now only issues disability registration cards to people with a visual impairment. This will not prevent you receiving or applying for any disability benefits. For more information visit:

<https://new.devon.gov.uk/care-and-health/disabilities/>

There is also support available to you if you need help with any of the following:

- help with care such as getting up and going to bed
- keeping up your personal hygiene
- getting round your home safely
- understanding letters and forms
- bringing up children
- caring for someone else
- continuing to go out and have social contact with people.

For more information and help for disabled people and carers including equipment, benefits, and care support contact Devon County Council's Disability Information Service on 0345 155 1005 or 0845 155 1005.

## Disability Employment Advisers

If you need extra employment support because of a disability, your local jobcentre can put you in touch with one of their Disability Employment Advisers (DEA). DEAs can give you help and support to find work or gain new skills, even if you have been out of work for a long time, or if you have little or no work experience. The DEA can link you in to a range of different schemes to help you. Contact your local jobcentre to arrange to see a DEA. Further information is available here: <https://www.gov.uk/looking-for-work-if-disabled>

## Access to Work

Access to Work can help if your health or disability affects the way you do your job. It gives you and your employer advice and support with extra costs which may arise because of your needs. Access to Work may pay towards equipment you need at work, adapting premises to meet your needs or a support worker.

It can also pay towards the cost of getting to work if you can't use trains or buses, and for a communicator at job interviews if needed. You can contact Access to Work through a Disability Employment Adviser.

You may be able to get help from Access to Work if you are:

- in a paid job
- unemployed and about to start a job
- self-employed and your disability or health stops you from being able to do parts of your job.

For more information, visit: <https://www.gov.uk/access-to-work>



## Driving

If you have developed an illness or disability that may affect your ability to drive, you should notify the DVLA (0300 790 6806). You could be fined if you don't do this, and prosecuted if you have an accident.

You may also be eligible for certain benefits, such as a free road tax or lowering the kerb outside your home. For more information, visit: <https://www.gov.uk/browse/driving/disability-health-condition>

The Motability scheme (0300 456 4566) gives disabled people the chance to lease a vehicle (car, scooter or powered wheelchair) at an affordable price; you may be eligible for this if you receive certain disability-related benefits. ([www.motability.co.uk](http://www.motability.co.uk))

## The Blue Badge

A blue badge allows you to park in restricted areas. You are automatically eligible to apply for a blue badge if the person you are applying for is over two years old and meets at least one of the following criteria:

- receives the higher rate of the mobility component of the Disability Living Allowance.
- receives a Personal Independence Payment for being unable to walk further than 50 metres (a score of 8 points or more under the 'moving around' activity of the mobility component).

- is registered blind (severely sight impaired) or receives a War Pensioner's Mobility Supplement.

You may also be eligible if you:

- have a permanent and substantial disability which means you cannot walk, or which makes walking very difficult.
- have a severe disability in both arms and are unable to operate all or some types of parking meter, or would find it very difficult to operate them.

For more information, visit: <https://new.devon.gov.uk/roadsandtransport/parking/blue-badge-parking/>

To apply visit [www.gov.uk](http://www.gov.uk) or by call the Blue Badge Helpline on 0345 155 1006.

## Vehicle tax exemption

You can apply for exemption from paying vehicle tax if you get the:

- higher rate mobility component of Disability Living Allowance (DLA).
- enhanced rate mobility component of Personal Independence Payment (PIP).
- War Pensioner's Mobility Supplement, Armed Forces Independence Payment.

For more information visit [www.gov.uk/financial-help-disabled/vehicles-and-transport](http://www.gov.uk/financial-help-disabled/vehicles-and-transport)



## STEP 5: MANAGING YOUR MONEY

If you become ill you may find this has a financial impact on your life. You may also have to spend more on healthcare, with costs like travelling to appointments and prescription charges. You may be able to get help with health costs if you are on a low income through the NHS Low Income Scheme.

Visit the NHS website at <http://www.nhs.uk/HealthCosts/1128.aspx> or telephone 0300 330 1343.

### Check which benefits you are entitled to

If you are seriously ill you may be entitled to certain benefits. What you receive will depend on your circumstances and you will probably have to be assessed first. It is worth exploring this as soon as possible as the process can often take some time.

If you are already receiving benefits you should tell your benefits office (Job Centre Plus) as soon as possible.

You may find it easier to speak to an adviser from Citizens Advice or visit the website at:

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/benefits-for-people-who-are-sick-or-disabled/>

## What benefits could I be entitled to?

If you are sick or disabled, there are a number of different benefits and tax credits you may be able to claim.

- If you are aged 16-64 and you have a long-term health condition or disability that affects your ability to live independently, you may be able to claim Personal Independence Payment (see page 28).
- If you are aged under 16 you may be able to claim Disability Living Allowance (see page 27).
- If you are 65 or over and you have care needs, you may be able to claim Attendance Allowance (see page 29).
- If you are unable to work, you may be able to claim Statutory Sick Pay or Employment and Support Allowance (see page 12).
- If you work, you may be entitled to Working Tax Credit.
- If you were injured at work or have an industrial disease caused by work, you may get benefits.
- If you were injured serving in the Armed Forces, you may get benefits.
- If you care for someone who is disabled, you may be able to claim Carer's Allowance (see page 30).



You may be able to get other benefits as well, depending on your circumstances. If you are on a low income you may be able to get benefits like Housing Benefit or benefits because you have children. You may also be able to claim Council Tax Reduction to help with your council tax.

Even if you cannot claim any benefits, you may be able to get National Insurance credits. For more information visit <https://www.gov.uk/national-insurance-credits/eligibility>

### Disability Living Allowance (DLA)

If you are under 16 and you have a health condition or disability that means you have more care or supervision needs than other children your age, you may be able to claim Disability Living Allowance

If you are aged over 16 this benefit has been replaced by Personal Independence Payment (PIP), see below, for all new claimants.

If you already receive DLA, and you're of working age, you'll be contacted and invited to apply for PIP. If you're already getting DLA when you reach 65, you can continue to get it as long as you still have care or mobility needs.

The Department for Work and Pensions (DWP) provides a Disability Living Allowance Helpline. The helpline can arrange help filling out claim forms over the phone when you are applying for DLA:

- If you were born on or after 8 April 1948 (current claimants only) Tel: 0800 121 4600

- If you were born before 8 April 1948 Tel: 0800 731 0122

For more information about DLA visit

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/disability-living-allowance/>

### Personal Independence Payment (PIP)

Personal Independence Payment (PIP) is extra money to help you with everyday life if you've an illness, disability or mental health condition.

You can get it on top of Employment and Support Allowance or other benefits. Your income, savings, and whether you're working or not doesn't affect your eligibility.

You can apply for this if you need help with personal care or have difficulty walking and you're under 65. Whether you get it depends on how the condition affects your ability to carry out certain activities and tasks which are considered essential to daily living and getting around.

It is likely you will have a face-to-face assessment with a health professional that carries out PIP assessments for the DWP. These can take place at an assessment centre, a local healthcare centre, or the assessment provider may also choose to offer you an assessment in your own home. If you're unfit to travel, you can ask for the assessment to take place in your home.



The Department of Work and Pension's telephone line for new PIP claims is 0800 917 2222. For more information about how to claim visit

<https://www.gov.uk/pip/how-to-claim>

It's best to start your claim by phone because it's quicker and your PIP payments usually start from when you make your claim - either the date you phone or the date the DWP receives your PIP1 for. You can only get the PIP claim forms from the DWP, not online or from Citizens Advice.

### Attendance Allowance

You can apply for this benefit if you are over 65 and have care needs and do not get Disability Living Allowance (DLA) or Personal Independence Payment (PIP). Attendance Allowance does not include a mobility component. However, if you are already getting a DLA or PIP mobility component when you become 65, you can carry on getting it.

You can't make a new claim for DLA or PIP mobility component after the age of 65.

Attendance Allowance (AA) is paid at two rates and you have to have had care needs for at least six months (unless you are terminally ill).

For queries and information about Attendance Allowance, contact the DWP Attendance Allowance Service Centre on 0800 731 0122.

For more information visit <https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/attendance-allowance/>

### Carer's Allowance

Carer's Allowance is a benefit for people who are giving regular and substantial care to disabled people in their own homes. Carer's Allowance is a taxable benefit and forms part of your taxable income.

You have to meet certain conditions to be able to claim this benefit and you have to spend at least 35 hours a week caring for a disabled person who gets one of the following benefits:

- Attendance Allowance
- Constant Attendance Allowance
- The middle or higher rate for personal care of Disability Living Allowance (DLA)
- The daily living component of Personal Independence Payment (either rate)
- Armed Forces Independence Payment.

The rules about this are complicated and you may need to get advice. If in doubt, you should always make a claim for Carer's Allowance as this might also allow you to get extra amounts in other benefits such as the guarantee credit part of Pension Credit or Housing Benefit.

Always check with the person you are caring for before you make a claim for Carer's Allowance as they may lose some of the benefit they get, such as a severe disability addition, if you make a claim.

For queries and information about Carer's Allowance, contact the DWP Carer's Allowance Service Centre on 0800 731 0297. Alternatively visit: <https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/carers-allowance/>



### What to do if you don't agree with a benefit decision

If you have been assessed and turned down for a benefit you believe you are entitled to, you can appeal against that decision. You have the right to challenge most benefit decisions within one month of the date you were sent the letter or email telling you about the decision. This deadline can be extended by up to 14 days if you ask for written statement of reasons for the decision or if you meet special rules that allow you more time to respond.

If you're not sure whether the decision included a written statement of reasons it is important to ask for it to be looked at again as soon as possible, so that you don't miss the one-month deadline.

To challenge a decision you don't agree with, you need to ask for it to be looked at again. This is called a reconsideration. The DWP call it a mandatory reconsideration.

When you ask for a reconsideration, a DWP decision maker will look at your claim and decide if the decision is correct.

You will not be able to make a formal appeal against the decision until there has been a reconsideration of your claim.

This is a complicated process and something Citizens Advice are able to help with. Visit:

<https://www.citizensadvice.org.uk/benefits/benefits-introduction/problems-with-benefits-and-tax-credits/challenging-a-benefit-decision/challenging-a-benefit-decision-where-to-start/>

### Make a new budget

A serious illness or disability is likely to have an impact on your income or you may find you have extra expenses.

It is a good idea to make a new budget, looking at the changes in your income to help you manage your money, particularly if you have a long term condition.

Make sure you investigate all the benefits which are available to you.

For a free online budget planner visit the Money Advice Service website at <https://www.moneyadviceservice.org.uk/en/tools/budget-planner>

The Money Advice Service has a great deal of information on managing your money if you become ill. Visit the website at <https://www.moneyadviceservice.org.uk/en/categories/illness-and-disability>

### Council Tax Reduction for Disabled People

All of our councils have a Disabled Band Reduction Scheme which ensures disabled people do not pay more council tax when they live in a larger property due to their disability. However, having a disability does not automatically entitle you to a reduction.

District council links are as follows:



- For East Devon District Council visit:

<http://eastdevon.gov.uk/council-tax/council-tax-discounts-and-exemptions/disabled-band-reduction-scheme/#article-content>

- For Exeter City Council visit:

<https://exeter.gov.uk/council-tax/reduce-your-council-tax/council-tax-discounts/disablement-reduction/>

- For Mid Devon District Council visit:

<https://www.middevon.gov.uk/residents/council-tax/discounts-and-exemptions/discounts/>

- For Teignbridge District Council visit:

<https://www.teignbridge.gov.uk/council-tax/reduce-your-council-tax/council-tax-discounts/disablement-reduction/>

## STEP 6: YOU'RE NOT ALONE

An illness or disability is likely to cause you additional emotional and physical stress. There are lots of support organisations, groups and charities across the county, or you may find counselling or therapy a help.

For a list of counsellors in Devon visit

<https://www.bacp.co.uk/search/Therapists>

Devon County Council has a list of support groups on its website through its pinpoint community services. (<https://www.pinpointdevon.co.uk/>)

### Getting your voice heard

There are many organisations across the county who support people with disabilities. Living Options Devon is a user-led charity championing needs and rights, and providing vital support to people with disabilities and deaf people. (<http://www.livingoptions.org/>)

Devon Services provides a list of groups and organisations across the county which can help with varying needs. (<http://www.devonservices.org.uk/>)



## Promoting Independence

With the right support, many people are able to regain their confidence and ability to do things after a crisis or illness. For example, when someone comes home after a stay in hospital they may need quite a lot of help, but gradually they're able to go back to doing things for themselves.

Devon County Council's Care Direct service helps people to regain the confidence and skills they need for everyday living.

For more information about the support available visit <https://new.devon.gov.uk/care-and-health/disabilities/>

## **STEP 7: LOOKING AHEAD**

How far you are able to plan ahead will depend on your prognosis (what is likely to happen to you as a result of your medical condition). Depending on whether you are likely to be well again in a short time, if you have a longer term illness or disability, or you have a life-limiting condition, you should talk to your doctor about the future to help you make informed decisions about your life.

### Make a living will (or advance decision)

This is a document in which you can indicate the type or treatment you wish to receive should you become unable to make or communicate a decision about your treatment in the future. You can give this instruction verbally, e.g. by telling your doctor, but it is a good idea to put it in writing. If you plan on refusing life-saving treatment then you must make and sign a written statement which must be witnessed by someone else.

For more information on living wills visit the Age UK website at <http://www.ageuk.org.uk/money-matters/legal-issues/living-wills/about/>

### Arrange a power of attorney

A power of attorney names someone to make decisions on your behalf. There are a number of reasons why you might need to do this. It could just be temporary: for example, if you are in hospital and need help with everyday things such as making sure that bills are paid. Or you may need to make more long-term plans if, for example, you have been diagnosed with dementia.



There are two types of power of attorney; ordinary and lasting

1. Ordinary power of attorney - If you want to give someone full access to make decisions and take action concerning your finances while you still have mental capacity, you can set up an ordinary power of attorney.

It is only valid while you still have mental capacity to make your own decisions about your finances, so that you can keep an eye on what the person making. You can limit the power you give to your attorney so that they can only deal with certain assets, for example, your bank account but not your home.

2. Lasting power of attorney - gives someone you trust the legal authority to make decisions on your behalf, if either you're unable to in the future or you no longer wish to make decisions for yourself.

For more information about power of attorney visit the Age UK website at:

<http://www.ageuk.org.uk/money-matters/legal-issues/powers-of-attorney/power-of-attorney/>

### Make a will

It is very important to plan ahead to ensure your affairs are in order in case you die. If you do not have one, you may wish to make a will. This ensures that all your wishes are met following your death, helps to

avoid disputes between relatives and ensure that your loved ones are cared for.

For more information about making a will visit the Age UK website at <http://www.ageuk.org.uk/money-matters/legal-issues/making-a-will/why-make-will/>

You can make a will yourself, but should consult a solicitor if possible. To find a local regulated solicitor visit the Law Society website at <http://solicitors.lawsociety.org.uk/>

### Organise your affairs

Make sure you have all your important documents to hand, make a note or tell a family member so they can access them easily.

These may include medical information, insurance policies, financial details, household information, birth and marriage certificates, and your will.

There is lots of information and support related to planning and coping with the end of life.

Visit the NHS website for its end of life care guide:

<http://www.nhs.uk/Planners/end-of-life-care/Pages/End-of-life-care.aspx>



In the area we have a number of hospices, should you or a loved one need care for any type of terminal illness:

- Hospiscare if you live in Exeter, East or Mid Devon:  
<https://www.hospiscare.co.uk>

- Rowcroft Hospice if you live in Teignbridge:  
<https://www.rowcrofthospice.org.uk/>

For support with children in need of care for any type of terminal illness, visit Children's Hospice South West at <https://www.chsw.org.uk/>.



## MYTHS BUSTING: LIVING WITH ILLNESS AND DISABILITY

There is a lot of information to take on board when diagnosed and living with an illness or disability. In this section we bust some commonly held myths around illness and disability.

### **Myth 1:** *My employer can dismiss me for being long-term sick*

Whilst it is possible for your employer to dismiss you if you have a persistent or long-term illness that prevents you from doing your job, there are processes that they must first go through. They should look for ways to support you, for example identifying whether the job itself is making you sick and needs changing, and they should also give you reasonable time to recover from your illness. If you are dismissed because of a disability it may be unlawful discrimination. To find out more information about your rights at work visit: <https://www.citizensadvice.org.uk/work/discrimination-at-work/common-situations/termination-of-employment-and-disability-discrimination/>

### **Myth 2:** *I can't get a second opinion if I am diagnosed with an illness or disability*

If you would like a second opinion on a diagnosis then speak to your healthcare professional who will look at your circumstances and assess whether a second opinion is needed. Patients don't have a legal right to a second opinion, but if you would like one it is best to speak to your GP about it and see if one is necessary.

### **Myth 3:** *My illness or disability will stop me getting a job*

Under the Equality Act 2010 it is unlawful for employers to ask questions about your health or disability when you apply for a job. If you are offered a conditional job offer then the employer is allowed to carry out medical checks and references before formally offering you the job. However if they then withdraw the job offer because of a disability which is highlighted then this may be unlawful disability discrimination.

### **Myth 4:** *Everyone is entitled to sick pay*

To be eligible for Statutory Sick Pay (SSP) you need to be classed as an employee, have been ill for at least 4 days in a row - this includes non-working days, earn an average of £116 (before tax) per week and tell your employer that you're sick before their deadline, or within 7 days if they don't have one. You won't be eligible if you have 1. received the maximum amount of SSP, which is 28 weeks 2. are getting Statutory Maternity Pay. To find out more information about SSP visit: <https://www.gov.uk/statutory-sick-pay>.

### **Myth 5:** *I can't ask my boss to adjust my working hours*

The Equality Act 2010 calls for employers to make reasonable adjustments to remove barriers that someone may face due to a disability. Adjusting your working hours can be part of the reasonable adjustments that an employer can make.



## FURTHER HELP

Trailblazer Devon provides advice and information to people at times when they need it most. We want people to understand their rights and live as comfortably as possible.

While this booklet provides advice and information, we understand that some people may need further assistance when living with an illness or disability. In this section, we provide links to organisations that can help you further.

### Illness and Disability

- Force Cancer Charity - <http://www.forcecancercharity.co.uk/> | 01392 406151
- Headway Devon - [www.headwaydevon.org.uk/](http://www.headwaydevon.org.uk/) | 01392 224433
- Living Options Devon - <http://www.livingoptions.org/> | 01392 459 222
- Mind - <https://www.mind.org.uk/> | 0300 123 3393
- Citizens Advice (National) - <https://www.citizensadvice.org.uk/> | 03444 111444

## Get Advice

- Julian House - <https://www.julianhouse.org.uk/> | 01392 430 228
- Citizens Advice - <https://www.citizensadvice.org.uk/> | 03444 111444
- St Petrock's - <https://stpetrocks.org.uk/> - 01392 422396

## Local Authorities

- East Devon District Council - <http://eastdevon.gov.uk/> | 01395 516551
- Exeter City Council - <https://exeter.gov.uk/> | 01392 277888
- Mid Devon District Council - <https://www.middevon.gov.uk/> | 01884 255255
- Teignbridge District Council - <https://www.teignbridge.gov.uk/> | 01626 361101



## HOUSING PASSPORT – ACCESS TO HOUSING

Even without an illness or disability, renting a home can be difficult for many people.

Sometimes landlords and letting agents need a lot of information (your identity, income and current living arrangements) before they agree to rent a house out.

To help this problem Trailblazers Devon lets people create a permanent “Housing Passport” that they can save.

The Housing Passport lets you build a detailed picture of who you are, if you work or not, volunteer for charity, if you have a family, if you have lived anywhere else and other important details.

Creating a Housing Passport and providing more detail about yourself gives you a better chance of being able to rent a house from a landlord or letting agent.

## CREATE YOUR HOUSING PASSPORT

To create your Housing Passport go to: [passport.trailblazerdevon.org.uk](https://passport.trailblazerdevon.org.uk). Once logged in you will be asked a few questions about yourself.

We recommend taking your time to create your passport and answer questions as carefully and accurately as you can.

All information you provide will be held by Trailblazer Devon and shared with the organisations that are part of this partnership – please read the back page of this booklet for details.





# trailblazer devon

A Homelessness Prevention Partnership



Exeter  
City Council



**Trailblazer Devon** is part of the Department of Communities and Local Government Trailblazer initiative, delivered in partnership with: Exeter City Council, East Devon District Council, Teignbridge District Council, Mid Devon District Council, Julian House, Citizens Advice Exeter and St. Petrock's.



S<sup>t</sup> PETROCKS

## Living with an Illness or Disability

A step-by-step guide