



# Family Finance

This factsheet is designed to give you an overview of the financial help that families may be entitled to and sources of help that can advise you and help you manage your money. The Family Information Service cannot accept any responsibility for errors or omissions in this factsheet. All information provided is for guidance only and correct to the best of our knowledge at January 2016.

### Telephone numbers given in this factsheet

Please note for 0845 or 0300 numbers, if you are calling from a mobile or a non-BT landline, you will be charged at the rate set by your service provider. 0800 and 0808 are designed to be a free call but again you may wish to check with your service provider.

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### How to contact us

If you are looking for childcare or services for families, visit our website where you can search online: [www.brighton-hove.gov.uk/fis](http://www.brighton-hove.gov.uk/fis)

Follow us on Twitter @bhccfamilyinfo

### Need extra help?

Email: [familyinfo@brighton-hove.gov.uk](mailto:familyinfo@brighton-hove.gov.uk)

Telephone: 01273 293545

Arrange an appointment to see us in person at: Tarnier Children's Centre, Ivory Place, Brighton BN2 9QE

### Other information and publications available on our website

- Childcare Choices – a booklet to help you find the right childcare
- Free childcare for 2 year olds – find out more and apply online
- Free Early Learning – factsheet about free sessions for three and four year olds
- Summer Fun – activities for children in school summer holidays
- School Preference - support with applying for school places and help with appeals

## Changes to benefits

**The government are introducing a number of changes to benefits over the coming years. The main changes that are known at the moment are**

### **Working Age Benefits, including Tax Credits will be frozen for four years:**

This will take effect from April 2016 and remain for four years. Benefits excluded from this change are Maternity Allowance, Statutory Sick Pay, Statutory Maternity Pay, Statutory Paternity Pay, Statutory Shared Parental Pay, Statutory Adoption Pay, the ESA Support Group Component and any disability, carers or pensioners elements of benefit.

***Please note that the Chancellor announced in the November budget that the planned changes to the earnings threshold and taper rate for tax credits due to kick in in April 2016 will not go ahead.***

### **The Benefit Cap will fall from April 2017**

The total amount of benefits a household (couples or single parents) with one child or more, or couples without children, can claim, will fall from £26,000 a year to £23,000 a year for those living in London and to £20,000 for those outside the capital from April 2017.

### **Tax Credits will be reduced for the third child from April 2017**

Families who have a third or subsequent child after April 2017 will not receive Additional Tax Credits for this child. In addition those starting a family after April 2017 will no longer be eligible for the family element in Tax Credits.

### **Housing Benefit for 18 – 21 years olds will be abolished and the family premium removed for some families**

From April 2017, 18 – 21 year olds who are out of work and claiming certain benefits will no longer be able to get Housing Benefit. This does not include those who are in the equivalent of the Employment and Support Allowance Support group.

Families claiming Housing Benefit will also see changes, with the Government removing the family premium for children born or claims made after April 2016.

**For more information on any of these changes go to [www.gov.uk](http://www.gov.uk)**

**Residents concerned about how the changes may affect their benefits can contact the Welfare Rights Team at Brighton and Hove City Council. Their advice line is open from Monday to Thursday, 10 am to 1 pm: 01273 291116**

## General information and advice

### General advice

There is a wide range of national information available on public services, including financial support, through the Government website [www.gov.uk](http://www.gov.uk)

### Benefits check

Whether you're new to benefits or already on benefits, the benefits adviser tool can help you get a benefits estimate, or check available benefits to claim. It's available to use at [www.gov.uk/benefits-adviser](http://www.gov.uk/benefits-adviser)

### The Money Advice Service

The Money Advice Service is a national organisation that offers free, clear and unbiased advice to help everyone to manage their money better. Their website is packed with useful information and has a section aimed specifically at parents, which can help you plan and manage your finances. There are also online calculators that you can use to help you work out your household budget.

Visit [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk), or call their helpline to speak to an adviser on **0300 500 5000**. You can also put in a request online for an adviser to give you a call.

### Saving, loans and borrowing

Having a savings account means that you can plan for the future and save up for the things you need and be more likely to cope in an emergency when you might need money at short notice.

There may be times when you need to borrow money and you should always use affordable and responsible lenders, instead of legal or illegal lenders who charge high rates of interest. Many illegal money lenders or loan sharks charge very high rates of interest and use threats, intimidation and violence to force repayment of loans.

To report an illegal money lender or loan shark in confidence, visit [www.gov.uk/report-loan-shark](http://www.gov.uk/report-loan-shark) or call **0300 555 2222**.

**East Sussex Credit Union** can provide free, independent advice on savings and loans. For more information, visit [www.eastsussexcu.org.uk](http://www.eastsussexcu.org.uk) or call **01273 234858**.

### Dealing with debt

**National Debtline** provides free confidential and independent advice on how to deal with debt problems. Advisers will discuss your debt problems and the options available to you. The specialist advice given over the telephone is backed up with written self-help materials which can be sent out to you for free.

For more information, visit [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) or call the helpline on **0808 808 4000**.

The **Step Change Debt Charity**, provides free and confidential counselling on debt problems – including personal budgeting and credit advice. They can also liaise with your creditors to work out a repayment package that meets your budget. For more information visit [www.stepchange.org](http://www.stepchange.org) or call the freephone helpline on **0800 138 1111**.

## Gas and electricity charges

There are several ways that you may be able to reduce your gas and electricity bills including:

- Switching supplier or switching to your supplier's cheapest tariff
- Buying both your gas and electricity from the same company – this is known as dual fuel
- Paying monthly by direct debit
- Asking your supplier if they have any special rates for people needing extra help, for example if you are on benefits or there is someone with a disability living in your home
- Find out if you qualify for the Warm Home Discount Scheme, whereby energy suppliers can give a £140 discount to customers in vulnerable groups (check with your energy supplier as eligibility criteria varies between companies)
- Doing a meter reading yourself every time you receive a bill, if you're paying by direct debit, you could have either overpaid and be entitled to a rebate, or be underpaying and end up with a bill at the end of the year

You can find lots of useful information on saving money on your fuel costs at [www.moneysavingexpert.com](http://www.moneysavingexpert.com). If you are in financial hardship because of your fuel bills and need help, you can call the Money Advice and Community Support (MACS) advice line (see page 5).

## Local sources of help and advice

### [www.advicebrighton-hove.org.uk](http://www.advicebrighton-hove.org.uk)

This website lists a wide range of organisations in Brighton & Hove that offer free, independent and confidential advice. It also provides links to online advice on:

- Benefits & Tax Credits
- Housing & homelessness
- Dealing with debt
- Employment rights
- Families & children
- Immigration
- Community care
- Consumer goods & services

The website also includes a useful advice map of the city, showing where your nearest advice services are located.

### Citizens Advice Bureau

The Citizens Advice Bureau helps people resolve their legal, money and other problems by providing free, impartial, confidential and independent information and advice. A drop-in service is available Monday to Friday, 8.45am – 10.30am, and appointments are available at other times at their offices at Brighton Town Hall, Bartholemew Square, Brighton, BN1 1JA.

For more information visit [www.brightonhovecab.org.uk](http://www.brightonhovecab.org.uk) or call their helpline on **01273 223951**.

## **Money Advice & Community Support Service (MACS)**

MACS provides confidential and impartial advice and can carry out casework for referred clients on debt and benefit issues. They also run the Moneyworks Advice Line on Monday, Tuesday and Thursday 10.00am – 3.00pm, Wednesday 5.00pm – 8.00pm, and Friday 10.00am – 1.00pm. For more information visit [www.macss.org.uk](http://www.macss.org.uk) or call the Moneyworks Advice Line on **01273 809288**.

## **Brighton Housing Trust (BHT)**

BHT services aim to tackle both the causes and effects of homelessness and poverty. They provide practical and preventative services, advice and legal representation, information and guidance in order to improve the quality of people's lives. For more information go to [www.bht.org.uk](http://www.bht.org.uk) or call 01273 645400, 144 London Road, Brighton, BN1 4PH.

## **St Luke's Advice Service**

St Luke's Advice Service provides free, independent and impartial help, advice and information. Included in the areas they specialise in are: debt and budgeting, welfare benefits and help with filling in forms.

For more information visit [www.stlukesadvice.org.uk](http://www.stlukesadvice.org.uk) or call **01273 549203** to arrange an appointment. They are open Monday, Tuesday, Wednesday and Thursday, 9.30am – 3.30pm and Friday, 9.30am – 1.00pm.

## **Brighton Unemployed Centre Families Project (BUCFP)**

The Brighton Unemployed Centre Families Project offers a wide range of services, not just for the unemployed. This includes free, impartial and independent advice on benefits issues, form filling, tribunals, problems with debts and bills and your rights.

For more information visit [www.bucfp.org](http://www.bucfp.org) or call **01273 676171**.

## **Welfare Rights Team**

The council's Welfare Rights Team is a small team who primarily train other advisers on welfare benefits. They also offer advice to people who have been turned down for benefits and run a public advice line every Monday to Thursday from 10.00am until 1.00pm.

For more information visit [www.brighton-hove.gov.uk/welfarerights](http://www.brighton-hove.gov.uk/welfarerights) or call **01273 291116**.

## **Brighton & Hove City Council Benefits Service**

Depending on your family / household income and circumstances, you may be entitled to some **housing** or **council tax** benefit. The Benefits Service processes these claims for residents in Brighton & Hove.

For information visit [www.brighton-hove.gov.uk/benefits](http://www.brighton-hove.gov.uk/benefits) for full details of their drop-in and appointment services at Bartholomew House and neighbourhood offices, or contact the team by phone on **01273 292000**.

See also the **East Sussex Credit Union**, on page 2.

## If you are expecting a baby or adopting

### Statutory Maternity Pay (SMP)

To qualify for SMP you must have been:

- employed by the same employer continuously for at least 26 weeks into the 15th week before the week your baby is due (the qualifying week)
- earning an average of at least £111 per week (before tax)

SMP is 90% of your average weekly earnings with no upper limit for the first six weeks of your maternity leave. For the remaining 33 weeks you will receive either £139.58 or 90% of your average earnings, whichever is the smaller.

The earliest date that SMP can start is from the 11th week before the week your baby is due and the latest from the day following the birth. You must tell your employer when you want your maternity pay and leave to start. Maternity Pay is treated as normal pay so your employer will also deduct tax and National Insurance as usual.

If you do not qualify for SMP, you may be eligible for Maternity Allowance. Please see page 7 for further details about Maternity Allowance.

For more information, speak directly to your employer / HR department or visit [www.gov.uk](http://www.gov.uk) (keyword search *maternity-pay-leave/pay*).

### Ordinary Statutory Paternity Pay (SPP)

To qualify for SPP you must:

- be the biological father or adopter of the child or be the mother's (or adopter's) husband, partner or civil partner or have or expect to have responsibility for the child's upbringing
- have worked for the same employer without a break for at least 26 weeks by the 15th week before the baby is due, or employed up to and including the week your wife, partner or civil partner was matched with a child
- continue to work for that employer without a break up to the date the child is born or placed for adoption
- be earning an average of at least £111 a week (before tax)

SPP is paid for one or two consecutive weeks at £139.58 or 90% of your average weekly earnings, whichever is the smaller.

You must tell your employer when you intend to take SPP by the 15th week before your baby is due, or within seven days of your wife, partner or civil partner being told by the adoption agency that they've been matched with a child.

You can take either one week or two consecutive weeks, but not odd days. Ordinary Statutory Paternity Pay is treated as normal pay and so your employer will also deduct tax and National Insurance as usual.

For more information, speak directly to your employer / HR department or visit [www.gov.uk](http://www.gov.uk) (keyword search *paternity-pay-leave*).

## Statutory Adoption Pay (SAP)

To qualify for Statutory Adoption Pay you must have been:

- matched with a child for adoption by an adoption agency
- employed by your present employer without a break for at least 26 weeks up to and including the week the adoption agency told you that you had been matched with a child for adoption
- earning an average of at least £111 a week (before tax)

SAP begins at the same time as your adoption leave and runs for 26 weeks, unless you finish your Statutory Adoption Leave earlier. The current weekly rate is £139.58 or 90% of your average weekly earnings, whichever is less.

If you have a partner and you are adopting together, one of you may claim SAP and one may claim Statutory Paternity Pay, regardless of the sex of you or your partner.

Your employer will pay SAP to you in the same way and at the same time as your normal wages. SAP is treated as normal pay and so they will also deduct tax and National Insurance. To claim SAP you must give your employer documentary evidence from the adoption agency. This will usually be a 'matching certificate'.

You must also tell your employer when you intend to take leave within seven days of being told by the adoption agency that you've been matched with a child.

For more information, speak directly to your employer / HR department or visit [www.gov.uk](http://www.gov.uk) (keyword search *adoption-pay-leave*).

## Maternity Allowance (MA)

The amount you can get depends on your eligibility. You could get either:

- £139.58 a week or 90% of your average weekly earnings (whichever is less) for up to 39 weeks
- £27 a week for up to 14 weeks
- 

Maternity Allowance is paid every 2 or 4 weeks.

You can claim Maternity Allowance once you've been pregnant for 26 weeks.

Payments can start 11 weeks before your baby is due.

For more information visit [www.gov.uk](http://www.gov.uk) (keyword search *maternity-allowance*) or contact Jobcentre Plus on **0800 055 6688**.

## Sure Start Maternity Grant

This is a one-off grant of £500 to help with the extra costs of having a baby.

You can only claim if you have no other children aged under 16.

To be eligible for this you must be receiving one or more of the following:

- Income Support / Income Based Jobseekers Allowance
- Income-related Employment & Support Allowance
- Child Tax Credit at a higher rate than the Family Element
- Working Tax Credit which includes a disability or severe disability element
- Pension Credit or Universal Credit

You can make a claim for the grant from 11 weeks before the week your baby is due, until three months after the baby is born.

For more information visit [www.gov.uk](http://www.gov.uk) (keyword search *sure-start-maternity-grant*) or speak to your midwife.

## Entitlements for children

### Child Benefit

If you are responsible for a child, you can normally get Child Benefit for them. Child Benefit payments usually stop when your child reaches 16, unless they are in education or training that counts for Child Benefit. You can't get Child Benefit for your child once they reach the age of 20.

For the eldest child you will get £20.70 each week. For each additional child you will get £13.70 each week.

Claim forms are distributed in the 'Bounty Pack' that is given to new mothers in hospital. You can also print a claim form from the HMRC website.

- Child Benefit is a tax-free payment unless you or your partner have an individual income of more than £50,000.
- If both you and your partner have an income of just below the £50,000 limit, you can still claim the full amount of Child Benefit.
- Only one person can get Child Benefit for a child.

**Other benefits that you may be entitled to, such as Child Tax Credit, require you to be in receipt of Child Benefit before you can apply for them. It is therefore important that you make your Child Benefit claim as early as possible.**

For more information visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk) (keyword search *child benefit*) or call the child benefit helpline on **0300 200 3100**.

### Child Tax Credit (CTC)

CTC is for families who are responsible for at least one child under the age of 16, or up to 20 if they are in certain types of education or training. You do not have to be working to claim CTC.

Whether you are eligible and the amount you will get paid depends on various things, including your annual income. The payment is made up of a number of elements including:

- a family element paid to any family with at least one child
- a child element paid for each child in the family

**Families who have a third or subsequent child after April 2017 will not receive Additional Tax Credits for this child. In addition those starting a family after April 2017 will no longer be eligible for the family element in Tax Credits.**

For more information visit [www.gov.uk](http://www.gov.uk) (keyword search *child-tax-credit*) or call the Tax Credits helpline on **0345 300 3900** to order a claim pack.

### Free School Meals

From September 2014, every child in Reception, Year One and Year Two has been entitled to a free hot lunch. Other school-aged children of families claiming some benefits (not Working Tax Credit) may be entitled to free school meals.

For information about eligibility or to apply online visit [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk) (keyword search *free school meals*). Alternatively call the team on **01273 293497**.

### School Transport

The council has a duty to provide free transport between home and school for children of secondary school age who live over three miles from the appropriate school (this is termed the statutory walking distance).

Most children living in Brighton & Hove do not qualify for free transport as they will live within the statutory walking distance.

Parents whose secondary age children are entitled to free school meals may have a 2 mile rather than 3 mile distance limit on assistance with transport.

Your child may also be entitled to help if she/he is not fit to walk to school, attends a special school or in the case of primary age pupils where parents/carers are medically unfit to take children to school.

For full information about eligibility visit [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk) (search keyword *school transport*). Alternatively call the team on **01273 293653**.

## Help with childcare costs

### Childcare Element of Working Tax Credit (WTC)

**WTC** supports working people (employed or self-employed) on low incomes by topping up earnings. Eligibility and the amount of WTC you receive will be based on your circumstances, for example how many hours you normally work and your income (or joint income, if you are part of a couple). Extra payments are available to disabled workers. WTC is paid in addition to any Child Tax Credit you may be entitled to.

As part of WTC you may qualify for extra help towards the costs of **registered or approved childcare**. This is known as the **Childcare Element** of WTC.

You must be working at least 16 hours per week if you are a lone parent, and if you have a partner, you must both work for a minimum of 16 hours per week.

The maximum help you can get for your childcare through tax credits is £175 a week for one child or £210 a week for two or more children.

You can't get 100% of the costs and how much you get depends on things like:

- your income
- how often you've paid for childcare

For more information visit [www.gov.uk](http://www.gov.uk) (keyword search *working-tax-credit*) or call the Tax Credits helpline on **0345 300 3900** to order a claim pack.

### Employer Supported Childcare / Salary Sacrifice Scheme

Some employers support their employees with childcare costs by offering childcare voucher schemes. This works by replacing part of your salary with vouchers that you then use to pay for childcare. The benefit of this is that the amount taken as a voucher is exempt from tax and National Insurance Contributions (NIC). Your partner can also take advantage of childcare vouchers if their employer runs a scheme.

There is a limit on the value of the voucher you take which is exempt from tax and NIC. Basic rate tax payers can take £55 per week (£243 per month), higher rate tax payers can take £28 per week (£124 per month) and additional rate tax payers can take £22 per week (£97 per month).

Joining a salary sacrifice scheme and taking childcare vouchers may affect the amount of tax credits you can get. There is an online calculator which can be used to help you decide whether - overall - you would be better off taking the childcare vouchers or not. Visit

<https://www.gov.uk/childcare-vouchers-better-off-calculator>

**\* The existing Employer-Supported Childcare Scheme will remain open to new entrants until**

**the new Tax-Free Childcare Scheme is launched in early 2017.**

## Care to Learn

If you're under 20 and have one or more children, Care to Learn can help with the cost of childcare while you learn, paying up to £160 per child (£175 in London), per week to cover:

- childcare while you're learning, on work placements or doing private study, including registration fees or deposit charged
- a childcare taster (up to 5 days) to help your child settle in before the learning starts
- childcare fees you may need to pay in holidays to keep the childcare place open
- additional travel you may have to pay for to take your child to the childcare provider

The childcare provider receives payment direct from Care to Learn. Any funding to help with travel will be paid directly to the learning or training provider who will reimburse you.

For further information visit [www.gov.uk](http://www.gov.uk) (keyword search *care-to-learn*) or contact the Learner Support Helpline on **0800 121 8989**.

## The Childcare Grant

The Childcare Grant is there to help full-time Higher Education students with the cost of registered childcare during term time and holidays.

You can apply if you:

- are a full-time undergraduate student
- have dependent children under 15
- have dependent children under 17 with special needs

If you, or your spouse or partner, get the childcare element of the Working Tax Credit, you won't be able to get the Childcare Grant as well.

The Childcare Grant could cover up to 85% of your childcare costs up to a maximum of £155.24 per week if you have one child, or £266.15 per week if you have two or more children. The amount you get depends on your household income and the actual costs of your childcare.

For more information or to apply, visit [www.gov.uk](http://www.gov.uk) (keyword search *childcare-grant*) or call Student Finance England on 0300 100 0607.

## Free Early Learning for three and four year olds

All three and four year olds are entitled to free part-time early years provision. The table below shows when children become eligible for the sessions depending on their birth date.

Date of 3 <sup>rd</sup> birthday	Period funding starts
1 <sup>st</sup> January – 31 <sup>st</sup> March	Summer (from 1st April)
1 <sup>st</sup> April – 31 <sup>st</sup> August	Autumn (from 1 <sup>st</sup> September)
1 <sup>st</sup> September – 31 <sup>st</sup> December	Spring (from 1 <sup>st</sup> January)

Free early learning sessions are offered by most Ofsted registered early years childcare settings and some registered childminders.

Once your child attends a reception class in a Local Authority school this will count as their free entitlement.

For more information visit [www.brighton-hove.gov.uk/fis](http://www.brighton-hove.gov.uk/fis) to see our separate Free Early

### Free childcare for two year olds

Some two years olds are entitled to free childcare sessions (15 hours per week during term time or 570 hours spread across the year);

- Working Tax Credit and earn no more than £16,190 a year
- Income Support
- Income-based Jobseeker's Allowance
- Income-based Employment and Support Allowance
- Child Tax Credit and have an annual income not over £16,190
- Guarantee element of State Pension Credit
- Support under Part VI of the Immigration and Asylum Act 1999
- The Working Tax Credit 4-week run on (the payment you get when you stop qualifying for Working Tax Credit)

#### Children are also eligible if they

- are looked after by the local authority (eg foster care)
- have left care through special guardianship, adoption or residence order
- receive Disability Living Allowance (DLA), or have a statement of special educational needs / education, health and care plan

Child's birthday falls between	They can start their place from	You can check if your child is eligible for a place
1 January to 31 March	The beginning of term on or after 1 April	From the beginning of the term when your child turns two. Don't miss out, apply online at <a href="http://www.brighton-hove.gov.uk/twos">www.brighton-hove.gov.uk/twos</a>
1 April to 31 August	The beginning of term on or after 1 September	
1 September to 31 December	The beginning of term on or after 1 January	

Complete the form on our website at [www.brighton-hove.gov.uk/fis](http://www.brighton-hove.gov.uk/fis) to find out if your child is eligible. You can also ask your health visitor for an application form, or pick one up at your local children's centre.

FIS will use your National Insurance number and date of birth to check if your child can have a free childcare place. You will then be advised of the providers who can offer you a free childcare place.

## Help for Lone Parents / separation or divorce

### Gingerbread

Gingerbread is a national charity which works to promote the welfare of lone parents. Its telephone helpline gives advice and information on maintenance, benefits and other money matters, legal rights, education and holidays. It runs a project for single parents with a disabled child and offers support for lone parents whose children are threatening violence.

For more information, call the helpline on **0808 802 0925**, or visit [www.gingerbread.org.uk](http://www.gingerbread.org.uk).

### Support from Jobcentre Plus

If you are a lone parent and thinking about looking for work, a specialist adviser at Jobcentre Plus can help. Your adviser can look at the money you have coming in and work out how taking a job will affect any benefits that you are getting. You may also get money for expenses, including travel and childcare costs if you go to job interviews or training agreed with your personal adviser.

For more information, call Jobcentre Plus on **0345 6060 234**, or visit [www.gov.uk](http://www.gov.uk)

### **Child Maintenance**

This is regular financial support paid by the non-resident parent to the parent with responsibility for the main day to day care of the child. It is there to help with everyday living costs for the child and can be arranged through the Child Support Agency, the courts or a private arrangement with the other parent.

A parent's financial responsibility for their child does not end if their relationship with the other parent ends. If you (or your current partner who you live with) are claiming income-related benefits, any child maintenance you receive will not affect those benefits, however you must advise Jobcentre Plus.

Call Child Maintenance Options on **0800 083 5130**, or visit [www.cmoptions.org](http://www.cmoptions.org).

To contact the Child Support Agency; for cases before March 2003 call **08457 133133** / for cases after March 2003 call **08456 609 0052**, or visit [www.gov.uk](http://www.gov.uk) (keyword search *child-support-agency*)

### **Income Support**

You may be entitled to claim income support if you are a lone parent with a child. Income support is extra money to help people on a low income who don't have to sign on as unemployed.

**If your youngest child is aged five or over, you are likely be moved from income support to jobseekers allowance.** There are some exclusions where you may be able to claim income support if your youngest child is aged five or over.

For more information, call Jobcentre Plus on **0800 055 6688**, or visit [www.gov.uk](http://www.gov.uk)

### **Widowed parents allowance (WPA)**

If you're a parent whose husband, wife or civil partner has died and you have at least one child who you receive Child Benefit for, you may be able to get the WPA. The maximum basic payment is £112.55 per week.

If you are already in receipt of other benefits, payments may change once you start to receive WPA.

You may get WPA if all the following apply:

- you're bringing up a child or young person under 19 (or under 20 in some cases) for whom you're getting Child Benefit
- you're under State Pension age
- your husband, wife or civil partner died
- your husband, wife or civil partner paid National Insurance Contributions (NICs)

You may also claim WPA if:

- you're expecting your late husband's baby or your late civil partner's baby (with whom you were pregnant from fertility treatment)

- your husband, wife or civil partner died as a result of their work - even if they didn't pay NICs

For more information call the Bereavement Service on **0845 606 0265** or visit [www.gov.uk](http://www.gov.uk) (keyword search *widowed-parents-allowance*), for details on ordering a Bereavement Benefits pack.

Apply for WPA within 3 months of the date of death to avoid losing any money.

## Parents in learning or training

### Parents Learning Allowance (PLA)

If you are a full-time higher education undergraduate student with dependent children, you may be entitled to help from the Parent's Learning Allowance. The Parents' Learning Allowance could give you up to £1,573 - how much you get depends on your household income.

This extra finance is a means-tested grant and can help with course-related costs such as books, materials and travel.

Parents Learning Allowance;

- doesn't have to be paid back
- is paid on top of your other student finance
- won't affect your benefits or tax credit

For more information visit [www.gov.uk](http://www.gov.uk) (keyword search *parents-learning-allowance*) call Student Finance England on **0300 100 0607**.

### Discretionary Learner Support (further education) and Access to Learning Fund (higher education)

These funds are prioritised for those in further and higher education who face financial hardship. The funds are administered directly by schools, colleges and universities, and each institution sets their own criteria and manages their own procedures. This means that the amount of funds available to individuals, and the way they are allocated, may differ. Funds are typically allocated for help towards the costs of essential course-related equipment, childcare and other financial hardship and emergencies which may otherwise cause you to give up studying. Funds are limited and in high demand, so you should speak to your school, college or university as soon as you are offered a place.

For more information visit [www.gov.uk](http://www.gov.uk) (keyword search *discretionary-learner-support* or *access-to-learning-fund*) or contact your student support officer, welfare officer or student services department at your school, college or university.

Full-time Higher Education students may also be entitled to claim the Childcare Grant. For more information please see page 11 of this factsheet.

## Health benefits

### Healthy Start

Healthy Start is a voucher scheme open to pregnant women and families with children under the age of four who are on:

- Income Support or
- Income Based Jobseeker's Allowance or
- Income-related Employment and Support Allowance or
- Child Tax Credit (but not Working Tax Credit) with a family income of £16,190 a year or less (2014/15)

All pregnant women under the age of 18 also qualify, whether or not they are on benefits. Pregnant women and children aged 1-4 years, can get £3.10 (1 voucher) per week. Children under 1 year, can get £6.20 (2 vouchers) per week.

You may be able to get vouchers that can be spent on milk, fresh fruit and vegetables or infant formula. Vouchers are usually available from NHS clinics and health centres but your midwife or health visitor will be able to advise on local arrangements.

For more information visit the website [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk) or call the Healthy Start helpline on **0345 607 6823**

### NHS - Free prescriptions, dental treatment, eye tests and vouchers for glasses

#### Pregnant women

Pregnant women and those who have had a baby in the last 12 months are entitled to free prescriptions and dental treatment. To entitle you to this you must have a MATB1 certificate or complete application form FW8 to get a Maternity Exemption Certificate (available from your doctor, nurse, midwife or health visitor).

#### Children

Children under the age of 16 (or who are under 19 and in full-time education) are entitled to free prescriptions and eye examinations. Following an eye examination, parents are entitled to a voucher towards the cost of any glasses or contact lenses prescribed for their child. The value of the voucher depends on the prescription needed. Children aged under 18, or who are under 19 and in full-time education when the treatment starts are also entitled to free NHS dental treatment.

Other family members may also be entitled to some similar help with the costs of NHS health costs. This will depend upon your circumstances and the benefits you are in receipt of.

For more information visit <http://www.nhs.uk/NHSEngland/Healthcosts> or call the low income scheme helpline on **0300 330 1343**.

## Parents & children with a disability or special needs

### Amaze

Amaze offers information, advice and support to parents and carers of children and young people with special needs in Brighton and Hove. The Amaze website contains a wealth of useful information, including a section on 'Money Matters.'

The website can be viewed at [www.amazebrighton.org.uk](http://www.amazebrighton.org.uk). Amaze can be contacted via their telephone helpline on **01273 772289** (open Monday to Thursday 9.30am to 12pm, and Thursday 5.30pm to 8pm) and by emailing [helpline@amazebrighton.org.uk](mailto:helpline@amazebrighton.org.uk) (please note: Amaze are unable offer detailed advice by email, so it is better to ring unless you have difficulty using the telephone).

### Disability Living Allowance (DLA)

DLA is a tax-free benefit for children and adults who need extra help because of illness or disability. To claim for a child, they must need a lot more help or watching over than other children of the same age who do not have special needs. The two parts to disability living allowance are:

- The care component – if your child needs extra help with their personal care. It is paid at three rates (lower, middle and high) dependent on individual circumstances.
- The mobility component – if your child needs help with getting around. It is paid at two rates (lower and higher) dependent on individual circumstances.

**Other benefits that you may be entitled to, such as Carers Allowance, require you to be in receipt of DLA before you can apply for them. It is therefore important that you make your DLA claim as early as possible.**

**Your child may be affected by Personal Independence Payment (PIP) when they turn 16. This is a new benefit that is replacing DLA for people aged 16 to 64.**

Amaze offer expert advice with filling out your DLA application form – we recommend that you contact them on **01273 772289** for further advice. Information on DLA can also be found at [www.gov.uk](http://www.gov.uk) (keyword search *disability-living-allowance*). Request a claim pack by calling the Disability Benefits helpline on **0345 712 3456**.

### Child Tax Credit (CTC) – disabled child element and severely disabled child element

You may get a disabled child element for each child or young person you are responsible for if you receive Disability Living Allowance. You may get a severely disabled child element for each child or young person you are responsible for if you receive the highest rate care component of Disability Living Allowance for them.

For more information visit [www.gov.uk](http://www.gov.uk) (keyword search *child-tax-credit*) or call the Tax Credits helpline on **0345 300 3900** to order a claim pack.

## Carers Allowance

You may be entitled to this if you are spending at least 35 hours a week caring for a person who gets the middle or high rate of the care component of DLA. The weekly rate for carers allowance is up to £61.35, but eligibility will depend on certain criteria including your weekly earnings.

For more information visit [www.gov.uk](http://www.gov.uk) (keyword search *carers-allowance*) or contact Amaze on **01273 772289** or the Carer's Allowance Unit on **0845 608 4321**.

## Childcare Inclusion Grant

Some disabled children or those with special needs may need additional support in their childcare. This could be a piece of specialist equipment, an adaptation to the building in which the childcare is based or additional support from staff. The childcare inclusion grant offers funding to help towards the cost of this support. The grant application form should be completed by the child's parent/carer with the childcare provider, and can be made at any time.

To find out more please contact City Early Years and Childcare (CEYC) on **01273 293670**.

## Direct Payments

Direct payments are a way of arranging social care services for disabled children and young people and their families. A person with parental responsibility for a disabled child is given money to pay for the service instead of the local council arranging that service on their behalf. A disabled child will be eligible for direct payments if he / she is eligible for a service. The council will decide whether a child is eligible by carrying out an assessment of the needs of the child and their family.

For further information visit [www.gov.uk](http://www.gov.uk) (keyword search *apply-direct-payments*) or contact Amaze on **01273 772289**. To apply for direct payments in Brighton & Hove contact your social worker or contact the Children's Disability Service on **01273 265825** to request an assessment.

## Council Tax reduction

If you are disabled, or live with someone who is disabled, you could be entitled to a reduction to your council tax if the following criteria are met:

- The home must be the disabled person's main residence
- There must be a room in the home that is mainly used by, and meets the needs of the disabled person, that is not a kitchen, bathroom or toilet

**OR**

- The home has more than one kitchen or bathroom, one of which is mainly used and adapted to meet the needs of the disabled person

**OR**

- Where there is sufficient floor space for a wheelchair being used, for example where doors have been widened.

For more information call Local Taxation Services on **01273 291291**, or visit [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk) (keyword search *council tax*).

## **Motability Scheme**

This is a scheme which can help you with leasing or buying a car if you or your child (over the age of three) is getting the higher rate of the mobility component of DLA. Motability also run a hire purchase scheme for powered wheelchairs or scooters.

To find out more about the Motability Scheme visit the website at [www.motability.co.uk](http://www.motability.co.uk) or contact Motability on **0300 456 4566**.

## **Blue Badge scheme**

The Blue Badge scheme provides a range of parking concessions for people with severe mobility problems who have difficulty using public transport.

Individuals aged two years or over and claiming the higher rate of the mobility component of the DLA are entitled to a badge.

There is a £10 administration fee.

For further information visit [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk) (keyword search *blue badge scheme*), and to apply contact Brighton & Hove City Council Blue Badge Section on **01273 296622**.

## Practical help in a crisis

If you need help with daily living expenses such as food, for a short period of time, such as waiting for a benefit payment, or you need to buy/replace kitchen appliances or furniture, there are several charities and community groups that can help you:

### Food

#### Food Advice:

**The Brighton and Hove Food Partnership** is a non-profit organisation that helps people learn to cook and eat a healthy diet. For useful recipes and tips on eating cheaply visit their website at [www.bhfood.org.uk](http://www.bhfood.org.uk).

#### Foodbanks:

There are a number of foodbanks in Brighton and Hove which are able to offer short-term support to families experiencing financial crisis. Families can access food on a referral only basis. For more information about your local foodbank and how to be referred please contact the Family Information Service on 01273 293545.

**Children's Centres:** Some Children's Centres in Brighton and Hove have foodbanks for families with a child under 5 years of age, on a referral only basis. For more information, speak to your Health Visitor or contact the Family Information Service on 01273 293545.

#### Low Cost Lunches:

**Brighton Unemployed Centre:** A low cost vegan lunch is cooked and served from 1pm, Monday to Friday. 6 Tilbury Place, Brighton, BN2 2GY. Tel 01273 601211 or 671213. Email: [info@bucfp.org](mailto:info@bucfp.org) or go to [www.bucfp.org](http://www.bucfp.org)

'**CHOMP**' is run by One Church Brighton during the school holidays. They provide a healthy lunch and fun activities to children and their families who struggle to eat well during the school holidays. Tel 01273 694747 or email [info@onechurchbrighton.org](mailto:info@onechurchbrighton.org).

**The Real Junk Food Project** is run by One Church Brighton and is based at Gloucester Place, Brighton, BN1 4AA. They provide a healthy lunch on Fridays between 13.00 and 15.00pm – donation or on a 'Pay As You Feel' basis.

## Low cost furniture and household items

### **Emmaus** - Furniture, household items, bric-a-brac

Drove Road, Portslade Village, BN41 2PA

Tel. 01273 426474

Open: Monday to Saturday 9.30am to 5pm

[www.emmausbrighton.co.uk](http://www.emmausbrighton.co.uk) email: [contact@emmausbrighton.co.uk](mailto:contact@emmausbrighton.co.uk)

### **Freegle** [www.ilovefreegle.org](http://www.ilovefreegle.org)

There are Freegle ('free and legal') groups around the country where you can request or donate items, large or small. For example, in the UK, Freegle estimate that 83% of sofas taken to skips are of a standard to re-use. You may be able to find something that you need on a local Brighton group.

### **Furniture Now!** Second-hand furniture, white goods, re-conditioned laptops/PCs

Unit 1, Phoenix Works, North Street, Lewes, BN7 2PE

Tel. 01273 487377

email: [donate2lewes@furniturenow.org.uk](mailto:donate2lewes@furniturenow.org.uk)

[www.furniturenow.org.uk](http://www.furniturenow.org.uk)

Open: Monday to Thursday 9.30am to 4.30pm, Friday to Saturday 9.30am to 4.00pm.

### **Magpie Recycling Co-Op** - Furniture

Shabitat, Saunders Park, Lewes Road, Brighton, BN2 4AE

Tel. 01273 677577

email: [info@magpie.coop](mailto:info@magpie.coop)

[www.magpie.coop](http://www.magpie.coop)

Open: Monday to Friday 9am to 5pm and Saturdays, Sundays and Bank Holidays 11am to 5pm

### **YMCA** Furniture

Hove Amenity Site, Modbury Way, Hove BN3 7DU

Tel. 01273 321660

Open: Monday to Friday 8.30am to 4.30pm and Saturday 8.30am to 1.30pm

### **YMCA** Furniture, Electrical and Bikes

66 Blatchington Road, Hove, BN3 3YN. Tel. 01273 776868.

Open: Monday to Friday 8.30am to 4.30pm and Saturday 9am to 5pm

There is local information about help with homelessness issues on the city council website at [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk) , word search: homelessness

### **If you're about to become homeless...**

Get advice. Find out your rights by contacting the Housing Options Team on 01273 294400 or by completing their homelessness advice on-line form. Your rights will depend on the type of tenancy you have.

Housing advisers will do all they can to help you keep your home. They can:

- advise you of your responsibilities
- advise you on welfare benefits to help with your rent or mortgage
- negotiate with your landlord about any problems
- deal with your building society if you have fallen behind with your mortgage payments

### **Out of hours homeless emergency**

If you have a homeless emergency out of office hours (Monday-Friday, 9am-5pm) the council can help. The team can be contacted out of office hours by calling 01273 294400 and following option 2, then option 1.