

Benefits and financial assistance

Many people find that their financial situation changes after they have a stroke. This factsheet describes the main benefits, credits and grants that are available from the government, how you can apply to receive them and where to go for specialist advice. It also lists other organisations that may be able to help you.

Coping with the aftermath of stroke can be tough. If you have had a stroke, **you and your family may suddenly be faced with financial difficulties**, especially if you are no longer able to work or need to buy specialist equipment. People tell us that this is a real worry.

Financial help is available, but the benefits system is complex and changes frequently so it can be difficult to work out what you are entitled to. Many people are not aware that they can get help or are not claiming all the support they may be entitled to.

It is always best to get advice from a specialist in this area. Your local Citizens Advice Bureau can help, as can many of the organisations listed at the end of this factsheet. They can help you find out what you are entitled to and may be able to help you with filling in claim forms.

This factsheet explains the main benefits that are available from the government and who can claim them. All amounts given were correct at the time this factsheet was published in **May 2015**. Amounts cannot be given for all benefits because some of them are paid at different rates, depending on your individual circumstances.

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Benefits if you have an illness or disability

Sick pay from your employer

If you were **working before your stroke**, your employer may have a company sick pay scheme, which will entitle you to pay whilst you are off work. How much you get and how long you receive it will depend on the contract you have, so speak to your employer about what you are entitled to.

Statutory Sick Pay (SSP)

If your company does not have a sick pay scheme, you can still get up to £88.45 SSP a week if you are too ill to work. This is paid by your employer in the same way as your normal wages for a maximum of 28 weeks.

A number of factors affect whether you are entitled to SSP including how long you have worked for your employer and how much you earn. If you cannot work in the longer term, or are not entitled to SSP, you may be able to claim Employment and Support Allowance.

How do I find out more?

Speak to your employer about SSP and their sick pay arrangements.

Employment and Support Allowance (ESA)

If you **cannot work because of an illness or disability** you may be able to claim ESA. You must be under State Pension age and not receiving SSP, either because you're self-employed, not entitled to it, or you have received it for 28 weeks and it has now stopped.

There are **two types of ESA**. It can either be contribution-based (if you have paid enough national insurance contributions) or income-related (if you have a low income).

The amount you receive depends on your age and circumstances.

You will need to make a claim by phone or by completing a form and sending it to your local Jobcentre Plus (or to the Employment Support and Allowance Centre in Northern Ireland). You will need to get a medical certificate or report from your GP as part of your claim.

You will be asked to complete a medical questionnaire and you may also need to attend a Work Capability Assessment (WCA). This will involve meeting with a health professional whose job is to assess how your illness or disability affects the work you can do.

If you have a severe disability or receive certain treatments you may not need to have a WCA. If you do need one, the cost of attending the assessment will be covered.

If it is agreed that your illness or disability limits your ability to work, then you will be eligible to receive ESA and you will be put into one of two groups:

1. Work-related activity group

If you are assessed as being able to return to work in the future you will be put into this group and expected to take part in work-related activities and go to regular interviews with an adviser, which will help you prepare for work.

2. Support group

If your illness or disability has a severe effect on your ability to work, you will be put into this group and not be expected to look for work or go to interviews.

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How do I claim ESA?

- If you live in England, Scotland or Wales call Jobcentre Plus on 0800 055 6688.
- If you live in Northern Ireland call the ESA centre on 0800 085 6318.

Personal Independence Payment (PIP)

PIP is a new benefit that helps with some of the extra costs caused by long-term ill health or disability.

PIP has replaced Disability Living Allowance (DLA) in England, Scotland and Wales. If you are already claiming DLA you can find out how PIP will affect you at www.gov.uk/pip-checker

PIP has not begun to replace DLA in Northern Ireland. Anyone in Northern Ireland will need to claim DLA instead. See the *Disability Living Allowance (Northern Ireland)* section for more information.

To qualify for PIP **you must be aged between 16 and 64 and have a long-term illness or disability** that affects your ability to get around or complete daily activities such as preparing food or managing your medication. You must have been experiencing difficulties for three months and expect them to last for at least nine months.

You can claim PIP whether you are in work or not and regardless of your income or savings. You do not have to pay tax on it and you can receive it at the same time as other benefits such as ESA or Housing Benefit.

PIP is made up of two components, one for daily living and one for mobility.

The daily living component is paid at two different weekly rates:

- enhanced rate £82.30
- standard rate £55.10.

The mobility component is also paid at two different weekly rates:

- enhanced rate £57.45
- standard rate £21.80.

The rate you receive depends on how your disability affects your daily life and your ability to get about. Once you have submitted your initial claim, you may be asked to undergo an assessment with a health professional to work out how much support you should get.

How do I claim PIP?

Call the PIP claim line on 0800 917 2222.

Disability Living Allowance (Northern Ireland)

Disability Living Allowance (DLA) is for **people aged under 65 (including children) who have a disability** and need help caring for themselves.

You can claim DLA whether you are in work or not and regardless of your income or savings. You do not have to pay tax on it and you can receive it at the same time as other benefits such as ESA or Housing Benefit.

The payments for DLA are split into two components, one for care and one for mobility.

The care component is paid at three different weekly rates:

- higher rate £82.30
- middle rate £55.10
- lower rate £21.80.

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The mobility component is paid at two different weekly rates:

- higher rate £57.45
- lower rate £21.80.

The rate you receive depends on how much care you need and how your disability affects your daily life and your ability to do certain tasks. Once you have submitted your initial claim, it's possible you may be asked to have an assessment with a health professional to work out how much support you should get.

How do I claim DLA in Northern Ireland?

Call the Benefit Enquiry Line on 0800 220 674.

Attendance Allowance (AA)

If you are **over 65 and need help with your personal care** because you have a disability, you may be able to claim AA. In most cases, you must have needed help for at least six months before you can receive AA.

It is paid at two different weekly rates and the rate you receive will depend on the level of care you need:

- higher rate £82.30
- lower rate £55.10.

Once you've submitted your initial claim you may be asked to attend a medical assessment to work out how much support you should get.

AA isn't usually affected by any savings or income you have, you don't have to pay tax on it and claiming it can even increase the amount of other benefits and credits you receive such as Housing Benefit.

How do I claim AA?

- If you live in England, Scotland or Wales call the AA Helpline on 0345 605 6055.
- If you live in Northern Ireland call the Benefit Enquiry Line on 0800 220 674.

Benefits if you care for someone who has an illness or disability

Carer's Allowance

If **you spend at least 35 hours a week caring for someone**, you may be able to receive Carer's Allowance. The weekly rate is £62.10.

You don't have to be related to or live with the person you care for to claim, but you must be over the age of 16 and the person you care for has to be receiving AA, DLA (at the middle or highest rate) or PIP.

Your entitlement to Carer's Allowance will also depend on your own circumstances – you can't claim it if you earn more than £110 a week or if you're in full-time education, for example. Claiming Carer's Allowance can affect other benefits that you or the person you care for receive.

How do I claim Carer's Allowance?

- If you live in England, Scotland or Wales call the Carer's Allowance Unit on 0345 608 4321.
- If you live in Northern Ireland call the Benefit Enquiry Line on 0800 220 674.

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Disability Living Allowance for children (England, Scotland and Wales)

Since June 2013 you can only claim Disability Living Allowance (DLA) in England, Scotland and Wales if you are **claiming on behalf of someone who is under the age of 16** – known as DLA for children. Anyone over the age of 16 must apply for PIP. See the *Personal Independent Payment* section for more information.

DLA for children may help with the extra costs of looking after **a child who has difficulties walking or needs extra care because of an illness or disability.**

DLA for children is split into two components: one for care and one for mobility. The care component is paid at three different weekly rates and depends on the level of care that your child needs:

- higher rate £82.30
- middle rate £55.10
- lower rate £21.80

The mobility rate is paid at two different weekly rates and depends on the amount of help your child needs getting around:

- higher rate £57.45
- lower rate £21.80.

It's possible that your child may need to attend an assessment to work out how much support you should get.

Children and adults in Northern Ireland apply for DLA in the same way. See the *Disability Living Allowance (Northern Ireland)* section for more information.

How do I claim Disability Living Allowance for children?

Call the DLA Helpline on 0345 712 3456.

Benefits for people out of work or on a low income

Jobseeker's Allowance (JSA)

If **you are unemployed, or working less than 16 hours per week**, and looking for work you may be able to receive JSA. You must be over 18 but under State Pension age and able to work.

There are two types of JSA, contribution-based and income-based. Which one you receive and how much you get will depend on your circumstances. If you are already receiving other benefits, you may not be able to get JSA as well.

When you apply for JSA you will have to attend an interview at your local Jobcentre Plus (or Jobs and Benefits Office in Northern Ireland) and make a claimant commitment (also known as a Jobseeker's Agreement). This will set out the things you agree to do to find work. To keep getting JSA you will have to go to your local Jobcentre Plus at least once every two weeks to prove you are keeping to your commitment.

How do I claim Jobseeker's Allowance?

- If you live in England, Scotland or Wales call Jobcentre Plus on 0800 055 6688.
- If you live in Northern Ireland contact your local Jobs and Benefits Office.

Income Support

If **you have no or low income** you may be able to receive Income Support. To be able to claim you must:

- be aged between 16 and the age you can get Pension Credit
- have a low income or no income
- work less than 16 hours per week
- have less than £16,000 in savings
- not be receiving JSA or ESA.

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The amount of Income Support you receive will depend on your circumstances. It will be made up of a basic payment plus any extra payments that you're entitled to (because you're a pensioner or have a disability, for example).

How do I claim Income Support?

- If you live in England, Scotland or Wales call Jobcentre Plus on 0800 055 6688
- If you live in Northern Ireland contact your local Jobs and Benefits Office.

Housing Benefit

If **your income is low** you could get Housing Benefit to **help to pay for all or part of your rent**. You can apply whether you are working or unemployed.

There's no set amount of Housing Benefit, how much you get depends on how many bedrooms your home has and who you rent from, as well as your income and other circumstances.

If you rent from a private landlord how much Housing Benefit you receive will also depend on where you live. Each area in the UK has a limit on the amount you can get towards your rent, depending on the number of bedrooms you need. These limits are calculated every year and are based on the lowest rents in your area.

Housing Benefit size restrictions (bedroom tax)

New rules around Housing Benefit were introduced in 2013 for people who rent from their local council or a housing association. These rules mean that **Housing Benefit cannot pay for all of your rent if you have a spare room**.

This is commonly known as 'the bedroom tax' but your local council may refer to it as 'under-occupancy rules', 'Housing Benefit size restrictions' or a 'spare room subsidy'.

The number of bedrooms you can claim for depends on the number of people living in your house. **Adult couples are expected to share a bedroom and if you have children, they may be expected to share too** (if you have two children of the same sex under the age of 16 and/or two children under the age of ten, regardless of their sex, they will be expected to share a bedroom).

There are some special exceptions to these rules. If you have a disability and regularly need a carer to stay overnight, for example, or if your child has a disability that means they can't share a bedroom.

If you have one spare room the amount used to work out your Housing Benefit is cut by 14%. It is cut by 25% if you have two or more spare rooms. This means that you may not receive enough Housing Benefit to cover all of your rent. If this happens you are expected to pay the remaining rent yourself.

These rules only apply if you are of working age. If either you or your partner are the right age to receive Pension Credit your Housing Benefit won't be affected. These changes don't apply if you rent from a private landlord, as the amount you receive will already take into account the number of bedrooms you need.

The Citizens Advice Bureau has an online calculator that can help you work out how many bedrooms you can claim for, as well as advice on what you can do if the Housing Benefit you receive has been reduced. Go to www.citizensadvice.org.uk

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How do I claim Housing Benefit?

- If you live in England, Scotland or Wales and are receiving ESA, JSA or Income Support call Jobcentre Plus on 0800 055 6688.
- If you live in England, Scotland or Wales and are receiving Pension Credit call the Pension Service on 0800 99 1234.
- If you are not currently receiving benefits you need to contact your local council.
- If you live in Northern Ireland contact your local Social Security Agency or Housing Executive Office.

Support for mortgage interest (SMI)

If you own your own home, rather than rent it, you may be able to **receive some help towards your mortgage**. If you receive Income Support, income-based JSA, income-related ESA or Pension Credit you can apply for SMI to help you pay the interest on your mortgage.

SMI payments are made directly to your mortgage lender and are calculated on a standard rate. This is currently 3.63%. You can only get help paying interest on up to £200,000 of your mortgage (or £100,000 if you're receiving Pension Credit) and you can only get help with paying the interest. You can't claim SMI to help you pay off the amount you borrowed, or to cover insurance policies or missed mortgage payments.

How do I claim SMI?

- If you live in England, Scotland or Wales contact your local Jobcentre Plus or the Pension Service.
- If you live in Northern Ireland contact your local Jobs and Benefits Office or the Northern Ireland Pension Centre.

Universal Credit

Universal Credit is a **new, single benefit for working-age people** that will replace JSA, ESA, Housing Benefit, Working Tax Credit and Child Tax Credit.

Universal Credit is being introduced gradually over the next few years and has already started to replace existing benefits in some areas of the UK.

For more information about Universal Credit and to see if you can claim it in your area visit:

www.gov.uk/universal-credit

Working Tax Credit

If your income is below a certain level you may be able to get Working Tax Credit to help top up your earnings.

You must be employed to receive Working Tax Credit and whether you can claim will depend on your age and how many hours of paid work you do each week.

How much you get will depend on your existing income and other circumstances, such as whether you have a disability or you are a single parent. If you receive Working Tax Credit you will have to renew your claim every year.

How do I claim Working Tax Credit?

Call the Tax Credit Helpline on 0345 300 3900.

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Pension Credit

Pension Credit guarantees everyone of retirement age a minimum weekly income. There are two parts, and depending on your circumstances you may be entitled to one or both:

- **Guarantee credit** tops up your weekly income if it is below £151.20 for single people or £230.85 for couples. To receive this you have to be of qualifying age (see *Changes to State Pension age* section for more information).
- **Savings credit** is an extra payment for people who have saved some money towards their retirement, such as a savings or pension plan. To receive it you have to be 65 or over.

Pension Credit does not affect other benefits you receive, such as AA, DLA or Housing Benefit. If you have a disability or care for someone who has a disability you may receive a higher amount.

How do I claim Pension Credit?

- If you live in England, Scotland or Wales contact the Pension Credit claim line on 0800 99 1234.
- If you live in Northern Ireland call the Northern Ireland Pension Centre on 0808 100 6165.

Changes to the State Pension age

Since April 2010 the age that women begin to receive their State Pension (known as State Pension age) has been increasing from 60, and will continue to increase to 65 by November 2018.

By October 2020 the State Pension age will increase to 66 for both men and women. If further government proposals are made law, it will then increase to 67 by 2026.

This means that **working out when you will reach State Pension age can be difficult**, because it depends on your gender and when you were born. The government has an online calculator that can help.

The maximum age for benefits such as JSA and Income Support, will increase along with the planned changes to State Pension age. So if you receive benefits there will be no gap in the support you get while you wait for your State Pension.

For more information about State Pension age and to calculate when you will reach it visit

www.gov.uk/calculate-state-pension

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Council Tax Reduction (England, Scotland and Wales)

If your income is low or you are claiming benefits you may be able to get a Council Tax Reduction (sometimes called Council Tax Support). This has replaced Council Tax Benefit.

You can apply for a Council Tax Reduction whether you own your house or rent it, and whether you are working or unemployed. How much of a reduction you get will depend on where you live and who lives with you, as well as your income and other circumstances.

People in Northern Ireland do not pay Council Tax, so Council Tax Reductions are only available in England, Scotland and Wales.

How do I apply for a Council Tax Reduction?

Contact your local council.

Benefit cap (England, Scotland and Wales)

In 2013 the government introduced **a cap on the total amount of benefits that families can receive**. The maximum amount is:

- £500 per week for couples or single people with children
- £350 per week for single people without children.

At first, this will only affect you if you are receiving Housing Benefit. If the total amount of benefits that you receive is more than the maximum, the amount of money you get above the cap limit will be taken off your Housing Benefit.

Nothing will be deducted from your other benefits unless you're receiving Universal Credit. If you don't currently receive Housing Benefit or Universal Credit, you won't be affected. However, if you do begin to receive your benefits through Universal Credit in the future, the cap will be applied.

Not everyone claiming benefits is affected by the cap. It only applies to the money you get from:

- Housing Benefit
- Income Support
- JSA
- ESA
- Child Tax Credits
- Carer's Allowance
- other allowances including Guardian's, Maternity or Widowed Parent's Allowance.

Families receiving Working Tax Credits, or who work enough hours to be able to claim them, are not affected. If you're the right age to receive Pension Credit you won't be affected either, or if someone in your family receives one of the following:

- PIP or DLA
- AA
- support component of ESA
- other Armed Forces payments including War or War Widow/Widower's Pensions.

At the moment the benefit cap only applies in England, Scotland and Wales. If you live in Northern Ireland you are not affected, however, it's possible that a cap may be introduced in the future.

To work out whether your benefits will be reduced because of the cap, visit **www.gov.uk/benefit-cap-calculator**

What if I am not happy with the decision about my benefit?

If your claim to receive a benefit is not accepted or if you think you are receiving it at the wrong rate you can appeal against the decision.

If you want to appeal against a benefit decision you need to **send an appeal form or letter to the council, department or office that made the decision**. Information about how to appeal, and who you need to contact, will normally be explained in the letter you receive about your benefit claim.

If you want to appeal against a benefit decision made by the Department of Work and Pensions (DWP), you will need to contact them and make a formal request to have the decision looked at again. This is known as a mandatory reconsideration.

You usually have one month from the date on your decision letter to make an appeal. If you're still not happy with the decision after it has been reviewed, you can appeal to a tribunal. A tribunal is an independent panel of people who can change the decision if they think it is wrong.

Appealing against a benefits decision can be a complex process so it is a good idea to get expert advice. See the *How can I find out more?* section of this factsheet for organisations that can help.

Help for one-off expenses

Budgeting Loans

Loans are available from the government to **help pay for essential things** like furniture, household equipment or hire-purchase debts. These Budgeting Loans have to be paid back, but they are interest free so you only pay back what you borrow.

To get a Budgeting Loan you or your partner must have received either Income Support, income-based JSA, income-related ESA or Pension Credit for at least 26 weeks.

A Budgeting Loan will not affect the benefits you receive and you can borrow up to:

- £348 if you are single
- £464 if you are in a couple
- £812 if you have children.

How do I apply for a Budgeting Loan?

- If you live in England, Scotland or Wales contact Jobcentre Plus on 0345 603 6967.
- If you live in Northern Ireland contact your local Social Security or Jobs and Benefits Office.

Government grants

Since April 2013 some councils in England have set up Welfare Assistance Schemes to **help people on a low income with one-off costs**. An example would be if you need money because of an emergency.

These schemes replace Community Care Grants and Crisis Loans. The amount you get will depend on the criteria set by your local council.

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In Scotland, local councils offer Crisis Grants and Community Care Grants through the Scottish Welfare Fund. These can help people in an emergency or if you are about to leave care and need equipment to help you live independently at home.

In Wales the Discretionary Assistance Fund provides grants to people who need help in an emergency or with immediate costs of living.

In Northern Ireland you can still apply for Community Care Grants or Crisis Loans to help with emergency expenses or the cost of moving from care back into the community.

How do I apply for a government grant?

- If you live in England or Scotland, contact your local council to find out what grants you can apply for.
- If you live in Wales call the Discretionary Assistance Fund on 0800 859 5924.
- If you live in Northern Ireland contact your local Social Security or Jobs and Benefits Office.

Disabled Facilities Grants (England, Northern Ireland and Wales)
If you have a disability and need to make changes to your home so that you can continue to live there (such as installing a stairlift or a downstairs bathroom, for example) you may be able to get a grant from your local council to help you.

You don't need to be claiming benefits to apply, but if you are your grant won't affect the amount you receive. To apply for a Disabled Facilities Grant you or someone you live with must have a disability and you must own the property you live in or plan to rent it for the whole period of the grant (this is currently five years).

These grants are only available in England, Wales and Northern Ireland. If you live in Scotland, ask your local Social Services department if there are any grants you may be able to apply for.

How do I apply for a Disabled Facilities Grant?

- If you live in England or Wales contact your local council or social worker if you have one.
- If you live in Northern Ireland, contact your local Health and Social Services Trust. You can also speak to your GP or social worker.

Life After Stroke Grants

If you are a stroke survivor experiencing financial difficulties, but need items to help your recovery, you may be able to **apply for one of our Life After Stroke Grants worth up to £300**. This could be used towards a holiday in the UK for yourself, or for household items such as a washing machine, tumble dryer, microwave, a new bed or bedding – the sort of things that will help to improve your quality of life.

Whether you are eligible for a grant will depend on your circumstances. You will need to ask a health, social care or other charity professional to complete the application on your behalf. This could be your occupational therapist, health visitor or through another organisation that offers financial advice or support.

They can contact us for more information and an application form. In the application they make for you they will need to tell us when you had your stroke, why you need the grant and provide information about your financial situation.

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If you are in touch with one of our Life After Stroke Services, you can talk to your local coordinator about these and other Stroke Association grants you may be able to apply for. He or she will also be able to help you find other financial support that could help.

How do I apply for a Life After Stroke Grant?

Email us at

grants.external@stroke.org.uk

Help with health costs

NHS Low Income Scheme

If you are on a low income you could get help with health costs such as prescriptions, dental care, fares to appointments, eye tests and glasses. To do this you have to apply for a certificate. Depending on your circumstances you may get a certificate that will cover all of these costs or one that partially covers them.

In Scotland, Wales and Northern Ireland prescriptions are free for everyone. In England they are free for certain people, including those over 60 and under 16. However, the Low Income Scheme can still help you with other health costs such as dental treatment or glasses.

If you or your partner receive Income Support, income-based JSA, income-related ESA or Pension Guarantee Credit you don't need to apply for a certificate. These benefits already entitle you to full help with health costs.

However, if you need help before your claim for these benefits has been assessed you can still apply for a certificate.

How do I apply for the NHS Low Income Scheme?

- If you live in England call 0300 330 1343 to apply for a certificate.
- If you live in Scotland call 0845 850 1166 to order an application form.
- If you live in Wales call 0845 603 1108 to order an application form.
- If you live in Northern Ireland contact your local Social Security or Jobs and Benefits Office.

Prescription prepayment certificates (England only)

If you're not eligible for the NHS Low Income Scheme, but pay for a lot of prescriptions a Prescription Prepayment Certificate could still save you money.

You can buy a three month certificate for £29.10 or a 12 month certificate for £104 and, like a 'season ticket', it covers you for all of your own NHS prescriptions within that time. Because prescriptions are free in Scotland, Wales and Northern Ireland, Prescription Prepayment Certificates are only available in England.

How do I buy a Prescription Prepayment Certificate (PPC)?

Call 0300 330 1341 or buy online at **www.nhs.uk**

Help with heating costs

Winter Fuel Payment

The government runs a **scheme to help older people pay their energy bills**. A Winter Fuel Payment is tax-free and paid regardless of your income or savings.

If you qualify for a Winter Fuel Payment you'll receive between £100 and £300 every year, paid as a single lump sum directly into your bank account. Exactly how much you get depends on your age and who you live with.

Most people born before 5 July 1952 will receive a Winter Fuel Payment. If you live in a care home and receive certain benefits, have been in hospital for more than one year or need permission to live in the UK you may not be able to receive a Winter Fuel Payment, even if you were born before this date.

If you qualify for a Winter Fuel Payment and already receive State Pension or certain other benefits, you shouldn't have to make a claim, you should receive your payment automatically. **You only need to make a claim if you are of the right age, don't receive any benefits, or only receive Housing Benefit, Council Tax Reduction or Child Tax Credit.** Once you've successfully made a claim however, you won't need to claim again – you will automatically receive a Winter Fuel Payment every year unless your circumstances change.

How do I claim or find out more about Winter Fuel Payments?

Call the Winter Fuel Payment Centre on 08459 15 15 15.

Grants to help with heating costs

Many energy companies have trusts or funds that can **help people who are struggling to pay their gas and electricity bills**.

The British Gas Energy Trust gives grants to people living in England, Scotland or Wales to help them clear their gas and electricity debts. They also award further assistance payments to help clear other household debts (such as Council Tax or water payments) or to pay for essential household items (such as washing machines or fridges)

You don't have to be a British Gas customer to apply but you may need to provide documents to prove your income, or a letter from a health professional or social worker to support your application.

Other energy companies, including EDF and npower, also have schemes that their customers can apply to if they are finding it difficult to pay their gas or electricity debts.

How do I apply for a grant to help with heating costs?

- Visit www.britishgasenergytrust.org.uk to apply online or download an application form.
- Or contact your energy provider to find out if they have a grant-making scheme.

Some water companies also give grants to customers who are struggling to pay their water bills. Contact yours to see if they have a scheme that can help you.

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How can I find out more?

Talk to us

Our Stroke Helpline can give you information about stroke and tell you about services and support available in your local area.

Call us on **0303 3033 100** (Monday to Friday, 9am-5pm) or email **info@stroke.org.uk**

Get online

We have lots of information about stroke and how to prevent it on our website.

Go to **stroke.org.uk**

Read our publications

We also produce a range of other leaflets and factsheets about stroke and related issues.

You can download these for free or order a printed copy to be posted to you via our website **stroke.org.uk/shop** or by calling the helpline on **0303 3033 100**.

Other useful contacts

If you're looking for more information the following organisations may also be able to help. All are UK wide unless otherwise stated. Please note that details of these organisations are for information only. We are not recommending or endorsing anyone by including them in this factsheet.

Citizens Advice Bureau (CAB)

Website: www.citizensadvice.org.uk

Citizens Advice Scotland (CAS)

Website: www.cas.org.uk

Free advice services that can help you with a wide range of issues. They give benefits and appeals advice and can help you fill in claim forms. To find your local office, visit one of the websites above or look in your local telephone directory.

The Money Advice Service

Website: www.moneyadviceservice.org.uk

Tel: 0300 500 5000

Set up by the government to offer free, unbiased, independent advice on all money matters. You can visit the website, call the helpline or chat to an adviser online.

Government websites

For England, Scotland and Wales

Website: www.gov.uk

For Northern Ireland

Website: www.nidirect.gov.uk

Provide information on employment, benefits, tax credits and grants. Claim forms can be downloaded from these websites and you can also find details of your local Jobcentre Plus (Jobs and Benefits Office in Northern Ireland) or Pension Centre.

Other organisations that can offer advice and support

Age UK

Website: www.ageuk.org.uk

Tel: 0800 169 6565

Age Scotland

Website: www.ageuk.org.uk/scotland

Tel: 0800 470 8090

Produce useful factsheets about benefits and financial issues. Local branches may be able to help you with claiming benefits. You can find details of your local branch on the relevant website.

Carers UK

Website: www.carersuk.org

Carers Line: 0808 808 7777

Email: advice@carersuk.org

Provides support and information for carers.

Benefits and financial assistance

Different Strokes

Website: www.differentstrokes.co.uk

Tel: 0845 130 7172

Email: info@differentstrokes.co.uk

Offers information on benefits that younger stroke survivors may be entitled to as well as updates on benefit changes.

Disability Rights UK

Website: www.disabilityrightsuk.org

Tel: 020 7250 8181

Publishes the annual *Disability Rights Handbook* as well as factsheets on benefits and the changes that have been made to the benefits system.

Disability Law Service

Website: www.dls.org.uk

Tel: 020 7791 9800

Provides free legal advice to disabled people and their families and carers in England. Assists with complaints and can represent people at benefit appeal tribunals.

Independent Age

Website: www.independentage.org

Tel: 0800 319 6789

Email: advice@independentage.org

Charity providing support to older people on low incomes. Their helpline advisers offer free and impartial advice on housing, money and other issues. Their range of guides and factsheets also cover a vast array of topics including how to access benefits.

Scope

Website: www.scope.org.uk

Helpline: 0808 800 3333

Charity providing support, information and advice to disabled people and their families. Supports the DIAL network of information and advice services throughout England and Wales, which are run by and for disabled people.

Step Change

Website: www.stepchange.org

Tel: 0800 138 1111

Offers free, impartial advice on managing debts and other money matters. The website provides a tool that can help you put together a debt management plan, or you can call the free helpline or talk to one of their advisers online for advice.

Directories of grant-giving organisations

The Association of Charitable Organisations (ACO)

Website: www.aco.uk.net

Tel: 020 7255 4480

Email: info@aco.uk.net

Puts people in touch with charities that provide financial help. The "Charity Members" section of the website provides a list of 115 grant-giving organisations.

Charity Search

Website: www.charitysearch.org.uk

Tel: 0117 982 4060

Provides a free service linking people over 50 who are in financial need, with charities that offer financial help.

Grants for individuals

Website: www.grantsforindividuals.org.uk

A website that contains details of over 3,500 national and local trusts.

Turn2us

Website: www.turn2us.org.uk

The website has a benefits check facility to help you find out what support you may be entitled to and a directory of grants for people in financial need.

Benefits and financial assistance

Organisations that provide grants

British Gas Energy Trust

Website: www.britishgasenergytrust.org.uk

Provides information about how you can apply for a grant to help with energy bills, other household debts or essential items. Also provides a list of other organisations that can help with utility costs and debts.

Elizabeth Finn Care

Website: www.elizabethfinncare.org.uk

Makes grants to professionals whose careers have been affected by illness.

Florence Nightingale Aid in Sickness Trust

Website: www.fnaist.org.uk

Tel: 0207 998 8817

Provides assistance with items, services or facilities for people who are sick or disabled. An application will need to be made by a health or care professional, stroke coordinator or the Citizens Advice Bureau on your behalf.

Independence at Home

Website: www.independenceathome.org.uk

Tel: 020 8427 7929

Provides financial help for adaptations, specialist equipment and other items to help make life easier at home.

Mobility Trust

Website: www.mobilitytrust.org.uk

Provides help for the purchase or loan of powered wheelchairs or scooters.

Professional Classes Aid Council (PCAC)

Website: www.pcac.org.uk

Tel: 020 7935 0641

This charity aims to help members of various professions and their dependants, where no other help is available.

The Sawyer Trust

Website: www.sawyertrust.org

Helps women aged over 50 who are in need of financial help.

About our information

We are committed to producing clear, accurate and unbiased information for stroke survivors and their families. To produce our publications we use information from professional bodies and other reliable sources including NICE, SIGN, Royal College of Physicians and medical journals. To request a list of sources used in this factsheet email feedback@stroke.org.uk

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