# ­Benefits and financial assistance

Many people find that their financial situation changes after they have a stroke. This guide describes the main benefits, grants and other financial help available, and where to go for specialist advice.

## Financial changes after a stroke

Coping with the aftermath of stroke can be tough. You and your family may suddenly be faced with financial difficulties, especially if you are no longer able to work. If you have a disability, you may need to pay more for things like heating, transport and specialist equipment. People tell us that this is a real worry.

Financial help is available through the benefits system. You can also get help via your employer, local council and other organisations.

This guide covers:

* Benefits if you have an illness or disability, including sick pay.
* Benefits if you are out of work or on a low income.
* Help with one-off expenses, including grants.
* Help with council tax, health costs and heating.

### Benefits calculators

Many people are not aware that they can get help, or are not claiming all the support they may be entitled to.

You can check what benefits you might be able to get by using an online benefits calculator. These can also tell you about support available if you have been financially affected by coronavirus (COVID-19).

These are some you can choose from:

* [gov.uk/benefits-calculators](https://www.gov.uk/benefits-calculators).
* entitledto.co.uk.
* turn2us.org.uk.

More details about each benefit and how to claim are on **gov.uk/welfare**. You can also get individual advice from organisations including Citizen’s Advice and Independent Age.

#### Benefit claims and coronavirus (COVID-19)

Some things may be different when you make a claim, due to changes in working practice because of coronavirus (COVID-19). When you apply, you will be given the latest information about interviews, assessments and other aspects of a claim. Check the **gov.uk** website for each benefit to find out more.

## Universal Credit

Universal Credit (UC) is the main benefit for working-age people.

Universal Credit is now in place for nearly all new claims across the UK.

The benefits now replaced by Universal Credit are: Income Support, income-based Job Seeker’s Allowance (JSA)) income-based Employment and Support Allowance (ESA), Housing Benefit, Working Tax Credit and Child Tax Credit. These are now known as ‘legacy benefits’.

If you are already on a legacy benefit, you will be contacted about moving over to UC by 2024. You’ll be moved to UC earlier if your situation changes for any reason, such as starting a new job or having a baby. You can’t claim or move onto Universal Credit if you are on a legacy benefit and you get the Severe Disability premium.

### How you are paid

Universal Credit is a single amount paid to a household. For a couple living together, the circumstances of both people are taken into account. Payments go into one bank account. For a couple, this can be a single or joint account, depending on what you agree together. There are some benefits you can choose to claim as an individual such as New-style Job Seekers Allowance.

In England and Wales, Universal Credit is paid monthly.

In Scotland, you may be able to choose if you are paid once or twice a month. You can also choose to have the housing costs element paid direct to a landlord.

In Northern Ireland, you are normally paid twice a month. You can ask to be paid once a month.

### New claims and advance payments

Your first payment should be made within five weeks. You can apply for an advance payment, which is repaid from future payments. You can also apply for a Budgeting Advance loan for emergency household costs.

#### Advance Payment

To request an Advance Payment while you wait for your first Universal Credit payment, apply through your online account. The amount you get will depend on your full Universal Credit payment and how much you can afford to pay back. The repayments are taken from your monthly payments over a period of up to 12 months.

#### Budgeting Advance

You can apply for a Budgeting Advance to help with emergency costs such as replacing a washing machine, or house moving costs. It is repaid through your monthly Universal Credit payments. You apply through your local Jobcentre Plus work coach.

#### What you can borrow:

* Single people: up to £348.
* Couple: up to £464.
* If you have children: up to £812.

### Advice on budgeting

The Money Advice Service (MAS) website offers advice about claiming and living on Universal Credit. It looks at managing on a single monthly payment, paying rent, and saving. If you are claiming as a couple it’s important to talk about money and make plans for your family finances together. The MAS website covers the pros and cons of having a joint account, and looks at how couples can talk about money together. Visit [moneyadviceservice.org.uk/universalcredit](http://www.moneyadviceservice.org.uk/universalcredit).

### Financial abuse

Problems can arise between partners claiming Universal Credit together. Sometimes, one person tries to use money to control their partner. They might stop them from buying food, or spend the money on alcohol or gambling instead of paying for bills. If this happens, it is financial abuse.

If you are worried about your partner stopping you from accessing payments, or misusing the money, you can ask for payments to be split.

To get help, contact the Universal Credit helpline 0800 328 5644. (4)

### Universal Credit monthly amounts

Each Universal Credit payment is made up of a standard allowance, plus any extra amounts that apply to you. These include extra help with rent and childcare. You can work while on UC, and each month you have to declare changes in your income such as wages or childcare costs. The amount you are paid will vary depending on your circumstances that month. Use a benefits calculator to check how much you could get, and visit **gov.uk/universal-credit** to find out more.

#### Standard allowance

* Single and under 25: £342.72.
* Single and 25 or over: £408.89.
* In a couple, both under 25: £489.59 for both.
* In a couple, either over 25: £594.04 for both.

#### Extra amounts

#### Children

You can get an extra amount for one or two children. If you have 3 or more children the amount will only go up if they were born before 6 April 2017, have a disability or certain other exceptions.

* If you have one child: up to £235.83.
* Two children: £235.83 per child.
* If you have a child with a disability: £128.25.
* If you have a child with a severe disability: £400.29.

Help with childcare costs: up to 85% of costs.

#### People with limited capacity to work due to a disability or health condition.

* If you have limited capability for work: £341.92

#### People who care for a severely disabled person.

* If you provide care for a severely disabled person who receives a disability-related benefit: £162.92

#### Help with housing costs

The amount of the Housing Payment depends on your rent, your age and other circumstances.

### How do I claim Universal Credit?

To claim Universal Credit, visit [**gov.uk/universal-credit**](http://gov.uk/universal-credit). All claims are made online. You will need a bank account.

For help making your claim, call the Universal Credit helpline on **0800 0800 328 5644**. **textphone** 0800 328 1344. To make a claim in Welsh call 0800 328 1744.

### Help to Save

Help to Save is a saving account open to people on Universal Credit or Working Tax Credit. You can pay in up to £50 per month, and get bonus payments after two years and four years if you keep saving. Visit gov.uk/helptosave to apply online. (5)

### Claiming benefits in hospital or a care home

Many benefits are affected by a stay in hospital or a care home. The rules vary depending how long you are in hospital, and which benefit you use. Payments for some benefits, such as disability benefits, can stop after 28 days in hospital. So if you are already claiming benefits when you go into hospital you need to tell the office that manages your payments. That could mean reporting a change to your Universal Credit online account, or contacting the Pension Service or local authority.

You can find more information about each benefit and how to notify any change at **gov.uk/welfare.** You can find a guide to benefits in hospital on **turn2us.org.uk**

## 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 while 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 £95.85 statutory sick pay (SSP) a week if you are too ill to work. This is paid by your employer in the same way as your normal wages.

To qualify for SSP, you have to earn an average minimum of £120 per week ~~to claim SSP~~. Even if you are on a fixed term or zero hours contract, or have recently started work, you can still claim SSP.

You can get SSP for up to 28 weeks. If you are unable to return to work, or are not entitled to SSP, you may be able to claim Employment and Support Allowance.

#### How to find out more

Speak to your employer about SSP and their sick pay arrangements. If you disagree with a decision on SSP, you can contact the HMRC statutory payment dispute team 03000 560 630, textphone 0300 200 3212. You can get help with disputes over sick pay from ACAS. Visit **acas.org.uk** to access the online Helpline, or call 0300 123 1100.

### 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 Statutory Sick Pay. This benefit is now part of Universal Credit for most new applications. If you have paid enough National Insurance contributions, you can claim ‘new style ESA’.It is contribution-based, and is not affected by your partner’s income and savings.

The amount you receive depends on your age and circumstances.

* Up to £74.35 per week for the work-related activity group.
* Up to £113.55 for the support group.

### The assessment process

Most people will need to fill in a questionnaire about their health and abilities.

Most people will also have a Work Capability Assessment.

#### Work Capability Assessments

The WCA usually takes place at an assessment centre. Travel costs are paid for. If you can’t travel, you can ask for the assessment to happen in your home.

The assessment is carried out by a health professional who looks at how your illness or disability affects the work you can do.

If you have a severe disability or receive certain medical treatments you may not need to have a WCA. For tips and advice on having an assessment, visit the Citizens Advice website citizensadvice.org.uk

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:

#### Work-related activity group

You will be placed in this group if you are assessed as being able to return to work in the future. You will be expected to take part in work-related activities and go to regular interviews with an adviser to prepare you for work.

#### 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.

#### How do I claim ESA?

If you live in England, Scotland or Wales, apply by phone. To claim for ‘new style’ ESA online visit [gov.uk/employment-support-allowance](https://www.gov.uk/employment-support-allowance). You can also apply by phone using the Universal Credit helpline 0800 328 5644, textphone 0800 328 1344.

### Personal Independence Payment (PIP)

PIP helps with some of the extra costs caused by long-term ill health or disability.

It replaces a benefit called Disability Living Allowance (DLA). If you were 65 or over on 8 April 2013, and are already receiving DLA, you will carry on receiving DLA. See the ‘Benefits if you care for someone else*’* section later in this guide for information about DLA for children. All other existing claimants have moved to PIP.

To qualify for PIP you must be aged between 16 and 64. You must have a long-term illness or disabilitythat 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 Universal Credit.

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 £89.15.
* Standard rate £59.70.

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

* Enhanced rate £62.25.
* Standard rate £23.60.

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?

If you live in England, Scotland or Wales, call the PIP claim line on 0800 917 2222 textphone 0800 917 7777

If you live in Northern Ireland, call the PIP Centre on 0800 012 1573 textphone 0800 012 1574.

### Attendance Allowance (AA)

If you are over 65 and need help with your personal carebecause 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 £89.15.
* Lower rate £59.70.

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 other benefits you receive such as Housing Benefit and Pension Credit.

#### How do I claim AA?

If you live in England, Scotland or Wales call the AA Helpline on 0800 731 0122, textphone 0800 731 0317.

If you live in Northern Ireland call the Disability and Carers’ Service on 0800 587 0912, textphone 0800 012 1574.

## 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 £67.25.

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 £128 a week after tax and your costs for caring.

There are other reasons you can’t claim, including being in full-time education. Claiming Carer’s Allowance can affect other benefits that you or the person you care for receive.

The rules are different in Northern Ir[eland. Visit nidirect.gov.](http://www.nidirect.gov/)uk/articles/carers-allowance to find out more.

#### How do I claim Carer’s Allowance?

If you live in England, Scotland or Wales, apply online at [gov.uk/carers-allowance](https://www.gov.uk/carers-allowance)

If you live in Northern Ireland, apply online at nidirect.gov.uk/articles/carers-allowance **or ask for a form at your local Jobs and Benefits office.**

### Disability Living Allowance for children

You can only claim Disability Living Allowance (DLA) 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 Independence 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. It is split into care and mobility components.

The care component is paid at three different weekly rates and depends on the level of care that your child needs:

* Higher rate £89.15.
* Middle rate £59.70.
* Lower rate £23.60.

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

* Higher rate £62.25.
* Lower rate £23.60.

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

#### How do I claim DLA for children?

If you live in England, Scotland or Wales, call the DLA Helpline on 0800 121 4600, textphone 0800 121 4523.

In Northern Ireland, call the Disability and Carers Service 0800 587 0912, textphone 0800 012 1574.Support if you lose someone to stroke

### Help when someone dies

When someone close to you dies, there may be many practical things to deal with on top of the emotions and grief. We give some of the main benefits available here. But you might also need to consider other financial and legal matters such as their bank accounts, property and will.

For a full guide to financial, practical and emotional issues after a death, visit [**carersuk.org/help-and-advice/practical-support/when-caring-ends/bereavement**](https://www.carersuk.org/help-and-advice/practical-support/when-caring-ends/bereavement). Call our Helpline for more sources of help and advice, or just for someone to talk to.

#### Bereavement Support Payment

This benefit is for people under state pension age who have lost their spouse or civil partner. It is not means-tested, and you won’t be taxed on it. To qualify, your spouse or civil partner must have paid enough National Insurance contributions in the past year, or have died due to a work-related accident or illness.

The benefit consists of a first payment followed by up to 18 monthly payments. There is a higher rate for parents who are entitled to Child Benefit (or were pregnant when their partner died). The rates are:

* Higher rate first payment: £3,500.
* Monthly payments: £350.
* Lower rate first payment: £2,500.
* Monthly payments: £100.

#### How do I claim Bereavement Support Payments?

If you live in England, Scotland or Wales, call the Bereavement Service helpline on 0800 731 0469, textphone 0800 731 0464. Welsh language helpline is 0800 731 0453, Welsh language textphone is 0800 731 0456.

In Northern Ireland call 0800 085 2463.

For more information visit [**gov.uk/bereavement-support-payment**](https://www.gov.uk/bereavement-support-payment)**.**

#### Parental Bereavement Leave and Statutory Pay

For parents who have lost a child, or experienced stillbirth after 24 weeks of pregnancy, there is a right to take paid time off work. You can take up to two weeks, either together or separately. You will receive the Statutory Parental Bereavement Pay from your employer in the same way as your wages. The amount you receive will depend on your salary and your employment contract.

Your employer may have a parental bereavement policy giving information about leave and pay. Some employers offer schemes providing counselling and wellbeing support services to help you during a difficult time.

#### How do I claim Parental Bereavement leave and pay?

You need to tell your employer about your bereavement in writing, and you will need to complete a declaration form online. For more information and access to the online form visit **gov.uk/parental-bereavement-pay-leave.**

#### Help with funeral costs

If you get certain benefits including Universal Credit, you can apply for a Funeral Expenses Payment. It can help towards the costs, and the maximum payment amount is £1000.

#### How do I apply for a Funeral Expenses Payment?

If you live in England, Scotland or Wales, call the Bereavement Service helpline on 0800 731 0469, textphone 0800 731 0464. Welsh language helpline is 0800 731 0453, Welsh language textphone is 0800 731 0456.

In Northern Ireland call 0800 085 2463.

## Benefits for people out of work or on a low income

Universal Credit brings together the main benefits if you are out of work or on a low incoming. The legacy benefits that have been replaced are: Income Support, income-based Job Seeker’s Allowance (JSA), Housing Benefit, Working Tax Credit and Child Tax Credit.

You can still make a new claim for Housing Benefit if you are over State Pension Age. People who receive the Severe Disability premium can also continue to claim the legacy benefits. You can also claim New-style Job Seeker’s Allowance if you’ve made enough National Insurance payments. See below for more information.

### Housing payments

Housing payments (formerly Housing Benefit) are part of Universal Credit, and help you pay your rent if you are on a low income. Find out more about Universal Credit housing payments: [**gov.uk/housing-and-universal-credit**](https://www.gov.uk/housing-and-universal-credit)**.**

You can still claim Housing Benefit separately in certain circumstances, including being entitled to the Severe Disability Premium, or being over State Pension age.

You can get help with housing costs whether you are employed or unemployed. Your savings must be under £16,000.

There’s no set amount for the housing payment. 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.

#### Size restrictions

Universal Credit and Housing Benefit won’t normally pay for any spare bedrooms. This rule has different names in local areas including ‘under-occupancy rules’, ‘Housing Benefit size restrictions’ or a ‘spare room subsidy’.

Adult couples are expected to share a bedroom. If you have two children of the same sex under the age of 16 or two children under the age of 10, regardless of their sex, they will be expected to share a bedroom.

There are some 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.

For council or social housing tenants, if you have one spare room the payment is cut by 14%. It is cut by 25% if you have two or more spare rooms. Local councils set the rates for privately rented accommodation in a similar way. 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.

#### How do I claim Housing Benefit?

* Claim through your local council. If you live in England, Scotland or Wales and are receiving Pension Credit, call the Pension Service on 0800 99 1234, textphone 0800 169 0133.
* If you live in Northern Ireland, you can apply for help with paying rent through the Housing Executive Office on 03448 920 902.

### Support for mortgage interest (SMI)

You may be able to receive SMI to help towards paying the interest on a mortgage or home-improvement loan. It’s paid as a loan. You have to repay the loan with interest if you sell your house. SMI only covers the interest on your mortgage or loan. It cannot help you pay off the amount you borrowed or any arrears.

You can apply for SMI if you receive Universal Credit, Income Support, income-based JSA, income-related ESA or Pension Credit.

SMI is normally paid direct to your lender. If you’re getting Pension Credit, the payments start right away. If you get the other benefits listed above, payments start 39 weeks after you apply.

#### How do I claim SMI?

If you live in England, Scotland or Wales and are on Universal Credit, contact the Universal Credit helpline. If you are on other benefits contact your local Jobcentre Plus or the Pension Service.

If you live in Northern Ireland and are on Universal Credit, contact the Universal Credit helpline. If you are on other benefits contact your local Jobs and Benefits Office or the Pension Centre.

### New-style Jobseeker’s Allowance (JSA)

New style JSA is contribution-based. You can apply for this if you have paid enough National Insurance contributions.

It is for people who are unemployed, or working less than 16 hours per week and looking for work.

When you apply for JSA you have to attend an interview and make a claimant commitment (also known as a Jobseeker’s Agreement). You will need 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 New-style Jobseeker’s Allowance?

* If you live in England, Scotland or Wales, apply online at gov.uk/jsa.
* If you live in Northern Ireland contact your local Jobs and Benefits Office.

### Pension Credit

Pension Credit guarantees everyone of retirement age a minimum weekly income. It has two parts:

Guarantee Credit tops up your weekly income if it is below £173.75 for single people or £265.20 for couples.

Savings Credit is an extra payment for people who have saved some money towards their retirement, such as a savings or pension plan.

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

If you reach State Pension Age on or after 16 April 2016, you will get the new State Pension, which offers a flat rate payment and does not include Pension Credit. See *Changes to the State Pension* later in this guide.

#### How do I claim Pension Credit?

* If you live in England, Scotland or Wales, contact the Pension Credit Application Line on 0800 99 1234 textphone 0800 169 0133.
* If you live in Northern Ireland call the Northern Ireland Pension Centre Application Line on 0808 100 2658, or download a form from nidirect.gov.uk/pensioncredit.

### Changes to the State Pension

The new State Pension is a regular payment is for people who reached State Pension age on or after 6 April 2016.

You can get the new State Pension if you are eligible and:

* A man born on or after 6 April 1951.
* A woman born on or after 6 April 1953.

If you reached State Pension age before 6 April 2016, you’ll get the State Pension under the old rules. The State Pension age is changing. By October 2020 the State Pension age will increase to 66 for both men and women. It will then increase to 67 by 2028.

For more about the State Pension age, visit [**gov.uk/state-pension**](http://www.gov.uk/%20state-pension)**-age.**

### Council Tax Reduction (England, Scotland and Wales)

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

You can own or rent your home. 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.

#### How do I apply for a Council Tax Reduction?

* Contact your local council.

### Benefit cap

There is a cap on the total amount of benefits that people can receive. The maximum amount is:

* £384.62 per week for couples, with or without children living with them, and for single parents whose children live with them.
* 257.69 per week for single adults without children, or whose children don’t live with them.

If you live in Greater London the amounts are:

* £442.31 per week for couples, with or without children living with them, and for single parents whose children live with them.
* £296.35 per week for single adults without children, or whose children don’t live with them.

Not everyone claiming benefits is affected by the cap. For instance, people with a disability or illness that stops them working, and their carers may not be affected. People eligible for Pension Credit and those who get Armed Forces payments including War or War Widow/Widower’s Pensions won’t be affected.

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

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

If your claim is rejected, or you think you are getting the wrong amount, you can appeal against 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. There may be a time limit for appeals, so you need to respond quickly.

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 ‘Other sources of help and information’for organisations that can help.

## Help with 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.

If you’re claiming Universal Credit, you will need to apply for a Budgeting Advance instead (see the section on Universal Credit).

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. If you are on Universal Credit, you need to apply for a Budgeting Advance instead.

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, apply online at [**gov.uk/budgeting-help-benefits**](http://www.gov.uk/budgeting-help-benefits) or contact the Social Fund on 0800 169 0140, Relay UK (if you can’t hear or speak on the phone) 18001 0800 169 0140, Welsh language line 0800 169 0240.
* If you live in Northern Ireland contact your local Social Security or Jobs and Benefits Office.

### Help in a crisis

Some local councils in England offer welfare assistance schemes to help people on a low income with 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. You may be offered vouchers for food or fuel, clothing or emergency travel, or be referred to a local food bank.

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 sign up for Discretionary Support, which provides grants and interest-free loans for people in a crisis situation.

#### How do I apply for a 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, call 0800 587 2750 or 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, you may be able to apply for one of our Life After Stroke Grants worth up to £300. A grant can provide equipment to help your recovery, or support to become active in the local community.

The grant is means-tested so it’s for people with savings under £6000 and a weekly disposable income of £75 or less. 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.

If you are in touch with one of our Stroke Recovery Services, you can talk to your local coordinator about Stroke Association grants you may 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?

To find out if a Life After Stroke Grant could help you, call our Stroke Helpline on 0303 3033 100, visit **stroke.org.uk/grants** or email **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.

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?

* Fill in form HC1 and return it by post. You can get the form from Jobcentre Plus office, hospital or GP surgery. You can order the form online from [nhsbsa.nhs.uk/nhs-help-health-costs](https://www.nhsbsa.nhs.uk/nhs-help-health-costs).

If you have questions you can call 0300 330 1343.

For more information visit **nhs-low-income-scheme** to apply online.

### 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 £29.65 or a 12-month certificate for £105.90 (which can be paid in 10 monthly instalments). Like a season ticket, it covers you for all of your NHS prescriptions within that time.

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

Call 0300 330 1341 or buy online at [**nhsbsa.nhs.uk/help-nhs-prescription-costs**](file:///C%3A%5CUsers%5Cdeborah.fajerman%5CDesktop%5CApril%20updates%5CBenefits%20V8%202020%5Cnhsbsa.nhs.uk%5Chelp-nhs-prescription-costs). (60)

## 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.

You could get between £100 and £300 tax-free to help pay your heating bills if you were born on or before 5 May 1953. 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.

If you qualify for a Winter Fuel Payment and already receive State Pension or certain other benefits, you should receive your payment automatically. You only need to make a claim if you are of the right age and 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 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 0800 731 0160, textphone 0800 731 0464, or visit **gov.uk/winter-fuel-payment**.

### Cold Weather Payments

If you’re not the right age to receive a Winter Fuel Payment, you may be able to receive Cold Weather Payments instead. These are payments of £25 that are made whenever there is a seven-day period of very cold weather. You will only get these payments if you are receiving certain benefits.

You don’t have to apply for Cold Weather Payments. If you qualify, you’ll receive them automatically in the same way you receive your other benefits. If you think you should have received a Cold Weather Payment but you haven’t, contact your local Pension Centre or Jobcentre Plus (Jobs and Benefits office in Northern Ireland).If you are on Universal Credit contact the helpline.

### 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. You don’t have to be a British Gas customer to apply.

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.

Check online for advice on reducing energy bills [simpleenergyadvice.org.uk/](https://www.simpleenergyadvice.org.uk/) and funding that may be available locally to you gov.uk/energy-grants-calculator.

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

* Visit [**britishgasenergytrust.org.uk**](http://www.britishgasenergytrust.org.uk/)to apply online or call 121 348 7797.
* 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.

## Where to get help and information

### From the Stroke Association

#### Helpline

Our Helpline offers information and support for anyone affected by stroke, including family, friends and carers.

Call us on **0303 3033 100**,from a textphone **18001 0303 3033 100**

Email **helpline@stroke.org.uk**.

#### Read our information

Get more information about stroke online at **stroke.org.uk**, or call the Helpline to ask for printed copies of our guides.

#### My Stroke Guide

The Stroke Association’s online tool My Stroke Guide gives you free access to trusted advice, information and support 24/7. My Stroke Guide connects you to our online community, to find out how others manage their recovery.

Log on to **mystrokeguide.com** today.

### Other sources of help and information

#### Information about money and benefits

Citizens Advice

**Website:** [citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Citizens Advice Scotland (CAS)

**Website:** [cas.org.uk](http://www.cas.org.uk/)

Free advice services including local offices that can help you with a wide range of issues. They give benefits and appeals advice and can help you fill in claim forms.

The Money Advice Service

**Website**:[moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk/)

**Tel:** 0800 138 7777

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.

**GOV.UK**

**Website:** [gov.uk](http://www.gov.uk/)/welfare

Information on all aspects of benefits including online applications.

**NI Direct**

**Website:** [nidirect.gov.uk](http://www.nidirect.gov.uk/)

Provide information on employment, benefits, tax credits and grants and how to claim in Northern Ireland.

#### Specialist advice about claiming benefits and other financial help

Age UK

**Website**:[ageuk.org.uk](http://www.ageuk.org.uk/)

**Advice Line**: 0800 678 1602

Offer individual support and advice about benefits.

Age Scotland

**Website**:[ageuk.org.uk/scotland](http://www.ageuk.org.uk/scotland)

**Helpline**:0800 124 4222

Advice and practical support with claiming benefits in Scotland.

Carers UK

**Website**: [carersuk.org](http://www.carersuk.org/)

**Carers Line**: 0808 808 7777

Provides support and information for carers.

Different Strokes

**Website**: [differentstrokes.co.uk](http://www.differentstrokes.co.uk/)

**Information Line**: 0345 130 7172

**Email**:info@differentstrokes.co.uk

Offers information on benefits for younger stroke survivors.

Disability Law Service

**Website**:[dls.org.uk](http://www.dls.org.uk/)

**Tel**: 020 7791 9800

**Email**: advice@dls.org.uk

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**:[independentage.org](http://www.independentage.org/)

**Helpline**:0800 319 6789

**Email**:advice@independentage.org

A charity that offers advice and support to older people. Their helpline advisers offer free and impartial advice on housing, money and other issues.

Scope

**Website**:[scope.org.uk](http://www.scope.org.uk/)

**Helpline**:0808 800 3333 textphone 0808 800 3333

Email: helpline@scope.org.uk

A charity that provides support, information and advice to disabled people and their families.

Step Change

**Website**:[stepchange.org](http://www.stepchange.org/)

**Debt advice**: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, and webchat with an adviser.

#### Directories of grant-giving organisations

The Association of Charitable Organisations (ACO)

**Website**:[aco.uk.net](http://www.aco.uk.net/)

**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 around 120 grant-giving organisations.

Turn2us

**Website:** [turn2us.org.uk](http://www.turn2us.org.uk/)

Comprehensive information about benefits and financial support, with a benefits calculator and a directory of grants.

#### Organisations that provide grants

British Gas Energy Trust

**Website:** [britishgasenergytrust.org.uk](http://www.britishgasenergytrust.org.uk/)

Tel: 0121 348 7797

Provides information about how you can apply for a grant to help with energy bills, other household debts or essential items.

Florence Nightingale Aid in Sickness Trust

**Website:** [fnaist.org.uk](http://www.fnaist.org.uk/)

**Tel:** 0207 998 8817

Provides grants for help with services, equipment and respite breaks for people who are sick or disabled and their carers.

Independence at Home

**Website:** [independenceathome.org.uk](http://www.independenceathome.org.uk/)

**Tel:** 0208 427 7929

Email: iah@independenceathome.org.uk

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

Mobility Trust

**Website**:[mobilitytrust.org.uk](http://www.mobilitytrust.org.uk/)

**Tel**: 0118 984 2588

**Email**: mobility@mobilitytrust.org.uk

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

Professionals Aid Guild

**Website:** [pcac.org.uk](http://www.pcac.org.uk/)

Email: admin@professionalsaid.org.uk

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

The Sawyer Trust

**Website:** [sawyertrust.org](http://www.sawyertrust.org/)

Email: info@sawyertrust.org

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

## About our information

We want to provide the best information for people affected by stroke. That’s why we ask stroke survivors and their families, as well as medical experts, to help us put our publications together.

#### How did we do?

To tell us what you think of this guide, or to request a list of the sources we used to create it, email us at **feedback@stroke.org.uk****.**

#### Accessible formats

Visit our website if you need this information in audio, large print or braille.

**Always get individual advice**

This guide contains general information about stroke. But if you have a problem, you should get individual advice from a professional such as a GP or pharmacist. Our Helpline can also help you find support. We work very hard to give you the latest facts, but some things change. We don’t control the information provided by other organisations or websites.

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Every five minutes, stroke destroys lives. We need your support to help rebuild them. Donate or find out more at **stroke.org.uk**.

The Stroke Association is registered as a charity in England and Wales (No 211015) and in Scotland (SC037789).
Also registered in the Isle of Man (No. 945) and Jersey (No. 221), and operating as a charity in Northern Ireland.