

Serious Illness and Disability

Serious illness and/or disability can have an impact on every aspect of life. There are a number of issues that would be useful to think about:-

Benefits:-

- You may be entitled to claim disability benefits based on your condition. Typically, Employment Support Allowance (ESA) for those who have difficulty working due to disability, Personal Independence Payment (PIP) to help with the costs of your care or mobility needs, and Attendance Allowance (AA) to help with care needs if you are over 65. If your disability means that you have care needs, your carer may be entitled to Carers Allowance. Look at 'benefits for sick or disabled people' on www.citizensadvice.org.uk for comprehensive information on these.
- You may be entitled to other benefits such as Housing Benefit to help with rent or Council Tax reduction to help you cope with any drop in income or costs related to your disability. Get a full benefit check at www.entitledto.co.uk or ask for one at your local Citizens Advice.
- You may be entitled to further help with travel costs. If you drive, you can apply to the Blue Badge scheme for help with parking costs at www.warwickshire.gov.uk, or for help with a vehicle if you receive PIP or DLA through the Motability Scheme at www.motability.co.uk.
- If you were already receiving benefits when your income changed, you will need to update all relevant benefits agencies of your change of circumstances to avoid an overpayment and or get your full entitlements.

Money:-

- You may need time off work or have to leave your job due to your disability. If so create a new household budget to account for your changed income and expenditure. www.citizensadvice.org.uk has a tool for this, or you can get help from Citizens Advice.
- If you are paying off existing debts, your creditors will need to know about your change in income. You could attempt to negotiate a more affordable repayment plan with them - ask at your local Citizens Advice if you need help with this.
- If you are unable to manage your debts, there are solutions such as Bankruptcy, IVAs and Debt Relief Orders to consider - organisations such as Citizens Advice, National Debtline (0808 808 4000) and StepChange (0345 345 4 345) can advise on your options.

Employment:-

- Remember that your employer is required to protect you from discrimination and harassment at work, and to make reasonable adjustments to enable you to carry out your duties. If you run into discrimination issues at work, you can get further advice or mediation from ACAS' helpline, 0300 123 1100. There is a guide on your options at www.equalityhumanrights.com/your-rights/employment/dealing-discrimination
- If you are employed but need to take time off work due to disability, you can receive Statutory Sick Pay from your employer for up to 28 weeks - see www.gov.uk/statutory-sick-pay
- Certain types of work, such as the armed forces or coal mining, have specific unions and charities that can help disabled former employees. www.tuc.org.uk has information and assistance with finding a relevant trade union.

Housing:-

- If you need to make adjustments to your home to help with your disability, your council may be able to help with a Disabled Facilities Grant - see www.gov.uk/disabled-facilities-grants. Ask for a free Adult Care Needs Assessment from the council to check what services they offer.
- If you are struggling with your housing costs as a result of your disability, your local council may be able to help - ask for a form to apply for a Discretionary housing payment (DHP).

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Other useful organisations and websites:-

The Macmillan Benefits Team; contact at Macmillan@brancab.org.uk –Tel. 02476642690.

Motability service – www.motability.co.uk Tel. 0845 456 4566 (Mon-Fri 8.30am-5.30pm)

Warwickshire Employment Rights Service: enquiries@warksemprights.com or Tel. 02476 641 988.

Mental Health Services in Coventry and Warwickshire: enquires@covwarkpt.nhs.uk. Tel. 024 7636 2100.

Guideposts Carer Support Service – Tel. 02476 385888 a charity who help people lead independent lives and can also provide details of local specialist support groups.

The Trade Union Confederacy also has a website with information on your rights at work, www.worksmart.org.uk. Some unions also offer free assistance with creating a will.

Carer's UK has information and resources to help carers who are in work, leaving work or looking to return to work - www.carersuk.org/help-and-advice/work-and-career

The Disabled Entrepreneurs Network - www.adp.org.uk/business.php - has a resource kit for disabled people and their advisors on running your own business.

Age UK Warwickshire can offer advice to people over 50 on disabilities and disability benefits. They can be contacted through 01827 717172 or visit www.ageuk.org.uk.

If you have issues with Health and Social care, you can report it to Healthwatch Warwickshire - more information on how they can help is available at www.healthwatchwarwickshire.co.uk

North Warwickshire Borough Council – www.nwbc.gov.uk or Tel. One Stop Shop 01827 715341 for Borough Care, disabled facilities and grants.

Warwickshire County Council – www.warwickshire.gov.uk for adult health care assessments and concessionary travel.

For more information:-

If you need further help with your financial situation, we can offer free and confidential advice to suit your personal needs and provide tailored solutions to suit your individual circumstances. We can give money management support e.g. budgeting and cost saving through fuel, housekeeping and insurance bills.

Please contact North Warwickshire Citizens Advice, The Parish Rooms, Welcome Street, Atherstone CV9 1DU on 01827 712852 or email admin@nwcab.org.uk for further information. We also run a drop-in advice session from 9:30-2:00 on Monday, Tuesday and Friday, and an evening drop-in session from 3:30-6:30 on Wednesday - no appointment required.

For Freephone access to North Warwickshire Citizens Advice and other local organizations, please see details of Community hubs in North Warwickshire – www.nwcab.org.uk/Community-Hubs.htm

North Warwickshire Citizens Advice can assist with completing disability benefits forms. To make an appointment, call the number given above once you have your form and ask for help with completing it. Get in touch as soon as possible as this service is in heavy demand.