



**St Joseph's  
Hospice**  
Serving East London  
and the City

# Benefits/Financial Help if you have a Health Condition

This contains general information to give you an overview.  
For more specific queries please contact the relevant benefits  
department or your local Council.



## Personal Independence Payment

(age 16 + and under state pension age to make a new claim)

Personal Independence Payment (PIP) can help with extra living costs if you have both:

a long-term physical or mental health condition or disability, and difficulty doing certain everyday tasks or getting around because of your condition

You can get PIP even if you're working, have savings or are getting most other benefits.

There are 2 parts to PIP:

- a daily living part - if you need help with everyday tasks
- a mobility part - if you need help with getting around

Whether you get one or both parts and how much you get depends on how difficult you find everyday tasks and getting around.

### PIP Amounts

	Lower weekly rate	Higher weekly rate
Daily living part	£61.85	£92.40
Mobility part	£24.45	£64.50

Quickest way to claim is to call PIP new claims

**Telephone: 0800 917 2222**

## **Attendance Allowance**

(state pension age +)

Attendance Allowance helps with extra costs if you have a disability severe enough that you need someone to help look after you. This is a non means-tested benefit: what you earn or how much you have in savings will not affect what you get.

Attendance Allowance is paid weekly at 2 different rates; the one you get depends on the level of help you need.

Rate	Level of help you need
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Lower rate -	£61.85
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Frequent help or constant supervision during the day, or supervision at night

Higher rate	£92.40
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Help or supervision throughout both day and night, or a medical professional has said you might have 6 months or less to live

You can apply for this either by downloading a form from the [gov.uk](http://gov.uk) website or by calling the Attendance Allowance helpline 0800 731 0122 and requesting a form to be posted out to you.

## **£150 Disability Cost of Living Payment**

People in receipt of Personal Independence Payment and Attendance Allowance (and have been receiving it since 25 May 2022) may get a one off £150 lump sum this year. Payments will be made from 20 September 2022. This will be paid automatically.

Note: Other Disability Benefits would also qualify a person for this one-off payment but for the purpose of this guide we have focussed on PIP and AA.

## **Limited Capability for Work and Work Related Activity (Universal Credit)**

Universal Credit is a benefit paid to people who are not in work. It is a means-tested, earnings replacement benefit.

If you have difficulty working because you're sick or disabled, you might:

- Get more Universal Credit
- Not have to look for work while you get Universal Credit

You'll have to explain how your condition affects you. The Department for Work and Pensions (DWP) might decide you have either:

- limited capability for work-related activity (LCWRA)
- limited capability for work (LCW)

If the DWP say you have LCW, you won't have to work but you might have to do some regular tasks to get ready for work - like training or writing a CV.

If the DWP say you have LCWRA, you won't have to work or do anything to prepare for work. You'll get an extra **£354.28** a month.

If you don't have LCW or LCWRA automatically, you'll be sent a form to fill in called a UC50. You might also need to go to a medical assessment. Based on your form and assessment the DWP will decide if you have LCW or LCWRA.

Universal Credit is usually applied for online on the gov.uk website or in certain circumstances over the phone.

## **New Style ESA**

If you are ill or have a health condition or disability that limits your ability to work you may be able to get New Style Employment and Support Allowance (ESA).

New Style ESA is a fortnightly payment that can be claimed on its own or at the same time as Universal Credit (UC). If you get both benefits, your Universal Credit payment is reduced by the amount you get for New Style ESA.

To get New Style ESA you usually need to have been working within the last 2 to 3 years, and have made (or been credited with) Class 1 or Class 2 National Insurance contributions. This can be through employment or self-employment.

When you first claim, you'll usually get £77.00 each week if you're aged 25 or over.

About 3 months after your claim, the DWP will assess you. Depending on how much your condition affects you, they'll put you in either the 'work-related activity group' or the 'support group'. Which group you're in affects how much ESA you get.

If you're in the:

- work-related activity group you'll get £77.00 each week
- support group you'll get £117.60 each week.

The quickest way to apply for New Style ESA is online via the gov.uk website.

## Travel Concessions

### **Blue Badge**

The Blue Badge Scheme is a national arrangement that offers special parking provision for some people with disabilities, and enables parking for either drivers or passengers closer to the required destination.

Councils can charge for a blue badge. The most you can be charged is £10.

You can find more information from your local council about the Blue Badge scheme through the gov.uk website.

If you get certain benefits you'll automatically be able to get a Blue Badge. The application will be straightforward.

If you hold a valid Blue Badge, you're eligible to register for a 100% discount from the Congestion Charge, even if you don't own a vehicle or drive. This can be applied for on the Transport for London website.

## **Taxicard**

Taxicard offers subsidised travel in licensed taxis and private hire vehicles to London residents with serious mobility impairments or who are severely sight impaired. It enables members who have difficulty in using buses, trains and tubes to get out and about.

London Councils manages the Taxicard scheme on behalf of London's local authorities.

You are automatically eligible for a Taxicard if you receive certain benefits. If you are not automatically eligible under the benefits criteria you may still be eligible, but you will need to complete an application form and provide medical evidence. You may be required to have a mobility assessment.

Full details of the Taxicard scheme can be found on the London Councils website:

[londoncouncils.gov.uk/services/taxicard](https://londoncouncils.gov.uk/services/taxicard)

## **Freedom Pass**

This is available for both Disabled Persons and Older Persons Freedom Pass.

The Freedom Pass is a travelcard for qualifying Londoners that offers free access to public transport across the Transport for London network. This includes London Underground, Overground, buses and trams, as well as some TfL Rail and National Rail services.

To be eligible for a disabled persons Freedom Pass: your sole or principal residence needs to be in London, and you must have at least one of the statutory disabilities listed in the Transport Act 2000.

To be eligible for an older persons Freedom Pass: your sole or principal residence must be in London, and you must meet the age requirement (be of state pension age)

The quickest way to apply is online on the London Councils website, but you can send an application via post too.



## **Dial-a-Ride**

Dial-a-Ride is a membership scheme run by Transport for London (TfL) which provides a bookable door-to-door minibus service free of charge for disabled and older people who have difficulties accessing public transport. To become a member of the Dial-a-Ride scheme you must have a permanent or long-term disability which means you are unable to use public transport some or all of the time.

To apply, download and print off the application from the Transport for London website.

As the Hospice predominantly supports families in Hackney, Tower Hamlets and Newham, we have included specific information about support available in these boroughs but please contact your local Council to ask for more information if you live outside these areas.

# Hackney

## **Hackney Law Centre**

Free legal advice and representation for those who live or work in Hackney, along with free advice surgeries in housing, debt, consumer law, and small claims.

8 Lower Clapton Road, London E5 0PD

020 8985 8364

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

## **Hoxton Trust**

Hoxton Trust offers free legal advice on a variety of issues including welfare, benefits, housing, employment, consumer and education issues.

The Hoxton Trust, 156 Hoxton Street, London N1 6SH

020 7613 4174

[www.hoxtontrust.org](http://www.hoxtontrust.org)

# Tower Hamlets

## **The Limehouse Project**

The Limehouse Project provides a wide range of advice, support, education and employment training services for communities across Tower Hamlets. They also run Drop-in Clinics across Tower Hamlets.

789-791 Commercial Road,

Unit 2 – St Anne Street, London, E14 7HG

020 7538 0075

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

## **University House (Legal Advice Centre and Access to Justice Lab)**

University House provides legal advice and assistance, and helps with welfare benefits appeals and other legal issues including employment, housing and disability law.

Legal Advice Centre (University House)

104 Roman Road, London, E2 0RN

020 8980 4205 / 020 3606 0372

[www.legaladvicecentre.london](http://www.legaladvicecentre.london)

## **Newham**

### **Community Links**

Community Links has specialist advisors and volunteers who provide support for clients with issues around welfare benefits, including universal credit and tax credits.

105 Barking Road, Canning Town,

London, E16 4HQ

020 7473 2270

[www.community-links.org](http://www.community-links.org)

### **University of East London Legal Advice Clinic**

They provide a free service of legal advice to the community. The service is provided by students of the university who are supervised by experienced practising solicitors. They can provide specialist advice on Family, Housing and Welfare benefits issues.

1 Salway Place, London E15 1NF

07871 734 380

[legaladvicecentre@uel.ac.uk](mailto:legaladvicecentre@uel.ac.uk)

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**Advocacy** **Compassion** **Justice** **Quality** **Respect**  
Charity No. 1113125



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