

# Tools for supporting families to access benefits and other financial support



Working together to help children, young people and families to thrive



## Before you start!

Supporting a family to access support and help from a variety of different sources helps build that family's problem-solving capability.

Always:

- Check to see who else can/is providing support
- Ask about standard sources of support (e.g., Citizen's Advice, Housing Association, Job Centre+)
- Check with your linked Adult Social Care worker (based in all Early Help Teams)

The tools in this pack are adapted from information sheets to support families to access benefits and progress towards employment

## What's in the pack?

1. Housing
2. Debt and money management support organisations in Oxfordshire
3. Financial help with utility costs
4. New parent money information sheet
5. Help paying for registered or approved childcare costs

6. Children with disabilities and addition needs
7. Volunteering
8. Moving into Employment

Please save paper by emailing, or only printing out relevant pages for the people you are supporting.

# Housing

## Housing Benefit Entitlement

[Housing Benefit](#) can help you pay your rent if you're unemployed, on a low income or claiming benefits and have limited savings.

Usually you will make a claim for Universal Credit but there are still some exceptions which prevent this such as:

- if you're getting the severe disability premium, or
- you live in temporary accommodation
- you live in sheltered or supported housing with special facilities such as alarms and wardens.

*NOTE: These are the details for Oxford City, for people in other Districts you should substitute the right District Authority local Housing page.*

Oxford City Benefit Team Tel : 01865 249811

Email: [benefits@oxford.gov.uk](mailto:benefits@oxford.gov.uk)

Website Link: [Oxford City Council Housing Benefit and Council Tax Reduction](#)

## Local Housing Allowance

Local Housing Allowance (LHA) is a cap on the level of housing benefit for people who rent a home from a private landlord.

The number of people who live with you is used to work out how many bedrooms you are entitled to. Other rooms, such as living room, kitchen or bathroom are not counted. You are entitled to one bedroom for each of the following, up to a maximum of 4 bedrooms:

- Every couple (married or unmarried)
- Any other person aged over 16
- Any two children of the same sex aged under 16
- Any two children aged less than 10
- Any other child

Things that may affect your LHA include your income, your savings, what benefits you are receiving and the amount of your rent.

[Oxford LHA rates](#)

[Cherwell Local Housing Allowance Rates](#)

[Vale of White Horse Local Housing Allowance \(LHA\)](#)

[West Oxfordshire Housing Benefit information](#)

[Housing benefit - South Oxfordshire District Council \(southoxon.gov.uk\)](#)

## **Council Tax Reduction**

You may get Council Tax Reduction if you pay Council Tax, and your income and capital (savings and investments) are below a certain level.

You may apply whether you rent or own your home, or live rent-free. You could qualify if you are out of work, or in work and earning a wage.

You can get a single occupant rebate (25%) or you may get a second adult rebate if your partner is not working and in receipt of an income-based benefit or on a low income.

Website Link: <https://www.gov.uk/apply-council-tax-reduction>

## **Discretionary Housing Payment (DHP)**

Discretionary Housing Payment scheme (DHP) is designed to prevent homelessness. It is a short-term payment you can apply for, if you claim housing benefit or Universal Credit and cannot afford to pay your rent.

You will be expected to take some actions to help to improve your situation. Help will be given to support this, such as help finding work, work coaching, debt advice, or finding more affordable accommodation.

There is no entitlement to DHP. Your City or District Council may refuse, stop or reduce this support.

Website link:

[https://www.oxford.gov.uk/info/20039/discretionary\\_housing\\_payments/424/apply\\_for\\_a\\_discretionary\\_housing\\_payment](https://www.oxford.gov.uk/info/20039/discretionary_housing_payments/424/apply_for_a_discretionary_housing_payment)

## **Spare bedrooms**

The amount of money you receive towards your housing costs may be reduced if your home has spare bedrooms.

If you pay rent to a local authority, council or housing association you will get your full rent as part of your Universal Credit payment based on the LHA (above). This will be reduced by 14% if you have one spare bedroom, or 25% if you have 2 or more spare bedrooms. This is known as Removal of the Spare Room Subsidy (Bedroom Tax). If the family is affected by this Spare room deduction, ask about the Discretionary Housing Payment (above).

Website link:

[http://england.shelter.org.uk/housing\\_advice/benefits/how\\_to\\_deal\\_with\\_the\\_bedroom\\_tax](http://england.shelter.org.uk/housing_advice/benefits/how_to_deal_with_the_bedroom_tax)

## Benefit Cap

There is a limit on the total amount of benefit that most working age people can get. This is called the benefit cap.

The maximum amount of benefit per week you can get is:

- £257.69 per week for single people without children
- £384.62 per week for single parents
- £384.62 per week for couples, whether you have children or not

The benefit cap includes your housing benefit. If your benefits are more than the benefit cap, your housing benefit is cut so that your total benefit is not more than the benefit cap amount.

If the family is affected by the Benefit Cap ask about the Discretionary Housing Payment (above).

<https://www.entitledto.co.uk/help/benefits-cap>

## More support around benefits and calculators

Find out more about benefits calculators, including the information you will need to use them from [Benefits calculators - GOV.UK \(www.gov.uk\)](https://www.gov.uk/benefits-calculators).

- [Benefits Calculator - entitled to](#)
- [Benefits | Money Helper](#)

# Debt and Money Management support organisations in Oxfordshire

## Rose Hill and Donnington Advice Centre

Supporting local residents with benefits, housing and debt problems. Appointments must be booked in advance, but also check for drop-in times.

Telephone: [01865 438634](tel:01865438634) or email [admin@rhdadvice.org](mailto:admin@rhdadvice.org)

<http://rhdadvice.org/>

## Barton Advice Centre & Oxford Welfare Rights

Drop in (for residents in the OX3 City boundary area only)

Monday - 10am until 1pm

Telephone advice **01865 744165** for ALL Oxford City residents from Monday to Friday 9am - 5pm.

<http://www.oxfordshirewelfarerights.btck.co.uk>

## The Agnes Smith Advice Centre, Blackbird Leys

Offer face to face free and non-judgmental advice. Specialising in helping people in the Blackbird Leys area who have issues with debt, welfare benefits and housing.

Tel: **01865 770206** Monday to Friday from 9:30am to 5pm

<https://www.agnessmith.co.uk>

## Christians Against Poverty

Free advice and guidance given in your home to provide practical solutions to debt. Available to anyone regardless of their religious beliefs. A befriender will come to your home and support you through the process. The supporter will join you in prayer if this is supportive to you.

CAP Money is a free course that teaches people budgeting skills and a simple cash-based money management system. It is designed to help people get in control of their finances, so they can save, spend wisely and prevent debt.

Telephone: [01274 760720](tel:01274760720) Email: [info@capuk.org](mailto:info@capuk.org)

<https://capuk.org/i-want-help/our-services/cap-debt-help/how-cap-can-help>

## **National Debt Line**

National Debtline is a helpline that provides free, confidential, and independent advice on how to deal with debt problems. Fact sheets / sample letters and a Budget Tool.

Tel: **0808 808 4000**—9am to 8pm Mon to Fri, 9.30am—1pm Sat

<https://www.nationaldebtline.org>

## **StepChange Debt Charity**

Provides free and confidential counselling on debt problems—including personal budgeting and credit advice and will recommend debt solutions to suit your situation.

Access their services on-line (real time) / on the phone & email.

Tel: **0800 138 1111**—8am to 8pm Mon to Fri, 8am to 4pm Sat.

<https://www.stepchange.org/>

## **Citizen Advice Bureau (CAB)**

The CAB offers face to face advice on a wide range of subjects from housing and health, to debt, and consumer issues.

Local CAB offices are listed in the Resources section in the back of this booklet.

National Number: **03444 111 444**

<https://www.citizensadvice.org.uk/debt-and-money>

# Financial help with utility costs

## Water

### **WaterSure Plus scheme: Reduce the cost of your water bill**

<https://www.thameswater.co.uk/my-account/billing-and-payment/help-paying-your-bill/watersure-scheme>

### **Customer Assistance Fund: To help clear the outstanding bill or a reduction of the water bill:**

<https://www.thameswater.co.uk/my-account/billing-and-payment/help-paying-your-bill/customer-assistance-fund>

### **Thames Water Trust Fund:**

Help with essential household items such as a washing machine, cooker, fridge, freezer, bed, an essential household bill or other costs:

<https://www.thameswater.co.uk/my-account/billing-and-payment/help-paying-your-bill/customer-assistance-fund>

## Electric

**Warm Home Discount Scheme:** The government and energy suppliers are running a scheme to help those at risk from fuel poverty in England, Scotland and Wales get a rebate from their electricity bill. If you are eligible, the Warm Home Discount will offer you a benefit of £140 (inclusive of VAT) against your electricity bill.

<https://www.gov.uk/the-warm-home-discount-scheme>

**Cold Weather Payment:** You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees Celsius or below for 7 consecutive days. You'll get £25 for each 7-day period of very cold weather between 1 November and 31 March.

<https://www.gov.uk/cold-weather-payment>

**Winter Fuel Payment:** If you were born on or before 5 April 1954 you could get between [£100 and £300](#) to help you pay your heating bills. This is known as a 'Winter Fuel Payment'.

<https://www.gov.uk/winter-fuel-payment>

## Additional support

### **Help with the cost of utility & other bills:**



**Budgeting Advance:** To help pay for emergency household costs such as replacing a broken cooker. You'll repay it through your regular Universal Credit payments - these will be lower until you pay it back. If you stop getting Universal Credit, you'll have to repay the money in another way.

Speak to your Job Centre or Work Coach.

### **Help from your energy supplier: the Affordable Warmth Obligation**

You might be able to get help for energy-saving improvements to your home if you either:

- claim certain benefits and live in private housing (for example you own your home or rent from a private landlord)
- live in social housing

You may get help with the cost of:

- insulation work, for example to your loft or cavity walls
- replacing or repairing your boiler - or other upgrades to your heating

<https://www.gov.uk/energy-company-obligation>

### **Trust Funds**

Some energy suppliers have set up trust funds that may be able to help you pay your fuel bills if you are in financial difficulties. These trust funds are managed by an organisation called Charis. Charis can be contacted on 01733 421021.

<http://www.charisgrants.com/>

### **Fuel Direct**

If you are struggling to pay your energy bills and you are in receipt of certain benefits, you can arrange to have a fixed amount deducted directly from your benefits payments to go towards your bills.

[2 What is Fuel Direct? | Help with Energy Bills | UKPower](#)

# New parent money information sheet

## Child Benefit

Child Benefit is a tax-free payment that can be claimed for your child(ren). There are two separate amounts, with a higher amount for your eldest, or only child. Only one person can get Child Benefit for a child.

Child Benefit can be backdated for up to 3 months. It can take up to 12 weeks to process a claim.

If the individual or partner in the household has an income of more than £50,000 a year, they could be subject to a Child Benefit charge. This equates to approximately a 10% deduction of your CB payment for every £1,000 over the £50,000 earnings.

Your Child Benefit stops on 31st August on or after your child's 16th birthday if they leave education or training. It continues if they stay in approved education or training, up to one week before the child turns 20, but you must tell the Child Benefit Office.

If a child is 16+ and not in education or training, but looking, the parent may apply for a 20-week extension to allow the child to find learning. Claim form:

<https://www.gov.uk/government/publications/child-benefit-apply-for-extension-ch299>

Website: <https://www.gov.uk/child-benefit>

Claim form: Fill in [Child Benefit claim form CH2](#)

Child Benefit Enquiry No: 0300 200 3100 (8am-8pm Mon-Fri, 8am-4pm Sat)

## Sure Start Maternity Grant (SSMG)

To qualify you must be in receipt of one of the benefits below and expecting your first child, or you're expecting a multiple birth (such as twins) and have children already.

Qualifying benefits:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- Child Tax Credit (more than Family Element)
- Working Tax Credit that includes a disability or severe disability element
- Universal Credit

You may also qualify if you're getting a Support for Mortgage Interest loan.

You may also be able to get a grant if you're adopting, you've been appointed as guardian.

A Sure Start Maternity Grant is **£500** and you do not have to pay it back.

You can only claim the grant within 11 weeks of the baby's due date or within 6 months after the baby's birth.

Sure Start Maternity Grant helpline: **0800 169 0140**

Website Link: <https://www.gov.uk/sure-start-maternity-grant/eligibility>

## Maternity Allowance

If you're pregnant or have a new baby but don't qualify for Statutory Maternity Pay (SMP) from any employer, you may be able to claim Maternity Allowance (MA) for 39 weeks through Jobcentre Plus.

You may be eligible if you've been employed and/or self-employed for at least 26 weeks in your 'test period' (66 weeks up to and including the week before the week your baby is due). Part weeks count as full weeks; and you earned £30 a week averaged over any 13 weeks in your test period.

You may still qualify if you've recently stopped working.

If you do not qualify for 39 weeks MA, you might still be entitled to 14 weeks if you meet certain criteria at least 26 weeks in the 66 weeks before your baby is due. Look at the eligibility on the website link below.

Application form **MA1** can be found online.

Telephone: 0800 055 6688

Website Link: <https://www.gov.uk/maternity-allowance>

## Child Maintenance

Child Maintenance is financial support that helps towards the child's everyday living costs. It covers how your child's living costs will be paid when one of the parents no longer lives with them.

A private arrangement can be agreed between parents or payments may be made through the Child Maintenance Service (CMS). If the payments are made through CMS, a fee is paid each time you make or receive a regular child maintenance payment.

The amount of child maintenance paid is reduced for each child who spends time with the paying parent (over 52 times a year) However, the basic rate is:

One child - 12% of gross weekly wage

Two children - 16% of your gross weekly income

Three or more children, - 19% of your gross weekly income

Payments should be made until the child leaves full-time education (up to and including A Level) or reaches the age of 20.

Child Maintenance paid as it does not affect any of the benefits you claim. It will also not affect any housing benefit or tax credits / Universal Credit awards you receive. However, it may be seen as income when calculating a person's entitlement to Council Tax Reduction. Check with your local Council and always declare it.

Child Maintenance Options:

Telephone: 0800 953 0191

Monday to Friday, 8am to 8pm

Saturday, 9am to 4pm Monday to Friday, 8am to 8pm

Saturdays, 9am to 4pm

Help to find a local mediator:

<https://www.familymediationcouncil.org.uk/find-local-mediator/>

## **Free Prescriptions / Dental Care / Optical Care**

You can get free NHS prescriptions if, at the time the prescription is dispensed, you:

- are 60 or over
- are under 16
- are 16-18 and in full-time education
- are pregnant or have had a baby in the previous 12 months and have a valid maternity exemption certificate (MatEx)
- have a specified medical condition and have a valid MedEx
- have a continuing physical disability that prevents you from going out without help from another person and have a valid MedEx
- hold a valid war pension exemption certificate and the prescription is for your accepted disability
- are an NHS inpatient

You are also entitled to free prescriptions if you or your partner (including civil partners) are named on, or are entitled to, an NHS tax credit exemption certificate or a valid HC2 certificate (full help with health costs), or you receive either:

- Income Support, Income-based Jobseeker's Allowance,
- Income-related Employment and Support Allowance.
- Universal Credit
- Pension Credit Guarantee Credit

There may be other circumstances; it is always worth checking.

You can check using the eligibility checker [Check what help you could get to pay for NHS costs - NHSBSA](#)

[Who can get free prescriptions - NHS \(www.nhs.uk\)](#)

## Help paying for registered or approved childcare costs

### Universal Credit

If you are working, Universal Credit can help with the costs of childcare, no matter how many hours you work.

You may be able to claim up to 85 per cent of your childcare costs if you're eligible for Universal Credit and meet some additional conditions. The amounts you can receive in childcare costs are:

- a maximum of £646.35 per month for one child
- a maximum of £1108.04 per month for 2 or more children

Childcare support is paid in arrears. This means that you will usually pay the costs yourself, and Universal Credit will then pay you some of that money back. If you think you need help with the costs at the time you pay them, you should discuss this with your Job Centre work coach.

If you have accepted a job offer you can claim for childcare costs for the month before you start work. Talk to your work coach as soon as possible about your job offer and the support options available.

Support with childcare costs can be claimed for at least a month after your employment ends to help you maintain your childcare as you move between jobs.

If you are claiming with a partner both of you normally need to be in work to receive this help. However, you may be able to get childcare support if one of you is not working and is unable to provide childcare themselves because they:

- have limited capability for work
- have caring responsibilities for a severely disabled person
- are temporarily absent from the household

Paid work does not include voluntary work where the only payment is expenses.

In some circumstances you can be treated as if you are in paid work while you are not working. Childcare support is available if you are claiming Universal Credit and are receiving:

- Statutory Sick Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Shared Parental Pay
- Statutory Adoption Pay
- Maternity Allowance

## **Childcare element of the Working Tax Credit**

If you are already getting tax credits, you may be able to get help with your childcare costs through your tax credits. This normally requires a new claim for Universal Credit. There is normally a 5-week delay in payments.

You can only get help with the costs of childcare provided by registered or approved childcare provider.

The Childcare Element of Working Tax Credit is for:

- Single people who work at least 16 hours a week; or
- Couples who both work at least 16 hours a week; or
- Couples where one works at least 16 hours a week and the other is getting ESA, PIP, DLA or Attendance Allowance; or
- Couples where one works at least 16 hours a week and the other is entitled to Carer's Allowance; or
- Couples where one works at least 16 hours a week and the other is in hospital or in prison (serving a sentence or remand in custody).

You can get up to 70 per cent of what you pay in childcare, as long as your childcare costs are not more than:

- £175 per week for one child
- £300 per week for two or more children.

Here is an on-line childcare calculator: <https://www.gov.uk/childcare-calculator>

## **Tax Free Childcare**

Unlike the current Childcare voucher scheme, it will not rely on your employer choosing to enrol - instead it will be available to all qualifying families, including those that are self-employed. <https://www.gov.uk/tax-free-childcare>

Tax Free Childcare means the government will pay £2 for every £8 you spend on childcare, up to a maximum of £2,000 per year per child (or £4,000 for a child with a disability). It is managed through an online account. Your childcare provider will be paid direct from this account.

You can get Tax Free Childcare for children up to the age of 11. If your child has a disability and gets Disability Living Allowance (DLA), you can get tax free childcare until the child is 17.

To qualify the applicant needs to be earning more than 16 x the national minimum wage if a single parent, or if they live with a partner, both parents need to be earning at least 16 x the national minimum wage.

The parent(s) need to be earning less than £100,000 per year.

## **Childcare Vouchers**

Your employer may provide childcare vouchers, which mean you do not have to pay tax on some of your childcare costs. You can get information about this from your employer's HR department. Depending on how much you spend and when you joined the scheme, you can get up to £55 per week.

Childcare vouchers are being phased out because of the introduction of Tax-Free Childcare. You can use the government's Childcare Calculator to find out which option is better for you: this will depend on your family circumstances.

[Help paying for childcare: Childcare vouchers and other employer schemes - GOV.UK \(www.gov.uk\)](#)  
[Check what help you could get with childcare costs - GOV.UK \(www.gov.uk\)](#)





# Children with Disabilities and Additional Needs

## Disability Living Allowance

Most parents find it very helpful to have support from an advice agency to complete forms, as this area can be very complex.

Disability Living Allowance (DLA) for children may help with the extra costs of looking after a child who is under 16 or has difficulties walking or needs much more looking after than a child of the same age who does not have a disability.

Disability Living Allowance is a tax-free benefit. It has two parts called 'components':

1. a care component – if your child needs help looking after them-self or supervision to keep them safe.
2. a mobility component – if your child can't walk or find it very hard to walk, or you need help getting around.

You may be entitled to Disability Living Allowance if:

- your child has a physical or mental disability, or both
- your child's disability is severe enough for you to need help caring for yourself or you have walking difficulties, or both

In certain circumstances, this can start from 3 months. You can also claim for mobility needs from age 3 if your child:

- is unable, or virtually unable, to walk.
- would be at risk if they tried to walk.

Some people will be entitled to receive just one component; others may get both. The care component and mobility component are paid at different rates depending on how the disability affects your child.

You don't have to wait for a diagnosis to make a claim. But it can be very helpful to keep any reports from healthcare professionals to support your claim.

Disability Living Allowance Tel No. 0800 121 4600

<https://www.gov.uk/disability-living-allowance-children>

## Carers Allowance

Carers may be able to get a benefit called Carers Allowance. You do not have to be related to, or live with, the person you care for. This is a contribution towards the income of carers who are unable to work full time. Unfortunately, you do not get paid extra if you care for more than one person.

You may be able to get Carers Allowance if you are aged 16 or over and spend at least 35 hours a week caring for a person who is in receipt of either:

The person you care for must already get one of these benefits:

- Personal Independence Payment - daily living component
- Disability Living Allowance - the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment

Website Link: <https://www.gov.uk/carers-allowance>

## **Local Offer - Inclusion Support (Short breaks) Scheme**

This scheme aims to promote inclusion and remove the financial barriers to play, childcare and leisure for disabled children and young people.

It is available for children from birth to 17 years of age with impairments or emotional, behavioural or learning difficulties who would otherwise be prevented from taking part.

There are two funds, Under 5's and 5 to 17 year-olds.

- To apply for the Early Years Inclusion Support Scheme (under 5 years), please contact your Health Visitor or EYSENIT (Early Years [SEN](#) Inclusion Teacher).
- To apply for the 5 to 17 year-olds funding, contact the Out of School Liaison Officers (OSLOs) in special schools, Children's Disability Social Workers or the Disability Information Officer based at the Oxfordshire Family Information Service.

Funding can only be accessed by families on low income/benefits with disabled children. The priority for this scheme is to support access to out-of-school activities and/or holiday activities.

<https://www.oxfordshire.gov.uk/residents/children-education-and-families/information-parents/breaks-disabled-children#funding>

## **Enabler Support (Short Breaks) Scheme**

The enabler support scheme is to promote inclusion and remove the barriers to play, childcare and leisure for disabled children and young people.

Funding can pay for:

- additional staff/enabler hours
- support from specialist organisations to enable children to access a setting by training existing staff to gain skills/ knowledge and child specific training necessary to meet individual needs.
- training
- equipment; if there are no other funding mechanisms to do this and this will enable a child or young person to attend an inclusive setting.

For more information [cdsredesign@oxfordshire.gov.uk](mailto:cdsredesign@oxfordshire.gov.uk)

<https://www.oxfordshire.gov.uk/residents/children-education-and-families/information-parents/breaks-disabled-children#funding>

## Max Card

The Max Card is a discount card for families of disabled children and children with additional needs. It is designed to help families save money on great days out at castles, zoos, bowling alleys and lots more. Families simply show their Max Card upon entry to a venue in order to obtain free or discounted admission.

The Max Card is **free** to families in Oxfordshire and has been funded by Oxfordshire County Council working in partnership with Action for Carers Oxfordshire.

More information about the [Max Card in Oxfordshire](#) and the [Max Card registration form](#).

Visit [www.mymaxcard.co.uk](http://www.mymaxcard.co.uk) to can see a full break down.

If you would like more information or help to register for a card, please contact Michelle at Action for Carers: [michelleevans@carersoxfordshire.org.uk](mailto:michelleevans@carersoxfordshire.org.uk)

# Volunteering

## Why volunteer!

Becoming a volunteer can be personally rewarding and help you to 'give something back' to your community. It can give you:

- increased confidence
- a sense of satisfaction and achievement
- the opportunity to make new friends and contacts with diverse backgrounds and experiences
- increased job and career prospects and new skills - over 70 per cent of employers would hire a candidate with volunteering experience over someone who has never volunteered.

OCVA is the accredited Volunteer Centre for Oxford City, South Oxfordshire, and the Vale of White Horse: Tel: 01865 251946 Website: <https://ocva.org.uk/>. Lots of information for volunteers. Sign up to a volunteer's newsletter.

## National Council for Voluntary Organisations

An independent charity committed to supporting, enabling and celebrating volunteering. Lots of good, practical advice.

Tel: 020 7713 6161

Website: <https://www.ncvo.org.uk/ncvo-volunteering/i-want-to-volunteer>

## Do It

Do-it.org is the national database of volunteering opportunities. Search more than 1 million volunteering opportunities by interest, activity or location and apply online. An independent charity committed to supporting, enabling and celebrating volunteering. Lots of good, practical advice.

Website: [www.do-it.org.uk](http://www.do-it.org.uk)

## Volunteering and Universal Credit

You can still volunteer if you're on universal credit as long as you also undertake any activities, such as job searching, training or other requirements, identified by your Jobcentre Plus adviser. This is likely to be part of a claimant commitment.

## Moving into employment

For all of these benefits and especially in completing the associated forms, please always seek professional help.

### Find registered childcare

The Family Information Service website lists Childminders / Nursery provision and activities for your children.

<https://fisd.oxfordshire.gov.uk/kb5/oxfordshire/directory/home.page>

### Help towards housing costs

If you've been claiming benefit continuously for at least 26 weeks and you expect the work (or more money) to last for 5 weeks or more, you may be entitled to receive help towards your housing costs, this is time limited. For example:

- Mortgage Interest Run On <https://www.gov.uk/mortgage-interest-run-on>
- Extended Payment of Housing Benefit  
[https://www.oxford.gov.uk/info/20176/benefits\\_information/385/extended\\_benefit\\_payment](https://www.oxford.gov.uk/info/20176/benefits_information/385/extended_benefit_payment)

### Will my child's free school meals stop?

It depends on child's age and income. If you have children in reception, year 1 or year 2 and they go to a state school they are entitled to free school meals regardless of your household income. At Year 3 and older free school meals may still be available if you are still receiving benefits.

If your child is eligible for free school meals, they'll also qualify for the Holiday Activity and Food Programme (HAF).

- <https://www.gov.uk/apply-free-school-meals>
- [School meals | Oxfordshire County Council](#)
- [Oxfordshire Holiday Activity Fund | Family Information Directory](#)

### Will the 2-year-old funding stop?

No, once you receive this funding, you will continue to be entitled to it regardless of a change in circumstances. See the full Q&As on the link below.

- [Free early education for 2-year-olds | Oxfordshire County Council](#)

## Budgeting Loan

If you are repaying a Budgeting Loan through your benefits, you will need to make new arrangements for repayment. Get in touch with the Social Fund Team.

Telephone: 0800 169 0140

[Contact Jobcentre Plus: Existing benefit claims - GOV.UK \(www.gov.uk\)](https://www.gov.uk/contact-jobcentre-plus-existing-benefit-claims)

## Free Prescriptions

Check if you are still entitled to free prescriptions, sight tests, vouchers for glasses and fares to hospital:

- <https://www.nhs.uk/using-the-nhs/help-with-health-costs/get-help-with-prescription-costs/>
- Eligibility checker: <https://services.nhsbsa.nhs.uk/check-for-help-paying-nhs-costs/start>

## Access to work

If you're disabled or have a physical or mental health condition that makes it hard for you to do your job, you can get support for costs such as travel to work and workplace adjustments through Access to Work Scheme.

- <https://www.gov.uk/access-to-work>.

## Jobcentre Plus advisers' discretionary fund

Personal advisers at Jobcentre Plus offices may have access to a discretionary fund to help certain groups of people in exceptional circumstances. Payments can be made, for example, to buy a new suit to attend an interview or to help pay initial childcare and travel costs.

## Jobcentre Plus Travel Discount Card

You may be eligible to receive help towards your fares during the first few months of commuting to a new job, if you are claiming one of the following:

- Jobseekers Allowance or Universal Credit, if you're aged between 18 – 24 and have been unemployed for 3 to 9 months.
- Jobseekers Allowance or Universal Credit, if you're aged over 25 and have been unemployed for 3 to 12 months.
- Incapacity Benefit, Employment Support Allowance or Income Support for 3 months if you are working with a Job Centre Employment Adviser.
- Find out more at [Support to help with the cost of transport - GOV.UK \(www.gov.uk\)](https://www.gov.uk/support-to-help-with-the-cost-of-transport)

## Parents benefit entitlement

Parental benefit entitlement can be explored for all members of the family, who are over 18. This supports them to contribute to the family budgets.

Those who are working and are on low income who are not already claim tax credits could also have an entitlement to Universal Credit.

If someone is unable to work (not for childcare needs) but due to illness may have an entitlement to Employment Support Allowance (contributions) if they have worked and paid class 1 national insurance contributions for 26 weeks or more in the previous two tax years. This can pay more than a Universal Credit claim.

If the client is able to claim Employment Support Allowance and also claims middle rate daily living Personal Independence Payment, they may, dependent on household income, may then be eligible for a severe disability premium added to their benefit (if they have other income related entitlements)

If they are not eligible for Employment Support Allowance, then they need to claim Universal Credit and using the Entitled to website (<https://www.entitledto.co.uk/>) this does not guarantee but suggests an appropriate award.

Personal Independence Payment (PIP) <https://www.gov.uk/pip> is available to those between 16 and 65 years old and if there is a child DLA claim active in the household then this will stop and a new claim for PIP will need to be made when the young person turns 16.

PIP is available to those who's condition affects their ability to function across a range of mobility and daily living related. It is not available just based on a diagnosis. Only awarded for limited time periods (up to 10 years) and requires regular assessments this income can be spent however the claimant wishes. To determine eligibility, use the Benefits at Work web based self-test tool (<https://www.benefitsandwork.co.uk/personal-independence-payment-pip/pip-self-test>).

Where there are over 65's living in the household who are receiving their state pension, depending on their income, they may be entitled to Pension Credit and or Attendance Allowance.

Be aware that different people may share the same address and be part of different "households", e.g., a single person over 18 who has a separate room and does not cohabit could be considered their own household and may have independent access to different benefits. Benefits to support children (e.g., Child Benefit/Tax Credits) are the responsibility of the main care giver.

**For all of these benefits and especially in completing the associated forms, please always seek professional help.**