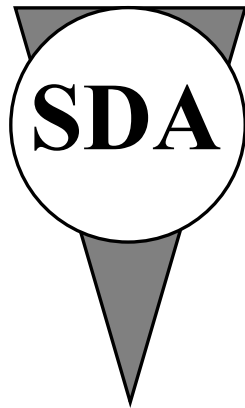


*i*nformation

**for
Disabled People
Living in Southwark**

This guide is for Disabled People with physical
neurological or sensory impairment


**Produced by
Southwark Disablement
Association
April 2008**



Southwark Disablement Association (SDA)

The purpose of this guide is to give a brief summary of information that we feel is relevant for disabled people we work with; people aged 18 – 64 years with physical, sensory or neurological impairments. SDA has made every attempt to ensure that the information contained in this guide is correct and up-to-date at time of going to press; April 2008, but obviously changes do occur. **Contact details of services mentioned in the text are at the end of each chapter.** Please let us know of any changes or errors so we can update the information for future publications.

SDA, 2 Bradenham Close, London, SE17 2QB

: 020 7701 1391

Minicom: 020 7703 6901

Fax: 020 7277 0481

e-mail: sda@dircon.co.uk

Internet: www.sda.dircon.co.uk

SDA was formed thirty years ago, to serve the Disabled residents of Southwark. SDA is managed by a committee of Disabled people who employ staff to run the organisation's day-to-day work, providing information, disability access, benefits and welfare rights advice and advocacy, befriending, deaf access, domiciliary (homecare) and palliative care services.

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Chapter 1

BENEFITS & FINANCIAL HELP

Most benefits available to disabled people are administered by the **Department of Work and Pensions, Job Centre Plus offices**. Benefits are funded through **National Insurance (NI) contributions** and central government funds. All benefits including those for disabled people are intended to cover three main areas:

- i) Earnings replacement,
- ii) Additional costs,
- iii) To top-up low earnings and provide a basic income.

The following list of benefits is intended as a general guide only and is not a full and authoritative statement of the law. For more detailed information contact your local Job Centre office where you can obtain leaflets which cover the benefits in depth. Full information is available at the Government public service web site.

You can also contact SDA for a full benefits check.

Statutory Sick Pay (SSP) This benefit is for people in paid employment who are sick for four or more days in a row. It can be paid for a maximum of 28 weeks by employers. If your employer cannot pay SSP, claim Incapacity Benefit.

Incapacity Benefit (IB) is for people who are unable to work due to sickness or disability. It can be claimed by employees who cannot get SSP from their employer or whose SSP has run out. It can also be claimed by people who are unemployed or non-employed when they become ill. This benefit is contributions based so you need to have paid the correct level of National Insurance credits to be eligible. There is a non-contributions based IB for people under 25. It is paid at three levels, depending on how long your claim runs. There are also checks on your ability to work known as the **Own Occupation Test** and the **Personal Capability Assessment**.

Employment Support Allowance will replace **Incapacity Benefit and Income Support paid on the grounds of Incapacity from October 2008**.

Disability Living Allowance (DLA) is meant for the additional costs associated with disability. It is made up of two components. The **care component** is for people who need help and assistance from another person to look after them. The **mobility component** is for people who either need someone with them when they go out or are unable or virtually unable to walk. It is not dependent on NI contributions and is not means-tested. An award of DLA can also lead to increases in other benefits like Income Support and

JSA. The mobility component can be used to hire or buy a car or wheelchair under the Motability scheme and can entitle you to a travel permit or a blue badge.

Attendance Allowance (AA) For people who become disabled after age 65 and have personal care needs, (has no mobility component). Is not based on NI Contributions and is not means-tested. An award can lead to higher levels of Pension Credit. Both DLA and AA have Special Rules for claimants who have a terminal illness and this helps them to get their benefit more quickly.

Carers Allowance (CA). This benefit is for people who care for a disabled person for at least 35 hours a week and earn no more than £82 per week. The person they care for must also receive DLA care component at the middle or high rate or AA. Claiming CA can also increase entitlement to Income Support.

Income Support (IS). This is one of the benefits intended for people who have low or no income to live on. It is made up of personal allowances and premiums. It is means-tested but does not require any level of NI Contributions. IS is for people who are unable to work because they are either a single parent, caring for someone (see Care Allowance), or they are ill. It can include housing costs, like mortgage payments for home owners.

Job Seekers Allowance (JSA). This benefit is for the unemployed who must be actively seeking work and must be of working age. Anyone aged 60 or over is entitled to claim Pension Credit. Calculated in the same way as IS, has both contributions based and non-contributions based element. Claimants will need to sign a Jobseekers agreement.

Pension Credit. Replaces Income Support for people over the age of 60. (See IS above).

Working Tax Credit. For disabled people who work for 16 or more hours a week, but their earnings are affected by their disability. WTC is paid through your wage packet by the Inland Revenue, not by the DWP.

Child Tax Credit. Part of the Tax Credit system for people with children has different rates if a child is disabled

Housing Benefit (HB). This is a means-tested benefit to help pay the rent; it is not paid by the DWP but by the Local Authority. It can be claimed by people on benefit or in low paid work. It is calculated in a similar way to Income Support.

Council Tax Benefit (CTB). This benefit is also paid by the council and is means-tested in a similar way to Income Support and Housing Benefit. You might also be able to get your Council Tax Banding reduced if

you are severely disabled. This is known as the **Disability Reduction Scheme**, you qualify if you have a room set aside in your home specifically for the use of a disabled person or there is an extra kitchen or bathroom. If you qualify for the reduction scheme your council tax banding will drop one band. Application should be made to the Council.

Social Fund (SF). Provides for exceptional expenses which cannot be afforded by someone because of a low income or sudden change of circumstance, for most benefits you need to be claiming Income Support or JSA. The SF is means tested but you do not need to have paid NI contributions. Some payments are made automatically if you qualify and these are the Regulated social fund payments.

The others may be awarded if your circumstances warrant an award and these are the Discretionary social fund payments. There are six payments available, some you will need to pay back to the DWP:

- **Community Care Grants** (Discretionary - do not need to be paid back)
- **Budgeting Loans** (Discretionary - must be paid back)
- **Crisis Loans** (Discretionary - must be paid back)
- **Maternity Payments** (Regulated - do not need to pay back)

- **Funeral Payments** (Regulated - do not need to pay back)
- **Cold Weather Payments** (Regulated - do not need to pay back - do not need to claim as these payments are made automatically if you qualify)

Industrial Injuries Benefit. For people injured at work or during the course of their work or who contract a prescribed industrial disease. It is paid at different levels depending on the degree of disability. Claimants who qualify may also be entitled to Constant Attendance Allowance and Exceptionally Severe Disablement Allowance.

Winter Fuel Payments A tax free single payment to help people aged over 60 pay fuel costs for the winter months. Payments are made automatically, just before Christmas.

Health Costs. Disabled people will not be charged for most NHS treatment, however you may be able to claim back money you have paid out for certain items if you are on a low income. People on Income Support or JSA are entitled to free prescriptions, NHS dental treatment, sight tests, and necessary costs of travel to and from hospital NHS treatment under the care of a consultant. You also get vouchers towards the cost of glasses or contact lenses, however if you choose

glasses which are more expensive than the value of the voucher you will have to pay the difference. You may claim money back you have already paid out or for prepayment of items required.


NHS prescriptions. Many people can get their prescriptions free, either because of their age (over 60) or because they claim Income Support. Others may get free prescriptions if they have specific medical conditions.

Contact details of helpful organisations and other sources of information.

SOUTHWARK DISABLEMENT ASSOCIATION
(SDA)

 020 7701 1391 www.sda.dircon.co.uk

BENEFIT ENQUIRY LINE
FOR PEOPLE WITH DISABILITIES


 0800 88 22 00
0800 24 33 55 (textphone)

JOBCENTRE PLUS CALL CENTRE


 0800 055 66 88 – for all new benefit claims
www.jobcentreplus.gov.uk

CAMBERWELL JOB CENTRE  020 7805 3300


LONDON BRIDGE JC

 020 7805 3100

PECKHAM JC


 020 7805 3000

DISABILITY BENEFIT CENTRE for DLA & AA

 0845 7123456


Fax: 01253 331266

TAX CREDIT HELPLINE

 0845 300 3900

Minicom 0845 300 3909

HEALTH COSTS – Prescription Pricing Authority

 0845 850 1166

GOVERNMENT PUBLIC SERVICES FOR
DISABLED PEOPLE

www.direct.gov.uk/en/disabledpeople

Chapter 2

HEALTH & SOCIAL CARE

For people with Disabilities in Southwark, Health and Social Services are provided by the **Southwark Primary Care Trust (PCT)** and **Southwark Health and Social Care Services**. The PCT covers services provided by family doctors (GPs), community and practice nurses, community therapists (such as physiotherapists and occupational therapists), dentists, chemists, midwives and care at home. The PCT is now integrated with Social Services.

Community Care – ‘Registering’ as Disabled. If you are disabled or ill for a long time and you find it difficult to do things for yourself then you can ask Southwark Social Services to assess your needs. This assessment, known as a Community Care Assessment is part of the process of registration, but in Southwark, you will not be issued with a card or number to show you are registered. The assessment is carried out by a social worker and if your need is sufficient a Care Plan will be drawn up for you and you may be referred to other services mentioned in this chapter.

Care Plan. This will include how many hours of help you need a week, what kind of help you need and who will provide it. This can include home care, services provided at a day centre or equipment to help ease daily living. Social Services will pay for the services

provided to you, but they will ask to see evidence of your income and your living costs to determine if you should pay a certain amount toward the cost of your care, this is known as the Community Care Charge. If you are unhappy with the amount you are charged you can appeal, requesting a reduction, to the Community Charging Helpline. SDA can also help you with this.

Occupational Therapy. This service helps disabled people to live safely and independently in their own homes by providing equipment and some adaptations.

Southwark Alarm Scheme. The alarm is for disabled or vulnerable people who may need to call for help when they are alone at home e.g. after a fall. A small pendant is worn around the neck, wrist or body. When pressed it sends a call through to the control centre that is staffed 24 hours a day all year round. When the alarm call is received the operator is able to talk to the person and contact the nominated key holder, friend, relative or any of the emergency services if needed.

Direct Payments - Independent Living. Instead of having your care package managed and provided by Social Services it is possible for disabled people to receive the funds needed to buy and control their own care. This is known as **Direct Payments**. You will get the money you need from Social Services and you decide who you employ to carry out the work which has been agreed in your care plan. You may want to

become an employer of personal assistants or carers and will therefore need to be able to manage your own finances as an employer. You cannot normally employ members of your family or a partner. If you need the services of a bookkeeper or financial adviser to help you with matters like tax or national insurance payments, this can be budgeted for in your care plan. You should discuss this option thoroughly with a social worker. You also have the option of buying your care from a home care agency such as SDA in which case you will not be an employer.

Disability Service for Younger Disabled People (YPD) is a commissioning service providing case management and funding for service users requiring **Continuing Care** or specialist rehabilitation. The term Continuing Care is used when service users have complex health needs requiring multidisciplinary input i.e. regular health and nursing care in addition to community care services. You are not required to pay for continuing care services.

The service works closely with hospital discharge coordinators, specialist hospital case managers, care homes and **Southwark Adult Therapy and Neurological Rehabilitation** teams, including community physiotherapists.

PCT Rehabilitation Equipment Services provide

wheel chairs, prosthetics (artificial extension which replaces a body part) and Orthotics (mechanised devices to support weakened or impaired joints or limbs), assistive technology and seating assessments.

GPs. Your first point of contact for most health issues will be your doctor. You can find out about local GPs by contacting Southwark PCT. Your GP can refer you to many other community and hospital health services which may be of use to you, including Health Visitors, Physiotherapists, Community Health Specialists and Complimentary Therapy Specialists. Many surgeries also have advisors available to give Welfare Rights Advice on benefits and health costs.

Health Centres and Clinics. Health Centres provide a variety of community health services, including foot care and continence advice. District nurses are based in the Health Centres. A list of centres is available from Southwark PCT.

Chiropody/Podiatry Foot Health Care Services for all different foot problems are provided by Southwark PCT and available in Health Centres, Clinics and in your own home if you are housebound.

Continence Advisors. You can get advice about continence from your district nurse, health visitor, GP or contact the continence advisor at St. Giles Hospital. There is a laundry service for people who are

incontinent which picks up and delivers laundry, though you will need to be assessed for this service.

Dentists. A list of dental surgeries with wheelchair access can be obtained from the Southwark PCT.

Dietician. Many people agree that watching what you eat is the most important aspect of keeping fit and well. Having a specific diet is not just about losing weight. Dieticians can give advice on many aspects of food and nutrition. GPs or hospital consultants can refer you to a dietician either at Kings College Hospital or Guys and St. Thomas' Hospital Trust Dietetic Department. Some GPs have dietetic clinics on site but you will need to ask your GP about these.

Patient Advice and Liaison Service (PALS).

If you have any problems or queries with the services you receive from the health authority or have any complaints you can use the PALS service to investigate your grievance.

Patient Transport. Guy's & St Thomas's Hospital NHS Trust has a patient transport scheme for people attending either site. To use the scheme for free you will need to be assessed (a brief interview) by the patient transport team nurses.. There is also a subsidised transport scheme for people who do not meet the strict medical criteria for free transport.

SOUTHWARK COUNCIL ☎ 020 7525 5000
www.southwark.gov.uk

SOUTHWARK PCT ☎ 020 7525 0400
www.southwarkpct.nhs.uk

SOUTHWARK SOCIAL SERVICES
(Community Care Assessment) ☎ 020 7525 2149

COMMUNITY CARE CHARGING HELPLINE
 ☎ 0800 358 0228

OCCUPATIONAL THERAPY SERVICE
 ☎ 0845 600 1287
 ☎ 020 7525 3959

SOUTHWARK ALARM SCHEME
 ☎ 020 7525 2999

DIRECT PAYMENTS SUPPORT SERVICE (A4e)
 ☎ 020 7820 5930

DISABILITY YPD SERVICES PCT
 ☎ 020 7525 1815

SOUTHWARK ADULT THERAPY REHAB
TEAM ☎ 020 7525 3483

REHABILITATION EQUIPMENT SERVICES
PCT ☎ 020 3299 5289

FOOT HEALTH CARE SERVICES

CONTINENCE ADVICE  020 3049 7900
 020 7771 3370

Guy's Hospital & St Thomas' Hospital
 020 7188 7188

Patient Transport  020 7188 2888

Kings College Hospital  020 7737 4000

St. Giles Hospital  020 7771 3300

PALS  0800 587 7170

NHS DIRECT  0845 4647

www.nhsdirect.nhs.uk

Chapter 3

OUT & ABOUT, LEISURE & TRANSPORT.

Getting about for disabled people is often a very difficult activity, usually requiring a lot of planning and time. There are a number of organisations that provide help and some schemes offer discounted or free travel.

Freedom Pass / Disabled Persons Bus Pass. This pass allows disabled people to travel free on public transport, buses, tubes and some trains. You apply to Social Services who administer the scheme. This pass is for blind and visually impaired people as well as those with mobility problems. From April 2008 this pass will be usable in other cities out of London.

Taxicard. This scheme allows disabled people to access reduced fares for black cabs. It is administered by the Greater London Authority (GLA). The number of trips is normally rationed by the Local Authority, so you may only be able to take one or two trips a week.

Capital Call is a complementary service to Taxicard introduced as an additional option for Taxicard members in London boroughs where there is a shortage of London taxis, which includes Southwark.

Dial-A-Ride. This is free door-to-door wheel chair accessible transport service for disabled people.

Disabled Persons Railcard. The Disabled Persons Railcard allows you to buy discounted rail tickets. If another adult is travelling with you, they can also travel at the same discounted fare. The Railcard currently costs £18 and is valid for 12 months. A three year card is also available for £54. There is an eligibility criterion so check with National Rail before you apply.

Driving Licence and Test. Disabled drivers are required to take the same theory and practical tests and demonstrate the same standard of competence as an able bodied person. However for the test, the examiner can take into account the extra time it may take a disabled person to get to and into their car. Disabled drivers must inform the Driver Vehicle Licensing Authority (DVLA) of their disability and any changes to level of impairment.

Road Tax Exemptions. For people getting DLA high rate mobility component the DWP will automatically send an application form (DLA 404) for a Vehicle Excise Duty (VED) exemption certificate. The completed form should be returned to the **Mobility Unit, Norcross, Blackpool FY5 3TA**. The Unit will then issue a certificate (**DLA 404**) which

may be used to claim exemption from VED, if the vehicle is to be used by, or for the purposes of, a disabled person.

The DVLA will send out a road tax reminder and form to renew your disc. To renew your tax disc each year you simply go to your local main Post Office to get the forms, taking your DLA 404 with you. You can also pick up a leaflet at the post office called ***'What You Need to Know About Driving Licenses' (D100)***, or you could write to the Driver Enquiry Unit, DVLA Swansea. Drivers on the Motability scheme will now have their tax discs sent to them when they are due for renewal. Anyone with a road tax exempted disc will be automatically exempted from the Congestion Charge which operates in central London.

Motability. This scheme administered by the Motability charity enables disabled people who receive the highest rate of the Disability Living Allowance mobility component to lease hire or buy cars or powered wheelchairs for their personal use. You will need to have a minimum award of twelve months to access this scheme.

Shopmobility. Many shopping centres provide electric scooters or buggies on a temporary basis to enable disabled to get around the centre while shopping. Check at your local shopping centre.

Blue Badge Scheme. The Blue Badge is a parking concession administered by local authorities that allows some disabled people with severe mobility problems to park closer to their destination and to park in designated disabled parking bays or on some yellow lines. Full details of the badge regulations and use are provided when the badge is granted.


Social Fund. (see Benefits in Chapter 1 and Patient Transport in Chapter 2). For people claiming Income Support it is possible to apply for a Community Care Grant for certain travel expenses.

Assisted fares to Work Scheme. Under the Access to Work Scheme the Employment Service can meet the costs of travelling to work for disabled people who are unable to use public transport or cannot drive. This is known as the Assisted Fares to Work Scheme and can include payment of taxi fares. Ask the Disability Employment advisor at your local Jobcentre.

Southwark Holiday Scheme. The availability of funds for this is dependent on Southwark Social Services and determined annually as their budget allows. The scheme is for disabled people who cannot go on holiday without some financial assistance and have not been on holiday for over a year. It is not intended as a top up for a cruise in the Med. Social

Services make a contribution of £100 per person if the holiday is of 5 nights or more. Additional money may be available for people with additional needs. Contact SDA or the Sthwark Council Holiday Scheme Officer for further details.


BLUE BADGE & DISABLED PERSONS BUS PASS

 020 7525 2141

DISABLED PARKING BAYS  020 7525 2147

DIAL-A-RIDE  0845 999 1999

DISABLED PERSONS RAILCARD

 08457 48 49 50

www.disabledpersons-railcard.co.uk

TAXICARD  020 7484 2929

www.taxicard.org.uk


CAPITAL CALL  020 7275 2446

TRANSPORT FOR LONDON  020 7941 4500

www.tfl.gov.uk

LEWISHAM SHOPMOBILITY  020 8297 2735

SOUTHWARK COUNCIL HOLIDAY SCHEME

 020 7275 0379

Chapter 4

HOUSING

Finding a suitable home can be difficult if you are disabled, especially if you have complex needs or problems with mobility. There are a range of options to consider when deciding where to live.

Adapting your current home. If you are happy in the home where you now live it may be possible to get help to adapt the premises to better suit your needs. The first point of contact will be the Occupational Therapy Department of Southwark Social Services. An OT can carry out an assessment to see if they can provide you with any equipment or adaptations to facilities' in your home including, fitting walk in showers or bath seats. Fitting hand rails to improve mobility or in some instances fitting stair lifts or hoists.

Disabled Facilities Grants. These are for people who own or rent privately. They are given to improve the access and facilities to a property for a disabled person. Grants can cover major works like adapting bathrooms and kitchens, or building and extending rooms. Apply to the Home Improvement Agency.

Accessible Housing. Southwark Housing and Social landlords on its behalf manage an increasing stock of Mobility Standard and Wheelchair Standard Homes. These are properties that have been designed

Chapter 5

DISABILITY, THE LAW & LOCAL ACTION

The Disability Discrimination Act (DDA) was passed in 1995 and more recently the DDA 2005 has further enhanced disabled peoples rights. These pieces of legislation introduced measures to outlaw discrimination against disabled people, covering specific areas of daily life. This chapter gives a brief outline of the various sections of this legislation but cannot cover them in great detail.

The original DDA is divided into four parts:

Part One deals with the definition of disability. A disabled person is defined by the DDA as ‘anyone with a physical or mental impairment, which has a substantial and long-term adverse effect upon their ability to carry out normal day-to-day activities’.

Part Two deals with issues of employment and the way trade organisations serve disabled members and applicants.

Part Three covers access to goods and services, facilities and premises and is divided in three sections:

3.1 provide that disabled people are not treated less favourably than others.

3.2 Service Providers must make reasonable alterations to how they deliver services to disabled people.

3.3 Service Providers have to make permanent physical adjustments to their premises

Part Four covers matters of Education. This section prohibits discrimination against a disabled person by an Education Establishment for a reason related to their disability. They must already make practical alterations in the way that the teaching is provided.

The DDA also made provision for the formation of the Disability Rights Commission (now integrated into the Commission for Equality and Human Rights) to oversee the implementation of the DDA and provide information and support to disabled people.

The **DDA 2005** extended the definition of disability to include cancer, HIV and other long term conditions and places more emphasis on the duty of the local authorities to support and promote disabled people in the following ways.


- Promote equality of opportunity for disabled people.
- Eliminate discrimination against disabled people.
- Eliminate harassment of disabled people that is

related to their disabilities.

- Promote positive attitudes towards disabled people.
- Encourage disabled people to take part in public life.
- Take steps to take account of a disabled person's disabilities

Southwark Disability Forum – a discussion and campaigns group which meets monthly to discuss disability issues affecting disabled people in Southwark. All disabled people are welcome.

COMMISSION for EQUALITY and HUMAN RIGHTS

 0845 604 6610

Fax 0845 604 6630


Textphone 0845 604 6620

www.equalityhumanrights.com

DISABILITY LAW SERVICE  020 7791 9801

Fax 020 7791 9802

SOUTHWARK DISABILITY FORUM


 020 7525 0514

Chapter 6


OTHER ORGANISATIONS PROVIDING INFORMATION & SUPPORT

This list represents only a small number of organisations providing information resources to disabled people. Many more will be listed in the telephone directory and on the internet.


Alzheimer's Society

 0845 300 0336


Arthritis Care

 0808 800 4050


Blind, Metropolitan Society for the (MSB)

 020 7403 6184

Blind, Royal National Institute for the (RNIB)

 0845 766 9999

Commission for Equality and Human Rights

 0845 604 6610

Deaf People, Royal National Institute for (RNID)

 0808 808 0123 Textphone 0808 808 9000


United Kingdom Disabled People's Council

 01332 295551 Textphone 01332 295981


Disability Law Service

 020 7791 9800 Textphone 020 7791 9801

Disabled Living Foundation (DLF) provides free, impartial advice about all types of disability equipment and mobility products for disabled people.

 0845 130 9177 www.dlf.org.uk

Epilepsy, National Society for

 0808 800 5050 Fax helpline 0808 800 5555


Independent Living Alternatives

 020 8906 9265


Independent Living, National Centre for

 020 7587 1663


Headway – The Brain Injury Association

 0808 800 2244


ME Association, The

 0845 123 2380


Motor Neurone Disease Association

 0845 762 6262


Multiple Sclerosis Resource Centre

 0120 650 5444


Muscular Dystrophy Campaign

 020 7803 4800


Parkinson's Disease Society of the UK

 020 7931 8080

Polio Fellowship, British


 0800 018 0586

RADAR (Royal Association of Disability &
Rehabilitation)

 020 7250 3222

Textphone 020 7250 4119

Scope (Cerebral Palsy)


 0808 800 3333

Sickle Cell Society


 020 8961 7795

 020 8961 4006


Spinal Injuries Association

 0800 980 0501

Stroke Association, The

 0845 303 3100

Terence Higgins Trust

 0845 122 1200

Advice and support for people with HIV and AIDS

Government Public Services for Disabled People

www.direct.gov.uk/en/disabledpeople

Southwark Carers, a local organisation supporting
unpaid carers of disabled people.

 020 7708 4497

Government Public Services for Carers

www.direct.gov.uk/en/caringforsomeone

Southwark Disablement Association (SDA)

Aylesbury Day Centre
2 Bradenham Close
(off Albany Road)
London
SE17 2QB

E-mail: sda@dircon.co.uk

Web site: www.sda.dircon.co.uk

The offices are open to visitors from 10am to 4pm
Monday to Friday

Community Care Support Services

Information, DDA Access, Benefits & Welfare Rights
Advice, Advocacy, Befriending & Deaf Access

Telephone 020 7701 1391
Minicom 020 7703 6901
Fax 020 7277 0481

SDA Domiciliary Care Services

Telephone 020 7277 4446
Fax 020 7277 4416

SDA Macmillan Care Services

Telephone 020 7277 4837
Fax 020 7277 4416

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