



Financial support for families

www.childrenscentres.org.uk



• Children's Centres • Early Years • EYDCP • Training • Family Information Service • Play Service •

About this guide

This guide has been produced by the Ealing Family Information Service (FIS) as a resource for parents. Every effort has been made to ensure the information is accurate at the time of publication.

The criteria and availability of funding through any scheme may change and new schemes may develop. Use the contact details provided against each funding scheme to get up-to-date information and find out how to apply.

You can call the Family Information Service to get help with finding suitable childcare in your area, including nurseries, childminders, children's centres, holiday playschemes etc. They can also provide up-to-date information on the different funding available to help with childcare costs call **020 8825 5588**.

Published May 2009

Family Information Service
Ealing Early Years Childcare and Play
25a Laurel Gardens
Hanwell W7 3JG
Tel: 020 8825 5588
children@ealing.gov.uk
www.childrenscentres.org.uk

What Jobcentre Plus can offer

Jobcentre Plus has services, support and funding to help people who are looking to start work or return to work.

Advisers are trained and experienced to help you. Together you can assess your circumstances and find out what support is on offer to help you prepare for work, train for work, start work or return to work.

Your local Jobcentre Plus can help you:

- Access a wide range of vacancies through its website and Jobpoints
- Get advice about training for work through the New Deal scheme
- Improve your job hunting skills, application and interview techniques
- Get a 'Better Off Calculation' to see whether you would be financially better off in work or on benefits according to your circumstances
- Fast track a claim for Working Tax Credit once you start work
- Get advice on benefit entitlements and how to apply
- Get information about debt management

www.jobcentreplus.gov.uk

This website is extremely comprehensive and user-friendly and provides easy access to information, benefits and other support available.

If you are a parent - in the customer section go to [Parents](#). This gives information about all the help on offer whatever your circumstances with a list of phone numbers to reach people who can help in the [Contact](#) section.

Jobcentre Plus in Ealing

Ealing Jobcentre Plus

Broadway House
86-92 Uxbridge Road
West Ealing
London W13 8RA
Tel: 020 8258 3000

Acton Jobcentre Plus

Armstrong Road
Acton
London W3 7JL
Tel: 020 8811 8200

Southall Jobcentre Plus

68 The Broadway
Southall
Middlesex UB1 1QD
Tel: 020 8258 3200

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3 Parents in work, returning to work or starting work

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Supportive Action for Families in Ealing (SAFE)

SAFE is a multi-agency team of health, social care and educational professionals working together to improve the lives of children and their families.

As a parent or carer you can contact a SAFE adviser in complete confidence for help with:

- Parenting skills
- Family life
- A child with whose behaviour is worrying you
- Your child's social or emotional health
- Supporting your child at school

A SAFE adviser will listen to your concerns and support you to help you find workable solutions.

Acton SAFE team: 020 8825 7819

Northolt SAFE team: 020 8842 0220

Southall SAFE team: 020 8825 9800



1. All parents

Child Benefit

Child Tax Credit

Free Entitlement for 3 and 4 year olds

Child Trust Fund

Child Benefit

Child benefit is a tax-free payment made to everyone with a child. It is not based on household income – everyone is entitled to it. It can be paid monthly or weekly. It is paid for every child or young person under 20 (in full time education or on an approved training scheme which started before they were 19).

Contact

HM Revenue and Customs Child Benefit Helpline

Tel: 0845 302 1444

www.hmrc.gov.uk/childbenefit

Child Tax Credit

This award is paid to families to help with the costs of bringing up children. It is based on household income and the number of children in the family. Income can be from receipt of benefits or from employment. To be eligible household income must be less than £58,175 per year and £66,350 if the child is under the age of one year.

The other two parts of the Tax Credit system are Working Tax Credit (WTC) and the Childcare Element of WTC. These are paid to parents who work but whose income falls beneath the eligible threshold (see page 18).

Contact

HM Revenue and Customs Tax Credit Helpline

Tel: 0845 300 3900

www.hmrc.gov.uk/taxcredits

The Tax Credit helpline has access to operators who can speak any language so if you need to talk to someone in another language – just ask.

Free childcare entitlement for 3 and 4 year olds

Every three and four-year-old child attending an eligible childcare provider in the London Borough of Ealing is entitled to a free early education place. The funding covers the fees for a two and a half hour session, five times a week for 38 weeks of the year. If you want your child to attend for longer - you will have to pay for this. Your child is eligible for this grant in the term after their third birthday.

This entitlement is due to increase to 15 hours a week in 2010 which can be taken more flexibly.

For further information and for a list of nurseries that participate in this scheme please contact:

Family Information Service

Tel: 020 8825 5588

children@ealing.gov.uk

www.childrenscentres.org.uk

Child Trust Fund

The Child Trust Fund (CTF) is a long-term tax-free savings and investment account for children born on or after 1 September 2002. The government will give every child a voucher worth at least £250 to start the fund. Your child will be eligible if:

- They were born on or after 1 September 2002
- They qualify for Child Benefit
- They are living in the UK
- They are not subject to any immigration restrictions

The government will send you a CTF voucher of £250 to start your child's account. If your child is part of a household getting Child Tax Credit, with a household income at or below £15,575 (tax year 2008-2009), your child will get an extra £250 paid directly into the CTF account. You'll also get an additional payment of £250 (£500 if you are on a low income) once your child reaches seven years of age.

Contact

HM Revenue and Customs

Tel: 0845 302 1470

www.hmrc.gov.uk/ctf



2. Parents expecting a baby

Sure Start Maternity Grant
Healthy Start
Health in Pregnancy Grant
Statutory Maternity Pay
Maternity Allowance
Statutory Paternity Pay /
Adoption Pay
Keeping in touch days

Sure Start Maternity Grant

If you are on a low income, the Sure Start Maternity Grant is a one-off payment to help towards costs of a new baby. The grant of £500 comes from the Social Fund and you don't have to repay it.

You can get a Sure Start Maternity Grant if you or your partner receives any of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Child Tax Credit at a higher rate than the family element (which is the most basic rate of Child Tax Credit awarded).
- Working Tax Credit where a disability or severe disability element is included in the award

You can claim the grant from 11 weeks before your baby is due and up to three months after the birth.

Payment will usually be made directly to a bank or building society account nominated by you. The Sure Start Maternity Grant will not affect your other benefits or tax credits.

For full terms and conditions and to make an application contact Jobcentre Plus (contact details on page 4) or go online www.jobcentreplus.gov.uk

Healthy Start

Healthy Start has replaced the milk tokens previously available through the Welfare Food Scheme. With Healthy Start you can get free vouchers every week, which you swap for milk, fresh fruit, vitamins, fresh vegetables and infant formula milk. You may be entitled if any of the following applies to you:

- You are in receipt of Income Support
- Income based Jobseekers Allowance
- Child Tax Credit at a higher rate than the family element (which is the most basic rate of Child Tax Credit awarded).
- Have children under four years old
- Or if you are pregnant

(If you are under 18 and pregnant - you qualify for Healthy Start vouchers whether or not you are on benefits).

Contact

Healthy Start

Tel: 0870 155 5455 (quote HS01)

www.healthystart.nhs.uk

Health in Pregnancy Grant

From April 2009, you may be able to get a one-off, tax-free payment of £190 if you are expecting a baby. The money is to help you stay well and healthy and to meet extra costs during the later stages of your pregnancy.

Parents expecting a baby

You can get the grant if **all** of the following apply:

- You are 25 weeks pregnant or more and;
- You have been given health advice from a midwife or doctor to help you and your unborn baby stay healthy during pregnancy;
- You are present, 'ordinarily resident' and have a 'right to reside' in the UK. (The status 'ordinarily resident' will depend on your circumstances but it usually means your main home is in the UK).

Payment will usually be made directly to a bank or building society account nominated by you. The grant will not affect your other benefits or tax credits. Everyone who is eligible will get the same amount - you will not be asked about your income.

Contact

HM Revenue and Customs

Tel: 0845 302 1470

www.hmrc.gov.uk

Statutory Maternity Pay

All mothers are entitled to 26 weeks of Ordinary Maternity Leave (OML) no matter how long you have worked for your current employer or the number of hours you work. You can also take Additional Maternity Leave (AML), unpaid for 26 weeks from the end of your OML.

If, by the 15th week before your baby is due, you have worked for your employer for at least 26 weeks and on average earn at least £95 a week (before tax) you are entitled to Statutory Maternity Pay (SMP). You can get SMP for up to 39 weeks, as long as you meet the conditions. If you are employed you can choose when you want your SMP to start, this will normally coincide with your Ordinary Maternity Leave. Unless your baby is born sooner, the earliest SMP can start is 11 weeks before the week your baby is due.

If you get SMP, your employer will pay you 90 per cent of your average weekly earnings for the first six weeks, then up to £123.06 for the remaining 33 weeks. You pay tax and National Insurance in the same way as on your regular wages.

To claim SMP you must tell your employer at least 28 days before you intend to stop work to have your baby. To check your maternity rights use the interactive website www.direct.gov.uk/en/Parents/Workingparents and talk to your Human Resources department to find out what their maternity policy is.

Maternity Allowance

If you are not eligible for SMP through your employer or you are self-employed you can claim Maternity Allowance (MA). MA is paid to you by HM Revenue and Customs rather than through your employer. MA is paid at varying rates depending on your income. Currently MA pays £123.06 per week for up to 39 weeks or 90 per cent of your average earnings if that is less. You may be able to get extra money for your husband, civil partner or someone else who looks after your children, if that person is on a very low income. You can ask your local Jobcentre Plus for a claim form which is called an MA1. You do not have to pay Income Tax or National Insurance on the amount you get.

For further information contact Jobcentre Plus (contact details on page 4) or go online: www.jobcentreplus.gov.uk

Statutory Paternity Pay

Fathers are entitled to paternity leave and Statutory Paternity Pay (SPP) so they can take paid leave to care for their baby or to support the mother after the baby is born. To claim, you must have worked for your current employer for at least 26 weeks by the 15th week before the baby is due and be earning an average of at least £90 a week. You can take either one week or two consecutive weeks' paternity leave and during this time could be entitled to SPP. The amount of SPP is £123.06 or 90 per cent of your average weekly earnings if this is less.

For further information contact Jobcentre Plus (contact details on page 4) or go online: www.jobcentreplus.gov.uk

Keeping in touch days

You are entitled to do up to ten days work during your maternity leave without losing Statutory Maternity Pay or Maternity Allowance (if you are getting this instead) or bringing your leave to an end. These 'keeping in touch days' may only be worked if both you and your employer agree.

Although particularly useful for things such as training or team events, they may be used for any form of work and should make it easier to return to work after your leave. You will need to agree with your employer what work is to be done on keeping in touch days and how much pay you will receive.

For further information speak to your Human Resources department.



3. Parents in work, returning to work or starting work

- Working Tax Credit
- Childcare vouchers
- Job Grant
- Social Fund
- Job Seekers Allowance
- Income Support
- Health Costs
- Housing and Council Tax Benefit

Working Tax Credit

This is financial support for people on a low income. It includes a 'childcare element' to help with the cost of registered childcare. To qualify for Working Tax Credit:

- You should be over the age of 16 and working 16 hours or more a week (if you have a child)
- You should be over the age of 25 and be working 30 hours or more a week (if you don't have a child)

To qualify for the childcare element:

- You should work 16 hours or more a week
- If you are in a couple, both you and your partner must work 16 hours or more a week
- You will also be eligible if one of you works 16 or more hours a week and the other does not work, but is an in-patient in hospital, in prison or incapacitated in a way that prevents them being able to look after a child

Working Tax Credit and the childcare element are both calculated based on income. The most you can receive is up to 80 per cent of childcare costs up to a maximum level of:

£140 (80 per cent of £175) per week for 1 child

£240 (80 per cent of £300) per week for 2 or more children

You cannot claim the childcare element of Working Tax Credit if you are claiming the Childcare Grant, NHS Childcare Allowance or using Childcare Vouchers from your employer.

Contact

HM Revenue and Customs Tax Credit Helpline

Tel: 0845 300 3900

www.hmrc.gov.uk/taxcredits

Childcare vouchers from your employer

If your employer offers childcare vouchers this usually means you have the option of 'salary sacrifice' whereby you agree with your employer that your salary is reduced by a certain amount and that amount is put towards your childcare costs instead in the form of childcare vouchers.

The first £55 per week (£243 per month) provided through childcare vouchers is exempt from tax and National Insurance contributions so you could save up to £1,195 per year.

If your partner's employer also offers vouchers, these too can be used bringing the total possible saving per year to £2,390.

Your employer will either use a childcare voucher company to administer the scheme or administer it themselves. Talk to your Human Resources department to find out more.

(Although 'salary sacrifice' is the most common system for employers to be able to offer childcare vouchers – employers are allowed to offer the vouchers as a 'perk' of the job in addition to your full salary).

You cannot use the childcare voucher option and be in receipt of the childcare element of Working Tax Credit. Therefore if you are eligible for both schemes you will need to decide which is financially more beneficial for you.

HM Revenue and Customs have put together a 'childcare indicator' which is an online calculator to help you work out the difference:

www.hmrc.gov.uk/calcs/ccin.htm

Daycare Trust has also produced guidance:

www.payingforchildcare.org.uk/schemes.aspx

Job Grant

Job Grant is a one-off tax-free payment when you or your partner start work and stop receiving benefits.

You can claim Job Grant if you take up full-time work (at least 16 hours a week) and you expect the work to last for at least five weeks. You must also have been claiming one of the following benefits for at least 26 weeks before starting your new job:

- Jobseeker's Allowance
- Income Support
- Employment and Support Allowance
- Incapacity Benefit
- Severe Disablement Allowance
- Jobcentre Plus/New Deal Allowance

You may also get Job Grant if your partner starts working at least 24 hours a week, and as a result - your benefit stops. You can get:

- £100 for single people, couples and civil partnerships without children.
- £250 for lone parents, couples and civil partnerships with children.

Job Grant is tax-free and does not affect other benefits or tax credits you may be entitled to once you start work.

You may also get help with your housing costs and council tax for the first four weeks of your employment.

For further information contact Jobcentre Plus (contact details on page 4) or go online: www.jobcentreplus.gov.uk

Social Fund Payments

The Social Fund can help with exceptional expenses, which you would find hard to pay for out of your regular income. There are different types of payments such as a Community Care Grant, a Budgeting Loan or a Crisis Loan - to help with things like household items, travel costs or in an emergency. Apart from Crisis Loans, payments are linked to means tested qualifying benefits.

- For Community Care Grants you must be receiving Income Support or income based Jobseeker's Allowance, these grants do not have to be repaid.
- For Budgeting Loans you must have been getting these benefits for at least 26 weeks.
- For Crisis Loans you do not have to be receiving benefits.

Budgeting Loans and Crisis Loans have to be repaid, but they are interest free.

For further information contact Jobcentre Plus (contact details on page 4) or go online: www.jobcentreplus.gov.uk

Job Seekers Allowance (JSA)

If you work less than 16 hours a week or are unemployed you may be entitled to claim JSA while you are looking for a job. You will need to sign a Jobseeker's Agreement at your local Jobcentre Plus describing what steps you will take to find work. You will also have to sign on at the Jobcentre Plus every two weeks.

JSA may be based on National Insurance contributions you have paid (contribution-based) or be means-tested (income-based), which is calculated in a similar way to Income Support and offers the same additional help.

For further information contact Jobcentre Plus (contact details on page 4) or go online: www.jobcentreplus.gov.uk

Income Support

Income Support is a benefit you may be able to claim if you are on a low income. It is means tested and the amount you get depends on your personal circumstances. You may be entitled to Income Support if you are a lone parent, sick or disabled or caring for someone who is sick or disabled.

For further information contact Jobcentre Plus (contact details on page 4) or go online: www.jobcentreplus.gov.uk

Health Costs

Most National Health Service (NHS) treatment is free but there can be charges for some things. If you claim Income Support or Jobseeker's Allowance you may get help with:

- NHS prescription charges
- NHS dental treatment
- Sight tests
- Vouchers towards or the cost of glasses or contact lenses
- Travel costs to and from NHS treatment

Contact

NHS Help with Health Costs Division
Tel: 0845 850 1166

Housing Benefit and Council Tax Benefit

These are means-tested benefits paid by your local council to help you pay your rent or council tax. The amount you get will depend on your household income, the number of people in your household and their circumstances, and how much rent and council tax you pay.

Even if you are in full-time employment, or are an owner-occupier, you may still get help.

Contact

Ealing Benefits Service

Tel: 020 8825 7000

benefits@ealing.gov.uk

Careers advice

Working with children

If you've ever thought about working with children and young people but didn't know where to start – Ealing's Family Information Service can help.

Our **Recruitment Officer** can advise you on:

- Skills and qualifications needed
- Training available in your area
- Getting help with childcare costs whilst you train
- Working for a children's centre, nursery or play-group
- Becoming a registered childminder
- Teaching in early years
- Becoming a play worker

There are many career paths you could follow, with different levels of skills and training. The Family Information Service can help you decide what's right for you.

020 8825 5588

children@ealing.gov.uk

www.childrenscentres.org.uk/jobs



4. Parents in education and training

Care to Learn
Education Maintenance Allowance
Sixth Form College Childcare Scheme
Learner Support Fund
Childcare Support Fund
EGAS Funding
Adult Learning Grant
Childcare Grant
Parents' Learning Allowance
Access to Learning Fund
NHS Childcare Allowance
Career Development Loan
New Deal for Lone Parents and New Deal for Partners

Care to Learn

For young parents under the age of 20, you can choose to take a course or learning programme that lasts a few days, or one which lasts a few years, part-time or full-time and get up to £170 per week to cover childcare and transport costs.

All you need to do is choose learning that receives some public funding.

Contact

Learner Support Helpline

Tel: 0800 121 8989

www.direct.gov.uk

Education Maintenance Allowance (EMA)

The EMA pays up to £30 a week directly into a young person's bank account if they stay in education at school or college after GCSEs. The weekly amount you get is based on household income. To qualify you must:

- Be 16, 17 or 18 years old
- Be enrolled on a course which is either a full-time further education course at a college or school or an LSC-funded Diploma, or a course that leads to an apprenticeship
- Have a household income below £30,810 (for tax year 2007/2008)

For an LSC-funded Entry to Employment course you will get the maximum £30 weekly EMA payment, regardless of your household income.

If you have a part-time job – any money you earn isn't included in your overall household income. And EMA does not affect any other household benefits your parents or carers may be claiming.

If you are a parent, you could get EMA at the same time as Care to Learn, meaning you could get extra help with childcare costs.

Contact

Learner Support Helpline

Tel: 0800 121 8989

www.direct.gov.uk

Sixth Form College Childcare Scheme

This is help towards childcare costs and travel for parents aged 20 or over, studying at a school sixth form or college. Depending on your household income, you could get help worth up to £175 per child per week (for the academic year 2008/2009). To qualify you must:

- Be the main carer for a child under 15 years (16 if they are disabled)
- Not be in receipt of support from other sources for the costs of childcare and travel
- Have a household income below £50,502 (as at academic year 2008/2009)
- Be attending a Learning and Skills Council funded course

Contact

Learner Support Helpline

Tel: 0800 121 8989

www.direct.gov.uk

Learner Support Funds

Learner Support Funds are available in colleges and school sixth forms to help with a variety of costs including childcare costs. The maximum award for full-time students is £5,125 per child. Applications should be made through the Student Welfare Officer at your college.

Childcare Support Fund

This is for parents on low incomes to help with the costs of their childcare while studying. The college may provide a limited number of free or subsidised childcare places at a college nursery or may offer funding for an external childcare provider. Applications should be made through the Student Welfare Officer at your college.

Educational Grants Advisory Service (EGAS)

EGAS can help students find sources of funding from charities and trusts. This service is managed by the charity Family Action.

Contact

Family Action / EGAS Student Help Line

Tel: 020 7254 6251

Adult Learning Grant

This is a means tested allowance of £30 per week which is designed to help people over the age of 19 who are studying on a full-time further education course that leads to a first full Level 2 or 3 qualification. People receiving out of work benefits will not be eligible for the grant. The grant can be paid for up to two years but can be extended to a maximum of three years.

Contact

Learn Direct Advice Line

Tel: 0800 100 900

www.learndirect-advice.co.uk

Childcare Grant

If you are studying full time and have dependent children up to the age of 14 (or 16 if they have special needs) you can apply for help with childcare costs as long as you are using Ofsted registered childcare provision. The grant is income based and pays up to 85 per cent of childcare costs up to £175 per week for one child and up to £300 for two or more children a year calculated as follows:

- 85 per cent of £175 = £148.75 per week (£7,735 per year) for one child
- 85 per cent of £300 = £255 per week (£13,260 per year) for two or more children

Contact

Student Finance England

Tel: 0845 300 5090

www.direct.gov.uk/studentfinance

Parents' Learning Allowance

If you are a full-time student, you may be eligible to apply for the Parents' Learning Allowance in addition to the Childcare Grant. The maximum payable will be £1,508. It is usually paid in three installments alongside your Student Loan and you will not have to repay it. The Childcare Grant and the Parents' Learning Allowance do not affect benefit entitlements. However you cannot apply for the Childcare Element of Working Tax Credit if you are receiving this grant.

Contact

Student Finance England

Tel: 0845 300 5090

www.direct.gov.uk/studentfinance

Access to Learning Fund

This funding is available through your university or college to enable you to stay on a course if the Childcare Grant does not cover all the costs of your childcare. You can be studying full time or part time and will be assessed according to your individual need. Your college will assess your application and decide on the level of funding to give you. Payments are usually given as grants and do not have to be repaid.

Contact

Student Finance England

Tel: 0845 300 5090

www.direct.gov.uk/studentfinance

NHS Childcare Allowance

If you are studying to be a health care professional you can apply for help towards your childcare costs through the NHS Childcare Allowance. The allowance is means-tested and offers up to 85 per cent of registered childcare costs. The maximum allowance is £123.25 per week if you have a child under 15 (17 if the child has a disability or a special need), and £182.75 per week if you have two or more children. The allowance is usually paid in monthly installments for 52 weeks of the year. You cannot apply for the childcare element of Working Tax Credit if you are receiving this allowance.

Contact

NHS Students Helpline

Tel: 0845 358 6655

www.nhsbsa.nhs.uk/students

www.nhs.gov.uk

Career Development Loans (CDL)

Career Development Loans can be used to fund vocational courses that last up to two years, plus up to one year's practical experience and can be used to pay for childcare. You have to be over 18 to apply for a loan. The Department for Children, Schools and Families (DCSF) pays the interest on the loan while you are studying and for up to one month afterwards. You then need to repay the loan to the bank over an agreed time period at a fixed rate of interest.

Contact

Career Development Loan Information Line

Tel: 0800 585 505

www.direct.gov.uk/cdl

New Deal for Lone Parents and New Deal for Partners

Through Jobcentre Plus parents can undertake free training for up to a year on New Deal schemes and can get help with their childcare costs especially the New Deal for Lone Parents (NDLP) and New Deal for Partners (NDP).

Contact

New Deal Helpline

Tel: 0845 606 2626

For further information contact Jobcentre Plus (contact details on page 4) or go online: www.jobcentreplus.gov.uk



5. Families living with a disability or special need

Disability Living Allowance (DLA)

Direct Payments

Family Fund

Ealing Early Years Childcare Play

Children in Need Fund

Disabled element of Child Tax Credit

Employment and Support Allowance

Disability Living Allowance (DLA)

This is the main financial support available to help towards the additional costs of living with a disability. The two components of this allowance are:

- A care component - if you need help looking after yourself or supervision to keep you safe (payment rate ranges from £18.65 to £70.35)
- A mobility component - if you can't walk or need help getting around (payment rate ranges from £18.65 to £49.10)

Some people may be entitled to both components. Payment rates are decided based on how your disability affects you.

You can use the care component for childcare costs.

If you start to get Disability Living Allowance it might increase the amount of other benefits or credits you're entitled to, such as Income Support, Pension Credit, Housing Benefit, Council Tax Benefit, Working Tax Credit and Child Tax Credit. (Disability Living Allowance is normally ignored as income for working out these income-related benefits and credits).

Contact

Benefit Enquiry Line
Tel: 0800 882 200

For further information contact Jobcentre Plus (contact details on page 4) or go online: www.jobcentreplus.gov.uk

Direct Payments

If you have parental responsibility for a child with a disability you may be able to receive money to pay for services and equipment personally, instead of having them arranged by your local authority.

Direct payments are made by councils to people receiving social care services instead of providing the service directly. This gives you greater control and choice over your life allowing you to make your own decisions about how the care is delivered (although the money must be used to pay for equipment and services the council has assessed that you need).

Direct payments can be very useful in allowing you to shape your own childcare package, including support and services that are not routinely provided by community care services.

You may be eligible if you:

- Have a physical disability and you are aged over 16 years
- Are aged over 65
- Have a mental health need
- Have a learning disability
- Are living with HIV/AIDS
- Have parental responsibility for a child with a disability
- Are a carer

Contact

Ealing Direct
44 South Ealing Road
Ealing W5 4QA
Tel: 020 8840 2356
www.ealing.gov.uk

Family Fund

This is a charity run grant scheme for low income families with severely disabled children to enable choice and to ease every day life.

If you live in England, you can apply if you answer 'yes' to **all** of the following:

- You are the parent or carer of a severely disabled child aged 17 or under
- Your household income before tax is less than £23,000 per year or your income is entirely from benefits
- You have less than £18,000 in savings
- You have permanent residency in the UK and have lived in the UK for at least six months

Family Fund cannot help children and young people in local authority care, including those living with relatives or foster carers.

Examples of what the money can be used for:

- Specialist toys
- Family holidays so that everyone can enjoy time together
- Driving lessons to get children out and about
- A computer
- Washing machines, dryers, fridge-freezers etc.

Contact

Family Fund
Unit 4, Alpha Court
Monks Cross Drive
York YO32 9WN
Tel: 0845 130 4542
www.familyfund.org.uk

Ealing Early Years Childcare and Play Children in Need Fund

Ealing Council have a limited amount of funding to assist part-time childcare places for children with disabilities or special needs. Your health visitor or your child's therapist can apply to the 'Children in Need Panel' for this funding. Certain criteria must be met and applications are judged on a case by case basis with the needs of the child and parent taken into consideration.

In the first instance you are encouraged to talk to your health visitor or your child's therapist. For further enquiries please contact the Children in Need Administration Team on 020 8825 9466.



Disabled child element of Child Tax Credit

Child Tax Credit (CTC) is income-based and paid at a higher rate for children with disabilities (income can be from work or benefits). The disabled child element is paid in addition to Disability Living Allowance.

Child Tax Credit elements	Maximum amount for 2008-09
Family element - the basic element for families responsible for one or more children	£545
Family element paid to families with one or more children under the age of one. Only one payment regardless of how many children under one	£545
Child element - one for each child or young person you are responsible for	£2,235
Disability element - one for each child you are responsible for if you are receiving Disability Living Allowance for the child, or the child is registered blind or has been taken off the blind register in the 28 weeks before the date of claim	£2,670
Severe disability element - one for each child you are responsible for if you receive the Highest Rate Care Component of Disability Living Allowance for the child	£1,075

Child Tax Credit is covered in this guide on page 8.

Disabled elements of Working Tax Credit

Working Tax Credit is based on household income. As a parent you need to be working 16 hours or more a week to claim. The calculation is based on several life factors and you could be entitled to a higher amount if you have a disability.

Working Tax Credit elements	Maximum amount for 2009-10
Basic element - paid to any working person who is eligible	£1,890
Disability element - for working people who are disabled	£2,530
Severe disability element – for each person who receives the Highest Rate Care Component of Disability Living Allowance or the Higher Rate of Attendance Allowance	£1,075

Working Tax Credit is covered in this guide on page 18.

Contact

HM Revenue and Customs Tax Credit Helpline

Tel: 0845 300 3900

www.hmrc.gov.uk

Check your eligibility at:

www.taxcredits.inlandrevenue.gov.uk

Employment and Support Allowance

Employment and Support Allowance (ESA) was introduced in October 2008 and replaces Incapacity Benefit and Income Support, paid because of an illness or disability (for new customers only).

Support has been designed to help you achieve your full potential and help you to gain independence from benefits. You may be able to get Employment and Support Allowance if you have an illness or disability that affects your ability to work, and you:

- Are over 16 and under state pension age, and
- are unemployed, or
- self employed, or
- work for an employer but you cannot get Statutory Sick Pay, or
- have been getting Statutory Sick Pay but it has now stopped.

Contact

Employment and Support Allowance Helpline
Tel: 0800 055 6688

For further information contact Jobcentre Plus (contact details on page 4) or go online: www.jobcentreplus.gov.uk



6. Useful contacts A-Z

Adult Learning

Leisure and information technology courses, family learning and community learning throughout the borough.

Tel: 020 8825 5577

www.ealing.gov.uk

Citizens Advice Bureau

Free debt management advice and guidance.

140 Ladbroke Grove

London W10 5ND

Tel: 0870 122 2313

www.citizensadvice.org.uk

Contact a Family

Advice and support for families with disabled children.

Ealing 020 8810 5151

Southall 020 8571 6381

National Helpline 0808 808 3555

www.cafamily.org.uk

Daycare Trust

This is the national childcare charity, campaigning for quality, accessible, affordable childcare for all. Run a childcare search through their site or find out about all the childcare funding schemes available including Tax Credits.

Tel: 020 7840 3350

www.daycaretrust.org.uk

www.payingforchildcare.org.uk

Debt advice

You can get free independent debt and money-management advice from:

Payplan 0800 716 239

National Debtline 0808 808 4000

Consumer Credit Counselling Service 0800 138 1111

Directgov

The official government website with easy access to the public services you use and the information you need. Information on every funding scheme mentioned in this guide can be found on Directgov in simple clear language.

www.direct.gov.uk

Disability Alliance

Advice on benefits for disabled people, their families and carers.

Tel: 020 7247 8776

www.disabilityalliance.org

Ealing Council

Council offices with trained operators to help direct your enquiry successfully.

Perceval House

14-16 Uxbridge Road

Ealing W5 2HL

Tel: 020 8825 5000

www.ealing.gov.uk

Ealing Help

Information on services available to parents and carers of children with a disability within the borough including health, education, housing etc.

www.ealinghelp.org.uk

Ealing Service for Children with Additional Needs (ESCAN)

An integrated service for children and young people with disabilities bringing together Ealing Primary Care Trust and Ealing Council.

Carmelita House
21-22 The Mall
Ealing W5 2PJ
Tel: 020 8825 8700
www.carmelitahouse.nhs.net

Family Action

This is a charity organisation providing services to disadvantaged and socially isolated families. They provide practical, emotional and financial support for complex issues including domestic abuse, mental health problems, learning disabilities and severe financial hardship.

Tel: 020 7254 6251
www.family-action.org.uk

Family Information Service

Ofsted registered childcare in the London Borough of Ealing, information on help with childcare costs, access to services and support for children, young people and families.

Ealing Early Years Childcare and Play
25a Laurel Gardens
Hanwell W7 3JG
Tel: 020 8825 5588
children@ealing.gov.uk
www.childrenscentres.org.uk

Financial Services Authority

Search for 'Choose a calculator' for easy to use super fast online calculators that will help you plan for your future, find out about tax credit entitlement and more.

www.fsa.gov.uk

HM Revenue and Customs (HMRC)

For information and advice about tax credits, self employment and tax issues.

Tel: 0845 300 3900

www.hmrc.gov.uk

Law For All

Provides high quality and cost effective social welfare law services for issues such as debt to people on low incomes.

Tel: 020 8600 3100

www.lawforall.org.uk

Nextstep

If you need advice on learning new skills or changing your career, you can get face-to-face support from a Nextstep adviser or speak to the Careers Advice Service.

Tel: 0800 0641 481 or 0800 100 900

www.careersadvice.direct.gov.uk

Parentline Plus

This is a national charity that works for, and with, parents providing information, advice and support for a wide range of family and parenting issues. They have also produced a free 'recession pack' that gives ideas for activities and money saving tips.

Tel: 0808 800 2222

www.parentlineplus.org.uk

Personal Best

If you have been out of work for a while, the Personal Best programme provides training and a qualification to prepare you for work. It also links to volunteering and opportunities associated with the London 2012 Games.

Email: personalbest@lda.gov.uk

www.london2012.com

Relay London Jobs

The London Development Agency's job brokerage network can help you look for and apply for a new job.

www.lda.gov.uk

Student Finance England

Tel: 0845 300 5090

www.direct.gov.uk/studentfinance

The Redundancy Payments Helpline

Provides detailed advice and information on all aspects of redundancy entitlement.

Tel: 0845 145 0004

UK Debt and Insolvency Helpline

An online resource with direct access to advice from professionals on all debt and insolvency issues.

Tel: 0800 074 6918

www.insolvencyhelpline.co.uk

Working Families

Helps children, working parents and carers and their employers find a better balance between responsibilities at home and work.

Tel: 0800 013 0313

www.workingfamilies.org.uk

More useful publications

From the Family Information Service



Free childcare entitlement for 3 and 4 year olds
 A5 leaflet
 A guide to the entitlement for free part-time childcare places.



Get extra money through Tax Credits
 A3 poster and A5 leaflet
 Information about the two types of tax credits and the support available for childcare costs.



Money for Parents
 A3 poster
 An at-a-glance overview of the main sources of financial support for parents.

To order any of these publications contact the FIS:
020 8825 5588
 children@ealing.gov.uk

Get extra money through Tax Credits

Including help with childcare costs

Based on your household income, you may be eligible for financial help.

Phone the Tax Credit help line on **0845 300 3900** between 8am to 8pm Monday to Friday.

They can give you an estimate of how much money you would get if you applied and can talk to you in any language you ask for.

Or go online at www.taxcredits.inlandrevenue.gov.uk to complete a quick form that gives you an idea of how much money you would be eligible for.

