

Benefits series

Benefits in Supported Living

Benefits in Residential College or Residential Care.

April 2024

Benefits for people in supported living

Most people who have Down's syndrome in supported living will receive either Universal Credit (UC) or Employment and Support Allowance (ESA) and either Disability Living Allowance (DLA) or Personal Independence Payment (PIP), just like they would if they were living with family.

They may also get some extra money, called the Severe Disability Premium, with their income related ESA (or Income Support). It is worth checking your award to see if this premium has been added as some people do not know about claiming this addition.

If you are in receipt of Universal Credit, there is no extra premium that can be added, unless you were previously entitled to the severe disability premium in another benefit such as ESA in which case you may get a transitional amount.

If someone is still claiming carers allowance for you and still satisfies the eligibility conditions, ring and ask for advice to see if they are better off giving up their carers allowance or not.

You get the Severe Disability Premium (on ESA) if:

- You satisfy the means-test
- You get the middle or higher rate of DLA care component, or either rate of the PIP daily living component
- No one gets Carer's Allowance for you
- You count as "living alone"

Even if other people live with you, you may count as living alone. For example, anyone who also gets the middle or higher rates of DLA or PIP care component above does not count. Other people who do not count include joint occupiers (ie, people who are also liable to pay rent separately and aren't your close relatives), resident landlords, and live-in carers (if you pay a voluntary or charitable organization for the services of the carer).

The premium is substantial and like the amount for carers allowance, so it is worth looking in to.

If you do not receive the SDP, you may be asked to make a claim for housing costs through Universal credit. However if you are living in accommodation classed as supported living, you are still able to make a claim for Housing benefit.

If you are in receipt of income related ESA and planning on moving from your family home into your own home, please give the benefits adviser a call to make sure which benefit is best for your situation. DWP may ask you to claim Universal credit.

You may be better off moving into your new home first and then contacting ESA to let them know that you are now classed as living alone and therefore entitled to the severe disability premium within your ESA claim.

When DWP move you to UC (managed migration) from ESA you will receive a transitional payment to make sure that you are not financially penalized by moving to UC.

You can find out about supported living on our website.

Benefits for people living in residential college or residential care

There are several types of residential or nursing care homes, or residential colleges, which people with a learning disability can live in. The rules about getting benefits in this kind of accommodation are very complicated.

However, most people will receive

Personal Independence Payment (PIP) – mobility component

Employment and Support Allowance (ESA) or Universal Credit

Some benefits are affected by living in a residential home or a residential care home.

DLA mobility component PIP mobility component	Kept in full
DLA care Component PIP care component	Paid for the first 28 days in the college/home, then stopped. It can be paid at a daily rate for any day spent at home. The day someone leaves the college/home, and the day they return, both count as days at home.
Universal Credit OR Employment and Support Allowance OR Incapacity Benefit OR Severe Disablement Allowance/ Income Support	Most likely counted in full in a local authority financial assessment for contributions towards residential fees. Contribution-based ESA, Incapacity Benefit and Severe Disablement Allowance may be treated differently from income-related ESA, Universal credit and Income Support. Once your benefits have been taken into account to work out the amount you have to pay towards residential fees, the amount of money that you receive can be reduced to the personal expenses allowance which varies slightly between England Scotland and Wales. However, some local authorities allow people to keep more of their benefit.

If you are considering this kind of accommodation, contact your local Social Services department. You will be assessed by Social Services as a first step to getting any help with funding residential college or a care home. If it is a residential college, the local education authority will also be involved.

Carer's Allowance while the person you care for is away

You will not get Carer's Allowance while the person you care for is away at residential college or living in a residential home.

However, you are eligible for Carer's Allowance for any week where they are at home, and you care for them for 35 hours a week or more. Carer's Allowance is a weekly benefit with the week running from Sunday to Saturday. Time spent preparing for the visit and cleaning up afterwards counts towards the 35 hours. This means that if the person who you care for comes to stay for a weekend, you may qualify for Carer's Allowance for the 2 weeks on either side of the weekend visit.

Beware of overpayments of Carer's Allowance

People on Income Support or income-related Employment and Support Allowance living in residential homes, colleges or supported accommodation may get some extra benefit called the severe disability premium. It is paid to people getting Disability Living Allowance who count as "living alone".

However, if there is an ongoing claim for Carer's Allowance by a parent or carer, and the person with Down's syndrome comes home, and Carer's Allowance is claimed while they are visiting, there will be an overpayment of severe disability premium.

To avoid this, end the ongoing claim for Carer's Allowance, and make backdated claims for Carer's Allowance, just for the period the person is at home. Although this seems to be claiming Carer's Allowance and severe disability premium at the same time, because of how the rules work, there is no over payment if you make a backdated claim for Carer's Allowance.

Contact us

Down's Syndrome Association

Langdon Down Centre
2a Langdon Park
Teddington
Middlesex
TW11 9PS

t. 0333 1212 300

e. info@downs-syndrome.org.uk

w. www.downs-syndrome.org.uk

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