

in contact

The Contact a Family newsletter

Northern Ireland

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Local office

Contact a Family N.I.
Bridge Community Centre
50 Railway Street
Lisburn
BT28 1XP

Tel: 028 9262 7552
nireland.office@cafamily.org.uk
www.cafamily.org.uk/nireland



Gary with one of his therapists

Welcome Home Gary!

Find out how Gary got on with his travels to America for specialist treatment

The family of Gary Keatings would like to thank everyone who made it possible for Gary to travel to America in September 2008 for treatment. Gary suffers from cerebral palsy, epilepsy and complex medical needs.

The family spent a month in America where Gary received intense treatment over this period.

During their stay they ordered a special bicycle for Gary which was delivered to their home in Belfast. Gary's parents had never envisaged that Gary would ever be able to own a bicycle let alone be able to sit on it.

Once again the family are eternally gratefully to all those who made this once in a lifetime opportunity possible for Gary.



Gary and his sister Rachel testing out the new bike!

Home Responsibilities Protection

How you can protect your State Pension entitlement

Home Responsibilities Protection (HRP) is a scheme, not a benefit, to help you protect your entitlement to State Pension if you're not paying National Insurance contributions because you don't work, or your earnings are low because you're caring for a child, or a sick or disabled person.

Who is eligible

Qualifying automatically for Home Responsibilities Protection

You should get Home Responsibilities Protection automatically if you're getting either:

- Child Benefit in your name for a child under the age of 16 and you have given the Child Benefit Office your National Insurance number, or
- Income Support and you don't need to register for work because you're caring for someone who's sick or disabled.

Applying for Home Responsibilities Protection

You should apply for Home Responsibilities Protection if you are either:

- regularly spending at least 35 hours a week looking after someone getting Attendance Allowance, Disability Living Allowance at the middle or highest rate for personal care, or Constant Attendance Allowance, or
- a registered foster carer throughout a full tax year and are not getting Child Benefit and are not in paid work, or
- do not earn enough in a tax year for it to count towards the basic State Pension.

Who isn't eligible

Carer's Allowance

If you get Carer's Allowance you'll automatically get National Insurance credits and will not usually need Home Responsibilities Protection.

Married women or widows

If you're a married woman or a widow, you can't get Home Responsibilities Protection for any complete tax year if you have chosen either to pay reduced rate Class 1 National Insurance contributions as an employee (commonly known as the small stamp) not to pay Class 2 National Insurance contributions when self-employed.

How it works

When working out your basic State Pension, the number of years you get Home Responsibilities Protection is taken away from the number of qualifying years needed to calculate your pension. But for a full basic State Pension, Home Responsibilities Protection can't reduce the number of qualifying years below 20. You also build up your additional State Pension if you qualify for Home Responsibilities Protection because you either:

1. Get Child Benefit for a child under the age of six, or
2. Are looking after a sick or disabled person (including a child over the age of six).

How to claim

To claim Home Responsibilities Protection, you need to contact your local Jobcentre Plus office to get leaflet: 'How to protect your State Pension if you are looking after someone at home', and claim form CF411.

Listening Books

Visually and print impaired children and young people can now benefit from the expanded content of Listening Books, a unique audiobook charity.

The Listening Books Sound Learning service now includes over 650 titles – both classics and contemporary fiction.

It's really simple to use too. Users simply log onto the Listening Books website then choose which audiobook they want to listen to

and press play. Their full range includes leisure and learning from Key Stage 2 to A-Level.

Listening Books is currently offering a limited no obligation free trial.

Find out more by visiting www.listening-books.org.uk

Carers given immediate protection against discrimination and harassment at work

Working parents who care for a disabled child now protected against discrimination

Contact a Family has welcomed last week's ruling by the Employment Tribunal protecting parents who combine work with caring for a disabled child against harassment and discrimination in the workplace.

The ruling means that parent carers have the right to claim against employers who treat them unfairly "by association with disability". Working parents of disabled children are now protected in law against discrimination such as a refusal to offer flexible working.

The decision follows a parent carer's legal victory in the European Court of Justice. Sharon Coleman claimed that she was discriminated against and harassed because she had

a disabled son. Sharon Coleman claimed that her former employer, London law firm Attridge Law, accused her of being "lazy" when she needed to take time off to care for her child and threatened her with disciplinary action.

In July of this year, the European Court of Justice found that Coleman's case amounted to discrimination by association. Last week's tribunal ruling has clarified the law in England and Wales and paves the way for parents of disabled children to make immediate claims against their employers if they are treated unfairly.

Srabani Sen, Chief Executive of

Contact a Family, said: "This is amazing news for working parents who care for a disabled child. Many parents of disabled children talk about the difficulties they face juggling work and caring. Some talk of worry and fear around approaching their employer for flexible working arrangements.

"Now employers have a responsibility to treat everyone equally and cannot refuse to employ someone because they are a carer. Protection in law from harassment and discrimination, like that alleged in this case is key in ensuring parents like Sharon are not excluded from the world of work, and are able to lead ordinary lives."

Tax Credit Overpayment Recovery through PAYE

HMRC has started a trial recovery of tax credit overpayments via PAYE. This will only be for claimants who agree to this recovery method as an alternative to repaying the overpayment by direct payment. HMRC is including the tax credit overpayment in the PAYE tax code in a similar way to which, for

example, tax due on a company car might be included. The initial trial should cover 5,000 customers who are in stable employment and whose overpayment debt is up to £1,000. Once the system is established, recovery should start from the 6 April following the date the claimant decides to use this recovery method and should continue for the 12 months of the tax year. If the option is made more widely available, this could mean that for some claimants using this method, deductions will start from the first payday following 5 April 2009.

Anyone agreeing to pay back overpaid tax credits in this way

will need to check their PAYE codings very carefully. There is some information here about how codings work <http://www.hmrc.gov.uk/incometax/understand-p2.htm> If feedback is positive the scheme will be made more generally available. Inclusion in the trial is initially at HMRC invitation. The above change has no impact on overpayments which relate to an award which is still in payment; in such cases the overpayment will be collected from the ongoing award.

To query tax credit overpayments or for advice on how they can be challenged do contact the helpline 0808 808 3555

Help with mortgage interest via the benefits system – new rules

If you claim income support, income based job seekers allowance, pension credit (guarantee credit) or income-related Employment and Support Allowance, it is possible to get help towards your mortgage interest payments.

Unless you are aged 60 or above, there is normally a 'waiting period' before a claimant receives any help with their mortgage. At the moment the length of the waiting period depends on your personal circumstances and when your mortgage was taken out. Most claimants have to wait 39 weeks before they get help with their mortgage interest but some people including many carers, can get help with half of their mortgage interest after eight weeks and all of their eligible interest after 26 weeks.

However the government have announced that from January 2009, new working age claimants will be able to get all of their eligible interest taken into account after 13 weeks.

In addition, the government plans to increase that maximum amount of loan that they will meet. Currently there is a ceiling of the first £100,000 of any loan – from January 2009 this will be increased

to £165,000 for new claims by working age people.

As yet there has been no detailed guidance on these rules. However at the time of writing it appears that these new more generous rules apply only to new claims made from January onwards. Because of this anyone with a large mortgage should seek further advice about whether they would be better off delaying a claim for one of the above mentioned benefits until January.

The government has described these new more generous rules as 'temporary measures', without saying how long they are likely to remain in place.

Alongside these changes, the government has also announced that from January, new Jobseeker's Allowance claimants will only get help with mortgage interest for a maximum of two years. This time limit will not apply to existing claimants.

For further advice on getting help with mortgage interest (and certain other housing costs) call our free Helpline on 0808 808 3555 (weekdays 10am-4pm; Mon evenings 5.30pm-7.30pm).

Portugese, Polish and Lithuanian) which will provide families with information about budgeting and getting the best deals.

Knowing where and how money is spent can help with saving for unexpected bills and plan for occasions like holidays and birthdays.

Unclaimed Children's Tax Allowance for 2002/3

The year before Tax Credits were introduced there was a different non-means tested allowance available which was never advertised by the Inland Revenue. It is called the Children's Tax Allowance for the Year 2002/3. You can still claim this tax allowance before the 31 January 2009 deadline.

You need to phone HMRC on 0845 302 1437 and ask them to check whether you have already received this allowance and, if not, enquire as to what action you need to take.

You are eligible to claim **£520.00** allowance if;

- You have a child born between 6 April 1986 and 5 April 2003
- The child lived with you for all or part of 2002/2003
- You worked and paid tax for all or part of 2002/2003
- You or your partner earned £6,000 plus in the year 2002/2003 tax year

You are eligible for the **£1,040** allowance if;

- If you can answer yes to the four questions above, and
- One of your children was born between 6 April 2002 and 5 April 2003

Home Budget Planner

The Consumer Council for Northern Ireland has produced a Home Budget planner (available in English,

To view this and other resources for saving and budgeting visit their website www.consumerCouncil.org.uk

Family fund news

Family Fund increase in age limits

Family Fund have raised the age limit of who they can help. In Wales and England applications can be accepted up to the 18th birthday of a young person, providing the application is received before the young person's 18th birthday. NI and Scotland are the 17th birthday.

Contact the helpline if you would like a full list of other organizations which can provide charitable funding or to request a funder finder search. You can also locate sources of help on the website <http://www.turn2us.org.uk/>

If you care for a disabled child or young person, Family Fund extra could make a difference to both you and your family!

Become a member of Family Fund extra and you will benefit from receiving discounts on thousands of products and services from leading high street retailers and

organisations. Not only will Family Fund extra help make your money go further, it will provide you with information, services and the ability for you to be heard amongst our community of families sharing their stories and experiences of raising a child or young person with a disability.

Register now with Family Fund extra and start saving!

The contact details of the registered office in York is:

Family Fund extra
Unit 4 Alpha Court
Monks Cross Drive
Huntington
York
YO32 9WN

Telephone number: 0844 247 3424
(Monday – Friday 9.00am – 5.00pm
excluding Bank holidays)

Christmas Bonus Recipients To Receive a Further Payment

People who qualify for a Christmas Bonus will get an extra £60 this winter. This will be paid on top of the usual £10. However, although the extra payment will be made automatically to those who qualify for a Christmas Bonus, it will not be paid until January-March 2009.

There is a dedicated telephone number to deal with claimant

enquiries. This is 0800 141 2591. Detailed information about who is eligible for a Christmas Bonus is on the Directgov website at <http://www.direct.gov.uk>

For details about who qualifies for a Christmas Bonus please do call the helpline 0808 808 3555

Overhaul of the Blue Badge scheme

An overhaul of the Blue Badge scheme has been announced by the Department for Transport. The Blue Badge scheme provides a range of parking concessions for people with severe mobility problems who have difficulty using public transport. The scheme operates throughout the UK.

New proposals announced include extending Blue Badge entitlement to:

- children under the age of three with specific medical conditions
- people with the most severe mental impairments/ extremely disruptive behavioural problems
- specific individuals with temporary mobility problems lasting a minimum of one year

A new system of assessing eligibility for the Blue Badge is also being developed with the aim to standardise assessments throughout the country.

There are also new proposals concerning extending the scheme to injured active and ex-service personnel, and additional efforts to fight fraud and abuse of the Blue Badge scheme.

For advice on the current rules for Blue Badges ring the Contact a Family Helpline, Tel: 0808 808 3555.

Web: <http://www.dft.gov.uk/transportforyou/access/bluebadge/>

New Podcasts from Contact a Family

Podcast on Income Support and Jobseeker's Allowance.

Income Support and Jobseeker's Allowance are two benefits that some parents are entitled to claim. The podcast provides information about these benefits, criteria for claiming them and where to get further information or help in claiming.

Podcast on the Social Fund.

If you are experiencing financial difficulties you may be able to get help for important costs that are hard to pay for out of your regular income. The Social Fund can provide lump sum payments, grants and loans for a range of different situations, for example, crisis loans.

Podcast on work focused interviews.

If you claim certain benefits you may receive a request to attend a work focused interview. The podcast provides information on why it is important for you to attend a work focused interview, the consequences of not attending and the general format this interview would take.

Podcast on money when your child reaches 16.

Benefits for young people with disabilities is changing, and it's an important time to get advice about what options are available. This podcast has been created as a short overview of the current rules and to highlight changes ahead.

To listen to these podcasts visit Web: <http://www.cafamily.org.uk/news/podcasts.html>

New website helps parents concerned about bullying.

Also the national parenting charity Parentline Plus has launched a new website designed to help parents concerned about bullying.

When developing the site, Parentline Plus worked closely with Contact a Family to produce sections specifically of interest to parents caring for disabled child.

The site is aimed at parents of children who have been or are being bullied and parents who think their child may be involved in bullying others. It has sections for parents concerned about disablist bullying and tackles different types of bullying, including cyber bullying, physical bullying and bullying by exclusion – ignoring or leaving out.

Web: <http://www.besomeonetotell.org.uk>

New guide to dealing with bullying: for parents of disabled children

Contact a Family has joined forces with Parentline Plus to produce a new guide about dealing with bullying, for parents of disabled children.

The guide is available now to download or order from our freephone helpline.

The guide is packed full of information and tips around spotting the signs of bullying, action and

strategies you can take as a parent, and your child's rights. The guide was developed from a range of stories and experiences told to us by parents of disabled children affected by bullying. Their tips and stories are included throughout the guide.

If you would like a copy of the guide or to speak to someone about bullying please call Contact a Family's freephone helpline on 0808 808 3555.

Health in Pregnancy Grant

From April 2009, you may be able to get a one-off, tax-free payment if you're a mum-to-be. The payment is called 'Health in Pregnancy Grant' and you can make a claim for it from 1 January 2009 if your expected delivery date is on or after 6 April 2009. The money is to help you stay well and healthy and to meet extra costs during the later stages of your pregnancy.

You can get the Grant if all of the following apply:

- You are 25 weeks pregnant or more.

- Your expected date of delivery is on or after 6 April 2009.
- You have been given health advice from a midwife or doctor to help you and your unborn baby stay healthy during pregnancy.
- Be present, 'ordinarily resident' and have a 'right to reside' in the UK. 'Ordinarily resident' will depend on your circumstances but it usually means your main home is here.

You can get a one-off payment of £190 for each pregnancy. If you're expecting more than one baby,

for example twins or triplets, only one grant of £190 is payable. The payment will be on top of any other benefits or tax credits you may get. Everyone will get the same amount – you will not be asked about your income.

The Grant will be paid directly into your bank or building society account any time from April 2009 onwards.

To find out more about the grant or all other maternity benefits do call the helpline.

Online project to bring storytelling to deaf children

ITV has launched a major web-based initiative to improve the literacy of thousands of deaf children. <http://www.signedstories.com>, is a free online library of signed books.

Backed by eight leading UK publishers, The National Literacy Trust and a host of stage, screen, literary and sporting icons, Signed Stories will feature the best of contemporary children's books in sign language with audio, animation and text.

The £1.5 million initiative is designed to enable deaf children to access stories at a much earlier age, and share in the joy and benefit of storytelling with hearing family and friends.

It follows a report from the National Deaf Children's Society last year that the UK education system is "a national scandal" because only a third of deaf children achieve five A-C GCSE grades compared with 60% of hearing children.

This project will be a major resource for parents of deaf children – 90% of whom are hearing – in the home as they help their children become literate. It will provide advice and guidance for parents, and give access to the NDCS

Family Curriculum so that they can learn basic BSL. It will also provide resources around which teachers can base lessons for deaf children in either special or mainstream schools.

Signed Stories will be an interactive, fun and inclusive space where children of all ages and abilities can enjoy reading, while learning English and improving their literacy levels.

Contact a Family cannot accept responsibility for any goods or services mentioned in or enclosed with this newsletter

National News

Four campaigns for four nations

While the Every Disabled Child Matters campaign has had much success influencing Westminster, the nation governments for Scotland, Wales and Northern Ireland are also feeling the pressure

The Children's Disability Strategic Alliance (CDSA), which is made up of representatives from all the child disability organisations in Northern Ireland, including Contact a Family, has agreed that a lobby is needed in Northern Ireland to raise the profile of disabled children. A group of

representatives from the organisation are putting together a list of key campaign aims for the Alliance to lobby Stormont and Westminster. For more information about the CDSA, contact our office in Northern Ireland Tel: 028 9262 7552

Challenging Behaviour Foundation Pica information sheet

Pica refers to eating objects which are inedible such as stones, faeces, clothing and cigarette butts. The new Challenging Behaviour Foundation Pica information sheet covers topics such as: What is pica? What causes pica? What are the risks? Assessing pica; Interventions for pica; What you can do.

For more information see <http://www.thecbf.org.uk/news/news.htm#Newsletter>



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Contact a Family Northern Ireland

Bridge Community Centre, 50 Railway Street, Lisburn BT28 1XP

Tel: 028 9262 7552

E-mail: nireland.office@cafamily.org.uk

Web: www.cafamily.org.uk/nireland

Freephone Helpline: 0808 808 3555

I am a:

- a parent/carer
 voluntary organisation
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 other

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