

The Severe Disability Premium – Information for Renovator Users

These remarks apply to the English and Welsh versions of the Disabled Facility Grant scheme.

To be able to qualify for the Severe Disability Premium (SDP):

- the disabled person must receive a qualifying disability benefit: a daily living component of personal independence payment, disability living allowance care component at the middle or highest rate, or attendance allowance (or constant attendance allowance); and
- no one is paid carer's allowance for looking after them (Carer's Allowance can be claimed by those who look after those receiving a qualifying disability benefit, and meet certain other conditions); and
- they either live alone or are treated as living alone (or are a couple where both receive a qualifying benefit).

Couples will normally not qualify for SDP where one receives a qualifying disability benefit and the other doesn't. However, anyone registered blind is ignored, so if the partner of the person getting the disability benefit is registered blind the SDP will be payable.

Couples where both receive a qualifying disability benefit may receive the SDP at the couple rate. They would lose one SDP if someone was being paid Carer's Allowance for looking after one of them, both if two people were being paid Carer's Allowance for looking after both of them.

The Carer's Premium

The carer's premium is awarded where someone receives Carer's Allowance, or has an underlying entitlement where someone meets the rules for Carer's Allowance but does not receive it because of the "overlapping benefit" rules. These provide that someone can only be paid one non-means-tested benefit when they may be entitled to more than one.

So, for example, someone cannot receive both Carer's Allowance and Retirement Pension at the same time, even though they qualify for both. Hence there may be situations where a disabled couple who look after each other could receive two carer's premiums if they both claimed and were paid Carer's Allowance, but they might lose one or both SDPs.

If they were to be carers but not be paid Carer's Allowance (because of the overlapping benefit rules) the SDPs would not be lost and they would still receive the carer's premiums.

Non-Dependants

People cannot qualify for the SDP if they are treated as not “living alone”. They will be treated as not living alone if they have *non-dependants* living with them. “Non-dependants” are people who live in the same property as the disabled person or couple who are not:

- dependent children or young people whom the disabled people claim benefit for
- joint-owners or joint-tenants of the property
- sub-tenants or boarders who pay to live in the property
- a carer placed with the disabled person or couple provided by a charitable or voluntary body (not by a local authority) where the organisation makes a charge for that carer.

Non-dependants are therefore usually adult children, other relatives or family friends. In addition, those who are registered blind or who receive a qualifying disability benefit also do not count as non-dependants.

The presence of a single non-dependant will remove not only SDP from a single person who would otherwise qualify but also both SDPs for a couple who would otherwise qualify.

SDP can be awarded on top of any disability premium, enhanced disability premium or pensioner premium that may be payable.

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