Help paying

Cost is the most common worry people bring to us, and real help goes unclaimed every year by the families who could use it most. This sheet gathers the routes we think are worth checking. One plain line first: we're organisers, not benefits advisers, so nothing here is advice and we can't take responsibility for what any scheme decides — "worth checking" is the spirit of every route below, and the people named here are the ones who genuinely know. If a claim works out, it's yours to spend on whatever help you choose, ours or anyone else's.

illustrated scene

Start warm: Nexus Community UK

Rather than facing gov.uk alone, West London has a warmer door. Nexus Community UK (nexuscommunity.uk) is a local charity offering free, expert help with understanding and claiming the benefits you're entitled to, plus debt and money guidance, with drop-ins across the area. They're the first place we send anyone who needs help with the money side. Contact: info@nexuscommunity.uk.

Attendance Allowance

OVER STATE PENSION AGE

For people over State Pension age who need help or supervision through the day. It is not means-tested, it is tax-free, and it does not reduce other income. It can be spent on any help the person chooses, including support like ours. It is worth around £76 to £115 a week (the rates change each April, so check the current figures), and most families who could claim it never do.

Claim via gov.uk, and if the form feels daunting, Age UK's free advice line (0800 678 1602, 8am to 7pm, every day of the year) will talk you through it, and your local Age UK can help you fill it in.

gov.uk/attendance-allowance

A free OT home assessment

ANYONE FINDING DAILY LIFE AT HOME HARDER

Your council's adult social care team can send an occupational therapist to look at how you manage at home, free of charge. Small equipment and minor adaptations (grab rails, raised seats, half steps) are usually provided free where they're needed.

Ask your council's adult social care team for an occupational therapy assessment.

gov.uk/apply-home-equipment-for-disabled

Disabled Facilities Grant

BIGGER ADAPTATIONS

A means-tested council grant towards major adaptations like stairlifts, wet rooms and ramps. It sits behind the OT assessment above, which is usually the first step.

Your council can tell you whether your home and circumstances qualify.

gov.uk/disabled-facilities-grants

Pension Credit

PENSIONERS ON A LOWER INCOME

A top-up that many pensioners miss, and a gateway to other help with housing, heating and more. Even a small award can change the whole affordability picture.

A check on gov.uk or a call to Age UK's free advice line (0800 678 1602) tells you if it's worth claiming.

gov.uk/pension-credit

Access to Work

IN WORK, OR STARTING WORK

A government scheme that can fund support for people whose health or neurodivergence affects their work, and home support like ours can sometimes qualify. We provide the invoices the scheme asks for.

Apply via gov.uk; our guide below explains how it can fit home support.

healing-spaces-kari.co.uk/blog/access-to-work-adhd-home-support-explained

Personal budgets and direct payments

ANYONE WITH A CARE PLAN

If you (or the person you care for) have a care plan with a personal budget or direct payment, it can often be spent on support like ours. Some of our clients are funded exactly this way.

Your social worker, care coordinator or support broker can confirm what your plan allows.

nhs.uk/social-care-and-support/money-work-and-benefits/personal-budgets

A free home fire safety visit

ANYONE IN LONDON

The London Fire Brigade visits homes free of charge, gives practical safety advice, and fits smoke alarms where they're needed. In a fuller home this one is genuinely worth having.

Book online or by phone; we're happy to help you arrange it.

london-fire.gov.uk/safety/the-home/home-fire-safety-visits

And what we can do ourselves

The first consultation is always free, so there's nothing to lose by talking to us. If money is the thing standing between you and asking, please ask anyway, and we'll work out together what's possible.

illustrated scene