

# benefits and work

This resource paper explains about the benefits that are available for people working part time or full time, and for those looking for work. It also refers to help you can get if you have a long term health problem or disability.

To find out more about anything mentioned in this paper, ask at your local advice agency or Jobcentre Plus office. If you have a disability, a Disability Employment Advisor can provide specialist advice on employment and training.

It is worthwhile asking for a 'better-off' calculation before taking a job. You can ask your local advice agency or an advisor at the Jobcentre Plus office. For a given level of earnings and other income they can work out how much benefit you would receive. You can then compare your income in work and out of work.

This information is correct as of April 2005. It is intended as a guide only, and is not an authoritative statement of the law.

For more information about **making art work**, please visit the Suffolk County Council web site at [www.suffolkcc.gov.uk](http://www.suffolkcc.gov.uk) and follow the link from Leisure and Culture to the Arts.



**making art work** is a professional development scheme for visual artists in Suffolk, devised and managed by Suffolk County Council and part financed by the European Union European Social Fund and Arts Council England Grants for the Arts.

## 1. Benefits and Work

### Working 16 Hours a Week or More

- Tax Credits — Top up earnings if you are in low-paid work, with extra support for disabled people, those with children and those over 50.
- Income Support — You can stay on Income Support in some circumstances; for example, your hours or earnings are 75% or less than that of a person without your disability in the same job, you live in a care home, or you are a carer. You can keep up to £20 a week of earnings. Income Support helps with mortgage interest (Tax Credits do not).
- Housing Benefit and Council Tax Benefit — Help with rent and Council Tax.

### Working under 16 hours a Week

- Permitted work - Incapacity Benefit and Severe Disablement Allowance can be paid on top of agreed permitted work earnings up to a maximum of £81.00 a week.
- Income Support - You can stay on Income Support if work is permitted or you are eligible for a reason other than incapacity for work. You can keep up to £20 a week of earnings.
- Jobseeker's Allowance - You can keep up to £20 a week of earnings. You must still look for full-time work.
- Housing Benefit and Council Tax Benefit – Help with rent and Council Tax.

### When you start work

- Back to work bonus - One-off payment of up to £1,000 if you move from part-time to full-time work and come off Income Support or Jobseeker's Allowance. Claim within 12 weeks.
- Child maintenance bonus - One-off payment of up to £1,000 if you get child support and come off Income Support or Income Based Jobseeker's Allowance. Applies to claims of Income Support or Income Based Jobseeker's Allowance made prior to 3rd March 2003. Claim within 28 days.
- Housing Benefit and Council Tax Benefit extended payments - Existing rate paid for first four weeks of coming off Income Support or Income Based Jobseeker's Allowance.
- Mortgage interest run on - Existing housing costs paid for the first two or four weeks of coming off Income Support or Income Based Jobseeker's Allowance.
- Lone parent's benefit run on - Existing Income Support rate paid for first two weeks at work of 16 hours a week or more.
- Welfare to work benefit protection - If you re-claim benefit for incapacity in the first 52 weeks of work, this lets you pick up your pre-work benefits at the same rate.
- Other benefit protection - Various linking rules help you re-claim benefit on the same terms as before if you have to stop again.
- Job grant - One-off payment for over 25's of £100 if you start full-time work after at least one year on Income Support, Jobseeker's Allowance, Incapacity Benefit or Severe Disablement Allowance. Not available to lone parents, who should get benefit run-on instead.

## **Equipment and Support at Work**

- Access to work - Can help pay for equipment and adaptations at work and extra disability-related costs such as travel to work and support workers.
- Workstep - Provides job support to disabled people who face more complex barriers to finding and keeping work.

## **Trying out a Job**

- Benefit linking rules - Various linking rules help you re-claim benefit without losing out after a trial period at work.
- Work trials - If you have been unemployed for six months you can do a work trial, which allows you to remain in receipt of benefit and receive travel and meal allowances for up to 15 working days while you and the employer see whether you will be suitable for a job.
- Work Preparation - For people out of the job market for some time due to ill health or disability, this is a programme to build confidence and work skills. You may be able to stay on your existing benefits or claim an allowance.
- Employment on Trial - Your Jobseeker's Allowance will be sanctioned for leaving a job voluntarily during the trial period.
- Job Introduction Scheme - Your new employer applies to the Jobcentre for payments towards your wages for the first few weeks to give you a trial period in the job.

## **Starting a Business**

- Self-Employment Provision - There is range of advice and support available (usually only to those aged 25 or over) to help you set up your own business. Access this via the Jobcentre Plus.
- Homeworkers' Scheme - Help to start a business from home. Capital start-up costs and income supplements may be available to disabled people eligible for the Workstep programme.

## **Looking for Work**

- Jobseeker's Allowance - Weekly benefit providing a basic income if you have to sign on as available for work. If you are not required to sign on, e.g.: because of incapacity or caring responsibilities, claim Income Support instead.
- Access to Work - Travel costs, support workers and communicator support at interviews paid through the Access to Work scheme.
- Travel to Interview Scheme - Travel costs to interviews beyond normal daily travelling distance if you are signing on as available for work.
- Social Fund budgeting loan - You may be able to get a loan towards the expenses of looking for work or starting work, if you have been getting Income Support or Income-Based Jobseeker's Allowance for at least 26 weeks.

## **Childcare Costs**

- Working Tax Credit - Includes a childcare tax credit of 70% of certain childcare costs.
- Housing Benefit and Council Tax Benefit - Certain childcare costs can be ignored from you earnings in the benefit assessment.

## 2. Benefit Checklist

<p><b>1. Disability Living Allowance</b> (care component)</p> <p>(mobility component)</p>	<ul style="list-style-type: none"> <li>• for children and adults who need extra help with their personal care, supervision or watching over because of their disability.</li> <li>• paid at three rates</li> <li>• payable from the age of 3 months or from birth if terminally ill</li> <li>• higher rate for children and adults aged 3 or over who cannot walk or have severe walking difficulties, or for those children who receive the higher rate of care component and have a severe mental impairment</li> <li>• lower rate for adults and children aged 5 or over who can walk but require extra guidance or supervision when walking outdoors.</li> </ul>
<p><b>2. Carer's Allowance</b></p>	<ul style="list-style-type: none"> <li>• for carers aged 16 and over</li> <li>• must be looking after someone for at least 35 hours per week who is receiving Disability Living Allowance at the middle or higher rate for care needs</li> <li>• must not be earning more than £82 per week</li> </ul>
<p><b>3. Child Benefit</b></p>	<ul style="list-style-type: none"> <li>• responsible for a child that normally lives with claimant</li> <li>• can be paid once a child is placed with prospective adoptive parents</li> <li>• cannot be claimed while adoptive parents receive fostering payment or allowance from local authority</li> </ul>
<p><b>4. Child Tax Credit</b></p>	<ul style="list-style-type: none"> <li>• may be claimed by those in or out of work</li> <li>• paid to main carer</li> <li>• may be claimed by couples or lone parents</li> <li>• extra help for families with disabled children</li> <li>• based on gross annual income</li> <li>• no capital limit</li> </ul>
<p><b>5. Child Trust Fund</b></p>	<ul style="list-style-type: none"> <li>• new Government Investment account for children</li> <li>• all children receive £250</li> <li>• children from lower income families will receive additional £250</li> <li>• children leaving care will receive £500</li> <li>• accounts opened for looked after children by Inland Revenue</li> <li>• adoptive parents should trace account</li> </ul>
<p><b>6. Council Tax Benefit</b></p>	<ul style="list-style-type: none"> <li>• for those liable to pay Council Tax</li> <li>• for those with low income and savings of no more than £16,000 or who receive Pension Guarantee Credit</li> <li>• apply to local District or Borough Council</li> </ul>

<b>7. Council Tax Reduction</b>	<ul style="list-style-type: none"> <li>• for those liable to pay Council Tax</li> <li>• there are 3 schemes to reduce Council Tax</li> <li>• disability reduction scheme</li> <li>• discount scheme</li> <li>• certain properties/people exempt from Council Tax</li> <li>• apply to local District or Borough Council</li> </ul>
<b>8. Housing Benefit</b>	<ul style="list-style-type: none"> <li>• for those liable to pay rent</li> <li>• for those with a low income and savings of no more than £16,000 or who receive Pension Guarantee Credit</li> <li>• apply to local District or Borough council</li> </ul>
<b>9. Income Support</b>	<ul style="list-style-type: none"> <li>• for those on a low income who are not required to be available for work ie carers, people who are sick or disabled</li> <li>• not working more than 16 hours a week</li> <li>• partner not working more than 24 hours a week</li> <li>• must not have more than £8,000 capital</li> </ul>
<b>10. Jobseeker's Allowance</b>	<ul style="list-style-type: none"> <li>• for those who are required to be available for work</li> <li>• must sign a Jobseeker's Agreement</li> <li>• those who have sufficient N.I. contributions claim contribution-based Jobseeker's Allowance for 6 months</li> <li>• those who have not paid sufficient N.I. contributions must claim income-based Jobseeker's Allowance</li> <li>• income-based Jobseeker's Allowance shares similar income and capital rules as Income Support</li> </ul>
<b>11. Housing Costs on Income Support or Pension Guarantee Credit</b>	<ul style="list-style-type: none"> <li>• for those who have an existing mortgage</li> <li>• only available if entitled to Pension Guarantee Credit or Income Support</li> <li>• includes an amount to cover cost of mortgage interest payments only</li> <li>• can include an amount to cover the cost of service charges</li> </ul>
<b>12. Pension Guarantee Credit</b>	<ul style="list-style-type: none"> <li>• for those aged 60 and over</li> <li>• no upper capital limit</li> <li>• for every £500 or part thereof of savings above £6,000, £1 per week income is assumed</li> <li>• can include additional amounts for mortgage interest or service charges</li> </ul>
<b>13. Pension Savings Credit</b>	<ul style="list-style-type: none"> <li>• for those aged 65 or over</li> <li>• for those who have additional income from savings or pensions</li> <li>• no upper capital limit</li> <li>• for every £500 or part thereof of savings above £6,000, £1 per week income is assumed</li> </ul>

<b>14. Social Fund – Sure Start Maternity Payment</b>	<ul style="list-style-type: none"> <li>• for those receiving Income Support, Pension Credit, Income-based Jobseeker’s Allowance or for those receiving Child Tax Credit above the family element</li> <li>• for those who have adopted a child under 12 months old</li> <li>• claim within 3 months</li> </ul>
<b>15. Social Fund - Community Care Grants Budgeting Loans Crisis Loans</b>	<ul style="list-style-type: none"> <li>• for those on Income Support. Claimants with savings over £500 may find the amount of payment they receive is reduced</li> <li>• for those on Pension Guarantee or Savings Credit. Claimants with savings over £1,000 may find the amount of payment they receive is reduced</li> <li>• grants and loans available to help buy essential household items or pay for essential services, for example, furniture, clothes, bedding, heaters, cookers, washing machines, removal expenses, travel expenses, minor repairs, etc.</li> <li>• Community Care Grants are discretionary. Anyone who is turned down should ask for a review</li> <li>• Budgeting Loans are awarded according to a strict points system taking into account the length of time on benefit, size of family, amount of money required and ability to repay</li> <li>• Crisis Loans are available for meeting extra costs in event of an emergency or disaster, or to help pay for rent in advance.</li> <li>• people do not have to be claiming any benefits to claim a Crisis Loan</li> </ul>
<b>16. Statutory Adoption Pay and Statutory Paternity Pay</b>	<ul style="list-style-type: none"> <li>• for those who have been continuously employed for 26 weeks</li> <li>• Statutory Adoption Pay is paid for up to 26 weeks</li> <li>• Statutory Paternity Pay is paid for up to 2 weeks</li> <li>• Average earnings at least £82 a week</li> <li>• seek advice on the notice requirements for employers</li> <li>• couples can decide which partner can claim Statutory Paternity or Adoption Pay</li> </ul>
<b>17. Working Tax Credit</b>	<ul style="list-style-type: none"> <li>• be responsible for a child aged 16 or under or under 19 if still in full time education</li> <li>• claimant or partner must be working 16 hours or more a week</li> <li>• based on gross annual income</li> <li>• extra help for those who pay certain childcare costs</li> <li>• extra help for those who work 30 hours or more a week</li> </ul>

### 3. Where to claim Benefits

Name of Benefit	Who to contact	Claims dealt with at	Ask for claim form
<b>Attendance Allowance</b>			
For disabled people aged 65 or over who need help with personal care because of illness or disability	Benefits Enquiry Line 0800 882200 or Wembley Disability Benefits Centre 0208 795 8400	Wembley Disability Benefits Centre, Olympic House, Olympic Way, Wembley	DS2
<b>Bereavement Benefits</b>			
3 different payments. Paid to widows and widowers subject to satisfying N.I. contributions. Claimants aged under 60 will need to attend a Work-focused Interview at their local Jobcentre Plus when making their claim	Claimants should send the certificate of registration of death to Jobcentre Plus. A claim pack will be sent.  Jobcentre Plus Contact Centre, Suffolk 08456 032451 Jobcentre Plus Advice Line 01284 775555	Jobcentre Plus	BW1 for all types of Bereavement Benefits
<b>Carer's Allowance</b>			
For people aged 16 or over who spend at least 35 hours per week caring for someone who receives a qualifying benefit. Claimants must not earn over £82 a week. Claimants aged under 60 will need to attend a Work Focused Interview at their local Jobcentre Plus when making their claim	Jobcentre Plus office for those of working age  Jobcentre Plus Contact Centre, Suffolk 08456 032451 Jobcentre Plus Advice Line 01284 775555	Disability & Carers Service, Palatine House, Lancaster Road, Preston, Lancashire PR1 1HB  Enquiries 01253 856123	DS 700
<b>Child Benefit</b>			
Paid to anyone 'responsible' for a child under 16, or under 19 if in full-time non advanced education.	The claimant should receive a Bounty Pack in the post Or Child Benefit Centre Or On line at <a href="http://www.hmrc.gov.uk/childbenefit">www.hmrc.gov.uk/childbenefit</a>	Child Benefit Centre, Washington, Newcastle NE88 1ZB Tel. 08701 555540	Bounty Pack or CH2
<b>Child Tax Credit</b>			
Means-tested support for carers of children, whether in work or out of work Paid to main carer	Tax Credit Helpline to obtain claim form 0845 300 3900 or apply on-line via web <a href="http://www.taxcredits.inlandrevenue.gov.uk">www.taxcredits.inlandrevenue.gov.uk</a>	Tax Credit Office, Comben House, Farriers Way, Netherton, Merseyside L69 1BX	TC600

Name of Benefit	Who to contact	Claims dealt with at	Ask for claim form
<b>Council Tax Benefit</b>			
For people on a low income who require help to pay Council Tax. Each council produces their own claim form	Local District or Borough Council	Local District or Borough Council	An initial claim form (NHCTB1) is included with Income Support and income-based Jobseeker's Allowance claim packs. A further claim form will be sent by the local Council. Those not on Income Support and income-based Jobseeker's Allowance should apply directly to the local Council.
<b>Disability Living Allowance</b>			
Paid to people under 65 who need extra help with personal care or mobility needs because of illness or disability.	Benefits Enquiry Line 0800 882200 or Wembley Disability Benefits Centre 0208 795 8400	Wembley Disability Benefits Centre, Olympic House, Olympic Way, Wembley	DLA1 for a person over 16  DLA Child for a child under 16
<b>Health Benefits</b>			
Help with NHS costs for people because of age, medical condition, or because they receive certain benefits, such as Income Support. People on a low income may also qualify for help and should fill in HC1	Prescription Pricing Authority Patient Services  or  doctor/optician	Bridge House 152 Pilgrim Street Newcastle-upon-Tyne NE1 6SN Telephone 0191 232 5371 Low Income Scheme Helpline Telephone 0845 850 1166	HC1 for those on a low income
<b>Housing Benefit</b>			
Paid by local councils for people who need help with their rent. Each council produces their own claim form.	Local District or Borough Council	Local District or Borough Council.	An initial claim form (NHCTB1) is included with Income Support and income-based Jobseeker's Allowance claim packs. A further claim form will be sent by the local Council. Those not on Income Support and income-based Jobseeker's Allowance should apply directly to the local Council.

Name of Benefit	Who to contact	Claims dealt with at	Ask for claim form
<b>Incapacity Benefit</b>			
<p>Paid to people who have paid enough NI contributions and are incapable of work or who are incapacitated before the age of 20 (or 25 if in full-time education). Claimants aged under 60 will need to attend a Work-focused Interview at their local Jobcentre Plus when making their claim</p>	<p>Jobcentre Plus Contact Centre, Suffolk 08456 032451</p> <p>Jobcentre Plus Advice Line 01284 775555</p>	Jobcentre Plus	SC1 or SSP1
<b>Income Support</b>			
<p>Paid to people aged over 16 and under 60 who have income and savings below a certain level. It is paid to people who are not required to work - this could be because of their age, disability, or because they are a lone parent or a carer</p>	<p>Jobcentre Plus Contact Centre, Suffolk 08456 032451</p> <p>Jobcentre Plus Advice Line 01284 775555</p>	Jobcentre Plus	A1
<b>Industrial Injuries Disablement Benefit</b>			
<p>For people disabled as a result of an accident at work or a prescribed industrial disease. Claimants aged under 60 will need to attend a Work-focused Interview at their local Jobcentre Plus when making their claim</p>	<p>Jobcentre Plus Contact Centre, Suffolk 08456 023451</p> <p>Jobcentre Plus Advice Line 01284 775555</p>	Jobcentre Plus	<p>There are a number of different forms. The relevant office will be able to advise which is the most appropriate to complete.</p>
<b>Jobseeker's Allowance</b>			
<p>Paid to unemployed people who are capable of work and available to work. Claimants aged under 60 will need to attend a Work-focused Interview at their local Jobcentre Plus when making their claim</p>	<p>Jobcentre Plus Contact Centre, Suffolk 08456 032451</p> <p>Jobcentre Plus Advice Line 01284 775555</p>	Jobcentre Plus	JSA1 and ES2

Name of Benefit	Who to contact	Claims dealt with at	Ask for claim form
<b>Maternity Allowance</b>			
Paid to pregnant working women. Available to pregnant women earning at least £30 per week	Jobcentre Plus Contact Centre, Suffolk 08456 023451 Jobcentre Plus Advice Line 01284 775555	Jobcentre Plus	MA1 from the local Jobcentre Plus and/or SMP1 if claimant employed and MATB1 from doctor/ midwife
<b>Pension Guarantee Credit</b>			
Replaced Minimum Income Guarantee for those aged 60 or over from October 2003	Pension Service Centre, Norwich 0845 606 0265 or Pension Credit application line 0800 991234	Pension Service Centre, Norwich P O Box 621, Norwich, NR1 1KW	Most claims will be made over the telephone or through appointment with Pension Service Visiting Officer at claimant's home
<b>Pension Savings Credit</b>			
For those aged 65 or over who have additional income from savings or pensions	Pension Service Centre, Norwich 0845 606 0265 or Pension Credit application line 0800 991234	Pension Service Centre, Norwich P O Box 621, Norwich, NR1 1KW	Most claims will be made over the telephone or through appointment with Pension Service Visiting Officer at claimant's home
<b>Social Fund</b>			
This helps people with expenses which are difficult to meet out of their regular income. Social Fund requests are budget limited and may be turned down. Always ask for a review of the decision if this happens	Jobcentre Plus Contact Centre, Suffolk 08456 032451  Jobcentre Plus Advice Line 01284 775555	Jobcentre Plus	Community Care Grants - SF 300 Budgeting Loans - SF 500 Crisis Loans - SF400 Funeral Payment - SF 200
<b>State Pension</b>			
For men aged 65 and women aged 60, who meet the National Insurance contributions conditions	Claimant should request a claim form from their local Pension Service, if they do not receive one automatically.	Pension Service	BR 1 for Category A and B pensions. BR 2488 for Category D pensions. BF 225/6 for increased pension for adult dependants

Name of Benefit	Who to contact	Claims dealt with at	Ask for claim form
<b>Statutory Adoption Pay</b>			
Maximum of 26 weeks paid leave for qualifying employees	Employer - need to notify employer of placement within one week of notification of placement	Employer - if employer does not pay, contact Inland Revenue	Adoptive parents should obtain Matching Certificate from Adoption Agency, which they can then pass to their employer as evidence that they are adopting a child
<b>Statutory Maternity Pay</b>			
Paid for a maximum of 26 weeks by an employer to qualifying pregnant employees	Notify the employer 21 days before the claimant intends to leave work. A maternity certificate (MATB1) must be shown	Employer If employer does not pay contact the Inland Revenue	MAT B1 from doctor/ midwife must be given to employer
<b>Statutory Paternity Pay</b>			
Paid for 2 weeks by an employer to qualifying employees	Employer - must be notified of intention to take paternity leave, and leave must be taken within 56 days of birth/ adoption of child under 18	Employer If employer does not pay contact the Inland Revenue	
<b>Statutory Sick Pay</b>			
Paid by employers to employees who are sick for 4 or more days in a row	The claimant should notify the employer as soon as they are ill	Employer If employer does not pay, contact the Inland Revenue	SSP1
<b>Sure Start Maternity Grant</b>			
Paid for new-born babies. Evidence is needed of professional advice on child's health/ welfare. Claimant must be receiving either Income Support, income-based Jobseeker's Allowance or, in some cases, Working Tax Credit	Jobcentre Plus Contact Centre, Suffolk 08456 023451 Jobcentre Plus Advice Line 01284 775555	Jobcentre Plus	SF100 (Sure Start)
<b>Working Tax Credit</b>			
Means-tested support for some families and disabled workers working over 16 hours a week. Also support for some workers who work 30 hours a week or more. Paid through wage packet	Inland Revenue Tax Credit Helpline to obtain claim form 0845 300 3900, or apply on-line via web at <a href="http://www.taxcredits.inlandrevenue.gov.uk">www.taxcredits.inlandrevenue.gov.uk</a>	Inland Revenue Tax Credit Office Comben House Farriers Way Netherton Merseyside L69 1BX	TC600

#### 4. Jobcentre Plus Offices across Suffolk

**Jobcentre Plus Contact Centre (Suffolk) 08456 023451**

Office	Address	Telephone
Bury St Edmunds	St Andrew's House, St Andrew's St North, Bury St Edmunds IP33 1TT	01284 775500
Diss	Church Street, Diss, IP22 3AX	01379 6143000
Felixstowe	29 – 31 Hamilton Road, Felixstowe, IP11 7AZ	01394 623300
Ipswich	St Felix House, Silent Street, Ipswich IP1 1TF	01473 267700
Leiston	6 Sizewell Road, Leiston, IP16 4AB	01728 404000
Lowestoft	Rishton House, Clapham Road, Lowestoft NR32 1RW	01502 403200
Stowmarket	49 Ipswich Street, Stowmarket, IP14 1AH	01449 623500
Sudbury	21 Borehamgate Precinct, Sudbury, CO10 2EG	01787 293100
Woodbridge	59 The Thoroughfare, Woodbridge, IP12 1AJ	01394 622200

#### 5. List of District/Borough Council Offices

Office	Address	Telephone	Fax
Babergh	Corks Lane, Hadleigh, Ipswich, IP7 6SJ	01473 822801	823594
Forest Heath	College Heath Rd, Mildenhall, IP28 7EY	01376 552525	716493
Ipswich	Civic Centre, Civic Drive, Ipswich IP1 2EE	01473 262033	262033
Mid Suffolk	131 High St, Needham Mkt, Ip, IP6 8DL	01449 720711	721946
St Edmundsbury	Angel Hill, Bury St Eds, IP33 1XB	01284 757233	757124
Suffolk Coastal	Melton Hill, Woodbridge, IP12 1AU	01394 383789	385100
Waveney	High Street, Lowestoft, NR32 1HS	01502 562111	589327

## 6. Useful Telephone Numbers

Service	Telephone	Textphone
Disability & Carers Service: for Attendance Allowance or Disability Living Allowance	08457 123456	08457 224433
Disability & Carers Service: for Carer's Allowance	01253 865123	
Carers UK: Freephone Advice for Carers - open 10.00am to 12.00 noon & 2.00 - 4.00pm, Wednesday and Thursday	0808 808 7777	020 7251 8969
Child Benefit Enquiry Line: Child Benefit and Guardian's Allowance	0845 302 1444	
Child Trust Fund Helpline: open 7 days a week, 8.00am to 8.00pm	0845 302 1470	
Independent Living Fund: P O Box 183, Nottingham, NG8 3RD	0845 601 8815	
Benefit Enquiry Line (BEL)	0800 882200	0800 243355
Pension Credit Application Line	0800 991234	
Pension Service Centre, Norwich	0845 606 0265	
Tax Credit Helpline	0845 300 3900	
The Warm Front Team	0800 952 1555	

## 7. Where to get Advice

Your local Citizen's Advice Bureau can provide advice on most matters – they have offices in most towns in Suffolk.

Office	Address	Telephone
Age Concern	45a Ipswich Road, Stowmarket	01449 674222
DIAL	Waveney Centre for Independent Living 161 Rotterdam Road, Lowestoft	01502 511333.
Disabled Advice Bureau	19 Tower Street, Ipswich	01473 217313
Disability Advice Service	Cedar House, Pytches Road, Woodbridge	01394 387070
Optua Advice and Advocacy	West Suffolk Disability Resource Centre Bunting Road, Moreton Hall, Bury St Edmunds	01284 748800
Optua Advice and Advocacy	Red Gables, Ipswich Road, Stowmarket	01449 672781