

# Disability Related Expenditure 2026/27

*Is life more expensive because of your disability or illness?*

*You could be entitled to a reduction in your community based care charges.*

## **1. What is Disability Related Expenditure?**

Disability Related Expenditure, or 'DRE' is the extra expense you face because of your disability or illness. If you receive care in the community, the amount you pay may be reduced to make allowance for your DRE. DRE cannot be allowed for anything purchased with your Personal Budget. Your personal budget should be recorded in your Care and Support plan.

The financial assessment aims to make sure that people who pay towards their care and support have enough money to live on and keep enough of their disability benefits to meet their disability needs. When the council looks at DRE, we aim to allow reasonable spending to help you to stay independent, maintain your wellbeing and enable you to be included in society. The expense you claim must also be paid by you, not covered by a grant or donation.

Any reduction in your community care charges will depend on the DRE you tell us about. Therefore, it is important that you include all the items which you need to spend money on, because of your disability or illness.

## **2. Do I qualify for DRE?**

To qualify for DRE, you must be in receipt of a disability benefit such as; -

- Attendance Allowance or
- Disability Living Allowance (Care Component) or
- Personal Independence Payment (Daily living Component)

## **3. How do I apply to have DRE included as part of my Financial Assessment?**

You can apply by completing the DRE section in the Financial Assessment Form and providing any evidence if required.

If you have already had your Financial Assessment you can complete a DRE Claim Form and send this back to the Council with any evidence required.

See Appendix for the DRE Claim Form.

#### **4. What evidence will I need to provide?**

The council will process all reasonable costs without you having to provide evidence.

The council will ask for evidence of any particularly high or unusual DRE.

Evidence could be.

- Proof of the expenses such as bills/ invoices/receipts, contracts and bank statements, along with an explanation of why an expense is because of your disability
- Your Care and Support Plan, (co-produced with your social worker), can highlight disabilities or medical conditions which give rise to your DRE

The table in section 5 gives examples of the evidence that is needed.

The Council will assess the evidence and determine the level of DRE you are entitled to. This may not be the same amount you claimed. We will explain any difference, and you may appeal against our decision if you disagree.

If you do not have evidence, you can still apply. You then have 3 months to gather and submit your evidence. During this period, any care charges you have been asked to pay must continue to be paid.

#### **Examples of Disability Related Expenditure**

It can be difficult to think about DRE. Your life is what you experience every day and you are probably not used to considering what additional costs you regularly incur due to your disability. Think about your day-to-day life and what items and services you use. Try to think about what differences there are between what you have to spend compared to a relative, friend or neighbour who does not have a disability or long-term health condition.

You may use some items and services more at certain times than others. It may help to look through records you have about your disability and any invoices/ bills receipts to see what you spend in a week/month/year and which costs arise from your disability. It may be easier to think about the extra costs you spend over a year.

DRE costs usually fall into the following categories:

- Increased use of non-specialised items and services: you may have to use things more because of your disability such as community alarm or extra heating
- Specialist items and services: you may use things that are made specially to help with your disability, such as wheelchairs and care support. These items may have additional costs, like repair and insurance

- Higher cost non-specialist items and services: you may have to use things that cost more than average such as home delivery

If you incur costs for your carer, this can be included in your DRE. The below list includes examples of the sort of expenditure that could be claimed, what is considered a reasonable cost (anything below this does not require evidence), as well as where actual costs will be taken into account which will require evidence.

| Example DRE                          | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 'Reasonable' DRE – for which you do not need to provide evidence (Per week unless stated otherwise) | Evidence required if claiming above reasonable amount or if Actual costs are taken into account. |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Community Alarm (Safe and Connected) | Community alarm service, warden-call system, Safe and Connected service                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                     | Actual Cost with Contract / Bills from Provider                                                  |
| Chemist items / Prescriptions        | <p>If you pay for your prescriptions for medication.</p> <p>If you have to pay for chemist items which are needed due to your disability or the extra cost above 'normal' use due to your disability. This may include:</p> <p>Pads/Panty liners, Continence Pads</p> <p>Gloves (latex for personal care – not provided by support)</p> <p>Additional Wet wipes</p> <p>Additional toilet paper</p> <p>Disposable aprons</p> <p>Extra shampoo / shower gel</p> <p>Specialist toothbrush/ Shampoo / Soap</p> <p>Specialist creams</p> <p>Bandages / plasters / dressings</p> | £8.51                                                                                               | Need identified in the Care and Support Plan<br>Prescription card<br>Receipts for three months   |
| Clothing / Shoes / Bedding           | <p>Specially made or the costs of getting clothes adapted (e.g. having buttons replaced with Velcro).</p> <p>Warmer clothes because you feel the cold (for example thermal underwear)</p> <p>Replacement of clothing /shoes (including carers' clothing) due to damage caused by behaviour.</p>                                                                                                                                                                                                                                                                            | £8.51                                                                                               | Need identified in the Care and Support Plan                                                     |

| Example DRE                | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 'Reasonable' DRE – for which you do not need to provide evidence (Per week unless stated otherwise) | Evidence required if claiming above reasonable amount or if Actual costs are taken into account. |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Laundry and Cleaning costs | Do you spend extra on washing clothes or bed linen or dry cleaning, because of your illness or disability? This may be because of incontinence problems or because you need to change your clothes more often due to your disability.<br>Does your night care worker need to use your laundry facilities for their bedding?<br>You may need frequent cleaning of furniture and carpets, and protective treatments to minimise damage or staining, due to disability.                                                                                                                               | £10.30                                                                                              | Need identified in the Care and Support Plan<br>Receipts for three months                        |
| Private Care – Extra Care, | Any additional support to meet your needs that you pay for (not funded by the Council).<br>If you pay for private therapies such as counselling, chiropody or physiotherapy.<br>You may need to use specialist disability related facilities or regimes which support physical or mental wellbeing (e.g. sensory pool or room, reflexology, massage, music therapy, natural remedies, therapeutic activities and breaks).<br>(Note – ongoing costs can be included in the personal budget. One off costs can also be included as a 'variance' to the personal budget on request through brokerage) |                                                                                                     | Need identified in the Care and Support Plan<br>Receipts for three months                        |
| Gardening or Housework     | Additional costs related to your disability, such as adaptations or equipment.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                     | Evidence required                                                                                |

| Example DRE         | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 'Reasonable' DRE – for which you do not need to provide evidence (Per week unless stated otherwise)                                                                                                                                                                                                                                                          | Evidence required if claiming above reasonable amount or if Actual costs are taken into account. |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Heating             | <p>Do you feel the cold and need the temperature set higher?</p> <p>Do you need the heating on constantly at night?</p> <p>Do you spend more time at home because of disability and use more power?</p> <p>Does your carer need to be awake at night?</p> <p><br/></p> <p>*Please note: The figures are obtained from <a href="http://www.statistics.gov.uk">www.statistics.gov.uk</a> and are the national average based on RPI Fuel index for November 2025. At this date fuel prices had increased by 2.6% in the last 12 months.</p> | <p>Excess heating costs is the amount charged <u>above</u> the standard heating costs detailed below.</p> <p>Single person – Flat/Terrace £2,026.47</p> <p>Couple – Flat/Terrace £2,673.61</p> <p>Single Person - Semi Detached £2,152.38</p> <p>Couple – Semi Detached £2,841.48</p> <p>Single – Detached £2,618.63</p> <p>Couples – Detached £3,451.93</p> | <p>Needs identified in the Care and Support Plan</p> <p>Receipts</p> <p>Annual statement</p>     |
| Special Diet & Food | <p>Special dietary needs that means food is more expensive than normal food purchases due to your illness or disability.</p> <p>You may have allergies to certain foods or ingredients, which make meals more expensive (e.g. gluten, dairy, etc.)</p> <p>Home delivery costs if you are unable to go shopping yourself. It may also include the additional costs of having to use ready</p>                                                                                                                                             | £17.54                                                                                                                                                                                                                                                                                                                                                       | <p>GP letter</p> <p>Receipts for the additional cost.</p> <p>Need identified in Support Plan</p> |

| Example DRE                                                                                                    | Details                                                                                                                                                                                                                                                                                                                                                                      | 'Reasonable' DRE – for which you do not need to provide evidence (Per week unless stated otherwise) | Evidence required if claiming above reasonable amount or if Actual costs are taken into account. |
|----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
|                                                                                                                | prepared meals or ingredients, because you can't prepare food yourself.<br>An autistic person may have obsessive likes/dislikes which make food more expensive.                                                                                                                                                                                                              |                                                                                                     |                                                                                                  |
| Internet Access and Telephone                                                                                  | You may be unable to leave your home or have sensory or mental issues which mean that you, or your carer, have to manage your affairs by a computer.<br>If you share your home with others the costs should be shared and only the share for the person claiming should be included as DRE.                                                                                  | £3,42 internet<br>£3.42 phone                                                                       | Evidence of how shared and eligible need.<br>Need identified in the Care and Support Plan        |
| Social Activities, Hobbies and getting out and about                                                           | Where activities to support your health and wellbeing cost more because of your disability, or you do them because of your disability.<br>If you need to pay extra to take someone with you because of your disability (one or more people may be required to support, you when accessing the community). that is not covered by other concessionary offers (e.g. CEA card). |                                                                                                     | Actual with receipts                                                                             |
| Specialist Equipment<br>The cost of large items may be spread over an agreed number of years, depending of the | Items for which an assessment has been completed and an eligible need has been identified, equipment and adaptations will be provided free of charge.<br>Where a cost has been incurred this can be considered:<br>wheelchairs,<br>beds/mattresses,                                                                                                                          |                                                                                                     | Actual with receipts                                                                             |

| Example DRE                                                                                                                                            | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 'Reasonable' DRE – for which you do not need to provide evidence (Per week unless stated otherwise) | Evidence required if claiming above reasonable amount or if Actual costs are taken into account. |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| length of time it can be used.                                                                                                                         | hoists, adapted furnishings, appliances or utensils. Any costs repairing or maintaining the items, or insuring them                                                                                                                                                                                                                                                                                                                                                           |                                                                                                     |                                                                                                  |
| Personal Assistance costs There may be additional costs, if you have personal assistants to help with needs arising from disability/ health condition. | Refreshments for a personal Assistant if a person needs support going to café/restaurant.<br>Perhaps an overnight care worker may require bedding.<br>A person with challenging behaviour may also damage PA/Staff/Carer possessions that may need replacing.<br>Entrance fees/tickets for 2 <sup>nd</sup> staff (If not covered by concessionary arrangements)                                                                                                               |                                                                                                     | Need identified in the Care and Support Plan Receipts                                            |
| Transport and travel (after Mobility Allowance Exhausted)                                                                                              | Use of taxis if unable to use public transport.<br>Transport to health appointments.<br>If you have Personal Assistant/ Carer and you need to pay for their travel costs to go with you these can also be calculated and included.<br>If you receive the mobility component of DLA or PIP, the transport costs you include must be the amount you need to pay in excess of the mobility benefit (e.g. up-front costs for a Motability vehicle, to meet your disability needs) | £5.04                                                                                               | Receipts                                                                                         |
| Respite                                                                                                                                                | Where replacement care is needed to cover care provided by an unpaid carer, for example in the event of the carer having to attend a hospital appointment, and your personal budget does                                                                                                                                                                                                                                                                                      |                                                                                                     | Actual with receipts                                                                             |

| Example DRE                                                     | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 'Reasonable' DRE – for which you do not need to provide evidence (Per week unless stated otherwise)                                            | Evidence required if claiming above reasonable amount or if Actual costs are taken into account. |
|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
|                                                                 | not cover this, then a temporary increase in the personal budget amount can be requested to cover this cost. This will not, therefore be treated as disability related expenditure.                                                                                                                                                                                                                                                                         |                                                                                                                                                |                                                                                                  |
| Holidays                                                        | Additional costs that arise due to your disability when you go on holiday, such as needing a carer (or carers) or rental of specialist equipment when away.<br>You may require a more expensive type of holiday (accommodation, location, activities) due to your learning, sensory or physical disabilities.<br>Your holiday insurance may be higher because you have a disability.                                                                        |                                                                                                                                                | Actual with receipts                                                                             |
| Therapy and Support Animals                                     | Animals are extremely important to many disabled people, providing such things as: <ul style="list-style-type: none"> <li>• Sensory assistance (for those with sensory impairments)</li> <li>• Companionship &amp; security (for isolated vulnerable people)</li> <li>• Calming &amp; communication (for those with autism, mental health issues or challenging behaviour).</li> </ul> (Note, all Guide Dog costs are met by the UK Guide Dogs Association) | e.g.<br>Dog (£20.17 per week)<br>Cat (£15.13 per week)<br>Rabbit (£12.61 per week)<br>Guinea Pig (£10.09 per week)<br>Hamster (£2.53 per week) |                                                                                                  |
| Painting, Decorating, DIY costs and Repairs. Once every 5 years | You may need to pay someone to do simple DIY tasks that you are not able to do due to your disability, for example, hanging shelves, pictures, basic decorating and repairs etc.                                                                                                                                                                                                                                                                            |                                                                                                                                                | Actual cost of decorator with receipts                                                           |

| Example DRE    | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 'Reasonable' DRE – for which you do not need to provide evidence (Per week unless stated otherwise) | Evidence required if claiming above reasonable amount or if Actual costs are taken into account. |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
|                | You may also be more likely to damage your property due to your disability or Behaviour that Challenge (for example, because of OCD)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                     |                                                                                                  |
| Other examples | <ul style="list-style-type: none"> <li>• Legal costs associated with your disability, for example, Lasting Power of Attorney, Court of Protection, or Deputyship fees, where exemptions to fees do not apply.</li> <li>• Increased costs of personal and home insurance due to higher likelihood of loss, damage or injury. Also, you may be less able to negotiate the cheapest premiums.</li> <li>• Breakages/damage, having to buy a new mattress more frequently, cleaning up of stains, replacement of furniture etc.</li> <li>• Subscriptions to charities, for support / advice. The purchase of books and publications assisting with your disability.</li> <li>• You may spend a lot more on phone calls because you cannot leave your house, or you cannot write letters.</li> <li>• Communication aids e.g. communication book or talking mats</li> </ul> <p>Specialist items which are required to monitor or control a complex condition (e.g. epilepsy monitoring systems, challenging behaviour strategies involving various devices and pieces of equipment, sensory support devices, etc.)</p> |                                                                                                     |                                                                                                  |

Everyone's costs will be different, and a list of examples cannot contain everything. If you have a Disability Related Expenditure that is not listed, you should still include it. Not all costs will be considered eligible. For instance, if you choose to buy items / services when there is a

cheaper alternative that meets your needs, or if it is something that could be provided by the NHS for free. If you are unsure whether a cost counts as Disability Related Expenditure or not, include it on the form anyway.

For further information or to apply for Disability Related Expenditure contact: [ASCFinancialAssessments@enfield.gov.uk](mailto:ASCFinancialAssessments@enfield.gov.uk), 020 8379 8177

If you are unhappy with the outcome of your DRE calculation you can request a review of the decision in writing providing details of which aspect of the assessment you are dissatisfied with, by email to: [ASCFinancialAssessments@enfield.gov.uk](mailto:ASCFinancialAssessments@enfield.gov.uk) or by post to: Adults Social Care Financial Assessments, 4<sup>th</sup> Floor Civic Centre, Silver Street, Enfield EN1 3XL.

The initial review will be conducted by a different officer to the one that first carried out the assessment.

If you remain dissatisfied after this review you request a form for a formal review by the Appeals Panel consisting of senior members of staff, from the Financial Assessment Team, Manager from the relevant service area (Older people; Physical Disabilities; Learning Disabilities), and an independent person from the legal team. Your financial representative can attend with you or on your behalf.

Once a decision has been made at the appeals panel if you disagree with the decision made you can complain using the council's formal complaints process. Online at: <https://new.enfield.gov.uk/contact-us/are-you-unhappy-with-something/> In writing to: Complaints and Access to Information Enfield Council Civic Centre Silver Street Enfield EN1 3XA by telephone: 0208 378 1000

If your complaint isn't resolved during this process, you will be provided with details of how to take your complaint to the Local government Ombudsman.

Please fill in this section and send back please.

## Appendix

### Disability Related Expenditure (DRE)

Please complete this form if you live at home and incur extra costs directly related to your disability. Please see the enclosed DRE Fact Sheet for information and guidance on DRE and what evidence if any you will need to provide to support your claim.

Name: .....

Address: .....  
..... Post Code .....

Your Reference Number: .....

#### SECTION 1: Details of you Disability Related Expenditure

| Type of cost directly related to your disability | Detail | Amount paid | How often paid? |
|--------------------------------------------------|--------|-------------|-----------------|
| Community Alarm System                           |        |             |                 |
| Chemist Items / Prescriptions                    |        |             |                 |
| Clothing / Shoes / Bedding                       |        |             |                 |
| Laundry and Cleaning costs                       |        |             |                 |

| Type of cost directly related to your disability                                         | Detail | Amount paid | How often paid? |
|------------------------------------------------------------------------------------------|--------|-------------|-----------------|
|                                                                                          |        |             |                 |
| Private Care or Extra Care to meet assessed needs, Gardening, Housework, Window Cleaning |        |             |                 |
| Extra Heating costs (e.g. electricity and gas)                                           |        |             |                 |
| Special Diet and Food                                                                    |        |             |                 |
| Internet Access and Telephone                                                            |        |             |                 |
| Social activities, Hobbies and getting out and about                                     |        |             |                 |
| Specialist Equipment - hire or purchase, maintenance and repair                          |        |             |                 |
| Transport and Travel (after mobility element of the DLA or PIP exhausted)                |        |             |                 |

| Type of cost directly related to your disability                  | Detail | Amount paid | How often paid? |
|-------------------------------------------------------------------|--------|-------------|-----------------|
| Holidays / Respite                                                |        |             |                 |
| Assistance / Therapy Animal costs                                 |        |             |                 |
| Painting, Decorating, DIY, costs and repairs (once every 5 years) |        |             |                 |
| Other Expenditure – please list.                                  |        |             |                 |
|                                                                   |        |             |                 |
|                                                                   |        |             |                 |
|                                                                   |        |             |                 |
|                                                                   |        |             |                 |

**SECTION 2: Declaration – Disability Related Expenditure DOES apply to me**

I am signing to certify that the details and information I have completed on this form are true, correct and accurate to the best of my knowledge.

**SIGNATURE:** ..... **DATE:** .....

**FULL NAME: (Please Print)** .....

If you have any queries or require any help to complete this form, please contact Tel: 020 8379 8177



Email (Put DRE Review in subject): [ASCFinancialAssessments@enfield.gov.uk](mailto:ASCFinancialAssessments@enfield.gov.uk)

Please return the completed form to:

**ASC Financial Assessment Team**, Civic Centre, Silver Street. Enfield EN1 3XA

|                                 |                                                                            |
|---------------------------------|----------------------------------------------------------------------------|
| Document Title                  | <b>Disability Related Expenditure (DRE Factsheet)</b>                      |
| Author (Individual & Team name) | <b>Claire Sparkes</b><br><b>HoS Adult Social Care Financial Assessment</b> |
| Date Written                    | <b>April 2022</b>                                                          |
| Authorised by (Name and Date):  | <b>Matt Casey April 2025</b>                                               |
| Coproduced (Yes or No)          | <b>No</b>                                                                  |
| Last Review Date                | <b>April 2026</b>                                                          |
| Next Review Date                | <b>April 2027</b>                                                          |

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