

Funding your cycle: a guide for disabled people.

What help can you get to buy a cycle? If you are a disabled person on a low income or need to buy a cycle which is not a standard 2 wheeler, you may be put off by the cost. And if you are working, you may be able to get a new one at a substantial discount. This factsheet aims to help you identify what help you can get, based upon your work status, eligibility for Community Care Services and income level.

If you are eligible for community care services, please see section 1. Section 2 covers grants to individuals from grant giving organisations. Have a look at section 3 if you are working. Finally, section 4 talks about the possibility of VAT exemption.

Section 1 – Eligible for Community Care Services

If you are eligible for Community Care Services then you may have the option of receiving an Individualised Budget (also known as Self Directed Support). If you do not know about this, please contact your local authority's Social Services department who will be able to help.

If you are eligible for community care services then you will need to demonstrate that having a cycle will enable you to live independently and enhance your quality of life. Social Services staff will need to agree with this assessment before funding your cycle. Wheels for Wellbeing is already aware of one individual who received a tandem using their individualised budget although authorities will have different approaches, so there is no guarantee that you will be able to pay for a cycle in this way.

Section 2 – Grant giving organisation

An option for those who do not work (or would rather not pay for their cycle), those with a need for a more expensive cycle and those who are eligible is to apply for a grant. There is a vast array of grant-giving organisations within the UK, so you should make sure you target the ones most likely to make you an award. There are 2 main places to look:

Affiliated Charities

A charity associated with your impairment or long term health condition is the best contact point to start your funding search. They will understand your needs better than most and may even be able to help you make an application.

Other Grant Givers

'A Guide To Grants For Individuals In Need' is a book that lists all the grant giving organisations within the UK. You can access a copy at your library.

Grant giving organisations are categorised by their national or local focus (and the latter are further divided by county or borough) and their specific area of help. The organisations also have clear rules on who they can help, often only people on low incomes.

The book provides:

- i. A breakdown of each organisation detailing: eligibility, types of grants, correspondence details etc, allowing the individual to pinpoint those organisations which are appropriate for them.
- ii. A comprehensive guide to filling in the application forms.
- iii. A list of advice organisations, again split into different categories (such as illness and disability) which can be contacted for help.

It is a good idea to phone an organisation in advance of making an application to them, to check that your request is within their remit.

It may be a good idea to include a letter from a professional such as a physiotherapist but this is not necessarily required. The letter should detail the benefits that a cycle would bring such as improving your physical fitness and enhancing your mental wellbeing by improving your social life and enabling you to live more independently.

Section 3 – Cycle to Work Scheme

This scheme enables you to purchase a cycle tax free through your employer (assuming you are a PAYE employee) and spreads the cost over a year or more (<http://www.cyclescheme.co.uk/>). It allows the purchase of any cycle through your employer up to £1000 and can provide savings of 30% to 50% dependent upon your tax band. You may be able to buy a more expensive cycle through the scheme but your employer will need to have a special licence in this case.

You will need to contact your employer's Cycle To Work scheme representative who will ask you to sign to accept the terms of the employee hire agreement (as your employer will effectively be leasing you the cycle for the period of payment). Then you visit your cycle shop and get a quote for the items you want (you can also purchase equipment such as a helmet and lights through this scheme). You then input the quote to the Cycle to Work Scheme website, wait to be issued a voucher then use this to purchase the cycle from the shop.

Section 4 – VAT

One last thing to mention is VAT, which you should not have to pay if the cycle is 'adapted' for 'Special Needs'. Even if you only need a regular bicycle, have a chat to the manufacturer or the cycle shop. Hopefully they will be able to advise you further. Further information is available at <http://www.hmrc.gov.uk/vat/sectors/consumers/disabled.htm>.

Feedback

We welcome your comments and experiences so that we can keep this factsheet up to date. Please send them to info@wheelsforwellbeing.org.uk or call us on 020 7346 8482.

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