Telford & Wrekin Co-operative Council

Protect, care and invest to create a better borough

Adult Social Care

Your Guide to Disability Related Expenditure (DRE)

Date of last review: July 2026

Contents

1. What is a Disability Related Expense (DRE)?

Disability Related Expenses are costs you have which arise from a disability or long-term health condition and are not met by your care and support plan. If you need to spend money on items and services to manage your disability or long-term health condition, then you may qualify to have these costs included in your financial assessment.

If you receive (or are entitled to receive) state disability benefits, the Care Act statutory guidance says that the council must leave you with enough of these benefits "to pay for necessary disability related expenditure to meet any needs which are not met by the local authority."

These are extra costs you have to pay for because of illness or disability and are known as Disability Related Expenditure (DRE). Our scheme covers reasonable additional costs that arise because of your disability or health condition and are not already being met through your care and support plan or by another organisation.

The statutory guidance (Annex C section 39) details specifically how disability related expenditure should be considered.

2. Who qualifies for Disability Related Expenditure?

To qualify for Disability Related Expenditure, you must be receiving:

- Care component of Disability Living Allowance, or
- Care component of Personal Independence Payment, or
- Attendance Allowance.
- Your assessment and care and support plan should also identify a disability or medical condition which demonstrates your need for Disability Related Expenditure.

3. How do we make decisions on Disability Related Expenses?

We will ask five key questions when considering your claim for disability related expenditure:

3.1. Do you receive disability benefits?

This includes the care component of disability living allowance, the daily living element of personal independence payments, or attendance allowance.

3.2. Is the expense directly linked to the person's disability, medical condition, or care need?

This means that the expense is only required because of a person's disability, medical condition, or care need and that someone who did not have the same specific need would not have to pay for this expense. For example, a person who is not disabled or does not have a care need or a medical condition would not require a community alarm.

3.3. **Is the expense necessary?**

This means that the expense is required due to a disability rather than a choice that does not specifically relate to a disability, that someone's day-to-day life would be significantly negatively affected if they did not pay for this expense. The Care Act Assessment and support plan should also identify disabilities or medical conditions which demonstrate the need for disability related expenditure.

3.4. **Is the expense able to be met by any other means?**

This means that the expense cannot be paid for by other means – we would check if it is already included in a person's personal budget, or if the NHS should be paying for it.

3.5. **Is the expense reasonable and can be verified?**

This means that the expense is not considerably higher than that of similar expenses. For example, if a DRE claim is for something that costs £500 but something else could meet your needs and costs £200, we would say that the higher amount is not reasonable. We would allow the lower amount.

How do we work out Disability Related Expenses?

We recognise that everyone's situation is different. This section explains how we work out Disability Related Expenditure (DRE) in a fair and consistent way.

The council does not use automatic or fixed-rate allowances. In most cases, DRE is based on the actual additional costs you have because of your disability, supported by evidence such as receipts, bills, invoices, contracts, or bank statements.

Some costs, such as energy (gas and electricity) are considered differently. This is because they are part of normal household use, and it is not always possible to separate standard use from costs related to a disability.

In these cases, we compare your costs to typical household costs for a similar property and household. We use national guidance from the National Association of Financial Assessment Officers (NAFAO) to help us do this fairly and consistently. NAFAO provides benchmark figures for energy costs each year (see Appendix 1).

We will only include the additional cost above what would normally be expected, and we will always take your individual circumstances into account.

Decisions will be made on an individual basis, considering:

- The person's disability, health condition, or care needs
- The necessity of the expense
- Whether the cost is reasonable
- Whether the expense can be met by any other means
- How the cost compares with typical or average household expenditure where relevant

Other considerations:

- The lowest cost alternative should usually be utilised, for example, NHS prescription pre-payment, and social tariffs for mobile or internet.
- Is there a free alternative or service that could reasonably meet the person's needs? For example, support may be available through the NHS, including incontinence products, chiropody, physiotherapy, some items of equipment, and travel to medical appointments.
- In deciding if a cost can be allowed in your financial assessment, the council will consider what is included in your agreed care and support plan to make sure this is not already covered within it. For example, due to a disability someone may need their hair washed by another person. If washing hair is part of a carer's duties in the care and support plan, we will not disregard the cost if they choose to pay a hairdresser to wash their hair instead; this is because the cost of this is already included in the persons care and support plan.
- To be included as DRE the cost incurred must be higher than average household living expenses. It is the additional cost above comparable household costs that can be considered as additional expense. For example, you may have more laundry than someone without a disability would have for example 5 loads per week rather than 3. The costs of the additional 2 loads could be considered as a disability related expense.
- All allowable costs will be divided by the number of adults living in your household who receive a benefit from the purchased item or service. For example, a cleaner will be treated as shared equally between all adults in the household.

4. What can I claim for?

We work in line with the [Care Act 2014](). We look at all DRE claims on an individual basis rather than take a blanket approach. This means it is not possible to have a definitive list of DREs because each person is different and will have different care needs and expenses.

However, there are some common things that people ask for as disability related expenditure. We have listed a few below and how we consider these expenses.

The examples within this guide are illustrative only. Every DRE claim will be considered individually, taking account of the person's circumstances, assessed needs and supporting evidence.

Community Alarm

If you tell us the name of your provider and we agree the cost is reasonable, we will allow the weekly cost as DRE. If we do not have the information on your community alarm provider, we may ask you how much you pay and how often and compare it to others.

Increased energy/utility costs

Some people have higher energy or utility costs because of a disability or long-term health condition. This may be due to needing higher room temperatures, spending more time at home, or using medical or assistive equipment that increases energy use.

The council can consider additional energy costs where there is clear evidence that costs are higher than would normally be expected for a similar household and where the increase is directly linked to disability-related needs. Only the additional cost above normal household living expenses can be considered as DRE.

Additional laundry costs

Some people need to wash clothing or bedding more frequently or require specialist detergents because of a disability, illness or health condition. This may be due to incontinence, skin conditions or other health-related needs.

The council may consider additional laundry costs where there is evidence that the increased laundry expenses arise directly from a disability-related need and are identified within the Care Act Assessment or Care and Support Plan.

Only the additional cost above that which would normally be expected for a comparable household will be considered as DRE

Basic domestic cleaning

We will allow reasonable cleaning costs, if necessitated by the individual's disability and not met by social care. For example, this could be a cleaner that comes weekly or fortnightly to clean your home or could be a yearly deep clean. We would need to see evidence of what you spend to allow this cost.

Clothing, footwear and bedding

Clothing, footwear and bedding are everyday living costs and are not usually included as a DRE. We will only consider these items where a person's disability results in additional costs. This may include situations where items need to be replaced more often, where there is increased wear and tear, or where specialist items are required.

We assess this by looking at whether items need to be replaced more frequently, whether additional items are required, or whether more expensive or specialist items are needed because of a person's disability.

Where specialist clothing, footwear or bedding is required and is more expensive than standard items (and not provided by the NHS), we will consider the difference in cost. For standard items, we consider how often they need to be replaced. For example, if bedding would usually be replaced once a year but needs to be replaced three times a year due to a person's disability, we would include the cost of the additional 2 replacements as DRE. The same approach applies to clothing and footwear where these need to be replaced more frequently. If exact costs are not available, a reasonable estimate can be used, supported by a clear explanation linking the cost to the person's disability and circumstances.

Gardening

We will allow basic gardening costs, if necessitated by the individual's disability and not met by social care. We would not expect any gardening to be completed in winter months and so we only allow these costs for 6 months a year. We would need to see evidence of what you spend to allow this cost.

Buying disability equipment and the maintenance costs

If you need to buy any equipment related to your disability or care needs, we will consider whether you could claim these costs as DRE. We would look at the initial cost of the item, as well as any maintenance costs, such as servicing or insurance. We will only allow the DRE for the lifecycle of an item - this is normally three years.

For example, if someone with reduced mobility bought a mobility scooter, we would allow the cost of buying it as a DRE over a period of three years. This means that we will divide the total cost of the item you have bought by 156 weeks to work out the weekly cost. We would also allow any annual costs such as maintenance, servicing, or insurance, for as long as the item remains in use.

Transport

Transport costs will only be considered if the cost is over and above any mobility component of DLA or PIP payment. These transport costs must be specifically due to a person’s disability or health need. In some cases, it may be reasonable for a council not to take account of claimed transport costs – if, for example, a suitable, cheaper form of transport, i.e. council-provided transport to day centres is available but has not been used.

5. What evidence is required?

The person (or their representative) must provide evidence (e.g. bills/invoices/receipts, contracts, bank statements) of extra expense incurred because of their disability or health condition.

Receipts and/or evidence should normally cover a period of at least three months where available and appropriate to demonstrate ongoing expenditure.

Additional supporting evidence may be needed from a qualified medical professional if certain items are requested e.g. health related conditions or dietary requirements.

The practitioner/social worker carrying out your DRE assessment is responsible for ensuring that you (or your representative) can produce documentary evidence of any expenses to be allowed and records a clear rationale as to how this expense relates specifically to your disability or health condition.

How do I claim?

Disability related expenses will be discussed with you by your allocated worker during your Care Act Assessment or review.

You can also ask us to consider disability related expenses any time you incur a new expense or when there is an increase. You must remember to provide the appropriate and required evidence.

If you have an allocated worker, then please contact them directly; if you have no allocated worker, please contact **Family Connect on 01952 385385 (option 2)** who will take some details and pass your request to be allocated to the appropriate team.

6. Frequently Asked Questions (FAQs)

6.1 Why must I receive disability benefits to claim DRE?

You must be receiving disability benefits before claiming DRE as this is what the Care Act 2014 says: "**Where disability-related benefits are taken into account, the local authority should make an assessment and allow the person to keep enough benefit to pay for necessary disability-related expenditure to meet any needs which are not being met by the local authority.**"

Disability benefits are paid to people who have disabilities or illnesses and need extra help that people without disabilities do not need. You receive the benefit to help you pay for the cost of receiving any extra help. This could include a person who helps you, or an expense that you pay for because of your disability.

6.2 What makes an expense necessary?

An expense is necessary if it is something you **need** to pay for due to your disability or health condition rather than something that you **want.** If it is something that is your choice to pay for, for example, buying specific types of food when you have no dietary requirement or diagnosed medical need for it, the expense would not be necessary.

6.3 What makes an expense reasonable?

An expense is reasonable when it is a fair price. For example, if specialised shoes were something you needed, and you could buy these for £30 but you had submitted a DRE claim for a pair you bought for £100, this cost would not be reasonable. However, the £30 would be allowed.

6.4 My friend has been allowed an expense as DRE, but I have not. Why is this?

The Care Act 2014 says that DRE should be person-centred and looked at on an individual basis. This is because every person is different and can have different disabilities, illnesses, and care needs. No two people are the same and therefore, no two DRE claims will be the same.

6.5 What if the NHS refuses to provide certain items or prescriptions, what can I do and how can I challenge this decision?

In the first instance, discuss with your GP or relevant health professional and explain why you feel you need that particular prescription. If you remain unhappy with the outcome of this discussion, you can request information regarding their complaints procedure.

Under the NHS regulations your GP must prescribe for you any medication that he or she feels are needed for your medical care. A person is entitled to medication that the GP believes are necessary, not those which the person feels should be prescribed. GPs, nurses, or pharmacists will also no longer prescribe probiotics or some vitamins and minerals. You can get the vitamins and minerals you need from eating a healthy, varied, and balanced diet, or you could choose to buy them at a pharmacy or supermarket. If you choose to purchase these, they cannot be disregarded as a DRE.

6.6 What can I do if I disagree with the decision?

If you (or your representative) disagree with the outcome of your DRE assessment, you can ask for it to be looked at again. You can do this by telling us why you think the decision is wrong. If you think there is any additional information that should be considered, please let us know.

If you are unhappy with the outcome, you can make a complaint via our complaints procedure by contacting the Customer Relationship Team:

Online form: Suggestions and Feedback - Online form - Telford & Wrekin Council
Email: customer.relationship@telford.gov.uk

By phone: 01952 382006

By letter:
Customer Relationship Team
Telford & Wrekin Council
Darby House
Lawn Central
Telford
TF3 4JA

Further information on the councils' complaints procedure can be found here: Adult social care complaints - Telford & Wrekin Council

Should you remain dissatisfied, you can ask the Local Government and Social Care Ombudsman (the Ombudsman) to review your complaint. You usually have up to 12 months to do this, starting from the date you first knew about the matter you complained about. The Ombudsman will normally only consider complaints made within that time but can decide to look at older complaints if there is a good reason to do so.

7. Examples

These examples demonstrate how DRE is assessed using actual costs and benchmarking methodologies applied where costs relate to household expenditure such as energy usage.

Example 1: Mr Jones

Mr Jones is a 75-year-old man who lives on his own in his bungalow which he rents from a local housing association. Mr Jones has mobility issues; he is prone to falls and he is sometimes unable to get himself out of his armchair. He experiences episodes of incontinence and has not yet been seen by the Incontinence Clinic, although he has been referred. Although Mr Jones lives alone, he has an active social life by attending day services and meeting friends and family. He receives Attendance Allowance, and his total weekly income is £350.

Mr Jones has claimed the following items and amounts:

- Community alarm - £4.48 per week
- Extra energy (electricity) - £15.50 per week
- Incontinence items - £3.75 per week
- Domestic cleaner - £30 per month
- Gardener - £250 per year
- Mobile telephone - £10 per month

1. Mr Jones provided the name of his community alarm provider, and we checked our records to find the weekly cost. **£4.48 per week has been allowed as DRE.**
2. Mr Jones provided evidence of his energy (electricity) costs. These costs were compared to the current benchmark electricity cost for a comparable single-person household in similar accommodation, calculated in line with NAFAO 2026/27 guidance is £13.43 per week. £15.50 minus £13.43 equals £2.07 per week. **£2.07 per week has been allowed as DRE.**
3. Mr Jones has not been seen by the Incontinence Clinic, but he has been referred. **£3.75 per week has been allowed as DRE for 6 months whilst he is waiting to be seen.**
4. The allocated worker first works out the cost of Mr Jones' domestic cleaner. £30 per month times by 12 months equals £360 per year. £360 divided by 52 equals £6.92. **£6.92 per week has been allowed as DRE.**
5. The cost of a gardener will only be allowed for 6 months of the year therefore the £250.00 cost will be divided by 52 to give a weekly amount this will then be halved to give **a weekly DRE of £2.40 per week**.
6. The mobile phone costs were not allowed because there was no evidence that the phone was required to meet a disability-related need identified within Mr Jones' Care Act Assessment or Care and Support Plan. Mobile phone costs are generally considered ordinary living expenses unless they can be linked to a specific disability-related need.

This means that Mr Jones' DRE amount is:

- Community Alarm - £4.48 per week
- Extra Energy (electricity) - £2.07 per week
- Incontinence items - £3.75 per week
- Domestic cleaner - £6.92 per week
- Gardener - £2.40 per week
- Mobile telephone - £0 per week
- **Total DRE amount allowed - £19.62 per week**

Example 2: Ms Smith

Ms Smith is a 42-year-old woman who lives alone in a privately rented flat. She has mental health issues including bipolar disorder and anxiety. She can have both depressed and manic episodes and has a pendant alarm which she can use if she becomes overwhelmed. Because of her anxiety, she does not leave the house often and her family do not live locally.

Ms Smith maintains contact with her family by using her smart phone to video-call with them regularly.

Ms Smith receives Personal Independence Payments and has a weekly income of £275. Ms Smith has claimed for the following items and amounts:

- Pendant alarm - £185 per year
- Extra Energy (electricity) - £65 per month
- Mobile phone - £25 per month

1. Ms Smith’s self-funds her pendant alarm at an annual cost of £185 per year and provides evidence in the form of an invoice from the provider. The annual amount is divided by 52 weeks equals £3.56 per week. **£3.56 per week allowed as DRE.**
2. Ms Smith provided evidence of electricity expenditure of £65 per month (£780 per year / £15.00 per week). The benchmark electricity cost for a comparable single-person household in similar accommodation, calculated in line with NAFAO 2026/27 guidance is £13.43. The additional cost (£15.00 minus £13.43 equals £1.57) is linked to disability-related needs therefore, **£1.57 per week is allowed as DRE.**
3. Mobile phone costs would not always be allowed as DRE. However, in Ms Smith's case, maintaining contact with family was identified as part of managing the impact of her mental health needs and reducing social isolation in her Care Act Assessment and support plan. As a result, mobile phone costs were considered necessary to meet a disability-related need.
   Where mobile phone costs are considered disability-related, costs may be benchmarked against social tariff products promoted by Ofcom and other affordable alternatives when determining a reasonable amount. In this case, a reasonable monthly cost of £20 was identified. £20 multiplied by 12 months and divided by 52 weeks equals £4.62 per week. **Therefore, £4.62 per week was allowed as DRE.**

This means that Ms Smith’s DRE amount is:

- Pendant alarm - £3.56 per week
- Extra energy costs - £1.57 per week
- Mobile phone costs - £4.62 per week
- **Total DRE amount allowed - £9.75 per week**

8. Appendix 1 – NAFAO Guide to Disability Related Expenditure 2026/27

NAFAO GUIDE TO DISABILITY RELATED EXPENDITURE 2026/27

HEATING ALLOWANCES

Annual inflationary update based on RPI Fuel index for November 2025. At this date fuel prices (coal solid fuels, gas, electricity and oil and other fuels) had **increased by 2.6**% in the last 12 months.

The figures are obtained from [Consumer price inflation tables - Office for National Statistics] from the download "consumer price inflation detailed reference tables". The figures are found in Table 28 detailed reference tables - % change over 12 months.

Figures for 2026/2027	Standard	N East / E Midlands	N West / W Midlands
Single person - Flat/Terrace	£2026.47	£2196.68	£2453.74
Couple – Flat/Terrace	£2673.61	£2895.21	£3233.86
Single person – Semi Detached	£2152.38	£2333.18	£2606.24
Couples – Semi Detached	£2841.48	£3072.58	£3432.44
Single – Detached	£2618.63	£2836.73	£3173.58
Couples – Detached	£3451.93	£3740.17	£4178.84

Ofgem published annual estimates of average energy usage by house size, which can then be extrapolated to find the average energy bills by house size.

The estimate is calculated by multiplying the kWh use by the current average unit rates and adding in the current average standing - Rates Effective 1st January 2026.

Please note these rates cover gas/electric/economy 7 only

- Electricity 27.69p per kWh
- Electricity 54.75 per day (£199.84 per annum) standing charge
- Gas 5.93p per kWh
- Gas 35.09p per day (£128.08 per annum) standing charge

	Number of Bedrooms	Electricity usage (kWh)	Gas usage (kWh)	Estimated average annual dual fuel energy bill
Low	1 – 2	1800	7500	£1271.09
Medium	3 – 4	2700	11500	£1757.50
High	5+	4100	17000	£2471.31

For further information please see the full 2026/27 NAFAO guidance here: [NAFAO Guide to Disability Related Expenditure 2026/27]

Benchmark figures are reviewed annually and may change.