Coming Home

COMING HOME GUIDE

Personal Independence Payment: a family guide to claiming

For England, Wales and Northern Ireland, with a section for Scotland's Adult Disability Payment

Version 1.0 • October 2026. Next review: March 2027

About this guide

This guide is correct at October 2026, version 1.0. We've written it in good faith as general guidance to help carers and families. It isn't legal, financial or medical advice. Rules and rates change, so before you act, please make sure you have the latest version of this guide and look at the official sources: GOV.UK, Social Security Scotland, nidirect and your local council. To the extent the law allows, we can't accept liability for any errors or omissions, or for decisions made on the strength of this guide. In a medical emergency call 999. For urgent advice, contact NHS 111.

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How to use this guide

Version 1.0. October 2026. Next review: March 2027. Rates and rules read on 3 October 2026. We review this guide every year in March, after the new rates are published, and straight away if the PIP rules change.

Who this guide is for: families helping someone aged 16 to State Pension age who has a long-term health condition or disability and has difficulty with everyday tasks or getting around. It covers England, Wales and Northern Ireland, with a section for Scotland, where Adult Disability Payment has replaced PIP. If the person is over State Pension age, read our Attendance Allowance guide: www.cominghomecare.app/guides/attendance-allowance?ref=guide-pip

How to use it: sections 1 to 3 explain what PIP is, who can get it and how much it pays. Sections 4 to 6 take you through the claim, the form and the assessment. Section 5, on the form, matters most. Section 7 covers decisions and how to challenge them, section 8 covers Scotland, and section 9 covers what PIP can lead to for a carer. Every figure has a source and a date, and the full list is in "Sources" at the back.

Guidance, not advice. This guide explains the official rules in plain English. It can't take everything into account, and DWP, the Department for Communities or Social Security Scotland makes every decision. For advice on your situation, contact Citizens Advice, Advice NI, Scope or Carers UK (see "Where to get help").

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

01

What PIP is

Personal Independence Payment (PIP) is extra money to help with the costs of a long-term health condition or disability. It's for people aged 16 to State Pension age (GOV.UK, Personal Independence Payment, read 3 Oct 2026).

- It's paid every 4 weeks and it's tax free.
- Income and savings don't affect it, and they can get it while working.
- It can be paid alongside all other benefits except Armed Forces Independence Payment (GOV.UK, PIP: eligibility, read 3 Oct 2026).
- It's based on how the condition or disability affects them, not on the condition itself.

Who runs it: DWP in England and Wales. In Northern Ireland, the Department for Communities runs PIP at the same rates (nidirect, Personal Independence Payment, read 3 Oct 2026). In Scotland, Social Security Scotland pays Adult Disability Payment instead (section 8).

Over State Pension age: they can't usually make a new claim for PIP. They can claim Attendance Allowance instead, unless they got PIP or Adult Disability Payment in the last 12 months (GOV.UK, PIP: eligibility). If they already get PIP when they reach State Pension age, it carries on (Citizens Advice, Getting PIP after you've reached State Pension age, read 3 Oct 2026).

Disability Living Allowance (DLA): adults on DLA are being moved to PIP. DLA carries on for children under 16 and for people born on or before 8 April 1948. If they were born after that date, DWP will write to invite them to claim PIP (GOV.UK, Personal Independence Payment).

No rule change is in force. In July 2025, a plan to change who can get the daily living part was taken out of the Universal Credit Bill. The Timms Review of PIP has published emerging recommendations only (DWP, The Timms Review: co-chair update, 9 Sep 2026). On 3 October 2026, the rules in this guide are the ones in force. We'll update the guide if that changes.

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Who can claim

They can usually get PIP if they're 16 or over and all of these apply (GOV.UK, PIP: eligibility):

- they have a long-term physical or mental health condition or disability
- they have difficulty doing certain everyday tasks or getting around
- they expect the difficulty to last at least 12 months from when it started

They also usually need to be under State Pension age to make a new claim.

Where they live: in England and Wales, they usually need to have lived in England, Scotland or Wales for at least 2 of the last 3 years, and to be living in England or Wales when they claim. There are different rules for people who have lived abroad or who aren't British citizens (GOV.UK, PIP: eligibility).

Northern Ireland: the rules are the same in practice. They need to have had the difficulty for 3 months and expect it to last at least another 9 months, and to live in Northern Ireland (nidirect, Personal Independence Payment).

If they're nearing the end of life

If a medical professional has said they might have 12 months or less to live, they can claim under the special rules (GOV.UK, PIP: claiming if you're nearing the end of life, read 3 Oct 2026):

- They get the enhanced daily living part, £114.60 a week.
- They don't need a face-to-face assessment.
- Ask their doctor, nurse or other medical professional for a form called SR1. They send it to DWP, or give it to you to send.
- Whether they also get the mobility part depends on their needs.

The same special rules apply in Northern Ireland (nidirect, Personal Independence Payment).

03

The two parts and the rates

PIP has two parts. They might get one part or both (GOV.UK, Personal Independence Payment).

The daily living part is for help with: preparing food; eating and drinking; managing medicines and therapies; washing and bathing; using the toilet; dressing and undressing; reading; managing money; mixing with other people; and talking, listening and understanding.

The mobility part is for help with working out a route and following it, physically moving around, and leaving home.

Part	Rate	Weekly, 2026/27	About a year (estimate, weekly × 52)
Daily living	Standard	**£76.70**	about £3,988
Daily living	Enhanced	**£114.60**	about £5,959
Mobility	Standard	**£30.30**	about £1,576
Mobility	Enhanced	**£80.00**	about £4,160

Sources: DWP, Benefit and pension rates 2026 to 2027, updated 16 Feb 2026 and GOV.UK, PIP: amounts, read 3 Oct 2026. The rates apply from April 2026. Someone on the enhanced rate of both parts gets £194.60 a week.

The daily living rates are the same as the two Attendance Allowance rates in our Attendance Allowance guide.

How the points work

For each activity, the assessor picks the statement that best describes what they can do, and each statement has a points score. The points for the daily living activities are added together, and so are the points for the mobility activities (legislation.gov.uk, Social Security (Personal Independence Payment) Regulations 2013, regulations 5 and 6, read 3 Oct 2026):

- **8 to 11 points** in a part gives the standard rate of that part.
- **12 points or more** gives the enhanced rate.

"Most of the time": a statement counts if it applies on more than half of the days over a 12-month period (DWP, PIP assessment guide part 2, updated 31 Aug 2026). If their needs go up and down, think about a whole year, not one day.

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Starting a claim

England and Wales

Phone the PIP new claims line (GOV.UK, PIP: how to claim):

- **Phone:** 0800 917 2222. **Relay UK:** 18001 then 0800 917 2222. A British Sign Language video relay service is available.
- **Opening times:** Monday to Friday, 8am to 5pm.
- **By post:** write to Freepost DWP PIP 1 and ask for a claim form. Include their name and address.

Someone else can phone on their behalf, but they'll need to be with them when they call. You can also ask for a home visit from a DWP officer to help with the claim.

Have ready:

- their contact details and date of birth
- their National Insurance number, if they have one
- their bank or building society account number and sort code
- their doctor or health worker's name, address and phone number
- dates and addresses of any time in a care home or hospital
- dates of any time abroad for more than 4 weeks at a time

After the call, DWP sends the form "How your disability affects you" (section 5).

Northern Ireland

Phone the Personal Independence Payment Centre (Department for Communities, Personal Independence Payment Centre, read 3 Oct 2026):

- **New claims:** 0800 012 1573. **Relay UK:** 18001 then 0800 012 1573.
- **Existing claims and enquiries:** 0800 587 0932.
- **Opening times:** Monday to Friday, 9am to 4pm, except public holidays.
- British Sign Language and Irish Sign Language video relay is available. If they need extra support to claim, the Make the Call service can help.

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The form: "How your disability affects you"

This is the most important part of the claim. DWP sends the form within 2 weeks of the first call, by post or as a link to fill it in online. Return it within one month. If you need more time, phone the PIP enquiry line on 0800 121 4433 (Monday to Friday, 9am to 5pm) before the deadline (GOV.UK, PIP: how to claim and report a change). In Northern Ireland, the form is called PIP2. It's also due within one month, and you can ask for more time (nidirect, Personal Independence Payment).

Before you start

- **Keep a diary for a week or two.** Note what they find hard, what help they had, how long things took, and what happened afterwards. Write down the bad days as well as the good ones.
- **Gather the papers they already have.** For example, a list of their prescriptions, a care plan, or letters from their doctor, nurse or support worker (GOV.UK, PIP: how to claim).
- **Fill it in together.** It's their claim, but you might see things they don't mention.

Describe a typical week, not a good day

For each activity, the form asks how they manage it. Describe what really happens most of the time. If you write only about a good day, the assessor might not see the help they need.

Use the four questions DWP uses. For a statement to count, they need to be able to do the activity (DWP, PIP assessment guide part 2, section 2.2):

1. **Safely:** in a way that's unlikely to cause harm to them or someone else, during or after the task.
2. **To an acceptable standard:** done well enough. For example, washed properly, or a meal that's actually cooked.
3. **Repeatedly:** as often as they reasonably need to, not just once.
4. **In a reasonable time:** no more than twice as long as it would take someone without their condition or disability.

If the answer to any of these is no, say so, and give an example.

What to write for each activity

For each activity, say:

- what they can't do, or can only do with help
- who helps, what kind of help it is, and how often
- any aids they use, such as a perching stool, a grab rail or a walking stick
- how long it takes, and how they feel afterwards, for example tired or in pain
- what happens if nobody helps, and anything that has gone wrong, such as a fall

Help from another person counts, including reminding, encouraging, keeping an eye on them, or doing part of the task.

The activities, one by one

Daily living (GOV.UK, Personal Independence Payment):

- **Preparing food:** making a simple meal, using a cooker or microwave safely.
- **Eating and drinking:** cutting up food, or being reminded to eat.
- **Managing medicines and therapies:** remembering to take medicines, or help with therapy at home.
- **Washing and bathing:** getting in and out of the bath or shower, washing all over.
- **Using the toilet:** getting on and off it, and managing afterwards.
- **Dressing and undressing:** choosing suitable clothes, buttons, socks and shoes.
- **Reading:** understanding signs, letters and written information.
- **Managing money:** budgeting, paying bills, understanding change.
- **Mixing with other people:** meeting people face to face, and whether they need support to do so.
- **Talking, listening and understanding:** expressing themselves and following what's said.

Mobility:

- **Working out a route and following it:** going somewhere familiar or new, and whether they need someone with them.
- **Leaving home:** whether overwhelming distress means they can't go out, or can't go out alone.
- **Moving around:** how far they can walk, and whether they can do it safely and repeatedly.

Before you post it, take a copy or photo of every page, send copies of supporting papers (keep the originals), and get proof of posting.

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

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The assessment

If DWP needs more information, it asks a health professional to do an assessment (GOV.UK, PIP: after you've applied, read 3 Oct 2026):

- It can be at an assessment centre, at home, by phone or by video call. It usually takes about an hour.
- They can bring someone with them, such as you, a friend or a support worker.
- The audio is recorded. If they don't want it recorded, they contact the assessment provider using the details in the invitation letter.

On the day: bring the diary and copies of what you sent. Let them answer in their own words, and add examples if something is missed. It's fine to say "I can do that, but not every day" or "only with help".

Afterwards: DWP makes the decision using the form, the evidence and the assessment. In Northern Ireland, the assessment can be in person or by phone, it's recorded, and you can ask for a copy of the report (nidirect, Personal Independence Payment).

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The decision, and how to challenge it

The decision letter says whether they get PIP, which parts and rates, the date of the first payment, and when the award will be reviewed. A first award lasts between 9 months and 10 years (GOV.UK, PIP: after you've applied).

Reviews: before the award ends, DWP may send a review form. Return it within one month. PIP carries on while the review happens (GOV.UK, PIP: when your claim is reviewed).

Report changes straight away, for example if they need more or less help, go into hospital or a care home, or go abroad for more than 4 weeks. Call the PIP enquiry line on 0800 121 4433 (GOV.UK, PIP: report a change).

England and Wales

Step 1: ask for a mandatory reconsideration. This means asking DWP to look at the decision again (GOV.UK, Challenge a benefit decision, updated 13 Jan 2025):

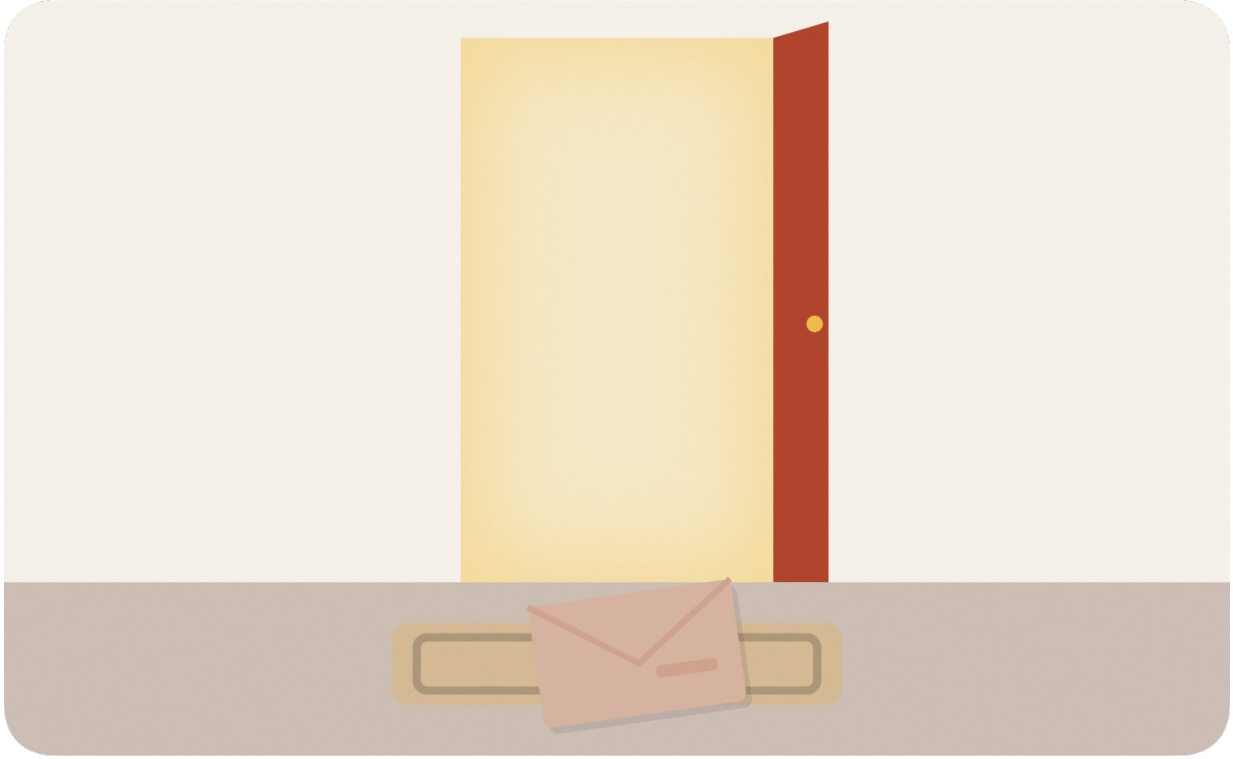
- Usually within one month of the date on the decision letter. It can be later with a good reason.
- There's no charge.
- Say which activities you disagree with, which statement you think applies, and why. Send any new evidence.

Step 2: appeal to a tribunal. If you still disagree, appeal to the Social Security and Child Support Tribunal within one month of the mandatory reconsideration decision. There's no charge, and the tribunal is independent of DWP. After that, there can be a further appeal to the Upper Tribunal (GOV.UK, Appeal a benefit decision, updated 8 Nov 2024).

Northern Ireland

Ask the Department for Communities to look at the decision again within one calendar month, using form MR2(NI) (nidirect, Mandatory reconsideration request, read 3 Oct 2026). If you still disagree, appeal to an independent appeal tribunal through The Appeals Service (nidirect, Appeal a benefits decision, read 3 Oct 2026).

Citizens Advice, Advice NI and Scope can help with both steps.



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Scotland: Adult Disability Payment

In Scotland, Social Security Scotland pays **Adult Disability Payment** instead of PIP. The rates are the same: daily living £76.70 or £114.60 a week, and mobility £30.30 or £80.00 a week. Income and savings don't affect it (mygov.scot, Adult Disability Payment, read 3 Oct 2026).

- **Who can apply:** people aged 16 to State Pension age with a disability, a long-term physical or mental health condition, or a terminal illness. They don't need to wait for a doctor to name their condition before they apply (mygov.scot, Who can apply, read 3 Oct 2026).
- **Applying online:** the application has 2 parts. Send part 1 within 14 days and part 2 within 56 days (8 weeks). You can ask for more time for part 2 and you don't need to give a reason (mygov.scot, How to apply, read 3 Oct 2026).
- **Applying by phone and paper:** call Social Security Scotland on 0800 182 2222 (Monday to Friday, 8am to 5pm). They fill in part 1 with you and send a paper form to return within 8 weeks.
- **Terminal illness:** there's only one part, and it can all be done by phone. Social Security Scotland aims to decide in around 7 working days (mygov.scot, Decision, read 3 Oct 2026).

- **Consultations:** decisions are usually based on the application and supporting information. They're only asked to a consultation with a health and social care practitioner if it's the only way to get the information needed (mygov.scot, Adult Disability Payment consultations, read 3 Oct 2026).
- **The decision letter** lists the points for each of the 12 activities and explains why (mygov.scot, Decision).

If you disagree: first ask for a re-determination within 42 days (6 weeks) of the decision. If you still disagree, appeal to the First-tier Tribunal within 31 days of the re-determination letter (mygov.scot, How to challenge a decision, read 3 Oct 2026). You can ask by phone on 0800 182 2222, online or on a paper form (mygov.scot, Request a re-determination or appeal, read 3 Oct 2026).

Moving between nations: if someone on PIP moves to Scotland, PIP ends 13 weeks after the move, so apply for Adult Disability Payment as soon as possible (GOV.UK, Personal Independence Payment).

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What PIP can lead to

For the carer: if they get the daily living part of PIP at either rate, someone who looks after them for 35 hours a week or more may be able to claim Carer's Allowance, £86.45 a week. In Scotland, the daily living part of Adult Disability Payment can lead to Carer Support Payment, also up to £86.45 a week (GOV.UK, Carer's Allowance: eligibility, read 3 Oct 2026; mygov.scot, Carer Support Payment, read 3 Oct 2026).

Talk first, then claim. If a carer is paid Carer's Allowance or Carer Support Payment, the person they look after can lose a severe disability premium in income-related benefits, or a severe disability addition in Pension Credit. Our Carer's Allowance guide explains this and the £204 a week earnings limit: www.cominghomecare.app/guides/carers-allowance?ref=guide-pip

Other help PIP can open up (GOV.UK, Personal Independence Payment):

- **Mobility part:** a Blue Badge, and a vehicle tax discount or exemption.
- **Enhanced mobility part:** a vehicle through the Motability Scheme.
- **Either part:** a Disabled Persons Railcard.
- **Income-related benefits:** PIP can mean extra money, called a disability premium, in income-related Employment and Support Allowance or Housing Benefit.

See what else you might be able to get. Our Benefits finder asks 8 quick questions and shows the help that might apply to your family, with links to apply: www.cominghomecare.app/benefits-check?ref=guide-pip

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How Coming Home can help

Coming Home: Family Care is an iPhone app for families looking after someone. It's coming soon. It helps you organise. It isn't advice, and DWP, the Department for Communities or Social Security Scotland makes the decision.

The family care diary helps you note the help they need, day and night, so the examples for the form in section 5 are already written down when you need them.

The care circle brings the family, friends and neighbours who help into one place, with shared notes, tasks and a calendar. Use it to share who's helping with the form and when the assessment is booked.

Everyone in the circle can join at no cost.

Every plan includes the 8 quick questions on what you might be entitled to.

Care Plus (£14.99 a month or £99.99 a year) includes a 20 GB document vault, stored in the UK, for copies of the form, the supporting papers and the decision letters.

To hear when Coming Home is ready, join the waitlist:
www.cominghomecare.app/?ref=guide-pip

Built by people who have run home care.

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Where to get help

This is guidance, not advice. It uses the 2026/27 rates and rules published on GOV.UK, nidirect and mygov.scot, read on 3 October 2026. Rates usually change each April.

For advice on your situation, at no cost:

- **Citizens Advice:** www.citizensadvice.org.uk/benefits/ (Scotland: www.citizensadvice.org.uk/scotland/benefits/; Wales: www.citizensadvice.org.uk/wales/benefits/)
- **Scope helpline:** 0808 800 3333, Monday to Saturday, 10am to 5pm (Scope, Helpline, read 3 Oct 2026)
- **Advice NI:** 0800 915 4604 (Advice NI, Contact, read 3 Oct 2026)
- **Carers UK Helpline:** 0808 808 7777, or www.carersuk.org/help-and-advice/
- **PIP enquiry line (England and Wales):** 0800 121 4433. **PIP Centre (Northern Ireland):** 0800 587 0932. **Social Security Scotland:** 0800 182 2222

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

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Sources

All read on 3 October 2026 unless another date is given. Dates in brackets are the page's own published or updated date.

UK-wide, England and Wales

- DWP, Benefit and pension rates 2026 to 2027 (published 12 Jan 2026, updated 16 Feb 2026): www.gov.uk/government/publications/benefit-and-pension-rates-2026-to-2027/proposed-benefit-and-pension-rates-2026-to-2027
- GOV.UK, Personal Independence Payment (all pages): www.gov.uk/pip
- GOV.UK, PIP: eligibility: www.gov.uk/pip/eligibility
- GOV.UK, PIP: how to claim: www.gov.uk/pip/how-to-claim
- GOV.UK, PIP: claiming if you're nearing the end of life: www.gov.uk/pip/claiming-end-of-life
- GOV.UK, PIP: amounts (2026/27 rates): www.gov.uk/pip/how-much-youll-get
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- GOV.UK, PIP: when your claim is reviewed: www.gov.uk/pip/when-your-pip-claim-is-reviewed
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- Social Security (Personal Independence Payment) Regulations 2013 (SI 2013/377), regulations 5 and 6: www.legislation.gov.uk/uksi/2013/377/regulation/5 and www.legislation.gov.uk/uksi/2013/377/regulation/6
- DWP, PIP assessment guide part 2: the assessment criteria (updated 31 Aug 2026): www.gov.uk/government/publications/personal-independence-payment-assessment-guide-for-assessment-providers/pip-assessment-guide-part-2-the-assessment-criteria
- GOV.UK, Challenge a benefit decision (updated 13 Jan 2025): www.gov.uk/mandatory-reconsideration

- GOV.UK, Appeal a benefit decision (updated 8 Nov 2024): www.gov.uk/appeal-benefit-decision
- GOV.UK, Carer's Allowance: eligibility: www.gov.uk/carers-allowance/eligibility
- DWP, The Timms Review: co-chair update (published 9 Sep 2026, updated 11 Sep 2026): www.gov.uk/government/publications/the-timms-review-co-chair-update-september-2026
- Citizens Advice, Getting PIP after you've reached State Pension age: www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/before-claiming/getting-pip-after-youve-reached-state-pension-age/
- Scope, Helpline: www.scope.org.uk/helpline

Northern Ireland

- nidirect, Personal Independence Payment (PIP): www.nidirect.gov.uk/articles/personal-independence-payment-pip
- Department for Communities, Personal Independence Payment Centre: www.communities-ni.gov.uk/contacts/personal-independence-payment-centre
- nidirect, Mandatory reconsideration request: www.nidirect.gov.uk/mandatory-reconsideration-request
- nidirect, Appeal a benefits decision: www.nidirect.gov.uk/appeal-benefits-decision
- Advice NI, Contact: www.adviceni.net/contact

Scotland

- mygov.scot, Adult Disability Payment: www.mygov.scot/adult-disability-payment
- mygov.scot, Who can apply for Adult Disability Payment: www.mygov.scot/adult-disability-payment/applicants
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Changelog

Version	Date	What changed	Why
1.0	October 2026	First published	Rates and rules read on 3 October 2026

The next review is due in March 2027, or straight away if the PIP rules change. The latest version is always at www.cominghomecare.app/guides/pip

Coming Home

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This edition

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