Understanding the Motability Scheme: A Guide for Members of the British Polio Fellowship

One of the biggest challenges our members face is getting around independently. For many, the Motability Scheme can be a life-changing support, helping to increase independence, reduce isolation, and improve quality of life.

If you receive disability benefits, you may qualify for this scheme, but not everyone knows how it works or what it offers. Here's a clear and concise guide for our members across the UK, including Scotland.

Who Can Apply?

To be eligible for the Motability Scheme, you must receive one of the following allowances at the **higher/ enhanced rate mobility component**:

England, Wales and Northern Ireland:

- Disability Living Allowance (DLA) – Higher Rate Mobility Component
- Personal Independence Payment (PIP) – Enhanced Rate Mobility Component
- Armed Forces Independence Payment (AFIP)
- War Pensioners' Mobility Supplement (WPMS)

Scotland:

- Child Disability Payment (CDP) – Higher Rate Mobility Component
- Adult Disability Payment (ADP) – Enhanced Rate Mobility Component
- Armed Forces Independence Payment (AFIP)
- War Pensioners' Mobility Supplement (WPMS)

Note:

1. Attendance Allowance does not qualify for the scheme, as it does not include a mobility component.
2. You need at least **12 months left** on your current benefit award to apply.

How the Scheme Works

Instead of receiving the mobility part of your benefit directly, you can choose to have it paid to **Motability**. In exchange, you can lease a brand-new car, wheelchair accessible vehicle (WAV), scooter, or powered wheelchair.

The lease usually lasts for **three years**, or **five years for WAVs**. At the end of the lease, you return the vehicle and can choose another one if you're still eligible.

What's Included?

The scheme is designed to be as stress-free as possible. Your lease covers much more than just the vehicle:

- **Insurance** for up to three named drivers
- **Servicing and maintenance**
- **Full RAC breakdown cover**
- **Replacement tyres and windscreens**
- **Adaptations** for your circumstances (many at no extra cost)
- **60,000 mileage allowance** over three years
- **A lightweight fold-up wheelchair**, provided when you lease a Motability car, to help support you on your journeys

The only things you need to pay for are **fuel** and, if applicable, **optional extras**.

Why It Helps

For members living with the effects of polio or Post-Polio Syndrome, independence is vital. Public transport can be difficult, unreliable, or inaccessible. The Motability Scheme provides:

- The ability to travel to appointments, social events, or simply to get out and about – even for the **BPF Indoor Games!**
- Access to vehicles adapted to individual needs
- Peace of mind with insurance and breakdown cover included
- Reduced reliance on family, friends, or carers for transport

How to Apply

Applying is straightforward:

1. **Check eligibility** – confirm you receive one of the qualifying benefits at the higher/enhanced rate.
2. **Choose your vehicle** – visit a Motability dealer to explore cars, WAVs, scooters, or powered wheelchairs.
3. **Place your order** – the dealer will guide you through the paperwork. Your mobility allowance is then paid directly to Motability.

Overall

At the British Polio Fellowship, we understand how important mobility is for independence and wellbeing. Whether you live in **England, Scotland, Wales, or Northern Ireland**, if you receive the higher/enhanced rate of the mobility component on your disability benefit, the Motability Scheme could be a valuable option to consider.

If you're unsure about eligibility or how to get started, we're here to help point you in the right direction.

For further information about the Motability Scheme, including advice, vehicle options, and how to apply, you can visit the official Motability website. The site also includes a helpful resource, *'The Rough Guide to Accessible Britain'*, which highlights some of the best ways to get around and enjoy accessible days out using the scheme.

Zahida Osman
Support Services

The material in this article is provided solely for information purposes only. Please consult with the Department for Work and Pensions (DWP), Social Security Scotland, or Motability directly regarding your specific enquiries and circumstances.

Why not help us raise vital funds from the comfort of your own home by recycling the following

Watches and unwanted gold, silver or costume jewellery including damaged items

Foreign or UK banknotes of any age

Simply use your own envelope (no bigger than A5 in size) and post it free of charge by attaching the Freepost label available from
https://www.recyclingforgoodcauses.org/wp-content/uploads/2020/03/envelope.pdf

Our partners at Recycling for Good Causes will reuse and recycle the jewellery and banknotes, raising vital funds and saving precious raw materials at the same time

Recycling FOR GOOD CAUSES