

## Finding out about financial help

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# Finding out about financial help

This factsheet offers information on financial help for carers and/or the people they are looking after. It covers benefits, household finances, and transport.

## Benefits

### Attendance Allowance (AA)

This benefit is for people aged 65 or over who need help with personal care or to keep safe. There is no financial help with mobility difficulties.

AA is not means tested so your financial circumstances will not be taken into account.

To claim AA you must:

- be aged 65 or over
- not be in receipt of Personal Independence Payment or Disability Living Allowance
- have met the eligibility conditions for at least six months, unless 'terminally ill'
- meet the immigration and residence rules

AA is paid at two rates. The lower rate is paid if care is required during the day **or** at night. The higher rate is paid if care is required day **and** night, or if you are terminally ill. See page 3 for more information.

### Attendance Allowance Helpline

Telephone: 0800 731 0122; Textphone: 0800 731 0317

Ring to request a date stamped form. You will have 6 weeks from that date to complete and return the form. A claim form can also be downloaded from [www.gov.uk](http://www.gov.uk).

### Disability Living Allowance (DLA) for children

This benefit is for children under 16 who have walking difficulties or need much more looking after than a child of the same age who does not have a disability or health condition.

DLA is not means tested so your financial circumstances will not be taken into account.

To claim DLA the child must:

- be aged under 16
- need substantially more looking after than other children of the same age who do not have a disability or health condition
- have met the eligibility conditions for three months and be likely to meet them for a further six months, unless terminally ill (see page 3 for more information)
- meet the immigration and residence rules



## **Disability Living Allowance (DLA) for children continued**

DLA has two components: a care component and a mobility component. The care component is paid at three rates depending on the amount of care or supervision your child needs. The mobility component is paid at two rates. The higher rate can be claimed from age 3, and the lower rate from age 5.

### **Disability Living Allowance Helpline**

Telephone: 0800 121 4600; Textphone: 0800 121 4523

Ring to request a date stamped form. You will have 6 weeks from that date to complete and return the form. A claim form can also be downloaded from [www.gov.uk](http://www.gov.uk).

## **Personal Independence Payment (PIP)**

This benefit is for people aged 16 to 64 who have difficulties with daily living and getting around.

PIP is not means tested so your financial circumstances will not be taken into account.

To claim PIP you must:

- be aged 16 to 64
- have difficulties with daily living and/or getting around
- have met the eligibility conditions for three months and be likely to meet them for a further nine months, unless terminally ill (see page 3 for more information)
- meet the immigration and residence rules

PIP has two components: a daily living component and a mobility component. Each can be paid at two rates: standard or enhanced. The amount you receive depends on how your condition affects you, not the condition itself.

### **Personal Independence Payment Helpline**

Telephone: 0800 917 2222; Textphone: 0800 917 7777

Ring to start the claim. You will be asked for basic details that include National Insurance number, bank account details and details of your GP or other health professional. You will then be sent a form to complete.

You will usually be required to attend a face-to-face interview with an independent health professional as part of the claim process.

## **Terminal Illness**

Defined as 'people who are not expected to live for more than 6 months'. Under these circumstances 'special rules' apply when claiming any of the above benefits:

- there is no qualifying period
- A doctor, specialist or consultant will need to supply a medical report on **form DS1500**.



## Carer's Allowance

This benefit is for people aged 16 or over who regularly spend at least 35 hours a week caring for a person.

You do not have to be related to, or live with the person you are caring for.

If more than one person provides care, only one can apply for Carer's Allowance.

You do not get paid extra if you care for more than one person.

To claim Carer's Allowance you must:

- be aged 16 or over
- earn no more than £120 per week after tax and expenses
- not be studying more than 21 hours a week or in full time education
- meet the immigration and residence rules
- look after someone who receives one of the following benefits:
  - Disability Living Allowance (DLA) care component at the middle or higher rate
  - Personal independence Payment daily living component
  - Attendance Allowance or Constant Attendance Allowance
  - Armed Forces Independence Payment

Carer's Allowance can affect other benefits that you, or the person you care for, receive. It is important to get advice before you apply.

### Carer's Allowance Helpline

Telephone: 0800 731 0297; Textphone: 0800 731 0317

Apply online at [www.gov.uk/carersallowance](http://www.gov.uk/carersallowance). If unable to apply online download the form from [www.gov.uk](http://www.gov.uk) and apply by post.

### Who can help you to complete the application form

Carer's Resource may be able to help you to complete your application form for the above benefits. See page 11 for our contact details. We cannot guarantee a successful outcome, however, but will offer impartial advice. All information provided is confidential.

If your application is not successful we are unable to help you with a 'mandatory reconsideration' (a formal request for the decision to be reconsidered) or to appeal the decision. We are happy to signpost you to other services, however, who may be able to help.



## Carer's Credit

Carer's Credit helps with gaps in your National Insurance record if you are caring for someone for at least 20 hours a week but do not qualify for Carer's Allowance. This means you can take on caring responsibilities without it affecting your ability to qualify for the State Pension.

You don't need to apply for Carer's Credit if you:

- get Carer's Allowance
- get Child Benefit for a child under the age of 12
- are a foster carer

To get Carer's Credit you must be:

- aged 16 or over
- under State Pension age
- looking after one or more people for at least 20 hours a week
- looking after someone who receives one of the following benefits:
  - Disability Living Allowance (DLA) care component at the middle or higher rate
  - Personal independence Payment daily living component
  - Attendance Allowance or Constant Attendance Allowance
  - Armed Forces Independence Payment

## Carer's Allowance Helpline

Telephone: 0800 731 0297; Textphone: 0800 731 0317  
Ring to request a form or download from [www.gov.uk](http://www.gov.uk).

## Universal Credit (UC)

This benefit is for people on a low income or out of work. It is to help with living costs.

Universal Credit will replace the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit

If you currently receive any of these benefits, you cannot claim Universal Credit at the same time.

Whether you can claim UC depends on where you live and your circumstances. To find out if you are eligible go to [www.gov.uk](http://www.gov.uk) for guidance on eligibility.

You will need to apply for UC online via [www.gov.uk](http://www.gov.uk).



## **Universal Credit continued**

### **Universal Credit helpline**

Telephone: 0800 328 5644; Textphone: 0800 328 1344  
Ring for further information or for help making your claim online.

If you want to claim a benefit without your savings, your partner's savings or their income being taken into account, you can apply for either:

- 'new style' Jobseeker's Allowance (JSA)
- 'new style' Employment and Support Allowance

You can apply for these even if you're eligible for Universal Credit.

If you live in a full UC service area call 0800 055 6688 (Textphone 0800 023 4888 to make a claim. If you don't live in a full UC service area call 0800 328 9344 (Textphone 0800 328 1344). If you are unsure which area you are in go to [www.gov.uk](http://www.gov.uk) to check.

### **Income Support**

Income Support provides basic living costs if you are of working age and not expected to be available for work. It may be paid to top-up other income. In Universal Credit full service areas you cannot make a new claim for Income Support but can claim Universal Credit instead.

To claim Income Support you (and your partner if you have one) must:

- be between age 16 and Pension Credit qualifying age
- have no income or a low income, and no more than £16,000 in savings
- not be in full-time paid work (you can work less than 16 hours a week, and your partner can work less than 24 hours a week)
- not be eligible for Jobseeker's Allowance or Employment and Support Allowance
- live in England, Scotland or Wales

There are additional eligibility criteria that relate to different groups of people. Go to [www.gov.uk](http://www.gov.uk) for further information.

### **Jobcentre Plus - new claims**

Telephone: 0800 055 6688; Textphone: 0800 023 4888  
Ring to apply. You can also apply by post by sending a claim form to your local Jobcentre Plus (go to [www.gov.uk](http://www.gov.uk) to find your local office). A form can also be downloaded from [www.gov.uk](http://www.gov.uk).



## Employment and Support Allowance (ESA)

ESA offers financial support if you are unable to work, or need help to find work, due to illness or disability.

You may get ESA if your illness or disability affects your ability to work and you are:

- under State Pension age
- not claiming Statutory Sick Pay or Statutory Maternity Pay and have not gone back to work
- not getting Jobseeker's Allowance

You can apply for ESA if you're employed, self-employed, unemployed or a student on Disability Living Allowance or Personal Independence Payment.

If you claim ESA you must have a Work Capability Assessment.

There are 3 types of ESA:

- **'New style' ESA**

You can apply if you live in a Universal Credit (UC) full service area and are entitled to claim UC.

If you live elsewhere, you can only apply if:

- you are already claiming UC, or
- you claimed UC in the past 6 months and your payments ended because of your earnings

Your partner's income and savings will not affect how much new style ESA you're paid.

You can get new style ESA on its own or at the same time as UC. If you get both at the same time your new style ESA payment will be deducted from your UC payment.

- **Contributory ESA**

You may be able to claim contributory ESA if:

- you're not in a UC full service area, and
- you've paid enough National Insurance contributions

- **Income-related ESA**

You may qualify for income-related ESA if you've not paid enough National Insurance contributions. How much depends on your circumstances.

You cannot get income-related ESA and UC at the same time.



## **Employment and Support Allowance (ESA) continued**

### **How to claim.**

Apply by telephone.

If you live in a UC full service area call the Universal Credit full service helpline on 0800 328 5644 (Textphone 0800 328 1344) to apply for new style ESA.

If you do not live in a UC full service area call 0800 328 9344.

To apply for contributory or income-related ESA call 0800 055 6688 (Textphone 0800 023 4888).

Go to [www.gov.uk](http://www.gov.uk) if you're unsure whether you are in a UC full service area and for more information about what you will need when you make your claim.

## **Pension Credit**

This benefit provides people who have reached Pension Credit qualifying age with a minimum guaranteed level of income. The amount you can be paid depends on your income and savings, including those of your partner if you have one.

### **Pension Credit helpline**

Telephone: 0800 99 1234; Textphone: 0800 169 0133

Ring to make a claim. You will be asked for basic details that include National Insurance number, bank account details and information about your income, savings and investments.

## **Help with housing costs and bills**

### **Housing Benefit**

You may qualify for Housing Benefit to help pay your rent if you're on a low or nil income. Housing Benefit can pay for part or all of your rent. How much depends on your income and circumstances.

Contact your local council for more information. Go to [www.gov.uk/find-your-local-council](http://www.gov.uk/find-your-local-council) for their contact details.

### **Discretionary Housing Payment**

If the amount of Housing Benefit awarded is not enough to cover your rent you may be able to apply for extra help from your local council.

Contact your local council for more information. Go to [www.gov.uk/find-your-local-council](http://www.gov.uk/find-your-local-council) for their contact details.



## Council Tax Discounts and Exemptions

Full Council Tax is usually payable where two or more adults live in a property. Your property or household circumstances may mean, however, that you are eligible to receive a discount or an exemption.

Council Tax Discounts and Exemptions help to reduce the amount of Council Tax owed.

Some adults are disregarded or 'exempt' for Council Tax purposes.

For example, exemption *may* apply to:

- someone who has severe mental impairment
- someone who is a carer (but not the partner or spouse of the 'cared for')
- children under 18
- 18 and older if in full-time education, or on certain apprentice schemes
- student nurses

Some properties may qualify for a discount for Council Tax purposes.

For example, a discount *may* apply if your property has:

- special facilities to meet the needs of a disabled person
- a room predominantly used by a disabled person
- been wheelchair adapted

The above lists are not exhaustive. Please contact your local council for the full list of exemptions that apply in your area. Go to [www.gov.uk/find-your-local-council](http://www.gov.uk/find-your-local-council) for their contact details.

### Disabled Facilities Grant (DFG)

You could receive a grant from your council if you're disabled and need to make changes to your home because of your disability.

A Disabled Facilities Grant will not affect any benefits received.

Depending on your income, you may need to pay towards the cost of the work to the property. Disabled children under 18, however, can get a grant without their parents' income being taken into account.

You may be eligible if:

- you or someone living in the property is disabled
- you own the property or are a tenant
- you intend to live in the property for at least 5 years

Contact your local council for more information. Go to [www.gov.uk/find-your-local-council](http://www.gov.uk/find-your-local-council) for their contact details. You may not receive a grant if you start work on your property before the council approves your application.



## Transport

### Blue Badge Scheme

If you're disabled or have a health condition that affects your mobility, you may be able to apply for a Blue Badge to help you park closer to your destination. You can also apply for a badge if you care for a child with a health condition.

Councils can charge for a blue badge but the most you can be charged is £10.

Contact your local council for more information. Go to [www.gov.uk/find-your-local-council](http://www.gov.uk/find-your-local-council) for their contact details.

### Motability Scheme

The Motability Scheme enables disabled people with mobility difficulties to exchange their mobility allowance to lease a new car, scooter or powered wheelchair.

To be eligible to join the Motability Scheme, you need to be in receipt of one of the following mobility allowances and have at least 12 months' award length remaining:

- Disability Living Allowance mobility component at the higher rate
- Personal Independence Payment mobility component at the enhanced rate
- War Pensioners' Mobility Supplement
- Armed Forces Independence Payment

Attendance Allowance cannot be used to lease a car through the Scheme.

For further information contact Motability on 0300 456 4566 (Textphone: 0300 037 0100) or go to their website [www.motability.co.uk](http://www.motability.co.uk).



## Further information

Carers' Resource can provide further information on all the topics covered in this factsheet. Our contact details are listed below.

We have included some national helplines with the relevant benefits information but if you would like further information, please contact:

- Age UK  
Telephone: 0800 055 6112    [www.ageuk.org.uk](http://www.ageuk.org.uk)
- Carers UK  
Telephone: 020 7378 4999    [www.carersuk.org](http://www.carersuk.org)
- Citizens Advice  
Telephone: 03444 111 444    [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- Government website  
[www.gov.uk](http://www.gov.uk)
- Jobcentre Plus  
Telephone 0800 055 6688 or go to [www.gov.uk](http://www.gov.uk) to find your local office
- Money Advice Service  
Telephone: 0800 138 7777    [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

If you need further information or would like to discuss any aspect of your caring role, please contact Carers' Resource:

**Harrogate 01423 500555**  
11 North Park Road, Harrogate, HG1 5PD

**Bradford 01274 449660**  
15 Park View Court, St Paul's Road, Shipley, BD18 3DZ

**Craven 01756 700888**  
Ronaldsway House, 36 Brook Street, Skipton, BD23 1PP

**Ripon 01765 690222**  
Community House, Sharow View, Allhallowgate, Ripon, HG4 1LE

**[info@carersresource.org](mailto:info@carersresource.org)      [www.carersresource.org](http://www.carersresource.org)**

We can provide this information in another format. Please contact us to discuss your requirements.

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