

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.

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.

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 (PIP) continued

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.

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 below for more information)
- meet the immigration and residence rules

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.

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
- regularly spend 35 hours a week or more caring for an individual person 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
- earn no more than £123 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

For each week you get Carer's Allowance you'll automatically get National Insurance credits.

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. If unable to apply online download the form from 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 complete the above benefit forms if the need for help has been identified as part of a wider package of carer support. See page 10 for our contact details. We cannot guarantee a successful outcome; however, we will offer impartial advice regarding the content of the form. All information provided is confidential.

If your application is not successful we will be 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, however, to help you access other services who may be able to assist.



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

If the person you're caring for doesn't get one of these benefits, you may still be able to get Carer's Credit. When you apply, fill in the 'Care Certificate' part of the application form and get a health or social care professional to sign it.

Carer's Allowance Helpline

Telephone: 0800 731 0297; Textphone: 0800 731 0317
Ring to request a form or download from www.gov.uk.

Universal Credit (UC)

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

Universal Credit will replace the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income based Jobseekers 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.



Universal Credit continued

To find out if you are eligible to claim, or how earnings will affect your UC payment, go to www.gov.uk for further information.

You cannot claim Universal Credit if you:

- get the severe disability premium or are entitled to it
- got or were entitled to the severe disability premium in the last month, and are still eligible for it.

How to claim Universal Credit

You need to apply for UC online. Go to www.gov.uk/apply-universal-credit.

In exceptional circumstances you can apply by phone by contacting the UC Helpline on 0800 328 5644 (Textphone: 0800 328 1344). Use this helpline number if you require further information about UC or need help to make a claim online.

Help to Claim

This is a free independent service to help those applying for UC. The service is provided by Citizens Advice. Call Help to Claim on 0800 144 8 444 for more information.

New Style Employment and Support Allowance (ESA)

New style 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
- are not claiming Statutory Sick Pay or Statutory Maternity Pay and have not gone back to work
- are not getting Jobseeker's Allowance
- have been an employee or self employed and paid national insurance contributions in the last two to three years

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

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

How to claim

Call the UC Helpline on 0800 328 5644 to apply (Textphone: 0800 328 1344).

For further information about new style ESA go to www.gov.uk.



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. Housing Benefit is being replaced by Universal Credit.

A new claim can only be made if one of the following statements is true:

- you're getting the severe disability premium, or are entitled to it
- you got or were entitled to the severe disability premium within the last month and are still eligible for it
- you have reached State Pension age
- you live in temporary accommodation
- you live in sheltered or supported housing with special facilities such as alarms or wardens

Contact your local council for more information. Go to 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 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
- someone 18 years 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 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 years, 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 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.

You qualify automatically for a Blue Badge if you are aged two years or over and one of the following applies:

- you are registered blind
- you receive Disability Living Allowance mobility component at the higher rate
- you receive Personal Independence Payment (PIP) mobility component because you cannot walk more than 50 metres (a score of 8 points or more under the 'moving around' activity of the mobility component)
- you get PIP mobility component and have obtained 10 points specifically under the 'planning and following journeys' activity, on the grounds that you are unable to undertake any journey because it would cause you overwhelming psychological distress
- you receive War Pensioners' Mobility Supplement
- you received a lump sum payment from the Armed Forces Compensation Scheme (with tariff levels 1-8) and have been certified as having a permanent and substantial disability that causes inability to walk or very considerable difficulty in walking

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 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 Motability Scheme.

For further information contact Motability on 0300 456 4566 (Textphone: 0300 037 0100) or go to their website 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.

The following can also provide you with further benefits information that you may find helpful:

- Age UK
Telephone: 0800 055 6112 www.ageuk.org.uk
- Carers UK
Telephone: 020 7378 4999 www.carersuk.org
- Citizens Advice
Telephone: 0344 4111 444 www.citizensadvice.org.uk
- Government website www.gov.uk
- Jobcentre Plus
Telephone 0800 055 6688 or go to www.gov.uk to find your local office
- Turn2us www.turn2us.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 **www.carersresource.org**

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

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