

Benefits Guide

What can I claim if I am a carer?

Introduction

Carers are people who look after someone because of disability, chronic illness or because they are frail. The care they provide is unpaid. The person being cared for could be the child, spouse, partner, friend or neighbour of the carer.

The benefits system is often very complicated and millions of pounds of benefits go unclaimed every year. This guide is a brief introduction to some of the main benefits and other forms of financial help that carers may be entitled to.

Carers' benefits include:

- carer's allowance and carer's premium if you are looking after a disabled person
- help with council tax including exemptions, discounts and benefits
- attendance allowance and disability living allowance for the extra costs incurred because of a disability
- housing benefit for your rent
- income support and pension credit for daily living expenses
- health benefits for NHS costs
- community care grants for buying essential items.

If you think you may be entitled to extra money then claim now (page 5 of this guide tells you how and where to claim). This guide is only a brief summary of the main forms of financial help available and is not a full statement of the law. All benefit rates were correct at time of publishing.

The rules may change. If you're refused help you should always get a second independent opinion and, if necessary, appeal. The last page of this guide tells you where to get further advice and support.

The Carer's Allowance

This is the main benefit for carers. It is not means tested or based on national insurance contributions. It is currently worth £53.90 a week. You must be aged 16 over and caring for a disabled person for 35 hours a week or more. The person you care for must be getting attendance allowance, constant attendance allowance or the middle or highest rate care component of disability living allowance.

You must not earn more than £100 a week (less certain deductions) or be in full time education. You must also satisfy UK residence and immigration rules. The carer's allowance cannot be paid with certain other benefits that are paid at a higher rate such as state pension, incapacity benefit, and bereavement benefits.

This is known as the overlapping benefit rule. If this applies to you, it may still be worth claiming in order to qualify for the carer's premium (see overleaf). You will automatically be credited with national insurance contributions for every week that you qualify for the carer's allowance. The carer's allowance can be backdated for up to three months.

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- If you are disabled you can claim attendance allowance or disability living allowance as well as the carer's allowance
- Only your net earnings are taken into account. Certain work related costs can be ignored, as well as payments you make to someone (other than a close relative) to look after the person you care for. Fostering allowances are also ignored
- If the disabled person you care for is in residential care you may still satisfy the 35 hour rule if they come home at weekends
- You can continue to receive the carer's allowance for up to 12 weeks if you have a break from caring such as going into hospital. You can also use up to four weeks of this period for holidays or short term respite care for the person you care for. If the person you care for goes into hospital their disability benefit cannot be paid after a certain period and your carer's allowance will also have to stop
- In certain circumstances claiming the carer's allowance may reduce the benefit of the person you care for
- The person you care for could lose the severe disability premium in their income-related benefit or the addition for severe disability in their Pension Credit. If you only have an underlying entitlement to Carer's Allowance and are not actually paid it, this will not affect the benefits of the person you care for
- If you cannot automatically get national insurance contribution credits then you may still be able to protect your pension by claiming home responsibilities protection
- For people under pension age claiming the carer's allowance (even if you can't receive it because of the overlapping benefit rule) will help you qualify for extra state pension.
- If you receive certain other benefits including the State Pension which are paid at a rate that is the same or more than Carer's Allowance, you may not receive payment of Carer's Allowance but may have what is called an 'underlying entitlement'
- Payment of Carer's Allowance is taken into account in full in the calculation of income-related benefits and Pension Credit
- If you receive Carer's Allowance or have underlying entitlement to it, you will qualify for the carer premium in Income Support and income-based Jobseeker's Allowance, worth up to £30.05 per week
- If you get Housing Benefit or Council Tax Benefit, the local council will include an amount for the carer premium when they work out how much Housing Benefit or Council Tax Benefit you can get
- Claiming Carer's Allowance can also affect the amount of Pension Credit you receive.
- If you get Pension Credit, the amount used to work out how much you are entitled to is increased by up to £30.05 per week





The Carer's premium

This is an extra allowance you can get as a carer if you already claim income support, income based jobseeker's allowance, pension credit, housing or council tax benefit. It is currently worth up to £30.05 per week. To qualify you must be getting the carer's allowance (or cannot be paid it because of the overlapping benefit rule).

Council tax discounts

Households with less than two adults living at the property can get extra help with their council tax payments. These discounts are not means tested. Your council tax bill is reduced by 25 per cent if only one person is treated as living in your property and 50 per cent if no one is living there.

Certain people can be ignored when working out how many adults live in your household. If you look

after a disabled person (who is not your partner, spouse or child) who receives the higher rate of attendance allowance or the highest rate care component of disability living allowance, you will not be counted as living in the property and may qualify for a discount.

Points to remember

- You don't have to be getting the carer's allowance to qualify for a discount so long as you are providing at least 35 hours of care a week
- There is no limit to backdating.

Exemptions

- If you leave your home unoccupied and live elsewhere to care for someone, or someone leaves his or her property to come and live with you to be cared for, then it may be exempt from council tax.

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Disability reduction scheme

This scheme provides help when there is at least one disabled person living in your property and they need:

- an extra bathroom or kitchen;
- an additional room (apart from a kitchen, bathroom or toilet) because of their disability or;
- enough space to be able to use a wheelchair indoors.

It is not means tested. If you qualify your bill is reduced to the council tax band below your current level.

Points to remember

- The need for an additional room can be where a disabled person has to use a downstairs room as a bedroom or where the carer of a partner or spouse needs a separate bedroom
- There is no limit to backdating.

Council tax benefit

This is a means tested benefit to help you with your council tax if you have a low income. You must not have more than £16,000 savings unless you get guaranteed pension credit (see page 4). You can get extra council tax benefit by qualifying for the carer's premium or if you get the carer's allowance (or can't get paid it because of the overlapping benefits rule).

Housing benefit

This is a means tested benefit to help you with your rent if you have a low income. If you are a private tenant it is known as local housing allowance. You must not have savings of more than £16,000 unless you get guaranteed pension credit (see page 4). You can get extra housing benefit by qualifying for the carer's premium if you get the carer's allowance (or are prevented from getting it because of the overlapping benefit rule).

Income support

This is a means tested benefit to help people on a low income with basic living expenses. You must not have savings of more than £16,000. You must be under 60 and not be required to work. You do not have to be available or looking for work if you are caring for someone getting attendance allowance or the middle or highest rate care component of disability living allowance.

You can get a carer's premium with your income support if you get the carer's allowance (or can't be paid it because of the overlapping benefit rule). Extra premiums are also payable if you or anyone else who is included in your claim is disabled.

You can also claim child tax credits for any dependent children as well as child benefit. You will get extra credits if you look after a disabled child.

Points to remember

- If you claim income support you are also entitled to free NHS benefits such as prescriptions, glasses and travelling expenses to hospital and to full housing or council tax benefit
- Income support can be backdated up to three months in special circumstances such as if your caring responsibilities meant it was unreasonable for you to enquire about your entitlement or if you were given wrong advice
- If you, your partner, or spouse are in full time work and on a low income you may qualify for working tax credit instead.

Pension credit

This is a means tested benefit for people on a low income aged 60 or over. There is no upper limit for savings.

People aged 60 or over can claim guarantee credit; people aged 65 or over can claim savings credit either on its own or with guarantee credit. Carers aged 60 or over can get a carer addition with their pension credit if they get the carer's allowance (or can't be paid it because of the overlapping benefit rule). There are extra amounts if you and/or your spouse are disabled.

The minimum age you can get Pension Credit is rising in stages for men and women between April 2010 and 2020, from 60 to 65. It's linked to the changes to women's State pension age.

Points to remember

- Even if you only get a small amount of guarantee credit it will automatically entitle you to full housing or council tax benefit, whatever your savings
- Pension credit can be backdated up to three months
- Disabled couples that are caring for each other can get two lots of carer and disability additions
- You can claim child tax credit for any dependent children living in your household as well as child benefit.



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Social fund community care grants

This is a government fund to help with essential one off costs or short term expenses of vulnerable people living in the community, including carers and the people they look after. You must be getting some income support or pension credit and savings of over £500 (£1000 if you are 60 or over) will count against any amount you may be paid.

Points to remember

- Because the amount of money available to give as grants is limited, help is aimed at people with a high priority need, including carers and people with disabilities
- Priority needs can include essential household items, essential travelling costs and clothing subject to heavy wear and tear due to disability. These are only just a few examples. It is important to get advice if refused help.

Pension Support

If you cannot work or do not earn enough to pay National Insurance contributions because you are caring for someone, you may still be credited with National Insurance contributions. If you are a pensioner, you may be able to get Pension Credit.



Home Responsibilities Protection

From 6 April 1978 to 5 April 2010, Home Responsibilities Protection (HRP) could protect your right to State Pension if you were caring for someone and did not have enough National Insurance Contributions or credits in a particular year.

You should have got HRP automatically if throughout a complete tax year you either:

- got Income Support and you were caring full time for someone who was sick or disabled
- got Child Benefit for a child under 16

If you were looking after someone who was sick and disabled and you did not get Income Support or Child Benefit, you had to apply for each tax year in which you needed HRP.

HRP has been replaced by credits for people reaching State Pension age on or after 6 April 2010.

Carer's Credit

Carer's Credit has been introduced from 6 April 2010. It is a National Insurance credit which helps carers build up qualifying years for the basic State Pension and additional State Pension.

To qualify for Carer's Credit you must care for one or more disabled people for a total of 20 hours or more per week. Each person you care for must receive:

- Disability Living Allowance care component at the middle or highest rate; or
- Attendance Allowance at any rate; or
- Constant Attendance Allowance at any rate

Where a person being cared for does not receive an appropriate qualifying benefit, Carer's Credit can still be awarded if you supply a Care Certificate. This will need to be signed by a health or social care professional (HSCP).

Please call the Carer's Allowance Unit on 0845 608 4321 for details.

Health benefits

The benefits system provides free or partial help with certain NHS costs including prescriptions, dental treatment, glasses and traveling expenses to hospital as a patient.

You can claim these benefits if you already claim income support, pension credit or tax credits.

Points to remember

- If you don't already get or claim income support, pension credit or tax credit you may qualify on age or health grounds or get full or partial help under the low income scheme
- You may be able to get a refund on some of your costs if you could have been entitled earlier.

How do I claim my benefits?

Most claims for benefits have to be made in writing but some can now be made over the telephone or online. Some claims can be backdated for various periods depending on your circumstances.

The list below shows how and where to claim all the benefits covered in this guide:

- **Carer's Allowance Form DS700**
From local Jobcentre
www.direct.gov.uk
Benefit enquiry line (0800 882200)
Carer's allowance unit (01253 856 123)
- **Disability Living Allowance Form DLA1**
From local Jobcentre; www.direct.gov.uk
Benefit enquiry line (0800 882200)
www.dwp.gov.uk
- **Attendance Allowance Form AA1**
From Benefit enquiry line (0800 882200)
www.dwp.gov.uk
- **Council Tax & Housing Benefit**
From your district or borough council
- **Income Support Form AI**
From local Jobcentre (0845 608 8757)
www.jobcentreplus.gov.uk



- **Pension Credit Form PCI**
From Pension credit (0800 991234)
Application line (0800 99 1234)
www.thepensionservice.gov.uk
- **Community Care Grant Form SF300**
From local Jobcentre (0800 731 9091)
www.dwp.gov.uk
- **Health Benefits Form HCI**
From local Jobcentre, hospital, health centre or post office.

You have a right to appeal against most benefit decisions. If you want to know more about why you have been refused help you have a right to further explanation, either in writing or over the telephone. Remember that you normally only have one month from the date of your decision in which to appeal.

You should always seek independent expert advice (see below and page 6 for details).

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Where can I get advice, more information and support?

The following organisations provide free, confidential and independent advice.

- **Age Concern Hampshire** 01962 868545

Information and advice service on

- **Citizen's Advice Bureau**
See your local telephone directory for contact details
- **The Government's local pension service**
can visit you at home to provide advice on all pension, benefit and retirement issues for people age 60 or over. Call the National Pension Centre 0845 3013 011 or Benefit Enquiry line on 0800 882200

There are also a number of national organisations that provide benefit information and fact sheets:

- **Carers UK** 0808 808 7777
- **Age UK**
Astral House, 1268 London Road,
London SW16 4 ER
020 8765 7200
- **Disability Alliance**
Universal House, 88-94 Wentworth Street,
London E1 7SA
020 7247 8776
- **Princess Royal Trust for Carers**
01962 842 034 or 01264 835 246