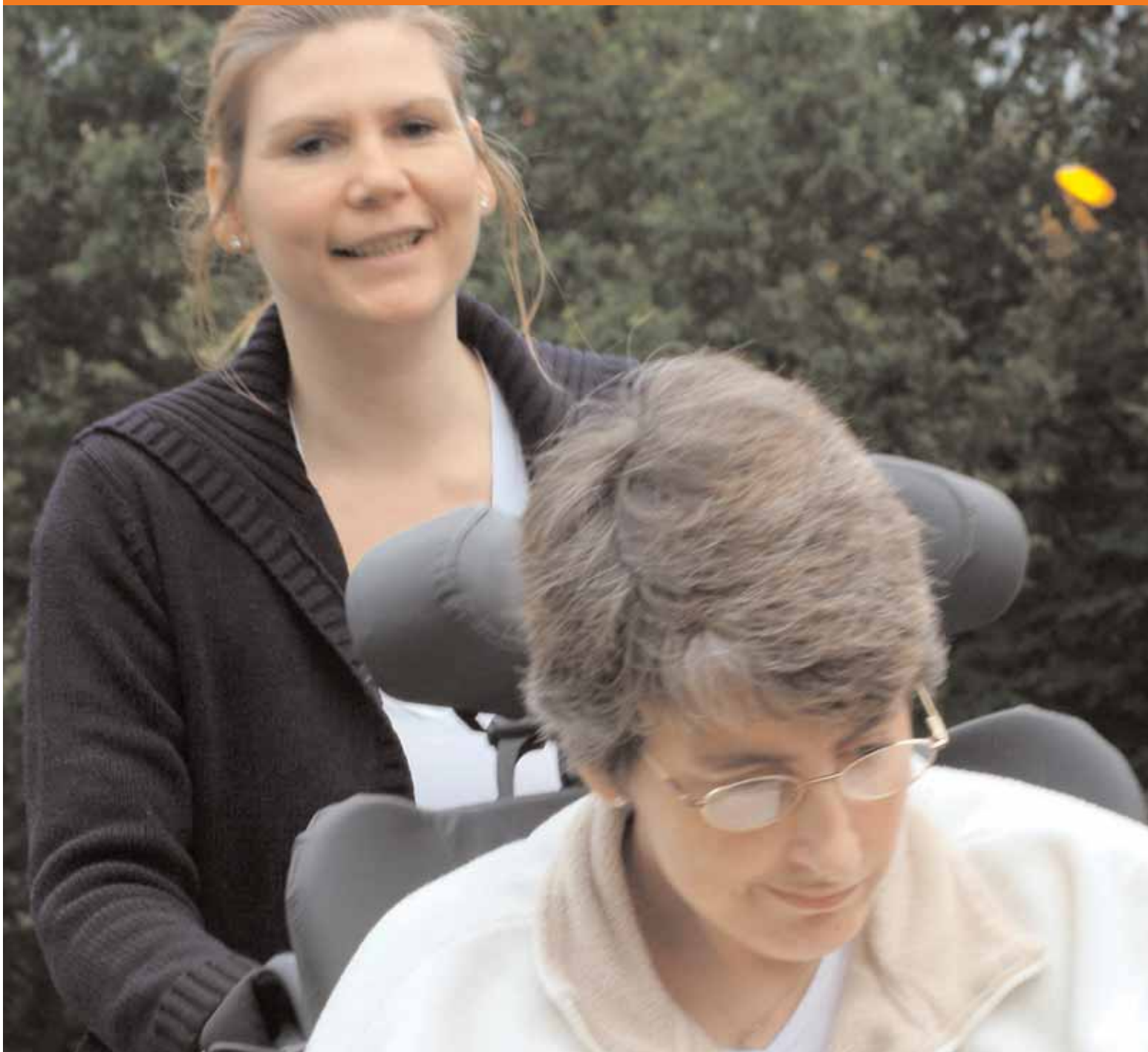


# Benefits guides: what can I claim if . . . ?

## No 1 - Carers





# Introduction

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

The social security 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 including:

- **Carer's Allowance** and **Carer Premium** if you are looking after a disabled person
- Help with **Council Tax** including exemptions, discounts, disability reduction scheme and council tax benefit
- **Attendance Allowance** and **Disability Living Allowance** for the extra costs of disability
- **Housing Benefit** for your rent
- **Income Support** and **Pension Credit** for daily living expenses
- **Health Benefits** for NHS costs
- **Community Care Grants** for essential items

If you think you may be entitled to extra money then **claim now**. Page 7 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. The rules may change. If you're refused help you should always get a second independent opinion and, if necessary, appeal. The back page of this guide tells you where to get further advice and support.



# What can I claim for caring?

## Carer's Allowance

This is the main benefit for carers. It is not means tested (although there is an earnings rule) or based on national insurance contributions. It is worth £48.65 a week.

You must be aged 16 or over (there is no upper age limit) and caring for a disabled person for 35 hours a week or more. They 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 £87 a week (less certain deductions) or be in full-time education. You must also satisfy UK residence and immigration rules.

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 premium (see below).

You will automatically be credited with National Insurance contributions for every week that you qualify for Carer's Allowance.

Carer's Allowance can be backdated for up to 3 months.

### Points to remember

- If you are disabled you can claim Attendance Allowance or Disability Living Allowance as well as 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 or a child under 16. Fostering allowances are also ignored.
- You can keep 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 4 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 Carer's Allowance may reduce the benefit of the person you care for – get advice.
- 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 pensionable age claiming Carer's Allowance (even if you can't receive it) will help you qualify for extra State Pension

## The Carer Premium

This is an extra allowance you can get as a carer with Income Support, Income-based Jobseeker's Allowance, Pension Credit, Housing and Council Tax Benefit. It is worth an extra 27.15 a week.

To qualify you must either be getting Carer's Allowance or cannot be paid it because of the 'overlapping benefit' rules.

# What help can I get with my Council Tax?

## Discounts

This scheme gives extra help to households with less than two adults in the property. It is not means tested.

Your bill is reduced by 25% if only one person is treated as living in your property and 50% 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) getting 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 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 their property to come and live with you to be cared for, then it may be exempt from Council Tax.

## Disability Reduction Scheme

This provides help where there is at least one disabled person living in your property and they need; an extra bathroom or kitchen; or 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 Guarantee Pension Credit (see page 5).

You can get extra Council Tax Benefit by qualifying for the carer premium if you get Carer's Allowance or can't get paid it because of the 'overlapping benefits' rule

### Points to remember

- Council Tax Benefit can be backdated up 52 weeks if you can show you had a good reason for not claiming earlier. If you are 60 or over, it can be back-dated automatically.

# What help can I get with my rent?

## Housing benefit

This is a means tested benefit to help you with your rent if you have a low income. You must not have savings of more than £16,000 unless you get Guarantee Pension Credit (see page 5).

You can get extra Housing Benefit by qualifying for the carer premium if you get Carer's Allowance or are prevented from getting it because of the "underlying entitlement" rule.

### Points to remember

- Housing Benefit can be backdated up 52 weeks if you can show you had a good reason for not claiming earlier. If you are 60 or over, it can be back-dated automatically.



# What help can I get with daily living expenses?

## Income support

This is a means tested benefit to help people under 60 on a low income with basic living expenses and who are not required to sign on and be available for work.

You must not have savings of more than £16,000. You do not have to sign on if you are caring for someone getting or who has claimed Attendance Allowance or the middle or highest rate care component of Disability Living Allowance.

You can get a carer premium with your Income Support if you get Carer's Allowance or can't be paid it because of the "overlapping benefit" rules. Extra premiums are also payable if you or anyone else who is included in your claim is disabled.

You can 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

- Income Support acts as a 'passport' to free NHS benefits such as prescriptions, glasses and travelling expenses to hospital and will entitle you to full housing or council tax benefit.
- Income Support can be backdated up to 3 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 Carer's Allowance or can't be paid it because of the "overlapping benefit" rules.

There are extra amounts if you and/or your spouse are disabled.

### 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 52 weeks.
- Disabled couples that are caring for each other can get two lots of carer and severe disability additions.
- You can claim Child Tax Credit for any dependent children living in your household as well as Child Benefit.

# What help can I get with essential items and NHS costs?

## 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 £1000 (£2000 if you are 60 or over) will count against any amount you may be paid.

### Points to remember

- Because the Social Fund is cash-limited, help is aimed at people with a high priority need. This includes 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. Over 40% of appeals against Social Fund decisions are successful.

## Health benefits

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

Benefits such as Income Support, Pension Credit and Tax Credits act as a 'passport' to free help.

### Points to remember

- If you don't get a 'passport' benefit 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 make a claim?

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 chart below shows how and where to claim all the benefits covered in this guide.

<b>Benefit</b>	<b>Claim forms</b>	<b>How to claim</b>
<b>Carer's Allowance</b>	Form DS700 from local Jobcentre; Benefit Enquiry Line (0800 882200) or Carer's Allowance Unit (01253 856 123)	<b>www.direct.gov.uk</b>
<b>Disability Living Allowance</b>	Form DLA1 from local Jobcentre or Benefit Enquiry Line (0800 882200) or online at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a>	<b>www.direct.gov.uk</b>
<b>Attendance Allowance</b>	Form AA1 from Benefit Enquiry Line (0800 882200) or online at <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a>	<b>www.direct.gov.uk</b>
<b>Council Tax &amp; Housing Benefit</b>	Form HB/CTB1 from local District or Borough council	Check your local council at <b>www.surreyonline.info</b>
<b>Income Support</b>	Form A1 from local Jobcentre or 0800 0556688	<b>www.jobcentreplus.gov.uk</b>
<b>Pension Credit</b>	Form PC1 from Pension Credit Application Line 0800 99 1234 or <a href="http://www.thepensionservice.gov.uk">www.thepensionservice.gov.uk</a>	0800 99 1234 or <b>www.thepensionservice.gov.uk</b>
<b>Community Care Grant</b>	Form SF300 from local Jobcentre or <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a>	<b>0800 731 9091</b>
<b>Health Benefits</b>	Form HC1 if on low income from local Jobcentre, hospital, health centre or post office	
<b>Home Responsibilities Protection</b>	Form CF411 from local HM Revenue and Customs office or Jobcentre	

**Important: You have a right of appeal against most benefit decisions. If you want to know more about why you have been refused help you have a right to a 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 page 8 for details. If the person you care for is receiving Community Care Services from Surrey County Council:**

# Advice, information and support

Your area Benefits and Charging team can provide advice on benefit entitlements. Their contact details will be on your assessment notification letter. If you can't find their details call the Surrey Contact Centre on 08456 009 009.

**If you prefer to go for advice elsewhere there are a number of voluntary advice organisations that also provide free, confidential and independent advice:**

- Carer Support Groups: our Carers Information Pack provides contact details for carers' organisations across Surrey.
- Age Concern Surrey: Information and Advice Service on 01737 755302, Mon to Fri 9am – 1pm and 2pm – 3pm. [www.acsurrey.org.uk](http://www.acsurrey.org.uk)
- Citizen's Advice Bureau: see your local telephone directory for contact details. Opening times and appointments will vary

**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.**

- If you live in Guildford, Runnymede, Spelthorne, Waverley, Woking or Surrey Heath contact the Pension Service on 01483 442427.
- If you live in Reigate and Banstead, Epsom and Ewell, Tandridge, Mole Valley or Elmbridge contact the Pension Service on 01737 775796

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

- Carers UK, Ruth Pitter House, 20-25 Glasshouse Yard, London EC1A 4JT. Tel. 020 7490 8818.
- Age Concern England, Astral House 1268 London Road, London SW16 4 ER. Tel 020 8765 7200
- Disability Alliance, Universal House, 88-94 Wentworth Street, London E1 7SA. Tel 020 7247 8776



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