

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 £53.10 a week. You must be aged 16 or 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 £95 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 below).

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.

Points to remember

- 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
- 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.

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 an extra £29.50 a 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% 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) 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.

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 guarantee 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 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.

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.

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. Over 40% of appeals against Social Fund decisions are successful.

Health benefits

The benefits system provides free or partial help with certain NHS costs including prescriptions, dental treatment, glasses and travelling 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 get already 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
Form HB/CTB1
From your district or borough council
- Income Support
Form A1
From local Jobcentre (0845 608 8757); www.jobcentreplus.gov.uk
- Pension Credit
Form PC1
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 HC1
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 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 below and page 6 for details).

Where can I get advice, more 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 Surrey County Council's dedicated Adult Social Care phone line on 0300 200 1005.

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

- Age Concern Surrey
Information and advice service on 01483 446627 (Mon to Fri 9am – 1pm and 2pm – 3pm); www.acsurrey.org.uk
- 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 01737 755303.

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

- Carers UK
20 Great Dover Street, London, SE1 4LX
CarersLine on 0808 808 7777
- Age Concern England
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.

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