

Carers Information Sheet 2

Financial Benefits for Carers and their Cared For Person

MANY CARERS AND THE PEOPLE THEY CARE FOR ARE ENTITLED TO BENEFITS THEY DO NOT CLAIM.

ATTENDANCE ALLOWANCE (AA)

If someone is over 65 and needs help with personal care, e.g. washing, toileting or is unsafe left alone for long periods because they are confused or frail, they are probably entitled to this benefit. Claim the AA in the name of the person cared for - no questions are asked about income or savings, just about how much help they need. To apply, phone the

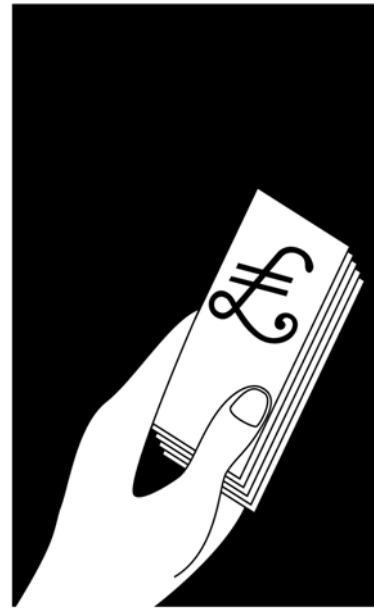
**DWP DISABILITY BENEFITS LINE:
0800 882200**

DISABILITY LIVING ALLOWANCE (DLA)

This benefit is for people between the ages of 0 and 65. This benefit is in two sections **firstly** for **care needs**, e.g. they need help with washing, toileting, cooking, for people who are unsafe to be left alone for long periods because they are confused/frail or have a learning disability. There are three levels of benefit which can be claimed under this section:

- ◇ **high** for people who need help during the day and at night
- ◇ **medium** for people who need help either during the day or the night
- ◇ **low** for people who need help at some point during the day or night

The second section is for **mobility needs** - to enable people to get about because they either have severe difficulty walking or they need to be watched over due to confusion, behavioural



problems etc. There are two levels of benefit which can be claimed under this section:

- ◇ high for people who have severe walking difficulties due to physical or mental problems
- ◇ low for people with less severe difficulties, but who may need someone to keep an eye on them when they are outside or who have a lot of difficulty finding their way around in a new place.

Children need to be aged over 5 to get the lower rate (over 3 for the higher rate).

Like AA this benefit does not have any effect on other benefits, income, savings or tax situation. Apply via the tel.no.above. You will be sent a long form to complete !

YOU CAN GET ADVICE FROM A REPUTABLE ADVICE AGENCY BEFORE COMPLETING DLA OR AA FORMS.

CARERS ALLOWANCE (CA)

This is an allowance for **YOU** the carer - if you are looking after someone for 35 hours per week or more, who is claiming AA or DLA (high or medium rate of care component - see above). CA protects your pension rights, whether its is paid to you, or you are told you have "underlying entitlement". You will be asked questions about other benefits and earnings you or your partner receive, as some exclude people (e.g. State Retirement Pension, or earnings over £84 net per week – 06/07 rates). If in doubt, apply !

But **Be careful!** if your cared-for person lives alone on Income Support (IS)/ Pension Credit (PC), they will lose almost as much—Severe Disability Premium— as you will get in CA.

If you receive IS, PC, Housing or Council Tax Benefit, claiming CA entitles you instead to a 'Carers Premium' on top one of these benefits which could be worth over £26 per week. **Apply via the benefits Helpline** (overleaf), or online: www.dwp.gov.uk

COUNCIL TAX (CT)

There are several ways you may be entitled to a reduction in your Council Tax if you are a carer:

1. If the property has been substantially adapted for a disabled person, you may be able to reduce the banding of your home e.g. from Band D to Band C.

2. If you are caring for someone who has "severe mental impairment", they may be considered 'invisible' for Council Tax purposes. For example if you care for your husband with dementia, you can have your council tax reduced by 25% (even before you receive any CT benefit).

3. If you are caring for someone in the household who is not your spouse/partner or your child (under 18), but who is so disabled that they are entitled to highest rate DLA or AA,

YOU as their carer could be declared 'invisible' for Council Tax purposes. For example if you are caring for your adult daughter or son with learning difficulties, you can both be declared 'invisible' and only be required to pay 50% council tax, even before any other rebates are calculated.

4. If you are on a low income you can claim Council Tax Benefit. This is on top of any other reductions you may be entitled to as set out above.

5. If you leave your home unoccupied whilst caring/living elsewhere, you can claim CT exemption on it.

OTHER BENEFITS AND TAX CREDITS

There are a range of other benefits and tax credits that you may be entitled to claim depending on you and your families' individual circumstances. **Carers Lewisham can help you access the correct benefits**, by appointment if necessary.

SOME OTHER USEFUL ORGANISATIONS:

EVELYN 190 CENTRE, Deptford

Advice and information for people with disabilities.
Tel: 020 8691 7180

AGE CONCERN, Catford

Advice and information for people of retirement age.
Tel: 020 8690 9050

CITIZENS' ADVICE BUREAU (CAB)

Catford & Sydenham Tel: 08701 264037
Advice and information on all benefits, appeals, debts, etc.

ELDERS FIRST, Forest Hill

Benefits help/ advice (including home visits) for older people. Tel 8699 1177

LEWISHAM DISABILITY COALITION

Catford Broadway Tel. 8314 1414
Advice for people with disabilities

CARERS UK Website:

www.carersuk.org/information/financialhelp