

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 the person you care for is over 65 and needs help with personal care, e.g. washing, toileting or requires supervision because it is unsafe to leave them alone for long periods due to a physical or mental disability, they may be entitled to Attendance Allowance (AA). Claim 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

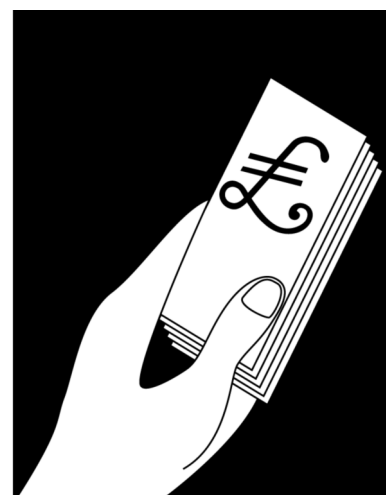
DWP BENEFIT ENQUIRY LINE on: 0800 88 22 00

DISABILITY LIVING ALLOWANCE (DLA)

This benefit is for people between the ages of 0 and 65. The benefit has two components: **The first component** is for **care needs**, e.g. the person needs help with washing, toileting, cooking or the person cannot be left alone for long periods because they are confused/frail or have a learning or mental 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 mental health, behavioural problems, etc. There are two levels of benefit which can be claimed under this section:

- **high rate** for people who have severe walking difficulties due to physical or mental problems
- **low rate** 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 without supervision.

Children need to be aged over 5 years old to qualify for the lower rate or over 3 years for the higher rate.

Like AA this benefit does not have any effect on other benefits, income, savings or tax situation. Apply via the telephone number above. You will be sent a long form to complete!

YOU CAN GET FREE 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 receiving AA or DLA (high or medium rate of care component - see over). CA protects your pension rights, whether it 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 people will not qualify (e.g. People in receipt of certain Welfare Benefits, or people earning over £100.00* net per week). If in doubt, apply!

But **be careful**: if your cared-for person lives alone and receives a Severe Disability Premium, they will lose it if you are **PAID** CA, however you may still be entitled to receive a carers premium - **please get advice**.

If you receive IS or Pension Credit and are entitled to (or would have been entitled to) CA, you will receive an additional £31.00* per week in your benefit. If you are entitled to Housing or Council Tax Benefit and are entitled to CA, your HB/CTB will increase if you are not already receiving full benefit.

Apply via the benefits Helpline (overleaf), or online: www.dwp.gov.uk

*2011/2012 rates

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 adapted for the disabled person specifically, you may be able to reduce the banding of your home e.g. from Band D to C.
2. If you are caring for someone who has "severe mental impairment", you may both be considered 'invisible' for Council Tax purposes, if you are receiving the relevant benefits. 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 full time in the household who is not your spouse/partner or your child (under 18), but is disabled and receiving the

highest rate DLA (care) 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 Council Tax 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 family's 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 and benefits help. Tel: **020 8690 9050**

CITIZENS' ADVICE BUREAU (CAB)

Catford / Sydenham / Lewisham

Advice and information on all benefits, appeals, debts, etc. Tel: **0844 826 9691**

LEWISHAM ELDERS RESOURCE CENTRE, Forest Hill

Advice (including home visits) for older people.

Tel: **020 8699 1177**

LEWISHAM DISABILITY COALITION

Catford Broadway

Advice for people with disabilities.

Tel: **020 8314 1414**

CARERS UK Website: www.carersuk.org



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