



A QUICK GUIDE TO BENEFITS FOR CARERS

This leaflet outlines the benefits that a carer can claim for being a carer.

Carers might also fit in other 'categories' such as working, disabled, a parent or unfit for work. However this leaflet focuses on allowances for carers alone - it does not look at the benefits for the cared-for person either. WWRAS has a range of leaflets that cover most 'categories' of claimant. Visit our website to view/download our leaflets at www.wwras.org.uk.

CARERS ALLOWANCE

This is the main benefit for carers but, as you will see, not all carers are eligible. To claim Carers Allowance you must meet all of the qualifying rules. You must:

- * care for someone who is in receipt of Attendance Allowance [any rate] or Disability Living Allowance Care Component [Middle or Higher Rate only] or Industrial Injuries Constant Attendance Allowance;
- * spend at least 35 hours per week in caring for that person;
- * be of working age (16 +);
- * be either not working or earning under the earnings limit (currently £95 per week, changes annually). Any earnings counted will be net of certain allowable expenses;
- * not be in full-time education (under 21 hours);
- * not be getting the same amount (currently £50.55) or more via basic National Insurance benefits, e.g. Retirement Pension (although see 'Income related Help for Carers' below)

HOW TO CLAIM

Complete the form in the claim pack DS700 (DS700 SP if in receipt of a State Pension). Call 0800 882200 for the forms (they contain a prepaid, addressed envelope) which should be sent to the CA Unit, Palatine House, Lancaster, Preston, PR1 1HB.

BE CAREFUL! Claiming Carers Allowance might reduce the disabled person's benefits, so get advice before you claim.

INCOME RELATED HELP FOR CARERS

Carers on a low income and savings may get one or more of the following:

- * Income Support, or Pension Credit, or JSA (income-based) or ESA (income-related)
- * Rent Rebate (Housing Benefit - HB)
- * Council Tax Rebate (Council Tax Benefit - CTB)

Getting Carers Allowance triggers extra help which is called the 'Carers Premium' or 'Addition'. This is added to the above benefits when the Carer is eligible for Carers Allowance.

There will also be entitlement to the Carers Premium/Addition if the only reason Carers Allowance is not in payment is the Carer is either already on another "overlapping" benefit (e.g. Retirement Pension) or s/he is part of someone else's claim as a dependant (e.g. Incapacity Benefit).

Example

Jean (67) cares for her husband, Ray. They both get a state pension plus Pension Credit, and Ray has Attendance Allowance. Jean claims Carers Allowance and would receive it were it not for her pension. However the decision letter tells her that she has 'underlying entitlement' to Carers Allowance, which means she is now entitled to an extra 'carers addition' to their Pension Credit, and is better off by £27.75 a week.

To get the Carers Premium/Addition with your benefits contact your local Jobcentre Plus (for Income Support / JSA [IB] / ESA(IR)), Pension Service (for Pension Credit) or the Benefits Section of the Local Council (for HB/CTB).

Your local advice agency can help with this claim.

OTHER HELP – Whatever your income or savings

COUNCIL TAX DISCOUNTS

A *DISCOUNT* can reduce your total Council Tax bill by up to a half. The full Council Tax bill is made up of two equal halves: one half is in respect of the property; the other is for the people living in that property, the *personal* element. It is the personal half that can be reduced, or "discounted".

Apart from the discount you get if you live alone, there are several other types of discount, and most can apply together.

You will only see a reduction in your Council Tax bill if, after all the discounts are applied, you have less than 2 people left undiscounted.

CARERS DISCOUNT

There are two kinds of Carers Discounts – care Workers and ‘Informal Carers’. The following relates to Informal Carers, i.e. usually a friend or relative.

A discount can be given for every person in the house who meets the following:

- cares for a disabled person for at least 35 hours per week (you must be living in the same ‘dwelling’ as that person) *and*
- the disabled person is in receipt of the highest rate only of either Attendance Allowance or Disability Living Allowance Care Component (or their equivalent in Constant Attendance Allowance) *and*
- s/he lives with you *and*
- s/he is not your married or unmarried partner nor
- your own child aged under 18
(it could be a foster child, or your own child aged 18 or over).

It could be any other relative/friend that lives with you, such as your brother, sister, aunt or your parent.

Example

Ram and Lashka have a daughter, Leda (25), who has a severe learning disability. She gets DLA Care at the highest rate. Both parents look after Leda for over 35 hours each – although Ram works full-time, he takes the lead in caring at evenings and weekends. They are entitled to two Carers Discounts. This leaves only the daughter ‘undiscounted’ and reduces their Council Tax bill by 25%.

However, she is herself eligible for a discount by virtue of being ‘severely mentally impaired’ and so the bill is reduced further, to 50% of the total.

Other discounts include: Care Workers; severely mentally impaired; full-time students; anyone under 18; anyone aged 18 for whom Child Benefit is payable and anyone who normally lives elsewhere.

You apply for a discount from your local Council Tax Section; each Council has its own application forms.

For more detail see our leaflet Pb35: Council Tax, Disabled People & Carers.

ADVICE ON BENEFITS

You may be entitled to other benefits if you also fit a different 'category' to being a carer. It would also be useful to check that the disabled person is receiving his/her full entitlement. Contact your local advice agency for a full benefit 'check'. An annual benefit check, around April when benefit rates change, is also a good idea.

CARERS SUPPORT

Carers Support Services can help you with any 'carer' issues. They can advise on taking a break from care, equipment and adaptations, have groups for mutual support, and arrange social activities. You may simply want to be sent their regular newsletter. So 'register' with them and get the full free help that they can provide.

HELP AND ADVICE

Citizens Advice Bureaux

1st Floor, Chestnut House
North Street
Rugby, CV21 2AQ
Tel: 01788 541000

25 Congreve Walk
Bedworth, CV12 8LX
Tel: 024 7631 1119
To book an appointment in
Nuneaton call 024 7635 1049

The Parish Rooms
Welcome Street
Atherstone, CV9 1DU
Tel: 0870 120 2464

10 Hamilton Terrace
Leamington Spa, CV32 4LY
Tel: 01926 457900

25 Meer Street
Stratford-upon-Avon, CV37 6QB
Tel: 01789 293299 for advice *or*
01789 261966 to book appt

For Carers Advice, Information and Support

Guideposts Carers Support Service

(For Nuneaton, Bedworth, North Warwickshire and Rugby)

44-45 Church Street
Nuneaton
CV11 4AD
Tel: 024 7638 5888
e-mail: carerssupport@guidepoststrust.org.uk

S Works Carers Support Service

(For Leamington Spa, Warwick, Stratford and South Warwickshire)

8b Holly Court
Holly Farm Business Park
Honiley, Kenilworth, CV8 1NP
Tel: 01926 485486
e-mail: info@swcss.f9.co.uk

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