



FINANCIAL ASSISTANCE

This factsheet is about welfare benefits and other kinds of financial assistance you can claim to support you in your role as carer.

There are several benefits which the person that you care for may be entitled to claim. These may be paid because the person is needing help, is not able to work, or is on a low income.

The information below is not an exhaustive list and is a general guide only and should not be treated as a statement of the law.

Personal Independence Payment (PIP)

Personal Independence Payment (PIP) has replaced Disability Living Allowance (DLA). Like DLA, PIP is for people with a long term health condition or impairment.

When you make a claim for PIP you are likely to need an assessment from an independent health professional to help the Department of Work and Pensions (DWP) work out the level of help that you need. PIP has 2 components – one if you have daily living difficulties and one if you need help going out and moving around.



Making a claim for PIP – Contact DWP on 0800 917 2222 (8am – 6pm, Mon – Fri). You can make this call but the person you care for needs to be with you.

The date of the claim is set at the point of the phone call. You will receive a bar coded form which needs to be completed with details about how the condition affects the person you care for.

Attendance Allowance

Claim line 0345 605 6055

Attendance Allowance (AA) is a benefit for people aged 65 and over who need help with personal care or supervision to remain safe. There are two rates. The lower rate is awarded if the person you care for needs frequent help or supervision during the day or at night. The higher rate is for people who need help or supervision both day and night, or those who are terminally ill.

Disability Living Allowance for children

Claim line 0345 712 3456

Disability Living Allowance (DLA) for children may help with the extra costs of looking after a child who:

- ▶ is under 16
- ▶ has difficulties walking or needs more looking after than a child of the same age who doesn't have a disability

They will need to meet all the eligibility requirements



“The Welfare Benefits service were really good and helped me to sort out all the benefits my mum was entitled to.”

The child may need an assessment to work out what help they need. There are a number of different rates which may be awarded depending on the needs of your child.

Carers Allowance

Claim line 0345 608 4321

The only benefit specifically for carers is Carer's Allowance. It is paid to carers who are looking after someone who is ill or has a physical or mental disability. You may be able to claim other benefits if you are on a low income. The main rules are:

- ▶ You must be aged 16 or over
- ▶ You must spend at least 35 hours a week providing care
- ▶ You must be caring for a person who gets either rate of Attendance Allowance, or the higher or middle rate of Disability Living Allowance Care Component or Constant Attendance Allowance or the daily living component of PIP
- ▶ You must not be earning more than £102 a week (after taxes, care costs while you're at work and 50% of what you pay into your pension).
- ▶ You must not be in full time education or studying for 21 hours or more a week

If you meet all of the above conditions, you may be entitled to Carers Allowance.

Claiming Carer's Allowance may have an impact on the benefits of the person you are caring for so please seek advice.

If you can't be paid Carer's Allowance due to the 'overlapping benefit rule', you may get: the carer premiums for Jobseeker's Allowance or Income Support; extra Pension Credit or the carer element in Universal Credit.

Employment and Support Allowance (ESA)

Claim line 0800 055 6688

Employment and Support Allowance can help people with an illness or disability to move into work. It has replaced Incapacity Benefit and Income Support paid because of an illness or disability. You can get financial support and work-related support through ESA.

There are two types of Employment and Support Allowance:

- ▶ Contribution-based – this is paid if you have enough National Insurance contributions. This benefit is taxable.
- ▶ Income-related – this is paid if you don't have enough National Insurance contributions and you don't have enough money or savings. This benefit is not taxable.

While someone is getting the allowance, they are able to get help from a specially trained personal adviser.

A form called the 'limited capability for work questionnaire' has to be completed during the application for ESA and there may be a Work Capability Assessment. This is to see if the illness or disability affects the person's ability to work, and can include a medical assessment.

“We used high rate mobility to get a new car through motability, it's been great and we now have a car which my husband can drive despite his disability because it's got adapted hand controls.”

'Bedroom Tax'

Working age tenants who receive housing benefit, and have more bedrooms than required, may face a reduction in their Housing Benefit. Anyone of qualifying age for state pension credit will not be affected. If you are affected speak to your landlord about a discretionary housing payment.

You may be affected if:

- ▶ You and your partner sleep apart due to medical condition.
- ▶ You use a spare bedroom to store disability equipment.

Children who are unable to share a room due to a disability can have an extra room.

Carer's and Council Tax

If you live with the person you care for, you may be able to claim a carer's discount. It is only available to carers who care for an adult child, elderly parent or a friend (so not your spouse, partner or child under 18 years old). The carer is disregarded for council tax purposes, leaving one person (the cared for) to whom the single person discount is applied. You must be providing 35 hours or more care per week and the person you care for must be in receipt of: Disability Living Allowance (higher rate care) Attendance Allowance (higher rate) or Personal Independence Payment (enhanced rate of daily living component).

You may also be able to claim housing or council tax benefit if you are on a low income.

Severe Mental Impairment

If two adults are living at home (regardless of their relationship), and one has a severe mental impairment, that person will be disregarded for council tax and the single person discount will be applied. The person with the mental impairment must complete a form, if able, if not the carer can complete it and return it to the council tax department of your local authority. You will also require a certificate to be signed by your GP, the Carers Centre has copies of this form.

“My mum had no idea she could get a council tax discount because my dad has dementia - it was a big help.”

Disabled Person’s Reduction

This is not a discount. You can get a reduction of one band on your council tax (e.g. if you are on a Band B you will get a reduction to Band A). It is available if:

- ▶ A disabled person needs to use a wheelchair indoors
- ▶ There is a second bathroom/kitchen needed by the disabled person.
- ▶ There is a room (other than a bathroom, toilet, or kitchen) needed and predominantly used by the disabled person.

Scottish Welfare Fund

The Scottish Welfare Fund has replaced the Social Fund. It pays out two types of grant: a crisis grant and a community care grant; to people in crisis and to people

who need help to live independently in the community. To apply contact Scottish Borders Council.

Funeral Payments

You could get a Funeral Payment if you're on a low income and need help to pay for a funeral you're arranging. How much you get depends on your circumstances and if you qualify.

The Funeral Payment can help pay for:

- ▶ burial fees and exclusive rights to burial in a particular plot
- ▶ cremation fees, including the cost of the doctor's certificate
- ▶ up to £700 for funeral expenses, eg funeral director's fees, flowers, coffin
- ▶ travel to arrange or go to the funeral
- ▶ the costs for moving the body within the UK - but only for the part of the journey that's over 50 miles

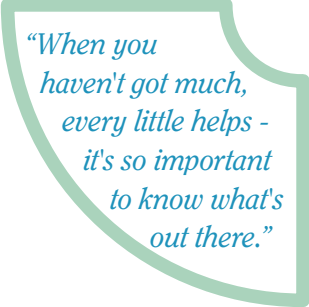
Concessions and Discounts

It is always worth asking if there are concessions available for carers if you attend theme parks, visitor attractions and other public venues.

Many venues allow carer's to go free if they are accompanying the person they care for (e.g. Edinburgh Zoo and Historic Scotland).

National Trust's admission policy admits the necessary companion or carer of a disabled visitor free of charge using the 'Access for All Admit One Card'.

The card is issued through the Supporter Service Centre for the National Trust and made out in the name of the disabled person. Call 0844 800 1895 or email enquiries @nationaltrust.org.uk




“When you haven't got much, every little helps - it's so important to know what's out there.”

Funding and Grants

Many carers are unaware of the range of local funds and trust funds that they can apply to for support – including short breaks, equipment, help with daily living expenses. The Borders Carers Centre has access to a wide range of discretionary grants and trusts for people in need. The Centre can also access funding to allow carer's to take a holiday or a short break from caring.

There are a variety of benefits that you and the person you care for may be able to claim, for further information go to the following website www.gov.uk/browse/benefits/entitlement or call the Borders Carers Centre or one of the agencies in the useful contacts factsheet.



“Don't be afraid to ask for help - life can change very quickly”

Notes





Borders Carers Centre (SCIO)

Supporting carers throughout the Borders

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