Carer's Group

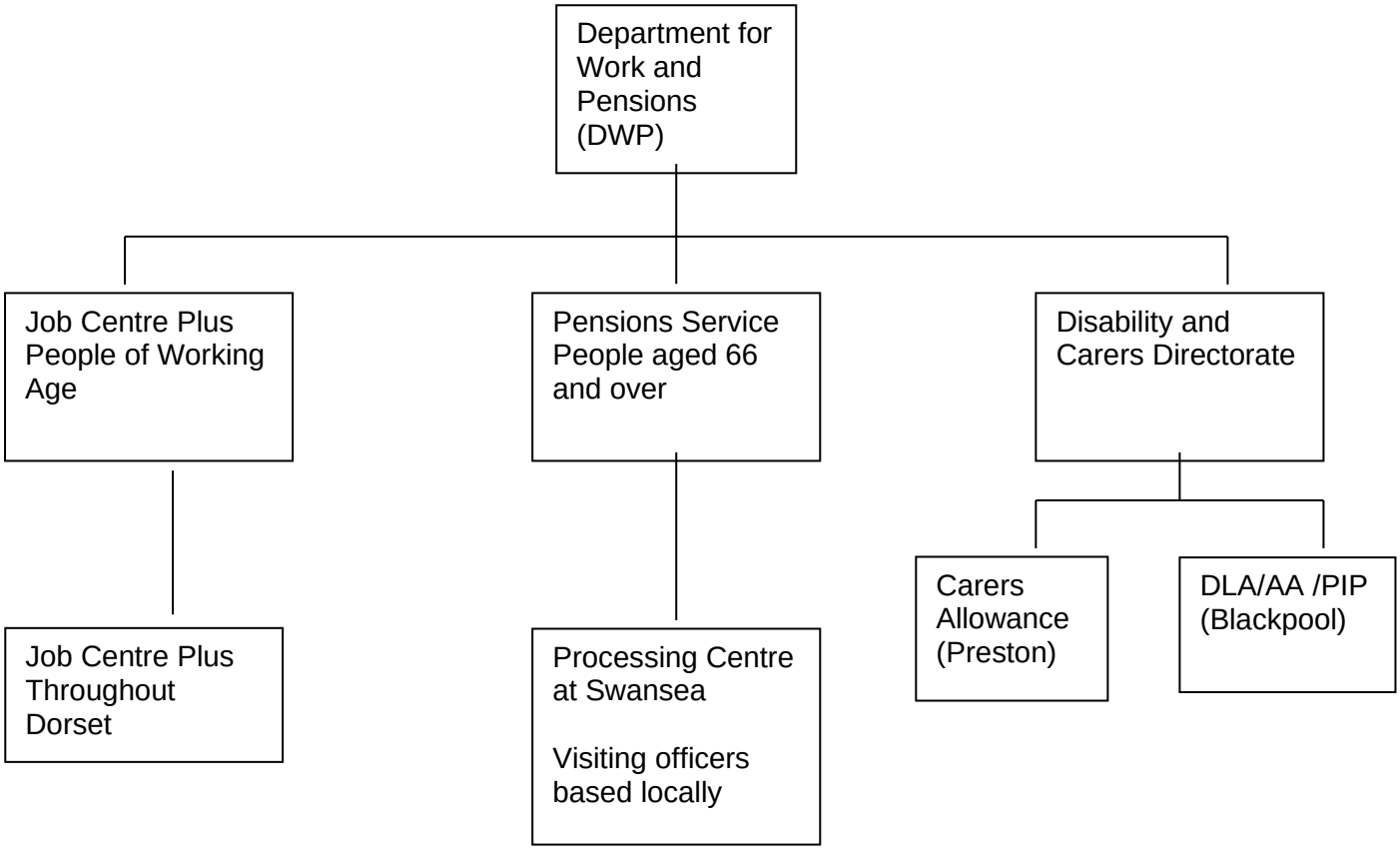
Welfare Benefits Fact-Sheet

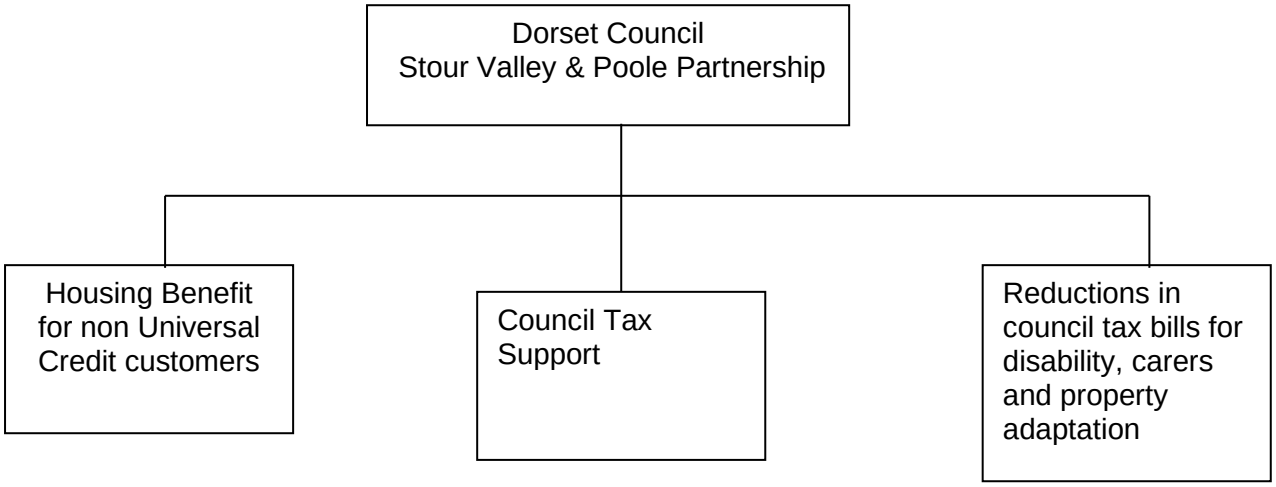
April 2020

SOME MISCONCEPTIONS OF CLAIMING BENEFITS

- I have over £6,000 in savings so won't be eligible for anything
- My husband can't claim Attendance Allowance as it will affect my Housing Benefit Claim
- I can't claim Carer's Allowance as I have a state pension
- My husband is disabled. I get paid Attendance Allowance
- I have savings so can't claim Attendance Allowance
- I am not entitled to any extra benefits so will get not help with my Council Tax Bill

Benefit Groups





Sources of Information

Job Centre (Plus)	Contact your local Job Centre centralised call centres on 0800 055 6688 for all new claims
Universal Credit	www.gov.uk
Pensions Service	0800 731 0469
Pension Credit	0800 99 1234
Carers Allowance Unit	0800 731 0297 or claim on-line www.gov.uk
Attendance Allowance	0800 731 0122
Disability Living Allowance	0800 121 4600
Personal Independence Payment	
(New Claims)	0800 917 2222
(Current Claims)	0800 121 4433
Tax Credits	0345 300 3900

www.hmrc.gov.uk

www.gov.uk

What benefits may a disabled person claim?

Under Retirement Age

Employment and Support Allowance (NB only New Style contribution based can be claimed from January 2018 for first time claims)

There are 2 routes into this benefit:

Income related ESA	Capital under £16,000 Extra amount payable if Carer's Allowance in payment or there is entitlement to it
Contributory related ESA	Must have paid sufficient National Insurance contributions in the qualifying years

The benefit is paid at a reduced rate in the initial 13 week assessment phase. Payment may be based on either income related ESA, contributory related ESA or both unless claim made after January 2018.

Income Support (if entitled before January 2018)

Under 60	Capital under £16,000 (Single or couple) Extra amount payable if Carers Allowance in payment or there is entitlement to it

Disability Living Allowance (DLA) (Disability Benefit for under 65s)

Made up of 2 components:

Care	if requiring help with personal care or supervision
Mobility	if needing help with mobility

Must have had the needs for 3 months. Needs must be expected to last for 6 months.

NB - CLAIMS MUST HAVE BEEN MADE BEFORE 8TH JUNE 2013 – No new claims can be made for DLA unless it is for a child under 16

All existing DLA customers who were not over 65 by 8th June 2013, will be reassessed by 2025

Personal Independence Payment (PIP) Introduced from 8th June 2013

Made up of 2 components:

PIP has replaced DLA. It is a new benefit with a new assessment process which will involve gathering medical evidence and attendance at a medical.

Daily Living if requiring help with activities of daily living

Mobility if needing help with mobility

Must have had the needs for 3 months. Needs must be expected to last for 9 months

Housing Benefit Applies if not on Universal Credit to help with rent
Under £16,000 capital (unless in receipt of Guarantee Credit of Pension Credit) or Income Support

Under occupancy of a property results in a reduction of benefit awarded although certain disregards apply so seek advice

Council Tax Support (to help with council tax bill)

Under £16,000 capital (unless in receipt of the Guarantee Credit element of Pension Credit).

Working Age customers do however still have to contribute something towards their Council Tax bills unless in an exempt category (seek advice)

Universal Credit This benefit has replaced 6 of the above listed income related benefits ie Income Support, income related ESA, income related JSA, Child Tax Credit, working tax credit and housing benefit with one single benefit.

It has NOT replaced Council Tax Support so this must still be claimed via www.dorsetcouncil.gov.uk

The claim can only be made and managed on-line via www.gov.uk

Payments can only be made into a bank or building society account that must have the customer's name included even if monies are managed by a carer

£16,000 capital limit for either single person or couple.

If part of a couple, BOTH parties must make an individual claim and then "link" the claims together. If one of a couple is under pension age and one is over, then Universal Credit has to be claimed and not Pension Credit

Customer's or their Appointees, must create a Journal via which all communication is made to Universal Credit staff.

Payment is made monthly in arrears and initial claims take approximately 6 weeks provided all information has been entered correctly on The Journal

Over Retirement Age

Retirement Pension

Paid according to how many qualifying years of paid contributions have been made

Pension Credit

Made up of two elements Guarantee Element and Savings Credit element

A top up of income for Pensioners who are in receipt of low Incomes

Guarantee thresholds	Single person	£173.75
	Couple	£265.20

No capital ceiling to prevent a claim being made

Attendance Allowance (Disability Benefits for 66+)

Must have had the needs for 6 months

Must need help with personal care and/or supervision.

Two rates:

Lowest rate for help needed during the day or night	£59.70
Highest rate for help needed both day and night	£89.15

Housing Benefit (to help with rent in private, council or Housing Association Property)
Under £16,000 capital (unless in receipt of Guarantee Credit element of Pension Credit)

Council Tax Support (to help with council tax bill)

Under £16,000 capital (unless in receipt of Guarantee Credit element of Pension Credit)

What benefits may a carer claim?

Carers Allowance

Carers Allowance is a taxable, non-contributory, non-means tested benefit for carers.

It is paid to the person who does the caring – not the person being cared for.

It is payable at the rate of £67.25 a week.

Qualifying Conditions

In order to qualify for Carers Allowance, the following conditions need to be satisfied:

The customer has to care for a disabled person for at least 35 hours per week. The caring week runs from the start of a Sunday to the end of the next Saturday.

The person being cared for has to be in receipt of Attendance Allowance (AA) or Disability Living Allowance (DLA), payable at the middle or highest rate of the care component or the Daily Living Component of Personal Independence Payment (PIP) or Constant Attendance Allowance (CAA) payable at, at least the full day rate.

If you are caring for someone who is intending to claim AA, DLA or PIP you can also make a claim for Carers Allowance. However, you should wait until the person you are caring for receives a decision on their claim for DLA, AA or PIP. If it is awarded you should claim Carers Allowance (within 3 months of the DLA, AA or PIP being made). Do not delay or you could lose benefit. Ask for the claim pack DS700 or if in receipt of a State Pension DS700 (SP). Alternatively claim online at www.gov.uk

The customer has to be aged 16 or over.

The customer can only earn up to £128.00 (April 2020 rate) per week after deduction of allowable expenses.

The customer cannot be undertaking a course of full time education.

The customer must be resident in Great Britain at the time of the claim and must have been living in the United Kingdom, Isle of Man or Guernsey for at least 26 weeks out of the last 12 months. Their right to reside or remain in the United Kingdom must not be subject to any limitation or restriction by the Home Office.

Carers Allowance can only be claimed for caring for one person. However, husband and wife can claim for caring for each other as long as they are both in receipt of the appropriate benefit, i.e. Attendance Allowance, Disability Living Allowance (middle rate/high rate of care) or PIP.

This is because there is no legal definition of what constitutes care.

The Benefits of claiming Carers Allowance

By having entitlement to Carer's Allowance the carer:

Can qualify for the Carer Premium in Income Support, Employment and Support Allowance, Income Based Jobseekers Allowance or Pension Credit (currently £37.50 a week)

Can get help in the form of Council Tax Support and Housing Benefit. The letter of entitlement issued by the Carers allowance Unit is proof for Local Authorities and Housing Benefit Offices so they can consider an allowance for Carers Premium

If the original notification has been mislaid, the Carers Allowance Unit, Customer Service Section will be happy to provide a letter of entitlement.

For each week that you claim Carers Allowance, you will normally get a National Insurance contribution added to your NI record (unless you are a woman who has chosen to pay reduced rate NI contributions) up to the tax year in which you turn 66. You will normally be credited with an NI contribution for any week you are entitled to Carers Allowance but it is not paid because you are also getting Widows Benefit or Bereavement Benefits at the same or higher weekly rate.

Qualifies for a Christmas Bonus (if not paid with another qualifying benefit)

Carers Allowance is payable for up to 8 weeks after the death of the person being cared for, provided that other relevant criteria continues to be met and the qualifying benefit is in payment the day before the person being cared for dies.

Payment of Carers Allowance and other benefits

Payment of Carers Allowance may be affected if a customer receives another Social Security benefit and other benefits may be affected by Carers allowance.

If the carer is being paid another benefit at a rate that is more than Carers Allowance, then the Carers Allowance will not be paid.

A Carer could until January 2018, have made a claim for Income Support to top their income. From January 2018, the only option is to claim Universal Credit to top up weekly income

Reducing Council Tax Bills

In addition to Council Tax Support other ways to reduce council tax bills are:

- Certain carers can be discounted
- People with '*severe impairment of intelligence'* may be discounted
- Properties that have been adapted to accommodate a disabled person may be reduced a banding

Case Study

Mr and Mrs Martin aged 70 and 74

Mrs Martin claims low rate Attendance Allowance and Retirement Pension

Mr Martin claims Retirement Pension and has been recognised as a Carer by Carer's Allowance. He has a letter stating he has an underlying entitlement to the benefit but will not be paid the benefit

They have savings of £25,000

Income

Retirement Pension (Mrs Martin)	£ 80.45
Attendance Allowance (Mrs Martin)	ignored
Retirement Pension (Mr Martin)	£134.25
Income from savings	
(£25,000 - £10,000 = £15000 ÷ £500 = £30)	£ 30.00
Total income	£ 244.70

Pension Credit entitlement

Couple	£265.20
Carer element	£ 37.50
Total	£302.70

Pension Credit entitlement	£302.70
Less income	£244.70
Guarantee Pension Credit payable	£ 58.00

TOTAL PENSION CREDIT DUE £ 58.00

NB Maximum Housing Benefit and Council Tax Support is also payable. Attendance Allowance is ignored as income

This factsheet has been produced by the Welfare Benefits team Dorset Council

Please always check the current tax and benefits position when making a claim. Whilst every effort has been made to ensure the accuracy of this information it is not an authoritative statement of law and no responsibility is accepted by the author for any losses arising from actions or advice consequent upon its use.

Contacts

Samantha Evans Welfare Benefits Officer –
Sherborne, Bridport and Sturminster Newton 01305 225756

email: s.l.evans@dorsetcc.gov.uk

Tony Strawbridge, Welfare Benefits Officer - Weymouth & Portland
Tel 01305 208022

email: a.d.strawbridge@dorsetcc.gov.uk

Lynne Fossey, Welfare Benefits Officer - Ferndown, Dorchester and the Purbecks Tel: 01305 225754

email: l.fossey@dorsetcc.gov.uk