

Money matters

benefits, funding, special deals and discounts

VOCAL - Voice of Carers Across Lothian ● August 2018

Benefits and allowances

Disability Living Allowance (DLA)

DLA is a tax-free, non means-tested benefit for children and young people under 16 who need help with mobility or care costs. There are two components: care which is paid at lower, middle or higher rates, and the mobility component which is paid at the lower or higher rate and can be paid if eligible from 3 years old. To make a claim for DLA you will need to submit an application form and any supporting evidence. The amount awarded will be dependent on the level of support, care and supervision required.

Personal Independence Payment (PIP)

PIP is a tax free, non means tested benefit for people of working age (16-64) for people who have difficulties with daily living or getting around. PIP has two components: daily living and mobility both of which can be paid at standard or enhanced rates.

Following the submission of a questionnaire and a face to face assessment, points are awarded. The more support you need the more points you get, and the number of points you receive will dictate the rate you are awarded.

Attendance Allowance (AA)

Attendance Allowance (AA) is a benefit for people aged 65 and over who need help with personal care or supervision to remain safe. AA is not means tested and there are two rates. The lower rate is awarded if you need 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.

● Making a claim for PIP

- Contact DWP on **0800 917 2222** (8am - 6pm, Mon - Fri)
- Carers can make this call but they need to be with the person making the claim.

Ensure you have the following:

- Contact details, date of birth
- National Insurance number
- Bank account details
- GP or health workers name
- Time spent in hospital or care home, or time abroad

The date of the claim is set at the point of the phone call. You will receive a specially bar coded form which you need to complete with details about how your condition affects the person making the claim.

How to claim DLA

Order a form by calling:
0800 121 4600

How to claim Attendance Allowance

Order a form by calling the Attendance Allowance helpline:
0800 731 0122

Carers Allowance (CA)

Carers Allowance is (at time of writing) £73.10 per week for carers in Scotland. From summer 2018 carers in Scotland who receive Carers' Allowance will receive a top-up benefit (backdated from April 2018) twice a year from the Scottish Government while continuing to receive their regular payment of £64.60 per week from the DWP. This is an interim measure prior to the Scottish Government taking complete control of Carer's Allowance itself at a later date.

You may get Carers Allowance if you:

- are 16 or over
- spend at least 35 hours a week caring for someone
- have been in Great Britain for at least 2 of last 3 years

AND the person you care must get one of the qualifying disability benefits which include: Attendance Allowance; Disability Living Allowance (middle or highest care rate); Personal Independence Payment (daily living component).

You may not get CA if you're in full-time education, studying for 21 hours or more a week or if you earn more than £120 a week (after tax). 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; contributory ESA or the carer element in Universal Credit.

Universal Credit (UC)

Universal Credit (UC) is a new benefit that is gradually replacing six existing benefits with a simpler, single monthly payment. Your eligibility to claim UC currently depends on where you live and your personal circumstances - at time of writing, only single people with no family commitments could claim UC in Edinburgh.

There are no limits to the number of hours you can work a week - your UC payment will reduce gradually as you earn more so you won't lose all your benefits if you are on a low income.

Employment and Support Allowance (ESA)

Employment and Support Allowance (ESA) offers support if you're unable to work due to an illness or disability. You can

Scottish Welfare Fund

The Scottish Welfare Fund 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 City of Edinburgh Council on **0131 529 5299**.

Benefits replaced by UC

The following will be merged into Universal Credit:

- Income Support
- Housing Benefit
- Income-based Job Seekers Allowance
- Income-based Employment and Support Allowance
- Working Tax credit
- Child Tax credit

Carers Credit

This is a National Insurance credit that helps build your entitlement to basic State Pension and additional State Pension, ensuring there are no gaps in your National Insurance record. You must be: aged 16 or over; under State Pension age; and looking after one or more people for at least 20 hours a week. If the person you care for doesn't get a qualifying disability benefit (eg. AA, DLA or PIP) complete the 'Care Certificate' part of the application form and get a health or social care worker to sign it.

get financial support and work-related support through ESA.

The financial support you get depends on your circumstances (eg.income) and type of ESA you qualify for: contribution-based ESA if you have enough National Insurance contributions (NICs) or income-related ESA if you have a low income or not enough NICs.

You need to fill out the 'limited capability for work questionnaire' during your application for ESA and you may have to go to a work capability assessment. This is to see if your illness or disability affects your ability to work, and can include a medical assessment.

After 13 weeks of ESA you'll be put into a group - either a Work-Related Activity Group (where you will have to attend regular interviews with an adviser) or a Support Group (where you don't have to go to interviews - you're usually in this group if your illness or disability severely limits what you can do).

Council Tax Discounts

Carers Discount

If you are a carer living with the person you care for, you can claim a carers discount for council tax. 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 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).

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, get it signed by their GP and return it to the council tax department to confirm their illness.

'Bedroom Tax'

Working age tenants who receive housing benefit, and have more bedrooms than required, will face a reduction in their Housing Benefit of 14% for one spare bedroom and 25% for two or more spare bedrooms. Carers of qualifying age for state pension credit will not be affected.

Carers may be affected if:

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

Parent carers

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

For more information visit www.carersuk.org or contact your local council.

Short Breaks Fund

Carers living or caring for someone in Edinburgh can apply to VOCAL's Short Breaks Fund for funding and assistance to take a break from caring.

Contact the VOCAL carer support team on **0131 622 6666** for more information or visit www.vocal.org.uk/short-breaks-fund

Disabled Person's Reduction

This is not a discount. You can get a reduction of one band on your council tax (eg. if you are on 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.

Concessions and discounts

Many visitor attractions and venues allow carers a reduction or to go free, if they are accompanying the person they care for (eg. 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'. Call **0344 800 1895** or email enquiries@nationaltrust.org.uk for details.

A number of hotels, holiday and travel companies offer discounts to carers (eg. Haven holidays). For details of the latest discounts contact the VOCAL Carer Support Team on **0131 622 6666**.

The Cinema Exhibitors' Association Card (CEA Card) entitles the holder to one free ticket for a person accompanying them to the cinema. See www.ceacard.co.uk for more information. For travel and transport concessions see the '*Help with getting around*' factsheet.

Where appropriate VOCAL can refer carers to **Edinburgh Leisure** for a Community Access Programme card which provides reduced costs to access leisure facilities for 3 months. Carers also gain free access to Edinburgh Leisure facilities free when they are supporting the person they care for to attend at the same time.

Support and advice for carers

VOCAL Benefits Surgeries

VOCAL's free Money Matters surgeries cover areas such as Power of Attorney, Guardianship, financial planning for long term care, debt management, mental health and accessing benefits.

To book an appointment for one of the surgeries, or to contact VOCAL's Carer Support Team please email centre@vocal.org.uk or call VOCAL on **0131 622 6666**.

Useful Contact details

- **Gov.uk website**
www.gov.uk - has information on benefits, transport, employment and taxes.
- **Benefit numbers**
PIP: 800 917 2222
AA: 0800 931 0122
DLA: 0800 121 4600
CA: 0800 731 0297
Pension: 0800 011 3797
ESA: 0800 328 9344
- **Carers Scotland**
Keep up to date with Welfare Reform and it's impact on carers - visit www.carersuk.org
- **Council numbers**
Council Tax information:
0131 608 1111

Scottish Welfare Fund
0131 529 5299
- **Lone Parent families**
Free lone parent helpline, call **0808 801 0323** or visit www.loneparenthelpline.org.uk
- **Citizens Advice**
www.citizensadviceedinburgh.co.uk has useful factsheets and an advice guide covering money, rights, family and daily life.
- **The Action Group**
Provides a welfare rights service to maximize income and employment advice to access Real Jobs - a supported employment service. Call **0131 475 2315** or email: advice@actiongroup.org.uk
- **Turn2Us website**
Turn2Us is a website, designed to help people find out about the money available to them through grants, welfare benefits or other support. Visit www.turn2us.org.uk