

Money matters

benefits, funding, special deals and discounts

VOCAL - Voice of Carers Across Lothian ● April 2017

Support and advice for carers

VOCAL Midlothian's free Money Matters surgeries cover areas such as welfare rights, power of attorney and guardianship. To book an appointment call **0131 663 6869**.

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 Payments (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.

● 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 you.

How to claim DLA

Order a form by calling:
0345 712 3456

How to claim Attendance Allowance

Order a form by calling:
0345 605 6055

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.

Carer's Allowance (CA)

Carers Allowance is currently £62.10 a week. You may get it 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 for must get one of the qualifying disability benefits, which include Attendance Allowance; Disability Living Allowance (middle or highest care rate) and 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 £110 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 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.

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 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

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 Midlothian Council on **0131 270 5600**.

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.

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). To find out more, you can call Midlothian Council Tax Team on **0131 271 3201**.

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 or someone acting on their behalf must complete a form, get it signed by their GP and return it to the council tax department to confirm their illness. To find out more, please look at the Council's website (www.midlothian.gov.uk) or phone the Council Tax team on **0131 271 3201**.

'Bedroom Tax'

Working age tenants who receive housing benefit and have more bedrooms than required, will face a reduction in their Housing Benefit. 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 in Midlothian, who are looking for a short break, can apply to the VOCAL Midlothian Wee Break Fund for funding and assistance. A Wee Break can cover activities for the carer and/or person receiving care, and may include transport costs, accommodation, leisure activities, supported holidays or a series of short weekly breaks. For more information visit the Wee Breaks website (www.weebreak.org) or contact the VOCAL Midlothian Short Breaks Bureau by email: weebreaks@vocal.org.uk or call **0131 663 6869**.

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.

For all enquiries about Council tax reductions, contact the Council's Revenues team via phone or email:

revenues.enquiries@midlothian.gov.uk or **0131 271 3201**.

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 carers to go free if they are accompanying the person they care for. 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. Email enquiries@nationaltrust.org.uk or call **0844 800 1895** for details.

A number of hotels, holiday and travel companies offer discounts to carers (eg. Haven holidays). Contact the VOCAL Midlothian Short Breaks bureau on **0131 663 6869** or email weebreaks@vocal.org.uk for details of the latest discounts available to carers.

The Cinema Exhibitors' Association 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.

Useful Contact details

- **Gov.uk website**
www.gov.uk - has information on benefits, transport, employment and taxes.
- **Benefit numbers**
PIP: 0345 850 3322
AA: **0345 605 6055**
DLA: 0345 712 3456
CA: 0345 608 4321
Pension: 0800 731 7898
ESA: 0800 055 6688
- **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 271 3201
Scottish Welfare Fund
0131 270 5600
- **Lone Parent families**
Free lone parent helpline, call 0808 801 0323 or visit www.loneparenthelpline.org
- **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