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Factsheet G2 Benefits for Carers

Caring for someone may entitle you to benefits. If you already receive these it may also be a good idea to have a benefits check, especially if your household situation has changed. Contact us for more information on how to go about this.

For you:

Carer's Allowance(CA)

If the person you care for receives Disability Living Allowance (DLA) (middle or highest rate for personal care) or Attendance Allowance (AA) you may be entitled to Carers Allowance. The cared for person can be a relative, friend or neighbour of any age. The weekly rate in 2008/9 is £50.55.

You must:

- **care for at least 35 hours per week** (can include being on call at night)
- **be aged over 16**
- **not be in full time education**
- **not earn over a weekly earnings limit** (£95 in 2008 after allowances)

You can get Carers Allowance if you yourself are also receiving DLA or AA, but if you are receiving certain other benefits (most commonly state pension or incapacity benefit), money will be deducted from any CA awarded ie you will not get both.

However you may have what is called an 'underlying entitlement'. This can prove your right to other benefits, so it is important to retain the letter advising you of it even though it also tells you that you will not get additional money.

The Carers Allowance Unit can be contacted on 01253 856123. Claim forms can be obtained from them or as for AA and DLA (see over).

Home Responsibilities Protection (HRP).

If you are not working, and therefore not paying national insurance contributions, because of caring responsibilities, you can protect some of your entitlement to state pension by registering each year for HRP. This should happen automatically if you are receiving CA (or child benefit), otherwise you can notify your local JobCentre Plus.

For the person you care for:

DLA and AA claims are not means tested ie neither savings or earnings are taken into account. Entitlement is based solely upon the degree of disability and help required to do everyday tasks, whether or not that help is being provided. To maximise the likelihood of the benefit being granted, it is vital to give a true picture of the help that is really needed. This may be upsetting for the person concerned as it means concentrating on what can't be done, rather than what can, but is necessary for a successful outcome to the claim. To claim under the fast track 'special rules' (for people who are terminally ill) their doctor will need to complete a DS1500 report, available with the form.

Disability Living Allowance

This is an allowance for people with disabilities, both adults and children, people who

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need help looking after themselves and who find it difficult to work or get around. You don't need to have someone looking after you to qualify. It is divided into two parts; a care component - for help with personal care needs, paid at three different levels, and a mobility component - for help with walking difficulties, paid at two levels. The first claim must take place before the claimant's 65th birthday. DLA is tax free and not affected by earnings.

Attendance Allowance

Also tax free, but paid to people aged 65 and over who are in need of a lot of assistance with personal care. You do not actually have to have someone giving that help, and you can be entitled even if you live alone. There are two rates; the higher rate is paid when someone needs attention both day and night.

Forms for CA, DLA and AA can be obtained by ringing the Benefit Enquiry line on 0800 882200, obtained from a JobCentre Plus, or claim online at www.dwp.gov.uk

Other financial help:

Income Support/Pension Credit

Means tested benefits paid to people on a very low income with few savings. Being a carer in receipt of CA will lift your eligibility level and may therefore entitle you to support that would not be paid if you were not a carer. Claim through your local JobCentre Plus or at www.dwp.gov.uk

Housing Benefit/Council Tax Benefit

Help with paying rent and council tax for people on a low income. Council tax reductions can also be obtained if someone in the household is 'severely mentally impaired' or if the house has been adapted specifically for use by a disabled person or if someone lives alone. Enquiries should go to your District Council.

Carers Grant

Hertfordshire County Council (HCC) also has some funds available for payments to help carers who are under pressure, but whose needs are not easily met through current services. Grants can be made following a carers assessment with a social worker which *Carers in Hertfordshire* can help to arrange if needed.

Other sources of advice on benefits:

- *Carers in Hertfordshire* can refer you for advice from Hertfordshire County Council Money Advice Unit
- We also have supplies of the HCC booklet 'Benefits for carers' – please ask for a copy
- Some District Councils in Hertfordshire have benefits advice units – check locally
- Citizens Advice Bureaux throughout the county are good sources of help and advice on all matters related to benefits. Phone numbers for both the above from Yellow Pages.
- Hertfordshire Action on Disability (HAD) has a part time benefits adviser with whom an appointment can be made on 01707 324581
- www.direct.gov.uk holds lots of useful information including on all state benefits
- www.carersuk.org and www.carers.org are excellent sites for all matters related to caring
- www.hertsdirect.org gives useful local information and contact numbers