



Carer's Allowance

An information factsheet produced by the Welfare Rights (Mental Health) and Assertive Inreach Teams.

Leicestershire Partnership **NHS**
NHS Trust

April 2012

CONTENTS

	Page No.
Introduction	2
Carer's Allowance Who can claim? How much is it? How to claim. Breaks from caring	3
Income Support/Pension Credit/Income Related Employment & Support Allowance, Income Based Job Seekers Allowance/Housing Benefit/Council Tax Benefit Extra benefit for carers and people with disabilities	8
Council Tax Exemptions, discounts, and disability reductions	11
Other Issues Protecting your Retirement Pension, Appointees, Community Care Grants, Going abroad	13
Carers over 65	15
Where to get help and advice Addresses and telephone numbers for claims	16
Appendix 1 Carer's Time Sheet	17
Appendix 2 Earnings Rules	18
Appendix 3 Claiming Pension Credit/Income Support/Housing Benefit	19

BENEFITS FOR CARERS

INTRODUCTION

The aim of this briefing note is to provide information on benefits that are available if you are caring for a partner, a friend or a relative whose illness or disability means they need extra help. It is designed to explain the benefits that are available to **you** as the carer, rather than the person you are caring for. It does not cover all the benefits that carers may claim but looks at the main issues that are likely to be relevant to you. Many carers miss out on benefits to which they are entitled, so it is important to seek expert advice and check that you are not one of them.

This briefing note outlines the benefits you may be entitled to, how to claim them, and how to seek further advice and information.

WARNING

The information in this briefing note is as accurate as possible at the time of printing. However, it is only a guide, and therefore cannot be completely accurate in every respect and cover every possible situation.

We therefore always recommend that you seek advice from a competent person in cases of doubt.

CARER'S ALLOWANCE

Carer's Allowance (previously called Invalid Care Allowance) is a benefit for carers who are looking after a disabled person for at least 35 hours each week. Any time that you spend in connection with caring for the disabled person can count towards this. The person cared for must be receiving either Attendance Allowance or the middle or higher rate of Disability Living Allowance care component. You do not have to be living with or related to the disabled person in order to claim Carer's Allowance. Entitlement to Carer's Allowance is not based upon your record of National Insurance contributions and it is not 'means tested', so it is not affected by your savings or income, although there are rules about how much you can earn if you are working (see page 4).

Some of the rules for claiming carers' benefits are complicated and you may therefore need to seek advice (see page 16).

Who can claim?

Age Condition

Before 28th October 2002

Before October 2002, you had to be aged between 16 and 65 years old to claim Carer's Allowance. If you claimed before this date you can continue to be paid Carer's Allowance after you are 65 even if you no longer care for a disabled person.

Up until 28th October 1994 there were different upper age rules for men and women claiming Carer's Allowance. However the European Court of Justice ruled that this was discriminatory and unlawful. Any women who were aged between 60 and 65, and were caring for a disabled person prior to 28th October 1994, should therefore seek advice, as they may still be able to make a late claim.

After 28th October 2002

You must still be 16 or over to claim Carer's Allowance although the upper age limit of 65 has been abolished. However, if your rate of State Retirement Pension is the same or higher than the rate of Carer's Allowance (currently £58.45 per week), you will not be able to get any **payment** of Carer's Allowance. However you should still consider making a claim as this alone gives access to the '**Carer's Premium**' (currently £32.60 per week) paid with income related benefits, such as Income Support, Pension Credit, Income Related Employment & Support Allowance, Income Based Job Seekers Allowance, Housing Benefit or Council Tax Benefit.

Note: For Pension Credit, the Carer's Premium has been renamed **Carer's Additional Amount**. However, the qualifying criteria and the amount payable are the same. We therefore use the term 'Carer's Premium' in this briefing note when referring to all of the above benefits.

See page 15 for more information for carers over 65.

From 28th October 2002, new rules state that you lose entitlement to Carer's Allowance if your caring responsibilities stop. However all carers can now continue to get Carer's Allowance for 8 weeks after the person they care for dies.

Other Rules

- **The person who you care for must be in receipt of Attendance Allowance or Disability Living Allowance care component at either the middle or higher rate.**

To qualify for Attendance Allowance or Disability Living Allowance care component, the disabled person must need help with their personal care or require supervision during the day and/or night. The Welfare Rights Service produces briefing notes on both Attendance Allowance and Disability Living Allowance, which explain these rules in detail.

There are no rules that prevent disabled people, who care for someone else, from claiming Carer's Allowance themselves.

- **You must spend at least 35 hours per week caring for this person.** The type of care you give is not important. You could be physically looking after a disabled person but it may be enough just to be nearby ready to call for help if it is needed. (See page 17 for examples of what may count as care. This may help you to calculate the hours you spend caring for somebody.) Care given to more than one person cannot be added together towards your 35 hours - so if you care for two people for 20 hours per week each, you will not be able to claim Carer's Allowance. When calculating the number of hours care you give, each week runs from a Sunday through to the next Saturday.
- **Only one carer can claim Carer's Allowance for looking after a disabled person.** If two people each care for the same person for over 35 hours a week, only one of them can claim. You will need to consider who will gain the most before deciding who should claim.
- **If you earn more than £100.00 per week (after deductions), you will not qualify for Carer's Allowance.** Statutory Sick Pay and sick pay from your employer both count as earnings, but occupational and personal pensions do not. In some circumstances it may be worthwhile reducing your hours so that your earnings fall below the earnings limit and you can then claim Carer's Allowance. When calculating your earnings you can deduct some work-related expenses (such as childcare costs - see appendix 2).
- **You must not be in full-time education.** Full-time education means 21 hours per week or more spent in **supervised** study. It is possible for your course to be described as "full time" but for you to still be entitled to Carer's Allowance under these rules. You should seek advice if you are unsure whether you can claim.
- **You must be resident and present in Great Britain and not subject to immigration control.** You can still claim Carer's Allowance in certain circumstances whilst you are abroad (see page 14).

How much is it?

The basic rate of Carer's Allowance is £58.45 per week.

Claiming extra Carer's Allowance for Dependants

From 6th April 2010, it is no longer possible to claim extra Carers Allowance for your spouse, civil partner or somebody looking after a child for whom you are responsible.

The increase for such a dependant in existing cases is £34.40 per week.

In addition, it used to be possible to claim extra Carer's Allowance for each child receiving Child Benefit. However, increases for dependant children are now only paid on claims awarded before 6th April 2003, after which Child Tax Credit, paid by HM Revenue & Customs, replaced these increases.

Overlapping Benefits

Carer's Allowance is an *earnings replacement* benefit. You cannot normally be paid Carer's Allowance on top of other earnings replacement benefits. The other benefits are:

- Incapacity Benefit
- Employment & Support Allowance (Contribution based)
- Maternity Allowance
- Retirement Pension
- Severe Disablement Allowance
- Job Seekers Allowance (Contribution based)
- Widows Benefits/Bereavement Benefits
- Unemployability Supplement paid with Industrial Injuries Benefit or War Pension
- Certain training allowances

In addition, the 'adult dependants addition' will not be paid if an adult dependant is getting one of these benefits in their own right and receives £34.40 per week or more.

It may be worth claiming Carer's Allowance even if you will not receive it now, as it may give entitlement at a later date. In addition, if your existing benefit is less than Carer's Allowance, Carer's Allowance will make up the difference. You will also get the **Carer's Premium** included in your Income Support, Pension Credit or Housing Benefit and Council Tax Benefit (see page 8).

Breaks from Caring

Carer's Allowance is payable for any week in which a carer provides 35 hours of care. However there are situations when you can continue to receive Carer's Allowance for short periods during breaks from caring. Once you have been caring for somebody for 22 weeks you can have breaks of up to twelve weeks in any six month period and still receive Carer's Allowance. The length of break you can have depends upon the reason you need it.

As a *carer* you are entitled to take four weeks off in every six month period as a **holiday**. If you go into **hospital**, Carer's Allowance can be paid for up to twelve weeks. Once *the cared for person* has been in hospital, residential care or similar accommodation, for a total of four weeks (twelve weeks for children in hospital), they will lose their Disability Living Allowance/Attendance Allowance, and Carer's Allowance should stop. If the person you are caring for has a number of stays in hospital, or residential care, but keeps their Disability Living Allowance or Attendance Allowance, because they are only away from home for short periods, again Carer's Allowance can remain in payment for a total of twelve weeks in any six month period.

If a disabled person loses their Disability Living Allowance or Attendance Allowance when they are in residential care, but they then come home for part of a week, you may be able to claim Carer's Allowance for looking after them if you provide 35 hours care during that week. The disabled person will need to inform the Disability Benefits Unit of the days they spend at home and get their Disability Living Allowance or Attendance Allowance reinstated for these days (see page 16). Remember that the Carer's Allowance week runs from Sunday to Saturday. Any time you spend in connection with caring for the disabled person can count towards these 35 hours. This could include preparing for them to come home or tidying up afterwards. (See Appendix 1 page 17.)

You may have problems if the person you are caring for goes in and out of hospital or residential care. The rules regarding breaks from care are complicated so if you are unsure of your position, seek further advice (see page 16).

Other Issues

- If you are claiming Income Support, Pension Credit, Income Related Employment & Support Allowance, Income based Job Seekers Allowance, Housing Benefit or Council Tax Benefit, you may be entitled to extra money as a result of **claiming** Carer's Allowance even if you can't be paid this. This is because you will qualify for the **Carer's Premium** of £32.60.
- If you claim Carer's Allowance you will receive Class 1 National Insurance credits for each week that you qualify. This may help you to claim Contribution Based Job Seekers Allowance, Contribution based Employment & Support Allowance, Incapacity Benefit or a Retirement Pension in the future.
- Carers who are paid Carers Allowance, or would be paid it but for overlapping Benefit rules (see page 3), throughout the year, are treated as having earnings of £13000 and will therefore be credited into the State Second Pension (S2P). The S2P scheme replaced SERPS in April 2002.

- A **Carer's Credit** is available to apply for from 6th April 2010. This is for carers who care for one or more disabled person(s) for a total of 20 hours or more each week, where they do not currently receive Carers Allowance. In order to qualify, if the disabled person is not in receipt of Attendance Allowance or the middle or highest rate of Disability Living Allowance care component, a care certificate completed by a health or social care professional is required. Seek further advice if you think you qualify. Call 0845 – 608 4321.
- Carer's Allowance is taxable.
- Claims for Carer's Allowance can be backdated for up to three months.

How to Claim

If you are under pension age, you will need to claim Carer's Allowance on form DS700. If you are over pension age and receive State Retirement Pension, Carer's Allowance should be claimed on form DS700 (SP) available from the Pension Service or your local Social Services office. (See page 18 for relevant addresses and telephone numbers).

You can also claim online or download a claim form online. See www.direct.gov.uk

When to Claim

If the disabled person you care for is not already receiving Attendance Allowance, or Disability Living Allowance care component at the middle or higher rate, they should make a claim for benefit and you could claim Carer's Allowance at the same time. However, as long as you claim Carer's Allowance within 3 months of the date of the decision to award Attendance Allowance (AA) or the appropriate rate of Disability Living Allowance (DLA), Carer's Allowance will be backdated to the date the qualifying benefit (AA or DLA) is paid from. If the disabled person is already receiving AA or the appropriate rate of DLA, Carer's Allowance can be backdated for up to 3 months.

Warning

Before submitting a claim you should be aware that if you are awarded and receive payment of Carer's Allowance then the disabled person may lose some of the benefits that they are entitled to. (See Page 9 for more information.)

INCOME SUPPORT/PENSION CREDIT/INCOME RELATED EMPLOYMENT & SUPPORT ALLOWANCE, INCOME BASED JOB SEEKERS ALLOWANCE/HOUSING BENEFIT/COUNCIL TAX BENEFIT

What are these benefits?

Income Support, Income Related Employment & Support Allowance and Income Based Job Seekers Allowance are means-tested benefits paid to people under 60 whose income is below a set amount and whose savings are less than £16,000. Pension Credit is also means-tested and is paid to people over pension age whose income is below a set amount but **there is no upper capital limit for Pension Credit**.

Many carers, especially those under pension age, will be entitled to these benefits, as the rate of Carer's Allowance is very low.

If you do not qualify for any of the above benefits, you may still get Housing Benefit to help towards your rent, or Council Tax Benefit to help reduce your Council Tax bill.

Extra benefit for carers and people with disabilities

There are two elements of means tested benefits which are particularly relevant to carers and the people they care for. These are the '**Carer's Premium**' and the '**Severe Disability Premium**'. (For Pension Credit this is called the '**Severely Disabled Additional Amount**'.)

These rules apply equally to Income Support, Pension Credit, Income Related Employment & Support Allowance, Income based Job Seekers Allowance, Housing Benefit and Council Tax Benefit

Carer's Premium

The Carer's Premium is awarded if you or your partner are entitled to Carer's Allowance, even if you can't be paid this.

When calculating how much you need to live on, an extra £32.60 is included for **each person** who qualifies for the Carer's Premium. So if you and your partner are both entitled to Carer's Allowance, an extra £65.20 is added.

You are treated as being entitled to Carer's Allowance if you are paid this benefit or would be if you were not already getting another benefit which is higher (see the overlapping benefits rules on page 5). If you can't actually be paid Carer's Allowance in these circumstances, then you will be awarded an '**underlying entitlement**' and you will still get the Carer's Premium included in the calculation of your benefit. However, you first need to make a claim for Carer's Allowance, even though this will not be paid, and you then need to inform the Department for Work and Pensions and your local council that you have been awarded 'underlying entitlement' (please see Appendix 3 for letters that will help you here).

Carer's Allowance is treated in full as income for all the benefits in this section. Therefore if Carer's Allowance can be paid, your Income Support/Pension

Credit/Income Related Employment & Support Allowance, Income based Job Seekers Allowance may reduce. However, your **overall income will normally increase** by the amount of the Carer's Premium. If you only receive a small amount of Income Support, Pension Credit Income Related Employment & Support Allowance or Income based Job Seekers Allowance you may lose your entitlement to these altogether, so seek further advice.

If your entitlement to Carer's Allowance ceases you will still be entitled to the Carer's Premium for a further eight weeks.

- If you receive a means tested benefit, and qualify for the Carer's Premium, and you are working part-time, you will be allowed to keep the first £20.00 of your earnings. However, remember if you earn more than £100.00 you will lose your entitlement to Carer's Allowance and your Carer's Premium too.

Severe Disability Premium

It is important to note that there is a danger that claiming Carer's Allowance can sometimes lead to a reduction in the benefits that are paid to the disabled person you are caring for. Some disabled people may be entitled to an extra amount in their benefit, called the **Severe Disability Premium. If Carer's Allowance is **actually paid** this premium is withdrawn and as a result the disabled person could lose some, or even all, of their means-tested benefits. It is therefore important to check whether claiming Carer's Allowance will affect the benefits of the person you care for.**

Who gets Severe Disability Premium?

Like the Carer's Premium, the Severe Disability Premium is not a benefit in itself but is an amount that is included when calculating how much Income Support, Pension Credit, Income Related Employment & Support Allowance, Income based Job Seekers Allowance, Housing Benefit or Council Tax Benefit someone is entitled to.

To receive this:

- the disabled person must receive either Attendance Allowance or the middle/higher rate of Disability Living Allowance care component; **and**
- no-one must be actually **paid** Carer's Allowance for looking after the disabled person; **and**
- the disabled person must be treated as "living alone". Even if other people live in the same accommodation as the disabled person, they may still be treated as living alone as some people are ignored. This includes anyone aged under 18, any commercial boarders or joint tenants, anyone else who gets Attendance Allowance or Disability Living Allowance middle/higher rate care component, and anyone who is registered blind.

Remember that the Severe Disability Premium is included in the disabled person's benefit, not the carer's. If both members of a couple qualify under these rules they will receive the Severe Disability Premium at the couple rate.

How much is it?

Single rate: £58.20
Couple rate: £116.40

Claiming Income Support, Pension Credit, Income Related Employment & Support Allowance or Income Based Job Seekers Allowance

Pension Credit can be claimed by contacting your local Pension Service.

From 27/10/08, for new claimants, Income Related Employment & Support Allowance replaces Income Support paid because of an incapacity for work. You should claim if you are too ill to work and have not paid enough NI contributions to qualify for Contribution Based ESA or to top up Contribution Based ESA. Existing claimants will be transferred to ESA by 2013.

To claim Income Based Job Seekers Allowance you have to 'sign on' as available for work at your local Job Centre Plus office.

However, you can claim Income Support instead without having to 'sign on' if:

- you receive Carer's Allowance, or you provide 'substantial care' for someone on a regular basis who is in receipt of Attendance Allowance or Disability Living Allowance care component at the middle or higher rate, **or**

You are caring for someone who has made a claim for Attendance Allowance or Disability Living Allowance. (In this situation you can claim Income Support for up to 26 weeks, or until a decision is made on their claim.)

- If you no longer care for someone, you do not need to sign on for the first eight weeks after you stop caring. However you may still fall into one of the other groups that do not need to 'sign on' - so seek advice before you make a new claim for Job Seekers Allowance.

If you are not currently entitled to Income Support or Pension Credit, you may be able to claim if you are awarded Carer's Allowance, even if you can't be paid this. This is because your Income Support or Pension Credit level will then be increased by £32.60, the 'Carer's Premium'. If you are in this situation you should claim Income Support or Pension Credit at the same time as you claim Carer's Allowance. Your Income Support or Pension Credit can then be backdated to the date that payment of Carer's Allowance started, or the date you claimed Income Support or Pension Credit, whichever is the later.

Claiming Housing Benefit/Council Tax Benefit

These benefits can be claimed from your local council if your income is low, even if you are not entitled to Income Support or Pension Credit, Income Related Employment & Support Allowance or Income Based Job Seekers Allowance.

COUNCIL TAX

Council Tax Benefit reduces the amount of Council Tax that you have to pay if you are on a low income (see page 8). However, if you are a carer there may be other ways to reduce your Council Tax bill. These are:

- **Exemption** - for properties you do not have to pay Council Tax on at all.
- **Discounts** - can reduce the size of your Council Tax bill;
- **Disability Reduction** - this can also reduce your Council Tax bill if a disabled person lives in the property.

Exemptions

In some circumstances Council Tax is not payable if a property is unoccupied. This is the case if:

- the property was previously occupied by a disabled person who has moved to **receive care** elsewhere; **or**
- the property was previously occupied by a carer who has moved so they can **provide care** for a disabled person.

Discounts

Unless a property is exempt, Council Tax has to be paid. The bill is made up of two elements - a *property* element and a *personal* element, each of which represent 50% of the bill. The "personal" element is based on the assumption that there are at least two adults living in the property. Therefore if only one person lives there, the bill is reduced by 25%.

However, there may be situations where there is more than one adult in the household and the bill can still be reduced.

This is the case as certain people are not taken into account even though they live in the property. This means there can be a reduction on the bill if there is only one adult who counts (25% reduction) or if there are no adults who count for Council Tax purposes (50% reduction).

The following are two examples that are particularly relevant for carers (there are also others):

- (1) Carers who provide care on behalf of an official or charitable body. (Advice will need to be sought in these situations.)

(2) Other carers who:

- live with the disabled person, provide at least 35 hours care per week; **and**
- are **not** a partner of the disabled person, or the parent of a disabled person under 18; **and**
- the disabled person is in receipt of **higher rate** of either Attendance Allowance or Disability Living Allowance care component.

It may be possible for more than one carer to be exempt, provided they both care for 35 hours per week.

A discount may also apply if a member of the household is "severely mentally impaired". This is defined as "a severe impairment of intelligence and social functioning". This includes people who have Alzheimer's Disease, other forms of dementia, severe learning disabilities or mental health problems. They must also be receiving benefit due to long term sickness, or certain disability benefits. To qualify you must get a certificate from your doctor to confirm the person is "severely mentally impaired".

Disability Reduction

Council Tax bills can also be reduced if a disabled person (either an adult or child), who is '*substantially and permanently disabled*', lives in the property, **and** the property has **either**:

- a second bathroom or kitchen needed by the disabled person; **or**
- a room (other than a bathroom, kitchen or toilet) needed by the disabled person; **or**
- enough space for the disabled person to use a wheelchair indoors.

The effect of the reduction is to lower the valuation of the property by one band (e.g. C to B) or by 1/6th of the chargeable Council Tax if the property is in the lowest band, band A.

How to claim

To claim a Council Tax Exemption, Discount or Disability Reduction, you should apply to your local council and ask for backdating to when you first qualified, there are no restrictions on how far back this can go.

OTHER ISSUES

Protecting your Retirement Pension

Home Responsibilities Protection was replaced by credits from 6 April 2010.

You can be credited if in that week you are caring for someone for at least 20 hours, or for more than one person for a total of at least 20 hours; and:

- the person(s) for whom you care is entitled to a qualifying benefit

or

- the decision maker considers that the level of care provided is appropriate.

For these purposes a 'qualifying benefit' includes attendance allowance, the middle or highest rate of disability living allowance care component, constant attendance allowance in respect of an industrial or war disablement, and certain benefits under the Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefits scheme or Workmen's Compensation (supplementary) scheme.

If you have to apply to DWP for these credits, your application must be received before the end of the tax year following the tax year to which the credits relate. This time limit can be extended if the DWP consider it reasonable in the circumstances. Applications to the DWP can be made on Form CC1, available from www.direct.gov.uk.

However, if you receive Carer's Allowance for any week, you are automatically awarded National Insurance Credits for that week.

Appointees

If the person you care for is unable to collect their benefit or deal with their finances, you may be able to act on their behalf.

If the disabled person is unable to deal with their finances, perhaps because of a learning disability or mental health problem, then you can become their **appointee**. This means that you take all responsibilities for their benefit claim, including making claims, signing forms, cashing benefits and reporting changes of circumstances. You may also be responsible for paying back any benefit should they be overpaid.

You can obtain more information on how to apply to become an agent or appointee from leaflet GL21, which is available from your local Department for Work and Pensions Office (see page 16).

Community Care Grants

If you are caring for a disabled person and receive Income Support, Pension Guarantee Credit, Income Related Employment & Support Allowance or Income based Job Seekers Allowance, you may be eligible for extra help from the Social Fund. This can help with one-off expenses that you are unable to meet from your weekly benefit.

Community Care Grants are discretionary and do not have to be repaid, but you do have to satisfy certain conditions. You may be considered for a Community Care Grant if it would help you to continue caring for somebody who might otherwise have to go into some form of care. The payment does not necessarily have to prevent entry into care - just reduce the risks.

Community Care Grants can also be claimed by disabled people to help them move back into the community out of care or to ease exceptional pressures on themselves or their families. Any awards are reduced by savings over £500 (£1,000 if you or your partner are over pension age).

Budgeting Loans and Crisis Loans are also available from the Social Fund, although these do have to be repaid.

Fares to visit someone

You can also claim a Community Care Grant (form SF300 from the DWP) if you receive Income Support, Pension Guarantee Credit or Income based Job Seekers Allowance and you need help with travel expenses, which can include fares to visit someone who is ill. This could include visiting someone in hospital, a residential care home, or nursing home.

Going Abroad

Carer's Allowance

If you go abroad without the person that you are caring for, Carer's Allowance can be paid for the first four weeks of any temporary absence.

If you go abroad with the disabled person in order to care for them, you can receive Carer's Allowance for as long as the disabled person keeps their Disability Living Allowance or Attendance Allowance (normally the first 26 weeks of any temporary absence). This period may be extended if the purpose of the absence is to receive treatment.

In some cases, Carer's Allowance can be paid when you are living abroad in another EEA member state, but the rules are complicated so you will need to seek expert advice.

Income Support/Pension Credit

In some circumstances, Income Support or Pension Credit can be claimed during a temporary absence abroad. To qualify you must have been entitled to Income Support or Pension Credit before you left Great Britain; remain entitled whilst you are abroad; and you should expect to return to this country within 12 months.

As a carer you will normally qualify for Income Support or Pension Credit for the first four weeks of any absence.

If you are taking a child abroad for medical, physiotherapy or similar treatment, you will qualify for Income Support for the first eight weeks of your absence.

Any Income Support or Pension Credit that you are entitled to is normally paid on your return to Great Britain.

CARERS OVER 65

Since 28th October 2002, carers over 65 can claim Carer's Allowance subject to the qualifying conditions (see page 3).

It is important to note that if your rate of State Retirement Pension is the same or higher than the rate of Carer's Allowance (currently £58.45 per week) you will not be able to receive any **payment** of Carer's Allowance.

However, you may still have entitlement to Carer's Allowance, even if you are not due any payment. This is called **underlying entitlement** and, in turn, if you have a low income, could mean that you are entitled to get the Carer's Premium (£32.60) paid with Pension Credit.

If both you and your partner receive Attendance Allowance and care for each other, you may both be able to claim **underlying entitlement** to Carer's Allowance and subsequently get two Carer's Premiums paid with your Pension Credit.

Pension Credit is a means-tested benefit for people over pension age whose income is below a set amount.

If you do not qualify for Pension Credit, you may still get Housing Benefit or Council Tax Benefit, which can be claimed from your local council (see page 8).

If you are not currently entitled to Pension Credit you may be able to claim this if you are entitled to Carer's Allowance, because the rate of Pension Credit will then increase by £32.60, (the Carer's Premium). If you are in this situation, you should claim Pension Credit at the same time as you claim Carer's Allowance (see page 10). You might like to use the letters at Appendix 3 when you make your claim.

If you are already in receipt of Pension Credit but do not already get a Carer's Premium, simply notify your local Pension Service office once Carer's Allowance is awarded and they should pay you the Carer's Premium. This should also include any arrears that may be due. See the letters at Appendix 3 which may help you here.

WHERE TO GET HELP AND ADVICE

- Carers of Leicestershire Action and Support Project (CLASP), Telephone 0116 2510999. Provides advice, information and support to carers on a wide range of issues.
- The Carers National Association (CARERS UK) can be contacted on 0207 490 8818, or visit their website at www.carersonline.org.uk
- Benefit Advice Support Line on 0116 2256222 Tuesday– Friday 9.30-12.30am for Carers of people with Mental Health Problems in Leicester, Leicestershire & Rutland
- For people living in the City, information and advice is available from the Benefits Campaign on 0116 2254888 Monday, Tuesday & Thursday 1.00-4.00pm.

ADDRESSES AND TELEPHONE NUMBERS FOR BENEFIT CLAIMS

Department for Work and Pensions:

➤ **The Pension Service**

Telephone 0845 6060265 (if over 60)

➤ **Your local Job Centre Plus Office:**

Telephone 0800 0556688 (to make a new benefit claim if under 60)
Telephone 0845 6088525 (for all other enquiries if under 60)

- Claims for **Disability Living Allowance and Attendance Allowance** are dealt with at:

Disability Benefits Unit,
Warbreck House,
Warbreck Hill,
Blackpool. FY2 0YE
Tel: 08457 123456

- Claims for **Carer's Allowance** are dealt with at:

Carer's Allowance Unit,
Palatine House,
Lancaster Road,
Preston. PR1 1HB
Tel: 0845 608 4321

Appendix 1

Carer's Time Sheet

HELP GIVEN WITH	SUN	MON	TUE	WED	THUR	FRI	SAT
Getting up							
Dressing							
Going to bed							
Undressing							
Washing							
Bathing							
Toileting							
Feeding							
Medication							
Therapies/Health							
Preparing food							
Laundry							
Communication							
Finances							
Shopping							
Cleaning							
Transport							
Social interaction							
Day supervision							
Night supervision							
Emotional support							
Dealing with challenging/difficult behaviour							

Appendix 2

Earnings Rules

If you earn more than £100.00 per week (after deductions) you will not qualify for Carer's Allowance.

When calculating your earnings you should deduct from your gross wages:

- * Income Tax and National Insurance Contributions.
- * Half of any contributions to an occupational or personal pension plan.
- * Any expenses "wholly, exclusively and necessarily incurred in the performance of the duties of the employment" (this includes, for example, equipment, specialist clothing, travelling at work, but **not** travel between home and work or trade union subscriptions).
- * If you pay somebody other than a 'close relative' to look after the person in respect of whom you are claiming Carer's Allowance, or to look after your child aged under 16, the payments are disregarded up to a maximum of half your net earnings.

Appendix 3: Letter 1

Claiming Pension Credit or extra Pension Credit, if you are over pension age

Name:

Address:

.....

.....

.....

Date:

TO: Pension Credit Section,
The Pension Service,
PO Box 13
Birmingham
B99 1AP

Dear Sir or Madam,

National Insurance Number _____

***Delete as appropriate**

***Making a new claim for Pension Credit**

I wish to claim Pension Credit. I have also claimed Carer's Allowance. Once Carer's Allowance is awarded, I should be entitled to a Carer's Additional Amount payable with the Pension Credit. Therefore, this claim is made pending an award of Carer's Allowance.

***Already getting Pension Credit**

I receive Pension Credit each week and have been awarded Carer's Allowance from _____ . Please award me a Carer's Additional Amount from the same date.

Yours faithfully,

Signature: _____

Appendix 3: Letter 2

Claiming Income Support or extra Income Support, if you are under pension age

Name:

Address:

.....

.....

.....

Date:

TO: Job Centre Plus,
Leicester BDC,
St Stephens Street,
Birmingham
B99 1AA

Dear Sir or Madam,

National Insurance Number _____

***Delete as appropriate**

***Making a new claim for Income Support**

I wish to claim Income Support. I have also claimed Carer's Allowance. Once Carer's Allowance is awarded, I should be entitled to a Carer's Premium payable with the Income Support. Therefore, this claim is made pending an award of Carer's Allowance.

***Already getting Income Support**

I receive Income Support each week and have been awarded Carer's Allowance from _____.

Please award me a Carer's Premium from the same date.

Yours faithfully,

Signature: _____

Appendix 3: Letter 3

Claiming Housing Benefit/Council Tax Benefit

Name:

Address:

.....

.....

.....

Date:

TO: District Council,

.....

.....

.....

.....

Dear Sir or Madam,

***Delete as appropriate**

***Making a new claim for Housing Benefit/Council Tax Benefit**

I wish to claim Housing Benefit/Council Tax Benefit. I have also claimed Carer's Allowance. Once Carer's Allowance is awarded, I should be entitled to a Carer's Premium payable with the Housing Benefit/Council Tax Benefit. Therefore, this claim is made pending an award of Carer's Allowance.

***Already getting Housing Benefit/Council Tax Benefit**

I receive Housing Benefit/Council Tax Benefit each week and have been awarded Carer's Allowance from

..... Please award me a Carer's Premium from the same date.

Yours faithfully,

Signature: