



Extra money for carers

April 2015

Hertfordshire County Council

Health and Community Services



Who is a carer?

“I just juggle looking after the kids with caring for dad”

“I just do what it takes for my sister to keep her independence”

Lots of people ‘just do things’ to provide care to a family member or friend. Caring for someone covers lots of different things, like helping with their washing or shopping, dressing or eating, or taking them to regular appointments.

A carer is someone who provides support to another person (or people) who would not be able to manage without that support. A carer is not paid for the help they give.

If this sounds like you, you may be able to get more help so that you can carry on caring and look after your own wellbeing. You may be eligible for benefits or a personal budget to spend on the things that make caring easier; or practical support, like arranging for someone to step in when you need a short break.

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The information is a guide only and is not a complete statement of the law. There are special rules for some people from abroad, students and young people aged 16 or 17. If you are in one of these groups, you should seek advice before making any claim.

There are major changes happening to the benefits and tax credit system with the introduction of a new benefit, universal credit, which is being rolled out gradually in Hertfordshire from May 2015 onwards. Wherever possible, we have tried to include information on how these changes affect carers and those they look after but please check our information on www.hertsdirect.org for updates.

All contact details are on the back pages.

Section 1

Carers' assessments

All carers are entitled to an assessment from the council. It is an opportunity to discuss how caring for someone affects your life and look at how you can do the things that are important to you. We will discuss with you how you can be supported to balance your caring role with your own needs, responsibilities and commitments.

The person you care for does not need to have services in place from Hertfordshire County Council but they have to be resident in Hertfordshire.



Having a contingency plan

We offer a contingency planning service to carers. This means that you can give us instructions to follow should you be unable to provide care, for example if you have to go into hospital at short notice. When the plan is complete we will give you a card to carry which states that you are a carer and gives a unique identity number and our contact details.

The support available

All carers are offered information and advice to help them in their caring role. This could be information on local carer's support available in the community, benefits advice or specific advice and training around particular issues / health conditions.

For some carers ongoing support may be needed. This type of help could be provided through a **direct payment** and can give a carer the opportunity to have a break from their caring role or do something for themselves.

A **direct payment** is money paid to you by the council to help you pay for the support you need. The amount of money you receive will be based on your needs (as a carer) and how you and your assessor agree your needs are best met. This will be detailed in a **support plan**.

We are committed to supporting carers and value your role so we **do not** charge a carer for any support services.

How to ask for an assessment

To request a carers' assessment or get more information you can either call us on **0300 123 4042** or visit **www.hertsdirect.org/adults** to complete a request online.



Section 2

Benefits for carers

There is a range of welfare benefits available to carers. This section summarises the main ones although you may also be able to get some of the benefits and tax credits outlined in later sections.

Carer's allowance

This is the main benefit for carers. It can be paid if you regularly look after someone who is disabled or has health problems.

What counts as care?

The care you provide does not have to be nursing or personal care. It can include help with shopping, cleaning, keeping someone safe and generally keeping an eye on them. You do not have to be related to the person you look after or live in the same house as them.

Who can claim?

You can claim if you are:

- aged 16 or over
- not a full-time student (see below)
- not earning more than £110 a week after certain expenses
- looking after someone who gets attendance allowance, disability living allowance (DLA) highest or middle rate care component or the personal independence payment (PIP) daily living component, for at least 35 hours a week.

Carer's allowance is not means-tested, so your savings or partner's earnings will not stop you getting it.

You are generally treated as a full-time student if your course is described as full time by your school, college or university or if it involves supervised study of 21 hours a week or more. However there can be exceptions. The rules are complicated. Seek specialist advice if this applies to you.

You can get carer's allowance for looking after your partner. If you and your partner are both carers, you can both get carer's allowance if you are caring for different people: this includes caring for each other. However, you can't get any more benefit if you care for more than one person.

Examples

- Kevin and Sally have a disabled daughter, Rosie, who has cerebral palsy. Kevin's mother, Ingrid, lives nearby and suffers from Alzheimer's. Rosie gets the standard rate of daily living component of PIP, and Ingrid gets attendance allowance. Kevin cares for his mother and Sally cares for their daughter, both for at least 35 hours a week. In this case, both Kevin and Sally can claim carer's allowance.
- Harold and Madge are a married couple who both get the middle rate care component of DLA. They are also able to claim carer's allowance for looking after each other.

How much will I get?

Carer's allowance is £62.10 a week.

Why claim?

As well as getting the allowance, you are credited with a national insurance contribution for every week you are paid the benefit. This helps to protect your right to a state pension, contributory employment and support allowance and contribution-based jobseeker's allowance.

You can't be paid carer's allowance if you are also getting a state pension, incapacity benefit, contributory employment and support allowance, bereavement benefit, maternity allowance or contribution-based jobseeker's allowance at more than the rate of carer's allowance. However, if this is the case, you may have an **'underlying entitlement'** to carer's allowance.

If you are getting carer's allowance, or have an 'underlying entitlement' to it, you may be able to get an extra amount for caring in any means tested benefits that you get.

What happens if I go on holiday or take a break from caring?

If you have been caring for a disabled person for a while, you can



take a break from caring without losing your carer's allowance. In any six month period you may still be able to get carer's allowance for:

- up to four weeks for holidays or other breaks in caring
- up to 12 weeks, if you go into hospital for at least eight weeks

Your carer's allowance will stop after four weeks (12 weeks for a child) if the person you care for goes into hospital and their attendance allowance, PIP or DLA stops.

If you are arranging regular respite care you should get advice on how to limit the effect on your benefits.

Will carer's allowance affect the benefits of the person I care for?

If the person you care for has an extra amount for severe disability included in the calculation of their means tested benefits, they will lose this if you are actually paid carer's allowance.

If the person you are looking after lives alone and gets income support, income-related employment and support allowance, income-based jobseeker's allowance, pension credit, housing benefit or council tax support - get advice before claiming carer's allowance.

How to claim

Download a form or claim online www.gov.uk

You can also get a form from the Carer's Allowance Unit
tel: **0345 608 4321**.

If the person you look after is in the process of applying for attendance allowance, PIP or DLA, you should claim carer's allowance within three months of the date on the cared-for person's decision letter. Your carer's allowance will then be backdated to the date their benefit was awarded from. In any other circumstance, carer's allowance can only be backdated for three months.

Example

John claims PIP on 18 July 2015. He gets a decision letter dated 18 April 2016 awarding him PIP standard rate of daily living component from 18 July 2015. Maureen claims carer's allowance on 20 May 2016. This is less than three months after John's decision letter so her carer's allowance is backdated to 18 July 2015.

Note: if Maureen hadn't claimed carer's allowance within three months of 18 April 2016 – the date John was notified of his PIP decision – the three month limit on backdating would have applied.

Carer's allowance is one of the benefits that count towards the overall cap on benefits although you may be exempt – see page 37 for more information.

Pension credit

Pension credit provides a minimum level of income to anyone who is older than the women's pension age. This is gradually increasing from 60, so that by November 2018 it will be 65, the same as for men. The age for both men and women will then rise further to reach 66 by October 2020 and 67 between 2026 and 2028.

If you are a member of a couple and only one of you is over pension credit age you can claim pension credit. However under universal credit, such couples won't qualify for pension credit until both members reach pension credit age, although those already on pension credit can stay on it.

Pension credit is made up of two parts – guarantee credit and savings credit.

Guarantee credit can top-up your weekly income to £151.20 for a single person and £230.85 for a couple. **These figures can be significantly higher for carers, disabled people and some people with mortgages or service charges.**

Savings credit is an extra payment for people who are 65 years or older and have additional pensions or modest savings.

There is no fixed limit on the level of savings you can have to get pension credit but savings above £10,000 will reduce the amount of pension credit that you get.

Pension credit does not count towards the benefit cap.

How to claim pension credit

Phone the Pension Service on **0345 60 60 265** or download a claim form **www.gov.uk**

Pension credit can be backdated for up to three months without having to provide a reason for a late claim.

Income support

If you are on a low income and under pension credit age you may be able to claim income support. This will be replaced by universal credit and those who currently get income support will be reassessed for the new benefit sometime in the future.

Income support is paid if you don't have to look for work, for instance some carers (see below), some foster carers and some lone parents with young children under 5.

To get income support your savings must be less than £16,000, whether you are a single claimant or claiming as part of a couple. Generally you must not be working or working less than 16 hours a week, or less than 24 hours per week if you are the partner of a claimant.

Which carers can claim income support?

You can claim income support as a carer if you are getting carer's allowance.

You can also claim if you are 'regularly and substantially' caring for a person who:

- is getting attendance allowance, PIP daily living component or DLA middle or highest rate care component, or
- has put in a claim for attendance allowance, PIP or DLA. You are entitled to income support for up to 26 weeks from the date of their claim or until the claim is decided, whichever is sooner. You can continue to get income support for eight more weeks after the 26 week limit if a decision has still not been made on the disability benefit.

When deciding whether you are 'regularly and substantially' caring, the Department for Work and Pensions (DWP) should look at the quality and quantity of care you provide. This could be less than the 35 hours of care required for carer's allowance.

Carer's allowance is taken into account as income for income support but you will still usually be better off as you can get an additional amount in your benefit called a carer premium. You can also get this extra amount if you have 'underlying entitlement' to carer's allowance. See below.

Income support is one of the benefits that count towards the benefit cap.

How to claim income support

Phone the Jobcentre Plus contact centre on **0800 055 6688** or download a claim form **www.gov.uk**

Carer premium/addition

The carer premium is an extra amount for caring included in the following benefits: income support, income-related employment and support allowance, income-based jobseeker's allowance, housing benefit and council tax support. The carer addition is similar and can be paid as part of pension credit.

If you get carer's allowance, or have an 'underlying entitlement' to it, you may get up to £34.60 carer premium/addition in your means tested benefits.

Can a couple caring for each other both get a carer premium/addition?

Yes, there is potential for couples, who are acting as each other's carer, to receive two lots of carer premium/addition. However, a person cannot get more than one extra amount for caring even if they are looking after more than one person.

Can I still get a carer premium/addition if I'm not paid carer's allowance?

If you are entitled to carer's allowance but cannot get it because you get another benefit like state pension or contributory employment and support allowance, you may still get the extra money. Currently you need to claim carer's allowance, even though you won't be paid it.

The decision letter will tell you that you can't be paid carer's allowance because, for example, you are being paid state pension but it will also tell you that you have 'underlying entitlement' to carer's allowance. If you send this letter to the Jobcentre Plus or Pension Service office dealing with your income support or pension credit, or to the council office dealing with your housing benefit or council tax support, they should add the carer premium/addition to your allowances.

If you stop being entitled to carer's allowance your carer premium can carry on for a further eight weeks.

Universal credit

A new means-tested benefit, universal credit, is currently being phased in across the country. Universal credit is for people under pension credit age who are in or out of work, and will eventually cover people who are unemployed, sick or caring. It will replace income support, income-based job seeker's allowance, income-

related employment and support allowance, housing benefit, child tax credit and working tax credit.

To get universal credit when it is fully available you will usually have to:

- be present, habitually resident and with a right to reside in Great Britain
- be aged between 18 and pension credit age. Couples where only one is over pension credit age, will have to claim universal credit, unless already on pension credit. Some 16-17 year olds may be able to claim in special circumstances, for example, if you are disabled, caring for a child or severely disabled person, or living away from home (in some cases)
- not be a full-time student (although there are some exceptions)
- have no more than £16,000 capital
- have income below certain levels
- accept a 'claimant commitment', which will list the steps you need to take to get work or move closer to being ready for work.

There are additional rules depending on the reason why you are claiming. Most universal credit claimants will be expected to look for work, or at least think about what they need to do to get work eventually. However, this won't apply to some people, for example, if you have a child under one or are severely disabled.

You also won't be expected to look for work if you are caring for at least 35 hours a week for a person who gets attendance allowance, DLA highest or middle rate care component or the daily living component of PIP.

You will be paid on a calendar monthly basis. Payments may include amounts for you, your partner, dependent children and housing costs such as rent, although help with mortgages will go straight to your lender. You might get additional amounts if you are a carer or can't work due to illness or disability. However,

carers who are also ill or disabled will only be able to get an extra element for limited capability for work or caring, not both.

If you are struggling to manage your finances, for example, because you are vulnerable or in debt, you can ask for payments to be made weekly or fortnightly or for your rent to go direct to your landlord.

An important feature of the new benefit is that carers who are looking after a person who gets attendance allowance, DLA mid or highest care component or the daily living component of PIP, for at least 35 hours a week, will be able to get an extra amount for caring in their universal credit without having to claim carer's allowance. This may help some working carers who are earning more than the carer's allowance earnings limit.

Universal credit counts towards the benefit cap.

How and when to claim universal credit

Universal credit is administered by the Department for Work and Pensions (DWP). Most claims will be made and managed online. Details of how to claim are available on www.gov.uk/universalcredit

Universal credit timetable

Universal credit will start to roll-out in Hertfordshire between May 2015 and April 2016 but only for new claims from certain single, childless, people who would otherwise have claimed jobseeker's allowance. Couples, parents, carers and people who are unfit for work, as well as existing claimants, will be brought into universal credit at later dates.

Anyone already on universal credit who moves into Hertfordshire will bring their claim with them, even if it includes children or a partner.

Those who claim universal credit as a single unemployed person but then change their status, for example, become a carer, unfit for work, part of a couple, or have a child, will also remain on the new benefit, although the rate will be revised to reflect their new circumstances.

If a universal credit claimant moves in with someone getting one of the old benefits, these will stop and they will have to make a joint claim for universal credit instead.

Date	Jobcentres	Local council area
May 18th 2015	St Albans	St Albans
June 22nd 2015	Waltham Cross	Broxbourne
Sept - Nov 2015	Hemel Hempstead	Dacorum
Sept - Nov 2015	Borehamwood	Hertsmere
Sept - Nov 2015	Watford	Watford & Three Rivers
Sept - Nov 2015	Hatfield	Welwyn/Hatfield
Dec 2015 - April 2016	Hertford	East Herts
Dec 2015 - April 2016	Letchworth	North Herts
Dec 2015 - April 2016	Stevenage	Stevenage

Check www.gov.uk/universalcredit for the updated timetable and details of jobcentre office postcodes.



Carer's allowance will continue as a separate benefit and, if you are on a low income, you should continue to be able to claim income support as a carer for some time. At some point, however, you may need to claim universal credit instead of income support to top up your carer's allowance.

Most people who are getting any of the benefits that universal credit replaces are likely to be moved across to universal credit by 2019. If you are part of this 'managed migration' and you would be worse off on the new benefit, the amount you get will be protected although this protection can end when certain changes take place. Your amount will also not be protected if you have to claim universal credit before the 'managed migration'.

Seek advice if you are unsure which benefit to claim.

Bereavement

What if the person I care for dies?

You need to inform the relevant benefit authority of the death of the person you look after if they were in receipt of benefits and tax credits. The 'Tell Us Once' service can help when you register a death by notifying a number of national and local government departments tel: **0300 123 4045**.

The death may also affect your entitlement to certain benefits. Carer's allowance and the carer premium/addition can continue for eight weeks. If you are getting income support as a carer, you can carry on for eight weeks but you might then have to switch to jobseeker's allowance or universal credit instead. You may be able to stay on income support if you qualify another way, for example certain lone parents with young children. If you are unable to work due to ill-health you could claim employment and support allowance.

If you are claiming universal credit and the person you care for dies, the carer element continues for the rest of the monthly

assessment period in which the death occurred and for the next two assessment periods. The rest of your benefit is also unaffected during this period.

If the person who dies was your spouse, you may be able to claim a bereavement payment of £2,000. You may also qualify for other bereavement benefits, such as a bereavement allowance or a widowed parent's allowance.

If your child dies, you can continue to get child benefit and child tax credit for a further eight weeks.

If you are responsible for the cost of a funeral, you may be able to get a funeral grant to help with some of the costs. You must be entitled to one of the following benefits on the day you claim the social fund funeral grant:

- housing benefit
- income support
- pension credit
- universal credit
- income-based jobseekers allowance
- income related employment and support allowance
- working tax credit (which includes a disability or severe disability element) or
- child tax credit paying you more than the family element.

Apply for a funeral grant and bereavement benefits by phoning the Bereavement Service Helpline on **0345 606 0265** or download the forms from **www.gov.uk**

There will be a number of changes to bereavement benefits in 2016 – please see **www.hertsdirect.org/benefits** for further information.

Section 3

Disability benefits

The person you care for may be able to claim a range of welfare benefits or tax credits. These can include benefits paid on the basis of disability or ill health, for example, employment and support allowance, disability living allowance (DLA), the personal independence payment (PIP), attendance allowance and industrial injuries benefit. Carers can also claim disability benefits themselves if they satisfy the rules.

If you have a long term condition arising from ill health or disability you may be able to claim PIP if you are aged 16-64 or attendance allowance if you are 65 or older. If you have a disabled child under 16 they can claim DLA.

DLA, PIP and attendance allowance are paid on top of other benefits. They can sometimes even increase the amount of means-tested benefit through extra premiums in income support, income-related employment and support allowance, income-based job seeker's allowance, pension credit, housing benefit and council tax support.

Receiving DLA, PIP or attendance allowance may also increase the amount of working tax credit that the disabled person gets or the amount of child tax credit or universal credit that a parent gets if the DLA is for a disabled child.

Personal independence payment

PIP is a benefit for people aged 16 to 64 who have problems with daily living or mobility due to long term ill health or disability. It won't affect children under 16 who should still claim DLA.

PIP has two parts.

The **daily living component** has:

- a standard rate for people who have problems with daily living activities – £55.10 per week
- an enhanced rate for people with greater difficulty with daily living activities – £82.30 per week.

The **mobility component** has:

- a standard rate for people who have some difficulty getting around – £21.80 per week
- an enhanced rate for people with greater difficulties with getting around – £57.45 per week.

Claimants will need to show that they have had the mobility or daily living needs for three months and expect to have them for another nine months (unless terminally ill).

How to make a new claim for PIP

You need to phone the Department for Work and Pensions on **0800 917 2222** (textphone **0800 917 7777**) to register the claim.

During the phone call you will be asked to confirm your identity and provide details of, for example, GP, bank account and any recent periods spent abroad, in hospital or in residential care.

After registering the claim, a form will be sent to you asking for information about the disability or medical condition and how it affects you. Plenty of detail should be given and examples provided of how you have difficulty with different activities. You can send in additional evidence to support the claim if you wish, such as a letter from a doctor or social worker. Most claimants will be asked to attend a face-to-face consultation with an independent health professional. People who have the most severe health conditions or disabilities, or those who are terminally ill, may not need a face to face consultation.

Disability living allowance

DLA can be paid to children under 16 who have difficulty with personal care or with getting around outdoors due to a mental or physical illness or disability. They must have needed help for three months before they claim (unless terminally ill) and continue to need this for six months.

Adults may also still be getting DLA if they claimed before 10 June 2013.

DLA care component

The care component is paid at one of three weekly rates:

Lowest rate – £21.80 is paid if your child:

- needs extra help with personal care for a 'significant portion' of the day; for example, just in the morning, or just in the evening or for about an hour a day.

Middle rate – £55.10 is paid if your child:

- throughout the day needs frequent extra help with personal care or continual supervision to make sure s/he is safe or that no-one else will be put in danger because of the child or
- during the night needs extra help with personal care or another person to be awake at some time to make sure that s/he is safe or that no-one else will be put in danger because of the child.

Highest rate – £82.30 is paid if:

- your child needs extra help during the day and night; night-time starts when the household normally goes to bed, not from the child's bedtime.

To get the care component, your child must need substantially more help than is needed by a child of the same age who does not have a disability. It can be paid from when the child is three months old. However, if the child is terminally ill it can be paid from birth.

DLA mobility component

Higher rate - £57.45 (only paid for children aged three or over).

Children should get the higher rate if, because of physical disability, they:

- are unable to walk or
- are 'virtually unable to walk' or
- have had both legs amputated at, or above, the ankle, or were born without feet or
- are both blind and profoundly deaf or
- have a severe visual impairment or
- the effort of walking could cause your child's health to get worse or the effort of walking could be dangerous.

Some children may be treated as 'virtually unable to walk', and therefore qualify for higher rate mobility, if they have severe learning difficulties and can't control their ability to walk.

Your child should also get the higher rate if s/he has a severe learning disability that causes severe behavioural problems and satisfies the conditions for the DLA highest rate care component.

Lower rate - £21.80 (only paid for children aged five or over)

Children may qualify for this if they are able to walk, but because of a mental, sensory or physical disability, they need guidance or supervision when walking outdoors on unfamiliar routes.

To get this rate, a child must need substantially more help than is

needed by a child of the same age who does not have a disability.

What will happen to people already getting DLA?

If you, or the person you care for, currently receive DLA and were aged between 16 and 64 on 8 April 2013, or reach 16 after that date, you will be invited to apply for PIP sometime before 2018.

People will need to make a claim for the new benefit once invited. If you apply for PIP within the time limits, you will carry on getting DLA until your PIP claim is decided. If you do not apply for PIP when told to do so, or if the DWP decide that you do not qualify for PIP, your DLA will end.

You will be asked to apply for PIP if you live in a designated postcode area and

- reach the end of your fixed period DLA award or
- reach age 16 or
- have a change in your condition

Hertfordshire postcodes will become **designated reassessment areas** as follows:

- From 25 May 2015 postcode region CM
- From 22 June 2015 postcode regions SG, LU and HP
- From 27 July 2015 postcode regions AL, EN and WD

DLA claimants in the reassessment areas can also 'self select' to apply to transfer to PIP. Seek advice before doing this; most DLA claimants will be better off staying on DLA for as long as possible.

Remember once your postcode is in a reassessment area this has important implications, for example if your condition worsens and you ask for your DLA claim to be looked at again, you will automatically be assessed for PIP instead so you should seek advice first.

DLA claimants who are not yet in a designated reassessment area

can still renew their DLA, or apply for their DLA to be looked at again if their condition changes – see the timetable at <https://www.gov.uk/pip-checker>.

From late 2015 onwards all remaining DLA claimants, including those with indefinite or lifetime awards, will be told to apply for PIP, except children under 16 and those who were 65 or over on 8 April 2013.

Attendance allowance

Attendance allowance is a weekly benefit for disabled people who are aged 65 or over when they first claim and who need help with their personal care or watching over. They must have needed this help for at least six months before it can be paid unless terminally ill. It is paid at one of two rates and there is no mobility part.

How much is attendance allowance

- £82.30 a week is paid if the person needs help or supervision during the day and night.
- £55.10 a week is paid if the person needs help or supervision during the day or night.

Remember, it doesn't matter if you're not actually getting any help or supervision, it is the need that counts.

How to claim disability living allowance or attendance allowance

You can get DLA forms for children by phoning the DWP on **0345 712 3456**.

For attendance allowance phone **0345 605 6055**.

You can also download claim forms at www.gov.uk

What happens if DLA, PIP or attendance allowance is refused?

You can ask the Department for Work and Pensions to look at their

decision again and you should send in extra evidence such as a doctor's letter. This is called a mandatory reconsideration. You should do this within one month of the date on the decision letter. If you are still refused benefit, or you are not happy with the level of the award, you can appeal to an independent tribunal within one month of the date on the mandatory reconsideration decision.

You may be able to challenge decisions outside of these time limits if you have special reasons – seek advice.

More information on how to appeal against a DLA, PIP or attendance allowance decision is available on www.hertsdirect.org/benefits

Please get advice from a local advice agency if you are going to appeal.

What if the person I care for gets worse or needs more care?

If the person you care for is not getting the highest rate of DLA, PIP or attendance allowance you can ask for the claim to be looked at again at any time. This is called a supersession. However, benefit can go down as well as up.

Remember, once PIP reassessment is underway in your area, if you ask for your DLA award to be looked at again because of a change in your needs, it will be treated as a new claim for PIP. See page 24 and check www.gov.uk for details of the timetable for this process and seek further advice.

What if the disabled person is terminally ill?

If the disabled person is terminally ill, claims can be made under a fast track procedure called the 'special rules'. They should automatically get the DLA highest care component, the PIP enhanced daily living component or the higher rate of attendance allowance. They should ask for a form DS1500 from their doctor or consultant and send this to the DWP.

If you are claiming DLA for a terminally ill child you will still have

to give full details on the claim form for the mobility component. However, those who claim PIP who tell the DWP they are terminally ill when they make the initial claim, should be asked questions about their mobility problems in the phone call.

If necessary, a claim for DLA/ PIP/attendance allowance can be made by a relative or carer of someone who is terminally ill without having to tell them.

Employment and support allowance (ESA)

If you are unable to work due to illness or disability you can claim employment and support allowance (ESA). If you have paid enough national insurance contributions you may get contributory ESA. This is not means tested and is worth £73.10 for the first 13 weeks (£57.90 if you are under 25). It will increase after this depending on your level of incapacity. However your ESA may be reduced if you have a private or occupational pension over £85 a week. You will still be able to claim contributory ESA after the introduction of universal credit.

If you have not paid enough contributions, or are entitled to extra benefit to top up your contributory ESA, you may be able to get income-related ESA. This has income and capital rules like income support and income-based JSA. At some point people will have to claim universal credit instead of income-related ESA, even if they are also getting the contributory version.

To get ESA you will need to attend work-focused interviews and undergo a work capability assessment. This will look at whether you have limited capability for work and whether you have limited capability for work related activity. If you are very unlikely to be able to look for a job for quite some time you will be placed in the 'support group' and get an extra £36.20 a week.

If unfit for work but capable of 'work-related activity' you will be placed in the 'work-related activity group' where you get an extra £29.05 a week. The work focused activity might be attending

training courses, for example, as a condition of getting benefit.

Contributory ESA is limited to one year if you are in the 'work related activity group'. You may be able to get income-related ESA or universal credit instead but this is affected by savings and earnings that you or a partner might have.

If you are still getting incapacity benefit, or income support because you are ill, you should be reassessed for ESA at some point.

If you are getting ESA you can still do voluntary work and certain 'permitted' paid work in some circumstances. Seek advice first if you plan to do any of these.

Both types of ESA count towards the benefit cap although the cap will not apply if you or your partner are in the support group.

For more information about ESA see www.hertsdirect.org/benefits

How to claim

Claim ESA by phoning your local Jobcentre Plus Contact Centre on **0800 055 6688** or download a form from www.gov.uk

Make sure you ask to claim income-related ESA as well as the contributory version unless you are absolutely sure you won't qualify.

Industrial injuries benefits

There are specific benefits if you or the person you care for has been disabled because of an injury at work or suffer from an industrial disease such as asbestosis. The amount you get depends on the level of your disability.

How to claim

You can claim industrial injuries benefits on forms available from the DWP on **0345 758 5433**.

Industrial injuries benefits will remain after the introduction of universal credit. The benefit cap will not apply to you if you or your partner are receiving these benefits.

Pensions and allowances for war veterans

There are a number of allowances and pensions available to war veterans, including the armed forces compensation scheme and armed forces independence payment. These benefits will remain after the introduction of universal credit.

You are exempt from the benefit cap if you or your partner are receiving a war pension.

How to claim

For more information on the various schemes and how to claim – phone the Veterans UK Helpline on **0808 1914 218**, write to Veterans UK, Norcross, Thornton Cleveleys, FY5 3WP or visit www.gov.uk

What happens if the cared-for person goes into hospital?

Some benefits, such as the state pension, will continue to be paid indefinitely and without reduction when a person is in hospital. However, you are not entitled to receive attendance allowance, DLA or PIP after four weeks in hospital (12 weeks for children).

Stays that are separated by less than 28 days are added together when deciding what date benefit will stop. This is sometimes known as the 'linking rule'.

If you have an existing Motability contract when you are admitted to hospital, the payments under the Motability contract will stop after 28 days. There is then a 28 day grace period to return the vehicle, which may be extended further on a case-by-case basis.

If you went into hospital before 9 April 2013, your Motability arrangements can continue until the agreement comes to an end.

For more information about Motability phone **0300 456 4566**.

The withdrawal of attendance allowance, PIP and disability living allowance can also mean the in-patient will lose some of the extra premiums they have been getting in their means-tested benefits.

Carer's allowance stops when DLA, PIP or attendance allowance stops. If you are getting a carer element in universal credit, this will also stop. However, the carer premium/ addition in the old means-tested benefits can continue for up to eight weeks after carer's allowance ceases.

Housing benefit will stop after 52 weeks in hospital, and income support, income-based job seekers allowance and employment and support allowance may be paid at a reduced rate from that point too.

For more information on benefits in hospital see the Money Advice Unit's leaflet available on **www.hertsdirect.org/benefits**

What happens to benefits if the cared-for person goes into a care home?

People will continue to be entitled to most of their benefits if they go into a care home although these may be used to help pay for their care. However attendance allowance, PIP daily living component and the DLA care component usually stop after four weeks if the local authority is helping the disabled person to pay for the care. People who are funding themselves, for example, out of savings, or who will be funding themselves once their house is sold, will continue to get these benefits.

The mobility parts of disability living allowance and PIP continue for most people in residential care.

People in nursing homes who are having all their care paid for under the NHS 'continuing healthcare' arrangements will lose their entitlement to attendance allowance and both parts of disability living allowance or PIP as they are treated as being in a hospital.

If you are receiving NHS 'continuing healthcare' in your own home

these benefits are not affected.

If the person is in a care home, it is less likely that you are providing 35 hours of care a week, so your carer's allowance may have to stop, although you are allowed some weeks off from caring. It will cease when the attendance allowance or the DLA care/PIP daily living parts end anyway. However, remember, if you are getting a carer premium/ addition, this can continue for a further eight weeks (although this does not apply to the carer element in universal credit).

Any stays which are separated by less than 28 days are added together when working out the date these benefits stop. If you are planning patterns of respite care, seek further advice from a local advice agency.

What happens if the cared-for person comes home?

DLA, PIP and attendance allowance can be reinstated to the cared-for person for the days they are at home. Carer's allowance can be paid for any week where you care for them for at least 35 hours. A week runs from midnight on Saturday to midnight the following Saturday. You can include time spent preparing for, and clearing up after, the visit towards the 35 hours.

Example

Tom's father, Joe, used to get carer's allowance for looking after him but this has stopped because Tom is in residential care. Tom comes home on Thursday for a long weekend and returns to care the following Tuesday. Tom can get DLA/PIP for those 6 days. Joe will be able to get carer's allowance for the first week ending on Saturday because he has spent 35 hours caring for Tom from Thursday to Saturday. He will also get carer's allowance for the following week because he spent at least 35 hours caring for Tom on the Sunday and Monday.

For independent advice on funding your care – call HertsHelp on **0300 123 4044**

Section 4

Other benefits for people on a low income

You may also be able to get other help if you are on a low income.

Jobseeker's allowance

If you are unemployed, under pension age and looking for work you can claim jobseeker's allowance (JSA). There are two types of JSA:

- contribution-based JSA – this is based on your national insurance contributions and can be paid for a maximum of 6 months
- income-based JSA – this is means tested so anything you get is affected by your or your partner's income. You cannot claim if you have savings of more than £16,000.

Income-based JSA will be replaced by universal credit. This will start rolling out in Hertfordshire for certain single unemployed new claimants between May 2015 and April 2016 – see page 16.

You will have to sign on for full-time work regularly if you claim JSA. You can restrict your availability for work to 16 hours per week if you are caring for someone who is a close relative or living in the

same household. However, you will still have to satisfy Jobcentre Plus that you have a reasonable prospect of employment.

Many carers prefer to apply for carer's allowance and income support instead, as you do not have to sign on for work to get these benefits and you are likely to receive a higher amount. However, seek advice before doing this in case it affects the disabled person's benefit.

JSA is one of the benefits that counts towards the benefit cap.

How to claim

Phone the Jobcentre Plus Contact Centre on **0800 055 6688** or claim online via **www.gov.uk**

Child tax credit

Up until the time when universal credit can be claimed by families, you can claim child tax credit if you have children and have low to middle income. It is paid whether you are in or out of work and is paid into the main carer's bank account.

Child tax credit can be paid for children under 16 or young people up until their 20th birthday, if they are in full-time non-advanced education or approved training which they enrolled on, were accepted for, or started before their 19th birthday.

If you are getting income support, income-based jobseekers allowance, income-related employment and support allowance or pension credit you will get the maximum amount of child tax credit.

You may get extra if you have a disabled child and should notify the Tax Credit Office if your child is awarded DLA, PIP or is registered blind. If you do this within one month of being notified of the disability benefit award, any extra tax credits can be paid back to the date the DLA /PIP started. Otherwise, it can only be backdated for one month.

Child tax credit is one of the benefits that count towards the benefit cap.

How to claim

Phone the Tax Credit Helpline on **0345 300 3900**.

Help with one-off expenses

If you need help with certain one-off expenses and are on a low income you may be able to get assistance from the social fund, which is administered by Jobcentre Plus. Payments include sure start maternity grants, funeral grants, cold weather payments and budgeting loans. See the bereavement section for information about funeral grants.

Sure start maternity grant

You may be able to get a sure start maternity grant of £500 to help with the costs of your first baby (or babies if this is a multiple pregnancy). You may also get a grant for a subsequent baby but only if they are the only child under sixteen in the household although there are some exceptions.

You must be getting one of the following: universal credit, income support, pension credit, income-based JSA, income-related ESA, more than the family element of child tax credit, or working tax credit with a disability or severe disability element.

You must claim the grant within 11 weeks of expecting the baby or within 3 months after the birth. You can also claim a grant if you have been granted a residence order or are the guardian, adoptive parent or responsible parent (but not the mother or her partner) of a baby less than one year old. You must do so within three months of the child being placed with you.

How to claim

Phone the DWP on **0345 603 6967** or download a form from **www.gov.uk**

Budgeting loans/advances

Budgeting loans are available if you have been getting income support, pension credit, income-based jobseeker's allowance or income-related employment and support allowance for at least 26 weeks.

What can you get a budgeting loan for?

Loans can be claimed for items like furniture and household equipment, clothing and footwear, rent in advance, removal expenses, home improvement, maintenance and security and travelling expenses.

How to claim a budgeting loan

For an application form for a budgeting loan phone **0345 603 6967** or download a form from **www.gov.uk**

A similar system of budgeting advances is available in universal credit. Phone the Universal Credit Helpline on **0345 600 0723**.

Short-term advance of benefit

If you are in financial need because you are waiting for your first payment of benefit, you should be able to get an advance of your future benefit award, which you will have to pay back from subsequent payments.

To request a short term advance of benefit phone Jobcentre Plus on **0345 608 8545** or **0345 600 0723** if you are waiting for universal credit.

Hertfordshire welfare assistance scheme (HWAS)

If you need emergency help in a crisis contact HertsHelp on **0300 123 4044**.

For more information about all of the above see **www.hertsdirect.org/benefits**

Help with housing costs

There is a range of assistance available for housing costs.

Mortgage payments

You may get some help with your mortgage interest if you or your partner gets income support, income-based jobseekers allowance, income-related employment and support allowance, universal credit or pension credit. How much is paid, and when payment starts, depends on when you took out your mortgage and how long you have been on the benefit.

Help with mortgage interest costs is only included in universal credit if you're not working.

How to claim help with mortgage interest

If you are claiming income support, income-based jobseekers allowance or income-related employment and support allowance, use form MI12, available from Jobcentre Plus. If you are claiming pension credit, use form MI12 [PC], available from the Pension Service.

Rent

If you have rent to pay and are not part of the universal credit system, you may be able to claim **housing benefit**.

You must have a low to medium income and savings of £16,000 or less, unless you are receiving the guarantee part of pension credit. You can get housing benefit whether or not you are in work.

If you rent accommodation from a private landlord, the maximum amount you can get is capped depending on where the property is, the number of people living in it and the size of the property. Called **local housing allowance**, you can get the rates for your area by going to your local council's office or website.

Social housing tenants of working age will have their benefit restricted if they are deemed to be under occupying their property. You will have to pay at least 14% of your rent if you have one spare bedroom, 25% for two or more spare bedrooms.

Certain exceptions apply. For example, you may be allowed an extra bedroom for a foster child, certain disabled children or an adult child who is a student or in the armed forces. You may also be allowed an extra room for an overnight carer.

If you could previously afford to pay your rent and haven't claimed housing benefit in the last 52 weeks, the reduction won't apply for the first 13 weeks of your claim.

If you are under occupying due to a death in the household, you may be exempt for up to 12 months.

If you are claiming **universal credit**, payments for rent will usually be included in the new benefit. However those living in certain types of 'specified accommodation', like some supported living schemes, will still need to claim housing benefit for these instead.

There are also some differences to the exceptions to rent restriction rules under universal credit – see www.hertsdirect.org/benefits for more information.

Benefit cap

The benefit cap currently limits overall income from certain benefits to £500 a week for couples and people with children, £350 for single people, although this figure may change. The benefit cap does not apply if you are over pension credit age.

If you are claiming housing benefit, the cap is applied to this. In these circumstances, you are exempt from the benefit cap if you or your partner are entitled to working tax credit (WTC). You don't have to actually be getting any WTC or to have made a claim. If you work enough hours to qualify for WTC you will be exempt. To find

out how many hours you need to work to qualify for WTC, see www.gov.uk as it varies from 16, 24 or 30 hours per week depending on your circumstances.

You will also be exempt if you or your partner get attendance allowance, DLA, PIP, ESA support component, industrial injuries benefits or war pensions or you have a dependent child who is getting DLA or PIP.

There will be a 'grace period' if you have been in work for 50 out of the last 52 weeks and lose your job through no fault of your own. The cap won't apply for the first nine months of your claim.

When universal credit is introduced, the cap will be applied to the new benefit but some of the exemption rules are different – see www.hertsidirect.org/benefits for more information.

How to claim housing benefit

Claim housing benefit or local housing allowance on a form available from your district or borough council.

If you are struggling to pay your rent, for example, due to the changes mentioned earlier, you can ask your local council for extra benefit, called a **discretionary housing payment**. These payments are not automatic. Your circumstances are taken into account, including any disability/caring needs, so make sure you include plenty of information about your difficulties. Contact your local council for an application form.

Council tax

There are four ways to reduce the amount of council tax you have to pay.

Council tax reduction

Since April 2013 national council tax benefit has been replaced by

localised council tax support and there are ten different council tax reduction schemes in Hertfordshire.

You may be able to get help if you are on a low income and have savings under a certain amount. As there is less money available, many working age claimants now have to pay something towards their council tax even if they previously had a full rebate.

Some groups may be protected in certain areas, including those with disabilities, carers and families with young children. Some schemes also have additional help for those returning to work.

If you are struggling to pay your council tax you may also be able to get help from a special hardship fund operated by the district or borough council.

See your local council's website for more details on the scheme that applies to you.

Second adult rebate

If you have someone on a low income living with you as part of your family (ie, they do not pay you rent or board on a commercial basis) you might be able to get help with your council tax even if your income or savings are too high to get ordinary council tax support. This is called second adult rebate and is paid by some local councils in Hertfordshire. It can reduce your council tax bill by as much as 25%.

How to claim council tax support and second adult rebate

You can claim on a form available from your district or borough council.

Council tax discounts

The discount scheme is not means-tested, but instead looks at the number of adults (people over 18) living in the property. To qualify for a discount there normally needs to be fewer than two adults

living in the house. For example, the single person discount gives a 25% reduction if you live alone. However, some people may be disregarded or treated as 'invisible' for discount purposes.

These may include:

- people who are severely mentally impaired – this can mean people who have a learning disability, dementia, or someone with a severe head injury. They need to be on a qualifying benefit such as disability living allowance middle or highest rate care component or attendance allowance. Some other benefits, such as PIP, may help you qualify under this route. Contact your local council for details of their schemes.
- some carers – if you are an informal carer you must live in the same property as the person you look after and care for them for at least 35 hours a week. The person you are caring for can't be your partner and, if you are a parent carer, your child should be at least 18 years old. The cared-for person should be getting any rate of attendance allowance, or the middle or highest rate of DLA care component, either rate of the daily living component of PIP, or constant attendance allowance.

There are different rules for paid carers – you are not classed as a paid carer if you get carer's allowance.

Disability reduction scheme

You may be able to get a disability reduction if the home has an additional bathroom or kitchen needed by the disabled person, a room predominantly used by them or a wheelchair is used indoors. If you qualify for a disability reduction your council tax bill is reduced by one band. If your council tax is already at the lowest band A, the disability reduction will reduce your bill by one sixth.

Exempt properties

Some properties are exempt from council tax altogether, for example, some empty homes in certain circumstances or homes wholly occupied by those who are 'severely mentally impaired'.

For more information contact your district or borough council offices.

Help with health costs

You might get help with NHS costs automatically – because of your age, because you are getting a means-tested benefit or because you have a specified medical condition. The costs you can get help with include prescription charges, fares to hospital for treatment, dental charges, eye-tests, glasses etc.

If you don't get automatic help you might get full or partial help if your income is low enough, although you can't get partial help with the cost of prescriptions.

For more information see www.gov.uk

How to claim health benefits

If you are exempt from charges because of your age, or because you are in receipt of a qualifying benefit, you will need to fill in the back of the prescription or relevant form at the dentist, hospital and so on. For exemption from prescription charges on the grounds of specific medical conditions, you must fill in form FP92A available from your doctor or local health authority.

If you are claiming on the grounds of low income you should complete form HC1 available by calling **0300 330 1343**. If you are entitled to a full refund of charges, you will be sent an HC2 certificate. If you qualify for a partial refund, you will be sent an HC3 certificate.

Help with household bills

If you are struggling with the costs of heating, lighting and water charges, there is a range of assistance available to help you pay your bills, reduce your costs or move on to cheaper payment methods.

For more information see www.hertsdirect.org/benefits

You can also contact Herts Healthy Homes scheme for advice about help with heating costs – phone HertsHelp **0300 123 4044**.

Help with getting around

Motability

This is a scheme to help you use the DLA or PIP mobility components to pay for a car, by leasing or buying it through hire purchase. You can also use it to buy a wheelchair on hire purchase. To qualify for this help you must be getting the DLA higher mobility component or the enhanced rate of PIP mobility component and have 12 months or more of the award remaining. Contact Motability on **0300 456 4566**

If you currently have a Motability award but lose it when you are reassessed for PIP, you may be able to get a one-off payment to help you buy a used car. For more information see **www.motability.co.uk**

Exemption from car tax

You can apply for this if your car is used for the benefit of a disabled person who is getting either the higher rate of DLA mobility or enhanced rate of PIP mobility component. The vehicle must be registered in the disabled person's name or their nominated driver's name and can only be used for the disabled person's personal needs.

You can get a 50% reduction in car tax for those who get PIP standard rate mobility but not for those with DLA lower mobility component.

See **www.gov.uk** for details on how to apply for exemption or 50% reduction.

Disabled person's parking badge (blue badge scheme)

A blue badge can help you gain local parking concessions. It can be claimed if you have permanent and substantial difficulties

affecting mobility or the function of both arms making it difficult to operate parking meters.

For more details go to **www.hertsdirect.org/bluebadge**

You automatically qualify for the badge if you are registered blind or get

- DLA higher rate mobility component
- PIP mobility with at least 8 points for the 'moving around' activity
- war pensioners' mobility supplement
- certain payments under the armed forces compensation scheme

Otherwise you may need an assessment by Hertfordshire County Council.

There is a charge of £10 for a blue badge.

You can download a form or apply for a blue badge online at **www.gov.uk**

Alternatively phone Hertfordshire County Council on **0300 123 4042**.

Disabled person's railcard

This card allows a disabled person and a person accompanying them to travel at a reduced rate. You can get a leaflet from your local railway station. For more information – **www.disabledpersons-railcard.co.uk**



Section 5

Work and benefits

If you are thinking of returning to work you can get advice and support about your options and the financial support that is available. You may also have to take part in work related activity as a condition of getting some benefits.

Looking for work

Jobcentre Plus can provide advice, information and support to jobseekers requiring training and employment. Jobcentre Plus also provides additional support to longer term jobseekers through schemes such as the Work Programme.

If you claim jobseeker's allowance you will have to attend an initial interview to sign a 'claimant commitment' before getting any benefit. You will also have to attend work-focused interviews to discuss your job seeking activities.

If you claim income support or get employment support allowance and are in the work related activity group, you will also have to attend work-focused interviews with a work coach to discuss your prospects of employment. This also applies to the partner of anybody claiming income support, income-related ESA and income-based jobseekers allowance unless they are already working or get certain benefits in their own right – seek advice.

If you don't attend an interview your benefit may be sanctioned unless you have a good reason for not attending. If you do not feel that a work-focused interview is right for you, discuss this with the Jobcentre Plus staff as it may be possible to have the requirement to attend the interviews waived or deferred in some cases. It may also be possible for the interviews to take place at home in exceptional circumstances.

If you are claiming carer's allowance only, you do not have to attend work-focused interviews. However you may be offered the option of attending a voluntary interview to discuss work prospects. Your partner may have to attend an interview if you are getting extra benefit for him or her.

Carers can still get help with returning to work or training through 'work focused support for carers' at Jobcentre Plus offices. Contact your local Jobcentre Plus to arrange an

appointment with a Care Champion. Jobcentre Plus may also be able to help with the cost of replacement care while you are engaged in job-seeking activity.

Under universal credit you will not be required to do work related activity if you are caring for a severely disabled person.

You can get advice about work, learning or training from the National Careers Service tel: **0800 100 900**.

Carers in Hertfordshire can also help you plan work, training or other activities around your role as a carer. Visit **www.carersinherts.org.uk** or phone **01992 586969**.

Work and benefits

Work affects benefits in different ways so if you are a carer thinking of returning to work you should seek advice about how this will affect your existing benefits and what other benefits you might be able to get.

You can work and claim carer's allowance as long as you continue to provide care for at least 35 hours a week and do not earn more than £110 a week. This is your earnings after tax, national insurance, and half of any contribution you make toward an occupational or private pension. If you have to pay someone, other than a close relative, to look after the person you care for, or a child under 16, up to half your net earnings can be ignored for these care costs.

Working carers on universal credit will be able to keep the extra amount for caring in their benefit even if earning more than the carer's allowance earnings limit. There is no limit on the number of hours you can work but any earnings you receive may affect the amount of universal credit you can get, although more of your earnings will be disregarded than under the old benefit system.

More information on the effect of work on your benefits is available on **www.hertsdirect.org/benefits**

Returning to work

If you are thinking of returning to work after being unemployed and claiming benefits additional financial support is available, for example, extended payments of housing benefit.

Your local council may also provide extended payments of council tax support – see their website for details of individual schemes.

You may also be able to get help from the Jobcentre's flexible support fund which is aimed at helping people into work by paying for a variety of activities, such as travel costs and tools.

See www.gov.uk for more information about the help available from Jobcentre Plus.

If you are in low paid work you may also be able to get assistance through a range of in-work benefits – see the information below and the other sections in this pamphlet.

Your prospective employer may also have a carer's policy which sets out certain rights as a carer in the work place. This might include flexible working, time off in emergencies and parental leave for carers of disabled children.

Flexible working can allow you to manage both your work and caring responsibilities.

The right to request flexible working has now been extended to cover all employees with 26 week's service or more. The request can cover changing hours, times or places of work. For more information: www.carersuk.org/help-and-advice/work-and-career/your-right-to-flexible-working

Working tax credit (WTC)

If you are working, you may be able to get working tax credit to top up low wages.

You can claim this if you are aged 16 or over and work at least 16 hours a week and you are:

- a lone parent responsible for a child or
- a disabled worker (certain conditions apply) or
- aged 60 or over or
- a member of a couple with children and your partner is entitled to carer's allowance, getting certain benefits due to ill health, or in hospital or prison

Otherwise

- couples with children must normally work at least 24 hours between them, with one working at least 16 hours, to qualify for WTC
- all other claimants must be aged 25 or over and work at least 30 hours a week.

How much working tax credit do I get?

Working tax credit is based on the combined income of you and your partner, including any carer's allowance. Disability living allowance, PIP and attendance allowance are ignored as income and you may get more working tax credit if you get any of these benefits. You should notify the Tax Credit Office within one month of getting an award to make sure you don't miss out. See www.gov.uk for more information about extra working tax credit for disabled workers or severely disabled partners.

Working tax credit also includes help with the cost of Ofsted registered childcare (such as childminders, holiday play schemes, after school clubs and nurseries). If you are a lone parent you can qualify for help with childcare costs if you work 16 hours a week or more. Couples must work at least 16 hours a week each, unless one of you works at least 16 hours and the other is incapacitated (getting certain benefits due to ill health), entitled to carer's allowance, or in hospital or in prison.

Working tax credit and child tax credit are part of the same benefit so if you have children and start or stop work, you should tell the Tax Credit Office, as your child tax credit may change, even if you don't qualify for working tax credit.

How to claim or report a change of circumstances

Phone the Tax Credit Helpline on **0345 300 3900**.

Universal credit

If you are getting universal credit and start work, you won't be able to claim working tax credit. Instead, your universal credit will be reduced as your income increases. If you are an employee your earnings are usually reported through a monthly 'real time earnings' system. More of your earnings are disregarded than under the old benefits and the extra amount for carers stays in the calculation, even if you earn more than the carer's allowance earnings limit.

An amount for childcare costs can be included if you pay for registered childcare in order to work. You can get 70% of your relevant childcare costs up to a maximum of £532.29 per month for one child, £912.50 per month for two or more children. Unlike WTC, there is no set number of hours you need to work. If you are a couple, both of you must be working unless one of you is unable to look after a child because they have limited capability for work, or is a carer entitled to carer's allowance (or would be entitled if not for the earnings rule) or is temporarily away from home.

Help of up to 85% of childcare costs will be available from April 2016 where a lone parent or both earners in a couple work and earnings are enough to pay income tax.

Ring the Universal Credit Helpline on **0345 600 0723** if you get universal credit and start work or need help with childcare costs.

For more information see www.hertsdirect.org/benefits

Other help with childcare costs

The cost of childcare can be a barrier to work or study for many families but there is a range of help available with childcare costs including free early education for some two, and all three and four, year olds.

You can get advice, guidance and practical support with finding suitable childcare from www.hertsdirect.org/parents or call **0300 123 4043**.

The current system of employer supported childcare vouchers and directly contracted childcare is being replaced by a new **tax-free childcare** scheme from autumn 2015. The new scheme will be worth up to £2,000 per child a year and £4,000 for a disabled child. You will be eligible if you are a lone parent in employment, or you are a couple and both of you work. Each parent must earn at least £50 a week and no more than £150,000 a year. However, the scheme may also be available to couples where one person is unable to work and getting carer's allowance.

You won't be able to get help from the new scheme if you are receiving tax credits or universal credit. The scheme will initially be available for children under 5. It will be expanded to cover children up to the September following their 11th birthday within the first year. Disabled children (in receipt of DLA or PIP, or registered blind), will be eligible up to the September following their 16th birthday.

You should seek advice to see whether you are better off claiming tax credits/ universal credit or the new tax-free childcare scheme, particularly if you have a disabled child.



Section 6

Carers and pensions

Giving up work to care for someone may affect the amount of state pension you get. The final figure usually depends on how many qualifying years of national insurance contributions you have built up during your working life.

If you reach state pension age after 6 April 2010 and before the introduction of the **new state pension** in April 2016 you will need at least 30 qualifying years of contributions to receive a full basic state pension.

National insurance credits

If you are unable to pay national insurance, for instance, because you are caring for a child or disabled person, the state can credit contributions for you. However, this only happens if you claim the right benefits or take the right action.

If you claim carer's allowance, income support as a carer or are getting child benefit for a child under 12 you should be automatically credited with national insurance contributions.

Carer's credit

If you are not receiving a national insurance credit through any of the above routes you may be able to get a 'carer's credit'.

To qualify you must care for one or more disabled people for a total of 20 hours or more per week. Each person you care for must receive disability living allowance care component at the middle or highest rate, the daily living component of PIP or attendance allowance at any rate.

If they are not getting these benefits you can still get a carer's credit if you have a care certificate signed by a health or social care professional. A certificate is supplied with each application pack.

This will help people who previously had difficulty protecting their state pension, for example carers caring for less than 35 hours a week, who can't get carers allowance, or carers looking after someone who is not getting the appropriate disability benefit.

See www.gov.uk for claim forms and information about the carer's credit or phone the Carer's Allowance Unit on **0345 608 4321**.

Credits for family members providing childcare

You can apply for national insurance credits that will count towards pension and bereavement benefits if you are providing childcare for a child under 12.

You must be a specified family member of the child, for example, grandparent. There is no set number of hours that you have to look after the child. See www.gov.uk for more information and an application form.

State pension age increase

Major changes are being introduced which will affect benefits for older people, in particular an increase in the age you can claim your state pension and the introduction of a 'single tier' pension. The pension age for women born after 5 April 1950 is gradually

increasing from 60, so that by November 2018 it will be 65, the same as for men. From December 2018 the age for both men and women will start to rise and reach 66 by October 2020. There are further plans to increase the pension age to 67 between 2026 and 2028. See www.gov.uk for more information.

This will raise the qualifying age for pension credit, winter fuel payments and the upper age limit at which working-age benefits can be paid. It also means that more older people may be affected by the social sector rent restrictions and benefit cap.

New state pension

There are plans to introduce a new state pension of approximately £150 a week from 6 April 2016. This will replace the current state pension and additional state pension. How much you will get depends on your national insurance record and whether you were in a 'contracted-out' pension scheme. Anyone due to retire before August 2021 will be sent a state pension statement by the DWP, an estimate of what you can expect to receive under the new system.

Current pensioners and everyone reaching pension age before the introduction of the new state pension will continue to receive their pension in line with existing rules.

For more information see www.gov.uk

Pension credit changes

Pension credit will be reformed to take into account changes brought about by universal credit and the new state pension. Housing costs and amounts for children will eventually be incorporated.

A new savings limit is likely to be introduced and there are proposals to abolish savings credit for pensioners who reach pension age after the introduction of the new state pension. However, carers should find it easier to get the extra amount for caring in pension credit.

Pension flexibilities and DWP benefits

From 6 April 2015, if you are aged at least 55 you will have more flexibility about what you do with any 'defined contribution' pension. This is where you build up a pot of money rather than the right to a pension (ie not a 'defined benefit' or state pension). There are important rules around how your pension, and any money you take from it, will be treated in the calculation of your entitlement to benefits.

Income related benefits

If you or your partner are under the qualifying age for pension credit, and you don't take any money from your pension pot, then it will not be taken into account when your benefit entitlement is worked out. If you or your partner do take money from your pension pot, it will be treated as either income or capital, depending on, for example, how regularly you withdraw it.

Once you or your partner reach the qualifying age for pension credit, you are expected to use your pension(s) to help support yourself. If you choose not to buy an annuity, an amount of 'notional' income will be taken into account when your benefit is worked out. This is an amount equivalent to the income you would have received if you had bought an annuity.

If you take an income from your pension pot, the amount which will be taken into account when assessing your benefit will be the higher of the actual income or notional income. If you take a cash lump sum, this will be taken into account as capital.

If you spend, transfer or give away any money that you take from your pension pot, the DWP will consider whether you have deliberately deprived yourself of that money in order to secure (or increase) your entitlement to benefits. If it is decided that you have deliberately deprived yourself, you will be treated as still having that money and it will be taken into account as income or capital when your benefit entitlement is worked out.

Contributory benefits

If you get contributory employment and support allowance, half of your pension income over £85 per week will be deducted off your benefit.

For contribution-based JSA, all of your pension income over £50 per week will be taken into account.

If you do not take your pension, it will not be taken into account when your entitlement to contributory benefits is worked out. Any cash lump sum you take that is deemed to be capital will not affect entitlement to a contributory benefit.

Guidance to help you consider the pension options open to you can be found at www.pensionwise.gov.uk but you should seek specialist advice about the potential effect on any welfare benefits you receive.

How do I know how much pension I will get?

You may want to check how much pension you are likely to get and whether it is worth purchasing additional voluntary national insurance contributions to try to improve your pension. You can get a pension forecast statement by calling the Pension Service on **0345 3000 168** or online at www.gov.uk

For more information about pensions in general call the Pension Service on **0345 6060 265**.

For more details on how to check and maximise your state pension see Carers UK's information on www.carersuk.org or phone their Adviceline on **0808 808 7777** or contact the Pensions Advisory Service on **0845 601 2923**.

Section 7

Making decisions and managing money for other people

If you care for someone who is confused, forgetful or unable to make some decisions and needs help to manage their finances, you may need to ensure that their money and property are protected and their bills are paid. This may just mean help with budgeting and setting up direct debits to pay their rent and bills. However there are a number of more formal ways that this can be done depending on the capacity of the person you look after. Whatever route you take, try to consult the other person and give them choices for as long as possible.

Agent

If the person you look after is capable of understanding and making choices about their finances they may want to ask you or someone else they trust to act as their agent to collect benefit on their behalf.

If the benefits are being paid into a bank or building society account contact them directly to see what arrangements are available. The claimant should never disclose their PIN to a third party.

If the benefits are being paid to a post office card account and need to be collected by someone else, the claimant can authorise someone to have permanent access to their account. Contact the Post Office to ask about this.

In very limited circumstances the person you look after may have a 'Simple Payment' card which enables people who don't have an account to collect their payments from a PayPal outlet. See www.gov.uk/simple-payment for more information on how these payments can be collected by another person.

Appointeeship

If the person you look after can't manage their benefits because they lack mental capacity or, exceptionally, where they are severely physically disabled, you can ask the DWP to arrange an appointeeship. An appointee can be a carer, close relative, friend or professional body. They will have to take **full responsibility** for making and maintaining benefit claims and receiving payments on the claimant's behalf.

If you want to become a DWP appointee, contact the office that pays the benefit. For tax credits fill in the appropriate section on the claim form. Contact the local authority if you want to be an appointee for housing benefit and council tax support purposes.

Where disability living allowance is claimed for a child under 16, someone will be chosen to act as their **appointee**. This is usually one of their parents or the person with whom they usually live. When the young person is 16, the need for an appointee will be looked at again. If the young person can act for themselves, the appointeeship will end. If the young person still cannot manage their own affairs, the appointeeship will continue and will cover all DWP benefits.

For more information about appointees see www.gov.uk

Power of Attorney

People who are capable of understanding and making decisions can give one or more people they trust legal authority to act for them, or to act for them should they lose capacity, by creating a lasting power of attorney which is registered with the Office of the Public Guardian.

There are two types of lasting power of attorney:

- property and financial affairs attorney is for decisions about finances. You can start helping the donor make decisions about their property and money, including welfare benefits, immediately if they give you permission. If they don't give you permission, you can only make a decision when the donor lacks the capacity to make it
- a health and welfare attorney is for decisions about health. However you can only start making these decisions once the donor lacks capacity.

What does lack of capacity mean?

This means that a person can't make a decision for themselves at the time it needs to be made. However, they may still be able to make decisions for themselves at certain times. Talk to other people, including their doctor, about the person's ability to make decisions. You'll find guidance and examples in the Mental Capacity Act code of practice on www.gov.uk

Anyone thinking of making a lasting power of attorney should consider getting independent advice before going ahead.

See www.gov.uk for more information about how to apply for lasting power of attorney and the pre-2007 system of enduring power of attorney.

Deputy

If the person you care for lacks mental capacity and has not made an appointeeship and/or power of attorney, you can apply to the Court of Protection to become their 'deputy.' As a deputy, you'll be authorised to make decisions on their behalf.

There are two types of deputy:

- property and financial affairs, for instance, paying bills, organising a pension
- personal welfare, for example, making decisions about medical treatment and how someone is looked after

You can apply to be just one type of deputy or both. If you're appointed, the court will tell you exactly what your responsibilities are. This is a more costly process than power of attorney and more accountability is required.

See www.gov.uk for more information on how to apply.

Financial Abuse

There are adults in need of care and support who may be at risk of abuse or neglect due to the actions, or lack of action, of another person. This includes theft, fraud or exploitation, pressure in connection with wills, property, or inheritance, misuse of property, possessions or benefits.

If you need to talk to someone about keeping yourself or another person free from abuse contact Hertfordshire County Council's customer services centre on **0300 123 4042**. If there is a danger to life, risk of injury or a crime is taking place, you should also call the police.

Section 8

Contact us

Our website

Visit our website for more information about support for carers and adult social care – apply online for meals on wheels or a Blue Badge and make a referral for care services

www.hertsdirect.org/adults

Hertfordshire Directory

Find national and local community groups, charities, services and activities

www.hertsdirect.org/directory

HertsHelp

Independent information and advice on local community services and care funding

Telephone: 0300 123 4044

Minicom: 0300 456 2364

Email: info@hertshelp.net

Contact us

For information and advice on how to get care and support

Email: hertsdirect@hertfordshire.gov.uk

Telephone: 0300 123 4042

Textphone: 0300 123 4041

Calls to **0300** cost no more than a national rate call to a **01** or **02** number.

If you are worried that you or someone you know is at risk of abuse or neglect

Call us on **0300 123 4042** (24 hours a day)

Other useful contacts

Citizens Advice Bureaux (CAB)

www.adviceguide.org.uk

Legal help and advice

CAB Advice Line: 0344 4111 444

Information about local CAB and opening times

www.hertfordshirecab.org.uk

Carers UK

www.carersuk.org

0808 808 7777

Carers in Herts

01992 586969

www.carersinherts.org.uk

Crossroads Care Hertfordshire North

Tel: 01462 455578

www.crossroadshn.org.uk

Crossroads Care Hertfordshire South

Tel: 0208 905 1158

www.hertfordshirecrossroads-south.org.uk



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If you need help to understand

Call **0300 123 4042** if you would like help to understand this information or need it in a different format. You can also ask to speak to someone in your own language.