

HOW TO  
03Money  
MattersCarers  
Information  
Service

*This factsheet gives an overview of the welfare benefits, financial support and discounts carers and disabled people might be entitled to. It also looks at how to manage someone else's affairs - both financial and personal.*

*This factsheet is part of **How To... A Guide for Carers in Croydon**. You can download the full series of factsheets from our website [www.carersinfo.org.uk](http://www.carersinfo.org.uk). You can also call us on 020 8649 9339, option 1, or visit the Carers Support Centre.*

## Benefits

## Guide to acronyms

<b>AA</b>	Attendance Allowance
<b>CA</b>	Carer's Allowance
<b>CC</b>	Carer's Credit
<b>CTC</b>	Child Tax Credit
<b>CTS</b>	Council Tax Support
<b>DHP</b>	Discretionary Housing Payment
<b>DLA</b>	Disability Living Allowance
<b>DWP</b>	Department for Work and Pensions
<b>ESA</b>	Employment Support Allowance
<b>HB</b>	Housing Benefit
<b>JSA</b>	Jobseeker's Allowance
<b>NI</b>	National Insurance
<b>PC</b>	Pension Credit
<b>PIP</b>	Personal Independence Payment
<b>UC</b>	Universal Credit
<b>VAT</b>	Value Added Tax
<b>WCA</b>	Work Capability Assessment
<b>WTC</b>	Working Tax Credit

The following section provides general information about benefits. Please be aware that your benefits entitlement will depend on your individual circumstances, and you may wish to seek professional advice. For a list of benefits advisors, see the **Help Applying for Benefits** section.

Coming from abroad  
and want to claim  
UK benefits?

*If you are a European Economic Area (EEA) national wishing to claim UK benefits, you generally need to satisfy the habitual residency test. This means you need to show you have the right to live in the UK and intend to settle there. This test also applies to British citizens who have been living abroad. If you are from outside the EEA and subject to immigration control, you generally are unable to claim UK benefits. You will not be able to claim UK benefits if you have 'no recourse to public funds'. For more information, visit [www.citizensadvice.org.uk/benefits/coming-from-abroad-and-claiming-benefits-the-habitual-residence-test](http://www.citizensadvice.org.uk/benefits/coming-from-abroad-and-claiming-benefits-the-habitual-residence-test) or [www.entitledto.co.uk/help/Not-British-Or-Irish](http://www.entitledto.co.uk/help/Not-British-Or-Irish).*

## Universal Credit (UC)

0345 600 4272 (Universal Credit helpline)  
[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)  
Universal Credit (UC) is a means-tested benefit for people of working age on a low income. Benefits replaced by UC are:

- Child Tax Credit (CTC).
- Housing Benefit (HB).
- Income-based Jobseeker's Allowance (JSA).
- Income-related Employment



- Support Allowance (ESA).
- Income Support (IS).
- Working Tax Credit (WTC).

If you wish to make a new claim for one of the above benefits, you will need to claim UC instead.

If you are already claiming one or more of the above benefits, the Department for Work and Pensions (DWP) will tell you when to claim UC. A UC claim may be triggered by a change in your circumstances – see the Change in Circumstances section.

## Eligibility for UC

To receive UC, you must:

- Be aged 18 or over (with certain exceptions – seek advice if under 18).
- Be under State Pension age.
- Not be in full-time education or training (unless special circumstances apply).
- Not have savings of over £16,000.

If you live with your partner, you will need to make a joint claim. Even if your partner isn't eligible for UC, their income and savings will be taken into account. If you have three or more children, you cannot make a new UC claim, unless you received UC in the past six months and are making a reclaim. You can claim CTC and other means-tested benefits instead.

## Calculating UC

Your UC will depend on your circumstances. You may be able to receive additional elements (payments) if you:

- Have children (child element), with extra for childcare costs (childcare element).
- Have a disabled child.
- Need help with housing costs.
- Have a disability or long-term health condition which affects your ability to work (limited capability for work).
- Care for a disabled person (carer element).

## Carer element

You can receive additional UC if you are caring for someone with a severe disability for 35 hours a week or more. You do not need to receive Carer's Allowance to claim, but the person you care for must receive one of the following disability benefits:

- Attendance Allowance (AA).
- Constant AA.
- Middle or higher rate care component of Disability Living Allowance (DLA).
- Standard or enhanced rate daily living component of Personal Independence Payment (PIP).

If the person you care for has multiple carers, carer element can only be claimed by one person.

If you have a long-term health condition or disability, you cannot claim carer element and the limited capability for work amount at the same time. Claiming carer element may also affect the benefits of the person you care for; for example, they may lose their severe disability premium/addition. See the Premiums section for more information.

## Limited capability for work

This additional payment is based on how your condition or disability affects your capability for work. It is not based on any disability benefits you receive, or if you live with a carer.

## Disabled children

You can receive additional UC if you have a disabled child. You will get the lower amount if they receive DLA or PIP. You will get the higher amount if they receive the highest rate care component of DLA or the enhanced rate daily living component of PIP, or if they are registered blind

or severely visually impaired.

## Two child limit

If you have more than two children, you cannot claim additional UC for any third or subsequent child born on or after 6 April 2017, unless special circumstances apply. However, you may still be able to receive disabled child element and childcare element for them.

## Work allowance

Your UC will gradually reduce as you earn more. You can earn more before your UC is reduced if you or your partner either:

- Care for a child or young person.
- Have a disability or health condition that affects your ability to work.

## How UC is paid

UC is paid monthly into your bank or building society account, but it can take around five to six weeks to receive your first payment. If you think you won't have enough money to live on before you receive your first payment, you can request an advance payment.

## Claiming UC

Croydon is a full UC area. This means UC is managed online. You can claim online at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit). If you need support managing your online claim, see the Help Applying for Benefits section.

## Carer's Allowance (CA)

0345 608 4321 (Carer's Allowance Unit)  
[www.gov.uk/carers-allowance](http://www.gov.uk/carers-allowance)  
Carer's Allowance (CA) is the main benefit for carers. To be eligible, you must be:

- Aged 16 or older.
- Caring for someone at least 35 hours a week who receives a qualifying disability benefit: the middle or the higher rate care component of DLA, the daily living component of PIP, AA and/or Armed Forces Independence Payment.
- Earning under a certain amount a week.
- Not in full-time education (21 hours a week or more).

If you are eligible for CA before you make a claim, you can have your claim backdated for up to three months. Once you receive CA, you will be

automatically awarded NI credits that protect your State Pension record.

## Overlapping benefits

Because of overlapping benefits rules, you cannot be awarded CA if you receive:

- State Pension.
- Contributory ESA.
- Incapacity Benefit.
- Maternity Allowance.
- Bereavement or widow's benefits.
- Severe Disablement Allowance.
- Contribution-based JSA.

If you are otherwise eligible for CA, you can still claim an underlying entitlement. This may increase any means-tested benefits you receive, such as the UC carer element. See the UC section for details.

## Impact on other benefits

If you receive CA or the UC carer's element, the benefits of the person you care for could be affected. For example, they will lose any severe disability premium or addition on means-tested benefits. Severe disability premium or addition will not be affected if you are awarded an underlying entitlement to CA.

## Carer's Credit (CC)

0345 608 4321 (CA Unit)  
[www.gov.uk/carers-credit](http://www.gov.uk/carers-credit)

Carer's Credit (CC) helps protect your State Pension if you are unable to work because of your caring role and you cannot claim CA. To be eligible, you must be between 16 and State Pension age and care for someone for 20 hours a week or more. The person you care for must also receive:

- Middle or higher rate care component of DLA.
- Daily living component of PIP.
- AA or Constant AA.
- Armed Forces Independence Payment.

If the person you care for doesn't receive one of these benefits, you may still be able to claim CC if you fill in the Care Certificate on the application form with a signature from a health or social care professional.

# Benefits for disabled people

## Disability Living Allowance (DLA)

0345 712 3456

[www.gov.uk/dla-disability-living-allowance-benefit](http://www.gov.uk/dla-disability-living-allowance-benefit) (Adults)

[www.gov.uk/disability-living-allowance-children](http://www.gov.uk/disability-living-allowance-children) (Children)

DLA is a non means-tested, tax-free disability benefit. Only children under 16 can make new DLA claims. For disabled adults aged 16-64, DLA has been replaced by PIP. People receiving DLA aged 64 or under on 8 April 2013 (including people with indefinite or lifetime awards) will eventually be reassessed for PIP.

To be eligible for DLA, children under 16 must need care, attention or supervision because of a physical or mental disability or health condition, and must need substantially more care, attention or supervision than a child of the same age without a disability. They must have had these needs for at least three months, and be likely to continue having these needs for a further six months. DLA has a mobility and a care component. The care component is rated lower, middle or higher and the mobility component is rated lower or higher. Your child's rating will depend on the level of support they need.

## Personal Independence Payment (PIP)

0800 917 2222 (New claims)

0345 850 3322 (Enquiries)

[www.gov.uk/PIP](http://www.gov.uk/PIP)

PIP is a disability benefit for people aged 16-64 to help towards the additional costs of having a disability or long-term health condition. PIP will eventually replace DLA for adults aged 16-64. PIP is tax-free, and not affected by income, savings or employment status. To claim, you must have needed help due to your health condition or disability for the last three months, and be likely to need help for a further nine months. PIP is based on how your condition or disability affects your ability to do daily living tasks and/or move around.

PIP has two components: daily living and mobility. Each component is standard or enhanced rate.

### Daily living activities include:

- Eating and drinking (including food preparation).
- Taking medication or accessing therapy.
- Washing, bathing and using the toilet.
- Dressing and undressing.
- Communicating verbally.
- Reading and understanding words, signs and symbols.
- Engaging with other people face-to-face.
- Making decisions about money.

### Mobility activities include:

- Planning and following a journey.
- Moving around.

For each activity there is a list of 'descriptors' - sentences describing the level and type of support you need to perform a particular activity. Each descriptor has a point score. Scores for the activities are added together to give a total for each component. An 8-11 point total equals the standard rate and 12 points or more equals the enhanced rate. You must get at least 8 points to qualify for PIP.

You can apply for PIP by phone and will be sent a form to complete regarding the above activities. Most people will be asked to attend a face-to-face assessment as part of their PIP claim. You can accompany the person you care for to their assessment as their carer.

## Attendance Allowance (AA)

0345 605 6055 (Attendance Allowance helpline)

[www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance)

AA is a tax-free disability benefit for people aged 65 and over. It is not affected by income, savings or employment status. To claim, you must have needed support as a result of a health condition or disability for at least six months. AA is based on how your disability or condition affects your daily life and the support you need (even if you don't actually receive it) with personal care tasks such as:

- Getting in and out of bed.
- Washing and dressing.
- Using the toilet.
- Moving around indoors, including using stairs and getting in or out of chairs and/or wheelchairs.
- Eating or drinking.

- Taking medication or having therapy.
- Communicating.
- Breathing.
- Needing supervision to stay safe.
- Dealing socially with other people.

### AA has a lower and higher rate:

- Lower: you frequently throughout the day or night need help to look after yourself and/or someone to check up on you.
- Higher: you frequently throughout the day and night need help to look after yourself and/or someone to check up on you.

## Employment and Support Allowance (ESA)

0800 055 6688 (Contributions-based and income-related ESA)

0345 600 4272 (New style ESA)\*

*\*for claimants in a full UC area including Croydon.*

ESA is a benefit for people with a disability or condition that makes it difficult or impossible to work. Please note that in Croydon income-related ESA has been replaced by UC.

To qualify for ESA, you must also:

- Be over 16 but under State Pension age.
- Currently not be in work and unable to work, or doing 'permitted work' (less than 16 hours and earning under a certain amount each week).
- Not receive Statutory Sick Pay or Statutory Maternity Pay.
- Not receive JSA.

There are two types of ESA:

- **Contribution-based (or new style):** a taxable benefit for people who have enough NI contributions.
- **Income-related:** a tax-free benefit for people who don't have enough NI contributions, are on a low income and have less than £16,000 in savings. Income-related ESA has been replaced by UC in Croydon for most claimants. See the section on UC for further details.

## Work Capability Assessment (WCA)

When claiming ESA, you will need to show that you have limited capability for work. This is assessed by a WCA. The WCA usually happens within the first 13 weeks of your application. You will need to fill out a medical questionnaire

and you may be asked to take part in a medical assessment. You will receive basic rate ESA during this period. A WCA is measured by points. If you score less than 15 points, your ESA will stop. If you receive 15 points or more, you will be eligible for ESA and your ESA will continue. If eligible for ESA, you will be placed by the DWP into one of two groups:

- **Work-Related Activity Group:** you will need to carry out work-related activities to help you return to work in future, such as attending work-focused interviews. Your contribution-based ESA will be limited to 12 months.
- **Support Group:** you will not need to carry out any work-related activities.

## Benefits for people with a terminal illness

There are 'special rules' for claiming disability benefits if you have a terminal, progressive illness that is expected to limit your life expectancy to six months or less. Under these special rules, you do not have to have had a disability or health condition for three months, or be likely to have a disability or health condition for a further nine months, to qualify for disability benefit. You can claim PIP, DLA, AA, ESA and UC under the special rules. Your claim will be 'fast-tracked' and you will receive the highest benefit rate. To claim PIP (0800 917 2222), AA (0345 605 6055) or DLA for a child under 16 (0345 712 3456) under the special rules, request a claim form from the relevant department and let them know that you are applying under the special rules. You will also need to send the DWP a DS1500 form completed by your GP or consultant. If you already receive PIP or AA, call the relevant benefits department and let them know you have a terminal condition. If you receive DLA, a special rules claim will count as a change in circumstances, so you will need to make a PIP claim under the special rules. New claims cannot be backdated, so it is suggested that you claim as soon as possible. If claiming ESA or UC under the special rules, your claim will be fast-tracked and you do not have to undergo a WCA.

You will be awarded ESA straightaway and placed in the Support Group. You can make a claim under the special rules on behalf of the person you care for without their permission or knowledge. However, it is a good idea to tell them about the claim, as they will receive a letter notifying them that they have been awarded the benefit. This letter will not mention special rules or terminal illness.

### Change in circumstances

It's very important to tell each department you receive benefits from that your circumstances have changed. Inform each relevant department as soon as you can, as this may affect your benefits payment. Changes in circumstances may include (but aren't limited to) moving in with a partner, starting a job, separating from your partner or going into hospital or a care home. If you do not inform the relevant benefits departments in time and are paid too much benefit, you may have to pay any additional money back plus a civil penalty charge. You may also be prosecuted or get another fine if you deliberately give false information or fail to report a change in your circumstances.



### Going into hospital

Benefit claimants should inform whoever pays their benefit if they are admitted to hospital. Payments of DLA, PIP and AA will normally stop after the person receiving them has spent 28 days in hospital. Payments may continue to be made if you are:

- A private patient receiving no NHS support.
  - Terminally ill and in a hospice.
- If you claim DLA or PIP and you have a Motability vehicle, you will need to contact Motability if your DLA or PIP stops. Motability should not seek to recover the vehicle for up to 28 days and will look at each case individually. For more information, contact Motability

(0300 456 4566, [www.motability.co.uk](http://www.motability.co.uk)). If you receive CA and you go into hospital, you will receive CA for 12 weeks after admission. You will receive less money if you have had a break in caring in the previous 26 weeks.

### Care homes

AA, the care component of DLA and the daily living component of PIP will stop after you have been in a care home for 28 days. The only exception is if you pay all your care home fees privately (self-funder). The mobility component of DLA and PIP can continue to be paid. If you leave the care home, even for a short period of time, your disability benefit can start again. If you return to your care home within 28 days, your payments will stop when you return. CA stops if the person you care for moves into a care home. However, any carer premiums paid as part of other benefits may continue for up to eight weeks. If the person you care for moves into a care home, let the CA Unit know (0345 608 4321).

### Going abroad

If you claim benefits and are going abroad, let the DWP know. DLA, PIP and AA payments can continue for up to 13 weeks after you go abroad, or 26 weeks if you go abroad for medical treatment. You can continue to receive CA for up to four weeks when you go abroad, as long as you have not had a four week break from caring in the last 26 weeks. If you temporarily go abroad to specifically look after the person you care for, you will receive CA for as long as they continue to receive a qualifying benefit.

### Losing a disability benefit entitlement

If the person you care for loses their entitlement to DLA, PIP or AA, you will no longer be eligible for CA.

### If the person you care for dies

CA can continue for up to eight weeks after the person you care for dies, as long as you still meet the rest of the CA eligibility criteria.



# Council tax

## Disability Reduction Scheme

020 8726 7000 (Croydon Council council tax section)  
[www.croydon.gov.uk/advice/counciltax/reductions](http://www.croydon.gov.uk/advice/counciltax/reductions)

This scheme is available to people living with someone who is 'substantially and permanently disabled'. To be eligible, your household must also meet one of the following criteria:

- Have an additional kitchen or bathroom in the property needed by the disabled person.
- Have another room in the property (not a kitchen, bathroom or toilet) needed by and predominantly used by the disabled person.
- Have enough space in the property for the disabled person to use a wheelchair indoors.

If your household meets this criteria, your existing council tax band will be lowered to the band below, reducing your council tax bill. Your claim should be backdated to when you were first eligible for the scheme.

## Discounts for sole occupiers and households with disregarded people

020 8726 7000 (Croydon Council council tax section)  
[www.croydon.gov.uk/advice/counciltax/reductions](http://www.croydon.gov.uk/advice/counciltax/reductions)

Some people are 'disregarded' (not counted) for council tax purposes, including certain carers. To be 'disregarded' as a carer, you must:

- Provide care for at least 35 hours a week (though you do not have to be eligible for CA).
- Live in the same property as the person you care for.
- Not be the partner or parent (if you care for a child under 18) of the person you care for.
- The person you care for must receive one of the following: middle or higher rate of the care component of DLA, daily living component of PIP, AA, highest rate of Constant AA or Armed Forces Independence Payment.

If more than one person in your household meets these criteria, they can be 'disregarded' as well.

People with a 'severe mental impairment' can be 'disregarded' if they meet the following criteria:

- Have a certificate from a healthcare professional confirming their disability.
- Receive a qualifying disability benefit such as AA, the daily living component of PIP, or the middle or higher rate care component of DLA, Constant AA or ESA.

Other people disregarded for council tax purposes include:

- Children aged under 18 (18 if receiving Child Benefit).
- Long-term hospital patients or care home residents.
- Full-time students.
- Live-in care workers.

Properties with a sole occupier (single person aged 18 or older) receive a 25% council tax discount. Properties where all residents are disregarded receive up to a 50% discount.

## Exemptions

020 8726 7000 (Croydon Council council tax section)  
[www.croydon.gov.uk/advice/counciltax/reductions](http://www.croydon.gov.uk/advice/counciltax/reductions)

Some properties are completely exempt from council tax:

- Properties where all residents are severely mentally impaired.
- Properties left empty as the owner/tenant has moved out to provide personal care to another person, or to receive personal care themselves.
- Self-contained units that form part of a larger property, and the occupier is a dependant relative of the person living in the other part of the property.
- Properties left empty as the owner/tenant is a long-term hospital inpatient, or care home resident.

Other exemptions may also apply.

## Council Tax Support (CTS)

020 8726 7000 (Croydon Council council tax section)  
[www.croydon.gov.uk/advice/benefits/claim](http://www.croydon.gov.uk/advice/benefits/claim)

If you are on a low income, or claiming income-related benefits, you may be entitled to help with council tax (CTS). This replaces the previous system of council tax benefit. Certain 'protected groups' are not affected by the changes

brought in with CTS:

- Pensioners.
- People receiving DLA, PIP or ESA.
- People receiving IS.
- Single parents with a child or children under five.

Everyone else will be affected by the changes introduced with CTS:

- You need less than £8000 in savings to qualify.
- Everyone of working age (employed or unemployed) must pay at least 15% of their council tax liability.
- Adults living in the property who are not the primary taxpayer or their partner will contribute towards council tax. This equates to a 40% contribution.
- Non-dependant adults living in the property pay a minimum weekly contribution towards council tax. The amount depends on individual circumstances- check with Croydon Council for the weekly rate.
- The second adult rebate scheme has been abolished.
- You can earn an additional £10 a week before your CTS is affected.

Please be aware that if you start claiming UC and you already receive CTS, you will need to make a new CTS claim.

You can apply for CTS online: [www.croydon.gov.uk/advice/benefits/claim](http://www.croydon.gov.uk/advice/benefits/claim).

You will be asked to fill in the online claim form and provide evidence to support your claim. If you have difficulties applying online, Croydon Council will visit you at home. To request a home visit, call 020 8667 8336 or email [croyhbvis@croydon.gov.uk](mailto:croyhbvis@croydon.gov.uk).



## Benefits for people on a low income

UC has replaced a number of benefits for working-age people on a low income, including HB, income-based JSA, WTC, CTC and IS. If you wish to make a new claim for one of these benefits, or you receive one of these benefits and your circumstances change, you may need to claim UC (unless you have three or more children). See the UC section for more information.

### Pension Credit (PC)

0800 99 1234 (New claims)

0345 606 0265 (Enquiries)

[www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)

The Guarantee Credit part of Pension Credit (PC) tops up your weekly income to a minimum amount set by the government and is the equivalent of IS for older people. The PC age is gradually going up to 66, in line with State Pension age.

### Bedroom Tax (Spare Room Subsidy)

020 8726 7000

[www.croydon.gov.uk](http://www.croydon.gov.uk)

If you are a tenant aged between 16 and State Pension age and renting your home from a council, housing association or other registered social landlord, you may have your HB or UC reduced if it is decided that you have more bedrooms than your household needs. You are allowed one bedroom for each of the following categories:

- Every adult couple (married or unmarried).
- Any single adult aged 16 or over.
- Any two children of the same gender aged under 16.
- Any two children aged under 10.
- A child who cannot share a bedroom due to their disability and who qualifies for the middle or higher rate care component of DLA.
- A carer who does not live in the property but provides the tenant or their partner with overnight care. This can be a family member, friend or paid care worker.

From 1 April 2017, new rules mean you can have an additional bedroom if:

- You, your partner, your child or a non-dependent adult needs overnight

care from a non-resident carer(s).

- A couple who cannot share a room for 'transparent medical reasons'. To be eligible, the person with a disability or health condition must receive higher rate of AA, middle or the higher rate of the care component of DLA, daily living component of PIP or Armed Forces Independence Payment. The council must also be satisfied that the couple are reasonably unable to share a room due to the person's medical condition.

If your household is regarded as having one spare bedroom, your eligible rent will be reduced by 14%, increasing to a 25% reduction if you have two or more extra bedrooms.

### Carers UK

0808 808 7777

[www.carersuk.org/search/bedroom-tax](http://www.carersuk.org/search/bedroom-tax)

Provides information and advice on the bedroom tax via their advice line. The Carers UK *Bedroom Tax: Changes to Housing Benefit Size Criteria* factsheet is available online or a free paper copy can be requested from the advice line.

### Discretionary Housing Payment (DHP)

020 8726 7000

[www.croydon.gov.uk/advice/benefits/discretionary-support/discretionary-housing-payment](http://www.croydon.gov.uk/advice/benefits/discretionary-support/discretionary-housing-payment)

You may be able to receive Discretionary Housing Payment (DHP) in addition to HB or UC to provide you with extra help with housing costs. Since DHP is awarded by the council from limited government funds, DHP is awarded on a case by case basis, and you will need to explain and provide evidence for why DHP is needed. DHPs are awarded for set time periods, after which you will need to reapply and show that you have made every effort to resolve your rent shortfall.

## Premiums

### Carer premium/addition/element

If you receive CA, or have underlying entitlement to CA, you can receive the carer premium. This is additional money included in calculating your means-tested benefits, such as IS. The equivalent addition for PC is carer addition and the equivalent addition for UC is carer element.

### Disability Premiums

*Disability premiums do not apply to UC. See the UC section for details.*

**Disability premium:** additional money included in calculating means-tested benefits for disabled people aged 16 to PC age. To be eligible, you must receive DLA, PIP or another specified disability benefit.

**Enhanced disability premium:** paid on top of disability premium if you are aged 16 to PC age and receive higher rate care component of DLA, enhanced rate daily living component of PIP, Armed Forces Independence Payment, or have been placed in the Support Group for income-related ESA.

**Severe disability premium (severe disability addition for people over 60):** paid on top of the disability premium and the enhanced disability premium. To receive it, you must:

- Be aged between 16 and State Pension age.
- Receive AA, middle or higher rate care component of DLA, or daily living component of PIP.
- Receive a means-tested benefit such as CTS or PC.
- Not have a carer who receives CA for looking after you.
- Live alone (with no non-dependents), or live with someone who receives a qualifying disability benefit or is registered blind or severely sight impaired.

Disability premiums/additions should be awarded automatically, but it can be worth double-checking. If you are under PC age, contact Jobcentre Plus on 0345 608 8545. If you are over PC age, contact the Pension Service on 0345 606 0265 or seek independent advice.

## Benefit cap

0345 600 4272 (UC)

[www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)

The benefit cap limits the total benefit a non-working household of working age (aged 16-64) can receive. A household includes you, your partner and any children living with you. Additional adults count as a separate household. The benefit cap is applied via HB or UC. If someone in your household receives AA, CA, underlying entitlement to CA, the carers element of UC, DLA, PIP or is in the ESA 'support group', your household is exempt. Households entitled to WTC are also exempt.

## When the person you care for dies

### DWP Bereavement Service

0345 606 0265 (DWP

Bereavement Service)

0345 608 8601 (Jobcentre Plus)

The DWP Bereavement Service allows you to report a death in a single phone call and stop any DWP benefits the deceased person was receiving. The Bereavement Service can also do a benefits check and take a claim for bereavement benefits or a Funeral Payment over the phone. Alternatively, you can contact Jobcentre Plus and make a claim yourself.

### Bereavement Support Payment

A support payment if your husband, wife or civil partner died after 7 April 2017 and paid sufficient NI contributions, or died due to an accident at work. You must have been under State Pension age when they died. If eligible, you will receive a lump sum followed by monthly payments for 18 months. To receive the full amount, you must claim within three months of the person's death.

### Bereavement Allowance (formerly Widow's Pension)

Weekly benefit if your husband, wife or civil partner died before 6 April 2017 and you have no dependent children. You must be 45 or over but under State Pension age to claim. Bereavement

Allowance is a non-means-tested, taxable benefit, and can be paid for up to 52 weeks from the date your partner died. The weekly amount will depend on your age when your partner died and their NI contributions.

### Bereavement Payment

A one-off non means-tested and non-taxable payment if your husband, wife or civil partner died before 6 April 2017. To be eligible, you must have been below State Pension age when they died or you may also be eligible if your wife, husband or civil partner was over State Pension age but not eligible for a Category A State Pension based on their NI contributions.

### Widowed Parent's Allowance

Weekly benefit if your husband, wife or civil partner died before 6 April 2017 and you are under State Pension age, entitled to Child Benefit for at least one child who is your late partner's child or you were pregnant with your late partner's child, and your partner paid NI contributions or died of an industrial accident or illness. The weekly amount depends on the NI contributions of the deceased partner.

### Funeral costs

A range of schemes may be able to help you with funeral costs:

- The deceased may have a pre-paid funeral plan or insurance policy, which would cover the costs.
- The deceased may be entitled to a death-in-service payment (if they were working) or help from an employer's benevolent fund. Contact Turn2Us (0808 802 2000, [www.turn2us.org.uk](http://www.turn2us.org.uk)) for more information.
- If the deceased was in the armed forces, help may be available from organisations such as the Soldiers, Sailors, Airmen and Families Association (0800 731 4880, [www.ssafa.org.uk](http://www.ssafa.org.uk)).
- If you receive certain benefits, you may be entitled to a Funeral Payment (0345 606 0265, [www.gov.uk/funeral-payments](http://www.gov.uk/funeral-payments)).
- If no one can pay for the funeral, the hospital where the person died may be able to arrange and pay for a simple funeral. Croydon Council may also help organise and fund a funeral

for someone who did not die in an NHS hospital and whose family is not eligible for help from the Social Fund. Call Croydon Council on 020 8726 6000 and ask for the Funerals Officer.

- Some funeral directors may agree to be paid by instalments.
- Down to Earth, part of Quaker Social Action, provides advice, support and guidance for people currently struggling with funeral costs or who are in debt due to funeral costs (020 8983 5055, [downtoearth@qsa.org.uk](mailto:downtoearth@qsa.org.uk), [www.quakersocialaction.org.uk](http://www.quakersocialaction.org.uk)).

## General benefits information

### Carers UK

0808 808 7777 (Monday to Friday, 10am- 4pm)

[www.carersuk.org](http://www.carersuk.org)

Advice line conducts benefit checks and can advise on financial matters related to caring. Provides information and factsheets on financial issues including carer and disability benefits and council tax. These are available online or free paper copies can be requested from the advice line.

### Entitled To

[www.entitledto.co.uk](http://www.entitledto.co.uk)

Online benefits calculator to help you calculate your benefits entitlement.

### Turn2Us

0808 802 2000

[info@turn2us.org.uk](mailto:info@turn2us.org.uk)

[www.turn2us.org.uk](http://www.turn2us.org.uk)

Helps people in financial need access welfare benefits, charitable grants and other financial help. Website includes an online benefits calculator, a grants search database and information on all welfare benefits. Helpline provides advice to people without internet access or who need help online.



## Help applying for benefits

*Please note that the following organisations may operate a waiting list, and services may be subject to staff availability.*

### Advice Services Croydon

020 8686 0066

[asc@adviceervicescroydon.org.uk](mailto:asc@adviceervicescroydon.org.uk)

[www.adviceervicescroydon.org.uk](http://www.adviceervicescroydon.org.uk)

Information, advice and support services for Croydon residents with a care and support need. Support includes benefits checks, help with claim forms and support with appeals and tribunals for all welfare benefits.

### Carers Support Centre

020 8663 5608 (voicemail)

[appointments@carersinfo.org.uk](mailto:appointments@carersinfo.org.uk)

[www.carersinfo.org.uk](http://www.carersinfo.org.uk)

Advice workers can provide information and advice on benefits. Fortnightly benefits advice surgeries with the Croydon Welfare Rights Team offer support with claim forms and benefits checks for Croydon carers and those they care for. Appointments must be booked.

### Croydon Citizens Advice

020 8684 2236

[www.citizensadvicecroydon.org](http://www.citizensadvicecroydon.org)

Information and advice on a wide range of issues, including welfare benefits.

### Croydon Welfare Rights Team

0800 731 5920

[www.croydon.gov.uk/advice/](http://www.croydon.gov.uk/advice/benefits/welfare-benefits/project)

[benefits/welfare-benefits/project](http://www.croydon.gov.uk/advice/benefits/welfare-benefits/project)

Welfare benefits advice service for Croydon. Benefits hotline open Monday 2pm- 7pm, Tuesday 3pm- 4.30pm, Wednesday 11am – 12.30pm and Friday 9am- 12 noon. Also offers face-to-face benefits advice, help with claims and support (including help with appeals and tribunals), particularly for:

- Croydon Council tenants.
- Carers.
- Families with a disabled child.
- People over 60.
- Residents of: Bensham Manor, Broad Green, Fieldway, Monks Hill, New Addington, Shrublands Estate, South Norwood, Thornton Heath and Whitehorse Manor.

### DWP Visiting Service

Provides home visits to Croydon carers and those they care for who are applying for disability or carer benefit but need help completing the form. Will also provide a benefits check. To be eligible, carers/claimants must be unable to complete their application through other routes. This may be due to the client's vulnerability, the complexity of their claim or a legal requirement. Access to this service is via a Carers' Information Service referral (020 8649 9339 option 1, [enquiries@carersinfo.org.uk](mailto:enquiries@carersinfo.org.uk)).

### Help for Carers Croydon

020 8663 5664

[helpforcarers.org.uk/croydon](http://helpforcarers.org.uk/croydon)

Can support filling in DLA, PIP, AA and CA claim forms for carers living in Croydon and the people they care for.

### Mind in Croydon

020 8763 2037 (Welfare

Benefits Advice Line)

[www.mindincroydon.org.uk](http://www.mindincroydon.org.uk)

Advice and assistance on welfare benefits issues to people with mental health problems, their carers and professionals working in mental health. Specialist service focuses on cases which need to be taken to tribunal, raise difficult legal issues or require detailed understanding of DWP procedures. Advice on form filling is available from the Welfare Benefits Advice Line (Tuesdays, 10am- 1pm and Thursdays 1pm- 4pm), but there is not capacity to go through every question on a form with a caller. Direct assistance with form completion is available for members of some Mind in Croydon projects, such as the Social Networking Service.



## Challenging benefit decisions

### DWP Benefits

If you disagree with a benefits decision made by the DWP, you can contact the DWP within one month of the date the decision letter was sent to you and explain why you disagree. This deadline can be extended by up to 14 days if you request a written statement of reasons why the decision was made, or if you meet special rules to extend the deadline.

If you are unhappy with the DWP's explanation, you can ask for your claim to be looked at again. This is called mandatory reconsideration. Contact details for making this request will be on your decision letter. You must make this request within one month of the decision letter or within 14 days of the written statement of reasons. If you miss the time limit, you can apply for an extension. There is no set time limit for the DWP to reconsider your benefits decision. However, if you feel the timing is unreasonable, you can make a complaint. If you are unhappy with the reconsideration decision, you can appeal to Her Majesty's Courts and Tribunals Service (HMCTS). You must appeal within one month after the date your mandatory reconsideration letter was sent to you. To appeal, you will need to send a copy of your Mandatory Reconsideration Notice and the appeal form (form SSCS1) to the HMCTS office. You can ask someone to support you with your appeal. See the list of contacts below for local agencies who may be able to support you.

### Local authority (council) benefits

If you disagree with a decision the council has made about benefits e.g. Council Tax Support, you will need to send a written appeal along with any supportive evidence to: Benefit Appeal, Benefits Department, Bernard Weatherill House, 8 Mint Walk, Croydon CR0 1EA. For more information, call 020 8726 7000 or email [croyhben@croydon.gov.uk](mailto:croyhben@croydon.gov.uk).



### Croydon Citizens Advice

020 8684 2236

[www.croydoncab.org.uk](http://www.croydoncab.org.uk)

Can make referrals to the Free Representation Unit, which provides support with benefit appeals in the First-Tier Tribunal and Upper Tribunal for people who are not eligible for legal aid and cannot afford a lawyer.

### Civil Legal Aid

[www.gov.uk/legal-aid](http://www.gov.uk/legal-aid)

Free or subsidised legal advice, mediation or representation in court with a range of issues, including welfare benefits appeals to the Upper Tribunal, Court of Appeal or Supreme Court. To be eligible for legal aid, you will need to show that you are unable to pay legal costs and that your problem is serious. You can check if you are eligible on [www.gov.uk/check-legal-aid](http://www.gov.uk/check-legal-aid).

### Civil Legal Advice

0345 3454 345

[www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice)

Free and confidential legal advice for people eligible for legal aid.

### DPACT

0800 689 7474

[mandy.dpact@yahoo.co.uk](mailto:mandy.dpact@yahoo.co.uk)

[www.dpact.org.uk](http://www.dpact.org.uk)

Can support with appeals for disability benefits, including PIP, ESA and DLA (for children).

**For full details of organisations providing benefits advice, see the *Help Applying with Benefits* section.**



## Debt and financial hardship

### The Social Fund

[www.gov.uk](http://www.gov.uk)

A government scheme to help people with expenses that are difficult to meet on a low income. Eligibility criteria apply for each component of the Social Fund, such as being in receipt of certain benefits:

- **Budgeting Loan:** An interest-free loan to help with the cost of one-off purchases. Can help towards furniture, white goods (washing machines, fridges, etc.), home maintenance or improvements, clothing and footwear, travel expenses and certain debts. For more information visit [www.gov.uk/budgeting-loans](http://www.gov.uk/budgeting-loans).
- **Sure Start Maternity Grant:** £500 grant to pay for items needed for a new baby. For more information visit [www.gov.uk/sure-start-maternity-grant](http://www.gov.uk/sure-start-maternity-grant).
- **Cold Weather Payment:** Payment to help towards extra heating costs during very cold weather. For more information visit [www.gov.uk/cold-weather-payment](http://www.gov.uk/cold-weather-payment).
- **Winter Fuel Payment:** Payment for households where someone has reached PC age to help towards winter heating costs. For more information call 0345 915 1515 or visit [www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment).

### Croydon Discretionary Support

020 8760 5719

[www.croydon.gov.uk/advice/benefits/discretionary-support/croydon-discretionary-support](http://www.croydon.gov.uk/advice/benefits/discretionary-support/croydon-discretionary-support)

Funding from the government's Social Fund managed by Croydon Council, replacing crisis loans and community care grants. Provides discretionary payments to help residents stay in their communities and keep families together at times of crisis. This may include essential living goods, emergency living expenses, rent and removals. To be eligible, you must be aged 16 or over, resident in Croydon for at least three months and receive an income-related or disability benefit. Awards will normally be in the form of gift cards or vouchers; cash payments will not be issued.

### Carers Support Centre

South West London Law Centre (SWLLC) holds monthly debt advice surgeries for carers at the Carers Support Centre. Appointments can be booked by calling the Carers' Information Service on 020 8663 5608 and leaving a message or emailing [appointments@carersinfo.org.uk](mailto:appointments@carersinfo.org.uk).

### Christians Against Poverty

01274 760 720

[info@capuk.org](mailto:info@capuk.org)

[capuk.org](http://capuk.org)

Information, advice and debt counselling for people in debt. Open to people of all faiths and none.

### Croydon Plus

020 8760 5711

[cu-info@cmscu.co.uk](mailto:cu-info@cmscu.co.uk)

[www.croydonplus.co.uk](http://www.croydonplus.co.uk)

Formerly known as Croydon, Merton & Sutton Credit Union. Credit unions encourage members to save regularly, provide very low-interest loans and support members to manage their financial affairs. Membership is open to anyone who lives, works, studies or volunteers in Croydon, Merton or Sutton. There is a £5 joining fee.

## Grants

A number of organisations may be able to help those struggling financially. For more information, see our *Grant-Giving Organisations* factsheet.

### Money Advice Service

0300 500 5000

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

Independent money and debt advice service set up by the government.

### National Debtline

0808 808 4000

[www.nationaldebtline.org](http://www.nationaldebtline.org)

Information and practical advice on dealing with debt. Run by the Money Advice Trust.

### Step Change Debt Charity

0800 138 1111

[www.stepchange.org](http://www.stepchange.org)

Information, advice and practical help to deal with debt.

# Discounts and reductions



## Cinema

01244 526 016

[www.ceacard.co.uk](http://www.ceacard.co.uk)

The Cinema Exhibitor's Association (CEA) Card allows people receiving DLA, PIP, AA or Armed Forces Independence Payment or who are registered blind to get one free ticket for someone accompanying them to the cinema.

## Health costs

0300 330 1343

[www.nhs.uk/NHSEngland/Healthcosts](http://www.nhs.uk/NHSEngland/Healthcosts)

If you are on a low income, you may be able to get help with NHS health costs on the NHS Low Income Scheme.

Costs you may get help with include:

- Prescriptions.
- Dental treatment.
- Sight tests.
- Wigs and fabric supports.
- Glasses or contact lenses.
- Travel to receive NHS treatment.

You won't need to apply if you:

- Receive IS.
- Receive income-based JSA.
- Receive Income-related ESA.
- Receive PC Guarantee Credit.
- Are named on a valid NHS tax credit exemption certificate.
- Receive UC.

If you are on a low income with savings under £16,000 (£23,250 if you are living permanently in a care home), but don't receive a qualifying benefit, you may receive full or partial help through the scheme. To apply, call 0300 330 1343 and request an 'HC1 help with health costs form' or order the form online at: [www.nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx](http://www.nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx).

## Leisure

Pensioners, disabled people and those on a low income may be able to get reductions on entrance fees for leisure activities and tourist attractions. Many venues have a 'carer goes free' policy, but the person you care for may need to show proof of their disability, such as a letter confirming they receive a disability benefit. The Carers Support Centre's free membership card may also be accepted as proof of caring status. To order a card visit the Carers Support Centre, call 020 8649 9339 option 1 or email [info@carersinfo.org.uk](mailto:info@carersinfo.org.uk). For more details on leisure and holiday discounts, see our *Leisure and Holidays* factsheet.

## Travel



There are various schemes to help disabled people and those on low incomes meet transport costs. For more information, see our *Getting About* factsheet.

## TV Licence

0300 790 6044

[www.tvlicensing.co.uk](http://www.tvlicensing.co.uk)

There are several TV licence reductions you or the person you care for may be eligible for:

- People who are blind or severely visually impaired can apply for a 50% reduction on the cost of their television licence.
- People aged 75 and over are entitled to a free TV licence.

The eligible person can be a child or an adult. If the eligible person is not the current licence holder, contact TV Licensing and transfer the existing licence into their name.

## Value Added Tax (VAT)

0300 123 1073

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

If you are disabled or have a long-term illness, you might not have to pay VAT on certain goods and services, as long as they are designed or adapted for your own personal and domestic use. Products or services that might qualify for VAT relief include:

- Adjustable beds.
- Stairlifts.
- Wheelchairs.
- Emergency alarm systems.
- Building work such as ramps, widening doors and installing a lift or toilet.

If you are over 60, you can buy the following items at 5% VAT when they are supplied and installed in your own home or a home shared with friends or relatives:

- Grab rails.
- Ramps.
- Stair lifts and bath lifts.
- Built-in shower seats or showers containing built-in shower seats.
- Walk-in baths with sealable doors.

To receive the VAT relief/reduction, let the supplier know in writing that you are over 60 and/or disabled. For more information, visit [www.gov.uk/financial-help-disabled/vat-relief](http://www.gov.uk/financial-help-disabled/vat-relief) and [www.gov.uk/tax-on-shopping/mobility-aids](http://www.gov.uk/tax-on-shopping/mobility-aids).

# Managing someone else's affairs

If you are caring for someone, you may need to help them manage their financial affairs. Here are some options that you and the person you care for may wish to consider:

## Third party mandate

People with mental capacity (the ability to make certain decisions) who only need short-term help could set up a third party mandate. This is instructions in writing to a bank giving a nominated person access to the account. Some banks accept a letter, but other banks may need a third party mandate form.

## Post Office card account

People whose benefits are paid into a Post Office card account can ask for a nominated person (permanent agent) to have access to their account. Application forms for permanent agents are available from all Post Offices.

## Appointees

If the person you care for is unable to manage their own benefits due to their disability or condition, you can apply to become their appointee. To apply, you will need to contact the relevant benefits office, depending on which benefits the person you care for receives. The DWP will arrange for a representative to visit the person you care for, then interview you to check you are suitable. For more information visit [www.gov.uk/become-appointee-for-someone-claiming-benefits](http://www.gov.uk/become-appointee-for-someone-claiming-benefits).

To become an appointee for someone's tax credits, you will need to contact the Tax Credits Office on 0345 300 3900 and fill in the TC689 form. This will need to be signed by the person you care for. To become an appointee for benefits managed by Croydon Council, you will need to contact the council on 020 8726 7000. The council will ask for a written request signed by the person nominating the appointee, or proof of power of attorney.

## Ordinary Power of Attorney

Ordinary Power of Attorney (OPA) allows someone to grant you the power to make decisions on their behalf for

financial matters. The OPA is only valid whilst the person has mental capacity. If the person granting power of attorney wishes, OPAs can be limited to certain decisions e.g. access to bank accounts. This is called limited power of attorney. Unlike Lasting Power of Attorney, OPAs do not need to be registered. You can ask a solicitor to set up an OPA.

## Lasting Power of Attorney

0300 456 0300 (Office of the Public Guardian)  
customerservices@publicguardian.gsi.gov.uk  
[www.gov.uk/power-of-attorney](http://www.gov.uk/power-of-attorney)

Lasting Power of Attorney (LPA) allows someone to grant you the power to make decisions on their behalf once they lose mental capacity. A LPA must be made whilst the person still has the mental capacity to grant you the power to make decisions on their behalf. The person can choose more than one attorney if they wish to.

There are two types of LPA:

- **Property and affairs:** grants you the power to make decisions on a person's financial affairs.
- **Personal welfare:** grants you the power to make decisions about a person's health and personal welfare.

Enduring Powers of Attorney (EPAs) were replaced by LPAs under the 2005 Mental Capacity Act, but any EPA created before 1 October 2007 is still valid.

Property and affairs LPAs will come into effect as soon as they are granted, unless the person states that they do not wish this to be the case when they register. Personal welfare LPAs will only come into effect once the person loses the mental capacity to make health and personal welfare decisions. To set up an LPA, you must fill in an application form, then register the LPA with the Office of the Public Guardian. You can start your application online at [www.lastingpowerofattorney.service.gov.uk/home](http://www.lastingpowerofattorney.service.gov.uk/home) or contact the Office of the Public Guardian (0300 456 0300) to request paper forms to be posted to you. LPAs cost a registration fee unless you qualify for a reduction or exemption. The forms will need to be signed by the person granting power of attorney (the donor), the person who will be making decisions on their behalf (the

attorney) and an impartial witness (certificate provider). Some people cannot be certificate providers e.g. members of the donor's family, so check before filling in the form.

## Deputyship

0300 456 4600 (Office of the Public Guardian)

[www.gov.uk/become-deputy](http://www.gov.uk/become-deputy)

If a person lacks mental capacity to make certain decisions and does not have an LPA, you may need to go to the Court of Protection. If you will need to make decisions on a person's behalf on a longer-term basis, you may need to apply for Deputyship to the Court of Protection. Deputyship is more expensive and complex than setting up an LPA. For example, you will need to pay a registration fee and an annual supervision fee thereafter, as well as making an annual report to the Court of Protection. The Court of Protection will supervise you to ensure you are making decisions in the person's best interests

## Age UK

0800 678 1174

[www.ageuk.org.uk](http://www.ageuk.org.uk)

Provides online information on managing someone's affairs and powers of attorney. Also produces a range of information guides and factsheets, including *Powers of Attorney and Arranging for Someone to Make Decisions about your Finance and Welfare*. Call the advice line to request free copies of these factsheets.

## British Bankers Association

020 7216 8800

[www.bba.org.uk](http://www.bba.org.uk)

Publishes *Guidance for People Wanting to Manage a Bank Account for Someone Else: Guidance for Consumers in England and Wales*.

## Carers UK

0808 808 7777

[www.carersuk.org](http://www.carersuk.org)

Advice line can advise on financial matters related to caring, including managing someone else's affairs. Provides information on mental capacity on their website.

# Financial planning and wills

Making a will can give you peace of mind, save family and friends from distressing legal entanglements after a death and ensure those you care about are properly looked after. Even if you have a simple will, it is strongly suggested that you use a solicitor to ensure everything is done correctly. Wills should be reviewed every five years and after major life changes e.g. moving in with a partner, having a child or getting married. For more information on wills, visit [www.gov.uk/make-will](http://www.gov.uk/make-will) or [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk).

## Age UK

0800 678 1174

[www.ageuk.org.uk](http://www.ageuk.org.uk)

Produces a range of information guides and factsheets, including: *Wills and Estate Planning*, *Making a Will*, *Dealing with an Estate* and *Advance Decisions*, *Advance Statements* and *Living Wills*. Call the advice line to request a free copy of any Age UK publications.

## The Law Society

020 7320 5650

[www.lawsociety.org.uk](http://www.lawsociety.org.uk)

Publishes a range of online guides on common legal issues such as making a will, probate and using a solicitor. Find a Solicitor function on website allows you to search for legal services by issue and location.

## Mencap Wills and Trusts Service

020 7696 6925

[willsandtrusts@mencap.org.uk](mailto:willsandtrusts@mencap.org.uk)

[www.mencap.org.uk/willsandtrusts](http://www.mencap.org.uk/willsandtrusts)

Free and impartial information and advice about writing wills and setting up trusts for the benefit of someone with a learning disability. Publishes free booklets on wills, trusts and mental capacity and a directory of specialist legal professionals.

## NOTES



## HOW TO 03

## Money Matters

Every effort has been made to ensure the contents of this factsheet are correct, but the Carers' Information Service cannot accept responsibility for information that is inaccurate or for the quality of the services listed. All the *How To... A Guide for Carers in Croydon* factsheets are available at [www.carersinfo.org.uk](http://www.carersinfo.org.uk) to download, where they will be regularly updated.

September 2017

Written by Amy Deakin

Communications and Publications Officer at the Carers' Information Service

**Carers  
Information  
Service**

Part of The Whitgift Foundation  
Registered charity 312612



THE  
WHITGIFT  
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