

HOW TO
03Money
Matters

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.

Habitual Residence Test

To be eligible for UK welfare benefits, claimants usually need to satisfy the Habitual Residence Test. To pass this test claimants need to have a right to reside in the UK and show a 'settled intention' to stay here.

In most cases claimants need to have been resident in the UK for a certain period of time, but there are exceptions.

Key to Acronyms

Attendance Allowance - **AA**
 Carer's Allowance - **CA**
 Child Tax Credit - **CTC**
 Council Tax Support - **CTS**
 Disability Living Allowance - **DLA**
 Discretionary Housing Payment - **DHP**
 Employment and Support Allowance - **ESA**
 Income Support - **IS**
 Jobseeker's Allowance - **JSA**
 National Insurance - **NI**
 Pension Credit - **PC**
 Personal Independence Payment - **PIP**
 State Pension - **SP**
 Statutory Sick Pay - **SSP**
 Universal Credit - **UC**
 Working Tax Credit - **WTC**

Department for Work and Pensions - **DWP**
 Her Majesty's Revenue & Customs - **HMRC**
 Local Authority - **LA**
 Value Added Tax - **VAT**

Benefits for Disabled People

Disability Living Allowance

0345 712 3456

www.gov.uk/dla-disability-living-allowance-benefit

- DLA used to be the disability benefit for people aged 0-64, but from April 2013 DLA started to be replaced by PIP for people aged 16-64.
- **New Claims:**
 - Only children under 16 can make new claims for DLA.
 - For more information on DLA for children see our *Caring for a Child* factsheet.
- **Existing Claims:**
 - DLA recipients who were aged 64 or under on 8 April 2013 (including people with indefinite or lifetime awards) will eventually be reassessed for PIP.
 - For Croydon residents nothing will change until October 2015 at the earliest.
 - Until October 2015 existing DLA claims that come up for renewal, recipients who report a change in their care or mobility needs, or who turn 16 will continue to be treated as DLA claimants and will not be reassessed under PIP criteria.
 - DLA recipients who were 65 or over on 8 April 2013 will not be reassessed for PIP. They will continue to receive DLA provided they meet the eligibility criteria.

Personal Independence Payment

0800 917 2222 (new claims)

0345 850 3322 (enquiries)

www.gov.uk/pip

- Disability benefit for people aged 16-64 to help towards some of the extra

costs they might encounter as a result of their health condition or disability.

- PIP will eventually replace DLA for adults aged 16-64.
- PIP is tax-free, and not affected by income, savings or employment status.
- Claimants must have needed help as a result of their health condition or disability for the last three months, and be likely to need help for a further nine months.
- The amount of PIP people receive is not based on their condition, it is based on how their condition or disability affects them and their ability to carry out the everyday activities the claim form asks about.
- PIP has two components: daily living and mobility.
- Daily living activities include:
 - Preparing food.
 - Eating and drinking.
 - Washing and bathing.
 - Managing toilet needs.
 - 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 which describe how much support, and the type of support, the person needs to do the activity.
- Each descriptor has a point score. Scores for the activities are added together to give a total for each component: 8-11 points equates to an award of standard rate, 12 points or more to an award of enhanced rate.

Attendance Allowance

0345 605 6055

www.gov.uk/attendance-allowance

- Disability benefit for people aged 65 or over to help towards some of the extra costs they might encounter as a result of their health condition or disability.
- AA is tax-free, and not affected by income, savings or employment status.
- Claimants must have needed help as a result of their health condition or disability for the previous six months before making a claim.
- AA has two rates: lower and higher.
 - Lower rate: for people who need help to care for themselves, or supervision to stay safe, during the day *or* night.
 - Higher rate: for people who need help to care for themselves, or supervision to stay safe, during the day *and* night.
- The amount of AA people receive is not based on their condition, it is based on how their condition or disability affects them and whether they have difficulty, need prompting or need help with personal care tasks such as:
 - Getting in and out of bed.
 - Washing and dressing.
 - Using the toilet.
 - Moving around indoors, including using stairs, getting in or out of chairs and/or wheelchairs.
 - Eating or drinking.
 - Taking medication or having therapy.
 - Communicating.
 - Supervision to stay safe.
 - Dealing socially with other people.

Employment & Support Allowance

0800 055 6688 (new claims)

0345 608 8545 (benefit enquiries)

www.gov.uk/employment-support-allowance

- Disability benefit for people who have an illness or disability that affects their ability to work, and:
 - Are over 16, but under their SP age.
 - Are off work or out of work.
 - Self-employed.
 - Work for an employer but can't get SSP.
 - Have been getting SSP but it has now stopped.
- There are two types of ESA:
 - Contribution-based: for people who have enough NI contributions. This benefit is taxable.
 - Income-related: for people who don't have enough NI contributions, and are living on a low income and have less than £16,000 in savings. This benefit is not taxable.

- Income-related ESA can be paid on its own or as a top-up to contribution-based ESA.
- Income-related ESA claimants who have a dependent partner may have their benefit paid as a couple. Extra ESA cannot be claimed for children, but CTC may be available (see page 7).
- The 'assessment phase' takes 13 weeks, during which ESA is paid at a basic rate. During the 13 weeks claimants will be sent a questionnaire to fill out, and may be invited to a Work Capability Assessment.
- Following the assessment process, claimants who are found to have an illness or disability that limits their ability to work beyond a certain level, will move into the 'main phase' of ESA. From this point (week 14) claimants are paid ESA at a higher rate, and are divided into two groups:
 - The Work-Related Activity Group is for people assessed as being able to return to work in the future. Mandatory support to help prepare claimants for suitable work is provided. People in this group who are receiving contribution-based ESA can be paid this for up to 365 days from the date of their claim. After 365 days claimants will be assessed to see if they are eligible for income-related ESA.
 - The Support Group is for people assessed as having a condition that severely limits what they can do. Claimants are not expected to look for work, or take part in work-focused interviews. People in this group who are receiving contribution-based ESA will be paid the benefit as long as they are in the Support Group.
- Claimants who are assessed as being able to work will not be able to stay on ESA, and may be advised to claim JSA (see page 7).



Terminal Illness

- There are 'special rules' for claiming disability benefits for people who have a terminal illness and are not expected to live for more than six months.

PIP & AA

- Claims will be fast-tracked and claimants will automatically qualify for the enhanced rate daily living component of PIP or higher rate AA (depending on their age) without having to fulfil the qualifying period.
- Terminally ill PIP claimants can access a dedicated phone line by calling the claims line on 0800 917 2222 and choosing the option to claim under special rules. PIP claimants in this situation will not need to complete the 'How your condition affects you' form, or attend a face-to-face consultation.
- During this phone call claimants will be asked questions about how their health condition or illness affects their ability to get around to determine their eligibility for the mobility component of PIP.
- A doctor or other healthcare professional will need to complete a DS1500 form to support a claim under the special rules. Doctor's receptionists, nurses and social workers can arrange for this form to be completed - a visit to the doctor is not necessary.
- People can claim AA and PIP under the special rules on behalf of someone else, without their permission or knowledge. However, the claimant should be told a claim has been made as they will be sent a letter notifying them that they have been awarded AA or PIP. This letter will not mention special rules or terminal illness.

ESA

- People should claim PIP under the special rules first, and then claim ESA if appropriate. When calling to put in a claim for ESA the claimant should say that they are terminally ill and have claimed PIP under special rules and have sent in their DS1500 form. Claims are then fast-tracked, claimants do not have to undergo a Work Capability Assessment and are awarded 'main phase' ESA straightaway and placed in the Support Group.

Benefits for Carers

Carer's Allowance

0345 608 4321

www.gov.uk/carers-allowance

- Benefit for people who can't work full-time because they are caring for a disabled person.
- People do not need to be related to the person they care for, or live in the same property, to apply for CA.
- People can only claim CA for one person at a time, even if they are caring for more than one person.
- If two people care for someone, only one of them is entitled to claim CA even though both are carers.
- To be eligible for CA, a carer needs to be:
 - Aged 16 or over.
 - Caring for someone for at least 35 hours a week who is receiving AA, the daily living component of PIP, or the middle or higher rate care component of DLA.
 - Not earning over £102 (£110 from April 2015) a week after tax, NI contributions and certain expenses.
 - Not in full-time education (under 21 hours a week, including hours spent at college/university and on homework). The CA Unit will contact the college/university to confirm course hours once the CA application is received.
- Disabled people who are receiving care themselves can still claim CA if they meet the eligibility criteria.
- Claimants who were eligible for CA prior to making a claim can have the claim backdated for up to three months.
- Claimants who have been waiting for the person they care for to be awarded a qualifying disability benefit can have their CA claim backdated to when the disabled person is paid their disability benefit, provided the CA claim is made within three months of the award date.
- CA claimants are automatically awarded NI credits for each week they receive CA.



Carer's Allowance & Overlapping Benefits

- CA overlaps with certain benefits, including:
 - Contribution-based ESA.
 - Contribution-based JSA.
 - SP.
 - Bereavement benefits.
- This overlap results in people having an 'underlying entitlement' to CA, but not receiving any actual payment.
- If someone is paid one of these overlapping benefits at less than the amount of CA, it is still worth applying for CA as they might be entitled to a small amount to top up the other benefit to the level of CA.

Carer's Allowance & Income-Related Benefits

- CA counts as income in calculations for income-related benefits. This means that if a carer receives a means-tested benefit such as IS, income-based JSA or PC it will be reduced by the same amount as CA.
- However, it is still worth applying for CA because an extra amount (carer premium for working age carers, and carer addition for carers of pensionable age) will be included in the calculation of the means-tested benefits. See page 7 for more information.

If the disabled person has been receiving extra money for severe disability with an income-related benefit - with IS this is called the severe disability premium (SDP), and with PC it is called the severe disability addition (SDA) - this will stop once someone is receiving CA for looking after them. For more information on SDP and SDA see page 7.

Always have a benefits check to find out if claiming CA makes financial sense. For details of organisations that offer benefits checks see pages 8-9.



Carer's Credit

0345 608 4321

www.gov.uk/carers-credit

- Carers who do not receive CA might lose out on benefits such as SP in the future because they are not building up enough NI credits.
- Carer's Credit is an NI credit to help protect carers' rights to a basic SP by making sure there are no gaps in a carer's NI record.
- Not necessary for carers receiving CA, as they are automatically awarded NI credits.
- To be eligible for Carer's Credit someone must be 16 or over and care for one or more people for a total of 20 hours or more a week.
- Each disabled person must be receiving AA, the daily living component of PIP, or the middle or higher rate care component of DLA.
- If the disabled person doesn't receive a disability benefit, a carer can still claim Carer's Credit if they submit a completed Care Certificate (provided with the Carer's Credit application pack) signed by a health or social care professional.



Change of 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 a hospital.
- Payments may continue to be made if the claimant is:
 - A private patient and is not receiving support from the NHS.
 - Terminally ill and in a hospice.
- If a DLA or PIP claimant is admitted to hospital, and they have a Motability vehicle they will need to contact Motability if their DLA or PIP is suspended. Motability should not seek to recover the vehicle for up to 28 days after the benefit is suspended (56 days after hospital admission) and will look at each case individually to decide whether to defer recovery even longer. For more information on this issue contact Motability (0300 456 4566, www.motability.co.uk).
- If a carer is admitted to hospital they will continue to be paid CA for 12 weeks.

Care Homes

- Payments of AA, the care component of DLA, and the daily living component of PIP will stop after the person receiving them has been in a care home for 28 days.
- The exception to this is people who pay for their place in a care home privately and do not receive any funding from a LA, the NHS or other public money.
- If the person leaves the care home, even for a short period of time such as a weekend, payments of their disability benefit can start again. People who return to their care home within 28 days will have their payments stopped as soon as they return.
- The mobility component of DLA and PIP can continue to be paid to care home residents.

Going Abroad

- Benefit claimants should always inform the DWP if they are going abroad for more than four weeks.
- Payments of DLA, PIP and AA can continue to be made for up to 13 weeks after someone goes abroad, or 26 weeks if someone has gone abroad specifically for medical treatment.
- Payments of CA can continue to be paid for up to four weeks, provided a carer has not had more than a four-week break from caring in the last 26 weeks.
- Payments of CA can continue for up to 26 weeks if a carer goes abroad with the person they care for, the disabled person is still receiving a qualifying disability benefit, and the purpose of the trip is for the carer to look after them.

Death

- CA can continue to be paid for up to eight weeks after the disabled person has died, provided the carer continues to meet the remaining criteria for CA eligibility.

Once the disabled person has lost their entitlement to DLA, PIP or AA their carer will no longer be eligible for CA.



NOTES



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Benefits for People on a Low Income

Income Support

0800 055 6688 (new claims)

0345 608 8545 (enquiries)

www.gov.uk/income-support

- Benefit to top up people's weekly income to a minimum level set by the Government.
- For people who:
 - Are exempt from signing on as unemployed, for example due to caring/parental responsibilities.
 - Work less than 16 hours a week.
 - Aren't in full-time study.
 - Don't receive JSA or ESA.
 - Don't have savings above £16,000.
 - Are aged between 16 and the age someone can get PC.

Pension Credit

0800 99 1234 (new claims)

0845 606 0265 (Pension Service - enquiries)

www.gov.uk/pension-credit

- The Guarantee Credit part of PC tops up people's weekly income to a minimum amount set by the Government. It is the equivalent of IS for older people.
- The qualifying age for PC is gradually going up to 66 in line with the increase in the SP age. To find out when a person will reach the qualifying age for PC visit www.gov.uk/calculate-state-pension or call the Pension Service.

Housing Benefit

020 8726 7000

www.croydon.gov.uk

- Help with rent payments for people who:
 - Are on a low income or claiming income-related benefits.
 - Have less than £16,000 in savings (unless they receive the Guarantee Credit part of PC).
 - Not a full-time student (unless they are disabled or have children).
- People who are single and under 35 can only get HB for bed-sit accommodation or a single room in shared accommodation.
- Croydon Council will visit people in their homes if they are unable to apply online or are having trouble completing the form. To request a home visit call 020 8667 8336 or email croyhbvis@croydon.gov.uk.

Bedroom Limit/Tax

020 8726 7000

www.croydon.gov.uk

- Tenants of working age (over 16 and under their SP age) who rent their home from a LA, housing association or other registered social landlord may have their HB reduced if the local authority decides they have more bedrooms than they need.
- Tenants are allowed one bedroom for each of these categories:
 - Every adult couple (married or unmarried).
 - Any other adult aged 16 or over.
 - Any two children of the same gender aged under 16.
 - Any two children aged under 10.
 - Any other child.
 - 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.
 - Severely disabled children who are unable to share a bedroom, may be allocated an extra room if the LA agrees it is necessary. For more information see our *Caring for a Child* factsheet.
 - Tenants deemed to have one spare bedroom will have a 14% reduction applied to their eligible rent, and those with two or more extra bedrooms will have a 25% reduction applied.

Carers UK

0808 808 7777

www.carersuk.org

- Advice line can advise on financial matters related to caring, including the bedroom limit/tax.
- Publishes a factsheet, *Bedroom Tax: changes to Housing Benefit size criteria*, available to download or a free copy can be requested from the advice line.
- Produces an online *Bedroom Tax Toolkit* to help people challenge a bedroom tax decision.

Discretionary Housing Payment

020 8726 7000

www.croydon.gov.uk

- A payment people may receive on top of their HB to provide extra help with housing costs.
- Awarded at the discretion of the LA from limited funds provided by Government.

- As funds are limited, DHPs are awarded on a case by case basis, and applicants need to explain and provide evidence of why a DHP is needed.
- DHPs are awarded for set periods of time, after which people will need to reapply and demonstrate they have made every effort to resolve their rent shortfall.

Council Tax Support

020 8726 7000

www.croydon.gov.uk

- People on low incomes, or claiming income-related benefits, may be entitled to help with paying their council tax.
- Before April 2013 this help was called council tax benefit (CTB), since then CTB has been replaced by new, local schemes called council tax reduction (CTR).
- The CTR scheme in Croydon is called Council Tax Support (CTS).
- Certain 'protected groups' are not affected by the changes brought in with CTS, and continue to receive the same level of support given under CTB, these groups are:
 - 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, which are:
 - Everyone of working age, both employed and unemployed, is expected to pay at least 15% of their council tax liability.
 - The amount that other adults living in the property contribute towards council tax has increased to 40%.
 - Other adults living in the property who are receiving JSA or are students will now have to pay £3.50 a week towards council tax.
 - The second adult rebate scheme has been abolished.
 - People need to have less than £8000 in savings to be eligible for CTS.
 - People are able to earn an additional £10 a week before CTS is affected.
- Croydon Council will visit people in their homes if they are unable to apply online or are having trouble completing the form. To request a home visit call 020 8667 8336 or email croyhbvis@croydon.gov.uk.

Jobseeker's Allowance

0800 055 6688 (new claims)

0345 608 8545 (enquiries)

www.gov.uk/jobseekers-allowance

- Benefit for people who are looking for work, and:
 - Are aged 18 or over, and under their SP age.
 - Unemployed or working less than 16 hours a week.
 - Are available to look for work.
- There are two types of JSA:
 - Contribution-based JSA: for people who have paid sufficient NI contributions over the last two tax years. Payable for up to 182 days.
 - Income-based JSA: for people on a low income and with less than £16,000 in savings.
- Income-based JSA may be available for a short amount of time for 16 and 17 year olds in exceptional circumstances who would find it very hard to live without JSA.

Working Tax Credit

0345 300 3900

www.gov.uk/working-tax-credit

- Available to people who are aged 16 or over who work a certain number of hours a week:
 - At least 16 hours for people aged 16-24 and 60 and over.
 - At least 16 hours for people who are disabled.
 - At least 16 hours for people who have responsibility for a child or children aged 16 and under, or 20 and under if they are in approved education or training.
 - At least 30 hours for people aged 25-59.
- Claimants must also have an income below a certain level. There is no set limit for income as it depends on people's circumstances.

Child Tax Credit

0345 300 3900

www.gov.uk/child-tax-credit

- Can be claimed for each child a person is responsible for if the child is:
 - Under 16.
 - Under 20 and in approved education or training.
- Claimants do not need to be working to claim CTC, but must have an income below a certain level. There is no set limit for income as it depends on people's circumstances.
- CTC payments increase if the child is receiving DLA or PIP.

Premiums

Carer Premium/Addition

- People receiving CA are entitled to the carer premium - an extra amount of money included in the calculation of means-tested benefits such as IS.
- The carer addition is an equivalent amount paid with PC.
- People with an underlying entitlement to CA (see page 3) can also be paid the carer premium/addition.
- The carer premium/addition can continue to be paid for up to eight weeks after payments of CA stop.

Disability Premiums

- **Disability Premium:** an extra amount of money included in the calculation of means-tested benefits such as IS for disabled people aged 16-59.
- To be eligible, the disabled person must be receiving DLA, PIP or another specified disability benefit.
- **Enhanced Disability Premium:** paid on top of the disability premium to disabled people aged 16-59 who are receiving the higher rate care component of DLA, or the enhanced rate daily living component of PIP, or who have been placed in the Support Group for income-related ESA.
- **Severe Disability Premium (Severe Disability Addition for people over 60):** is available to disabled people who:
 - Are aged 16 and over.
 - Are receiving AA, the middle or higher rate care component of DLA, or the daily living component of PIP.
 - Are receiving a means-tested benefit such as IS or PC.
 - Do not have anyone claiming CA for looking after them.
 - Live alone (with no non-dependents), or live with someone who is also disabled and receives a qualifying disability benefit or is registered blind or severely sight impaired.
- The severe disability premium/addition is paid on top of the disability premium and the enhanced disability premium for people aged 16-59.

These premiums/additions should be awarded automatically (except PC claimants who might be eligible for the SDA who should be contacted by the DWP to complete form PC10), but it can be worth double-checking. People aged 16-59 should contact Jobcentre Plus on 0345 608 8545 and people aged 60+ should contact the Pension Service on 0345 606 0265.



Benefit Cap

0345 605 7064

www.gov.uk/benefit-cap

- A limit on the total amount of benefit that can be paid to a non-working household of working age (16-64).
- A household is defined as an individual, their partner, and any children aged under 18 they are responsible for and who live with them. Any additional adults living in the same property will be treated as a separate household.
- Couples, families and lone parents are limited to £500 a week, and single adults to £350 a week.
- The limit applies to the combined household income from the main out of work benefits, including CA.
- Households where someone is receiving AA, DLA, PIP or is in the Support Group for ESA are exempt from the benefit cap.
- Households where someone is entitled to (but not necessarily receiving) WTC are also exempt.
- Households with an income from benefits that exceeds the cap will have deductions made to their HB.

Universal Credit

0345 600 0723

www.gov.uk/universal-credit

- New benefit for people of working age who are looking for work or living on a low income.
- Replaces a number of existing income-related benefits and tax credits:
 - Income-based JSA.
 - Income-related ESA.
 - IS, CTC, WTC and HB.
- Intended to simplify the current benefits system by making single, monthly payments to households and easing the transition into and out of work as people won't need to claim a different benefit as their circumstances change.
- Not expected to affect Croydon residents until 2015-16. Claimants will be informed by the DWP when UC is rolled out in their area.

The Money Advice Service

0300 500 5000

www.moneyadviceservice.org.uk

- Information on UC and useful tools to help people plan and budget for when UC comes to their area.



Bereavement Benefits

0845 606 0265 - DWP Bereavement Service
0800 055 6688 - Jobcentre Plus

- The DWP Bereavement Service allows people to report a death in a single phone call, and stop any DWP benefits the deceased person was getting.
- At the same time, the Bereavement Service can do a benefits check to find out if the surviving partner can claim any benefits, and take a claim for bereavement benefits or a Funeral Payment (see page 10) over the phone.
- Alternatively people can contact Jobcentre Plus and make a claim independently.

Bereavement Allowance

- Weekly benefit for widows, widowers or surviving civil partners who do not have dependent children.
- Claimants must be 45 or over, but under SP age.
- Can be paid for up to 52 weeks.
- This benefit is not means-tested, but is taxable.
- The weekly amount paid depends on the age of the claimant, and the NI contributions of the deceased partner.

Bereavement Payment

- A one-off payment of £2000 for widows, widowers or surviving civil partners.
- Claimants must be below SP age when their partner died. However, if the claimant is over SP age, but the deceased was not receiving category A State Retirement Pension, the claimant may still be eligible.
- This payment is non means-tested and non-taxable.
- Payment depends on the NI contributions of the deceased partner.

Widowed Parents Allowance

- Weekly benefit for widows, widowers or surviving civil partners who have a dependent child under 19 (or under 20 if the claimant is still getting child benefit for them) or are pregnant.
- This allowance is non means-tested, but is taxable.
- The weekly amount paid depends on the NI contributions of the deceased partner.

For Funeral Payments see *Social Fund* on page 10.

More Information on Welfare Benefits

Carers UK

0808 808 7777

www.carersuk.org

- Advice line conducts benefit checks and can advise on financial matters related to caring.
- Publishes a range of detailed guides on carer and disability benefits and council tax. These are available to download or free copies can be requested from the advice line.
- Additional information available on the website includes: health costs, debt, household finances and pensions.

Disability Rights UK

020 7250 8181

www.disabilityrightsuk.org

- Publishes a range of online factsheets on welfare benefits and other financial matters related to disability.
- Online interactive factsheet, *What you can claim*, gives users an idea of the help available to them.
- Publishes the *Disability Rights Handbook*, a comprehensive guide to benefits and services for disabled people, carers and advisers. Costs £32.50 (or £17 for benefit claimants).
- Publishes *Personal Independence Payment: a guide to making a claim*, which is free to download or £4 for a paper copy.

Entitled To

www.entitledto.co.uk

- Online benefits calculator providing users with a reliable estimate of benefit entitlements.
- Users can check they are receiving the right amount of money in their benefit payments, whether they are eligible for other benefits, and understand what their position will be when additional Government welfare reforms (such as UC) take effect.

Turn2Us

0808 802 2000

www.turn2us.org.uk

- Helps people in financial need access welfare benefits, charitable grants and other financial help.
- Website features a Benefits Calculator, a Grants Search database giving access to over 3,000 charitable funds, and comprehensive information on all welfare benefits.

Help Applying for Benefits

The organisations in this section may operate a waiting list, and services may be subject to staff availability.

Advice Services Croydon

020 8686 0066

www.adviceservicescroydon.org.uk

- Range of information, advice and support services for all Croydon residents with a care and support need.
- Benefits checks, help filling in claim forms, and support with appeals and tribunals for all welfare benefits.

Carers Support Centre

- Benefits advice surgeries every two weeks with staff from the Croydon Welfare Rights Team for Croydon carers and those they care for.
- Surgeries offer benefits checks and help with form completion.
- Appointments can be booked by calling the Carers' Information Service Advice Surgeries Booking Line on 020 8663 5608 and leaving a message, or emailing appointments@carersinfo.org.uk.

Crossroads Care South Thames Carers Support and Advocacy Service

020 8663 5664

www.crossroadscareouththames.org

- Support filling in DLA, PIP, AA and CA claim forms for carers living in Croydon, and those they care for.

Croydon Citizens Advice Bureau

020 8684 2236

www.croydoncab.org.uk

- Conducts benefits checks.

Croydon Mencap

020 8684 5890

nicky@croydonmencap.org.uk

- Help to fill in forms for disability and carer benefits for people with learning disabilities and their carers.
- Service available Mondays and Tuesdays. Appointment only.

Croydon Welfare Rights Team

0800 731 5920

- Telephone advice line for all Croydon residents. Open Monday 2 - 7pm, Tuesday 3 - 4.30pm, Wednesday 11am - 2pm and Friday 9am - 12 noon.
- Benefits casework service (including help with appeals and tribunals) for:
 - Families who have a child with a disability.
 - People over 60.
 - Croydon Council tenants.
 - Croydon Churches Housing Association tenants.
 - Residents who live in certain areas of the borough: Bensham Manor, Broad Green, Fieldway, New Addington, Shrublands Estate, Monks Hill, South Norwood, Thornton Heath, Whitehorse Manor.

DWP Visiting Service

- Home visits to Croydon carers, and those they care for, who have identified a disability or carer benefit they would like to apply for but need help with form completion.
- Will undertake a benefits check, but only if visiting to assist with a specific benefit application.
- Access to this service is via a referral from the Carers' Information Service (020 8649 9339, option 1, enquiries@carersinfo.org.uk).

Mind in Croydon

020 8763 2037 (Welfare Benefits Advice Line)

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 focusing on cases which need to be taken to tribunal, and on cases which 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 2 – 5pm), 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 someone disagrees with a decision the DWP has made about their benefits they should contact the DWP and explain why they disagree with the decision. Details of who to contact will be on the decision letter. Claimants can request a written statement of reasons to explain the DWP's decision at this stage.
- If the claimant is not satisfied with the DWP's explanation they can ask for their claim to be looked at again – this is called mandatory reconsideration. This request must be made within one month of the date on the original decision letter, or within 14 days of a written statement of reasons.
- If the claimant is unhappy with the result of the reconsideration they can appeal the decision. Appeal requests must be made within one month of the date of the reconsideration letter.

Local Authority Benefits

- If someone disagrees with a decision the LA has made about benefits such as HB, CTS or Croydon Discretionary Support they will need to send a written appeal to: Benefit Appeal, Benefits Department, Bernard Weatherill House, 8 Mint Walk, Croydon CR0 1EA.
- For more information on Croydon Council's benefits appeal process call 020 8726 7000.

Carers UK

0808 808 7777

www.carersuk.org

- Advice line can advise on financial matters related to caring, including appealing benefit decisions.
- Produces a ten-step guide to challenging benefit decisions which is available on the website.

Croydon Citizens Advice Bureau

020 8684 2236

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

- 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.
- Also available for CTS appeals to the High Court, Court of Appeal or Supreme Court.
- To be eligible for legal aid people need to demonstrate that they are unable to pay the legal costs themselves, and that their problem is serious.
- The website allows people to check if they are eligible for legal aid.

Civil Legal Advice

0845 345 4 345

<https://claonlineadvice.justice.gov.uk>

- Free and confidential legal advice for people eligible for legal aid.
- Online legal advice on issues such as welfare benefit appeals.

Disability Rights UK

020 7250 8181

www.disabilityrightsuk.org

- Publishes online factsheets on a range of topics related to disability, including welfare benefits appeals.

Other Sources of Support

- Advice Services Croydon.
- Croydon Welfare Rights Team.
- Mind in Croydon.

For full details of these organisations see *Help Applying for Benefits* on pages 8-9.



Financial Hardship & Debt

The Social Fund

0345 603 6967 (Jobcentre Plus - Social Fund)

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 intended to help spread the cost of certain one-off expenses over a longer period. Can help towards the cost of various items, such as things needed for the home, clothing and footwear, travelling expenses and certain debts.
 - For more information visit www.gov.uk/budgeting-loans.
- **Sure Start Maternity Grant:**
 - Lump sum (that does not have to be repaid) to pay for things needed for a new baby.
 - For more information visit www.gov.uk/sure-start-maternity-grant.
- **Funeral Payment:**
 - To help someone who has the responsibility for arranging a funeral to meet the costs.
 - The payment covers various aspects of the funeral, but is recoverable from the deceased person's estate if they have left one.
 - For more information visit www.gov.uk/funeral-payments.
- **Cold Weather Payment:**
 - To help towards extra heating costs when there is a spell of very cold weather.
 - For more information visit www.gov.uk/cold-weather-payment.
- **Winter Fuel Payment:**
 - Made to households where someone has reached the SP age of a woman (including men) to help towards their winter heating costs.
 - For more information call 0345 915 1515 or visit www.gov.uk/winter-fuel-payment.

Croydon Discretionary Support

020 8760 5719

www.croydon.gov.uk

- Part of the Social Fund, but administered by LAs.

- Discretionary payments to:
 - Support people in times of crisis.
 - Support people moving out of institutional or residential care.
 - Help residents stay in their communities and help keep families together.
- Applicants need to be aged 16 or over, resident in Croydon for at least three months and be in receipt of an income-related benefit or disability benefit.
- Awards will normally be in the form of gift cards or vouchers; cash payments will not be issued.

Carers Support Centre

- The London Disability Debt Advice Service holds monthly advice surgeries for carers at the Carers Support Centre.
- Appointments can be booked by calling the Carers' Information Service Advice Surgeries Booking Line on 020 8663 5608 and leaving a message, or emailing appointments@carersinfo.org.uk.

Croydon, Merton & Sutton Credit Union

020 8760 5711

www.croydonsavers.co.uk

- 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.

Grants

There are a number of organisations that may be able to help those struggling financially; see our *Grant-Giving Organisations* factsheet for more details.

Money Advice Service

0300 500 5000

www.moneyadvice.service.org.uk

- Independent money, debt and financial capability information and advice service set up by the Government

National Debtline

0808 808 4000

www.nationaldebtline.org

- Information, advice and practical advice on dealing with debt.

Step Change Debt Charity

0800 138 1111

www.stepchange.org

- Information, advice and practical help to deal with debt.

Discounts & Reductions

Cinema

0845 123 1292

www.ceacard.co.uk

- The Cinema Exhibitor's Association (CEA) Card enables people receiving DLA, PIP or AA, 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/healthcosts

- People on a low income or receiving certain benefits may be entitled to full or partial help with their NHS health costs.
- NHS health costs can include:
 - Prescriptions.
 - Dental treatment.
 - Sight tests.
 - Wigs and fabric supports.
 - Glasses or contact lenses.
 - Travel to receive NHS treatment.
- Recipients of the following benefits are entitled to full help with NHS health costs:
 - IS.
 - Income-based JSA.
 - Guarantee Credit part of PC.
 - Income-based ESA.
 - WTC (in certain circumstances).
- People on a low income and with savings under £16,000, but not in receipt of a qualifying benefit, can apply to the NHS Low Income Scheme and may receive full or partial help towards NHS health costs.
- To apply for the Low Income Scheme call 0845 610 1112 or email nhsforms@spsl.uk.com and request an 'HC1 help with health costs form'.
- For more detailed information, including NHS health costs exemptions based on age or disability, read *Help with Health Costs* (HC11), available to download from www.nhs.uk/healthcosts.

Leisure

- Many venues have a carer goes free policy, but the disabled person may need to show proof of their disability such as a letter confirming they are in receipt of a disability benefit.
- For more details of discounts and reductions available on leisure activities see our *Leisure & Holidays* factsheet.

Travel

- There are various schemes helping 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

- 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.
- If the person eligible for the reduction is not the current licence holder, contact TV Licensing and transfer the existing licence into their name - this can be done if the eligible person is a child or adult.

VAT

0300 123 1073

www.hmrc.gov.uk

- Disabled people, and those with a long-term illness, might not have to pay VAT on certain goods and services if they are for their 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, installing a lift or toilet.
- People over 60 can buy the following items at 5% VAT when they are supplied and installed in their 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.

Managing Someone Else's Affairs

Many carers find that at times they are required to manage a disabled person's financial affairs. This could be on a temporary or long-term basis.

Third Party Mandate

- People with 'mental capacity' (the ability to make their own decisions) who only need assistance in the short-term, could set up a third party mandate.
- This is a written instruction to a bank giving a nominated person access to their account.
- Some banks will accept a letter; others have a specific form that needs to be completed.

Post Office Card Account

- People whose benefits are paid into a Post Office card account can ask for a nominated person (called a permanent agent) to have access to their account.
- Permanent agents will be given their own card and PIN, enabling them to make withdrawals and check the account balance.
- Application forms for permanent agents are available from all Post Offices.

Appointees

- If someone needs help with all aspects of their benefit claims they can nominate someone to become their appointee.
- Appointees have to fill in an application form, and someone from the DWP will arrange to visit the disabled person and interview the proposed appointee.
- For more information visit www.gov.uk.
- People can also be appointees for:
 - Tax credits: HMRC will need to be contacted separately by calling the Tax Credit Helpline on 0345 300 3900. HMRC requires a form (TC689) signed by the nominee, or proof of power of attorney.
 - LA-administered benefits, such as HB, CTS or Croydon Discretionary Support: Croydon Council will need to be contacted 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

- An OPA is a legal document enabling one person (the donor) to give another person (the attorney) the power to act on their behalf in financial matters.
- OPAs usually end at a specified time, or when the donor issues a 'Deed of Revocation'.
- An OPA which only gives the attorney the power to deal with certain matters is known as a limited power of attorney.
- OPAs are only valid while the donor has mental capacity.
- OPAs do not have to be registered.
- OPA documents can be purchased from law stationers (some high street stationers also stock them) or people could ask a solicitor to draw up the documents for them.

Lasting Power of Attorney

- An LPA is a legal document enabling one person (the donor) to give another person (the attorney) the power to act on their behalf once they can no longer make decisions for themselves.
- LPAs must be created while the donor still has mental capacity.
- More than one person can be granted LPA and they can act singly or jointly.
- There are two types of LPA:
 - A property and affairs LPA gives someone authority to make decisions about financial affairs.
 - A personal welfare LPA gives someone authority to make decisions about health and personal welfare.
- Enduring Powers of Attorney (EPA) were replaced by LPAs in the 2005 Mental Capacity Act, but EPAs created before 1 October 2007 are still valid.
- Before it can be used an EPA or LPA has to be witnessed and registered with the Office of the Public Guardian (OPG); a fee applies.
- LPA forms can be obtained from the OPG - see page 12.

Court of Protection

0300 456 4600

www.gov.uk

- If someone loses capacity without setting up an LPA, it may be necessary to go to the Court of Protection to appoint a deputy to act on his or her behalf.
- Applying to the Court of Protection is more expensive and complicated than setting up an LPA.





Age UK

0800 169 6565

www.ageuk.org.uk

- Produces a range of information guides and factsheets, including:
 - *Powers of Attorney.*
 - *Arranging for someone to make decisions about your finance and welfare.*
- Call the advice line to request a free copy of any Age UK publications.

British Bankers Association

020 7216 8800

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

- Advice line can advise on financial matters related to caring, including managing someone else's affairs.
- Produces *What every carer needs to know: a guide to mental capacity*, available to download or a free copy can be requested from the advice line.

Office of the Public Guardian

0300 456 0300

www.gov.uk

- Will post LPA forms out on request, or people can download the forms from the website, or complete them online.
- Responsible for registering LPAs, appointing and supervising deputies, making sure attorneys and deputies carry out their duties properly, and dealing with complaints about attorneys and deputies.
- Website features comprehensive information on the Mental Capacity Act.

Financial Planning & Wills

- Making a will is important because it can save family and friends the distress of legal entanglements after a death.
- It is important for carers to make a will to ensure that the person they care for continues to be provided for appropriately.
- Even in the case of straightforward wills it is recommended that people use a solicitor to ensure everything is done correctly.
- For more information on making a will visit www.gov.uk or www.adviceguide.org.uk.

Age UK

0800 169 6565

www.ageuk.org.uk

- Produces a range of information guides and factsheets, including:
 - *Wills and Estate Planning.*
 - *Making a Will.*
 - *Dealing with an Estate.*
 - *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

- 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 people to search for legal services by issue and location.

Mencap Wills & Trusts Service

020 7696 6925

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.

Funeral Costs

- There is a range of schemes that might be able to help someone meet the costs of a funeral:
 - 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 (see page 8) for more information on benevolent funds.
 - If the deceased was in the armed forces, help may be available from organisations such as the Soldiers, Sailors, Airmen and Families Association (0845 241 7141, www.ssafa.org.uk).
 - People in receipt of certain benefits may be entitled to a Funeral Payment from the Social Fund (see page 10).
 - Sometimes the hospital where the person died will arrange and pay for a simple funeral.
 - Croydon Council may help organise and fund the 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.
 - People struggling to pay for a funeral could try talking to the funeral director, who may agree to be paid by instalments.



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 Guide for Carers in Croydon* factsheets are available at www.carersinfo.org.uk where they will be regularly updated.



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