



Money Matters

Introduction

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.

For broader advice on costing and benefits, try Martin Lewis' MoneySavingExpert website:

www.moneysavingexpert.com

For advice on debt related issues, try Step Change, a confidential and impartial website designed to support you: www.stepchange.org

Guide to acronyms

AA Attendance Allowance

CA Carer's Allowance

CC Carer's Credit

CTC Child Tax Credit

CTS Council Tax Support

DHP Discretionary Housing Payment

DLA Disability Living Allowance

DWP Department for Work and Pensions

ESA Employment Support Allowance

HB Housing Benefit

JSA Jobseeker's Allowance

NI National Insurance

PC Pension Credit

PIP Personal Independence Payment

UC Universal Credit

VAT Value Added Tax

WCA Work Capability Assessment

WTC Working Tax Credit

Universal Credit (UC)



0800 328 5644
(Universal Credit helpline)



www.gov.uk/universal-credit

Universal Credit 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 are already claiming any of the above benefits, the DWP will tell you when to claim UC. Should you wish to make a new claim for one of the above benefits, you will need to claim UC instead.

Eligibility for UC

To receive UC, you must:

- Be on a low income.
- Be aged 18 or over (with certain exceptions – seek advice if under 18).
- Be under State Pension age.
- Not to be in full-time education or training (unless special circumstances apply).
- Not having 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 considered.

Calculating UC

Your UC will depend on your circumstances. You may be eligible to receive additional payments if you:

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

Carer element

An up-to-date monthly amount can be found at:

www.carersuk.org/help-and-advice/financial-support/benefits-for-carers-who-are-working-age/what-is-the-carer-premium/

Carer's element is a component of UC which you can receive if you are caring for someone with a severe disability for 35 hours a week or more. The person you care for must receive one of the following disability benefits:

- Attendance Allowance (AA).
- Constant AA.
- Armed Forces Independence Payment.
- 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 more than one carer, the carer element can only be claimed by one carer. However, if you are making a joint claim within the same household, you can get a Carer's Element each if you both qualify, though you cannot be caring for the same 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. You will receive whichever amount is higher.

Claiming carer element may also affect the benefits of the person you care for; for example, they may lose some or all of their severe disability premium/addition.

This is different to Carer's Allowance, a separate benefit covered later in this factsheet.

Limited capability for work related activity

You can be assessed 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.

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.

Your assessment will decide on whether it is appropriate to work towards returning to work in the future or not.

Disabled children

You can receive additional UC if you have a disabled child receiving DLA or PIP. The amount you receive will depend on the rate of DLA or PIP your child receives.

Two child limit

If you have more than two children, you cannot claim UC for any third or subsequent child born on or after April 6th, 2017, unless special circumstances apply.

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 much UC is paid

UC is paid monthly into your bank or building society account, but it can take around five 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, but you will need to pay this back.

Claiming UC

Croydon is a full UC area. This means UC is managed online. You can claim online at: <https://www.gov.uk/universal-credit/how-to-claim>. If you need support managing your online claim, see the Help Applying for Benefits section.

Budgeting Advance

If you are currently claiming UC and need help with emergency household costs, you can claim a Budgeting Advance, to be repaid via your regular UC payments. The smallest amount you can borrow is £100. To be eligible, you must have been receiving UC for six months or more, have earned under £2,600 (£3,600 for couples) in the past six months and have paid off any previous Budgeting Advance loans. To apply, contact your JobcentrePlus work coach.

Carer's Allowance (CA)



0800 731 0297
(Carer's Allowance Helpline)



<https://www.gov.uk/carers-allowance>

Carer's Allowance 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 is claiming a qualifying benefit.
- Earning under a certain amount a week.
- Not in full-time education (over 20 hours a week)

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.

If you receive CA or the UC carer's element, the benefits of the person you care for could be affected. For example, they may lose some of their severe disability premium or addition on means-tested benefits.

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.

Carer's Credit (CC)



0845 608 4321
(CC helpline)



<https://www.gov.uk/carers-credit>

Carer's Credit 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 a qualifying benefit. If the person you care for does not receive a qualifying benefit, 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.

Available benefits for disabled people

Disabled Living Allowance (DLA)



0800 121 4600
(DLA helpline)



www.gov.uk/disability-living-allowance-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 born before April 8th 1948 (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
- The mobility component is rated:
 - Lower, those under 5 years of age are ineligible)
 - Higher, from the age of 3 and above.

Your child's rating will depend on the level of support they need.

Personal Independence Payment (PIP)



0800 917 2222
(New claims)



0800 121 4433
(Enquiries)



www.gov.uk/pip

PIP is a disability benefit for people below pension age 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, a daily living component and a mobility component. Each component has its own respective rates at standard and enhanced levels.

Attendance Allowance (AA)



0800 731 0122
(Attendance Allowance
helpline)



www.gov.uk/attendance-allowance

AA is a tax-free disability benefit for people over pension age. It is not affected by income, savings or employment status. To claim, you must have needed support because 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 receive it).

By day, you must reasonably require:

- Frequent attention throughout the day with 'bodily functions' such as washing, dressing, eating or using the toilet.
- Continual supervision to avoid substantial danger to yourself or others.

By night, you must reasonably require:

- Prolonged or repeated attention in connection with your 'bodily functions'.
- Watching over in order to avoid substantial danger to yourself or others.

AA has a lower and high rate, dependant on the frequency and intensity of the help you need to look after yourself and/or someone to check up on you.

Employment and Support Allowance (ESA)



0800 055 6688
(Contributions-based ESA)



0800 328 5644
(New style ESA) *

You cannot make a new claim for ESA anymore. Instead, only new-style ESA is available. New-style ESA (Contribution-based) is a taxable benefit for people with a disability or condition that makes it difficult or impossible to work, who also have enough NI contributions. Please note that in Croydon income-related ESA has been replaced by UC.

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, and AA under the special rules. Those claiming ESA or UC with a terminal illness will be placed directly into the limited capability for work related activities without an assessment.

Your claim will be 'fast-tracked' and you will receive the highest benefit rate. To claim any of the mentioned benefits 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.

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



020 8726 7000
(Croydon Council 'council tax'
section)



www.croydon.gov.uk/advice/council-tax/reductions

Disability Reduction Scheme

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. Reductions will normally be dated from the date the claim was made, in the London Borough of Croydon.

Discounts for sole occupiers and households with disregarded people

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 health care 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

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)



www.croydon.gov.uk/advice/benefits/claim

If you are on a low income, or claiming income-related benefits, you may be entitled to Council Tax Support (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.

You can apply for CTS online: 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.

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.

Challenging benefit decisions

DWP Benefits

If you disagree with a benefits decision made by the DWP, you can ask the decision to be looked at again. This is called mandatory reconsideration. You must make this request within one month of the decision letter. This can be done in writing or over the phone. It is generally suggested to do so in writing, so you have a record. 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 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. If you miss the deadline, your appeal may still be accepted up to 13 months after the decision was sent if you can give good reasons why it's late.

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.



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

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.

Grants and Discounts

Grants

Turn2us



www.turn2us.org.uk

Provides online information on welfare benefits, charitable grants and other financial help. Website includes a benefits calculator and local grants search database.

Family Fund (SR)



www.familyfund.org.uk



01904 550 055

Provides grants to families of disabled or seriously ill children or young people aged up to 17.

Macmillan Grants (PR)



www.macmillan.org.uk



0808 808 0000



macmillangrants@macmillan.org.uk

Grants for people with cancer on a low income with savings under £6,000 (£8,000 for a couple).

Cold Weather Payments (SR)



www.gov.uk/cold-weather-payment



0345 600 0723

Individuals receiving certain means-tested benefits will receive a weekly £25 payment when the temperature is at or below zero degrees Celsius for seven consecutive days during the winter period. The winter period is 1 November to 31 March. If eligible, you will be paid automatically.

The Respite Association (SR)



<https://respiteassociation.org/>



0345 600 0723



help@respiteassociation.org

Funding for respite (short breaks) for carers on a low income. Also offers free breaks for carers at caravans in Skegness and near Blackpool.

Discounts

Cinema Exhibitor's Association Card



www.ceacard.co.uk



01244 526 016

Enables people aged eight and over who are receiving Disability Living Allowance, Attendance Allowance, Personal Independence Payment, Armed Forces Independence Payment or who are registered blind, to get one free ticket for someone accompanying them to the cinema.

Access Card



www.accesscard.online



0330 808 5108



cards@accesscard.online

Croydon council have partnered with Nimbus Disability to offer a discount card to all children and young people on the disability register. The card is free and is part of a national access card scheme, giving benefits and discounts to facilities and activities across the country.

The council has a statutory responsibility to maintain a register of children and young people with disabilities who live in the borough. The register is used to provide support to children and young people with disabilities and their carers.

It is the personal choice of parents and carers to include their children in the register, and although we encourage everyone applicable to join the register, it isn't compulsory.

Disabled Persons Railcard



www.disabledpersons-railcard.co.uk



0345 605 0525

The Disabled Persons Railcard is available to disabled adults and children. It allows the cardholder and an adult companion to save a third on standard and first-class rail fares throughout Great Britain for a year or three years. Cards cost £20 for a year or £54 for three years. Applications can be made online or by post.