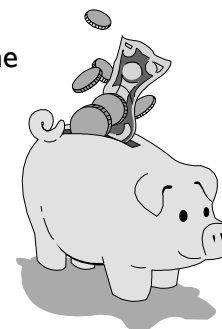


3. BENEFITS AND MONEY MATTERS

People who have an illness or disability, carers and/or people on a low income may be entitled to a range of benefits. The regulations on benefits are complex and change regularly so it is best to seek advice. Your local Citizens Advice Bureau can give confidential, free, independent, impartial advice on benefits, entitlements, money problems and debt counselling. If you are over 50 Age Concern (Age UK) can advise, or if you are over 60 you can contact your Local Pension Service.



BENEFITS

www.dwp.gov.uk
www.thepensionservice.gov.uk

Entitlement to benefit is based on various criteria eg National Insurance contribution record, current income, savings, how a disability affects you or the person you care for, and your individual personal circumstances.

Benefit Enquiry Line can give free confidential advice and information, and help complete Disability Living Allowance and Attendance Allowance forms over the phone. Calls are charged at local rate or they can call you back.

The Local Pension Service can arrange a home visit for carers aged 60 and over, or younger carers who are caring for someone in that age range, to carry out a benefits check or complete benefits forms.

BENEFIT CRITERIA

- **Attendance Allowance (AA)** – this is a non-means tested, non taxable benefit, payable to people aged 65 and over who are severely disabled, either mentally or physically, and who have needed help with personal care for at least the last 6 months, or who are terminally ill. The '6 months' rule is waived if the person is terminally ill.
- **Carers Allowance** – if you are caring for someone at least 35 hrs a week, are age 16 or over, are not earning more than a certain amount per week, and are not in full time education you may be entitled to this allowance. The person you are caring for must be receiving AA or, highest or middle rate care component of DLA.
- **Disability Living Allowance (DLA)** – this benefit is for people under 65 who have needed help with looking after themselves and/or help with getting around, for at least the last 3 months and help must be expected to last at least 6 months. There are two components, care and mobility.
- **Help with NHS costs** – if you or your partner are on Income Support or on a low income with little savings, you may be eligible for financial help with various NHS costs, including dental treatment, prescriptions, sight tests, wigs and hospital travel costs. NHS Direct can tell you more on 0845 4647.
- **Housing Benefit and/or Council Tax Benefit** – assistance is available towards rent and/or council tax costs for people on a low income and with limited capital. For more information, get in touch with your local council, Jobcentre Plus, Jobcentre, social security office or the Local Pension Service.
- **Income Support** – this is a means tested benefit for people on a low income and with limited savings. Receipt of Income Support can automatically entitle people to additional benefits, including help with NHS costs.

This information is extracted from the Worthing & District Carers Information Pack 2009, and is provided for information without liability or recommendation. Please contact us on 01903 536378 for a full printed copy.

- **Pension Credit** - Pension Credit guarantees everyone living in the UK aged 60 and over a minimum income, and may be able to award extra benefit to people over 65 who have made modest provision for retirement, eg through savings or occupational/private pension. To see if you qualify, ring 0845 606 0265 or go to the website www.thepensionservice.gov.uk

CITIZENS ADVICE BUREAU (CAB)

A full entry for this service is in Section I 'Advice and Information'.

CIVIL SERVICE BENEVOLENT FUND

www.csbf.org.uk

The service exists to help serving, retired and former Civil Servants (and staff of certain associated organisations) and their dependants. Assistance may include non-repayable grants, or repayable grants. Also provides information, advice and support in finding suitable short, medium and long term residential or nursing care options.

HORSHAM COMMUNITY DEBT ADVICE SERVICE

Offers a free and confidential debt advice service, without liability, to members of the public who have financial problems. Is able to negotiate with creditors on client's behalf. This is mainly for people from Horsham district, but clients from further away are welcome if they can travel.

INDEPENDENT LIVING FUND

www.ilf.org.uk

This Government funded trust helps severely disabled people live independently in the community. Discretionary grants are available to cover extra personal and domestic care costs incurred on top of local authority (social care) provision, but are subject to financial and other assessment/criteria.

INLAND REVENUE

The Inland Revenue has leaflets about tax allowances for people who are elderly, registered blind or have a disability. All Inland Revenue offices have a free home visiting scheme to help people with form filling if they cannot travel to a tax office themselves.

PENSION SERVICE INFORMATION POINTS

If you are over 60 and need help and information on benefits, the Pension Service runs regular 'surgeries' around the area. Alternatively, a home visit can be organised if necessary.

PRINCESS ROYAL TRUST FOR CARERS GRANTS

As a member of Princess Royal Trust for Carers network of carers centres, Carers Support Service, Worthing and District can make an application for funds to contribute towards:

- A break in the UK for the carer
- Equipment to make the carers life easier
- Educational bursaries to pay for a course
- Transport for carers
- Structured activities for young people with caring responsibilities

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Grants are not means tested, but a financial information sheet does need to be completed, and Princess Royal Trust for Carers expect that carers who can afford to pay for these things themselves, will do so. As availability of funds depends on the fund raising that Princess Royal Trust for Carers does, not all grants are open for applications at all times. Whilst grant applications have to be made through Carers Support Service, Worthing & District, we do not have any input into the decision.

SSAFA/FORCES HELP

www.ssafa.org.uk

Soldiers, Sailors, Airmen and Families Association/Forces Help provide practical and personal welfare support, and to ex-service personnel, financial advice and support, residential care, short-stay accommodation and a Housing Advisory service.