

## **BENEFITS AND ALLOWANCES FOR THE ELDERLY, THE DISABLED AND THEIR CARERS – FEBRUARY 2007**

**Please note that these figures change every April so for further information please contact Job Centre plus on (01851) 763100**

### **DISABILITY LIVING ALLOWANCE**

DLA is a benefit paid to people who need help with personal care and/or have difficulty walking. This benefit can only be claimed up to age 65. To be eligible, the claimant must have met the qualifying criteria for 3 months prior to claiming. There are two parts to this benefit – **Care and Mobility** components.

### **CARE COMPONENT**

#### **Higher Rate**

This is paid to those who need a lot of attention day and night in connection with their bodily functions. (Getting in and out of bed, washing, bathing, toileting, cutting up food etc); and/or continuous supervision in order to prevent danger to themselves or others e.g. someone who suffers from Alzheimers, severe epilepsy etc.

#### **Middle Rate**

This is paid to those who require the above help day or night.

#### **Lower rate**

This is paid to someone who just needs occasional help (about an hour) through the day or if s/he is over 16 and cannot prepare a cooked main meal for themselves, then they may qualify for the lower rate.

### **MOBILITY COMPONENT**

To be eligible for the Mobility Component, a person must be aged between 3 and 65.

#### **Higher Rate**

To qualify a person must be unable to walk or virtually unable to walk.

#### **Lower Rate**

This is for claimants who can walk but are so severely disabled mentally or physically that they need guidance when outdoors in unfamiliar places.

### **ATTENDANCE ALLOWANCE**

This benefit can be claimed by those over 65 who are so severely mentally or physically disabled that they require a lot of care, attention and supervision from another person. Claimants must satisfy the attention or supervision requirements for 6 months prior to claiming.

#### **Higher Rate**

Claimant must need frequent attention in connection with bodily functions through the day and night and/or constant supervision throughout the day and night in order to avoid danger to themselves or others.

#### **Lower Rate**

If someone satisfies the day or night conditions as mentioned above they are eligible to make a claim.

It can take 1 ½ - 2 hours to fill in the DLA/AA forms and it is recommended that advice and/or assistance is sought, as for many people it is a daunting task. Staff at the

4 CABs in the Western Isles are used to this kind of work, and would be available to assist (either in the client's own home or in the offices).

### **CARERS ALLOWANCE**

This is paid to people who care for another person for at least 35 hours a week. The person cared for must receive Attendance Allowance or the middle or higher rate care component of Disability Living Allowance. It is intended to go some way towards making up for the loss of earning experienced by carers.

There is an earnings limit for carers and the right to receive CA was extended to people aged over 65 from **28 October 2002**. Other benefits still affect CA - for example- it cannot be paid in addition to Retirement Pension. However if the carer's pension is less than the rate of CA, they will be paid a top-up to the CA level. Carers entitled to CA and on a low income may be able to qualify for the Carer Premium which is paid with income related benefits such as pension credit / Income support and Housing Benefit.

When the disabled person dies, entitlement to Carers Allowance continues for up to 8 weeks. This will help bereaved ex-carers to adjust and make plans for their future. The normal CA rules still apply within the 8 week period except the bar on full time work and study. Other benefits will be affected by the overlapping benefits rules. For example, where the disabled person was a spouse and Bereavement Benefit is payable, CA will not be payable.

The most likely to benefit under the new rules are people on low incomes and carers (mostly women) who are on a reduced rate Retirement Pension.

### **FREE CENTRAL HEATING FOR PENSIONERS AND FAMILIES**

Originally the scheme was to run for 5 years from 2001 and it has now ended. It is hoped that it will start up again but no referrals are being taken at the moment. If there is to be a new scheme it will be announced in the Press

### **COUNCIL TAX**

There are several discounts available to Council Tax payers which are relevant to disabled people and their carers.

A person will be disregarded for council tax purposes if they are severely mentally impaired – a discount will apply. If they live alone or with other mentally impaired people, the dwelling will be exempt. This may include people with mental illness, brain injury or suffering from a degenerative disease such as Alzheimers.

A carer of any age will be a disregarded person (whether or not being paid for the caring), if the person s/he cares for is not her/his child under 18; or her/his spouse or partner; and s/he lives with the person s/he cares for, spending at least 35 hours a week caring. The person cared for must receive Attendance Allowance or the higher rate care component of Disability Living Allowance

There is also a reduction for people with disabilities. For dwellings to which this scheme applies, the Council Tax charged would be based on the valuation band below the one the dwelling has been valued at. To get this reduction at least one person who has her/his sole or main residence at the dwelling must be substantially permanently

disabled and have the main use of at least one room in the dwelling; or be provided with an additional kitchen or bathroom to meet her/his needs; or use a wheelchair in the dwelling. The person who is disabled can be a child or an adult and does not have to be the liable person.

There are various other instances where unoccupied dwellings owned by ill or disabled people may be exempt from council tax. For more information on those, contact your local CAB or Council Tax office.

### **SOCIAL FUND PAYMENTS**

The Social Fund exists to help people with expenses which are difficult to pay for out of regular income. Different rules exist for each payment, so it is advisable to contact your local CAB or Benefits Agency to seek advice on eligibility.

#### **Community Care Grants**

These can be paid to help people to continue living in their own homes rather than institutional or residential care, or to help them settle back into the community after being in care. A Community Care Grant can also be paid to families under exceptional pressure (e.g. as a result of a longterm illness). Applicants must be in receipt of Income Support or leaving some form of residential care within six weeks from the date of application and intend to claim Income Support on leaving. A Community care grant does not have to be repaid.

#### **Budgeting Loans**

These may be paid to help with essential household equipment or other items. The claimant must have been in receipt of Income Support for 26 weeks before consideration will be given. A Budgeting Loan must be repaid weekly out of benefit.

#### **Crisis Loan**

A crisis loan is a one-off payment to meet immediate expenses arising out of an emergency or disaster. It will have to be repaid.

#### **Maternity Payment**

This is a one-off payment to help with the cost of a new baby and is payable if in receipt of Income Support, Income- based Job Seekers' Allowance or Working Tax Credit. £500 is a Maternity Payment from the Social Fund for babies born after 3<sup>rd</sup> December 2000.

#### **Funeral Payment**

If a person or their partner has to arrange a funeral, they may be eligible for help with costs if they are in receipt of Income Support, Income-based Job Seekers' Allowance, Working Tax Credit, Housing Benefit or Council Tax Benefit.

#### **Cold Weather Payments**

To be able to claim Cold Weather Payments you must be in receipt of Income Support or Income Based Job-Seekers' Allowance at least for one day in the week during which the period of cold weather payment is payable.

### **HEALTH BENEFITS**

This helps with prescription charges, dental costs, sight tests, wigs and fabric supports. This may be available to pensioners, people and their partners on Working Tax Credit, Income Support, low income or for children under **16 or under 19 if in full-time education**. Anyone wishing further information or advice on any of these benefits should contact the Western Isles Community Care Forum or their local CAB. Claimants can also make direct contact with their nearest Benefits Agency, Social Work Department or Health Board.

**Western Isles Community Care Forum**, Old Hostel, Tarbert – Telephone 01859 502588  
**Benefits Agency**, Castle Street, Stornoway – 01851 763000  
**Benefits Agency**, Winfield Way, Benbecula – 01870 602466  
**Western Isles Health Board**, South Beach Street, Stornoway – 01851 702997  
**Social Work Department**, Sandwick Road, Stornoway – 01851 703773  
**Social Work Department**, Old Hostel, Tarbert – 01859 502367  
**Social Work Department**, Balivanich – 01870 602425  
**Social Work Department**, Castlebay – 01871 810311  
**Lewis CAB**, 2 Bells Road, Stornoway - 01851 705727  
**Harris CAB**, Pier Road, Tarbert – 01859 502431  
**Uist CAB**, 27 Winfield Way, Balivanich – 01870 602421  
**Barra CAB**, Castlebay – 01871 810608

.....

You can call the **NHS Helpline** for information about help and support for carers. Whatever your situation, the Helpline can give you help and advice. Call them on **0800 22 44 88**. Calls are free and lines are open from 8am to 10pm every day.

.....

**Western Isles CONCESSIONARY TRAVEL SCHEME**

The **Travel Card** is available free of charge to persons aged 16 & over and in receipt of higher rate mobility component of DLA **as well as** to OAPs. The holder, in either category, must have their sole or main residence in the Western Isles.

The holder is entitled to either: **1 free** return trip to the mainland per year **or** purchase a 6-trip ticket for half the normal price. For example, a 6-trip ticket from Stornoway to Ullapool would cost £29.50 instead of £59.00. Also starting on the 1<sup>st</sup> of April there is a Nation Free Bus Scheme which lets a cardholder travel anywhere in Scotland free on a bus.

For further information please contact Technical Services in the Council on 01851 709319.