

## **WELFARE RIGHTS UNIT**

### **WELFARE BENEFITS AND TAX CREDITS FOR PEOPLE WITH DISABILITIES AND THEIR CARERS**

**From April 2022**

A Havering Welfare Rights Unit guide to the main benefits and tax credits available.

Different offices of the Department for Work & Pensions and HM Revenues & Customs deal with each of the benefits / tax credits. Details of the relevant office to contact are given in each section.

The benefits and tax credits system is complex and everybody's circumstances are different; it's a good idea to get advice on the benefits you might be able to claim. Details of local sources of advice are given at the end of this guide.

## **BENEFITS FOR CARERS**

### **Carers Allowance (CA)**

CA is a benefit specifically for carers. To qualify, you must be:

- aged 16 and over
- looking after somebody for at least 35 hours per week who is receiving Attendance Allowance or Disability Living Allowance at the middle or higher rate for care needs or Personal Independence Payment daily living component and
- not earning more than £132.00 per week from employment (after tax, N.I. contribution and half of any contribution to an occupational or personal pension) and
- not in full-time education (i.e. more than 21 hours per week)

CA is not usually paid to carers who are receiving Retirement Pension (as this is usually paid at a higher rate). But it is often worthwhile for carers on Retirement Pension to make a claim for CA as this will raise entitlement to Pension Credit, Housing Benefit and Council Tax Support.

CA is paid at £69.70 per week. Additions can sometimes be paid for a spouse or a person who looks after the claimant's children.

- Carer's Allowance Unit Telephone: 0800 731 0297  
(textphone 0800 731 0317)  
Monday to Friday, 10am to 2pm

Or from the .Gov website: <https://www.gov.uk/carers-allowance>

## **BENEFITS FOR PEOPLE WITH DISABILITIES**

### **Disability Living Allowance (DLA):**

Since June 2013 all new claims and renewal claims for working age claimants are for Personal Independence Payment (PIP), and not DLA. DLA still applies to children up to the age of 16.

DLA is a benefit for people who, before the age of 65, need personal care or supervision or have a terminal illness or have difficulty walking. You must have claimed before your 65th birthday to qualify.

To be awarded DLA you must have had needs for care or mobility problems for at least three months. There is no such qualifying period in terminal illness cases.

You can get DLA for your care needs ("care component") if:

- You need help with 'bodily functions' like getting dressed, washed, in and out of bed, moving around your home, using the toilet, eating, taking medication, getting out and about or
- You need somebody to keep an eye on you to keep you safe, because, for example, you have falls or have fits or
- You are terminally ill or
- You are over 16 and unable to prepare a cooked main meal for yourself.

You can get DLA for your walking difficulties ("mobility component") if you are 3 years of age or over and:

- You cannot walk or
- You have great difficulty walking or
- You have no feet, or are deaf and blind, or have severe mental and behavioural problems or
- You are 5 years of age or over and you need guidance or supervision when you are walking in unfamiliar places.

- DLA is paid at three different rates for the care component and two rates for the mobility component depending on your care needs and walking difficulties. You can be paid for both components.

#### Care Component

- Higher rate £92.40
- Middle rate £61.85
- Lower rate £24.45

#### Mobility Component

- Higher rate £64.50
- Lower rate £24.45

DLA can be paid in addition to other benefits. You can get DLA regardless of your income or savings. Receipt of DLA can increase entitlement to Income Support, Pension Credit, Housing Benefit or Council Tax Support.

See contact list below

### **Personal Independence Payment (PIP)**

Personal Independence Payment has replaced Disability Living Allowance (DLA) for **working age** claimants. It has two components, the daily living component and the mobility component. Each of these components has two elements, a standard rate and an enhanced rate. The rates are as follows:

#### Daily Living Component

- Enhanced Rate £92.40
- Standard Rate £61.85

#### Mobility Component

- Enhanced rate £64.50
- Standard Rate £24.45

PIP is assessed on a points basis. Points will be awarded on a set list of activities depending upon the claimant's level of need. (Please see our information sheet Personal Independence Payment).

Since June 2013 all new claims made by working age people are for PIP. People who are already on DLA and under 65 on 8 April 2013 will be invited to claim PIP over a period of time. It is advisable for them to do so if they still have care and mobility needs, as their DLA will cease.

## **Attendance Allowance (AA)**

AA is a benefit for people who claim after state pension age, who have needed a lot of personal care or supervision for at least six months or who are terminally ill.

You can get AA if:

- You need a lot of help with “bodily functions” like getting dressed, washed, in and out of bed, moving around at home, using the toilet, eating, taking medication, getting out and about or
- You need somebody to keep an eye on you to keep you safe because, for example, you have falls, get confused or are in danger for any other reason.
- Or are terminally ill.

AA is paid at two rates:

- £61.85 per week for people who need help or supervision during the day **or** night
- £92.40 per week for people who need help or supervision during the day **and** night

AA can be paid in addition to most other benefits. You can get AA regardless of your income or savings. Receipt of AA can increase entitlement to Pension Credit, Housing Benefit or Council Tax Support.

## **Disability Living Allowance, Personal Independence Payment & Attendance Allowance Contacts**

- Disability Living Allowance -  
If you were born after 8 April 1948: Telephone: 0800 121 4600  
{Textphone: 0800 121 4523}  
If you were born on or before 8 April 1948: Telephone: 0800 731 0122  
{Textphone: 0800 731 0317}
- Personal Independence Payment -  
Claim Line: 0800 917 2222 { Textphone: 0800 917 7777}  
Enquiry Line: 0800 121 4433
- Attendance Allowance -  
Telephone: 0800 731 0122 {Textphone: 0800 731 0317}

## **Industrial Injuries Disablement Benefit**

Disablement Benefit is paid to people who have a disability caused by an accident at work or certain diseases contracted through work. The amount paid depends on the degree of disability.

- Telephone: 0800 121 8379 (Textphone: 0800 169 0314)

## **BENEFITS FOR PEOPLE UNABLE TO WORK**

### **Statutory Sick Pay**

Employees whose gross pay is at least £123.00 per week are entitled to statutory sick pay (SSP) from their employer for the first 28 weeks of sickness. SSP is £99.35 per week.

### **Incapacity Benefit (IB)**

**{Existing claims only, no new claims}**

Incapacity Benefit is paid to people (normally up to pension age only) who are assessed as being incapable of work and have paid sufficient National Insurance Contributions. Young people, who were incapable of work before the age of 20 (25 in some cases), did not need National Insurance Contributions in order to qualify for IB.

Under State Pension Age the rates are:

- Short-term lower rate           £89.25 per week  
(paid for the first 28 weeks of incapacity to those not entitled to SSP).
- Short-term higher rate       £105.55 per week  
(paid during weeks 29 - 52 of incapacity)
- Long-term rate                 £118.25 per week  
(paid after 52 weeks of incapacity)

Over State Pension Age:

- Short term lower rate       £113.45
- Short term higher rate     £118.25

Incapacity Age Addition

(paid with long-term rate of IB)

- Lower rate                     £6.95  
(incapacity began at age 35 - 44)
- Higher rate                    £12.55  
(incapacity began before age of 35)
- Jobcentre Plus - Telephone: 0800 169 0310 {Textphone: 0800 169 0314}

## **Employment and Support Allowance (ESA)**

**{For New style 'contributions based' ESA claims only}**

**For income based claims will need to apply for Universal Credit instead**

Employment and Support Allowance replaced Incapacity Benefit and Income Support paid on the basis of sickness for all new claimants from 27 October 2008.

ESA is an integrated benefit consisting of two parts, a contributory benefit paid on the basis of National Insurance Contributions and a means-tested part which is affected by income and savings in the same way as income support.

Claimants will receive a basic allowance for the first 13 weeks – called the 'assessment phase' – during this time they will be assessed to see if they have limited capability for work. If it is decided that the person has limited capability for work they will enter the 'main phase' from week 14. During the assessment phase they will be assessed for one of two groups, the support group or the work-related activity group.

During the first 13 weeks, single claimants will receive a basic amount of £77.00 week (25 or over), £61.05 week (under 25) plus means-tested premiums of Pensioner Premium, Enhanced Disability Premium, Severe Disability Premium and Carers Premium, if applicable. Couples will receive £121.05 week if both partners are over 18. In the main phase, if the client is in the work-related activity group they will receive £77.00 week, regardless of age, and if they are in the support group they will receive £77.00 week, regardless of age, plus an extra £40.60 week. Couples will receive £121.05 week plus one of the components. Both main phase groups will receive means-tested premiums if applicable.

People who are terminally ill will go straight into the support group and will not be subject to the assessment phase.

A Work Capability Assessment form has been compiled for assessing claimants. Claimants have to score 15 points to be accepted as having limited capability for work.

The Work Capability Assessment will assess three things:

- limited capability for work (i.e. for entitlement to ESA)
- limited capability for work-related activity (i.e. for membership of the support group or work-related activity group)
- the health-related support that a person needs to improve their capacity for work (via a 'work-focused health-related assessment').

Some claimants will be exempt from the limited capability for work assessment.

Those claimants placed in the work-related activity group will have to undertake a work-focused health-related assessment, which will follow on from the limited capability for work assessment. It will be carried out by a

health care professional in a medical centre. This is intended to assess the extent to which the claimant:

- still has capability for work, and
- the extent to which this can be improved, through discussion, of how physical or mental problems can be overcome

Claimants will also have to attend at least one work-focused interview.

Claimants who start work will not normally be treated as entitled to ESA, however some types of work do not exclude claimants from entitlement.

All those currently on Incapacity Benefit will be assessed for ESA. At that point their Incapacity Benefit will cease. This means that they will be subject to the Work Capability Assessment rather than the Personal Capability Assessment.

How to claim New Style ESA

- Claim online - <https://www.gov.uk/employment-support-allowance/how-to-claim>
- Claim by phone - Call the Universal Credit helpline  
Telephone: 0800 328 5644 (choose option 3)  
Textphone: 0800 328 1344 (choose option 3)

## **INCOME BASED BENEFITS**

### **Income Support (IS)**

{Universal Credit has replaced Income Support for most people}  
You cannot make a new claim for Income Support

Income Support is a weekly benefit for people whose income and capital are below levels set by the Government.

IS can be claimed by:

- People incapable of work through sickness or disability (but see ESA above)
- Lone parents whose youngest child is under 5
- A person caring for a disabled person
- People registered blind (claims prior to 27/10/08)

To qualify for IS:

- You must not be working more than 16 hours a week; your partner must not be working more than 24 hours per week (this doesn't apply to some disabled people whose earnings or hours are restricted because of their disability).

- You and your partner must not have more than £16,000 capital
- Your income must be below set amounts. These amounts depend on your age, whether disabled, whether you are a carer etc.

The amount of IS you are entitled to depends on your individual circumstances. IS can include amounts to help with your mortgage interest payments. But from April 2018, help with mortgage costs comes in the form of a loan from DWP.

- Jobcentre Plus - Telephone: 0800 169 0310 {Textphone: 0800 169 0314}

### **Pension Credit (PC)**

Pension Credit is for people aged over women's state pension age.

PC has two parts: Guarantee Credit & Savings Credit

1. Guarantee Credit – to ensure a minimum level of income to those aged over women's state pension age.

The weekly Guarantee Credit is:

- £182.60 per week for a single person
- £278.70 per week for a couple

There are extra amounts in Pension Credit assessments for some carers and for some people with disabilities.

There is no capital limit, although income will be assumed from savings over £10,000.

2. Savings Credit – to reward pensioners over state pension age, it is only available if you reached State Pension age before 6 April 2016..

The maximum weekly Savings Credit is:

- £14.48 per week for a single person
- £16.20 per week for a couple

Application forms can be completed via .Gov or over the telephone.

- <https://www.gov.uk/pension-credit/how-to-claim>
- Pension Credit Application Line  
0800 99 1234 (textphone 0800 169 0133)

### **Universal Credit**

Universal Credit has replaced Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit.



Universal Credit can be claimed by:

- Single people and couples on a low income
- People in and out of work
- People with and without children
- People who are unable to work due to sickness or disability
- Carers
- People not in education (although some may qualify)

Claims are made and managed on-line at: [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit). There are no paper claims.

People who are unable to use a computer can claim on the telephone, or in person at a local office.

- Universal Credit Helpline Telephone: 0800 328 5644 {Textphone: 0800 328 1344}

### **Housing Benefit (HB) and Local Housing Allowance (LHA)**

Housing Benefit/ Local Housing Allowance is a weekly benefit for people who pay rent. It is claimed from the Council.

The amount of HB/LHA you receive depends on your income and savings. There is a capital limit of £16,000 (but there is no capital limit for people receiving Pension Credit Guarantee Credit).

Some of your rent may not be eligible for HB/LHA if the Rent Officer decides that it is too high, or you are under-occupying the property. In special circumstances you can ask for extra help if there is a shortfall between your rent and your Housing Benefit/LHA - this is called a Discretionary Housing Payment.

- See contact details below.

### **Help with your Council Tax**

You may be entitled to pay less Council Tax (CT) if, for example, you live alone or your partner is severely mentally impaired or if your home has special features for a person with a disability. In some special cases a Council Tax discount is available for households with a live-in carer.

You may be entitled to Council Tax Support (CTS) depending on your income and savings. There is a capital limit of £6,000 for working age claimants and £16,000 for those over Pension Credit Age (but there is no capital limit for people receiving Pension Credit Guarantee Credit).

All working age claimants will have to pay a minimum of 20% of their Council Tax.

CTS is paid by the Council in the form of a reduction of the Council Tax bill.

### **Housing and Council Tax Support Contacts**

- Havering Council Tax  
01708 433997
- Havering Housing Benefit & Council Tax Support  
01708 433996
- Havering Text relay service: 18001 01708 434343

### **Child Tax Credit and Working Tax Credit:**

Universal Credit has replaced tax credits for most people. A person can apply for a tax credit if they are already in receipt of one of the two tax credits.

#### **Child Tax Credit (CTC)**

Child Tax Credit is a payment to support families with children. If you are eligible, Child Tax Credit is paid in addition to Child Benefit. It is paid to the main carer (usually the mother) directly into their bank account.

To claim you must be responsible for one child or more; you do not have to be working to claim.

Child Tax Credit provides support for a child until 1st September after their 16<sup>th</sup> birthday and for some 16 to 20 year olds.

- See contact details below.

#### **Working Tax Credit (WTC)**

Working Tax Credit is a payment to top up the earnings of working people on low incomes, including those who do not have children. There are extra amounts for working households where someone has a disability. There is a childcare element to help with the costs of registered or approved childcare. You can claim up to 70% of child care costs up to £175 a week for one child and £300 a week for two or more children.

To qualify for Working Tax Credit you must be in one of the following groups:

- A lone parent age 16 or over, responsible for a child and working at least 16 hours a week.
- If you are part of a couple responsible for a child, you must be working a combine total of 24 hours per week and one of you must be working at least 16 hours per week
- Age 25 years or over and working at least 30 hours a week
- Age 16 or over, working at least 16 hours a week with a disability which puts you at a disadvantage in getting a job

The amount of Working Tax Credit you receive will depend on the number of hours worked and your income (joint income if you are a couple).

## **Child Tax Credit and Working Tax Credit Contacts**

- Tax Credit Helpline  
0345 300 3900 (textphone 0345 300 3909)  
information and claim packs
- <https://www.gov.uk/manage-your-tax-credits>

## **Help with NHS Costs**

Some people qualify automatically for help with NHS charges because of their age or personal circumstances.

Some are exempt from prescription charges because they have a specified medical condition or are housebound with a continuing physical disability. Apply on form FP92A available from hospitals, chemists or your doctor.

Some people receiving Child Tax Credit or Working Tax Credit qualify for help with health costs and will automatically be sent an NHS certificate. If you are on CTC or WTC and are unsure whether you qualify for help with health costs, contact the Tax Credit Helpline on 0345 300 3900

People on Income Support, Pension Credit Guarantee Credit, or on a low income with limited savings may qualify for free prescriptions and free or reduced cost dental treatment, dentures, glasses, sight tests, wigs, fabric supports and fares to hospital. The savings limits for the low-income scheme is £16,000.

If you are not getting Income Support or Pension Credit Guarantee Credit you should claim on form HC1. Leaflet HC11 contains useful information about help with health costs.

- NHS Business Services Authority  
0300 330 1341

## **Havering's Emergency Assistance Scheme**

The London Borough of Havering (LBH) has developed an Emergency Assistance Scheme (EAS) in partnership with local community and voluntary sector organisations.

The Disablement Association of Barking and Dagenham (DABD) administer Havering's scheme called The Emergency Assistance Scheme. It is only available to those people who come within the eligibility criteria.

The Emergency Assistance Scheme criteria and application form can be found at: [Emergency Assistance Scheme](#) or for those who need help with the form by ringing: 0330 054 2500

## **The Family Fund**

The Family Fund provides grants and other help to families with children who have severe disabilities. It commonly helps with things like holidays, furniture, equipment and transport needs.

For details contact: The Family Fund 4 Alpha Court, Monks Cross Drive, York, YO32 9WN

<https://www.familyfund.org.uk/>

(Telephone: 01904 550055)

## **ADVICE & HELP**

### **London Borough of Havering**

#### **Welfare Rights Unit Advice Line**

Leave your name and phone number. We'll then call you to discuss your benefit issue.

01708 434444

Email [WelfareRightsUnit@haverling.gov.uk](mailto:WelfareRightsUnit@haverling.gov.uk)

### **Citizen's Advice Havering**

#### **Telephone Advice**

Local Number - 0300 330 2179

Monday, Wednesday, and Friday: 10 am - 12:30 pm

Tuesday 10 am - 4 pm

Thursday 1 pm - 3:30 pm

#### **Email Advice**

On the website, click on the Email Advice button and selecting the area you would like advice on

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

#### **Face-to-face (appointment only)**

You can book 30 minute appointments at the local hubs at Harold Hill and Rainham - with the following links;

[https://bit.ly/Book\\_CitizensAdvice\\_HaroldHill](https://bit.ly/Book_CitizensAdvice_HaroldHill)

[https://bit.ly/Book\\_CitizensAdvice\\_RainhamLibrary](https://bit.ly/Book_CitizensAdvice_RainhamLibrary)

**All benefits have complex rules and exclusions. Information provided here is as a guide only rather than a full statement of the rules and regulations. Information provided by Welfare Rights Unit, London Borough of Havering, at April 2022.**