

Carer's Allowance

Carer's Allowance is a benefit paid to informal carers of people who are severely disabled. You don't have to be related to, or live with, the person.

Who can claim? – You can claim Carer's Allowance if you are aged 16 or over and spend at least 35 hours a week caring for the same relative, friend or neighbour. The person you are caring for should receive either Attendance Allowance or the middle or the higher rate component of Disability Living Allowance.

You do not qualify for Carer's Allowance if you are in full-time education with 21 hours or more a week of supervised study or earn more than £100 per week, after certain deductions have been made.

How much do you get? – This can vary as you can receive an additional amount for your husband, wife, civil partner or someone living with you who looks after your dependent children. It can also be reduced by the amount of certain other benefits, which you receive, including your State Pension.

How is it paid? – Carer's Allowance is paid directly into any account of your choice which accepts Direct Payment of benefits. This might be a Bank, Building Society, Post Office or National Savings account.

Effect of other benefits – Claiming Carer's Allowance may affect other benefits you are getting. If you have children and qualify for Carer's Allowance, you may also qualify for other benefits.

If you do get Carer's Allowance you **must** advise the Highland Council of this in writing to your local Area Office. A list of the offices is detailed overleaf.

How to claim Carer's Allowance – Claim straight away. If you delay you may lose benefit.

The Carer's Allowance unit can send you a claim form. Advise them if you need a form in braille, large print or on audio tape.

Their address is CA Unit, Palatine House, Lancaster Road, Preston, PR1 1HB.

- Telephone: 0845 608 4321
- Textphone: 0845 604 5312
- Fax: 01772 899 354

• or you can download the claim form from the Department for Work and Pensions website –

www.dwp.gov.uk/advisers/claimforms/ds7001_print.pdf

Disability Living Allowance

You are eligible to claim Disability Living Allowance if you are aged between 16 and 64 and have needed help for three months because of a severe physical or mental illness or disability, and you are likely to need this for another six months. You can also claim Disability Living Allowance for an ill or disabled child.

If you are already getting Disability Living Allowance when you reach 65, it can continue as long as you still need the help.

- it is not taxable
- it is paid no matter what your income or savings
- it does not make you lose any benefits you may already be getting
- it can be paid even if you work

Disability Living Allowance has two components:

- **care component** – if you need help looking after yourself
- **mobility component** – if you can't walk or need help getting around

Some people will be entitled to receive just one component; others may receive both.

How much do you get? Disability Living Allowance is paid at different rates depending on how the disability affects you.

How is it paid? Disability Living Allowance is usually paid directly into any account of your choice which accepts Direct Payment of benefits. If necessary, someone else can receive the money on your behalf.

If you are registered blind, payment can be made by cheque which can be cashed at the Post Office.

Effects on other Benefits – If you start to get Disability Living Allowance it might **increase** the amount of other benefits you are entitled to, such as Council Tax Benefit and Housing Benefit.

How to claim – Claim straight away. If you delay you may lose benefit. You can get a claim form by:-

- telephoning the Benefits Enquiry Line on **0800 88 22 00**
- textphone: **0800 243355**
- downloading the claim form from the Department for Work and Pensions website –

www.dwp.gov.uk/lifeevent/benefits/disability_liv_allowance.asp#howclaim

Contact Points for the Highland Council

Please note that the information in this leaflet is a guide only and may not include all the relevant information you need. If you wish to obtain further information, advice or guidance, please contact your local Council Tax Benefit/Housing Benefit Office by telephoning **Freephone 0800 393811** or by contacting your nearest Service Point or local Office:

Service Point staff are available to assist at:

Acharacle	Fortrose	Lairg
Alness	Fort William	Lochcarron
Ardersier	Gairloch	Lochinver
Aviemore	Golspie	Mallaig
Bettyhill	Grantown on Spey	Muir of Ord
Bonar Bridge	Helmsdale	Nairn
Broadford	Hilton	Portree
Brora	Invergordon	Tain
Dingwall	Inverness	Thurso
Dornoch	Kingussie	Ullapool
Durness	Kinlochleven	Wick
Fort Augustus	Kyle	

Local Area Offices:-

- **Caithness** – Market Place, Wick, KW1 4AB
- **Sutherland** – Drummie, Golspie, KW10 6RB
- **Ross & Cromarty** – Ross House, High Street, Dingwall, IV15 9QN
- **Skye and Lochalsh** – Tigh Na Sgìre, Park Lane, Portree, IV51 9EP
- **Lochaber** – Lochaber House, Fort William, PH33 6EL
- **Inverness** – 21-23 Church Street, Inverness, IV1 1DY
- **Badenoch & Strathspey** – Ruthven Road, Kingussie, PH21 1EJ
- **Nairn** – The Court House, High Street, Nairn, IV12 4AU

To request this information in an alternative format, e.g. large print, Braille, computer disc, audio tape, or suitable language, please contact:

Customer Services
Business and Technical Support
01463 702036

Finance Service Business and Technical Support



Benefits For Working People

Sochairean do Dhaoine a tha ag obair



Tha thu nas fheàrr dheth faighinn a-mach

Contact your local Council Tax Benefit/
Housing Benefit Office or local Service Point to
find out if you're missing out...

Child Tax Credit and Working Tax Credit

Child Tax Credit and Working Tax Credit supports families with children and working people on low incomes by topping up earnings.

Child Tax Credit and Working Tax Credit **do not affect** Child Benefit payments, which are paid separately.

If you are single or separated you should claim tax credits based on your individual circumstances.

If you are:

- a married couple living together and not separated, **or**
- a man and a woman living together as if you are married, **or**
- civil partners

you must claim together, based on your joint circumstances.

The income limit for Child Tax Credit

Child Tax Credit payments depend on your circumstances and income.

The income limit depends on your own situation. But as a very rough guide, you might not be able to get Child Tax Credit if:

- you have one child, and your annual income is more than around £26,000
- you have two children, and your annual income is more than around £32,200

It is important to know that:

- this is a rough guide
- the income limit for you may be different, as it depends on your own circumstances

You could still qualify if your income is above these amounts. For example, if you pay for registered or approved childcare, are disabled, or have more than one or two children.

It is paid, either weekly or every four weeks, to the person who cares for the children. It is paid directly into a Bank, Building Society or Post Office account.

Working Tax Credit

If you work but are on a low income, including those who do not have children, you may be able to get Working Tax Credit.

If you don't have children you need to work the following hours to receive Working Tax Credits:

- If you are 25 or older, you need to do paid work for at least 30 hours a week, **or**
- If you are 16 or older, and have a disability, you need to do paid work for at least 16 hours a week, **or**
- If you or your partner is 50 or older, and you are going back to work after being on "out of work" benefits, such as Jobseekers

Allowance or Income support, you need to do paid work for at least 16 hours a week.

If you have children, you need to do a minimum of 16 hours a week to qualify for Working Tax Credits.

From 6 April 2012, the rules for couples with at least one child are changing. In most cases, to qualify for Working Tax Credit your joint working hours will need to be at least 24 a week. This will mean:

- If you both work, your joint weekly hours must be at least 24, with one of you working at least 16 hours a week,
- If only one of you works, that person must be working at least 24 hours a week.

If neither of these apply, your Working Tax Credit will stop from 6 April 2012. However, there are exceptions:

- **If you can increase the hours you work**
- **If one of you is aged 60 or over and** the person who's 60 or over works at least 16 hours a week.
- **If one of you gets extra Working Tax Credit because of a disability and** the disabled person works at least 16 hours a week **and** they qualify for the 'disability element' of Working Tax Credit.
- **If one of you is ill, an inpatient in hospital or in prison and** one of you works 16 hours or more, and the other is:
- Getting certain benefits due to ill health – for example, contribution-based Employment and Support Allowance, or Disability Living Allowance
- An inpatient in hospital
- In prison – serving a custodial sentence, or remanded in custody awaiting trial or sentence

Payment will be paid into a Bank, Building Society, Post Office or National Savings account. If you are part of a couple and you both work 24 hours or more a week, you can decide who will get the Working Tax Credit payments.

How do I claim or get more information?

If you think you might be eligible to claim Child Tax Credit or Working Tax Credit or both you can check online at www.inlandrevenue.gov.uk/taxcredits

If you are due Tax Credits, you will be able to make your claim online immediately.

If you would like a claim pack sent to you or need further advice about tax credits, you can:

- phone the tax credit helpline on 0345 300 3900
- textphone the helpline (for people with hearing or speech difficulties) on 0345 300 3909
- visit any Inland Revenue Enquiry Centre

The helplines are open between 8.00am and 8.00pm, seven days a week (except Christmas Day, Boxing Day, New Year's Day and Easter Sunday).

Council Tax Benefit and Housing Benefit

Council Tax Benefit

Anyone liable to pay Council Tax (or their partner) can apply for Council Tax Benefit.

Housing Benefit

Most people who rent their homes from either the Council, a Housing Association or Private Landlord can apply for Housing Benefit.

The Highland Council use a combined Benefit application form. This means that Council Tax Benefit and Housing Benefit can be claimed and calculated together.

How do I apply?

Application forms can be obtained by either:-

- Contacting the Housing Benefit/Council Tax Benefit Office by telephoning **Freephone 0800 393811**
- Visiting your nearest Service point, a list of Service Points is detailed overleaf.
- Downloading the form from the Highland Council website
- Visiting your local office detailed overleaf.

Extended Payments

The Extended Payments scheme is to help existing benefit claimants meet Rent and Council Tax liabilities between the periods they come off state benefits after finding work, to the time when they first get paid. The scheme allows for Housing Benefit and Council Tax Benefit to be paid for a further four weeks after the end of entitlement for State Benefits (Income-Support, Job Seeker's Allowance Income Based, Severe Disablement Allowance and Incapacity Benefit and Employment & Support Allowance).

To qualify for this payment, you (or your partner):-

- must have been receiving Income Support (IS), Job Seekers Allowance (JSA), Incapacity Benefit (IB) Severe Disablement Allowance (SDA) or Employment & Support Allowance (ESA) for 26 weeks; **and**

- have started a job, become self employed, intend to work more hours or you are expecting a pay rise; **and**
- expect the job or higher pay/hours to last at least 5 weeks, **and**
- remain liable to pay rent or Council Tax throughout the extended payment period.

How do I claim an Extended Payment?

You must inform our local Housing Benefit/Council Tax Benefit office (contact details overleaf) within 4 weeks of you or your partner starting work or increasing the hours that you work. We will then check to make sure that you meet the qualifying conditions. If so, your Council Tax Benefit and Housing Benefit claim will continue to be paid for up to 4 weeks from the Monday your JSA, IS, IB, SDA, ESA stopped.

Please note: if you fail to inform your local Housing Benefit/Council Tax Benefit office within 4 weeks of starting work, you will lose your entitlement to the 4 weeks extended payment.

What else should I know?

If your extended payment period covers any rent "free weeks" you will not be paid for these weeks.

Your claim for Council Tax Benefit and/or Housing Benefit will be cancelled after the Extended Payment period.

You must also remember to tell your Department for Work and Pensions office or Jobcentre Plus that you have started work.

Job Grant is a tax free payment payable if:

- you are starting work of at least 16 hours per week **and**
- have been on IS, JSA, IB, SDA or ESA for 26 weeks previous to starting work **and**
- expect that work to last 5 weeks or more

Lone parents or couples with children can get £250. Single customers or couples without children can get £100.

A Job Grant may be payable if your partner is going into work of at least 24 hours per week and as a result your claim to benefit ends.