

# BENEFITS AND PLANNING FOR THE FUTURE

This guide provides a simple introduction to benefits to which you and your carer may be entitled. These are entitlements and we would encourage you to claim.

## ATTENDANCE ALLOWANCE

For people who have been diagnosed with dementia and who are over pension age, the main benefit that is appropriate is Attendance Allowance once you have needed help for six months. There is a lot of information about it on the Age UK website ([www.ageuk.org.uk](http://www.ageuk.org.uk) 01296 431911) and Alzheimer's Society website ([www.alzheimers.org.uk](http://www.alzheimers.org.uk) 0333 150 3456).

Bucks Age UK have trained benefit advisers who can come to the home to help complete Attendance Allowance forms with you. Tel. 01296 431911 Option 4.

This does not depend on a person's income or savings but is dependent on difficulties with everyday tasks. It is paid at 2 levels:

- If help is needed in the daytime **or** night-time, it pays £68.10 per week
- If help is needed in the daytime **and** night-time, it pays £101.75 per week.

The form can be obtained by phoning 0800 731 0122 and the claim will be backdated to the date of the phone call if the form is returned within 6 weeks. The form can be downloaded from the [www.gov.uk](http://www.gov.uk) website, at Age UK and the Alzheimer's Society, but the claim will only start from the date the completed form is received in that case.

To be able to give the relevant details on the form, it is a clever idea to keep a diary for at least a week to show what difficulties you have and what care and supervision you need and for how long. Do not leave things out, even if you feel you can manage well enough.

What should you write about on the form?

THE DWP (Department of Work and Pensions) (Department of Work and Pensions) will use your form to decide whether to give you Attendance Allowance. They will be looking to see:

- what difficulties you have, or how much help you need, e.g., personal care, such as getting in and out of a chair or bed, dressing and washing, going to the toilet, staying safe, medication, walking, eating, and drinking and remembering to do so.
- what help you need.

You do not have to be receiving help now – the important thing is that you need it. For example, you might need to hold on to furniture to move around your home.

How to answer questions about personal tasks

Questions 27-43 ask about your care needs with personal tasks. Do not leave things out, even if you feel that you can manage well enough. It is important that you use the blank boxes to explain if you:

- have difficulty or need someone to help you with personal tasks - for example washing, getting out of bed, or getting dressed - at least 3 times **during the day**.
- have difficulty or need someone to supervise you **throughout the day** to make sure you stay safe - for example, to stop you falling or to look after you if you have seizures or blackouts.
- have difficulty or need someone to help you with personal tasks repeatedly (2 or more times) **during the night** or just once if it is for 20 minutes or more - for example, if you need help getting out of bed, going to the toilet, or changing the sheets if you have an accident.
- need someone to watch over you or supervise you **during the night** to make sure you are safe - they need to help you at least 3 times, or just once if it is for 20 minutes or more, for example, in case you have a fit while you are asleep, or to stop you falling over if you must get up.

## CARER'S ALLOWANCE

call 0800 731 0297 or Text 0800 731 0317 to claim or visit GOV.UK to download a claim form or claim online.

Carer's Allowance is a means-tested benefit paid to carers who provide a minimum of 35 hours per week to an individual in receipt of a disability related benefit – such as Attendance Allowance. (You do not have to live with them or be related to them.) It is currently £69.70 per week and is only available to individuals with earned income of no more than £132 per week (after deductions), or who receive state pension or other state benefits that are no more than £69.70 per week. You could also be eligible if you care for someone who receives the higher-rate or middle-rate care component of Disability Living Allowance, either rate of Personal Independence Payment (PIP) daily living component or Attendance Allowance.

If you think you will not be eligible to claim Carer's Allowance because you have some savings, do not worry. Your savings and your National Insurance record will not make a difference to your claim.

Once again AGE UK ADVICE LINE on 0800 678 1602, open 8am – 7pm 365 days a year, can help you. Some face-to-face support at local Age UKs available. Your local Citizens' Advice Bureau can also help (see their details below).

After you submit your claim, you will receive a decision in writing that will tell you if you have been awarded Carer's Allowance and from what date. If the claim is turned down, read the information on Challenging a Benefits Decision.

## PENSION CREDIT

Contact the Department of Work and Pensions (DWP) on the Pension Credit helpline, 0800 991234 to apply. It is worth making a new claim every year. Benefits rates change annually, as can your finances.

## HOUSING BENEFIT AND COUNCIL TAX REDUCTION

If you are renting accommodation and you and your partner, if you have one, are both of pension age and your household is on a low income and your savings are less than £16,000, you may be entitled to claim some Housing Benefit to help pay your rent. Contact Buckinghamshire Council on 01494 412227 or 0300 1316000 to ask for help filling in the form or you can apply on line on their website – [www.buckinghamshire.gov.uk](http://www.buckinghamshire.gov.uk)

Anyone living on their own is entitled to a Council Tax reduction of 25%.

Council Tax exemptions and discounts are available to claim if a mental health condition permanently affects your ability to perform normal daily tasks. If you or someone you live with is diagnosed with a Severe Mental Impairment (SMI) you could be eligible for a Council Tax exemption or discount.

To qualify, someone must be medically certified with a SMI, such as Dementia or Alzheimer's. They must also receive or be eligible for a qualifying benefit. They would then be "disregarded for Council Tax purposes".

Households containing an adult who is not disregarded and a "disregarded person" such as someone with dementia, could be entitled to claim a 25% Council Tax discount. In effect, a single person's discount is applied to the household, as the person with SMI is disregarded.

The qualifying benefits include – Attendance Allowance, Personal Independence Payment (PIP) and Disability Living Allowance.

To apply for a Council Tax exemption or discount contact your Local Authority –

[www.buckinghamshire.gov.uk/counciltax/money-off-your-council-tax](http://www.buckinghamshire.gov.uk/counciltax/money-off-your-council-tax)

Or telephone – 01494 412226, help key 6

## UNDER PENSION AGE

Personal Independence Allowance (PIP)

For many people with a disability who are under pension age, the appropriate benefit to make an application for is Personal Independence Payment (PIP). This is like Attendance Allowance. If you have been receiving PIP before the official retirement age or within the last year of reaching retirement age, you may continue to receive it after retirement age, as long as you qualify.

## CITIZENS ADVICE

There is a lot of information about benefits and other aspects of care on the Citizens Advice website – [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Local Citizens Advice – There is an office in High Wycombe which covers the Marlow area. The Freephone telephone number is 0808 278 7938 but there is often a long wait (40 – 60 minutes) to be answered, as they have too few advisers to answer the phone. A quicker way to get an answer is to fill in the email form on their website with your question and it will be answered quickly.

If you get through on the telephone (there is another number 0344 245 1289 – call charges apply) an assessor will take your name etc and query and look up information and make an appointment with an adviser if it is thought appropriate. They may be able to help complete Attendance Allowance forms either over the phone or Face to face if it is thought necessary.

It is not possible to drop into the High Wycombe office as used to be the case.

If you need help to claim Universal credit the number is – 0800 144 8444 (free phone)

To get help with debts the number is 0800 240 4420 (free phone)

If you are in a food crisis and need a food bank voucher, call 01494 785660

## WILLS AND POWER OF ATTORNEY

While someone still has 'mental capacity' it is important for them to make a will and to make a Lasting Power of Attorney. The Power of Attorney enables someone else, who you can nominate, to help with financial matters and decisions about health and care.

For more information look at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) - managing affairs for someone else.

Owl Guardian Services Limited      01296 330054      [info@owlguardianservicesltd.co.uk](mailto:info@owlguardianservicesltd.co.uk)

This company offer support to people who may be unwell or struggling to manage their affairs but have full capacity to appoint an attorney. They offer General Powers of Attorney and Lasting Powers of attorney. They also offer financial and property expertise for both investments and day-to-day running

of your home and care provision. Owl Guardian Services will also ensure that your income is maximised by claiming all the benefits to which you are entitled.

Claire Edwards, Eldercare Consultant 07415 387129 [ce@eldercareconsultant.co.uk](mailto:ce@eldercareconsultant.co.uk)

Claire offers advice on selecting appropriate care, establishing eligibility for financial support, advising on the role of NHS and Social Services. Contact Claire direct for her fee structure.

- Dementia Action for Marlow (DAM) is a charity specifically set up for those people living with dementia and their carers. We aim to provide support and facilitate social interaction by making regular contact and arranging small 'café gatherings. We aim to enable friendships between those in similar situations. We aim to provide a voice to improve the information, pathways, help and support available.
- Dementia Action for Marlow (DAM) has amassed all information independently of the organisations cited, with details being collated and recorded as accurately as possible.
- If you become aware of any discrepancies or updates, please contact Dementia Action for Marlow - [contact@dementiaactionmarlow.org](mailto:contact@dementiaactionmarlow.org) or leave a message on 01628 482808.