

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.

BENEFITS GUIDE

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 01296 431911) and Alzheimer's Society website (www.alzheimers.org.uk 0333 150 3456).

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 £60.00 per week
- If help is needed in the daytime **and** night-time, it pays £89.60 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, as long as the form is returned within 6 weeks. The form can be downloaded from the 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 good 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. Don't leave things out, even if you feel you can manage well enough.

What you should write about on the form

THE DWP (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, eg 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 sort of help you need.

You do not have to be receiving help at the moment – 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 really 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's 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's for 20 minutes or more, for example, in case you have a fit while you're asleep, or to stop you falling over if you have to get up.

CARER'S ALLOWANCE

Call 0800 731 0297 or Text 0800 731 0317 to claim or visit [GOV.UK](https://www.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 don't have to live with them or be related to them.) It is currently £67.25 per week and is only available to individuals with earned income of no more than £128 per week (after deductions), or who receive state pension or other state benefits that are no more than £67.25 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 won't be eligible to claim Carer's Allowance because you have some savings, don't worry. Your savings and your National Insurance record won't 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](tel:0800991234) 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, your household is on a low income and your savings are less than £16,000, you may be entitled to some Housing Benefit to help pay your rent and some reduction of your Council Tax. Contact Buckinghamshire Council on [01494 412227](tel:01494412227) to ask for help with filling in the form. They can visit you at home. Otherwise, you can apply online on their website ([buckinghamshire.gov.uk/council-tax/](https://www.buckinghamshire.gov.uk/council-tax/)).

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

There is also an entitlement to Council Tax reduction if a person with dementia is severely mentally impaired. The most common qualifying benefits to claim this are Attendance Allowance (at either the higher or lower rate), Disability Allowance, and Personal Independence Allowance. You will need to contact the Council ([01494 412226](tel:01494412226), [help key 6](#)) and get a GP certificate.

Under Pension Age

If you are not yet receiving your State Pension, your situation is more complicated from a benefit point of view, as it depends on factors such as your National insurance contributions and whether you are in receipt of benefits already.

For many people, the Personal Independence Allowance (PIA), which is like Attendance Allowance and does not depend on your financial situation, is the one to apply for. You claim this by phoning the DWP on [0800 0800 917](tel:08000800917) to ask for a claim form.

Citizens' Advice Bureau

0344 411 1444

It is advisable to get some help from somewhere like the Citizens' Advice Bureau or there is a lot of information online at www.citizensadvice.org.uk and www.turn2us.co.uk.

Local Citizens' Advice Bureau (CAB)

www.highwycombecab.co.uk

CAB have offices in High Wycombe and Henley. The High Wycombe office have had sessions in Marlow, but all offices are presently closed due to COVID. The High Wycombe Office is 0344 245 1289 and Henley office is 08008 278 7907. There is a wealth of information about Attendance Allowance and Personal Independence Payments on the web site, as well as many other subjects. The forms are complicated, and they can be done on someone's behalf.

CAB would offer to help complete the Attendance Allowance and Personal Independence Payment applications for you and also complete a full benefits check-up to see if you are entitled to any other benefits.

Owl Guardian Services Limited

01296 330054

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

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 an unincorporated volunteer group 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** or leave a message on 01628 482808.