




# Grants, Discounts & Entitlements for Carers

## Carers Rights Day 2023



Prepared by North Tyneside Carers' Centre



# Session Aims

- Why benefits and entitlements for carers are so important
- The main benefits for carers: Carers Allowance/Carers Credit
- Council Tax reductions/help with health and travel costs
- Grants & discounts

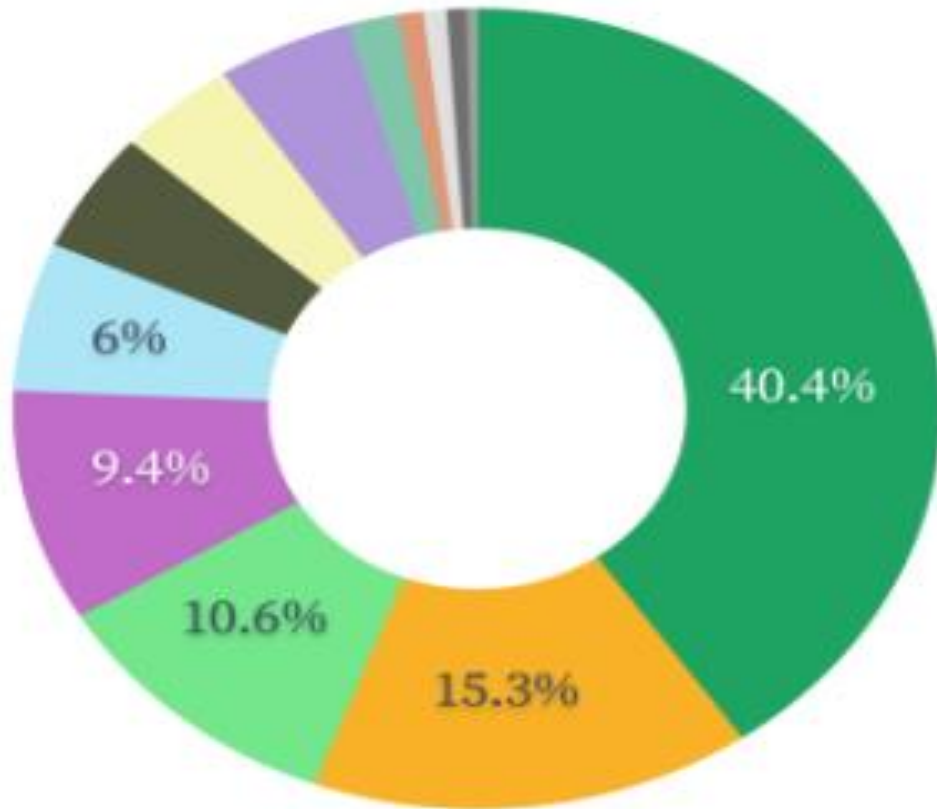
- On average, households, with at least one disabled adult or child, need an extra **£975 a month** to have the same standard of living as non-disabled households.
- Scope last published figures in 2019 (**£500 a month**). Since then there has been a global pandemic and cost-of-living crisis.

# Why benefits for caring are so important?

- **63%** of carers said they were 'extremely' worried about managing their monthly costs.
- **77%** said that the rising cost of living was one of the main challenges they would face over the coming year.
- **62%** of carers agreed that the increase in the cost of living was having a negative impact on their mental and/or physical health.

# £19bn estimated unclaimed value by benefit, April 2023

Estimated unclaimed



£7.57 bn  
Universal Credit

£2.87 bn  
Council Tax Support

£2.00 bn  
Carers Allowance

£1.75 bn  
Pension Credit

£1.13 bn  
Child Benefit

£929 m  
Housing Benefit (Pension Age)

£900 m  
Water Social Tariffs

£768 m  
Broadband Social Tariffs

£511 m  
Others

£314 m  
Warm Home Discount

<https://policyinpractice.co.uk/new-analysis-missing-out-19-billion-of-support-goes-unclaimed-each-year/>

# North Tyneside Council – Household Support Fund

**Grants for the most financially vulnerable households** (e.g. food vouchers, help with energy costs).

Families with income-related Free School Meals will receive £15 supermarket vouchers for each week of the school holidays per child).

## Criteria

- North Tyneside resident with no savings
- Experiencing significant hardship
- Previous applications - must have a 3 month gap)
- Household Support Fund applications will re-open in **December 2023**.

Contact NTC's Welfare Assistance Team on 0191 643 2777 option 2  
[Household support fund | North Tyneside Council](#)

# North Tyneside Council – Crisis Support

**If the situation is urgent and you are in financial crisis today:**

The Council's Welfare Assistance Team can be contacted on **(0191) 643 2777** for urgent crisis support.

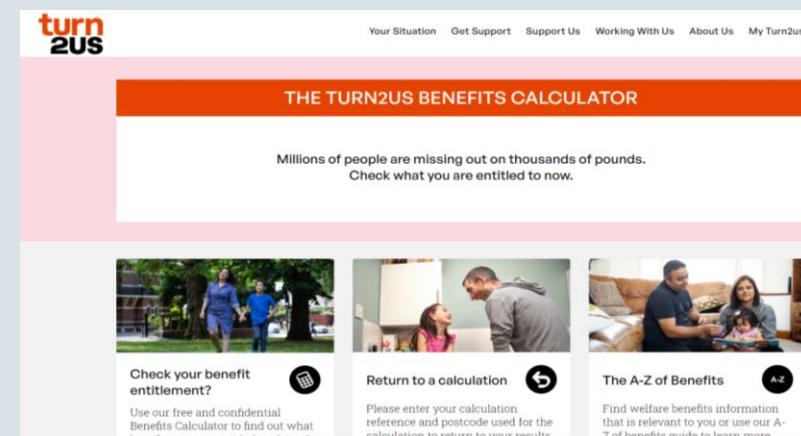
- Telephone assessment to prioritise urgent cases (no food, gas or electricity).
- Food bank referrals/vouchers/other help towards food and fuel.

The Carers' Centre can support with referrals for crisis support

# DIY Benefits Calculators

You can do your own online benefits check through reliable and trustworthy websites, like Turn2us, recommended by GOV.UK:

[Benefits calculators - GOV.UK \(www.gov.uk\)](https://www.gov.uk)



The Carers' Centre can support with referrals to partner agencies such as the **DWP Visiting Team** and **Citizen's Advice**.



# Are you one of 200,000+ missing out on £1,000s of state pension?

If you took time off work between 1978 and 2010 to care for a child or person with a long term medical condition

- You're currently aged between 41 and 90. This issue mainly affects women in their 60s and 70s.
- You took time away from paid work to look after a child or a person with a long term disability or illness at any point between 1978 and 2010.
- You claimed Child Benefit or Income Support for the first time *BEFORE* May 2000.

From 29 September 2023 HMRC may contact you by letter.

[200,000+ women missing out on £1,000s of state pension: how to reclaim - MSE \(moneysavingexpert.com\)](https://www.moneysavingexpert.com/200000-women-missing-out-on-1000s-of-state-pension-how-to-reclaim)

# State Pension Forecast

Many carers have gaps in their pension record because of caring responsibilities.

By getting a **State Pension forecast** you can find out:

- How much State Pension you could get
- when you can get it
- how to increase it, if you can

**Tel:** 0800 731 0175, check your [State Pension forecast](#) online or fill in the [BR19 application form](#) and send it by post

# Carers Rights are not Pointless!

Almost **400,000** carers are missing out on Carer's Allowance.

• **Quick Quiz!** How much is 1 weeks entitlement to Carers Allowance? Is it:

• **A) £185.86**

1 month Carers Element entitlement – Universal Credit

• **B) £76.75**

1 week entitlement to Carers Allowance

• **C) £42.75**

1 week Carers Premium entitlement (Income Support/JSA/ESA)

• **D) £2.19**

The hourly rate of Carers Allowance (lowest UK benefit rate!)

# Carers Allowance: True or False

*“I earn £145 a week I can’t claim Carers Allowance”*

**True:** For 2023/24, the earnings limit is **£139** per week (after deductions for):

- Income Tax & National Insurance
- 50% of any contributions to an occupational or personal pension
- certain expenses (such as childcare, equipment to do your job (like a work uniform and laundry costs))

# Carers Allowance: True or False

*“I qualify because I look after someone for 30 hours a week”*

**False:** A carer needs to spend at least 35 hours a week caring for a disabled person

# Carers Allowance: True or False

*“I only keep him company to make sure he’s safe and take him to the doctors, I can’t get Carers Allowance”*

**False:** A carer would qualify as long as they spend **35 hours a week** caring (carers don’t need to explain the type of care they give to claim).

# Carers Allowance: True or False

*“I can claim Carers Allowance because my husband’s getting higher rate mobility Disability Living Allowance (DLA)”*

**False:** you cannot claim Carers Allowance with higher rate mobility DLA. The person you care for must get a qualifying benefit, these include:

- DLA - the middle or highest **care rate** (for a child or adult)
- Personal Independence Payment - daily living component
- Attendance Allowance (any rate)

# Who can claim Carer's Allowance?

You may be able to claim if all the following apply:

- You look after someone for at least **35 hours** a week.
- You don't earn more than **£139 per week** (after deductions including tax, national insurance and certain expenses).
- The person you care for receives the right disability benefit.
- You're aged 16 or over.
- You're not in full-time education.



# How to claim Carer's Allowance

- Apply online at [gov.uk](https://www.gov.uk) (quicker and simpler)
- Call the Carer's Allowance Unit to ask for a claim form on: **0800 731 0297**. Textphone **0800 731 0317**.

**Tip:** Claim can be backdated by up to 3 months

**Tip:** Check your loved-one is not getting a **Severe Disability Premium** first – they will be worse off

# Universal Credit and Caring

As a carer you can fit into the '*no work-related requirements group*' if:

- you have caring responsibilities for one or more 'severely disabled people' for at least 35 hours a week, but do not qualify for Carer's Allowance.

You will need to satisfy your work coach that it would be unreasonable for you to do work search or be available for work.

[Universal Credit | Carers UK](#)

# Carer's Credit

Useful if you are not getting National Insurance (NI) contributions and can't claim Carer's Allowance.

- Qualify if caring for at least **20 hours** a week.
- Income, savings or investments are not taken into account.
- You do not get paid any extra money. It helps protect your pension rights with a weekly NI contribution credit.
- This helps you take on caring responsibilities and qualify for the State Pension.

# How to apply for Carer's Credit?

Download a claim form [online](#) or contact the [Carer's Allowance Unit](#) on **0800 731 0297** (textphone: **0800 731 0317** ).

**Tip 1:** You can still get Carer's Credit even if you have breaks from caring (up to 12 weeks in a row).

**Tip 2:** You can ask for it to be backdated by **one tax year**

# Council Tax Exemptions, discounts and reductions

You may be entitled to a Council Tax discount if you *'supply care for at least 35 hours per week'*.

The person they care for must not be a spouse, partner, or child under the age of 18 years old. The person receiving care must be in receipt of one of the following benefits:

- Attendance Allowance,
- the Highest or Middle Rate of the Care Component of Disability Living Allowance.
- Income Support where the appropriate amount includes a disability premium.

You may be entitled Council Tax exemption if your home is: *'....left empty by people providing care'*

[Exemptions, discounts and reductions | North Tyneside Council](#)



# Help with health costs

If you are on a low income, certain benefits or tax credits, you may be entitled to full or partial help towards NHS health costs including:

- Free prescriptions
- Free dental treatment
- Free NHS eye tests to help pay for glasses or contact lenses
- The person you care for can also claim for the fares of a companion who needs to travel with them for medical reasons



# How to apply for help with Health Costs

Do an online 5 minute check to see if you qualify through GOV.UK:

[Get help with NHS prescriptions and health costs - GOV.UK  
\(www.gov.uk\)](https://www.gov.uk)

HC1 forms available from Jobcentre Plus, GP's and most hospitals.  
You can also get an HC1 form by calling **0845 610 1112**.

Download HC1 form or order online:

[HC1 Form \(nhsbsa.nhs.uk\)](https://nhsbsa.nhs.uk) [LIS Orders \(nhsbsa.nhs.uk\)](https://nhsbsa.nhs.uk)

Apply online for Low Income Scheme if you have savings under £6000:

[Apply online for help with NHS costs - NHSBSA](https://nhsbsa.nhs.uk)



# Companion Card (for bus and metro)

- A Nexus Companion Card allows you to travel free of charge, when supporting the person you care for, on buses across the North East.
- It's available to residents of Tyne and Wear who receive certain disability benefits and need a companion to make all, or some, journeys.
- If they have a Metro Gold Card, the Companion Card will be valid on the Metro too.

Apply for first Concessionary Travel Passes - [click here](#)

Apply for first Companion Card - [click here](#)

<https://www.nexus.org.uk/companion-card>

Nexus telephone: **0191 20 20 747**





# Other Financial Help: Grants



Charitable Grants can be given as money, products or services that **don't have to be paid back**.

**Turn2us:** excellent online national grants search tool can help you look for grants or other types of financial help for carers.

[Search for charitable and educational grants - Turn2us](#)

**Step 1:** Fill out basic information, including postcode, gender and age.

**Step 2:** Fill out additional details, including occupation, health, energy/water provider, religion and nationality.

**Important tip:** It's worth doing a search for you as a carer, then your partner or the child/adult you're caring for.

**The Carers' Centre can support carers with grant applications**

# disability grants

Helping you find the right grant



<https://www.disability-grants.org/>

[Grants for Families and Carers \(disability-grants.org\)](https://www.disability-grants.org/)

Home What's New ▾ Grant Info ▾ Find Your Grant ▾ Disability Info ▾

Home › Grants for Families

## Grants for Families and Carers

# Grants – Some Examples



- Carers Fund Grants
- Short breaks, household items, travel costs, education
- <https://carers.org/grants-and-discounts/introduction#faq-12>
- **Contact North Tyneside Carers' Centre for support**



- Hardship Fund
- Household items, clothing, supermarket vouchers
- <https://www.greggsfoundation.org.uk/grants/hardship-fund>
- **North Tyneside Carers' Centre/professional referral**



- Help for families to meet additional support needs of a disabled child
- Frequent items: Washing machine, family breaks, furniture, bedding
- <https://www.familyfund.org.uk/grants-england>

# Tips for making a grant application

- Many grants need the application to be made by a professional.
- Read the forms and guidance notes to help you prepare all the information/documentary evidence you might need, before you make an application.
- Give the charitable fund as complete picture as possible about your situation (**personal circumstances, disability/health conditions, caring responsibilities, impact of caring**)
- Charitable funds/Carers' Centre can offer carer grant application support if you need it.

# Carers Emergency Break Service

North Tyneside Council (through Care Call) operates an 48 hour free support service for unpaid carers in times of crisis.

- The service responds to a request for help at any time of the day.
- There is no charge for this service up to 48 hours, however after this charges for support may apply.
- Once registered with the scheme you will be issued with a card. This should be carried at all times and includes a reference and telephone number.

**To register** contact Care Call by telephone: **0330 3337475**

**Email: [asccontact.centre@northtyneside.gov.uk](mailto:asccontact.centre@northtyneside.gov.uk)**

# UK Cinema Association: CEA card

The CEA Card enables a disabled cinema guest to receive a complimentary ticket for you as a carer to go with them when you visit the cinema.

To apply, the person requiring assistance must be 8 years of age or older and be in receipt of one of the following:

- Disability Living Allowance/Attendance Allowance/Personal Independence Payment

To apply you will need: Proof of eligibility, a photo and payment of £6.00

Apply online CEA Card website; [Apply or Renew - CEA Card](#)

Telephone: **01244 526 016**



# The National Trust: Essential Companion Card

The Essential Companion card makes it simple for disabled visitors to bring one or two carers with them, free of charge.

Just show the Essential Companion Card on arrival and carer(s) won't need to pay an entry fee.

The disabled visitor will need to pay an entry fee:

- Adult (26+ years): £76.80 a year or £6.40 a month
- Young person (18-25 years): £38.40 a year
- Junior (0-17 years. Under 5s go free): £10 a year

[Access for everyone | National Trust](#)



# The National Trust: Essential Companion Card


[Search](#) | [National Trust](#)



## Seaton Delaval Hall →

A place of great theatricality, drama and mischief

Seaton Sluice, Northumberland


 **Closed now**



## Washington Old Hall →

Manor house associated with the family of George Washington, first president of the USA

Washington, Tyne & Wear

 **Closed now**





# English Heritage – free carer entry

- English Heritage provides free site access for assisting companions of a disabled member or visitor.
- They don't ask for any proof of disability, and the companion doesn't have to be a registered carer, nor do they have to be the same person each time they visit.
- If they'd like a letter of authority, giving assisting companions free access, contact English Heritage on **0370 333 1182**.

[Membership FAQs | English Heritage \(english-heritage.org.uk\)](https://www.english-heritage.org.uk/membership-faqs)

[Join English Heritage | English Heritage \(english-heritage.org.uk\)](https://www.english-heritage.org.uk/join-english-heritage)

# Carer Discounts at Venues and Events

Many local venues offer free carer/companion tickets to disabled visitors who need support. Including:

- Newcastle United, the O2 Academy and the Arena (to name a few)

[Access | O2 City Hall Newcastle](#)

**Tip:** It never hurts to ask and most venues have accessibility policies

The person they care for may need to provide proof of benefit entitlement/need

# Easecard



An North Tyneside easecard gives:

- access to North Tyneside Council's leisure centres and libraries
- discounts at leisure centres – for classes, swimming, and more

Carers can apply for 'adult resident priority' with:

- Proof of Carers Allowance
- Carers' Centre support (if no Carers Allowance)

[easecard | North Tyneside Council](#)

[Layout 1 \(northtyneside.gov.uk\)](#)

	Annual price
Adult resident	£7.40
Adult resident priority	£4.60
Adult non-resident	£14.50
Senior resident	£4.60
Senior resident priority	£3.60
Senior non-resident	£7.50

# Easecard: How to apply

Carers can apply for 'adult resident priority' with:

- Proof of Carers Allowance
- Carers' Centre support

[easecard | North Tyneside Council](http://easecard.northtyneside.gov.uk)  
[Layout 1 \(northtyneside.gov.uk\)](http://northtyneside.gov.uk)

	Annual price
Adult resident	£7.40
Adult resident priority	£4.60
Adult non-resident	£14.50
Senior resident	£4.60
Senior resident priority	£3.60
Senior non-resident	£7.50

# CARERSMART

CarerSmart is a Carers Trust club that is open to carers and people with care needs.

Joining is simple and free. And once you're a member, you'll be able to benefit from a wide range of offers, including:

- Cash back on shopping from numerous high street retailers
- Best rates from energy suppliers
- Reductions on insurance renewals
- Discounts on holidays and travel arrangements
- Free legal advice services

[CarerSmart - Carers Trust](#)



# Social tariffs: Cheaper broadband & phone packages

- Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and other benefits. Some providers call them 'essential' or 'basic' broadband.
- They're delivered in the same way as normal packages, just at a lower price (starting from £10 a month). Can help reduce costs during the cost of living crisis:

[Social tariffs: Cheaper broadband and phone packages - Ofcom](#)

# Green Homes Grant

- Most likely home energy improvement grant for carers with wider qualifying criteria:
  - Income-based (household income under £30,000 year)
  - With a Energy Performance Certificate of D/E/F/G).
- Potentially free funding for loft, floor, wall insulation, solar panels, low carbon heating (e.g. heat pumps)
- E.ON is a delivery partner for North Tyneside Council.

<https://www.eonenergy.com/green-homes-grant.html>

<https://www.gov.uk/find-energy-certificate>

# Poorly insulated homes to pay £1,000 more on gas bills this winter

<b>Energy Performance Certificate band</b>	<b>Annual electricity bill 2022/23 (estimate, £)</b>	<b>Annual gas bill 2022/23 (estimate, £)</b>	<b>Annual total energy bill (estimate, £)</b>	<b>Extra annual bill payments compared to EPC band C (£)</b>
EPC C	2,070	1,806	3,877	
EPC D	2,249	2,226	4,474	598
EPC E	2,605	2,581	5,186	1,309
EPC F	3,080	2,774	5,854	1,978
EPC G	3,258	2,322	5,581	1,704

<https://eciu.net/media/press-releases/2022/poorly-insulated-homes-to-pay-1-000-more-on-gas-bills-this-winter>



**WaterSupport / SupportPlus social tariffs:** Can reduce bills by up to **50%** for low income households:

- If their total household income is less than £16,480
- and annual water bill is more than 3% of their net household income

**WaterSure** – cap bills if a household has a water meter and a) receive certain benefits *and* b) have 3 or more children or a medical condition that causes high water use

**Getting a water meter** – Can reduce bills by up to **50%** if more bedrooms than people.

[Extra support \(nwl.co.uk\)](http://nwl.co.uk)

Thank you for your time!

Does anyone have any questions?