

Notes

for the Carer's Allowance claim form

**You may be able to get
Carer's Allowance if the
person you look after gets:**

- **Disability Living Allowance, or**
 - **Attendance Allowance, or**
 - **Constant Attendance Allowance.**
-

Contents

Title	Page
Can you get Carer's Allowance?	3
What is Carer's Allowance?	4
Who cannot get Carer's Allowance?	5
When to claim Carer's Allowance	6
How to claim Carer's Allowance	7
How to contact Disability and Carers Service	7
What happens after we get your claim?	8
What else can you claim?	9
Child Tax Credit	9
Will Carer's Allowance affect other benefits you get?	10
Carer's Allowance and other benefits	11
More information about Carer's Allowance	12
Carer's Credit	14
Where to get help and advice	15

Please keep these notes for your information.

The notes give you general information only
and are not a complete statement of the law.

Can you get Carer's Allowance?

Use this quick checklist before you fill in the form.

If you can tick all four statements, you may be able to get Carer's Allowance.

The person I am looking after is getting one of these benefits:

- the care component of Disability Living Allowance at the middle or highest rate. The mobility component is not a qualifying benefit for Carer's Allowance
- Attendance Allowance
- Constant Attendance Allowance at or above
 - the normal maximum rate, as an addition to Industrial Injuries Disablement Benefit, or
 - the basic, full-day rate as an addition to a War Disablement Pension.

I am aged 16 or over

I am looking after a disabled person for at least 35 hours a week

Looking after someone can mean many things. It includes things like cooking meals, or helping them with their shopping.

I normally live in Northern Ireland

You should also tick this box if you are part of a family living overseas with HM forces.

If you have ticked all four of the statements above, claim Carer's Allowance straight away.

If you live outside Northern Ireland, but in the European Economic Area (EEA) or Switzerland, and you have ticked the first three statements above, please go to www.nidirect.gov.uk/carersallowance for the latest information on whether you can get Carer's Allowance.

Some of the information in these notes may not apply to you.

If we need more details we will contact you.

For more information phone us on **028 9090 6186**.

What is Carer's Allowance?

Carer's Allowance is a benefit to help people who look after someone who gets:

- Disability Living Allowance at the **middle** or **highest rate** of the **care component**, or
- Attendance Allowance, or
- Constant Attendance Allowance at or above
 - **the normal maximum rate with Industrial Injuries Disablement Benefit**, or
 - **the basic full-day rate with a War Disablement Pension**.

If the person you look after is getting one of these benefits, they will have a letter telling them what rate they are getting.

Carer's Allowance is paid to the person who does the caring – not the person being cared for.

You may have to pay tax on your Carer's Allowance.

To find out the current weekly rate of Carer's Allowance go to www.nidirect.gov.uk/carersallowance

Carer's Allowance does not depend on:

- the level of your savings, or
- if you have paid any National Insurance (NI) contributions.

The person you are looking after may be getting extra money with their benefit if they are severely disabled and getting any of the following benefits:

- income-based Jobseeker's Allowance
- Income Support
- Employment and Support Allowance (Income Related)
- Pension Credit
- Housing Benefit
- Rate Relief.

This extra money is called *severe disability premium* or the *addition for severe disability*.

If you are paid Carer's Allowance for looking after them, this extra money will stop. The person you are looking after cannot get severe disability premium if you are getting Carer's Allowance. See **page 7** of these notes to find out where to get advice about this.

If you have only underlying entitlement to Carer's Allowance and are not actually paid it, the person you look after will still get any extra money they are entitled to.

Underlying entitlement means you are entitled to Carer's Allowance but it is not paid because you get another benefit or entitlement that is as much as or more than Carer's Allowance.

Who cannot get Carer's Allowance?

You cannot get Carer's Allowance if:

- you earn more than £100 a week after we have taken some expenses into account. There is more information about this below
- you are on a course of full-time education
- you are on holiday from a course of full-time education
- you are subject to immigration control. But there are some exceptions to this. To find out more please contact us on **028 9090 6186**.

Earnings

Money you get from private or occupational pensions is not counted as earnings.

If you have a part-time job, you must not earn more than £100 a week.

Working out your weekly earnings

When we work out your weekly earnings we only look at what you have earned after you have paid:

- National Insurance (NI) contributions
- income tax
- half of any money you pay towards personal and occupational pension schemes.

We also allow up to half of the rest of your earnings for paying someone from outside your family to look after children, or the person you look after, when you are at work.

Expenses

We may be able to take into account some other expenses, such as expenses you have to pay to do your job.

If you earn more than £100 a week

If you earn more than £100 a week, after we have taken money off for expenses, we will not be able to pay your Carer's Allowance. How long your Carer's Allowance stops for depends on how often you are paid. For example, if you are paid monthly you will not be entitled to Carer's Allowance for the month after you are paid. If you are paid weekly, you will not be entitled to it for the week after you are paid.

Full-time education

By full-time education we mean:

- a course which is described as full-time by the educational establishment providing it, or
- a course which is described as part-time, but where the educational establishment providing the course considers that 21 hours or more of study each week is needed to complete the course.

Other help available

Whether you can get Carer's Allowance or not, you and the person you care for may be able to get other help. To find out more, see pages **11, 12, 15** and **16**.

When to claim Carer's Allowance

Claim now, if the person you look after is getting:

- Disability Living Allowance at the **middle** or **highest rate** of the **care component**, or
- Attendance Allowance, or
- Constant Attendance Allowance at or above
 - **the normal maximum rate with Industrial Injuries Disablement Benefit**, or
 - **the basic full-day rate with a War Disablement Pension**.

You can claim Carer's Allowance as soon as the person you look after has been awarded one of the benefits listed above.

Claim later, if the person you look after:

- has not yet claimed one of the benefits shown above, or
- has claimed but is waiting for a decision.

The person you look after must claim Disability Living Allowance, Attendance Allowance or Constant Attendance Allowance straight away.

If they already get one of these benefits, you must claim Carer's Allowance straight away. Do not delay. If you do not claim within three months of the decision to pay Disability Living Allowance, Attendance Allowance or Constant Attendance Allowance, you will lose benefit.

Getting Carer's Allowance may mean you can get:

- income-based Jobseeker's Allowance
- Income Support
- Employment and Support Allowance (Income Related)
- Pension Credit
- Housing Benefit
- Rate Relief.

You can claim these benefits or entitlements at the same time as you claim Carer's Allowance. For more information see **page 10**.

How to claim Carer's Allowance

Just fill in the claim form. Although it may look rather long, please do not be put off. It will not take you as long as you think to fill in and you may not have to answer all the questions.

If your answer to a question is **No**, you must tick the **No** box. Please do not just leave it blank. This will help us deal with your claim more quickly.

If you have problems filling in the claim form, someone can do it for you. Ask a friend, an advice centre, Social Security or Jobs & Benefits office or the Benefit Enquiry Line. You can call the Benefit Enquiry Line on **0800 220 674**.

You must sign the declaration on the claim form after checking that what you have told us on the form is complete and correct.

How to contact Disability and Carers Service

Our phone number is **028 9090 6186**.

If you have speech or hearing difficulties, you can contact us using freephone on **0800 243 787**.

These lines are open from 9.00am to 5.00pm Monday, Tuesday, Wednesday and Friday and from 10.00am to 5.00pm on Thursday.

You can get more information about Carer's Allowance and related services from our website. The address is **www.nidirect.gov.uk/carersallowance**

If you want to write to us, our address is
**Disability and Carers Service
Castle Court
Royal Avenue
Belfast BT1 1HR.**

Please let us know if:

- you want us to use braille or large print, or
- English is not your first language and you would like to use our interpreter service.

What happens after we get your claim?

Wherever we can, we will phone you if we need more information. We will write and tell you if you can get Carer's Allowance. We normally pay Carer's Allowance on Mondays.

We will try to deal with your claim within five weeks. We normally tell you when we get your claim form. Please wait at least five weeks before asking about your claim.

While you are getting Carer's Allowance, you can have a work-focused interview with a personal adviser at your local Social Security or Jobs and Benefits office. You do not have to have an interview, but the adviser can talk to you about part-time employment or training. You can arrange an interview at any time if your caring responsibilities change.

Contact your local Social Security or Jobs and Benefits office if you would like to:

- talk about whether a work-focused interview may be right for you, or
- arrange an interview.

The phone numbers and addresses are in the NI Direct Government Services, Contacting government section in the phone book. Look for the blue edged pages at the beginning of the book.

If you are claiming Income Support, Incapacity Benefit or Employment and Support Allowance, you will need to have a work-focused interview as part of your claim for those benefits. Your local Social Security or Jobs and Benefits office will contact you about this.

If you want to contact us about our service

If you would like to make a comment about our service, or if you have a complaint about our service, contact us by phone, textphone or in writing using the contact details on **page 7**.

We aim to reply to your complaint within ten working days of getting it. If we cannot reply to your complaint within this time, we will tell you why. We will also tell you when you will get a full reply.

What else can you claim?

Jobseeker's Allowance, Income Support, Employment and Support Allowance and Pension Credit

If you want to find out about or apply for Income Support, Jobseeker's Allowance or Employment and Support Allowance, contact your local Social Security or Jobs and Benefits office. You can also find out more about benefits and entitlements at your local Citizens Advice Bureau.

You can get leaflets about Income Support, Jobseeker's Allowance or Employment and Support Allowance from your local Social Security or Jobs and Benefits office.

If you want to find out about or apply for Pension Credit, contact The Pension Service.

You can get a leaflet about Pension Credit from your local Social Security or Jobs and Benefits office or The Pension Service. Or visit the Pension Service website at www.nidirect.gov.uk

Child Tax Credit

You may be able to claim Child Tax Credit. This is a payment to support families with children. You can claim it if you are responsible for children or young people.

To find out more about Child Tax Credit visit the HM Revenue & Customs website. The address is www.hmrc.gov.uk

You can claim online too.

You can also call the HM Revenue & Customs helpline on:

- **0845 300 3900** if you live in England, Scotland or Wales, or
- **0845 603 2000** if you live in Northern Ireland.

If you have speech or hearing difficulties you can contact HM Revenue & Customs using a textphone on:

- **0845 300 3909** if you live in England, Scotland or Wales, or
- **0845 607 6078** if you live in Northern Ireland.

All lines are open 8am to 8pm, seven days a week. Lines are closed Christmas Day, Boxing Day, New Year's Day and Easter Sunday.

Will Carer's Allowance affect other benefits you get?

Even if you or your partner get other benefits or entitlements, you should claim Carer's Allowance.

If you get Carer's Allowance or have underlying entitlement to Carer's Allowance, we add an extra amount when we work out:

- Pension Credit – called the extra amount for caring
- income related Jobseeker's Allowance – called Carer Premium
- Income Support – called Carer Premium, and
- Employment and Support Allowance (Income Related) – called Carer Premium.

To find out the current weekly rate of Carer Premium go to www.nidirect.gov.uk/carersallowance

Underlying entitlement means you are entitled to Carer's Allowance but it is not paid because you get another benefit or entitlement that is as much as or more than Carer's Allowance.

There is a list of benefits or entitlements on **page 11**.

We will tell the office that pays your Jobseeker's Allowance, Income Support, Employment and Support Allowance or Pension Credit that you are getting Carer's Allowance or that you have underlying entitlement.

If you are getting Housing Benefit or Rate Relief on its own or with any of the benefits or entitlements in the list on **page 11**, you should tell the paying office you are getting Carer's Allowance or that you have underlying entitlement.

- If you are a home owner then contact the Land and Property Services Rating Service Office
- If you are a tenant then contact the Northern Ireland Housing Executive

They will then include an extra amount for the Carer Premium when they work out how much Housing Benefit or Rate Relief you can get.

If you put off claiming your State Pension

Putting off claiming your State Pension is also known as *State Pension deferral*. Days for which you are paid Carer's Allowance will not count towards extra State Pension or the lump sum payment you could get when you do claim your State Pension.

If you have any questions about the effect of getting Carer's Allowance while deferring your State Pension, please contact The Pension Service or get their detailed guide about State Pension deferral. You can get a copy from our website at www.nidirect.gov.uk

Carer's Allowance and other benefits

If you get any of the benefits shown below we may not be able to pay you Carer's Allowance:

- State Pension
- Incapacity Benefit
- Severe Disablement Allowance
- a training allowance
- Unemployability Supplement – paid with Industrial Injuries Disablement Benefit or War Pension
- Widow's Pension or Bereavement Allowance
- Widowed Mother's Allowance or Widowed Parent's Allowance
- War Widow's or Widower's Pension
- Maternity Allowance
- Industrial Death Benefit
- contribution-based Jobseeker's Allowance
- contribution-based Employment and Support Allowance.

If we do not pay you Carer's Allowance because you are getting one of these benefits, you may still be able to get extra money. The extra money may be added to your income-based Jobseeker's Allowance, Income Support, Employment and Support Allowance (Income Related) Pension Credit, Housing Benefit or Rate Relief. See **page 10** for details.

If the amount of benefit you get is less than the amount of Carer's Allowance you could get, we will pay you the difference.

If someone is getting any of the benefits shown above, and these include extra money for you, we will arrange for the extra money to stop or reduce. We will then pay the Carer's Allowance to you.

If you get any Widow's Benefit or Bereavement Benefits, claim Carer's Allowance anyway because we may be able to give you National Insurance (NI) contribution credits. There is more about NI contribution credits on **page 12** of these notes.

More information about Carer's Allowance

Christmas Bonus

Just before Christmas each year you will get a tax-free Christmas Bonus with your Carer's Allowance. You will only get a Christmas Bonus with your Carer's Allowance if you do not get a Christmas Bonus with another benefit.

National Insurance (NI) contributions

Every week we pay you Carer's Allowance we will add a Class 1 NI contribution credit to your NI record. We will also normally give you a Class 1 NI contribution credit for any week when you are entitled to Carer's Allowance but we do not pay you because you are also getting Widow's Benefits or Bereavement Benefits at the same or higher weekly rate as your Carer's Allowance.

These Class 1 NI contribution credits may help you to get the basic rate of other benefits or entitlements in the future.

You will not get a Class 1 NI contribution credit with your Carer's Allowance:

- If you are already getting Class 1 NI contribution credits with another benefit. For example, you may be getting contribution credits with your Incapacity Benefit or Employment and Support Allowance.
- If you are a married woman who has elected to pay reduced-rate contributions when in work. But read about Carer's Credit on **page 14**.

State Second Pension

For each week that we pay you Carer's Allowance, and for some periods before your Carer's Allowance begins and ends, you will automatically build up extra pension called State Second Pension. This is sometimes called 'additional pension'. If we do not pay your Carer's Allowance because you are getting other benefits or entitlements at the same or higher weekly rate, you will still build up State Second Pension. The extra pension will be paid with your basic State Pension when you reach state pension age.

If someone else is also looking after the same person

If someone else is also looking after the same person as you are, only one of you can get Carer's Allowance. You must decide between you who is going to claim it. See **page 7** for where to get help and advice.

If you look after more than one person

We will only pay you Carer's Allowance once each week even if you look after more than one person.

The time you spend looking after someone

If you stop looking after the person for a short time, you may still get Carer's Allowance.

For example, you may be able to get Carer's Allowance if you, or the person you look after, go into hospital or somewhere like that.

But you must tell us straight away about any week when you look after someone for less than 35 hours.

By *week* we mean from the start of a Sunday to the end of the next Saturday.

Carer's Credit

From 6 April 2010, National Insurance credits for carers of working age can automatically protect your future entitlement to the basic elements of the State Pension and Bereavement Benefits when Carer's Allowance is not being paid for any reason. The credit may also help you to build up some additional pension, sometimes called State Second Pension. Any additional pension you are entitled to will be paid with your basic State Pension when you claim it.

Carer's Credit will cover periods of up to 12 weeks:

- before your Carer's Allowance entitlement begins
- during any breaks in care, and
- at the end of any period of Carer's Allowance entitlement.

If you are a married woman paying reduced rate NI contributions, we cannot give you Class 1 NI contribution credits for each week you are paid Carer's Allowance. However, you will receive Carer's Credit from 6 April 2010 for each week you are entitled to Carer's Allowance in addition to the 12-week periods described above.

If you are not entitled to Carer's Allowance, or it has ended but you are providing care for one or more people for a total of 20 hours or more each week, you may be able to get Carer's Credit.

You can find out more about Carer's Credit and how to apply by visiting www.nidirect.gov.uk/carers-credit or by phoning **028 9090 6186**.

Where to get help and advice

- If you want general advice and information about benefits or entitlements, get in touch with your local Social Security or Jobs and Benefits office. The phone numbers and addresses are in the NI Direct Government Services, Contacting government section in the phone book. Look for the blue edged pages at the beginning of the book. You can find more information at www.nidirect.gov.uk
- If you want information about Pension Credit, you can phone The Pension Service. The number is **0845 601 8821**, or visit our website at www.nidirect.gov.uk
- If you want to know about benefits or entitlements for people with disabilities, phone the Benefit Enquiry Line. The number is freephone **0800 220 674**.
The person you speak to will not have your records so they can only give you general advice.
If you have speech or hearing difficulties you can contact us using a textphone on freephone **0800 243 787**.
- You can get help at an advice centre like the Citizens Advice Bureau.

If you want help filling in the claim form

If you want help filling in the claim form, phone **0800 220 674**. We will phone you back. The person who phones you back is specially trained to help you fill in the form and will go through it with you on the phone. Or they can fill in the form for you.

If they fill in the form for you, they will send it to you. Then you can check the form, sign it and send it back. They can send the completed form in large print. They will send you an envelope. It will not need a stamp. Please send us the documents we ask you for with the form.

- You can get in touch with
MENCAP Northern Ireland Information Service
4 Annadale Avenue
Belfast
BT7 3JH

Their number is 08457 636 227. Calls to this number are charged at Local Rate.

Mencap provide this service to people with learning disabilities, their carers and family.

Do not send your claim form to this address, send it to the address on page 7.

- You can get in touch with
Belfast Carer's Centre
58 Howard Street
Belfast
BT1 6PJ

Their number is **028 9043 4700**.
Their fax number is **028 9024 9999**.
Their email address is info@carerscentre.org.

Do not send your claim form to this address, send it to the address on page 7.

- You can get in touch with
Contact a Family - NI Office
50 Railway Street
Lisburn
BT28 1XP

Their National Helpline number is **0808 808 3555**
You can find more information on their website at
www.cafamily.org.uk

Do not send your claim form to this address, send it to the address on page 7.

- You can get in touch with
Carers NI
3rd Floor
58 Howard Street
Belfast
BT1 9PJ

They can offer advice on a range of issues. Their helpline number is **028 9043 9843**. The lines are open from 10.00am to 12 noon and from 2.00pm to 3.00pm on Mondays to Fridays only.

Or you can visit Carers NI website at www.carersni.org

Do not send your claim form to this address, send it to the address on page 7.