

Attendance Allowance

This is a tax-free, non-means tested benefit for people aged 65 or over. You may qualify for Attendance Allowance if you have an illness and/or disability and have needed care and/or supervision with your day-to-day living for at least six months. If you are eligible you will qualify for Attendance Allowance from the date your application is received by the Department for Work & Pensions (DWP). If you are terminally ill then your application will be fast tracked.

This benefit is paid at one of two rates:

- The lower rate of £73.90 per week is paid to people who need help either during the day or during the night
- The higher rate of £110.40 per week is paid to people who need help both day and night

Personal Independence Payment (PIP)

PIP is a tax free, non means tested benefit. It is paid to people under the age of 65 who need help to look after themselves and/or to get around because of long term health problems or disability. You need to have had these problems for at least six months and expect them to continue for another six months.

There are two components to this benefit, the Care Component/Daily Living Component and the Mobility Component.

Daily Living Component

- The standard rate of £73.90 per week is paid if you need help with personal care during the day or need someone to be there during the night
- The enhanced rate of £110.40 per week is paid to people who need help both day and night

Mobility Component

- The standard rate of £29.20 per week is paid if you need help or supervision going out or moving around
- The enhanced rate of £77.05 per week is paid if your immobility is more severe

Pension Credit

This is a weekly benefit to boost your income if you are over state pension age and on a low income. Pension Credit tops you up your weekly income to £227.10 if you're single and to £346.60 if you have a partner. It is based on how much income you are receiving and there are two parts – Guarantee Credit and Savings Credit. You may get one or both parts. If you receive pension credit you can also get other help such as housing benefit, council tax reduction, free TV Licence if you're aged over 75, help with NHS dental treatment, glasses and transport costs for hospital appointments and help with heating costs. When you apply your income is calculated, and if you have a partner your joint income is taken into account.

Council Tax Discount or Exemption

You can apply for a discount/exemption for your council tax if you or someone you live with has a severe mental impairment (SMI Exemption). You'll need to get a certificate confirming your severe mental impairment from a medical professional such as a GP and prove you receive certain benefits such as Attendance Allowance or PIP. See local authority websites for more details.

Carers Allowance

Carers Allowance is the main state benefit for carers and is currently £83.30 per week. This benefit can be paid to carers who are aged 16 or over and spend at least 35 hours a week looking after someone receiving either Attendance Allowance or Personal Independence Payment Care Component. Carers do not need to be related to or living with the person they provide care for.

Carers can only receive one Carers Allowance no matter how many people they care for. If care is shared with another person then only one person can claim the allowance.

You cannot get Carers Allowance if you are in full-time education or earn over £196.00 per week after tax.

Blue Badge Scheme

If you receive the higher rate mobility component of the Personal Independence Payment or have a disability which means you have a problem walking you may be able to apply for a Blue Badge Permit. Speak to your doctor who will advise if you are eligible.