

Are you entitled to any benefits?

If you are a person who cares for somebody or have an illness or disability you may be eligible to claim benefits. There are a range of income related, contribution based and disability related benefits.

The type of benefits that you may be able to claim are:

Attendance Allowance - A tax free benefit paid to ill or disabled people who first claim aged 65 and over, who have personal care or supervision needs. There are two rates of payment depending on the level of care needed. You do not have to be getting any help to qualify.

Bereavement Benefits - Paid to some people whose spouse has died. Entitlement depends mainly on the national insurance contribution record of the late spouses or if they died as a result of an industrial accident or disease and the claimant's age at death. Bereavement benefits are made up of three different benefits; bereavement allowance, bereavement payment and widowed parents allowance.

Budgeting Loans - An interest free loan from the Social Fund of between £100 and £1,500, depending on your circumstances. To help those in receipt of income support, pension credit or income-based job seekers allowance for at least 26 weeks to meet intermittent expenses for specific items. Loan to be repaid within two years.

Carer's Allowance - A benefit that is paid to someone who spends at least 35 hours a week caring for a person who gets attendance allowance or disability living allowance at the middle or high rate of the care component. Although carer's allowance is not 'means tested' it may be affected by earnings and some benefits such as employment and support allowance and state retirement pension.

Community Care Grants - A grant from the Social Fund for specific items to promote independence, ease exceptional pressure on families and help with certain travelling expenses. People who are in receipt of income support, pension credits or income-based job seekers allowance may be eligible to make a claim for a grant depending on their circumstances.

Council Tax Benefit - An income based benefit to help people pay their council tax. The claimant must be liable to pay the council tax on the home. The claimant must have a fairly low income or be in receipt of income support, the guarantee credit of pension credit or income-based job seekers allowance. In addition the claimants capital must be no more than £16,000, unless in receipt of the guarantee credit of pension credit.

Crisis Loans - An interest free loan for people (on benefit or not) who are unable to meet their immediate short-term needs in an emergency or as a result of a disaster, or, in certain circumstances, for rent in advance.

Disability Living Allowance - A tax free benefit paid to ill or disabled people who first claim before they are aged 65, who have personal care, supervision or mobility needs. There are three rates of payment depending on the level of care needed and two rates of payment depending on the mobility needs. You do not have to be getting any help to qualify.

Employment and Support Allowance - Benefit paid to people whose ability to work is limited by ill health or disability. There are two components to employment and support allowance. One component is assessed on national insurance contribution record. The other is income-related and may be paid alone or as a top up to the contribution based component.

Health Benefits - People on a low income may be able to get assistance with the cost of prescriptions.

Housing Benefit - An income based benefit to help people pay their rent. The claimant must be liable to pay the rent on the home. The claimant must also have a fairly low income or be in receipt of income support, the guarantee credit of pension credit or income-based job seekers allowance. In addition the claimants capital must be no more than £16,000, unless in receipt of the guarantee credit of pension credit.

Incapacity Benefit - This benefit was replaced by employment and support allowance in October 2008. However, claimants who were already in receipt of incapacity benefit will continue to receive this rather than employment and support allowance, whilst they meet the qualifying criteria.

Income Support - An income related benefit to provide basic living expenses for the claimant and their partner, if they have one. Can be paid on its own or to top up other benefits or in some cases income. Basic living expenses for children is met by claiming child tax credit.

Industrial Injuries Disablement Benefit - Provides no fault tax-free benefit for an employee who *'suffers personal injury caused after 4.7.1948 by accident arising out of and in the course of' work*, or who contracts a prescribed disease or a prescribed injury while working.

Job Seekers Allowance - A benefit for people who are unemployed or working 16 hours or less a week and who are available for and actively seeking work, has two parts; Contribution based, which can be paid for up to 6 months and is based on national insurance contribution record and Income based, which is means tested and may be paid on its own or in some cases to top up Contribution based Jobseekers Allowance.

Pension Credit - Means tested benefit for people aged 60 or over. Pension Credit has two elements; Guarantee Credit tops up income if it falls below a certain level known as the 'appropriate minimum guarantee' and Savings Credit, extra money for people aged 65 or over who have made modest provision for their retirement.

State Retirement Pension - Normally paid to people who are of state retirement age who they, or in some cases their partner, have made sufficient national insurance contributions.

Statutory Sick Pay - Benefit paid by employer to employees for up to 28 weeks in any period of sickness lasting four days or more.

Tax Credits - Benefit administered by Her Majesty's Revenue and Customs (HMRC). Consists of two element; Child tax credit, means-tested or income-related benefit for people, whether working or not, who are responsible for children and Working tax credit, means-tested or income-related benefit for people in low-paid work.

To find out what benefits you may be eligible for, use the benefits calculator or contact the Welfare and Financial Assessment Team using contact details below.

How to contact us:

By telephone: 01432 363756

In writing: Welfare and Financial Assessment Team, St Nicholas House,
6 St Nicholas Street, Hereford HR4 0DD

By e-mail: welfarerights@herefordshire.gov.uk

There is a calculator facility for Housing/Council Tax benefits and Child tax credits on Herefordshire Council's Web Site www.herefordshire.gov.uk. –

Forms and leaflets are available from all Info in Herefordshire offices and information on free school meals. You can also download forms and information from Herefordshire Council's web site.