

Financial Matters

You may have found that your financial situation has changed as a result of taking on a caring role. As a carer you may find yourself with less money coming in but more going out on things like heating bills, equipment, transport. Many carers find they have a problem with debt, but there are organisations who can give you support information and expert advice to help you deal with financial issues.

Whoever you are and whatever sort of caring you do, it is important to get the financial help you need and to which you have a right. Many carers who have a right to claim benefits and allowances - for themselves or the person for whom they care - fail to do so because it seems too complicated or because it feels like asking for charity.

Remember:

- You or the person for whom you care may have a right to financial help - depending on age, needs and income - and it is always worth checking to see if there are benefits you can get.
- You can either contact the statutory organisations directly or seek advice from a third sector organisation e.g. Age Cymru or the Citizen's Advice Bureau (CAB). **Turn2us** is a national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services - **0808 802 2000**
- One benefit can act as a passport for another and you should apply for benefits as soon as you can - many cannot be backdated.
- You may also be able to get financial support through grants and benevolent funds to help pay for things other schemes will not fund - a third sector organisation such as Carers Outreach Service (**01248 370797**) may be able to help you with this.
- If your claim is turned down or you receive less benefit than that to which you feel you have a right, you can appeal against the decision - an organisation such as CAB (**0808 27 87 922**) can help you with this.

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If you, or the person for whom you care, receive, or will be receiving, a service from Gwynedd Social Services, you can contact the Income and Welfare Unit (**01286 682691**). They offer a comprehensive service on welfare rights issues and can ensure that you claim the benefits due to you.

Financial help for carers:

Carer's Allowance – is the main benefit for carers over 16 years, who are on a low income and spend 35 hrs or more a week caring for someone getting certain disability benefits. Contact the Carer's Allowance Unit – **0800 731 0297**

Carer's Credits - is a National Insurance credit which lets carers build up qualifying years for the basic and additional State Pensions. You may be able to get Carer's Credit if you provide care for one or more disabled person(s) for a total of 20 hours or more each week and you are not already receiving Carer's Allowance.

Financial help for you and/or the person you care for:

Pension Credit – guarantees a certain level of income. As a carer you may also qualify for extra Pension Credit. Contact the Pension Service – **0800 99 1234**

Winter Fuel Payment – is an annual payment towards winter heating for people over 66 years or on a low income. Contact the Winter Fuel Payment Line – **0800 731 0160**

Universal Credit – is for people aged between 16 and 65 years old, on a low income, who either don't work or work less than 16 hrs a week. Contact the Universal Credit Helpline – **0800 012 1888** - or apply online <https://www.gov.uk/apply-universal-credit>

Housing Benefit – helps with paying rent if you are on a low income. Contact the Council – **01286 682689**

Council Tax Discounts and Rebates – reductions and refunds are available if you live on your own, are on a low income, or if you look after someone with a learning disability / mental illness or are caring for someone who is neither your spouse/partner/child and is in receipt of benefits. Council tax can be reduced by up to 50%. It is also possible to claim a reduction of one Council

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Tax band e.g. a Band C property will get a Band B bill, if the property has been adapted inside for someone with a permanent and substantial disability who lives at the property e.g. an extra bathroom; the adaptation must be essential or very important for the wellbeing of the disabled person. Contact the Council Tax department – **01286 682700**

Budgeting Loan – Crisis loans are no longer available but if you need to apply for a loan for household items or living expenses, contact your local Job Centre Plus - **0800 169 0140**

Attendance Allowance – is for people over 66 years needing assistance with personal care because of disability. It is paid at different rates depending on the care required. Contact the Department of Work and Pensions – **0800 731 0122**

The Motability Scheme – this helps lease a car, scooter/power wheelchair for people who get certain disability benefits. For the Car Scheme contact Motability Operations - **0300 456 4566**

Incapacity Benefit/Employment and Support Allowance (ESA) – is for people aged between 16 and 66 years who are unable to work because of a disability or a health condition/sickness. Incapacity Benefit has been replaced by Employment and Support Allowance (ESA). Contact the Department of Work and Pension – **0800 328 5644 (option 3)**

Disability Living Allowance (DLA) – new claims only for children who are severely disabled and need help with personal care and mobility. Contact the Department of Work and Pensions – **0800 121 4600**

Personal Independence Payment (PIP) – there are two components to it, like DLA, namely a carer component and a mobility component. The component has two categories. Contact the DWP – PIP applications – **0800 917 2222** – enquiries – **0800 121 4433**

TV Licence - people who are either blind or **severely** sight impaired can obtain a 50% discount on the cost on their TV licence. For more information contact TV Licensing - **0300 790 6042**

Welsh Water Assist – you can get a reduction on your water bill if you are on specified benefits, or if you have a specified medical condition (Water Sure

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Cymru) or get help if you are on a low income (Help U). Go to [Support with bills | Dwr Cymru Welsh Water](#) or 'phone **0800 052 0145**

If you live in the parishes of Gellilydan, Trawsfynydd, Bronaber, Maentwrog a Llanfestiniog, Talsarnau a Llandecwyn, you may be able to apply for a grant of up to £100 towards heating costs from **The Guy Howland Jackson Memorial Trust**. For more information, contact the Secretary, Angela Swan, angelaswann@hotmail.com or **01766 770686**

Debt Problems?

If you have a problem with debts, it is best to sort out a way of dealing with them as soon as possible. They are not going to disappear if you ignore them and it's very likely that the situation will get worse. There are a number of organisations that can offer you free advice and support.

Citizens Advice (CAB) – offer help with debt problems, as well as general financial advice. Contact them on **0808 27 87 922** or email admin@cabgwynedd.org.uk or go to their main website where it's possible to get personal advice about debts by email [CAB debts and money](#)

Pay Plan – aim to help people become debt-free by providing clear and honest information and debt solutions that work. It doesn't matter how much debt you have or what your situation is, their advisors will help. They have an online form [PayPlan – online contact](#) or you can phone them on **0800 280 2816**

Shelter Cymru – they have a debt service which provides a confidential service by email or 'phone. Contact them on **01248 671005** or email yfelinheli@sheltercymru.org.uk

Step Change - offer specialist advice about debts and a wide range of debt solutions. It does not matter how big or small the debt problem is, they can help. Flexible debt advice available on line [Step Change – online contact](#) or over the 'phone **0800 138 1111**