



LEAFLET 8

What benefits are available?

This leaflet is one of a series that have been designed to give you a better understanding of Mental Illness.

This leaflet looks at the benefits that are available to the person for whom you care.

The benefits system changes frequently and it might be worth contacting either the Department for Works and Pensions or your key worker to make sure that you know what you can or can't claim for. Every year, millions of pounds of benefits are left unclaimed, many of which would be due to a person with a mental health disorder.

It would probably be of help if you ask a key worker to explain how this leaflet relates to you.

A confidential telephone service giving general advice on benefits is available for people with disabilities and their carers. Ring the Benefit Enquiry Line (Bel) Freephone: 0800 882200.



Some benefits are 'means tested' so depend on your family's net income and any savings you or your partner may have. Other benefits depend on the amount of National Insurance (NI) contributions you may have made. Rates of payment normally change once a year. This leaflet gives general guidance only – it is not an authoritative statement of the law.

THE BENEFITS LISTED IN THIS LEAFLET MAY BE AVAILABLE TO YOU AND TO THE PERSON FOR WHOM YOU CARE

Housing Benefit

This is paid by local councils to people who need help to pay their rent.

It is:

- Means tested;
- Tax free;
- Does not depend on NI contributions.

However, it does not cover:

- Some service charges eg water;
- Fuel costs;
- Meals;
- Mortgage interest payments.

Council Tax Benefit

This benefit helps people on a low income who find it hard to pay their Council Tax.

It has similar rules to Housing Benefit.

Income Support

This is a social security benefit to help people aged 16 years old and over whose income is below a certain level

This benefit varies according to circumstances and may be paid:

- To top up low earnings or other benefits.
- To a person who has no income at all.

Income support is not related to NI contributions.

Sometimes payments, such as mortgage interest payments, may be included or be paid directly to the lender or Building Society.

Social Fund

Payments from the Social Fund are extra payments made to people on certain benefits for expenses that are difficult to meet out of their regular income.

Examples include:

- Maternity payments;
- Funeral payment;
- Cold weather payment;
- Community care grant;
- Budgeting loans.

Payments from the Social Fund are not related to NI contributions.

NHS costs

Help can be given with NHS costs. Under certain circumstances, you can get free:

- NHS prescriptions and hospital medicines;
- NHS dental treatment;
- NHS eyesight tests;
- Other costs.

Disabled Person's Tax Credit

This is a tax credit for people who are:

- Aged 16 years or over;
- Working on average 16 hours a week or more;
- Restricted in the type of work, number of hours or amount they can earn because of illness or disability.

You can be employed or self-employed, but you must also be getting one or more other benefits such as Disability Living Allowance or Attendance Allowance, or have been getting other benefits such as long-term or higher-rate short term Incapacity Benefit or other income-related benefit assessed with a disability premium.

Incapacity Benefit.

(Formerly known as Sickness Benefit and Invalidity Benefit).

This is for people:

- Who cannot work because of illness or disability;
- Who cannot get Statutory Sick Pay from their employer or are self employed;





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