



# Carer's Credit

## **We have many different ways we can communicate with you.**

If you need braille, British Sign Language, a hearing loop, translations, large print, audio or something else please contact us.

Our contact details are:

- Phone: **0800 731 0297**
- Textphone: **0800 731 0317**
- Relay UK: **18001 then 0800 731 0297.**

If you live in Wales and want these notes in Welsh call **0800 731 0297.**

## **Notes**

- Carer's Credit is a National Insurance credit for people caring for one or more disabled people, for a total of 20 hours or more a week
- Carer's Credit can help protect your entitlement to the new State Pension.

Please keep these notes for information.

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

Keep these notes in a safe place. They do not need to be returned with the form.

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## **Treating people fairly**

We are committed to the Equality Act 2010 and treating people fairly. To find out more about this law, search 'Equality Act' on [www.gov.uk](http://www.gov.uk)

# Eligibility

You must be aged 16 or over, and under State Pension age to get Carer's Credit.

You can get Carer's Credit if you look after one or more people, for a total of 20 hours or more a week, who get:

- Personal Independence Payment at the standard or enhanced rate of the Daily Living Component
- Adult Disability Payment at the standard or enhanced rate of the Daily Living Component
- Disability Living Allowance care component at the middle rate or the highest rate
- Child Disability Payment at the middle or highest rate
- Attendance Allowance
- Constant Attendance Allowance, or
- Armed Forces Independence Payment.

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

You can also get Carer's Credit if you send us completed Care Certificates. To find out more, see **page 5** of these notes.

There is no limit to the number of people you can look after.

You will already be getting credits if you get Carer's Allowance or Child Benefit for a child under the age of 12. This means you do not need to fill in the application form.

If you are a foster carer and will get National Insurance Credits from HM Revenue & Customs, you do not need to fill in the application form.

We will not pay you money if you are entitled to Carer's Credit. We will give you National Insurance credits.

Income, savings or investments do not affect Carer's Credit.

## **If someone else also looks after the people you look after**

You may still get Carer's Credit. But the number of hours you look after these people must total 20 hours or more a week.

## **If you have a break in caring**

You can still get Carer's Credit for any breaks of up to 12 weeks in a row. For example, you will still get Carer's Credit for 12 weeks if:

- you take a short holiday
- someone you look after goes into hospital
- you go into hospital.

You must tell us straight away if you have a break in caring of more than 12 weeks in a row.

# Can I get Carer's Credit?

To find out if you might get Carer's Credit, answer the questions below.

**01 Do you normally live in Great Britain?**

By Great Britain we mean England, Scotland and Wales. Tick Yes if you are part of a family living overseas with HM Forces.

No

Yes

**02 Are you aged 16 or over?**

No

Yes

**03 Are you under the age you can get State Pension?**

To find out the age you can get State Pension visit

[www.gov.uk/state-pension](http://www.gov.uk/state-pension)

No

Yes

**04 Are you looking after one or more people for a total of 20 hours or more a week?**

No

Yes

**05 Did you answer Yes to all questions 1 to 4?**

No You will not be able to get Carer's Credit.

Yes Go to **question 6**

**06 Do all the people you look after get:**

- Personal Independence Payment at the standard or enhanced rate of the Daily Living Component
- Adult Disability Payment at the standard or enhanced rate of the Daily Living Component
- Disability Living Allowance care component at the middle rate or the highest rate
- Child Disability Payment at the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance, or
- Armed Forces Independence Payment?

No Fill in the application form. Send it to us with a completed Care Certificate for each person you look after who does not get one of these benefits. You can find out more about Care Certificates on **page 5** of these notes.

Yes Fill in the **CC1 claim form** and send it to us.

# Care Certificates

Care Certificates are confirmation from a health or social care professional regarding the amount of care a person requires.

Send us a Care Certificate for each person you look after who does not get:

- Personal Independence Payment at the standard or enhanced rate of the Daily Living Component
- Adult Disability Payment at the standard or enhanced rate of the Daily Living Component
- Disability Living Allowance care component at the middle rate or the highest rate
- Child Disability Payment at the middle or highest care rate, or
- Attendance Allowance
- Constant Attendance Allowance, or
- Armed Forces Independence Payment.
- A health or social care professional must sign each completed certificate.

It is up to you to find a health or social care professional to sign the certificate. By health or social care professional we mean a person who knows the care needs of the person you look after.

This must be a:

- district nurse
- occupational therapist
- social worker
- MIND care worker, or
- community psychiatric nurse

If you look after more than one person, then the number of hours you do so must add up to a total of 20 hours or more a week.

Either:

- the people you look after must get one of the benefits listed above, or
- you must send us a Care Certificate for each person.

If you need to send us a Care Certificate and you do not send it with the **CC1 form**, your application may be delayed.

If you need more than one Care Certificate, you can photocopy the one in this application pack.

You can also print a copy at [www.gov.uk/carers-credit](http://www.gov.uk/carers-credit)

Or phone us on **0800 731 0297**.

Calls to 0800 numbers are free from landlines and mobiles.

## When to apply

Apply now if you look after one or more people, for a total of 20 hours or more a week, who get:

- Personal Independence Payment at the standard or enhanced rate of the Daily Living Component
- Adult Disability Payment at the standard or enhanced rate of the Daily Living Component

- Disability Living Allowance care component at the middle rate or the highest rate
- Child Disability Payment at the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance, or
- Armed Forces Independence Payment

If you look after anyone who has claimed one of the benefits above but they are waiting for a decision about it, please wait until they get the decision before you apply.

If they are not awarded the benefit, you must send us a Care Certificate for them.

Apply now if you can send us completed Care Certificates for the people you look after.

The earliest you can ask for your Carer's Credit to start from us the start of the last full tax year.

For example, if you complete this form on or after 6 April 2021 the earliest date you can ask for your Carer's Credit to start from would be 6 April 2020.

You cannot apply from a future date.

## Time limits

You must apply for Carer's Credit before the end of the following tax year that you cared for someone.

For example, if you cared for someone between 6 April 2020 and 5 April 2021 (the 2020-21 tax year), you must apply before 5 April 2022.

You may get more time to apply depending on your circumstances. If this is the case, then you must provide the reasons why you did not apply within the normal time limit.

## How to apply

Just fill in the application form and any Care Certificates you need to support your application.

Please contact us if English is not your first language and you would like to know about our phone interpreter service.

If you have any difficulty filling in the application form someone can do it for you. You can ask a friend or an advice centre. You can also call us for help on **0800 731 0297**.

Please read **page 8** of these notes to find out more about the help you can get.

## What happens after we get your application?

- We will not tell you that we have got your application form.
- We aim to make a decision on your application within three weeks. You do not need to contact us in this time.
- Wherever we can, we will phone you if we need more information.
- We will write and tell you whether or not you can get Carer's Credit.

# How to contact us

Our phone number is **0800 731 0297**. If you have speech or hearing difficulties, you can contact us using a textphone on **0800 731 0317**.

You can get more information about Carer's Credit at [\*\*www.gov.uk/carers-credit\*\*](http://www.gov.uk/carers-credit)

If you want to write to us, our address is:

**Carer's Allowance Unit  
Mail Handling Site A  
Wolverhampton  
WV98 2AB**

## **If you want to make a complaint or comment**

You can phone us on **0800 731 0297** or write to us at the address shown above.

We aim to reply to your complaint within 15 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.

## Will Carer's Credit affect other benefits I get?

Carer's Credit will not affect any other benefits or entitlements you may be getting.

Whatever other benefits or entitlements you have, you can apply for Carer's Credit if you look after one or more people for a total of 20 hours or more a week.

If you are already getting Carer's Allowance, or have an underlying entitlement to Carer's Credit. This is because you get National Insurance credits already.

### **Carer's Allowance**

Carer's Allowance may be paid to people who look after someone for at least 35 hours a week. The person being looked after must get:

- Personal Independence Payment at the standard or enhanced rate of the Daily Living Component
- Adult Disability Payment at the standard or enhanced rate of the Daily Living Component
- Disability Living Allowance care component at the middle rate or the highest rate
- Child Disability Payment at the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance, or
- Armed Forces Independence Payment.

Other benefits and earnings can affect Carer's Allowance.

If you get Carer's Allowance, or have an underlying entitlement to Carer's Allowance, you will also automatically get Carer's Credit for up to:

- 12 weeks before your Carer's Allowance starts, and
- 12 weeks after your Carer's Allowance ends.

You have an underlying entitlement when you qualify for Carer's Allowance but do not get paid for it because of other benefits you receive.

You will also get Carer's Credit automatically if you get Carer's Allowance and you have a break in looking after someone for up to 12 weeks in a row.

To find out more about Carer's Allowance:

- visit [www.gov.uk/carers-allowance](http://www.gov.uk/carers-allowance)
- ask an advice centre like the Citizens Advice, or
- phone the Carer's Allowance Unit on **0800 731 0297**

If you have speech or hearing difficulties, you can contact the Carer's Allowance Unit using a textphone on **0800 731 0317**.

## Where to go for help and advice

- If you want information about financial support, rights, employment, independent living and much more, visit [www.gov.uk](http://www.gov.uk)
- If you want to know about benefits or entitlements visit [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)
- You can also get help from an advice centre. For example:
  - a Citizens Advice, or
  - a welfare rights service from a local council
- You can get in touch with Carers UK who can offer advice on a range of issues. Their helpline number is freephone **0808 808 7777**. The lines are open from 10am to 12 noon and from 2pm to 4pm on Wednesdays and Thursdays only. You can visit the Carers UK website at [www.carersuk.org](http://www.carersuk.org)

## How DWP collects and uses information

When we collect information about you we may use it for any of our purposes. These include:

- social security benefits and allowances
- child maintenance
- employment and training
- investigating and prosecuting tax credits offences
- private pensions policy and
- retirement planning.

We may get information about you from other parties for any of our purposes as the law allows to check the information you provide and improve our services. We may give information about you to other organisations as the law allows, for example to protect against crime.

- To find out more about our purposes, how we use personal information for those purposes and your information rights, including how to request a copy of your information, go to [www.gov.uk/dwp/personal-information-charter](http://www.gov.uk/dwp/personal-information-charter)

### Call charges

Calls to 0800 numbers are free from personal mobiles and landlines.