

# Are you missing out on help with?

## Council Tax

Many carers aren't aware they could be eligible for a reduction in Council Tax or entitled to other discounts or exemptions.

You may be entitled to pay less council tax if:

- you are caring (full time) for someone with a disability (who is not your husband, wife, partner or child under 18)
- you believe you live on a low-income
- you live alone, or with people / children who do not pay council tax
- you are a student
- you are disabled
- you are mentally impaired
- your property is empty

For a full list of eligibility criteria visit the Welsh Government website: <https://gov.wales/counciltaxhelp>.

You could get up to 50% Council Tax discount if you are a carer, depending on who else lives in your property. To be eligible you must meet **all** of the following criteria:

- must provide care for at least 35 hours a week
- must live in the same property as the person you care for
- must not be the spouse or partner of the person you care for, or their parent if you care for a child under 18

The person you care for must be getting one of the following:

- the middle or higher rate of the care component of Disability Living Allowance
- the daily living component of Personal Independence Payment at any rate
- Attendance Allowance at any rate
- Armed Forces Independence Payment
- the highest rate of Constant Attendance Allowance

You do not have to claim Carers Allowance to qualify for this discount, and your income and savings will not affect your eligibility.

If there is more than one carer at the property, you can still receive up to a 50% discount as long as you meet all of the conditions.

Someone who has left their property empty and it is no longer their main residence may also be exempt from paying Council Tax. This would apply to a carer who is providing live-in personal care due to old age, disablement, illness, alcohol or drug dependence, or mental disorder.

If you think you may be eligible you should contact your local authority Council Tax department.

# Carers Allowance

Becoming a carer for a relative or friend can have many implications including a possible drop in income. Some carers decide to leave employment or reduce the hours they work. The benefits system can seem complicated and many carers are not aware of some of the underlying benefits they may be entitled to.

The main benefit for carers is Carers Allowance. In order to qualify for this benefit you must be caring for someone who is in receipt of either Disability Living Allowance (personal care needs, medium or higher rate) or the Daily Living Component of PIP, or Attendance Allowance, for 35 hours or more a week. If you are working you must not exceed the earnings threshold. If you are in receipt of other benefits it may seem that there is nothing to gain from claiming Carers Allowance. But you may be entitled to what is known as underlying entitlement which may entitle you to benefits that your other benefits do not.

If you are a carer and are uncertain as to whether you are receiving all the benefits that you are entitled to, Carers Outreach Service can arrange for you to have a benefits check which will look at both your cared for person's entitlements and your own in order to ensure that your income is maximised to its full potential.

**For up to date information on benefits visit:-**

**<https://www.moneyadviceservice.org.uk/en>**

**<https://www.gov.uk/>**

# Help with your Welsh Water bills or arrears

## HelpU

Designed to help low-income households.

## WaterSure Wales

Helps low income households with large families or, low income households where a member of the household has a medical condition that requires them to use a significant amount of water.

## Water Meter

Customers who are unmetered can apply for a Water meter.

## Debt schemes

- Water Direct (DWP payments)
- Customer Assistance Fund (CAF)

**For more information contact:**

**0800 052 0145**

**<http://www.dwrcymru.com/>**