

2025/26

Carer's Advice



UK benefits, services & means tested/non means tested support

All information verified and accurate as of August 2025

1 Financial Support for Carers

1.1 Attendance Allowance

Attendance Allowance is a non-means-tested, tax free benefit, with requirement for previous National Insurance contributions or formal diagnosis.

- ☐ **Who qualifies:** Anyone over the State Pension age who requires help with personal care due to illness or disability, or supervision because of a long-term condition such as dementia.
- ☐ **Rates (2025/2026):**
 - ⇓ Lower rate: £73.90/week (help needed during day **or** night)
 - ⇑ Higher rate: £110.40/week (help needed day **and** night)
- ☐ **How it's paid:** Directly to the person with dementia, who may use the money in any way they choose whether for a cleaner, mobility aid, heating costs, transport, or personal help.

Apply here: <https://www.gov.uk/attendance-allowance>



Council Tax Discounts

Once Attendance Allowance is awarded, you can apply immediately. You may be eligible for one or more Council Tax reductions depending on your situation.

1.2 Severe Mental Impairment

Severe Mental Impairment (SMI) Discount / Exemption

If someone in the household has a diagnosis such as dementia and receives a qualifying benefit (e.g. Attendance Allowance or PIP), they may be “disregarded” for Council Tax purposes. This means they are not counted when calculating the bill.

- ☐ **Available reductions:**
 - ⇓ **25% discount** if two adults live in the property
 - ⇓ **100% exemption** if the person with dementia lives alone
- ☐ **To apply, you will need:**
 - Medical confirmation of the diagnosis (usually from a GP)
 - Proof of a qualifying benefit such as Attendance Allowance or Personal Independence Payment (PIP)

Apply here:

<https://www.gov.uk/apply-for-council-tax-discount>

1.3 Council Tax Band Reduction

Your Council Tax band may be lowered if the property has been adapted to support the needs of a disabled person.

To qualify, one of the following must apply:

- ☐ A room that is essential and mainly used by the disabled person
- ☐ An additional kitchen or bathroom necessary for their care
- ☐ Use of a wheelchair inside the home

Note:

If you're already in Band A (the lowest), a 17% reduction can be applied instead.

Apply here:

<https://www.gov.uk/apply-council-tax-reduction>

1.4 Carer's Credit

A National Insurance credit that protects your State Pension rights if you care for someone 20+ hours/week.

Apply here:

<https://www.gov.uk/carers-credit>

1.5 Carer's Allowance

You can be disregarded for Council Tax if you meet all the following conditions:

- Provide **35 or more hours of care / week**
- Live in the **same home** as the person being cared for
- Are **not** the person's spouse, partner, or a child under 18

This can be combined with the SMI reduction if applicable.

☐ **Who qualifies:**

- ☐ Must be **aged 16 or over**
- ☐ Earn **£151 or less per week** after tax, National Insurance, and expenses
- ☐ The person you care for must be in receipt of one of the following:
 - Attendance Allowance
 - Personal Independence Payment (PIP) – daily living component
 - Disability Living Allowance (DLA) – middle or highest care rate
 - Constant Attendance Allowance (with Industrial Injuries/War Disablement Pension)
 - Armed Forces Independence Payment
 - Child or Adult Disability Payment (Scotland)

- ☐ **Rate:** £83.30 per week

If you are receiving State Pension, you may not get the weekly Carer's Allowance, but you might be granted an **underlying entitlement**, which may increase other benefits.

Apply here: <https://www.gov.uk/carers-allowance>



1.6 Discount Schemes

Blue Badge Scheme:

Parking concessions for those with mobility issues

- ♿ Eligibility includes cognitive impairments such as dementia
- ♿ <https://www.gov.uk/apply-blue-badge>

RADAR Key (National Key Scheme):

Access to over 10,000 accessible public toilets

<https://www.bluebadgecompany.co.uk>



1.7 VAT Relief

Some goods and services supplied to a disabled person can be **zero-rated for VAT**

Example:

Installing a level-access shower.

HMRC accepts shared use by other household members. You should complete an **Eligibility Declaration form** and discuss this with your installer.

HMRC Info & Form:

<https://www.gov.uk/government/publications/vat-reliefs-for-disabled-people-eligibility-declaration-by-a-disabled-person>

2 Legal Support for Carers

2.1 Lasting Power of Attorney

Pre 2007 known as 'Enduring Power of Attorney'

When someone is diagnosed with dementia, it's vital to consider putting in place legal documents that allow trusted individuals to act on their behalf.

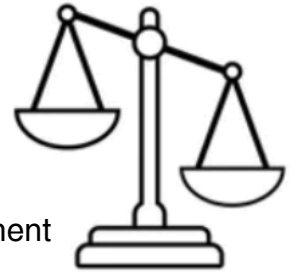
□ **Types of LPA:**

○ **Property and Financial Affairs**

Manages money, bills, savings, and property

○ **Health and Welfare**

Makes decisions about care, living arrangements, and treatment



□ **When to apply:**

These documents must be completed while the person with dementia still has mental capacity and can legally sign.

□ **Fees:**

£82 per LPA. Reductions or waivers may be available depending on income.

Apply here: <https://www.gov.uk/power-of-attorney>

2.2 Property Ownership & Care Costs

Understanding how property ownership affects care costs is crucial. The following compares **Joint Tenants and Tenants in Common**:

Feature	Joint Tenants	Tenants in Common
Ownership	Each owns 100% together (undivided share)	Each owns a specific share (e.g., 50% each)
What happens on death	Automatically passes to the surviving owner	Passes via your Will or Trust to chosen beneficiaries
Control over inheritance	No control – cannot leave your share to others	Full control – can leave your share in a Will or Trust
Effect on care means test	Full property value at risk if survivor needs care	Only the survivor's share is assessed for care costs

Why Tenants in Common is Recommended

- Allows control over your share of the property for long-term protection.
- Protects your share for children or intended beneficiaries.
- Surviving spouse can live in the home but does not own your share outright.
- Safeguards against remarriage or care fees reducing inheritance.

Care Act and Means Testing

- ☐ Local authorities assess assets for care funding; deliberate gifts to avoid care fees can be included in the assessment.
- ☐ Will Trusts such as Property Protection or Flexible Life Interest Trusts are legally recognised and effective in safeguarding your share.

Additional Protective Steps

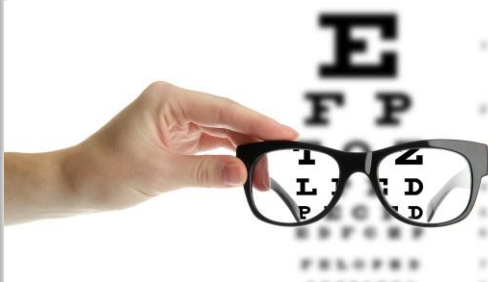
- ☐ Update Wills to reflect Tenants in Common structure.
- ☐ Include Will Trusts to ensure estate preservation.
- ☐ Set up Lasting Powers of Attorney (LPAs) for financial and healthcare decisions.

Key Point

Tenants in Common, combined with updated Wills and Trusts, provides both flexibility for living arrangements and protection of inheritance, reducing the estate's exposure to care costs or unintended beneficiaries.

3 Healthcare & Dental

3.1 Specsavers Eye Tests



Specsavers provide NHS-funded eye tests at home for those unable to visit a store due to health conditions.

- ☐ Available to those who are unable to leave their home unaccompanied due to physical or mental illness.
- ☐ The visit includes a full NHS sight test and advice on suitable glasses.

Book here: <https://www.specsavers.co.uk/home-eye-tests>

3.2 Mobile Dentist

Home dental visits for those who are housebound and cannot travel to attend surgery.

- 🦷 MobileDentist UK covers **Barnet and surrounding areas**
- 🦷 Services include check-ups, hygiene, fillings, dentures, emergency care
- 🦷 NHS and private care available
- 🦷 Operates with experienced clinicians and modern portable equipment
- 🦷 Aims to **reduce dental anxiety** and **support dementia patients**

Pricing

- 🦷 Check-up £50–£100
- 🦷 Treatments £100–£500 (all inclusive—no call-out fee)

Check here: <https://mobiledentist.uk/near-me/greater-london-barnet/>

- 🔔 **Free dental treatment for eligible individuals:** those aged 60+, pregnant or nursing mothers, or those on qualifying benefits
- 🔔 Some NHS dental practices may offer home visits for those who are housebound (domiciliary care)
- 🔔 Services include examinations, treatment planning, fillings, extractions, dentures and oral health advice

Contact NHS 111 or use NHS website to find participating practices.

Check here: <https://www.nhs.uk/service-search/find-a-dentist>

4 Local Services - Barnet

Venue / Contact	Days & Times	Notes
Ann Owens Centre N2 8LT	Tue & Thu 10:00 – 15:00	£30 incl. lunch & transport / £25 without
Hendon Venue NW4 3SP	Mon, Wed & Fri 10:00 – 15:00	Same pricing
Meadowside Care Home N12 7DY	Mon–Fri 9:30 - 17:00 Weekends 8:30 - 15:30	Tel: 020 8446 0234
Barnet Carers N12 8NP	Weekdays	Tel: 020 8343 9698; CEO Mike Rich: 07977 487761
Walfinch Care Agency (Marcelo)	Flexible	Mob: 07960 761 274
Financial Adviser (George Ttoui)	Appointment basis	george@burlington.uk.net (Burlington Wealth Management)
Legal Consultant (Mr Douglas McQuaid)	Appointment basis	Wills, Trusts, Probate, LPA, Tax Mitigation Tel: 0208 340 3102 Mob: 07862 256136 hillmanlegal.co.uk probateserviceslondon.com