



After caring

Information for carers at the end of their caring role

This fact sheet contains information and guidance for carers who are recently bereaved, where the person they looked after has moved into a residential care home and they no longer provide care, or their caring role is ending for other reasons.

Practical issues

When the person you look after dies or moves into a nursing or residential care home and you don't continue to provide care, or your caring role ends for other reasons, there are practical issues that you may need to address. This can be difficult and you may feel like you don't know where to begin or who to contact.

You don't need to rush, so when you're ready, you can read this fact sheet with useful information and advice about where to start and who may be able to help. That said, it's important to remember that there are things that need to be addressed within specific time periods, such as registering a death and updating agencies about your change in circumstance.

Your wellbeing

It's important to look after your health, especially when coming to terms with big changes in your life. You may find yourself facing a mixture of emotions and often someone to talk to may be helpful.

Moving on

Moving on after caring for someone can be a difficult and challenging time. It can also bring new opportunities and the time to do something different.

Finances

When someone goes into nursing or residential care or dies, their entitlement to benefits will change and you should inform the Department of Work and Pensions or Jobcentre Plus as soon as possible, otherwise you may find that you need to arrange to pay back any overpayments.

You may also find that these changes have an impact on your finances.

In this section there are some organisations you may need to contact to notify about any changes, as well as information about the financial support you may be entitled to.

GOV.UK

GOV.UK, the Government website, has up-to-date information about benefits, eligibility and how to apply. It also has a useful online Benefits Advisor which will help you estimate the benefits you are entitled to, and also helps you to find out how your benefits may be affected if your circumstances change.

East Sussex Benefits Helpline

East Sussex Benefits Helpline offers free, confidential and independent information and advice on benefits. They have expert Benefit Advisors on hand both on the telephone and available face-to-face.

0333 3440681. www.eastsussex.gov.uk/socialcare/benefits/help.

Your Local Council Benefits Contacts

For more information about housing benefit or council tax reduction you can contact your local council's benefits team.

Eastbourne Borough Council

www.lewes-eastbourne.gov.uk

[Online contact form](#)

01323 410000

Eastbourne Borough Council, 1 Grove Road,
Eastbourne, East Sussex BN21 4TW

Hastings Borough Council

www.hastings.gov.uk

[Online contact form](#)

01424 451080

Hastings Borough Council, Hastings Town Hall, Queen's Road,
Hastings, East Sussex TN34 1QR

Lewes District Council

www.lewes-eastbourne.gov.uk

[Online contact form](#)

01273 471600

Southover House, Southover Road,
Lewes, East Sussex BN7 1AB

Rother District Council

www.rother.gov.uk

[Online contact form](#)

01424 787740

Rother District Council, PO Box 60,
Bexhill-on-Sea, East Sussex TN39 3ZF

Wealden District Council

www.wealden.gov.uk

[Online contact form](#)

01323 443500

Wealden District Council, Council Offices, Vicarage Lane,
Hailsham, East Sussex BN27 2AX

Housing Benefit

You could get Housing Benefit to help you pay your rent if you're on a low income. Housing Benefit can pay for part or all of your rent. How much you get depends on your income and circumstances.

You can apply for Housing Benefit whether you're unemployed or working. You may also be able to get help with your rent if your benefits stop.

How much you can get depends on:

- if you rent privately or from a council or housing association
- whether you have unoccupied rooms and live in council
- or social housing
- your household income and circumstances (including your partner's)

Income includes money from savings (a small amount is disregarded), benefits and pensions.

You may also be able to get extra help from your local council called a 'discretionary housing payment' if your Housing Benefit doesn't cover your rent.

Under-occupied rooms

If you live in council accommodation or other social housing and are assessed as having at least one extra bedroom in your house, your Housing Benefit could be reduced by:

- 14% of the 'eligible rent' if you have 1 extra bedroom
- 25% of the 'eligible rent' if you have 2 or more extra bedrooms

The reduction is worked out based on your eligible rent (including any eligible services), not on your Housing Benefit. www.gov.uk/housing-benefit

Council Tax Reduction

If you are now living alone in your home, you should contact your local council, using the contact details on page 17, because you may be entitled to a council tax reduction of 25%.

Disability Living Allowance, Personal Independence Payment and Attendance Allowance

If the person you cared for was receiving Disability Living Allowance (DLA), Personal Independence Allowance (PIP) or Attendance Allowance and they have gone into permanent nursing or residential care or they have died, you will need to inform the Department of Work and Pensions as soon as possible. You may be able to continue to claim Attendance Allowance whilst the person you care for is in a care home.

If the cared for person has died, you will need to send a copy of the death certificate to the Department of Work and Pensions who will then stop any disability benefits and state pension.

Carers Allowance

When your caring role comes to an end, you need to inform the Carers Allowance Unit to ensure that they don't overpay the benefit and then have to ask you to repay it. 0845 608 4321, www.gov.uk/carers-allowance-unit.

Finances after a death

If the person you care for dies you may be entitled to some financial support.

Bereavement Services Helpline

For advice on bereavement benefits mentioned in this section contact the National Bereavement Service Helpline or visit their website. 0845 608 8601. www.gov.uk/browse/benefits/bereavement

Benefits Cap

Please note that the bereavement benefits listed are subject to the benefits cap (unless otherwise stated). www.gov.uk/benefit-cap.

Help with Funeral Costs

If you're on a low income and need help to pay for a funeral you're arranging, you could get a Funeral Payment. How much you get depends on your circumstances and if you qualify.

The Funeral Payment can help pay for:

- burial fees
- cremation fees, including the cost of the doctor's certificate
- an amount towards funeral expenses (contact Jobcentre Plus for current rates), e.g. director's fees, flowers, coffin, travel to arrange or go to the funeral
- the costs for moving the body within the UK - but only for a part of the journey that's over 50 miles.

If the person who died had a pre-paid funeral plan, you'll only get help for items not covered by the plan. www.gov.uk/funeral-payments.

Bereavement Allowance

You might be able to claim Bereavement Allowance if you are a widow, widower or surviving civil partner aged 45 (or over) until you reach State Pension age. The amount you will receive depends on:

- The overall level of your spouse or civil partner's National Insurance contributions
- Your age at the time of his or her death

www.gov.uk/bereavement-support-payment.

Bereavement Payment

If your husband, wife or civil partner has died you may be able to get Bereavement Payment: a one-off, tax-free, lump-sum payment (contact Jobcentre Plus for current rates). You may be eligible if your spouse or civil partner paid National Insurance Contributions (NICs), and if one of the following is also true:

- You were under State Pension age when they died
- Your spouse or civil partner was not entitled to Category A State Retirement Pension when they died

Bereavement Payment is not subject to the benefits cap.

www.gov.uk/bereavement-support-payment.

Widowed Parent's Allowance

If you're widowed below State Pension age and have at least one dependent child you could claim Widowed Parent's Allowance.

You may also claim if you're pregnant and your husband or civil partner has died. www.gov.uk/widowed-parents-allowance

You can get Widowed Parent's Allowance until you stop getting Child Benefit. The amount you get is based on how much your late husband, wife or civil partner paid in National Insurance Contributions.

In some cases, you may be entitled to an additional pension. More information at: www.gov.uk/widowed-parents-allowance.

Care for the Carers

Care for the Carers is an independent charity and the Carers Centre for East Sussex. We have been supporting and representing unpaid carers in East Sussex since 1989.

What do we do?

Our team of staff and volunteers can provide free practical and emotional advice and support – face-to-face, by telephone, or online. We can put you in touch with other carers, and help you navigate the range of services available locally. We also run support groups and events for carers in East Sussex and training for health and social care professionals and volunteers working with carers.

Care for the Carers represents carers and raises awareness of caring, working with a variety of local communities, organisations and service providers to build a carer friendly East Sussex.

All our work is developed with carers, and in response to their expressed needs reflecting local and national strategy, legislation, research and best practice. We work with carers so that they are empowered and can have a say in the policies and services that affect them.

During the Coronavirus pandemic, we are here to support all carers and offering our services by phone or online.

How to contact us

Call our Carers Hub on 01323 738390, Monday to Friday, 10am to 5pm to speak with one of our team of dedicated support workers.

Email us: info@cftc.org.uk

Text us: 07860 077300

Request a call back using the contact details above.

More information and carer resources at: www.cftc.org.uk.

No one left to care alone

Phone: 01323 738390 Email: info@cftc.org.uk Text: 07860 077300 Visit: www.cftc.org.uk



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