SUPPORT FOR CARERS

Carers discounts, cards and grants: a London guide for 2026/27

Which carers cards are worth having, the council tax carer discount, rail and Blue Badge rules, and where London carers can find grants in 2026/27.

By the JNP Sidona team · 21 November 2026 · 12 min read

There is no single official "Carers Card" in the UK. The name is used by a paid national membership scheme, by free council emergency cards and by a few retail discount clubs, and none of them is a national government scheme. The help that saves unpaid carers the most money tends to come from elsewhere: the council tax carer disregard, the Disabled Persons Railcard companion discount, the Blue Badge and congestion charge exemption, and the benefits you can claim. In London, the money that replaced the Household Support Fund now comes through your borough's Crisis and Resilience Fund.

KEY POINTS

- Check who runs a "carers card" and what it gives before you pay. Free options include Carers UK membership, CarerSmart and, in Lewisham, the council's carer's emergency card.
- If you live with the person you care for, give at least 35 hours of care a week and are not caring for your partner or your own child under 18, you can be "disregarded" for council tax. Whether your bill falls depends on who else lives there.
- With a Disabled Persons Railcard, one adult companion gets a third off on National Rail. A London Freedom Pass covers the holder only, and there is no free companion travel.
- You can use a Blue Badge when you drive the holder or pick them up. You cannot use it to run errands on your own.

- The Household Support Fund has ended in England. The Crisis and Resilience Fund began in England on 1 April 2026; each London borough runs its own crisis payment scheme, with its own start date.

What is the Carers Card, and which carer ID schemes are worth having?

A search for "carers card" turns up several unrelated schemes. They differ in who runs them, what they cost and what they give.

Carer ID and discount schemes open to unpaid carers in London (checked 21 November 2026)

Scheme	Who it is for	Cost	What it gives
Carers Card (carerscarduk.co.uk)	Paid and unpaid carers	£8 for two years, according to Southwark Council's carers' directory	A card and app with retailer discounts and access to an online carers' community
Carers UK membership	Anyone who cares	Free	News and advice, the members' magazine *Caring*, the Carers Connect online community, and occasional member discounts and giveaways
CarerSmart (promoted by Carers Trust)	Unpaid carers	Free	Cashback and offers on shopping, insurance, holidays and leisure, plus free

Scheme	Who it is for	Cost	What it gives
			or discounted legal advice
Lewisham carer's emergency card	Carers living in Lewisham	Free	A 24-hour number that brings in your backup contacts, or makes sure the person you care for is safe, if something happens to you
CEA Card (cinemas)	The disabled person, aged 5 or over	£6.50 a year	A free ticket for whoever goes with them, at participating cinemas

The national Carers Card

The card most people mean is the Carers Card sold through carerscarduk.co.uk. It is a membership scheme, separate from any council card. Southwark Council's carers' directory (https://www.southwark.gov.uk/adult-social-care/unpaid-carers-support/directory-local-support-carers/discounts-and-financial) describes it as giving access to "the largest community of carers, both paid and unpaid, in the UK", with an app offering discounts from retailers, supermarkets and attractions, at £8 for a two-year membership. We could not open the scheme's own website to confirm the current price, so check before you pay. No shop or attraction is obliged to accept it.

Free schemes from carers' charities

Carers UK membership (https://www.carersuk.org/get-involved/join-us/become-a-free-member/) is free. Members get the quarterly magazine *Caring*, access to the Carers Connect online community, and what Carers UK calls "exclusive member discounts and giveaways", sent out from time to time.

CarerSmart (https://carers.org/grants-and-discounts/carersmart-discount-club) is a free discount club for unpaid carers, linked from Carers Trust's website. Offers change, so read the terms of each one.

Council and carers' centre cards

Some councils and carers' services issue their own card, usually free. Its job is to protect the person you care for, not to get you discounts. In Lewisham, the carer's emergency card (https://lewisham.gov.uk/myservices/socialcare/adult/support-for-carers/advice-for-carers-who-suddenly-can-t-care-for-someone) is run by Linkline, the council's 24-hour alarm service. If you are in an accident, whoever finds you can call the number on the card. Linkline then contacts the backup people in your emergency plan, or makes sure the person you care for is safe if none of them can step in. Processing takes at least 28 days.

Elsewhere, ask your local carers' centre whether it has a similar scheme. Our guide to carers' support in London (/carers-support-london) lists the main services by borough.

Cards held by the person you care for

Some "carer" discounts sit on a card held by the disabled person. The CEA Card (https://www.ceacard.co.uk/faq), run by the UK Cinema Association, costs £6.50 and lasts a year. It is in the disabled person's name and lets one person go with them free when they buy a full-price ticket at a participating cinema. To qualify, the person must be 5 or over, need someone with them at the cinema, and get one of the benefits listed on the CEA site (https://www.ceacard.co.uk/eligibility), including Attendance Allowance, PIP or DLA. A Blue Badge or Freedom Pass is not accepted as proof.

Travel discounts for carers in London

Disabled Persons Railcard

The Disabled Persons Railcard (https://www.railcard.co.uk/disabled-persons-railcard/) costs £20 for one year or £54 for three. It gives a third off rail fares for the holder and one adult companion, with no time restrictions. The companion must travel with the holder for the whole journey but can be a different person each time. Attendance Allowance counts as proof of eligibility.

In London, TfL's staff fares guide (March 2025) says a railcard holder paying as they go on Oyster, with the discount loaded, can get a third off an Off-Peak Day Travelcard (Zones 1 to 6 or 1 to 9) for one adult travelling with them. A holder who also has a Disabled Persons Freedom Pass cannot buy a railcard-discounted ticket for their companion and then travel on the Freedom Pass themselves.

Freedom Pass

The Disabled Persons Freedom Pass gives free travel at any time on buses, the Tube, trams, the DLR, London Overground and the Elizabeth line, and on most National Rail services in London

at set times. It covers the holder only. Neither the Freedom Pass website nor TfL's staff fares guide offers free travel for a companion or carer, so you pay your own fare. You apply through freedompass.org (https://www.freedompass.org/apply-pass/disabled-persons-freedom-pass), and the cost of the pass is met by the holder's council.

Blue Badge

A Blue Badge (https://www.gov.uk/apply-blue-badge) costs up to £10 in England, and you can apply for one on behalf of the person you care for. GOV.UK's rules (https://www.gov.uk/government/publications/the-blue-badge-scheme-rights-and-responsibilities-in-england/the-blue-badge-scheme-rights-and-responsibilities-in-england) say you can display it when the holder is travelling in the car, as driver or passenger, or when you are dropping them off or collecting them. Holders are exempt from the London congestion charge once registered with TfL, for a £10 fee. Up to two vehicles they normally use can be registered, and the holder does not need to own or drive either one, so a carer's car can be one of them.

The Blue Badge scheme does not fully apply in four central areas: the City of Westminster, the City of London, Kensington and Chelsea, and part of Camden. They run their own parking concessions, so check local rules before you park.

> **Don't use the badge on your own.** GOV.UK says the badge must not be used by other people "to do something on your behalf", such as shopping or collecting a prescription, while the holder stays at home. Misuse can lead to a £1,000 fine and the badge being taken away.

Council tax help for carers

Three separate rules can cut a carer's council tax bill. None is applied automatically: GOV.UK says you need to apply, even if you are disregarded.

The carer disregard

Council tax is worked out on the number of adults who "count" in a home. If one adult counts, the bill is cut by 25%. If nobody counts, it is cut by 50%. GOV.UK lists (https://www.gov.uk/council-tax/who-has-to-pay) a live-in carer "for someone who is not your partner, spouse, or child under 18" among the people who are not counted. Age UK's council tax factsheet (https://www.ageuk.org.uk/siteassets/documents/factsheets/fs21_council_tax_fcs.pdf) sets out the conditions:

- You live in the same household as the person you care for, and you care for them for at least 35 hours a week.
- They get Attendance Allowance, the middle or highest rate DLA care component, the PIP daily living component, Armed Forces Independence Payment, or the highest rate of Constant Attendance Allowance.
- You can still qualify if you work or are over State Pension age, and you do not have to get Carer's Allowance. More than one carer in the same home can be disregarded.

Whether this cuts the bill depends on who else lives there. Say your mum gets Attendance Allowance and you move in to care for her. She counts and you do not, so the bill gets a 25% discount. If you also live with your dad, two adults still count and there is no discount. If your mum has dementia and her GP certifies a "severe mental impairment", she is disregarded too. Age UK gives the example of Jenny, who has Alzheimer's: her son is disregarded as her carer, she is disregarded on medical grounds, and the household gets 50% off.

Disabled Band Reduction

If the home has an extra bathroom, kitchen or other room the disabled person needs, or extra space for using a wheelchair indoors, the Disabled Band Reduction Scheme (https://www.gov.uk/council-tax/discounts-for-disabled-people) charges the bill one band lower. A Band D home is charged at the Band C rate. In Band A you get 17% off. The disabled person does not have to be the one who pays the bill, so a carer who owns or rents the home can apply.

Council Tax Reduction

Separately, Council Tax Reduction (https://www.gov.uk/council-tax-reduction) is help for people on a low income or benefits, and it can be worth up to 100% of the bill. Each council runs its own scheme, so the rules differ from borough to borough. Our Carer's Allowance guide (/blog/carers-allowance-guide) explains how a claim can affect the cared-for person's award.

What three south-east London councils say

- Lewisham (https://lewisham.gov.uk/myservices/counciltax/council-tax-reductions-and-exemptions/carers-discount) applies the 35-hour and qualifying-benefit rules and asks for proof of the benefit. It also says that if your own home is left empty because you have moved away to care for someone, you may get an exemption on it.
- Southwark (https://www.southwark.gov.uk/council-tax/get-money/disregard-discount) calls it a "disregard discount" and lists carers for someone they live with among those not counted. Its carers' pages add that income and savings do not affect eligibility.

- Royal Greenwich (https://www.royalgreenwich.gov.uk/info/200256/council_tax_discounts/470/carers_or_care_workers_council_tax_discount) has a "Reductions for carers and disabled people" page with separate application routes for unpaid carers, the band reduction and severe mental impairment.

Keep paying your bill while an application is decided.

Grants for carers

Carers Trust grants

Carers Trust grants usually reach carers through local services. Its grants page (https://carers.org/grants-and-discounts/introduction) says carers may get a Carers Fund grant "as part of a package of support" from a local Carers Trust Network Partner. Some partners only consider carers registered with them, and some have waiting lists. No open date or fixed amount is published, so register with your local carers' service and ask. In Lewisham, Imago (https://www.imago.community/carers-services/lewisham-carers) says it can help carers apply for benefits and grants, including carer one-off payments, on 0300 373 5769.

Turn2us grant search

Turn2us (https://www.turn2us.org.uk/get-support/grants-search) is a national charity, and its Grants Search is a free, confidential tool that matches you with more than 1,700 UK organisations offering grants. Carers Trust notes that some funds are linked to a trade or to the armed forces, so put in your parent's past jobs and any military service as well as your own. You do not pay these grants back.

Council support after a carer's assessment

Council support for carers starts with a carer's assessment (/blog/carers-assessment-guide). It is free and a legal right under the Care Act 2014. If you have eligible needs, the council can meet them with services or a direct payment. Lewisham says (https://lewisham.gov.uk/myservices/socialcare/adult/support-for-carers/help-and-support-for-carers) carers "may receive direct payments to arrange their own support". This often pays for a regular break. For your wider rights, see our guide to carers' rights under the Care Act 2014 (/blog/carers-rights-care-act-2014).

Household Support Fund and its replacement

The Household Support Fund no longer runs in England. The government said in February 2026 (https://www.gov.uk/government/news/1-billion-resilience-fund-and-next-step-towards-removal-of-two-child-limit-provide-safety-net-for-families) that a new Crisis and Resilience Fund would replace it. DWP guidance (https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029/the-crisis-and-resilience-fund-guidance-for-local-authorities-in-england

-1-april-2026-to-31-march-2029) says the fund runs from 1 April 2026 to 31 March 2029, takes over Discretionary Housing Payments too, and names unpaid carers among the groups councils should think about. Each borough runs its own scheme:

- **Lewisham:** Crisis Payments (https://lewisham.gov.uk/myservices/benefits/crisis-and-resilience-fund) replaced the Single Support Grant from 24 September 2026. You need to be on a low income with £1,000 or less in savings after housing costs and essential bills, and to have had a sudden, unexpected event in the last four weeks. You do not need to be on benefits. Payments cover essentials such as food, energy and white goods, usually once in 12 months. Apply online or call 020 8314 3155.
- **Southwark:** the council's Local Support Team runs the Southwark Emergency Support Scheme and Hardship Fund, and offers free benefit checks, on 020 7525 2434.
- **Royal Greenwich:** the council's Crisis and Resilience Fund page (https://www.royalgreenwich.gov.uk/help-money/get-help-paying-family-and-childcare-costs/crisis-and-resilience-fund) confirms the money runs from April 2026 to March 2029. Ask the council how to apply for a crisis payment.

Other discounts worth knowing about

- **Free flu jab:** the NHS offers it (https://www.nhs.uk/vaccinations/flu-vaccine/) to anyone who is the main carer for an older or disabled person, or who gets Carer's Allowance. Tell your GP surgery you are a carer so it goes on your record.
- **Leisure centres:** some boroughs offer carers' rates. Southwark Leisure, for example, has a £21.99-a-month Lifestyle Concession membership for full-time carers on Carer's Allowance. Ask your borough's leisure provider.

Benefits worth checking first

Benefits are usually worth far more than discounts, so check these first:

- **Carer's Allowance:** £86.45 a week in 2026/27 if you care for 35 hours or more and earn £204 a week or less. See our Carer's Allowance guide (/blog/carers-allowance-guide), which also covers the effect on the cared-for person's benefits.
- **Universal Credit carer element:** £209.34 a month in 2026/27, with no earnings limit of its own. See our guide to the carer element of Universal Credit (/blog/carers-element-universal-credit).
- **Carer's Credit:** National Insurance credits that protect your State Pension if you care for 20 hours or more a week. See our Carer's Credit guide (/blog/carers-credit).
- **A carer's assessment:** the route to council-funded breaks and direct payments. See our carer's assessment guide (/blog/carers-assessment-guide).

Questions families ask

Is there an official government carers card?

Can I get the council tax carer discount if I don't live with my parent?

Do I need to get Carer's Allowance to get carers' discounts?

Can I travel free with my mum's Freedom Pass?

Where can I find a carers' grant in London?

How we can help

We don't give benefits advice or issue carers' cards, so please use the services above for that. What we can offer is time off. JNP Sidona is a CQC-registered home care agency on Lewisham High Street. We provide respite care in London (/respite-care-london), so a trained carer can step in while you rest, work or go away. You can pay privately or with a direct payment from a carer's assessment. Jackie, our registered manager, can visit for a free home assessment (/contact-us#enquiry) and write a care plan, and we give you a quote after that.

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About this guide

Written by the JNP Sidona team using the official sources listed above, which we checked on 21 November 2026. Rules, rates and thresholds change, usually each April, so always confirm the current position with the source or your council. This guide is general information, not medical, legal or financial advice. If you spot something out of date, email info@jnpsidonasupportservices.co.uk (mailto:info@jnpsidonasupportservices.co.uk) and we will correct it.