

How the Social Fund can help you : loans, grants, maternity payments, crisis loans, funeral payments, cold weather payments / prepared by the Department of Social Security.

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HOW THE SOCIAL FUND CAN HELP YOU

LOANS · GRANTS · MATERNITY PAYMENTS
CRISIS LOANS · FUNERAL PAYMENTS
COLD WEATHER PAYMENTS



HELP FOR PEOPLE ON LOW INCOMES

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**THE
SOCIAL FUND
MAY BE ABLE TO
HELP YOU
IF...**

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The Social Fund helps people with expenses which are difficult to meet from their regular income. Help can be given in the form of grants, payments or interest-free loans. **Grants and payments don't usually have to be paid back.**

Budgeting Loans, Community Care Grants and Crisis Loans aren't paid to everyone who applies. Each application is considered on its merits and the most important and urgent needs are dealt with first. Grants and loans are given to many different kinds of people in many different kinds of situations. You shouldn't be put off applying if your own circumstances are not described in this leaflet.

Maternity Payments and Funeral Payments can be made to everyone who claims, if the law says that a payment should be made. **Cold Weather Payments** are paid automatically to anyone who qualifies, you do not need to make a claim.

Your grant, payment or loan will generally be reduced on a pound-for-pound basis if you have savings of more than £500 (£1,000 for people aged 60 or over). If you apply for a Crisis Loan all your savings and income are taken into account.

To apply you should normally contact your Social Security office – or get someone to do it for you. But any letter written on your behalf must be signed by you. You can also fill in the tear-off slip at the back of this leaflet and send it to your Social Security office.

HOW THE
**SOCIAL
FUND**
WORKS

BUDGETING LOANS

Budgeting Loans are interest-free loans for items which are difficult to budget for. To qualify for a Budgeting Loan, you or your partner must have been receiving Income Support for at least 26 weeks. One gap of up to 14 days is ignored. If you aren't sure if you qualify for Income Support at the moment, you should ask at your Social Security office.

The size of the loan will depend on the cost of the item, whether the Social Fund Officer considers that amount reasonable and your ability to repay. It will never be more than £1,000 or less than £30.

Interest is not added to the loan, but you will be asked to agree to pay back a set amount each week. The rate of repayment depends on the size of the loan and what other commitments you have (other loans and fuel bills for example). The loan will normally have to be paid back at a rate of between 5p and 15p for every £1 of Income Support you get over a period of up to 18 months.

Remember that there is only a limited amount of money available. This means that not all applications can be paid. However, the most important and urgent applications will be paid.

Budgeting Loans are usually to help with things like:

- essential furniture or household equipment
- essential removal expenses

In some circumstances you may be able to get a loan for things like:

- re-decoration
- hire purchase and some other debts
- clothing
- rent in advance
- non-essential items of furniture or household equipment.

These are only examples. You can apply if you need help, even if you can't see your own circumstances or needs here. Each application is judged on its own merits.

To apply for a Budgeting Loan you should contact your Social Security office or fill in the form at the back of this leaflet.

**BUDGETING
LOANS
- TYPES OF
HELP**

COMMUNITY CARE GRANTS

Community Care Grants don't normally have to be paid back. They are intended to help people in particular groups such as the elderly and the disabled to live independently in the community.

To be eligible for a Community Care Grant, you must be receiving Income

Support. If you are not receiving Income Support but are likely to do so when you come out of institutional care, you may also get help. If you aren't sure whether or not you qualify for Income Support at the moment, you should ask your Social Security office.

The size of the grant depends on the cost of the item and whether the Social Fund Officer considers that amount reasonable. Grants are not usually made for less than £30, but an exception can be made for travelling expenses.

The next few pages give some examples of the type of help you can get in the form of a Community Care Grant. Remember that there is only a limited amount of money available. This means that not all applications can be paid. However, the most important and urgent applications will be paid.

- **If you are coming out of hospital, a nursing home, local authority care, prison or some other institutional or residential care, we may be able to help you with things that will help you settle into the community.**

We have helped people with furniture, bedding, clothes, removal expenses and connection charges. Remember that these are only examples. Each application is judged on its own merits.

If you need rent in advance, you may qualify for a Budgeting Loan or a Crisis Loan – see pages 6 and 12.

- **You may get help if your family is under exceptional pressure such as long-term illness or family breakdown.**

For example, if you have a disabled child we could help to pay for clothing and furniture they have damaged.

We may be able to pay for moving costs and furniture to set up a new home after the break-up of a relationship.

If you have to move home for reasons of safety or because you have a child with special needs, then we may be able to help with removal expenses, connection charges or essential items of furniture.

COMMUNITY CARE GRANTS - TYPES OF HELP

● **If you need financial help so that you can carry on living in your own home, we may be able to help.** Those most likely to qualify include elderly, mentally disabled, mentally ill, chronically sick and physically disabled people including people with impaired hearing, sight or speech.

In these cases we may be able to help with things like:

- a microwave oven for someone who can't use a cooker safely
- a food processor for someone who can't swallow solid food
- a washing machine for someone with a heavy burden of laundry
- extra bedding for a bedbound person
- re-decoration for a housebound person
- the installation or resiting of gas or electricity meters
- removal costs for a move to more suitable accommodation

Again, these are only examples. Each application is judged on its merits.

- **If you are looking after a member of your family who is elderly, mentally disabled, mentally ill, chronically sick or physically disabled, you may be able to get help.**

For example, we could help pay for you to move so that you can give more support or we may be able to give you the same sort of help as listed opposite.

- **We may be able to pay for travelling expenses, for example to:**

- visit someone who is ill
- attend a relative's funeral
- visit children staying with the other parent before a custody decision
- ease a domestic crisis
- move to suitable accommodation

The grant will usually cover the costs of travel by public transport but if no public transport is available we may cover the cost of travel by private car or taxi.

To apply for a Community Care Grant you should contact your Social Security office or fill in the form at the back of this leaflet.

CRISIS LOANS

Crisis Loans may be made to people aged 16 or over who need money in an emergency. You don't have to be on Income Support or any other kind of Social Security payment to qualify but any sources of money you have will be taken into account. We can usually only give a Crisis Loan when it is the only way to prevent serious risk or damage to health or safety.

Crisis Loans are to help pay for living expenses or essential items that you can't pay for from savings or bank loans or other income available to you. Crisis Loans do have to be paid back but no interest is added.

We have given Crisis Loans when people have lost their money, lost things in a fire or been stranded away from home. Remember that these are only examples. You can still apply if your circumstances are not described here.

If you want a Crisis Loan, you should contact your Social Security office.

MATERNITY PAYMENTS

A Maternity Payment is to help pay for things for a new baby. You don't have to pay it back. To claim, you or your partner must be getting Income Support, Family Credit or Disability Working Allowance. A payment up to £100 can be made, but it will be less if you or your partner have any savings over £500 (£1,000 for people aged 60 or over).

You or your partner can apply any time between 11 weeks before your baby is due to three months after the birth.

If you are adopting a baby, you can claim if the baby is less than 12 months old. Claims must be made within three months of adopting the baby.

To get a claim form for a Maternity Payment you should contact your Social Security office or fill in the form at the back of this leaflet. Your antenatal clinic may also be able to give you more information.

FUNERAL PAYMENTS

If you are having trouble paying for a funeral that you have to arrange, you can claim for a payment towards the cost.

To qualify, you or your partner must be receiving Income Support, Family Credit, Housing Benefit, Community Charge Benefit or Disability Working Allowance. If you aren't sure whether you would qualify, you should contact your Social Security office.

The payment covers the cost of a simple funeral in the United Kingdom. You can apply any time up to three months after the date of the funeral. Funeral Payments are usually paid as a cheque made out in the funeral director's name, so you don't have to pay for the funeral yourself.

If you get a payment it may have to be paid back from any estate of the person who died. The estate is any money, property and other things like insurance policies that the deceased person owned. A house or personal things that are left to a widow or widower will not be counted as part of the estate.

For more information get leaflet D49 *What to do after a death* from your Social Security office. To get a claim form for a Funeral Payment you should contact your Social Security office or fill in the form at the back of this leaflet.

If the average temperature is 0°C or below for seven continuous days or more, we may be able to give you £6 for each seven days of very cold weather, to help with your heating bills.

To qualify for a Cold Weather Payment you must be getting Income Support and fall into one of these categories:

- you have a child under five or
- you are a pensioner or
- you are disabled or
- you have a disabled child

You should already be receiving a Premium with your Income Support if you're in one of these categories. If you're not sure whether you get any of these Premiums, ask your Social Security office.

Payments will be sent automatically to anyone who qualifies. You do NOT need to make a claim.

Announcements that payments will be made will appear in the local press as soon as there have been seven days of very cold weather, or seven days of very cold weather is predicted.

**COLD
WEATHER
PAYMENTS**

REVIEWS AND APPEALS

If you've applied for a **Community Care Grant, a Budgeting Loan or a Crisis Loan** and you're not happy with the decision, you can apply for a **Review**.

If you apply for a review, you can question:

- the refusal of a grant or loan
- the amount of a grant or loan
- whether a loan is repayable
- who a grant or loan is to be paid to
- whether payments should be by instalments
- the refusal to determine a repeat application

To apply for a review, write (or ask someone to write for you) to your Social Security office within 28 days of the decision, giving reasons why you want a review. If someone writes in for you, you must sign the letter yourself.

You can not apply for a review of the size of the instalments you have to pay, but this can be looked at again if your circumstances change. If you want this to be done, contact your Social Security office.

If you disagree with the result of the Social Fund Officer's review you can ask the **Social Fund Inspector** to look at your application. The Inspector is **independent** of the DSS. Contact your Social Security office if you want to do this. You must do this within 28 days of the result of the DSS review.

If you've claimed for a **Maternity Payment**, or a **Funeral Payment** and you're not happy with the decision, you can **Appeal**. If you think you should have had a **Cold Weather Payment** but did not get one, you can **Appeal**.

To appeal, write (or ask someone to write for you) to your Social Security office within three months of the decision, giving reasons why you want to appeal. If someone writes in for you, you must sign the letter.

For more information on Reviews and Appeals ask for leaflets NI246 *How to Appeal* or NI260 *A Guide to Reviews and Appeals* at your Social Security office.

We can offer you free advice on how to manage your money.

You can get this advice if you are on Income Support. You don't need to have applied to the Social Fund. This advice could help you if you often find yourself in financial difficulty.

We'll arrange to talk to you in private either at your Social Security office or in your own home. Together we will work through your money problems and work out a budget that balances your income and your outgoings. If you want we can also negotiate on your behalf with people who you owe money to.

**MONEY
ADVICE**

**MORE
INFORMATION
ON THE
SOCIAL
FUND**

You can get more information on the Social Fund from:

- your Social Security office.
- leaflet SB16 *A guide to the Social Fund* available from Social Security offices.
- our free telephone advice line, freeline 0800 666 555.
- Citizens Advice Bureaux.
- the application forms.

You can get application forms by sending the form opposite to your Social Security office.

This leaflet gives general guidance only. You must not rely on it as a full and authoritative statement of the law or the Secretary of State's directions and guidance to Social Fund Officers.

Please send me an application form for:

Community Care Grant

☐

Budgeting Loan

☐

Maternity Payment

☐

Funeral Payment

☐

**TEAR-OFF
SLIP FOR
APPLICATION
FORMS**

To apply for a Crisis Loan, you should contact your Social Security office.

BLOCK CAPITALS PLEASE

NAME _____

ADDRESS _____

_____ POSTCODE _____

DAYTIME PHONE NUMBER _____

INCOME SUPPORT REFERENCE NUMBER
(IF KNOWN)

NATIONAL INSURANCE NUMBER
(IF KNOWN)

Fill in this form and send it to your Social Security office

You will find the address in the phone book under

SOCIAL SECURITY or BENEFITS AGENCY.

