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About this guide

This is one of several technical guides that give detailed information about Social Security benefits. It is intended for use by professional and voluntary advisers, and members of the public who want to know more about the Social Fund. Further details about the guides can be found on page 59.

This guide and the law

The information in this leaflet is only a guide to the Social Fund. It is not a full interpretation of the law relating to the Social Fund as laid down in directions, guidance and regulations.

How to contact us

To contact your nearest social security office, look in the business section of the phone book under:

Jobcentre Plus
Social Security
This guide gives information about the grants, loans and payments which are available from the Social Fund to help people meet expenses from their regular income.

The information in this guide applies to people of working age and to pensioners.


**The Social Fund**

A **Community Care Grant** (see page 13) is a non-repayable payment awarded for the purpose of meeting a need for community care. Grants may be awarded to people who are leaving accommodation in which they received care, to help people to continue to live in the community, or to help people on a resettlement programme to set up home. Grants can also be awarded to help ease exceptional pressures on families, to care for a prisoner or young offender on release on temporary licence, or to help with certain travel costs. They are only available to people getting Income Support, income-based Jobseeker’s Allowance, Pension Credit or payment on account of one of these benefits or entitlements, to people who are leaving care within 6 weeks and who are likely to be entitled to one of these benefits or entitlements on discharge.

A **Budgeting Loan** (see page 24) can be made to help you meet intermittent expenses which you have difficulty meeting. These loans are for people who have been getting Income Support, income-based Jobseeker’s Allowance, Pension Credit or payment on account of one of these benefits or entitlements, for at least 26 weeks.

A **Crisis Loan** (see page 35) may be available to anyone, whether or not they get any benefit, who needs help to meet expenses in an emergency or as a consequence of a disaster.

**Sure Start Maternity Grants** are to help when you have a baby, or when you adopt a child under 12 months old. You can get a Sure Start Maternity Grant (see page 46) if you or your partner are getting
Income Support, income-based Jobseeker’s Allowance, Pension Credit, Working Tax Credit where a disability or severe disability element is included in the award or Child Tax Credit at a rate higher than the family element. A Sure Start Maternity Grant is a lump sum payment which does not have to be repaid.

**Funeral Payments** are to help with the essential costs of a respectful funeral which you or your partner are responsible for arranging. You may receive a Funeral Payment (see page 49) if you are getting Income Support, income-based Jobseeker’s Allowance, Pension Credit, Working Tax Credit where a disability or severe disability element is included in the award, Child Tax Credit at a rate higher than the family element, Housing Benefit or Council Tax Benefit. The payment covers various aspects of the funeral, but is recoverable from any money available from the deceased person’s estate.

**Cold Weather Payments** are made to some people receiving Income Support or income-based Jobseeker’s Allowance, and to all people receiving Pension Credit to help towards extra heating costs when the weather is very cold in their area (see page 54).

**Winter Fuel Payments** are made to eligible households towards their winter heating bills (see page 56).

**How decisions are made**

Applications for Community Care Grants, Budgeting Loans and Crisis Loans are decided by a decision maker at a Social Security office. He or she is bound by directions and takes account of guidance from the Secretary of State to help to decide if you are eligible for the assistance you have requested, and how much you should get. Each case is decided on its merits. For Community Care Grants and Crisis Loan applications the decision maker exercises individual discretion in decision making. In Budgeting Loan cases, decisions are based on the common treatment of customers’ circumstances as directed by the Secretary of State. All grant and loan decisions have to be considered against an annual budget. You have the right to ask for a review if you are unhappy with the decision (see page 44).

Sure Start Maternity Grants, Funeral Payments, Cold Weather Payments and Winter Fuel Payments are made according to the law as set out in regulations. Decisions on these payments and grants are made by decision makers. If you meet the conditions set out in law,
you will receive a payment or grant. If you are not happy with the decision, you can ask for it to be looked at again. If, after the decision is looked at again, you are still unhappy you can make an appeal.

**The Social Fund Budget**

Every year Social Security offices are given one budget to pay for Budgeting Loans and Crisis Loans, and another budget to pay for Community Care Grants. We are not allowed to overspend these budgets.

For Community Care Grants and Crisis Loans, we will aim to meet the highest priority needs first, taking into account the circumstances of each individual application. If we decide there are other cases which have a higher priority than your own, your application may be refused.

For Budgeting Loans, we must take account of particular personal circumstances for each applicant and then decide the maximum amount of Budgeting Loan debt allowable in those circumstances. The actual size of Budgeting Loan you may be able to get will depend on whether you already have existing Budgeting Loan debt.

Decisions are made as soon as possible after you make your application. It is not possible to defer a payment which cannot be met from this year’s budget until next year’s budget begins. If your application is refused or you are unhappy about the decision, you can ask for a review of the decision (see page 44).

**Sure Start Maternity Grants, Funeral Payments, Cold Weather Payments and Winter Fuel Payments** are not limited by the District’s Social Fund Budget, they are paid if you satisfy the regulations as laid down by law.
Community Care Grants

A Community Care Grant does not have to be paid back. Grants are intended to meet a need for community care.

This means that they can be awarded to:

● help people establish in the community following a stay in institutional or residential accommodation in which they received care
● help people remain in the community rather than enter institutional or residential accommodation in which they will receive care
● ease exceptional pressures on people and their families
● help people set up home in the community, as part of a planned resettlement programme, following an unsettled way of life
● help people to care for a prisoner or young offender on release on temporary licence, or
● help people with expenses to make certain journeys such as attending a relative’s funeral or visiting someone who is ill.

You must be getting Income Support, income-based Jobseeker’s Allowance or Pension Credit, or payment on account of one of these benefits or entitlements (or about to get one of these benefits or entitlements on leaving institutional or residential accommodation in which you have received care) in order to be eligible for a Community Care Grant.

Community Care Grants can cover a wide range of personal circumstances. Some of the wide variety of situations which may prompt an application for a grant are illustrated on pages 16 to 20. But, bear in mind that anyone can apply for a grant in any circumstances. Whether a grant can be awarded depends on all of the conditions being met and on your needs being of sufficient priority to warrant a payment from limited funds. Further information on the circumstances for which grants may be given is contained in the guide as follows:

● Leaving institutional or residential accommodation in which you received care (see page 16)
● Help to stay in the community (see page 17)
● If you and your family are under exceptional pressure (see page 18)
● Caring for a prisoner or young offender on release on temporary licence (see page 19)
● Setting up home as part of a planned resettlement programme (see page 19)
● Travelling expenses (see page 20).

These parts are followed by a section which lists the sort of expenses which a Community Care Grant may cover (see page 20). The last part deals with payment and reviews.

A decision maker will decide if you should get a Community Care Grant and, if so, how much it should be.

**Who can get a Community Care Grant?**

If you get Income Support, income-based Jobseeker’s Allowance, Pension Credit or payment on account of one of these benefits or entitlements, or you are due to leave institutional or residential care within 6 weeks, and are likely to receive Income Support, income-based Jobseeker’s Allowance or Pension Credit on leaving, you may be eligible for a Community Care Grant.

However, if you or your partner are involved in a trade dispute, you will only be eligible for a grant in respect of travelling expenses for visiting persons who are ill or in hospital.

A decision maker at your Social Security office will decide whether you should get a Community Care Grant. We will consider all the circumstances of your application.

We will also have to consider the balance available in the Social Fund budget, to ensure there is enough money to pay for your Community Care Grant. In doing this, we will consider your case compared to other applications. We have a duty not to overspend the annual budget.

We must consider each application on its individual merits.
If you have recently applied for a Community Care Grant or a Crisis Loan

If you have applied for a Community Care Grant or a Crisis Loan for the same items or services within the last 26 weeks, and there has not been a relevant change of circumstances, then you will not be able to get a Community Care Grant.

Needs which are not covered by a Community Care Grant

You cannot get a Community Care Grant for the following:

- a need which occurs outside the United Kingdom
- an educational or training need including clothing and tools
- distinctive school uniform or sports clothes for use at school or equipment to be used at school
- travelling expenses to or from school
- school meals taken during school holidays by children who are entitled to free school meals
- expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses (but see page 39 for Crisis Loans for emergency travelling expenses if stranded away from home)
- removal or storage charges if you are being rehoused following a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies, or under homelessness legislation
- domestic assistance and respite care
- any repair to council property and, in Scotland, any repair to property of certain housing trusts (you should contact your local council for advice)
- a medical, surgical, optical, aural or dental item or service (note that needs under all of these headings can be provided free of charge by the National Health Service, if you are getting Income Support, income-based Jobseeker’s Allowance or Pension Credit (which includes the guarantee credit)
Community Care Grants

- work related expenses
- debts to government departments
- investments
- costs of purchasing, renting or installing a telephone and of any call charges
- any expense which the local authority has a statutory duty to meet
- costs of fuel consumption and any associated standing charges
- housing costs, other than minor repairs and improvements and charges for accommodation associated with certain visits (see page 20 – Expenses for certain journeys)
- council tax, council water charges, arrears of community charge, collective community charge contributions or community water charges
- daily living expenses, such as food and groceries, except when caring for a prisoner on release on temporary licence or where a Crisis Loan cannot be awarded for such expenses because the £1,000 limit has been reached by the applicant.

**Leaving institutional or residential accommodation in which you received care**

You may get a Community Care Grant if you are leaving institutional or residential accommodation in which you received significant and substantial care and supervision.

Examples of accommodation are:
- hospital or other NHS establishment
- care home
- hostel
- staff intensive sheltered housing
- local authority care
- prison or detention centre.
Not only must you be leaving one of these places, you must be establishing yourself in the community. One of the factors that we will take into account when deciding this is the length of time you were in accommodation in which you received the care.

**If you are providing care for someone who has just left institutional or residential accommodation**

If you are looking after someone and we agree that help with your expenses will help them to establish themselves in the community then you may also be able to get a Community Care Grant. For example, if you have to move home to look after someone in these circumstances, then you may get help with things like removal expenses, travel costs or connection charges. You would need to be receiving Income Support, income-based Jobseeker’s Allowance or Pension Credit but the person you are caring for does not.

**Help to stay in the community**

You may get a Community Care Grant if this will help you to stay in the community rather than enter institutional or residential accommodation in which you will receive care. One of the factors we will consider is how immediate is the likelihood of going into such accommodation, and whether the type of item or service you need would prevent this happening.

Some examples are:

- help with expenses for improving your home to maintain living conditions
- help to move to a more suitable place to live or to be nearer someone who will give you care and support.
Providing care for someone to help them remain in the community

You may get a Community Care Grant if you are caring for someone and we agree that a payment to you will help them to remain in the community rather than receive care in institutional or residential accommodation.

For example, you may need to move to be near, or to live with, the person who requires additional support. You may get removal expenses, travel costs, or connection charges. To get help with a grant, you would have to be receiving Income Support, income-based Jobseeker’s Allowance or Pension Credit.

If you and your family are under exceptional pressure

You may get a Community Care Grant to help with costs to ease exceptional pressures on you and your family.

All families at some time or other suffer from pressure arising from different kinds of problems. This is normal. But if there is exceptional pressure in your family, then you may be able to get a Community Care Grant.

Some examples of situations that may give rise to exceptional pressure are:

● you or someone in your family suffers from a disability or chronic sickness which gives rise to an exceptional need
● there is, or has been, a breakdown of relationships within your family, perhaps involving domestic violence
● there is a serious problem with your accommodation, such as overcrowding or structural problems
● domestic upheaval because of an unforeseen calamity such as house fire, flooding or other disaster.

The above is not an exhaustive list. What causes exceptional pressure can cover a very wide range of personal circumstances. For example, a chronic illness or disability can give rise to many needs from safety/security items to removal expenses to move to more suitable accommodation.
However, it does not mean that if any of the general situations above apply, it automatically follows that exceptional pressures exist.

We will look at all the factors causing pressures on you and your family and will decide:

- whether any of them individually or collectively when looked at as a whole constitute exceptional pressure,
- and if so:
- whether what you have asked for will ease that exceptional pressure.

We may ask you if we can consult a social worker or other agency about your application.

**Caring for a prisoner or young offender on release on temporary licence**

If someone on temporary licence from prison or from a youth detention centre is going to be staying with you then you may be able to get a Community Care Grant. These payments normally would be towards their living expenses while they are in your home. You would have to be receiving Income Support, income-based Jobseeker’s Allowance or Pension Credit while they are visiting you to be eligible for a Community Care Grant.

**Setting up home as part of a planned resettlement programme**

If you are about to move into your own accommodation as part of a resettlement programme, you may be able to get a Community Care Grant.

The grant may be given to you to help you move into your accommodation, if you are on a resettlement programme following an unsettled way of life. For example, you may have stayed in a night shelter before you were on a resettlement programme.

You are more likely to get a Community Care Grant if you have had an unsettled way of life for a long time.
Expenses for certain journeys

A Community Care Grant may be awarded for travelling expenses for any reason within the UK, if the specific conditions above are met (please see pages 16–19). However, travelling expenses and the reasonable cost of overnight accommodation within the UK may be awarded to make a journey to:

- visit someone who is ill
- attend a relative’s funeral
- ease a domestic crisis
- visit a child who is with the other parent pending a court decision

or move to more suitable accommodation.

Costs

You may be able to get a grant to cover your travel costs of the full second class public transport fare, or petrol costs or taxi costs if no public transport is available.

If you are visiting a member of your family in hospital, some of the money you still get for them in the form of benefits or entitlements may be considered to be available to meet the total cost of the journeys. Where you get some Income Support or income-based Jobseeker's Allowance for them, this may be taken into account. For Pension Credit customers, the amount would be equivalent to the current IS/JSA rate for that family member.

You may be able to get a grant to cover overnight accommodation if it is not practicable or reasonable to return home the same day.

What a Community Care Grant covers

You can get a Community Care Grant for many different needs or expenses, so long as these are not excluded in law (see page 15). Some examples of expenses, in terms of specific items and services, are:

- furniture (like settee, armchair, carpets, curtains, wardrobe)

or household equipment (like cooker, fridge, washer, bed), bedding, clothing
Priorities for Community Care Grants

You should note that it does not matter how essential or important an item or service is, an award for it is only appropriate if we decide it will meet a need for community care, as described on page 13.

If we decide that an award will meet a need for community care, we must then decide whether an award has sufficient priority for a payment from the limited budget.

For example, we may decide that a grant for certain clothing items will help someone who has just left a residential care home to establish in the community.

We may also decide, taking all the facts into account, that the grant for clothing would be of minor importance in helping the applicant to establish in the community. This is called prioritising the application.

Whether an award of a Community Care Grant could be made would depend on the funds available in the grant budget. If there is a very high level of demand on the budget, then in the above example, the grant application is likely to be refused on the grounds of priority. If there are significant funds still left in the budget, a grant might be appropriate.

How much?

We will decide how much you will be paid.

The minimum amount that can be awarded is £30 although separate arrangements exist for travelling expenses.

For other expenses, including travelling expenses, we will award an amount which we decide is appropriate.

Remember, Community Care Grants do not have to be repaid.
**Deciding the amount**

We may query the amount you are applying for if, in our opinion, this seems too much.

**If you have any savings**

The amount of Community Care Grant you get will be reduced, on a pound for pound basis, by any savings you or your partner have over £500 (£1,000 if you and/or your partner are aged 60 or over).

**How to apply**

You should telephone or write to your Jobcentre Plus office or social security office, or ask someone else to get an application form for you. We can send you an application form to fill in. Once the form has been filled in, it should be signed by you and sent to your social security office.

Claim forms can also be accessed at the Department’s website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

**If you are in institutional or residential accommodation**

You can apply for a Community Care Grant if you are still in institutional or residential accommodation in which you are receiving care, if you expect to get Income Support, income-based Jobseeker’s Allowance or Pension Credit when you leave. You can apply up to 6 weeks before you are discharged, but any grant awarded to help you set up home may not be paid to you until nearer the time you leave care.

**What happens when a decision is made**

Once we have decided on your application, which will usually be within 2 weeks, you will be sent a letter letting you know the decision. If you get a grant, the letter will tell you the amount of money you will get.
How you are paid

Community Care Grants will usually be paid by Direct Payment into a bank, building society or Post Office® account which you have nominated. If you do not have an account, or you have reason for choosing not to have payment made into an account, payment can be made by girocheque.

You can have your Community Care Grant paid into someone else’s account if you wish. For example, you could choose to have it paid to the person who looks after your money.

If the item or service for which you are receiving a payment has already been carried out, or is being provided by a supplier, the payment can be made to that supplier. In these cases payment can only be made by girocheque.

Effects on other benefits

There will be no effect on any other benefit from having a Community Care Grant.

If you are dissatisfied with the decision on your application

If you are unhappy with the decision, you may ask for it to be reviewed (see page 44).
A Budgeting Loan is an interest-free loan for people who have been on Income Support, income-based Jobseeker’s Allowance, Pension Credit or payment on account of one of these benefits, for at least 26 weeks. It is intended to help spread the cost of one-off expenses over a longer period. The amount you get is decided by the decision maker at your Social Security office.

Who can get a Budgeting Loan?

To get a Budgeting Loan:

- you or your partner must not be disqualified from getting Jobseeker’s Allowance under section 14 of the Jobseekers Act 1995 (trade disputes)
- you must be getting Income Support, income-based Jobseeker’s Allowance, Pension Credit or payment on account of one of these benefits or entitlements
- you must also have been getting Income Support, income-based Jobseeker’s Allowance or Pension Credit for the last 26 weeks, or have been the partner of someone getting Income Support, income-based Jobseeker’s Allowance, Pension Credit or payment on account of one of these benefits or entitlements, for you for 26 weeks, or a combination of them. If at any time during that period you or your partner stopped getting Income Support, income-based Jobseeker’s Allowance, Pension Credit or payment on account of one of these benefits or entitlements, any gaps of up to 28 days will be ignored.

It is up to the decision maker to decide who should get a Budgeting Loan and how much they should get.

Needs covered by a Budgeting Loan

You can get a Budgeting Loan if you need help with:

- furniture or household items
- clothing and footwear
- rent in advance or removal expenses to secure fresh accommodation
Budgeting Loans

- home improvements, maintenance or security
- travelling expenses
- looking for or starting work (including childcare costs)
- repaying hire purchase (HP) or other debts that have been taken out to pay for any of the above.

You won’t need to list individual items or services that you need or explain why you need them. But you will need to say or state how much money you want to borrow.

If you need money for any other reason than the general categories above, we will not be able to pay you a Budgeting Loan.

**How applications for Budgeting Loans are decided**

**Personal circumstances**

How much we can pay you is based on your personal circumstances. We look at exactly the same circumstances for everyone. These are:

- the length of time you have been getting benefit or entitlement (or have been the partner of someone getting benefit or entitlement) (subject to an overall maximum of 3 years)
- the number of people you are getting benefit or entitlement for
- the number of children you are getting Child Benefit or Child Tax Credit for.

By benefit or entitlement, we mean Income Support, income-based Jobseeker’s Allowance, Pension Credit or payment on account of one of these.

**Priorities for Budgeting Loans**

Your local Jobcentre Plus office or social security office has a fixed amount of money in its Social Fund budget to give out as loans. In order to ensure that the budget does not become overspent the Manager will set guidelines for decision makers on the maximum amount of Budgeting Loan debt allowable for different lengths of time on benefit and different family sizes.
These maximum amounts can be revised at any time so the amount appropriate to your particular circumstances can only be confirmed when your application is processed.

The guidelines to decision makers will follow rules laid down by the Secretary of State which require that:

- someone on benefit for 3 years or more will have a limit on the amount of Budgeting Loan debt they can have of $1\frac{1}{2}$ times more than someone on benefit for six months

- and someone on benefit for a period between 6 months and 3 years will have a proportionate limit, based on the proportion of time on benefit in excess of 6 months

- and members of the family for whom the applicant is receiving benefit (or Child Benefit or Child Tax Credit if appropriate) will be counted as
  - 1 for the applicant
  - $\frac{1}{3}$ for the applicant’s partner
  - $\frac{2}{3}$ for the first child
  - $\frac{1}{3}$ for each additional child

so that, for example, a couple with one child will have a Budgeting Loan debt limit of twice as much as a single person.

However, the exact size of your Budgeting Loan debt limit, compared to other applicants, will depend on your precise circumstances for the time you have been on benefit and your family size, and the available local budget at the time of your application.

**How much you can have**

Although your personal circumstances, rules laid down by the Secretary of State, and the local budget will determine the maximum amount of Budgeting Loan debt you will be allowed to have, the actual amount of Budgeting Loan you can have at any time will also depend on whether you already have existing Budgeting Loan debt.

The maximum debt applicable to your circumstances is a limit not an entitlement.

The aim of the Budgeting Loan scheme is to enable as many people as possible, who are most likely to need help with budgeting for one-off expenses, to have access to interest-free credit.
It is important that both those with large and small maximum debt limits should be able to have reasonable access to Budgeting Loans. But, equally, it is important that the scheme, like any responsible lender, should not encourage people to run up and maintain large debt levels. For those reasons, applicants with existing Budgeting Loan debt will not be able to obtain a new loan to take them right up to their maximum debt level but they may still be able to have a further loan of a smaller size.

If you have no existing Budgeting Loan debt you may be able to have a loan up to your maximum (subject to being able to afford the repayments and taking account of any capital you may have).

However, if you do have existing Budgeting Loan debt, the size of any further Budgeting Loan you can have will depend on whether the sum of your existing Budgeting Loan debt and proposed Budgeting Loan debt exceed your maximum debt limit. For the purpose of this calculation your proposed debt includes both your existing debt and the amount of new loan you are seeking.

Therefore, if you already owe half or more of your maximum limit you will not be able to have a further loan until the amount you owe drops below half of your maximum. For example,

- if your maximum allowable Budgeting Loan debt is £700
- and your existing Budgeting Loan debt is £200
- and you apply for a further loan of £300
- your existing debt will be counted as £200 and your proposed debt as £500 (ie £200 + £300)
- therefore, the total of your existing and proposed debt will be £700 which is equal to your maximum limit
- so you will be able to get a further £300 loan (subject to being able to afford repayments and any capital you have).

In the above example, an application for any amount up to £300 would be successful but an application for a higher amount would have resulted in an award being limited to £300. If your award is for a lower amount than applied for, we will offer you that lower amount (but not if it is less than the minimum possible payment of £30).

If the existing debt in the above example had been £350, a further award could not have been made.
Should you have existing Budgeting Loan debt and wish to have a further loan amounting to all or a substantial part of your maximum, you will need to have repaid all or most of your existing debt before being able to do so.

**Wider personal criteria**

If you cannot have an award of at least £30 (see minimum and maximum amounts below), based on the consideration of all the above factors, we will look at further circumstances if they apply to you to see if the maximum amount can be increased. These are:

- any period that you have been in receipt of Child Tax Credit at a rate higher than the family element, Working Families’ Tax Credit, Working Tax Credit where a disability or a severe disability element is included in the award, Housing Benefit or Council Tax Benefit that links with the period you have been getting Income Support, income-based Jobseeker’s Allowance, Pension Credit or payment on account of one of these benefits or entitlements, will be **added to** the length of time you have been in receipt of the initial benefit

- if you or your partner are pregnant, any children that are expected will be counted as though they were already **included in the number** of people you are claiming benefit for

- anyone who lives in your home as part of your family but is getting Income Support, income-based Jobseeker’s Allowance or Pension Credit in their own right and their dependants; for example, this could be someone like an elderly parent or a non-dependent child who would be **added to** the number of people you are claiming benefit or entitlement for

- any Budgeting Loan debt that was taken out while you were with an ex-partner may be deducted from your existing Budgeting Loan debt (but only for the purpose of calculating how much to award as above; it will still have to be repaid).

We will include any extra priority gained from these further circumstances and determine, if appropriate, a revised amount for your maximum Budgeting Loan. Access to this will, of course, still be subject to the extent of your existing and proposed debt (see above).
If you have any savings

The amount of the loan you get will be reduced, on a pound for pound basis, by any savings you or your partner have over £500 (£1,000 if you or your partner are aged 60 or over).

Minimum and maximum amounts

The minimum you can be paid as a Budgeting Loan is £30. Your maximum debt to the Social Fund, including both Budgeting Loan and Crisis Loan debt, cannot be more than £1,000. So, after deciding how much you can have as a new Budgeting Loan using all the preceding tests above, we may restrict this loan in order to keep your total debt within £1,000.

Repaying the loan

How much you can afford to repay

We will look at your total debt to the Social Fund. When looking at paying back a new loan, total debt means the new loan and any previous Budgeting Loans and Crisis Loans which you still owe.

We will consider:

- how much income you have
- what debts or other commitments you have.

We will take into account the amount of your Income Support or income-based Jobseeker’s Allowance including the personal or married premium, any children’s premiums, and any other premiums. If you receive Pension Credit we will take into account the amount of your Pension Credit. If you receive Pension Credit and have dependent children, we will also take into account any Child Benefit or Child Tax Credit you are receiving.

Any other additions you get, such as for mortgage interest, will not be taken into account when the repayment rates are considered.

Your total debt to the Social Fund (both Budgeting Loan and Crisis Loan debt) must normally be repaid within 78 weeks (18 months).
How the loan is repaid

Before you get a loan, you will be asked to agree the amount of the weekly repayments. Repayments will be made by deductions from your or your partner’s Income Support, income-based Jobseeker’s Allowance or Pension Credit, as long as you get enough Income Support, income-based Jobseeker’s Allowance or Pension Credit to allow this. If you or your partner stop getting Income Support, income-based Jobseeker’s Allowance or Pension Credit, deductions can then be made from any of the following:

- Contribution-based Jobseeker’s Allowance
- Maternity Allowance
- Incapacity Benefit
- Severe Disablement Allowance
- Industrial Injuries Benefit
- Industrial Disablement Pension
- Industrial Death Benefit
- Reduced Earnings Allowance
- Carer’s Allowance
- State Pension (including non-contributory State Pension)
- Widowed Mother’s Allowance
- Widowed Parent’s Allowance
- Widow’s Pension
- Bereavement Allowance
- Graduated Retirement Benefit.

If you stop getting any of these, or if you are not getting enough for deductions to be made, repayments may be made by cash or postal order.

You can also pay off all the money you owe in a lump sum, if you become able to do so.

Repayment terms

Repayment terms are made up of the time within which the total debt has to be repaid (repayment period) and the weekly amounts you have to pay back (repayment rates).
**Repayment period**

The total debt should normally be repaid in 78 weeks (18 months).

**Repayment rates**

There are three standard repayment rates which apply. These rates depend on your existing financial commitments.

The rates are equivalent to 15 per cent, 10 per cent and 5 per cent of your weekly

Income Support applicable amount (and including Child Benefit and Child Tax Credit where appropriate)

or Jobseeker's Allowance applicable amount (and including Child Benefit and Child Tax Credit where appropriate)

or Pension Credit (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

**Repayment at 15 per cent rate**

If you have no other debts such as hire purchase (HP) or bank overdrafts or debt arrears, you will be expected to pay an amount equal to 15 per cent of your weekly

Income Support applicable amount (and including Child Benefit and Child Tax Credit where appropriate)

or Jobseeker's Allowance applicable amount (and including Child Benefit and Child Tax Credit where appropriate)

or Pension Credit (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

**Repayment at 10 per cent rate**

If you have some other payments to make from your benefit, such as rent or fuel arrears, the repayment rate may be lowered to 10 per cent of your weekly

Income Support applicable amount (and including Child Benefit and Child Tax Credit where appropriate)
or Jobseeker’s Allowance applicable amount (and including Child Benefit and Child Tax Credit where appropriate)

or Pension Credit (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

**Repayment at 5 per cent rate**

If your commitments are larger (for example, you have deductions from your weekly Income Support or income-based Jobseeker’s Allowance for payment of current fuel expenses and you have some other repayments to make from your benefit, such as rent or fuel arrears) the repayment rate will normally be 5 per cent of your weekly

Income Support applicable amount (and including Child Benefit and Child Tax Credit where appropriate)

or Jobseeker’s Allowance applicable amount (and including Child Benefit and Child Tax Credit where appropriate)

or Pension Credit (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

If you can repay your total debt within 78 weeks (18 months) at one of the above standard repayment rates, we will make you one offer. If you cannot repay your total debt within 78 weeks, we may give you another option based on the standard repayment rate. We may offer you a lower amount of new loan which can be repaid at a standard repayment rate in 78 weeks.

**Non standard repayment terms**

We may offer you either the full amount of your new loan or a lower amount of new loan at a non standard repayment rate. This rate can be any weekly rate, up to a maximum of 25 per cent of your Income Support applicable amount, income-based Jobseeker’s Allowance applicable amount or your Pension Credit (including Child Benefit or Child Tax Credit where appropriate) excluding housing costs. Again we may give you choices, based on recovery of your total debt in 78 weeks (18 months).

You may receive up to three different offers, from which you can choose the best one for you.
**If you are having difficulty making the repayments**

If you cannot make the repayments at the rate originally agreed we may be able to help, for example by extending the repayment period to reduce your payments. You should contact your social security office for advice.

**How to apply**

You can telephone or write to your Jobcentre Plus office or social security office, or have someone else ask for an application form. Once the form has been completed, you should sign it and send it back to the social security office.

Claim forms can also be accessed at the Department’s website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

**What happens when a decision is made**

Once we have made a decision about your application, which will usually be within a week, you will be sent a letter telling you the decision. If you are offered a loan, the letter may give you up to three options of different loan amounts, each with a different rate which you will have to repay. You will be asked to sign this letter, indicating which one of the offers you want to accept and showing that you understand the repayment terms and that you have to repay the loan. When you return the signed letter, you will be paid the loan and deductions will probably start with your next weekly benefit.

**How you are paid**

Budgeting Loans are usually paid in one lump sum by Direct Payment into a bank, building society or Post Office® account which you have nominated. If you do not have an account, or you have reason for choosing not to have payment made into an account, payment can be made by girocheque.

You can have your Budgeting Loan paid into someone else’s account if you wish. For example, you could choose to have it paid to the person who looks after your money.
If the item or service for which you are receiving a payment is being provided by a supplier, the payment can be made to that supplier. In these cases payment can only be made by girocheque.

**If your application is refused**

There are several reasons why your application may be refused. Your particular circumstances at the time may mean that we cannot make an award. You may not be eligible for a loan because you have not been receiving a qualifying benefit for 26 weeks, you may have excess savings, already have too many other debts, or you may not be able to repay a loan. However, you can re-apply at any time for a Budgeting Loan.

**If you are dissatisfied with the decision**

If you are unhappy about the decision, you can ask for a review (see page 44).

**Effects on other benefits**

Normally, you will repay your Budgeting Loan by deductions from your weekly Income Support, income-based Jobseeker’s Allowance or Pension Credit until the loan has been repaid. Other than this, there will be no effect on any other benefit from having a Budgeting Loan. But see ‘Repaying the loan’ if your Income Support, income-based Jobseeker’s Allowance or Pension Credit stops before your repayments have finished.

**Further loans**

If you already owe money to the Social Fund from a previous loan, you may get another one but we will consider, as part of your circumstances, the Budgeting Loan debt you already have and if you can afford to repay a further loan.
Crisis Loans

A Crisis Loan is an interest-free loan made from the Social Fund which is intended to help you meet an immediate short-term need in an emergency or as a consequence of a disaster. A decision maker will decide if you should get a Crisis Loan. You have to show that a Crisis Loan is the only way that serious damage or risk to health or safety of your or your family can be avoided. You don’t have to be on Income Support or any other benefit to apply.

Alternatively, you may be able to get a Crisis Loan if you need help with paying rent in advance to a landlord (not the local authority). In this case you must be moving out of residential or institutional accommodation and have been awarded a Community Care Grant to establish you in the community.

If you have recently applied for a Crisis Loan or grant from the Social Fund

If you have applied for a Crisis Loan or grant from the Social Fund for the same item or service within the previous 26 weeks, and there has not been a relevant change of circumstances, then you will not get a Crisis Loan.

Who can get a Crisis Loan

You do not have to be getting any kind of Social Security payment in order to apply for a Crisis Loan. We will decide whether you or your family would suffer without a Crisis Loan, no matter what your normal source of income is.

A Crisis Loan will not be awarded to:

- someone aged under 16
- a resident of a care home, or anyone to whom Part III of the National Assistance Act 1948 (Part iv of the Social Work (Scotland) Act 1968) applies
- anyone who is detained under the law, or on release or temporary licence
or anyone who is a member of a religious order who is fully provided for by that order

or a hospital in-patient

or a person treated as in full-time relevant education

or a full-time student or a person from abroad who is not eligible for Income Support or income-based Jobseeker’s Allowance (although a Crisis Loan may be awarded for an expense following a disaster)

or a person from abroad who is not eligible for Pension Credit (although a Crisis Loan may be awarded for an expense following a disaster).

If you or your partner are disqualified from getting Jobseeker’s Allowance under section 14 of the Jobseekers Act 1995 (trade disputes) you can only get a Crisis Loan to cover expenses because of a disaster, or expenses connected with cooking or the heating of your home (including fireguards).

The same applies if you have been disallowed Jobseeker’s Allowance under section 1(2)(a) to (c) of the Jobseekers Act 1995 (and Jobseeker’s Allowance is not being paid to you at the hardship rate) or if you have been sanctioned under section 19(5) or (6) of the Jobseekers Act 1995, section 62(1)(a) and (b) of the Child Support, Pensions and Social Security Act 2000, or section 7(1) or 19(5) of the Social Security Fraud Act 2001.

If you have any other means of help

When deciding your application for a Crisis Loan, we will want to know whether you have any other possible sources of help to cover the costs of the crisis. If you do, then the amount of money you get will be affected. You may either get a reduced amount, or you may not get any at all. You will be asked, as part of your application, about such sources of money, for instance:

● any savings
● any earnings
● any other income
● cash in hand
● readily available funds in bank or building society accounts
• any sources of credit such as cash cards, store cards, credit cards, cheque cards, cheque accounts, overdraft facilities, loan arrangements (if you are getting Income Support, income-based Jobseeker’s Allowance or Pension Credit, then you will not be expected to use any sources of credit)

• any help which is likely to be available quickly from other people such as employers, relatives, close friends, charities and benevolent funds (but such help will only be considered if it looks certain that it will be available – sources of help such as employers or relatives will not automatically be suggested as alternatives to a Crisis Loan).

Housing Benefit, your home and personal possessions will not normally be counted. We may also decide it is reasonable not to count other money or assets in the circumstances of a particular case.

Any assets which are not available immediately and which you are intending to cash, or which you are intending to use as security for a loan, may not be considered by us.

Help from the local council

If your local council is responsible for dealing with disasters in its area, from those which affect only a single house (for example, a gas explosion) to those which could cover a large area (for example, floods or leaks of chemicals in the atmosphere), you are unlikely to get a Crisis Loan if the local council can give immediate help.

Needs which are not covered by a Crisis Loan

You will **not** get a Crisis Loan for the following:

• a need which occurs outside the United Kingdom

• an educational or training need including clothing and tools

• distinctive school uniform or sports clothes for use at school or equipment to be used at school

• travelling expenses to or from school

• school meals taken during school holidays by children who are entitled to free school meals
expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses

removal or storage charges if you are being rehoused following a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies, or under homelessness legislation

domestic assistance and respite care

any repair to council property and, in the case of Scotland, any repair to property of certain housing trusts

a medical, surgical, optical, aural or dental item or service (note that needs under all of these headings can be provided free of charge by the National Health Service, if you are getting Income Support, income-based Jobseeker’s Allowance or Pension Credit (which includes the guarantee credit))

work related expenses

debts to Government departments

investments

purchase, installation, rental and call charges for a telephone

mobility needs

holidays

a television or a radio, or a licence, aerial or rental charges for a television or a radio

garaging, parking, purchase, and running costs of any motor vehicle except where the payment is being made for emergency travel expenses

housing costs, other than intermittent costs not met by Housing Benefit, Income Support, income-based Jobseeker’s Allowance or Pension Credit, or rent in advance, boarding charges, or minor repairs and improvements

council tax, council water charges, arrears of community charge, collective community charge contributions or community water charges.
What Crisis Loans cover

Because a Crisis Loan is intended to cover immediate short-term needs arising in an emergency or as a consequence of a disaster, it may be for a specific item or service or meet immediate living expenses for a short period, usually up to 14 days.

The following are examples of what might be considered to be a crisis, and for which a Crisis Loan may be awarded:

- a disaster, causing damage, loss or destruction to your family's possessions or your property
- loss of money, for example through a robbery or burglary
- you are waiting for your first payment of Income Support, income-based Jobseeker's Allowance, Pension Credit or payment on account of one of these benefits or entitlements, and have no money at all to live on
- emergency travel expenses for someone who is stranded away from home.

Please remember that these are just examples and a Crisis Loan may not necessarily be appropriate. Similarly, if a situation is not mentioned, it does not mean you would not get help. We will look at the individual circumstances of an application. We will consider if a Crisis Loan is the only means by which serious damage or serious risk to you or your family may be prevented in an emergency or as a consequence of a disaster.

Priorities for Crisis Loans

Crisis Loans are paid from the same budget as Budgeting Loans. However, if we decide that you qualify for a Crisis Loan your application will be given a higher priority than other loan applications where refusal would not result in serious damage or serious risk.

How much?

We will decide the size of the loan you need.

A Crisis Loan is intended to help you over a period of crisis, it may not necessarily solve the crisis altogether. We will decide how much
money you need to get you through the crisis, which may not mean replacing all the losses and repairing all the damage.

There is no minimum amount that you can be paid as a Crisis Loan.

**Maximum amount for living expenses**

The maximum amount that you can get as a Crisis Loan for immediate living expenses is an amount equivalent to 75 per cent of the Income Support or income-based Jobseeker’s Allowance amount appropriate in your circumstances.

The maximum amount may also be reduced if you have been awarded the hardship rate of Jobseeker’s Allowance. The amount of the reduction will depend on the amount of Jobseeker’s Allowance you would get.

**Maximum amount for services or items**

The maximum amount you can get as a Crisis Loan for items or services will be the lower of:

- the full cost of the repair, if the item can be repaired (unless the cost of replacement is lower)
- or the full cost of purchasing the item or service, including delivery and installation.

If you are not on Income Support, income-based Jobseeker’s Allowance or Pension Credit, we may also consider a loan for the minimum amount necessary to obtain the item or service for you on deferred repayment terms (for example, hire purchase).

In any of these cases, the maximum amount you can get depends on what you can afford to repay. There is an overall maximum of £1,000 and we will also take into account any sums you may still owe to the Social Fund. So if, for example, you already owe £200 from a previous loan, the most that you could be paid as a Crisis Loan would be £800. You would also have to be able to make such repayments from the amount of your weekly income.

**Deciding the amount**

We may query the amount of money you are applying for if, in our opinion, it seems too much for your needs.
Repaying the loan

You should not have to start repaying the loan until the crisis is over. You will be expected to repay it over an agreed period of time. Repayments will be made by deductions from your Income Support, income-based Jobseeker’s Allowance or Pension Credit, as long as you get Income Support, income-based Jobseeker’s Allowance or Pension Credit. If you or your partner do not receive or stop getting Income Support, income-based Jobseeker’s Allowance or Pension Credit, then deductions can be made from other benefits or entitlements (see page 30 for a full list of these).

If the benefits or entitlements you get are not enough for deductions to be made to repay the Crisis Loan, or if you are not getting any form of Social Security payment, then repayment may be made by cash, cheque or postal order.

Even if you are not getting any form of Social Security payment, you will still be expected to pay back the loan at the same rate which you agreed when the loan was taken out.

If you become able to pay off all the loan in a lump sum, you can do so.

Rates of repayment

We will decide at what rate you should repay the Crisis Loan and how long the repayment will take. There are 3 rates of repayment which normally apply. The rate in your case will depend on financial commitments.

The rates are equivalent to 15 per cent, 10 per cent and 5 per cent of your weekly

- Income Support applicable amount (and including Child Benefit and Child Tax Credit where appropriate)
- or Jobseeker’s Allowance applicable amount (and including Child Benefit and Child Tax Credit where appropriate)
- or Pension Credit (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.
Crisis Loans

Repayment at 15 per cent rate
If you have no other debts such as hire purchase (HP) or bank overdrafts or debt arrears, you will be expected to pay an amount equal to 15 per cent of your weekly

Income Support applicable amount (and including Child Benefit and Child Tax Credit where appropriate)
or Jobseeker’s Allowance applicable amount (and including Child Benefit and Child Tax Credit where appropriate)
or Pension Credit (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

Repayment at 10 per cent rate
If you have some other payments to make from your benefit, such as rent or fuel arrears, the repayment rate may be lowered to 10 per cent of your weekly

Income Support applicable amount (and including Child Benefit and Child Tax Credit where appropriate)
or Jobseeker’s Allowance applicable amount (and including Child Benefit and Child Tax Credit where appropriate)
or Pension Credit (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

Repayment at 5 per cent rate
If your commitments are larger (for example, you have deductions from your weekly Income Support or income-based Jobseeker’s Allowance for payment of current fuel expenses, and you have some other repayments to make from your benefit, such as rent or fuel arrears) the repayment rate will normally be 5 per cent of your weekly

Income Support applicable amount (and including Child Benefit and Child Tax Credit where appropriate)
or Jobseeker’s Allowance applicable amount (and including Child Benefit and Child Tax Credit where appropriate)
or Pension Credit (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.
**Repayment periods**

The loan should normally be paid back within 78 weeks (18 months).

**If you are having difficulty making the repayments**

If you cannot make the repayments at the rate originally agreed we may be able to help, for example by extending the repayment period to reduce your payments. You should contact your Jobcentre Plus office or social security office for advice. If you are repaying your Crisis Loan to Debt Management, you should contact them.

**How to apply**

You should contact your Jobcentre Plus office or social security office about making an application.

You may be able to make your application by telephone.

We will deal with your application as soon as practicable, and you will be given a letter letting you know of the decision. If you are offered a loan, the letter will tell you the amount of money you will get and the rate at which you will repay it. You will be asked to sign this letter, showing that you understand the repayment terms and that you have to repay the loan.

**If you are away from home**

Normally you should apply to your local Jobcentre Plus office or social security office for a Crisis Loan. But if you are stranded away from home and you need a Crisis Loan, you should apply to the nearest Jobcentre Plus office or social security office.

**How you will be paid**

Crisis Loans will usually be paid by girocheque, made out in your name, which you can cash at a post office or pay into your bank or building society account.

**Payment to someone else**

If you have applied for a Crisis Loan, but would like this to be paid to someone else, this can be done. The loan can be made out to someone else if there is a good reason to do so – for example, if you need someone to look after your money for you.
If your application is refused

There are several reasons why your application may be refused. We may decide that there are other ways in which you can meet your need, so other applications may be met before yours. We may decide that the item or service which you want a loan for may not be covered by Crisis Loans.

If you are dissatisfied with the decision

If you are unhappy about a decision, you can ask for a review (see page 44).

Further Loans

If you already owe money to the Social Fund from a previous loan, you may get another one if we agree you need one and are satisfied that you can afford the repayments.

Reviews

You have the right to ask for a review if you are unhappy with the decision maker’s decision on your Community Care Grant, Budgeting Loan or Crisis Loan application. For example, if you think that:

- the decision was made without the decision maker knowing all the facts
- or the decision was wrong, or a mistake was made in your case
- or the law and/or directions have been used wrongly
- or you are unhappy with the result

you can ask for a review.

You must apply in writing to your social security office and ask for a review at any time within 28 days of the date on your decision letter (if you ask later, the Reviewing Officer will ask why there was a delay, and may refuse to review if there is no special reason). Your Jobcentre Plus office or social security office can tell you about reviews, but your request for a review, and the reasons for it, must be in writing.
A Reviewing Officer will review your case and you may be invited to an interview or given the option of having a telephone interview. We will explain the reason for the decision, and you can tell us about anything which you thought was wrong, or which you think we should know. After the interview we will review your case and issue a new decision.

If, after that review, you still think the decision was wrong, you can ask for a further review by a Social Fund Inspector. The Inspectors are independent from the Department for Work and Pensions. They can either agree with the Reviewing Officer’s decision, ask us to look at it again, or make their own decision. They will write to you explaining what their decision is, and why they reached it. If you want an Inspector to look at your case, write to, or ask at, your social security office.

**How to apply for a Social Fund Inspector’s review**

To apply for a review you must write a letter or fill in the application form/leaflet IRS1 *Independent Social Fund Reviews* which you can get from a Jobcentre Plus office or social security office. Your letter or form must be sent to your local Jobcentre Plus office or social security office. When you send your letter or form, you must do so within 28 days of the decision in question being made, and you must give the reasons why you think the decision is wrong. If you write after 28 days, it will help if you give your reasons for applying late. If someone writes in for you, you must give your consent in writing.

For detailed information on appeals and reviews, see leaflet NI260 (DMA) *Disputes, Supersessions and Appeals* at your Jobcentre Plus office or social security office. You should also ask for a leaflet about Social Fund Inspectors.
Sure Start Maternity Grants

A Sure Start Maternity Grant is intended to help you pay for the immediate needs of a new-born baby if your income is low. It is paid from the Social Fund as a lump sum, and you do not have to pay it back. A Sure Start Maternity Grant is paid when the conditions below are satisfied. It is not limited by a budget and everyone who is entitled will get a payment or grant.

The grant is £500 for each baby.

Who can get Sure Start Maternity Grants?

You are eligible for a Sure Start Maternity Grant if you or your partner are getting Income Support, income-based Jobseeker's Allowance, Pension Credit, Working Tax Credit where a disability or severe disability element is included in the award or Child Tax Credit at a rate higher than the family element (from April 2004 to April 2005 this means a Child Tax Credit rate of £546 a year or more, or £1,091 a year or more if you have a baby under one).

If you have a partner, either of you may apply for the grant. But if your partner applies, the name of the child's mother should be included.

If you are adopting a baby

If you are adopting a baby you can apply for a grant as long as the baby is not more than 12 months old when you apply. You must apply for a Sure Start Maternity Grant within 3 months of adopting the baby.

Surrogate births

If you and your husband or wife have been granted a parental order in respect of a surrogate birth, you can also apply for a grant.

You must apply for a Sure Start Maternity Grant within three months of the date of the parental order.
If you have any savings
Savings do not affect Sure Start Maternity Grants.

How Sure Start Maternity Grants are paid
Payment will be made by Direct Payment into your nominated bank, building society or Post Office account, or exceptionally will be made by girocheque.

Effect on other benefits
There will be no effect on other benefits from having a Sure Start Maternity Grant.

How to claim
You can claim from 11 weeks before the week your baby is due, until your baby is 3 months old.

Contact your Jobcentre Plus office or social security office or Pension Centre and ask for claim form SF100 (Sure Start). You can do this by calling, telephoning or writing to the office. For your nearest social security office, look for the Jobcentre Plus or social security display advert in the business numbers section of the phone book.

Claim forms can also be accessed at the Department’s website: www.dwp.gov.uk

Details of the benefit rates of all Social Security benefits are available in leaflet GL23 Social security benefit rates. You can get this leaflet from your social security office. It is also available at your post office.

What information do I need to provide?
You will need to tell us the date your baby is due (sometimes called the expected date of confinement). If your baby has already been born, tell us the date of birth, adoption or surrogacy.

For a Sure Start Maternity Grant you will also need to show that you have received advice on the health needs and general welfare of the new baby and, if you claim before the baby is born, on maternal health. There is a certificate on the back of the claim form for this.
Sure Start Maternity Grants

The certificate must be signed by a health professional, for example:

- a hospital doctor
- a community or hospital midwife
- a health visitor
- a practice nurse.

Disputes and Appeals

*If you want to know more about the decision or if you think it is wrong*

If you want to know more about the decision or you think it is wrong, you can get in touch with us and ask us to explain the decision. You should do this within one month of the date of the decision.

If you think that the decision is wrong, you can ask us to look at it again. If the decision can be changed we will give you a new decision. If we cannot change the decision we will tell you why.

If we say we cannot change a Sure Start Maternity Grant decision, but you still think the decision is wrong, you can appeal to an independent tribunal.

See leaflet GL24 *If you think our decision is wrong* for more information on:

- having a decision explained
- having a decision looked at again
- appealing against a decision.

The leaflet also includes details about the time limits for doing any of these things.
 Funeral Payments

A Funeral Payment is intended to help you pay for a funeral if you are on a low income, and you are the person responsible for arranging the funeral. It is recoverable from any money available from the deceased person’s estate. It is a regulated payment, and as long as you fulfil the conditions you will be paid.

Who can get a Funeral Payment?

The person who has died must have been ordinarily resident in the UK at the date of death and the funeral must normally take place in the UK. However, in certain circumstances, a Funeral Payment may be made for a funeral which takes place elsewhere in the European Economic Area (EEA) or in Switzerland. Members of the EEA are: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, and the United Kingdom. However, the amount awarded will be restricted to the amount which would have been paid if the funeral had taken place in the area where the deceased had lived in the UK.

You are eligible for a Funeral Payment if it is reasonable for you or your partner to take responsibility for the funeral costs and you are getting any of the following:

Income Support
or income-based Jobseeker’s Allowance
or Pension Credit
or Housing Benefit
or Council Tax Benefit
or Working Tax Credit where a disability or severe disability element is included in the award
or Child Tax Credit at a rate higher than the family element.
**Funeral Payments**

**Who should claim?**

You should claim if you are the surviving partner of the deceased.

Where the person who died is a child, you should claim if you are the parent of or person responsible for the child. We will not, however, be able to make a payment if there is an absent parent of the child who has not been getting one of the following:

- Income Support
- Income-based Jobseeker’s Allowance
- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit where a disability or severe disability element is included in the award
- Child Tax Credit at a rate higher than the family element

unless they were estranged from the child at the date of death. (By estranged we mean that there was a breakdown in the relationship between the absent parent and child.)

If you are the parent or the partner of a parent of a still-born child, we do not have to take into consideration whether there is an absent parent.

If there is no surviving partner and the deceased is not a child for whom you were receiving Child Benefit, you should claim if you are a parent, son, daughter, close relative or close friend of the person who has died. We will not be able to make a payment if there is a parent, son or daughter (other than yourself) of the person who has died who has not been awarded one of the qualifying benefits mentioned above. This will not include family members who are: aged under 18, full-time students, members of religious orders, in prison or in hospital (and who had been awarded a qualifying benefit before they entered prison or hospital), asylum seekers being supported by the National Asylum Support Service, or a parent, son or daughter who was estranged from the person who has died.

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From April 2004 to April 2005 this means a Child Tax Credit rate of £546 a year or more, or £1,091 a year or more if you have a baby under one year old.
Where you claim as a parent, son, daughter, close relative or close friend, we also have to decide whether it was reasonable for you to have accepted responsibility for the funeral expenses. We do this by considering the nature and extent of your contact with the person who has died.

Where there are other close relatives of the deceased (except those under 18) we consider the nature and extent of the contact each of those relatives had with the person who has died. If you had the most contact, then you may be entitled to a payment. If any close relative had closer contact than you, then you will not be entitled to a Funeral Payment. However, if one or more of the deceased’s close relatives had equally close contact as you with the deceased, we will go on to consider the financial circumstances of those people.

If those close relatives are not in receipt of a qualifying benefit, ie:

- Income Support
- income-based Jobseeker’s Allowance
- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit where a disability or severe disability element is included in the award
- Child Tax Credit at a rate higher than the family element

we may not be able to make a payment to you.

**What the Funeral Payment covers**

A Funeral Payment will cover the costs of a simple, respectful, low-cost funeral within the UK (funerals in other EEA states can be considered). This includes:

for burials:

- the necessary cost of a new burial plot with an exclusive right of burial or the cost of reopening an existing grave
Funeral Payments

– the fees charged by the authority responsible for cemeteries in the area where the burial takes place

or

for cremations:

– the necessary fees charged by the authority responsible for the cremation

– the cost of any medical references or doctor’s certificates

– the cost of any necessary removal of an active implanted medical device (for example, a pacemaker)

and in any case:

● the cost of documentation needed for the immediate release of assets of the deceased

● when it is necessary to move the body over 50 miles within the UK to the funeral director’s premises or place of rest, the reasonable cost of that part of the journey which is over 50 miles

● where the return journey to the funeral is necessarily over 50 miles, the reasonable cost of that part of the return journey that is over 50 miles for the transport of the coffin and bearers, plus one additional vehicle

● the necessary cost of a return journey for you, either to:
  – arrange the funeral, or
  – go to the funeral

● up to £700 for any other funeral expenses.

Payments may be affected by a pre-paid funeral plan.

If you have any savings

Your savings do not affect Funeral Payments.

How to claim

Complete form SF200 Funeral Payments from the Social Fund, available from your Jobcentre Plus office or social security office.

Claim forms can also be accessed at the Department’s website: www.dwp.gov.uk
When to claim
You may claim a Funeral Payment from the date of death and up to three months after the date of the funeral.

How Funeral Payments are made
Funeral Payments are usually made by girocheque made out in the funeral director’s name, which is sent to you for you to give to them.

Effect on other benefits
There is no effect on other benefits from having a Funeral Payment.

Repayment of the Funeral Payment
If you get a Funeral Payment, it will have to be paid back from any estate of the person who died. The estate means any money, property and other things 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.

Disputes and Appeals
If you want to know more about the decision or if you think it is wrong
If you want to know more about the decision or you think it is wrong, you can get in touch with us and ask us to explain the decision. You should do this within one month of the date of the decision.

If you think that the decision is wrong, you can ask us to look at it again. If the decision can be changed we will give you a new decision. If we cannot change the decision we will tell you why.

If we say we cannot change a Funeral Payment decision, but you still think the decision is wrong, you can appeal to an independent tribunal.

For these decisions, you can find more information about explanations, looking at the decision again and appeals, including details about any time limits, in our leaflet GL24 If you think our decision is wrong.
Cold Weather Payments

A Cold Weather Payment is intended to help towards extra heating costs during very cold weather. A payment of £8.50 is paid automatically for each week of very cold weather. You do not have to pay it back. It is a regulated payment and not subject to a budget. As long as you fulfil the conditions below, you will be paid.

Who can get Cold Weather Payments?

You are eligible for a Cold Weather Payment if you or your partner are getting Pension Credit, or if you or your partner are getting Income Support or income-based Jobseeker’s Allowance which includes either a premium for being 60 or over, or one for being disabled or long-term sick. You may also qualify if your Income Support or income-based Jobseeker’s Allowance includes an amount for a child under 5. (See the leaflet list on page 59 for more information.)

Do any savings you have affect the payment?

No. Savings do not affect Cold Weather Payments.

When are Cold Weather Payments made?

Cold Weather Payments are made when the average temperature for your area is recorded as 0° Celsius (freezing point) or below over seven consecutive days. They are also made when the Meteorological Office forecasts such a spell of cold weather.

How are Cold Weather Payments made?

Payment will be made by girocheque and will be sent out automatically to those who qualify. The amount is a set figure.

Effects on other benefits

Cold Weather Payments have no effect on other benefits.
**How to claim**

You do not need to make a claim. We will automatically send payments to those who qualify.

**Disputes and Appeals**

*If you want to know more about the decision or if you think it is wrong*

If you want to know more about the decision or you think it is wrong, you can get in touch with us and ask us to explain the decision. You should do this within one month of the date of the decision.

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For these decisions, you can find more information about explanations, looking at the decision again and appeals, including details about any time limits, in our leaflet GL24 *If you think our decision is wrong.*
Winter Fuel Payments

A Winter Fuel Payment is an annual tax-free payment made to eligible households. People aged 80 or over are paid an extra amount. It is a lump sum and in most cases is paid automatically, but some people will need to claim. It is a regulated payment and not subject to a budget. As long as you fulfil the conditions below you will be paid.

Who can get Winter Fuel Payments?

You could qualify if you are aged 60 or over during a particular week. We call this the qualifying week. The qualifying week for winter 2004–2005 is 20–26 September 2004.

You will not usually be able to get a Winter Fuel Payment if during the qualifying week you:

- do not normally live in Great Britain or Northern Ireland (there are exceptions to this)
- live in a care home and get Income Support, income-based Jobseeker's Allowance or Pension Credit
- have been in hospital for more than 52 weeks by the qualifying week
- are in custody after sentencing
- are subject to immigration control and not able to get help from the Department for Work and Pensions
- live with a partner who gets a payment for both of you because they get Income Support, income-based Jobseeker’s Allowance or Pension Credit.

Do any savings you have affect the payment?

No. Savings do not affect Winter Fuel Payments.
How to claim

If you were getting a State Pension or other social security benefit (but not Housing Benefit, Council Tax Benefit or Child Benefit) during the qualifying week you will not usually need to claim. Otherwise you will need to make a claim.

You can get a claim form if you need one, by ringing the Winter Fuel Payment helpline on 0845 9 151515, or you can download a copy from the DWP website www.dwp.gov.uk. Alternatively, if you are over pension age, you can use The Pension Service website www.thepensionservice.gov.uk/winterfuel

Disputes and Appeals

If you want to know more about the decision or if you think it is wrong

If you want to know more about the decision or you think it is wrong, you can get in touch with us and ask us to explain the decision. You should do this within one month of the date of the decision.

If you think that the decision is wrong, you can ask us to look at it again. If the decision can be changed we will give you a new decision. If we cannot change the decision we will tell you why.

If we say we cannot change a Winter Fuel Payment decision, but you still think the decision is wrong, you can appeal to an independent tribunal.

For these decisions, you can find more information about explanations, looking at the decision again and appeals, including details about any time limits, in our leaflet GL24 If you think our decision is wrong.
Social security leaflets

Where to get leaflets

All the leaflets mentioned in this leaflet are free of charge. Social security leaflets and some others are available from your Jobcentre Plus office or social security office. For your nearest office look for the display under Jobcentre Plus or social security in the business section of the phone book. Some leaflets are also available in post offices or Jobcentres.

You can get more information from the Department for Work and Pensions website. The address is: www.dwp.gov.uk

You can also get information from The Pension Service website. The address is: www.thepensionservice.gov.uk

Community advisers who belong to an organisation that gives benefit information to the public can join the Department for Work and Pensions Publicity Register. The Publicity Register gives advisers access to information about social security benefits and other payments. To join call 0845 602 4444 or fax 0870 241 2634 (9am – 6pm, Monday – Friday).

Social security leaflets are designed in a number of different styles to make it as easy as possible for you to find the information you want. Some of these leaflets are described below.

Social Fund information

There is a short leaflet GL18 Help from the Social Fund?, which gives a brief overview of the Social Fund.

Overview leaflet

This leaflet gives basic information about social security and the benefits available:

- GL23 Social security benefit rates.
Further information

General information leaflets

These leaflets give information on the range of benefits that different groups of people can claim.

- BC1 Babies and children
- RM1 Retirement
- SD1 Sick or disabled
- SD4 Caring for someone?
- WK1 Financial help if you work or are looking for work
- WPA leaflet 1 Notes About War Disablement Pension and War Widow’s/Widower’s Pension
- WTC1 Child Tax Credit and Working Tax Credit: An Introduction.

Detailed information

Technical guide leaflets, such as this one, give detailed information on particular benefits or benefit areas. They are intended for professional and voluntary advisers and for members of the public who want to know more about a particular subject.

- IS20 A guide to Income Support
- WTC BK1 A guide to Working Tax Credit
- RR2 A guide to Housing Benefit and Council Tax benefit
- NP45 A guide to Bereavement Benefits
- NI260(DMA) A guide to Dispute, Supersession and Appeal
- IRS1 Independent Social Fund Reviews
- NI17A A guide to maternity benefits
- D49 What to do after a death
- HB5 A guide to non-contributory benefits for disabled people
- PG1 Pensioner’s guide – England and Wales
- PG3 Pensioner’s guide – Scotland
- PC1L Pension Credit. Pick it up. It’s yours
Application and claim forms

Your application for a Social Fund payment can be made on one of the forms listed below. You will be given the correct one for you by the Jobcentre Plus office or social security office.

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For Crisis Loans contact your Jobcentre Plus office or social security office. You may be able to make a Crisis Loan application by telephone.

Advice or help in filling in forms

If you need further advice or help filling in forms, contact your Jobcentre Plus office or social security office. For you nearest office, look for the Jobcentre Plus or social security display in the business numbers section of the phone book.

Other benefits available

If the decision maker decides you are not eligible for a Social Fund payment, you may still be eligible for other social security payments which you are not getting at the moment. Ask us whether you are eligible for any of these.

If you are aged 60 or over, you may also wish to seek information from The Pension Service website at: www.thepensionservice.gov.uk

For further information on Child Tax Credit and Working Tax Credit, or to make a claim online, contact www.inlandrevenue.gov.uk/taxcredits. The Inland Revenue Tax Credit Helpline number is 0845 300 3900.
Other sources of money

There may be other sources of money for which you may be eligible, such as the Family Fund, which is a Government fund independently administered by the Joseph Rowntree Memorial Trust to help families with severely handicapped children. Ask us whether there are any such sources of money for which you may be eligible.

The Acts, Regulations and the Social Fund Guide

You can buy copies of the following publications through bookshops or direct from the publisher – the Stationery Office. Many libraries will also hold copies for you to consult.

The Social Security Contributions and Benefits Act 1992

The laws that form the basis of the Social Fund scheme are the Social Security Contributions and Benefits Act 1992, the Social Security Administration Act 1992 and the Social Security Act 1998. The Acts lay down the framework of the legislation. The detailed rules of the scheme, including benefit rates and entitlement, are contained in regulations approved by Parliament and directions issued by the Secretary of State.

The Regulations

In the Sure Start Maternity Grant, Funeral Payment, Cold Weather Payment and Winter Fuel Payment sections of this leaflet, you are referred to the Regulations which cover particular rules. The Regulations may be changed or added to from time to time. The main Regulations and Legislation which govern this part of the Social Fund are currently:

- The Social Fund Maternity and Funeral Expenses (General) Regulations 1987
- The Social Fund Cold Weather Payments (General) Regulations 1988
- The Social Fund Winter Fuel Payments Regulations 1998

The Social Fund Guide

For more detailed information on the Social Fund see the Social Fund Guide, which contains the directions and guidance for making Social Fund payments.
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