Help from the Social Fund

A basic guide to
Community Care Grants
Budgeting Loans
Crisis Loans
Sure Start Maternity Grants
Funeral Payments
Cold Weather Payments
Winter Fuel Payments
When you are living on a tight budget you may sometimes need extra help. There may be changes in your life or you may be facing a crisis.

You may be able to get help from the Social Fund for important costs that are hard to meet out of your regular income.

This leaflet gives basic advice on payments, grants and loans you may be able to get. The advice in this leaflet applies to people of working age and to people over State Pension age.

We want to make sure you or you and your family get the right help, at the right time, in the right way.

If you have a question which is not answered in the leaflet, or if you just want more advice, please contact your Jobcentre Plus office, Jobcentre or social security office. See Where to get help and advice on page 11 of this leaflet for details.

### Other formats

This leaflet is also available in large print, braille, on audio cassette and in the following languages:

- Arabic
- Bengali
- Chinese
- Gujarati
- Punjabi
- Somali
- Urdu
- Vietnamese.

You can get these from your Jobcentre Plus office or social security office.
Help you may be able to get

If you:
• are leaving residential or institutional accommodation
• need help to stay in your own home
• have had an unsettled way of life, or
• are facing exceptional pressure
• need help with certain travelling expenses:
  check Community Care Grants
  ► see page 5.

If you need things for your home or other things which you cannot pay for in a lump sum and you get Income Support, income-based Jobseeker’s Allowance, Pension Credit or payment on account of one of these benefits or entitlements:
  check Budgeting Loans
  ► see page 6.

If you need immediate help with day-to-day living costs or something else in an emergency or you are leaving residential or institutional accommodation and need help with paying rent in advance to a non-local authority landlord:
  check Crisis Loans
  ► see page 7.

If you need help to buy things for a new baby and you or your partner get a low-income benefit or tax credit, or Pension Credit:
  check Sure Start Maternity Grants
  ► see page 7.

If you or your partner get a low-income benefit or tax credit or Pension Credit and need help towards paying for a funeral:
  check Funeral Payments
  ► see page 8.

If you are getting Pension Credit
Or
Getting Income Support or income-based Jobseeker’s Allowance and any of the following apply:
• you or your partner are aged 60 or over
• you have a child aged under 5
• you or someone in your immediate family are disabled:
  check Cold Weather Payments
  ► see page 8.

If you are aged 60 or over:
  check Winter Fuel Payments
  ► see page 9.

We use partner to mean a person you are married to or a person you are living with as if you are married to them.
Community Care Grants

- Help if you are getting Income Support, income-based Jobseeker’s Allowance (JSA), Pension Credit, or payment on account of one of these, or you are likely to get one of these benefits or entitlements when you move out of residential or institutional accommodation
- Residential or institutional accommodation means a place where you get a lot of care or supervision, like hospital, care homes or prison
- Help with needs like things for your home, clothing and travel costs
- Do not have to be paid back

Do you:

✓ Plan to leave residential or institutional accommodation?
✓ Need help because you are leaving prison?
✓ Need help to stay in your own home and not go into residential or institutional accommodation?
✓ Need help because you have had an unsettled way of life and are being resettled by an organisation like a local council or housing charity?
✓ Need help because you and your family face exceptional pressure, such as family breakdown or someone in the family has a long-term illness?

✓ Look after someone who is ill or disabled, or has been released from custody on temporary licence?
✓ Need help with expenses such as visiting someone who is ill, or to attend a relative’s funeral?
✓ Need help because you or your family are in a similar serious situation?

If YES to one, apply for a Community Care Grant.

- Whether you can get a Community Care Grant will depend on your particular circumstances and how much money is available for Community Care Grants.
- Savings of more than £500 will usually affect how much you can get (£1,000 if you or your partner are aged 60 or over).

How to apply ▶ see page 10.

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Budgeting Loans

- If you or your partner have been getting Income Support, income-based Jobseeker’s Allowance (JSA), Pension Credit, or payment on account of one of these, for at least 26 weeks
- Spread the cost of things other than regular expenses, to help you or your family
- Interest-free loans you have to pay back

Do you need help:

✔ Buying furniture or household equipment?
✔ Buying clothing or footwear?
✔ Paying rent in advance or removal expenses for a new home?
✔ Paying travelling expenses?
✔ Paying for things to help you look for or start work?
✔ Improving, maintaining or securing your home?
✔ Repaying hire purchase (HP) or other debts you took out to pay for any of the above?

If YES to one, apply for a Budgeting Loan.

You cannot get a Budgeting Loan for anything else.

- You cannot get a Budgeting Loan for more than £1,000 and the total you owe the Social Fund cannot be more than £1,000.
- Whether you can get a Budgeting Loan will depend on your personal circumstances. These are how long you have been on benefit and the number of people in your household.
- Whether you can get a Budgeting Loan also depends on how much you already owe the Social Fund and how much money is available for Budgeting Loans.
- You cannot get a Budgeting Loan for less than £30.
- Savings of more than £500 will usually affect how much you can get (£1,000 if you or your partner are aged 60 or over).
- Before you get any money you will have to agree how you will pay the loan back. Repayments are usually taken off your Income Support, income-based JSA or Pension Credit. If you have problems making your payments at the amount you agreed, we may be able to help. For more information contact your social security office.
- Any gap of up to 28 days in a spell of Income Support, income-based JSA or Pension Credit is ignored when working out how long you have been on benefit or entitlement.

How to apply see page 10.
Crisis Loans

- Help in an emergency or disaster
- You do not need to be getting any benefits
- Interest-free loan you have to pay back

Are you aged 16 or over and:

- Unable to pay for basic living costs and this will be a serious risk to the health and safety of you or your family?
- Unable to pay for something else and this will be a serious risk to the health and safety of you or your family?
- Need help to pay rent in advance to a non-local authority landlord because you are moving out of institutional or residential accommodation and a Community Care Grant is being paid to establish you in the community?

If YES to one and you cannot get help in any other way, apply for a Crisis Loan.

- Whether you can get a Crisis Loan will depend on your particular circumstances.
- Any savings will usually affect how much you can get.
- If you have already borrowed from the Social Fund and you still owe money, it may affect how much you can get.
- Before you get any money you will have to agree how you will pay the loan back. If you have problems making your payments at the amount you agreed, we may be able to help. For more information contact your Jobcentre Plus office or social security office.

How to apply ➔ see page 10.

Sure Start Maternity Grants

- Help with costs of things for a new baby
- One-off payment
- Does not have to be paid back

Are you or your partner 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?

If YES to one, claim a Sure Start Maternity Grant.

- You can claim from 11 weeks before the week your baby is due, until 3 months after the baby is born.
- If you are adopting, your baby must be aged under 12 months at the date of claim. You should claim within 3 months of adopting.
- If your baby is born by surrogacy, you and your husband or wife must have a parental order. You should claim within 3 months of the order being made.

How to claim ➔ see page 10.
Funeral Payments

• Help towards the costs of a funeral
• Depends on your circumstances, not those of the person who has died
• One-off payment

Are you or your partner getting:

✓ 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?

If YES to one, claim a Funeral Payment.

• You can claim any time after the date the person died and up to three months after the date of the funeral.
• It must have been reasonable for you to take responsibility for the costs.
• The funeral must usually be in the United Kingdom.
• May be affected by any other means of paying for the funeral.
• Will have to be paid back from the estate of the person who has died if they have left one.

How to claim ► see page 10.

Cold Weather Payments

• Paid during periods of very cold weather
• No need to claim

Are you getting Pension Credit OR Getting Income Support or income-based Jobseeker’s Allowance and any of the following apply:

✓ You or your partner are aged 60 or over
✓ You have a child aged under 5
✓ You or someone in your immediate family are disabled.

If YES, you will get a Cold Weather Payment automatically.

• By periods of very cold weather we mean the average temperature at a specified weather station is recorded as, or forecast to be, 0°C or below over seven consecutive days.
Winter Fuel Payments

• One-off payment to help towards your winter fuel bill
• You do not need to be getting any benefits

For the winter of 2004–2005

• To qualify you must be aged 60 or over during the week 20–26 September 2004. We call this the qualifying week.
• If you are 80 or over in the qualifying week you will be entitled to the 80+ Payment. This will be paid with the Winter Fuel Payment.
• If you qualify, you will normally be sent your payment between mid-November and Christmas.
• You do not qualify for 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)
  – get income-based Jobseeker’s Allowance or Pension Credit and have been living in a care home for more than 13 weeks at the end of the qualifying week
  – are in hospital receiving free in-patient treatment and have been in hospital receiving such treatment for more than 52 weeks in a row
  – are in custody serving a sentence imposed by a court
  – are subject to immigration control and are not eligible for help from the Department for Work and Pensions
  – live with a partner who gets a payment for both of you because they get income-based Jobseeker’s Allowance or Pension Credit.
• If you received a Winter Fuel Payment last winter and your circumstances have not changed, you should get a payment automatically.
• If you have not qualified for a Winter Fuel Payment before and you get a social security benefit in the qualifying week, you should also get your payment automatically.
• If you have not qualified for a Winter Fuel Payment before and do not get a social security benefit in the qualifying week, you will usually need to claim your Winter Fuel Payment. Your claim must be received by 30 March 2005.
• If the only social security benefits you get are Housing Benefit, Council Tax Benefit or Child Benefit, you will usually need to claim your Winter Fuel Payment.
• If you claim a Winter Fuel Payment, any payment will normally be made after early December.
• You can get a claim form by ringing the Winter Fuel Payment Helpline on 08459 15 15 15 or from our website. The address is: www.dwp.gov.uk. Alternatively, you can get a claim form from The Pension Service website – www.thepensionservice.gov.uk/winterfuel
How to apply or claim

1. When to apply or claim

You should usually apply or claim straight away.

You do not have to claim a Cold Weather Payment, it will be sent to you automatically.

Most people will get their Winter Fuel Payment automatically, but you may have to claim.

▶ see page 9.

You can apply for a Community Care Grant because you are leaving residential or institutional accommodation and 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 leave.

You can claim a Sure Start Maternity Grant from 11 weeks before the week your baby is due but before your child is 3 months old.

You can claim a Funeral Payment from the date the person died and up to 3 months after the funeral.

You can make an application for a Crisis Loan by telephone. Please contact your Jobcentre Plus office or social security office.

2. Application or claim form

For an application or claim form, or to apply for a Crisis Loan over the telephone, get in touch with your Jobcentre Plus office or social security office. If you are aged 60 or over you may wish to ask The Pension Service to send you a form.

For your nearest Jobcentre Plus office, social security office or Pension Centre, look for the display advert in the business numbers section of the phone book.

Alternatively, you can get the forms from the DWP website: www.dwp.gov.uk

3. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give.

If you are not sure about this, get leaflet GL25 How to prove your identity for social security from your Jobcentre Plus office or social security office.
Where to get help and advice

To get further information or other leaflets, get in touch with your Jobcentre Plus office or social security office. If you are aged 60 or over you may wish to seek advice from The Pension Service.

For your nearest Jobcentre Plus office, social security office or Pension Centre, look for the display advert in the business numbers section of the phone book.

Alternatively, you can get further information from the DWP website: www.dwp.gov.uk or The Pension Service website: www.thepensionservice.gov.uk

To contact us by email, go to the Contact Us section on the website.

There are other benefits which you may be able to get. You can get information on them from other leaflets:

**BC1 Babies and children** A basic guide to benefits and tax credits for anyone expecting a baby or caring for children

**WK1 Help if you work or are looking for work** A basic guide to benefits and back to work schemes if you are working, looking for work or starting a job – including voluntary work

**RM1 Retirement** A basic guide to benefits for people who are retiring or have retired

**SD1 Sick or disabled** A basic guide to benefits for people of all ages with a physical or mental illness or disability – and people who look after them

**SD4 A basic guide to help for carers**

**GL16 Help with your rent**

**GL17 Help with your council tax**

**GL23 Social security benefit rates**

**PC1L Pension Credit. Pick it up. It’s yours** An introduction to Pension Credit

**WTC1 Child Tax Credit and Working Tax Credit: An Introduction** A basic guide to CTC and WTC
Remember that this leaflet is a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

Directgov is the place to turn to for the latest and widest range of public service information. The address is: www.direct.gov.uk