

The Social Fund

jobcentreplus

Part of the Department for Work and Pensions



This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of January 2011.

It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

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Need help to live in the community?

Community Care Grant

What is a Community Care Grant?

This is a tax-free sum of money that you do not have to pay back. A Community Care Grant can help people to cope with special difficulties.

What is it for?

A Community Care Grant could help you:

- return to the community after being in care
- stay in your home rather than go into care
- set up home in the community after having an unsettled way of life (as part of a planned programme to resettle you)
- care for a prisoner or young offender when they leave prison on temporary licence
- ease exceptional pressures on you and your family, or
- pay for certain travel expenses like going to a family funeral or visiting someone who is ill.

The application form you fill in will help you to give all the right information.

Can I get a Community Care Grant?

You may be able to get a Community Care Grant if you are getting:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- payment on account of one of these benefits, or
- if you are due to leave care within the next six weeks and are likely to get one of these benefits when you leave.

What kind of things can I apply for help with?

Some examples are:

- furniture (like a sofa, armchair or bed) – household equipment (like a cooker or fridge)
- bedding and clothing
- travel costs
- removal expenses
- storage charges, or
- connection charges.

How much can I get?

We will pay what we think is right for the things you apply for and we may check costs with you if they seem too much.

We cannot pay a grant of less than £30 unless it is for travel costs or living expenses.

How do I apply?

Contact Jobcentre Plus for a Community Care Grant application form by visiting www.direct.gov.uk or get the details from the phone book.

When do I apply?

You should apply as soon as you need something. If you are in care and will need something when you leave, you can apply up to six weeks before the date you are due to leave.

How do you decide?

There are lots of reasons why someone might ask for one of these grants, and why we might give one.

In deciding if we can pay, we will:

- look at everything you tell us about in your application
- check how much money is in the grants budget, so we know if there is enough to pay you, and
- look at your application and everyone else's to work out which people need help the most.

When do I find out?

We make most decisions within two weeks.

You will get a letter telling you our decision. If we award a Community Care Grant, we will tell you in this letter how much it is.

How will you pay me?

We normally pay Community Care Grants direct into a bank or building society account.

We may ask you to send us receipts for the things we have paid a grant for.

What if I have savings?

Any savings you have over £500 (or savings over £1,000, if you or your partner are aged 60 or over) will affect how much you can get on a pound for pound basis.

Will this affect my other benefits?

A Community Care Grant will not affect any other money you get from us.

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

Need to spread the cost of something?

Budgeting Loan

What is a Budgeting Loan?

This is a tax-free loan. No interest is charged but you do have to pay the loan back.

Budgeting Loans help you spread the cost of things you need to buy every so often.

What is it for?

You can use a Budgeting Loan to help pay for:

- furniture and household items
- clothes and footwear
- travel costs
- costs to improve or maintain your home, or keep it secure
- rent in advance, removal costs to get a new home or both, or
- hire purchase (HP) or other debts you may have in relation to the items above.

We cannot pay a Budgeting Loan of less than £100.

Can I get a Budgeting Loan?

You may be able to get a Budgeting Loan if you get:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit, or
- payment on account of one of these benefits, and
- you or your partner have been getting one of these benefits for at least 26 weeks.

How do I apply?

Contact Jobcentre Plus for a Budgeting Loan application form by visiting www.direct.gov.uk or get the details from the phone book.

When do I find out?

We make most decisions within one week.

What if I can get a Budgeting Loan?

We send you a letter offering the loan amount and saying how much you will have to pay back each week.

Often the letter will show you a choice of up to three loan amounts, each with a different weekly repayment rate. You can choose the best loan amount and repayment rate for you.

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

It may be for the whole amount you ask for, or it may be for less.

When we offer a loan we also look at what you need to pay back each week to check that you can afford to pay back all your loans within 104 weeks.

When you sign and return the letter, the loan is paid into your bank or building society account.

How do you decide?

To decide how much to give, we first look at whether you are:

- single without children
- part of a couple without children, or
- single or part of a couple with children.

Each of the above groups has a borrowing limit. We have to keep within a budget so these limits can go up when we are getting fewer applications, or down when we are getting more. But all the people in the same group can have up to the same amount to borrow at any one time.

We then also have to look at other things, such as:

- how much you owe the Social Fund from any other loans you have had
- any savings you have, and
- how much you can afford to repay.

There is an overall loan limit of £1,500. If you already owe money from past loans, this debt plus your new loan cannot go above this limit.

If you have savings over £1,000 (or savings over £2,000, if you or your partner are aged 60 or over), this will affect how much you can get.

Will this affect my other benefits?

A Budgeting Loan will not affect any other money you get from us.

How do I pay back the Budgeting Loan?

We will normally take a weekly amount from your:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance, or
- Pension Credit.

If you stop getting these benefits, we will set up another way for you to repay the loan. This may be from other benefits you get, or other money, like wages. We start doing this as soon as we can after paying you the loan.

What if I have trouble paying it back?

Tell us as soon as possible. We might be able to help. For example, we may ask you to pay less each week but for a longer time.

Contact Jobcentre Plus as soon as possible if you have a problem.

Need help in a crisis, nowhere else to turn?

Crisis Loan

What is a Crisis Loan?

This is a tax-free loan. No interest is charged but you do have to pay the loan back.

We will only award a Crisis Loan if there is no other way you can get help.

You do not have to be on benefits to apply.

What is it for?

A Crisis Loan is for something you need at once:

- in an emergency, or
- because of a disaster,

and the help you need:

- is not available from anywhere else, and
- is the only way to stop serious damage or risk to you or your family's health and safety.

You may also get one if you need help to pay rent in advance, but only if you are leaving care and getting a Community Care Grant.

Can I get a Crisis Loan?

Anyone aged 16 or over can apply for a Crisis Loan.

How do I apply?

Contact Jobcentre Plus by visiting www.direct.gov.uk or get the details from the phone book.

If you are away from home and cannot get back, contact the office nearest to where you are.

Multiple applications

If you are making your third application (or more) in a period of 12 months, you may have to attend a face-to-face interview.

What if I can get a Crisis Loan?

We tell you how much you can get, and we agree with you how much you have to pay back each week. We make the weekly repayments as easy as possible for you to meet.

We put this offer in a letter which you need to sign before we can pay the loan.

If you applied by telephone, we normally ask you to go to the Jobcentre to sign the offer letter and get a payment at the same time.

We normally give you a cheque in your name. You can cash it at a Post Office or pay it into an account.

How much can I get?

We will decide the amount of the Crisis Loan. A loan is only to help you manage during a period of crisis. You may not be able to replace all losses or repair all damage.

There is an overall loan limit of £1,500. If you already owe money from past loans, this debt plus your new loan cannot go above this limit.

We may question the amount you ask for if we think it seems too much for your needs.

How do you decide?

We look at everything that you have told us about:

- what you need at once, and
- other help you might get.

To decide if we can offer you a Crisis Loan at all, or how much this might be, we will also look at:

- the kind of crisis you are in
- whether a loan will stop serious damage or serious risk to you or your family
- whether there is other help you can use, and
- whether you have asked for something we cannot help with.

If you already have a loan from the Social Fund, you may get another loan if:

- we agree you need one
- we think you can repay the new loan as well, and
- you have not already reached the limit.

What if I have savings?

If you have your own savings or other money you can use, you may not get a Crisis Loan, or you may get less than you asked for.

How do I pay back the Crisis Loan?

We normally take a weekly amount from other benefits that you or your partner may get. If you do not get benefit, we will ask you to repay us from other money you get, like wages.

What if I have trouble paying it back?

Tell us as soon as possible. We might be able to help. For example, we may ask you to pay less each week but for a longer time.

Contact Jobcentre Plus as soon as possible if you have a problem.

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

If you disagree with our decision

Asking us to review our decision

What if I want to know more about the decision or think it is wrong?

If you feel this way about the decision on your Community Care Grant, Budgeting Loan or Crisis Loan application, you can contact Jobcentre Plus and ask us to explain it.

If you think it is wrong, you can write to us and ask for a review.

You might do this if you:

- believe the person who decided did not know all the facts
- think the decision was wrong, or a mistake was made
- think the law was applied wrongly, or
- are unhappy with the result.

How do I ask for a review?

Send a signed letter asking for a review to Jobcentre Plus within 28 days of the date on your decision letter. Tell us why you do not agree with the decision.

We can allow more time to ask for a review only when there are special reasons. If you send your letter after 28 days, tell us why it is late.

If we cannot change the decision to the one you want, we will offer you an interview. This usually takes place by phone but it can be in person. We will explain our decision and you can tell us what else you think we should know.

After we talk to you, we will review your case.

- If the decision can change, we will send a new decision letter.
- If the decision cannot change, we will write and tell you why.

Reviews by a Social Fund Inspector

If you're still not happy with our decision, you can apply for a Social Fund Inspector to review your case.

The Social Fund Inspector can look at your case and:

- agree with the decision
- ask us to look at it again, or
- make their own decision.

They will write and tell you what their decision is and why.

How do I apply for a Social Fund Inspector review?

Contact the Independent Review Service within 28 days of the date on your new decision letter.

You can either send a signed letter or complete an IRS1 form asking them for a review. A copy of this form should have been sent with your new decision letter. If not, you can ask Jobcentre Plus for one.

Tell the Independent Review Service why you do not agree with the decision.

They can allow more time to ask for a review only when there are special reasons. If you send your letter or IRS1 after 28 days, make sure you tell them why it is late.

Send your letter or IRS1 form to:

Independent Review Service
FREEPOST
4th floor, Centre City Podium
5 Hill Street
Birmingham B5 4UB

If someone writes the letter or fills in the form for you, you must agree in writing to them doing this, unless you have already appointed this person to make benefit claims for you.

Need to pay for a funeral?

Funeral Payment

What is a Funeral Payment?

If you or your partner are on a low income and have to arrange a funeral, you may get some help with the costs.

This is a one-off, tax-free payment to help cover the necessary costs of a funeral.

Who can get help with funeral costs?

You or your partner must get one of the following benefits.

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Working Tax Credit which includes a disability or severe disability element
- Child Tax Credit at a rate higher than the family element
- Housing Benefit
- Council Tax Benefit

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

It must also be reasonable for you or your partner to pay for the funeral.

We may need to consider the circumstances of other relatives of the person who has died.

Normally the person needs to have been living in the UK when they died. The funeral usually needs to be held in the UK.

How do I claim?

Contact Jobcentre Plus for a claim form by visiting www.direct.gov.uk or get the details from the phone book.

When do I claim?

You must claim within three months of the funeral date.

If you are waiting for a decision on a benefit you need to be getting to receive a Funeral Payment, you must still claim within the three-month time limit.

How much help can I get?

The Social Fund can help to pay for a simple, respectful, low-cost funeral.

This includes:

- the necessary costs of burial or cremation fees
- a new burial plot (if a burial is chosen)
- certain other expenses such as the cost of the death certificate and certain transport costs, and
- up to £700 for any other funeral expenses like funeral director's fees, a coffin or flowers.

We may take off an amount for:

- any assets of the person who has died available to you or a member of your family
- any lump sum from a pre-paid funeral plan or insurance policy payout, and
- costs paid by a charity, relative or other grant.

What if I have savings?

Your savings do not affect Funeral Payments.

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

Do I have to pay back the Funeral Payment?

If you get a Funeral Payment, it will have to be paid back from any estate of the person who has died. Their estate includes money, property and other things that they owned. Any home that is still lived in by the partner or personal things left to relatives do not form part of the estate.

How will you pay me?

If the funeral director's bill has not already been paid, we will usually pay the Funeral Payment directly into the funeral director's bank account. Or we may send you a cheque made out to the funeral director for you to give to them. If the funeral director's bill has been paid we will make the payment to you, normally direct into your bank or building society account.

How do you decide?

Once you send in your claim pack, we will decide if you can get a Funeral Payment. You will get a letter telling you our decision. If you want to know more about why we made that decision, contact Jobcentre Plus and ask us to explain it.

If you think our decision is wrong, see page 30.

Will this affect my other benefits?

A Funeral Payment does not affect any other benefits.

Need to buy things for a new baby?

Sure Start Maternity Grant

What is a Sure Start Maternity Grant?

This is a one-off payment to help pay for things you need for a new baby in the family if you are on a low income and getting certain benefits or tax credits.

The grant is tax-free and does not have to be paid back.

The rules have changed for babies due or born on or after 11 April 2011. The changes mean that we do not pay for every baby.

Which babies can we pay for?'

We can only pay for your new baby, and babies from the same pregnancy, for example twins, if there are no other children under 16 in your family.

We can only pay for your dependent child's new baby, and babies from the same pregnancy, so long as your dependent is under 20 and she has no other children.

Can I get a Sure Start Maternity Grant?

You may be able to get one of these grants if:

- your baby, or your dependant's baby is due soon, or was born in the past three months, or
- you are the responsible parent of a baby (but not the mother) and you claim within three months of becoming responsible.

You can also claim if you have:

- been granted an adoption or a residence order for a baby
- been granted a parental order for the surrogate birth of a baby
- had a baby placed with you for adoption by an agency or adopted a baby abroad, or
- been appointed the guardian of a baby.

You, or your partner, must be getting one of these benefits.

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Working Tax Credit which includes a disability or severe disability element
- Child Tax Credit, at a higher rate than the family element

When do I claim?

- You should claim if you or your dependant are expecting a baby in the next 11 weeks, or have had a baby in the last three months.
- If you are not the mother but are the responsible parent, you can claim a grant as long as the baby is not more than 12 months old when you claim. You must claim within three months of becoming responsible.

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

- If you are adopting a baby or have been granted a residence or parental order in respect of a baby, you can claim a grant as long as the baby is not more than 12 months old when you claim. You must claim within three months of the date of the adoption, residence or parental order.
- If you have been appointed the guardian of a baby, you can claim a grant as long as the baby is not more than 12 months old when you claim. You must claim within three months of guardianship taking effect.
- If you have had a baby placed with you for adoption you can claim a grant as long as the baby is not more than 12 months old when you claim. You must claim within three months of the baby being placed with you.
- If you have adopted a baby overseas you can claim a grant as long as the baby is not more than 12 months old when you claim. You must claim within three months of the adoption taking effect or being recognised.

Overseas adoptions

To claim a Sure Start Maternity Grant the overseas adoption must fall within Section 66 (1) (c) to (e) of the Adoption and Children Act 2002.

If you have claimed one of the benefits that you need to be on to get this grant and you are waiting for a decision, you must still claim within the time limits above.

How do I claim?

Contact Jobcentre Plus for a claim form by visiting www.direct.gov.uk or get the details from the phone book.

If you think our decision is wrong, see page 30.

How will I be paid?

We normally pay a Sure Start Maternity Grant direct into your bank or building society account.

Will this affect my other benefits?

A Sure Start Maternity Grant does not affect any other benefits.

Need help with your heating costs?

Cold Weather Payment

What is a Cold Weather Payment?

This is money towards extra heating costs during a week of very cold weather in your area.

You do not need to claim. If you can get a payment, you get it automatically. You do not have to pay the money back.

Can I get a Cold Weather Payment?

You may get a Cold Weather Payment if you get one of the following benefits:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance, or
- Pension Credit.

Unless you get Pension Credit, or income-related Employment and Support Allowance in the main phase, you must also receive a pensioner or disability premium with your benefit, or have a child who is disabled or under the age of five.

The Cold Weather Payment will be paid when the average temperature for your area is recorded as, or is forecast to be, 0°C or below for seven days in a row.

How do I claim?

You do not need to claim. We automatically pay anyone who can get a Cold Weather Payment.

What if I have savings?

Savings do not affect Cold Weather Payments.

What if I haven't had a Cold Weather Payment and think I should have?

Contact Jobcentre Plus by visiting www.direct.gov.uk or get the details from the phone book.

Tell us why you think you should have a payment. We will look at your case and let you know.

If you think our decision is wrong, see page 30.

Will this affect my other benefits?

A Cold Weather Payment does not affect any other benefits.

Winter Fuel Payment

What is a Winter Fuel Payment?

This is a yearly payment made to eligible people to help towards their heating bills in winter. This money is tax-free.

The qualifying age for Winter Fuel Payments for both men and women is rising in line with the increase in women's State Pension age.

You don't need to be on benefits

Most people don't need to claim. If they are eligible, they'll get the payment automatically.

Can I get a Winter Fuel Payment?

You may get this if you met the eligibility conditions in the week of 20 to 26 September 2010 and were born on or before 5 July 1950.

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

- living in a care home, independent hospital or Ilford Park Polish Resettlement Home (and have been for 12 weeks or more) and get income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit
- in hospital getting free in-patient treatment (and have been for more than 52 weeks)
- in custody serving a sentence set by a court, or
- under immigration control and not eligible for help from the Department for Work and Pensions.

Winter Fuel Payment
helpline

[www.direct.gov.uk/
winterfuel](http://www.direct.gov.uk/winterfuel)

Phone: 0845 915 1515

Textphone:
0845 601 5613

Monday to Friday
8.30am to 4.30pm

How do I claim?

If you have had a Winter Fuel Payment before, you should have got it without claiming as long as your details were up to date and you still met the conditions.

If you have not had a Winter Fuel Payment before, do not get benefits or you only get Housing Benefit, Council Tax Benefit or Child Benefit, you will need to make a claim.

When do I claim?

If you need to claim, send us your claim form quickly. All claims for Winter 2010/11 must be received on or before 30 March 2011.

What if I have savings?

Savings do not affect Winter Fuel Payments.

When do I get paid?

We make automatic payments between early November and Christmas each year. If you have not received a payment by Christmas, please call the office that normally pays your benefit or the Winter Fuel Payment helpline.

If you get a Winter Fuel Payment this winter and you continue to meet the conditions, you should get your payment automatically in the future, as long as you let us know about any changes in your circumstances straight away.

What if I haven't had a Winter Fuel Payment and think I should have?

Contact the Winter Fuel Payment helpline. Tell them why you think you should have received a payment.

If you think our decision is wrong, see page 30.

Will this affect my other benefits?

A Winter Fuel Payment does not affect any other benefits.

If you think our decision is wrong

Please get in touch with Jobcentre Plus within one month of the date of the decision letter. If you contact us later, we may not be able to help you.

You, or someone else who has the authority to act on your behalf, can:

- ask for an explanation
- ask for a written statement of reasons for our decision
- ask us to look again at the decision to see if it can be changed. There may be some facts you think we have overlooked or you may have more information which affects the decision, or
- appeal against the decision to an independent tribunal (but this must be in writing).

You can do any of the actions listed above, or you can do all of them.

To contact Jobcentre Plus, visit www.direct.gov.uk or get the details from the phone book.

What if I can't get help from the Social Fund?

To check whether there are any other payments or benefits that you may be able to get, contact Jobcentre Plus by visiting www.direct.gov.uk or get the details from the phone book.

If you are 60 or over, you may prefer to ask The Pension Service. For details of how to get in touch, please see page 32.

To find out more about Child Tax Credit or Working Tax Credit, contact HM Revenue & Customs. For details of how to get in touch, see page 32.

Contacts

HM Revenue & Customs

To find out more about Child Tax Credit or Working Tax Credit:

Phone: 0845 300 3900

Textphone: 0845 300 3909

You can also get information from the HM Revenue & Customs website at

www.hmrc.gov.uk/taxcredits

Jobcentre Plus

To find out more about grants and loans, a Funeral Payment, a Sure Start Maternity Grant, or a Cold Weather Payment, contact Jobcentre Plus by visiting www.direct.gov.uk or get the details from the phone book.

The Pension Service

To contact The Pension Service:

Phone: 0845 606 0265

Textphone: 0845 606 0285

Website: www.direct.gov.uk/pensions

Social Fund Inspector Review

To ask for a review, you can send an IRS1 form or letter to:

Independent Review Service
FREEPOST
4th floor, Centre City Podium
5 Hill Street
Birmingham B5 4UB

Winter Fuel Payment helpline

This helpline provides advice on Winter Fuel Payments and making claims:

Phone: 0845 915 1515

Textphone: 0845 601 5613

Or go to www.direct.gov.uk/winterfuel

If you own your home, or rent from a private landlord, you may be able to get help with heating or insulation costs.

If you live in England or Wales, call the Winter Warmth Advice Line on 0800 085 7000

If you live in Scotland you can get more information from Scottish Gas about:

Warm Deal 0800 316 6009

Central heating programme 0800 316 1653

Call charges

Charges were correct as of the date on the back of this leaflet.

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to **0845** numbers from BT land lines should cost no more than 7p a minute with a 11p call set-up charge. You may have to pay more if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

Textphones

Where textphone numbers are provided, these are for people who find it hard to speak or hear clearly.

If you do not have a textphone, some libraries or citizens advice bureaus may have one.

Textphones do not receive text messages from mobile phones.

Directgov provides information from UK government departments on all sorts of topics. To find out about which benefits you may be entitled to, visit www.direct.gov.uk/benefitsadviser

Jobcentre Plus is committed to applying the principles of equal opportunities in its programmes and services.

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