



# Help from the Social Fund

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 pay for out of your regular income.

This Fact Sheet gives basic advice on payments, grants and loans you may be able to get.

## Community Care Grants

Community Care Grants are paid depending on your circumstances. They help with needs like things for your home, clothing and travel costs. They do not have to be paid back.

- You may be able to get a Community Care Grant if you:
  - are leaving residential or institutional accommodation.
  - need help to stay in your own home
  - have had an unsettled way of life
  - are facing exceptional pressure, or
  - need help with certain travel costs.

Residential or institutional accommodation means a place where you get a lot of care or supervision, like hospital or residential care and nursing homes.

- You or your partner must also be getting either
  - State Pension Credit
  - Income Support
  - income-based Jobseeker's Allowance
  - income-related Employment and Support Allowance

or likely to get one of these when you move out of residential or institutional accommodation.

### **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, or a civil partner or a person you live with as if you are civil partners.

## Budgeting Loans

- If you need things for your home or other things you cannot pay for in a lump sum and you or your partner have been getting State Pension Credit, Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance for at least 26 weeks, you may be able to get a Budgeting Loan.

- Budgeting loans are paid depending on your circumstances. They are interest-free loans you have to pay back. 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 - contact your Social Security or Jobs & Benefits office.
- If you already owe money to the Social Fund, it may affect how much you can get.

## Crisis Loans

- If you need immediate help with day-to-day living costs or something else in an emergency, or as a consequence of a disaster, you may be able to get a Crisis Loan.
- You must be aged 16 or over and there must be a serious risk to the health and safety of you or your family.
- You do not need to be getting any benefits.
- Crisis Loans are paid depending on your circumstances. They are interest-free loans you have to pay back. Before you get any money you will have to agree how to pay the loan back.
- If you have problems making your payments at the amount agreed, we may be able to help - contact your Social Security or Jobs & Benefits office.

## Sure Start Maternity Grants

- If you need help to buy things for a new baby you may be able to get a Sure Start Maternity Grant. You may also be able to get help if you are adopting, (including outside the uk) if the baby is born by surrogacy, if you are appointed a guardian or if the baby is the subject of a residence order.
- You or your partner must be getting either:
  - State Pension Credit
  - Income Support
  - Income-related Employment and Support Allowance
  - income-based Jobseeker's Allowance
  - Working Tax Credit where a disability or severe disability element is included in the award
  - Child Tax Credit at a rate higher than the appropriate family element
- You do not have to repay a Sure Start Maternity Grant.
- To find out if you should claim, contact your Social Security or Jobs & Benefits office.

## Funeral Payments

- If you need help towards paying for a funeral you may be able to get a Funeral Payment.
- You or your partner must be getting either:
  - State Pension Credit
  - Income Support
  - Income-related Employment and Support Allowance
  - Income-based Jobseeker's Allowance
  - Working Tax Credit where a disability or severe disability element is included in the award
  - Child Tax Credit at a rate higher than the appropriate family element
  - Housing Benefit

If the person who dies leaves an estate, your Funeral Payment will have to be paid back from it.

## Cold Weather Payments

- Cold Weather Payments are paid during periods of very cold weather. You do not need to claim. You may be able to get extra help with your heating costs if you are getting:
  - State Pension Credit; or
  - income-related Employment and Support Allowance (that includes either the support or work-related activity component); or
  - Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance and
    - have a child under five or
    - also receive
      - a pensioner premium, higher pensioner premium or enhanced pensioner premium; or
      - a disability premium, enhanced disability premium or severe disability premium
      - a disabled child premium; or
      - Child Tax Credit that includes a disability or severe disability element.

## Winter Fuel Payments

- For both men and women, the qualifying age for a WFP will rise incrementally in line with the rise of women's State Pension age from 60 to 65 between 2010 and 2020.
- If you normally live in Great Britain or Northern Ireland, you may get a Winter Fuel Payment. You normally do not need to make a claim.
- You do not need to be getting any benefits.
- For more information phone the Winter Fuel Payment helpline on 08459 15 15 15. Your call will be answered in English. Or contact your Pension Centre, Social Security or Jobs & Benefits office or Employment and Support Allowance Centre.

For your nearest Pension Centre, Employment and Support Allowance Centre, Social Security or Jobs & Benefits office look under Government in the business section of the phone book. The office will be able to arrange to give you advice in your own language. If you phone the office, your call will be answered in English.

Remember this leaflet is a general guide to benefits and is not a full 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 front. However, changes in the law make the leaflet become gradually less accurate.