



advice and support for older age

**Independent  
Age**

# Factsheet

## Local welfare assistance schemes and the Social Fund

If you're on a low income and have to meet the cost of unplanned expenses, you may be eligible for a payment from the Social Fund or your local council to help.

This factsheet explains what you may be eligible for, how payments are made and how to complain if you feel you're turned down unfairly.

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Independent Age provides advice to help people claim benefits, access social care and stay independent at home. Our local volunteers provide friendship visits and calls for lonely older people. To find out how Independent Age can help you, call us FREE on **0800 319 6789** or visit [www.independentage.org.uk](#). Our free wise guides and factsheets can be download from the website and ordered by phone or via our online order form.



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## **1 What help might I be eligible for?**

If you're living on a low income, it can be hard to budget for emergency or unexpected costs such as a broken down washing machine, home repairs, a funeral or large fuel bills in very cold weather.

The good news is that you may be eligible for a one-off grant, loan or other type of help, depending on your income or what benefits you claim. This factsheet looks at what help you might be eligible for and how to apply for it.

## **2 Getting help from your local council**

If you need help in an emergency, you can ask your local council if they provide help.

### **England**

In England there is a Local Welfare Assistance Scheme, where each council has a pot of money to help people on a low income who need help with emergency or unplanned costs. They may provide a grant or loan, or instead provide vouchers, pre-payment cards, furniture or white goods, for example. Or they can use the money to support local schemes such as food banks, credit unions and homelessness prevention schemes. You're not automatically entitled to help, so contact your local council to find out what's available and if you're eligible. Their contact details should be listed in the telephone directory or on their website.

### **Scotland**

In Scotland, the Scottish Welfare Fund is provided by local councils to help people in need. It provides crisis grants to help people in an emergency situation or after a disaster (such as a flood or fire), and community care grants for people who need support to stay at home rather than go into care. You don't need to get means-tested benefits to apply, but you must be on a low income. These grants don't have to be repaid. Grants are prioritised according to need and limited depending on whether the council has money left in its budget or not.

Find out more about the Scottish Welfare Fund by visiting [www.gov.scot/Topics/People/welfarereform/scottishwelfarefund](http://www.gov.scot/Topics/People/welfarereform/scottishwelfarefund) Contact your local council for an application form, or you may be able to download it from the council's website.

## **Wales**

In Wales, the Discretionary Assistance Fund is split into two parts: the Emergency Assistance Payment and the Individual Assistance Payment. The fund provides grants in an emergency or if there's a threat to someone's health and wellbeing. It also helps people who need support to live independently rather than going into care. These payments don't have to be repaid. You need to be getting a means-tested benefit to apply for the Individual Assistance Payment. The fund is available until March 2016.

Find out more about Welsh Discretionary Assistance Fund at [gov.wales/topics/people-and-communities/communities/debt/discretionary-assistance-fund/](http://gov.wales/topics/people-and-communities/communities/debt/discretionary-assistance-fund/)

You can apply over the telephone by calling 0800 859 5924 (free from landlines) or 033 0101 5000 (charged at local call rates). You can also apply by writing to:

Discretionary Assistance Fund, PO Box 2377, Wrexham  
LL11

## **How do I find out more?**

To find out what help is available in your area, contact your local council. Or visit the Child Poverty Action Group (CPAG) website at [www.cpag.org.uk/lwas](http://www.cpag.org.uk/lwas) and enter your postcode to find your local scheme.

For help with applying for local welfare assistance, speak to an organisation like Citizens Advice (Wales: 03444 77 20 20, England: 03444 111 444, Scotland: 0808 800 9060) or your local Age UK (0800 169 6565, [ageuk.org.uk](http://ageuk.org.uk)).

### **3 Short-term benefit advances**

If you're waiting to receive a new benefit, you can apply for a short-term benefit advance if you're in urgent financial need. If you're eligible, you'll usually get the advance the next working day after you ask for it.

#### **How do I apply?**

Depending on the benefit you've applied for, call:

- Pension Credit or State Pension – 0345 606 0265
- Carer's Allowance – 0345 608 4321
- Income Support, Employment & Support Allowance or Jobseeker's Allowance – 0345 608 8545

How much money you get will depend on your circumstances. You'll need to repay the advance from your benefits within three months (or six months in exceptional circumstances).

## **4 Budgeting Loans and Budgeting Advances**

Budgeting Loans can help with essential one-off expenses which are difficult to budget for, including furniture, household equipment, clothes, removal costs and home improvements or maintenance.

### **What might I get?**

The smallest amount you can ask for is £100. The maximum amount you can get depends on whether you're single, part of a couple or have children.

The amount you get will be reduced by any savings you have over £2,000 (or £1,000 if you or your partner are 62 or under). The amount will also be affected by any other Budgeting Loans you have and how likely it is you can repay the loan.

### **How do I apply?**

You can apply for a Budgeting Loan if you or your partner receive Pension Credit, Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance

You must complete form SF500, which you can download from [www.gov.uk](http://www.gov.uk), pick up from your local Jobcentre Plus office ( [gov.uk/contact-jobcentre-plus](http://gov.uk/contact-jobcentre-plus)) or request by calling 0345 603 6967.

If you get Universal Credit, you'll have to apply for a Budgeting Advance instead. Contact the office that pays your Universal Credit.



## **5 Help towards the cost of a funeral**

If you're on a low income and responsible for paying for a funeral, you may be eligible for a Funeral Payment.

### **Who can claim?**

You can claim a Funeral Payment if you or your partner receive certain benefits, including Pension Credit, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit or Universal Credit.

You must have had a close relationship with the person who died – for example, they may have been your partner. If they were a close relative or friend, the Department for Work and Pensions (DWP) will check whether you're the most appropriate person to pay for the funeral or whether another relative (who isn't receiving one of the qualifying benefits) could pay instead.

You must make a claim within three months of the funeral. You can make a claim even if you've applied for one of the benefits listed above and are waiting for a decision.

You don't usually have to repay a Funeral Payment, but any money left from the estate of the person who has died may have to go towards it.

### **What can I claim for?**

The Funeral Payment can cover costs including:

- burial or cremation costs
- certain necessary travel costs

- up to £700 for other funeral expenses such as a coffin, flowers or funeral director's fees.

If the person who died had an insurance policy or pre-paid funeral plan, this may affect the amount you can get.

Remember a funeral payment will only cover the basic costs of a funeral. Make sure you're not left with extra costs you'll have to pay yourself.

### **How do I claim?**

You'll need to complete form SF200 which you can pick up from your local Jobcentre Plus ( [gov.uk/contact-jobcentre](http://gov.uk/contact-jobcentre) ) or download from [gov.uk/funeral-payments/how-to-claim](http://gov.uk/funeral-payments/how-to-claim). Or you can claim by calling the Bereavement Service on 0345 606 0265. Sometimes the funeral director will have a supply of the forms and may be prepared to wait for payment until you receive the funeral payment.

The Funeral Payment is usually paid directly to the funeral director. If they've already been paid, the money will be paid into your account.

## **6 Cold Weather Payments**

Cold Weather Payments help with your increased heating costs when it's very cold. You'll get an extra £25 a week if the average temperature in your area has been, or is predicted to be, 0°C (32°F) or below for seven days in a row between 1 November and 31 March.

You may be eligible if you or your partner receive Pension Credit, Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or Universal Credit.

You don't need to make a claim as payments are made automatically. Contact the Pension Service on 0345 60 60 265 if you think you should have received a payment but didn't. If you're under State Pension age, contact your local Jobcentre Plus office ( [gov.uk/contact-jobcentre](https://www.gov.uk/contact-jobcentre) ).

## **7 Winter Fuel Payment**

Winter Fuel Payment is an annual payment to help with heating costs during winter. You will qualify for a payment in winter 2015-16 if you were born on or before 6 January 1953.

### **How do I receive this payment?**

You'll receive a Winter Fuel Payment automatically if you and/or your partner receive State Pension or certain other benefits. If not, you'll need to make a claim by calling the Winter Fuel Payment helpline on 03459 15 15 15. You only need to claim once and then payments will be made automatically every year as long as your circumstances don't change.

You may even qualify for a Winter Fuel Payment if you move abroad. See our factsheet *Moving to and returning from abroad – benefits and services* for more information.

### **How much will I receive?**

You will get between £100 and £300 depending on your age and who you live with. The table below shows what you should receive in winter 2015/16. If you don't receive the right amount, contact the Winter Fuel Payment helpline on 08459 15 15 15.

<b>Your circumstances</b>	<b>Born on or before 6 January 1953</b>	<b>Aged 80 or over between 21 to 27 September 2015</b>
You live alone or are the only person in the household who qualifies	£200	£300
You live with someone under 80 who also qualifies	£100	£200
You live with someone over 80 who also qualifies	£100	£150
You live with your partner who gets Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance	Your partner will receive £200	Your partner will receive £300
You live in a care home and don't get Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance	£100	£150

See our factsheet Winter Wise for more information about looking after yourself in winter (0800 319 6789, [independentage.org](http://independentage.org)).

## **8 Challenging decisions**

If you've been turned down for a benefit or you're not happy with a decision, you can challenge it. How you challenge it depends on what you applied for.

### **Challenging a decision about a short term benefits advance**

If you're turned down, you can ask for the decision to be reconsidered. Contact the office that made the decision.

### **Challenging a decision on Budgeting Loans**

Jobcentre Plus carry out the first review. If you then want a second review, it will be carried out by an Independent Case Examiner. Find out more from [gov.uk/government/publications/budgeting-loans-how-to-ask-for-a-further-independent-review/budgeting-loans-how-to-ask-the-independent-case-examiner-for-a-further-review](http://gov.uk/government/publications/budgeting-loans-how-to-ask-for-a-further-independent-review/budgeting-loans-how-to-ask-the-independent-case-examiner-for-a-further-review)

### **Challenging a decision about a Funeral Payment**

Start by asking for your claim to be reconsidered. If you're still unhappy, you can appeal to the Social Security and Child Support Tribunal. Get advice from an advice agency such as Independent Age (0800 319 6789, [advice@independentage.org](mailto:advice@independentage.org)), or your local Citizens Advice (08444 111 444, [citizensadvice.org.uk](http://citizensadvice.org.uk)) or Law Centre (find your nearest Law Centre by visiting [lawcentres.org.uk](http://lawcentres.org.uk)).

### **Challenging a decision about local welfare assistance from your council**

- In England: ask your council how to challenge the decision as this differs from area to area. You could also ask about how to make an official complaint if you're unhappy with how you've been treated or the decision that's been made. It's best to make a complaint in writing – ask your local Age UK or Citizens Advice if you need help.
- In Scotland: ask your local council to review the decision. If you're still not happy, you can ask for a second review. If you still think the council has handled your complaint in the wrong way, you can ask the Scottish Public Services Ombudsman (SPSO) (0800 377 7330, [spsso.org.uk](http://spsso.org.uk) ) to investigate further.
- In Wales: contact Northgate Public Services (0800 859 5924) who is responsible for running the Discretionary Assistance Scheme. Ask for the details of their process to challenge decisions.

### **If you've been refused help**

If you've been turned down for help, you may want to get advice from a local service such as your local Citizens Advice. You can find the details of your local office in your telephone directory or by visiting:

- in England and Wales: [citizensadvice.org.uk](http://citizensadvice.org.uk)
- in Scotland: [cas.org.uk](http://cas.org.uk)

If you're not eligible for help from the social fund, consider applying for help from charities. For more information see our factsheet: Grants from charities for people on a low income.

If you need any further advice or information, please contact us at Independent Age (0800 319 6789, [advice@independentage.org](mailto:advice@independentage.org)).



This factsheet has been put together by Independent Age's expert advisers. It is not a full explanation of the law and is aimed at people aged over 60.

If you need this information in an alternative format (such as large-print or audio cd), call us on 0800 319 6789 or email [advice@independentage.org](mailto:advice@independentage.org).

### **Tell us what you think**

We'd love to hear what you think of our publications. Please write to us at the address below, phone us on 020 7605 4294 or email [advice@independentage.org](mailto:advice@independentage.org).

We will use your feedback to help us plan for changes to our publications in the future. Thank you.

### **Supporting Independent Age**

If you have found this information helpful and would like to support our work, there are lots of ways you can help:


- get fit - run, walk or cycle in aid of Independent Age
- take part in our annual raffle
- donate in memory of a loved one
- remember Independent Age in your will and benefit from our Free Wills offer to supporters.

If you would like to donate or raise money in aid of Independent Age, please visit our website, email [supporters@independentage.org](mailto:supporters@independentage.org) or call our fundraising team on 020 7605 4288.



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