



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 help from your local council.

This factsheet explains what you may be eligible for, how payments are made and how to complain if you feel you've been 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 **[independentage.org](http://independentage.org)**



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The information in this factsheet applies to England only. If you're in Wales, contact Age Cymru (0800 022 3444, [agecymru.org.uk](http://agecymru.org.uk)) for information and advice. In Scotland, contact Age Scotland (0800 470 8090, [agescotland.org.uk](http://agescotland.org.uk)). In Northern Ireland, contact Age NI (0808 808 7575, [ageni.org](http://ageni.org)).

# **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 or a funeral.

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 council if they have a local welfare assistance scheme. Each council has their own scheme with a pot of money to help people on a low income who need help with emergency or unplanned costs.

Some councils use the money to support local schemes such as food banks, credit unions and homelessness prevention schemes. In some areas you may be able to apply directly to the council for help, which is usually in the form of:

- vouchers
- food parcels
- pre-payment cards
- furniture
- white goods.

You're not automatically entitled to help, so contact your local council to find out what's available and if you're eligible.

Your council will also know what other help may be available in your area, such as:

- food banks
- soup kitchens
- places to get breakfast or a hot meal
- places to get secondhand furniture.

### How do I find out more?

To find out what help is available in your area, contact your local council. You can find their contact details in the telephone directory or on [gov.uk/find-your-local-council](http://gov.uk/find-your-local-council).

The Children's Society website ([childrenssociety.org.uk/use-our-map-find-your-local-welfare-assistance-scheme](http://childrenssociety.org.uk/use-our-map-find-your-local-welfare-assistance-scheme)) and the Child Poverty Action Group (CPAG) website ([cpag.org.uk/lwas](http://cpag.org.uk/lwas)) have interactive tools to help you find your local scheme, if there is one.

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

## **If you're turned down**

The letter should tell you how to ask for the decision to be looked at again, and how long you have to do this. Ask your council what you need to do if the decision letter does not make this clear.

This scheme is discretionary so you cannot challenge the decision if you've been turned down because there is no more money available.

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

If you're waiting for your first payment of a benefit and you're in urgent financial need, you can apply for a short-term benefit advance. If you're eligible, you'll usually get the advance the next working day.

You can ask for an advance if you have recently applied for:

- Pension Credit
- State Pension
- Carer's Allowance
- Jobseeker's Allowance (JSA)
- Income Support
- Employment and Support Allowance (ESA)
- Universal Credit (in some cases).

#### **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 have to repay the advance and usually a little money will be taken from your benefit until it is paid back. It usually has to be repaid within three months.

#### **If you're turned down**

You can ask for the decision to be looked at again. The decision letter should tell you how to do this, and how long you have. Contact the office that made the decision.

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

A Budgeting Loan is an interest-free loan to help with essential one-off expenses which are difficult to budget for, including:

- furniture and household equipment
- clothes and footwear
- rent in advance
- moving costs
- essential travel expenses
- home improvements or maintenance.

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

The smallest amount you can ask for is £100. You can get up to:

- £348 if you're single
- £464 if you're part of a couple
- £812 if you have a child.

The amount also depends on whether you:

- can pay the loan back
- have any savings over £1,000 (or £2,000 if you or your partner are 61 or over)
- have any other budgeting loans.

You normally have to repay the loan within two years. The repayments will come from your benefits.

You can't owe the Social Fund more than £1,500.

## How do I apply?

You can apply for a Budgeting Loan if you or your partner have been getting one of the following benefits for at least six months:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA).

You must complete form SF500, which you can download from [gov.uk](http://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. Your claim can take up to 15 working days.

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

## If you're turned down

You can ask for the decision to be looked at again. To do this, you must write to the benefit office that made the decision within 28 days, explaining why you think the decision was wrong.

You will then receive a review decision. If you are still unhappy, you can ask for a further review by an Independent Case Examiner. You can find out more from [Gov.uk/budgeting-help-benefits/how-to-claim](http://Gov.uk/budgeting-help-benefits/how-to-claim) or by calling 0345 606 0777.

## **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 one of the following benefits:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit including an extra amount for disability
- Housing Benefit
- Universal Credit.

You can still make a claim if you've applied for one of these benefits and you're waiting for a decision.

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 benefits listed above) could pay instead.

You must make a claim within three months of the funeral.

You don't have to repay a Funeral Payment, but it will have to be paid back from any money left from the estate of the person who died.

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

The Funeral Payment can cover costs including:

- burial or cremation costs, including the cost of the doctor's certificate
- travel costs to arrange or go to the funeral
- up to £700 for other funeral expenses, such as a coffin, flowers or funeral director's fees.

If the person who died had a pre-paid funeral plan, you will only get help for items not covered by the plan. The amount you get may also be affected if they had an insurance policy.

A funeral payment will only cover the basic costs of a funeral. You will have to pay any extra costs yourself. You may be able to apply for a Budgeting Loan to help with the cost as well.

## **How do I claim?**

You'll need to complete form SF200 which you can get 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.

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.

## **If you're turned down**

You must ask for a 'mandatory reconsideration' within one month of the date of the decision. You can then appeal if you're unhappy with the mandatory reconsideration decision. You can get advice from Independent Age (0800 319 6789, [advice@independentage.org](mailto:advice@independentage.org)) or your local Citizens Advice (03444 111 444, [citizensadvice.org.uk](http://citizensadvice.org.uk)).

## 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 or certain other means-tested benefits.

You don't need to make a claim as payments are made automatically. If you don't receive your Cold Weather Payment, contact the Pension Service on 0345 606 0265 or your local Jobcentre Plus ([gov.uk/contact-jobcentre](http://gov.uk/contact-jobcentre)).

## 7. Winter Fuel Payment

Winter Fuel Payment is an annual payment to help with heating costs during winter. Most people born on or before 5 May 1953 will qualify for a payment in winter 2016/17.

You'll receive a Winter Fuel Payment automatically if you and/or your partner receive State Pension or certain other benefits. You should get the payment by Christmas. If you qualify but don't get it automatically, 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 every year as long as your circumstances don't change. You will get between £100 and £300 depending on your age and who you live with.

You may still be entitled to receive a Winter Fuel Payment if you live in Switzerland or certain EEA countries and receive a State Pension.

See our guide **Being winter wise** for more information about looking after yourself in winter (0800 319 6789, [independentage.org](http://independentage.org)).

## 8. If you've been refused help

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

If you're not eligible for help from the Social Fund, you could 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**

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

## **Supporting Independent Age**

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- 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.