

## **S16 – A guide to the Social Fund**

A guide to the Social Fund

A guide for professional and voluntary advisers and others  
who want to know more about the Social Fund

S16 – May 2016

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## **Social Fund leaflet S16**

### **1. About this guide**

This is one of several technical guides that give detailed information about benefits and entitlements available from the Department for Communities. It is intended for use by professional and voluntary advisers, and members of the public who want to know more about the Social Fund.

### **This guide and the law**

The information in this guide is only a guide to the Social Fund. It is not a full interpretation of the law relating to the Social Fund as laid down in directions, guidance and regulations.

### **2. How to contact us**

Contact your nearest Social Security/Jobs & Benefits office. You can find the phone number and address for your nearest Social Security/Jobs & Benefits office in the business numbers section of the phone book or alternatively online at the [‘Contacts’](#) section of our website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

To contact us by e-mail go to the [‘Contacts’](#) section on our website [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### **3. Introduction**

When you are living on a low income, you may sometimes be faced with important intermittent expenses that you are unable to pay for out of your regular income.

Depending on your circumstances, you may be able to get a payment, grant or loan from the Social Fund to help.

This guide gives advice on Community Care Grants, Budgeting Loans, Crisis Loans, Sure Start Maternity Grants, Funeral Payments, Cold Weather and Winter Fuel Payments.

The advice in this guide applies to people of working age and to people over State Pension Age

## **The Social Fund – Overview**

**A Community Care Grant** is a non-repayable payment awarded for the purpose of meeting a need for community care. Grants may be awarded to people who are leaving accommodation in which they received care, to help people to continue to live in the community, or to help people on a resettlement programme to set up home. Grants can also be awarded to help ease exceptional pressures on families, to care for a prisoner or young offender on release on temporary licence, or to help with certain travel costs. They are available to people getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, State Pension Credit or payment on account of one of these benefits or entitlements. [For further details about Community Care Grants](#)

**A Budgeting Loan** is an interest-free loan intended to help spread the cost of a one-off expense that you are unable to pay for out of your normal income. You may be able to get a Budgeting Loan if you need help towards the cost of various items including, household items, clothing or footwear, and certain travelling expenses. The aim of the Budgeting Loan scheme is to enable as many people as possible, who are most likely to need help with budgeting for one-off expenses, to have access to interest-free credit. You may be eligible for a Budgeting Loan if you or your partner have been getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, State Pension Credit, or, payment on account of one of these benefits or entitlements, for at least 26 weeks. [For further details about Budgeting Loans](#)

### **We use partner to mean:**

- a person you are married to or a person you live with as if you are married to them, or,
- a civil partner or a person you live with as if you are civil partners

**A Crisis Loan** is an interest-free loan available from the Social Fund to help you meet any immediate short-term needs in an emergency or as a result of a disaster. To get a Crisis Loan, you must be able to show that you have no other means of getting help and a Crisis Loan is the only way that serious damage or risk to health or safety of you or your family can be avoided. You do not need to be getting any benefits or entitlements to get a Crisis Loan and as long as you are aged 16 or over you can apply. Crisis loans are interest free but have to be repaid. [For further details about Crisis Loans](#)

**A Sure Start Maternity Grant** is a one-off payment of £500, given to help you pay for any essential items you may need immediately, to allow you to care for, and meet the immediate needs of a new baby. You can get a Sure Start Maternity Grant if you or your partner are getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, State Pension Credit, Working Tax Credit where a disability or severe disability element is included in the award or Child Tax Credit at a rate higher than the family element. [For further details about Sure Start Maternity Grants](#)

**Funeral Payments** can help towards certain costs of a funeral, that you or your partner are responsible for arranging. You may receive a Funeral Payment if you are getting Income Support, income-related Employment and Support Allowance, 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, Housing Benefit. Any Funeral Payment you receive must be paid back from the estate of the person who has died, if they have left one. [For further details about Funeral Payments](#)

**Cold Weather Payments** are issued during periods of very cold weather to help towards extra heating costs. A set amount of £25.00 will automatically be paid to any eligible person for each week of very cold weather. [For further details about Cold Weather Payments](#)

**Winter Fuel Payments** are intended to help towards the costs of extra heating, incurred during the winter to keep warm. An annual payment of up to £200 is paid to eligible people, with up to an extra £100 to people aged 80 or over. For further details about [Winter Fuel Payments](#)

## **How decisions are made**

**When we receive your application, a Decision Maker in the Social Security/Jobs & Benefits office will look at the information you have provided on your application and decide if you are entitled to any payment**

Decision Makers are bound by directions and take account of guidance from the Department to help to decide if you are eligible for the assistance you have requested, and how much you should get. Each case is decided on its merits. For Community Care Grants and Crisis Loan applications the Decision Maker exercises individual discretion in decision making. In Budgeting Loan cases, decisions are based on the common treatment of claimant's circumstances as directed by the Department. All grant and loan decisions have to be considered against an annual budget. We are not allowed to overspend on this budget which may mean you will be refused a payment if, at the time you apply to the Social Fund, there is not enough money available in the budget to pay you.

You have the right to [ask for a review](#) if you are unhappy with the decision.

Sure Start Maternity Grants, Funeral Payments, Cold Weather Payments and Winter Fuel Payments are made according to the law as set out in regulations. Decisions on these payments and grants are made by Decision Makers. If you meet the conditions set out in law, you will receive a payment or grant. If you are not happy with the decision, you can ask for it to be looked at again. If, after the decision is looked at again, you are still unhappy you can make an appeal.

## **The Social Fund Budget**

Every year Social Security Agency Social Fund Regional offices are given one budget to pay for Budgeting Loans and Crisis Loans, and another budget to pay for Community Care Grants. We are not allowed to overspend these budgets.

For Community Care Grants and Crisis Loans, we will aim to meet the highest priority needs first, taking into account the circumstances of each individual application. If we decide there are other cases which have a higher priority than your own, your application may be refused.

For Budgeting Loans, we must take account of particular personal circumstances for each applicant and then decide the maximum amount of Budgeting Loan debt allowable in those circumstances. The actual size of the Budgeting Loan you may be able to get will depend on whether you already have existing Budgeting Loan debt.

Decisions are made as soon as possible after you make your application. It is not possible to defer a payment which cannot be met from this year's budget until next year's budget begins. If your application is refused or you are unhappy about the decision, you can [ask for a review](#) of the decision.

Sure Start Maternity Grants, Funeral Payments, Cold Weather Payments and Winter Fuel Payments are not limited by each Region's Social Fund budget, they are paid if you satisfy the regulations as laid down by law.

#### 4. Community Care Grants

- [Who can get a Community Care Grant?](#)
- [Needs which are not covered by a Community Care Grant.](#)
- [Leaving institutional or residential accommodation in which you received care.](#)
- [Help to stay in the community.](#)
- [If you and your family are under exceptional pressure.](#)
- [Caring for a prisoner or young offender released on temporary licence.](#)
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- [What a Community Care Grant covers.](#)
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A Community Care Grant does not have to be paid back. Grants are intended to meet a need for community care.

This means that they can be awarded to:



- help people establish themselves in the community following a stay in an institution or care home in which they received care
- help people remain in the community rather than enter an institution or care home in which they will receive care
- ease exceptional pressures on people and their families
- help people set up home in the community, as part of a planned resettlement programme, following an unsettled way of life
- help people to care for a prisoner or young offender released on temporary licence, or
- help people with expenses to make certain journeys such as attending a relative's funeral or visiting someone who is ill.

You must be getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit, or payment on account of one of these benefits or entitlements (or about to get one of these benefits or entitlements on leaving an institution or care home in which you have received care) in order to be eligible for a Community Care Grant.

Community Care Grants can cover a wide range of personal circumstances. Some of the wide variety of situations which may prompt an application for a grant are illustrated later in this section.

But, bear in mind that anyone can apply for a grant in any circumstances. Whether a grant can be awarded depends on all of the conditions being met and on your needs being of sufficient priority to warrant a payment from limited funds. Further information on the circumstances for which grants may be given is contained in the guide as follows:

- [Leaving an institution or care home in which you received care](#)
- [Help to stay in the community](#)
- [If you and your family are under exceptional pressure](#)
- [Caring for a prisoner or young offender released on temporary release](#)

- [Setting up home as part of a planned resettlement programme](#)
- [Travelling expenses](#).

These parts are followed by a section which lists the sort of expenses a [Community Care Grant may cover](#). The last part deals with payment and reviews.

A Decision Maker will decide if you should get a Community Care Grant and, if so, [how much](#) it should be.

### **Who can get a Community Care Grant**

If you get Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, State Pension Credit or payment on account of one of these benefits or entitlements, or you are due to leave institutional or residential care within 6 weeks, and are likely to receive Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit on leaving, you may be eligible for a Community Care Grant.

However, if you or your partner are involved in a trade dispute, you will only be eligible for a grant in respect of travelling expenses for visiting persons who are ill or in hospital.

A Decision Maker at your Social Security/Jobs & Benefits office will decide whether you should get a Community Care Grant. We will consider all the circumstances of your application.

We will also have to consider the balance available in the Social Fund budget, to ensure there is enough money to pay for your Community Care Grant. In doing this, we will consider your case compared to other applications. We have a duty not to overspend the annual budget.

We must consider each application on its individual merits.

If you have applied for a Community Care Grant or a Crisis Loan for the same items or services within the last 28 days, and there has not been a relevant change of circumstances, then you may not be able to get a Community Care Grant.

## **Needs which are not covered by a Community Care Grant**

You cannot get a Community Care Grant for the following:

- a need which occurs outside the United Kingdom
- **or** an educational or training need including clothing and tools
- **or** distinctive school uniform or sports clothes for use at school or equipment to be used at school
- **or** travelling expenses to or from school
- **or** school meals taken during school holidays by children who are entitled to free school meals
- **or** expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses ([see - Crisis Loans for emergency travelling expenses if stranded away from home](#))
- **or** removal or storage charges if you are being rehoused following a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies, or under homelessness legislation
- **or** domestic assistance and respite care
- **or** any repair to NIHE or housing association properties
- **or** a medical, surgical, optical, aural or dental item or service (note that needs under all of these headings can be provided free of charge by the National Health Service, if you are getting Income Support, income related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit
- **or** work related expenses
- **or** debts to government departments
- **or** investments

- **or** costs of purchasing, renting or installing a telephone and of any call charges
- **or** any expense which the NIHE, or HSCT has a statutory duty to meet
- **or** costs of fuel consumption and any associated standing charges
- **or** housing costs, other than minor repairs and improvements and charges for accommodation associated with certain visits (see – [Expenses for certain journeys](#))
- **or** daily living expenses, such as food and groceries, except when [caring for a prisoner](#) on temporary release or where a Crisis Loan cannot be awarded for such expenses because the £1,500 limit has been reached by the applicant.

### **Leaving institutional care or a care home**

You may get a Community Care Grant if you are leaving institutional care or a care home.

Examples of accommodation are:

- hospital or other NHS establishment
- care home
- hostel
- staff intensive sheltered housing
- HSCT care
- prison or detention centre.

Not only must you be leaving one of these places, you must be establishing yourself in the community. One of the factors that we will take into account when deciding this is the length of time you were in accommodation in which you received the care.

### **If you are providing care for someone who has just left institutional care or a care home.**

If you are looking after someone and we agree that help with your expenses will help them to establish themselves in the community then you may also be able to get a Community Care Grant. For example, if you have to move home to look after someone in these circumstances, then you may get help with things like removal expenses, travel costs or connection charges. You would need to be receiving Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit but the person you are caring for does not.

### **Help to stay in the community**

You may get a Community Care Grant if this will help you to stay in the community rather than enter institutional or residential accommodation in which you will receive care. One of the factors we will consider is how immediate is the likelihood of going into such accommodation, and whether the type of item or service you need would prevent this happening.

Some examples are:

- help with expenses for improving your home to maintain living conditions
- help to move to a more suitable place to live or to be nearer someone who will give you care and support.

### **Providing care for someone to help them remain in the community**

You may get a Community Care Grant if you are caring for someone and we agree that a payment to you will help them to remain in the community rather than receive care in an institution or a care home.

For example, you may need to move to be near, or to live with, the person who requires additional support. You may get removal expenses, travel costs, or connection charges. To get help with a grant, you would have to be receiving Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit.

## **If you and your family are under exceptional pressure**

You may get a Community Care Grant to help with costs to ease exceptional pressures on you and your family.

All families at some time or other suffer from pressure arising from different kinds of problems. This is normal but if there is exceptional pressure on your family, then you may be able to get a Community Care Grant.

Some examples of situations that may give rise to exceptional pressure are:

- you or someone in your family suffers from a disability or chronic illness which gives rise to an exceptional need
- there is, or has been, a breakdown of relationships within your family, perhaps involving domestic violence
- there is a serious problem with your accommodation, such as overcrowding or structural problems
- domestic upheaval because of an unforeseen calamity such as house fire, flooding or other disaster.

The above is not an exhaustive list. What causes exceptional pressure can cover a very wide range of personal circumstances. For example, a chronic illness or disability can give rise to many needs from safety/security items to removal expenses to move to more suitable accommodation.

However, it does not mean that if any of the general situations above apply, it automatically follows that exceptional pressures exist. We will look at **all** the factors causing pressures on you and your family and will decide whether any of them individually or collectively, when looked at as a whole, constitute exceptional pressure and if so whether what you have asked for will ease that exceptional pressure.

We may ask you if we can consult a social worker or other agency about your application.

### **Caring for a prisoner or young offender released on temporary licence**

If someone on temporary licence from prison or from a youth detention centre is going to be staying with you then you may be able to get a Community Care Grant. These payments normally would be towards their living expenses while they are in your home. You would have to be receiving Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit while they are visiting you to be eligible for a Community Care Grant.

### **Setting up home as part of a planned resettlement programme**

If you are about to move into your own accommodation as part of a resettlement programme, you may be able to get a Community Care Grant.

The grant may be given to you to help you move into your accommodation, if you are on a resettlement programme following an unsettled way of life. For example, you may have stayed in a night shelter before you were on a resettlement programme.

You are more likely to get a Community Care Grant if you have had an unsettled way of life for a long time.

### **Expenses for certain journeys**

A Community Care Grant may be awarded for travelling expenses for any reason within the UK, if the specific conditions above are met. However, travelling expenses and the reasonable cost of overnight accommodation within the UK may also be awarded to make a journey to:

- visit someone who is ill
- attend a relative's funeral
- ease a domestic crisis
- visit a child who is with the other parent pending a court decision
- move to more suitable accommodation.

## **Costs**

You may be able to get a grant to cover your travel costs of the full standard class public transport fare, or petrol costs or taxi costs if no public transport is available.

If you are visiting a member of your family in hospital, some of the money you still get for them in the form of benefits or entitlements may be considered to be available to meet the total cost of the journeys. Where you get some Income Support, income-related Employment and Support Allowance, or income-based Jobseeker's Allowance for them, this may be taken into account. For State Pension Credit claimants, the amount would be equivalent to the current IS/JSA rate for that family member.

You may be able to get a grant to cover overnight accommodation if it is not practicable or reasonable to return home the same day.

## **What a Community Care Grant covers**

You can get a Community Care Grant for many different needs or expenses, so long as these are not excluded in law ([see list above](#)). Some examples of expenses, in terms of specific items and services, are:

- furniture (e.g. settee, armchair, carpets, curtains, wardrobe)
- **or** household equipment (e.g. cooker, fridge, washing machine, bed), bedding, clothing
- **or** travel costs
- **or** removal expenses
- **or** storage charges
- **or** connection charges.



## **Priorities for Community Care Grants**

You should note that it does not matter how essential or important an item or service is, an award for it is only appropriate if we decide it will meet a need for community care, as described above .

If we decide that an award will meet a need for community care, we must then decide whether an award has sufficient priority for a payment from the limited budget.

For example, we may decide that a grant for certain clothing items will help someone who has just left a care home to establish in the community.

We may also decide, taking all the facts into account, that the grant for clothing would be of minor importance in helping the applicant to establish themselves in the community. This is called **prioritising** the application.

Whether an award of a Community Care Grant could be made would depend on the funds available in the grant budget. If there is a very high level of demand on the budget, then in the above example, the grant application is likely to be refused on the grounds of priority. If there are significant funds still left in the budget, a grant might be appropriate.

## **How much?**

We will decide how much you will be paid.

The minimum amount that can be awarded is £30 although separate arrangements exist for travelling expenses.

For other expenses, including travelling expenses, we will award an amount which we decide is appropriate.

Remember, Community Care Grants do not have to be repaid.

## **Deciding the amount**

We may query the amount you are applying for if, in our opinion, this seems too much.

### **If you have any savings**

The amount of Community Care Grant you will get will be reduced, on a pound for pound basis, by any savings you or your partner have over £500 (£1000 if you and/or your partner are aged 63 or over).

### **How to apply**

You can [find out how to apply for a Community Care Grant here](#)

### **If you are in institutional care or a care home**

You can apply for a Community Care Grant if you are still in institutional care or a care home if you expect to get Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit when you leave. You can apply up to 6 weeks before you are discharged, but any grant awarded to help you set up home may not be paid to you until nearer the time you leave care.

### **What happens when a decision is made**

Once we have decided on your application, which will usually be within 2 weeks, you will be sent a letter letting you know the decision. If you get a grant, the letter will tell you the amount of money you will get.

### **How you are paid**

Community Care Grants are paid into a bank, building society or other account provider's account.

### **Effects on other benefits**

There will be no effect on any other benefit from receiving a Community Care Grant.

### **If you are dissatisfied with the decision on your application**

If you are unhappy with the decision, you may [ask for it to be reviewed](#).

## 5. Budgeting Loans

- [Who can get a budgeting loan?](#)
- [Needs covered by a Budgeting Loan](#)
- [How applications for a Budgeting loan are decided](#)
- [Repaying the Budgeting Loan](#)
- [How to apply for a Budgeting loan](#)
- [How you are paid your Budgeting Loan](#)
- [If you are dissatisfied with the decision on your application for a Budgeting loan](#)
- [If you have any savings](#)
- [Effects on other benefits](#)
- [Taking on further loans](#)

A Budgeting Loan is an interest-free loan for people who have been on Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, State Pension Credit or payment on account of one of these benefits, for at least 26 weeks. It is intended to help spread the cost of one-off expenses over a longer period. The amount you get is decided by the Decision Maker at your Social Security/Jobs & Benefits office

### Who can get a Budgeting Loan?

To get a Budgeting Loan:

- you or your partner must not be disqualified from getting Jobseeker's Allowance under Article 16 of the Jobseekers (Northern Ireland) order 1995 (trade disputes)
- you must have been getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit for the previous 26 weeks, or have been the partner of someone

getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, State Pension Credit or payment on account of these benefits or entitlements for you for the previous 26 weeks, or a combination of them. If at any time during that period you or your partner stopped getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, State Pension Credit or payment on account of one of these benefits or entitlements, any gaps of up to 28 days will be ignored.

It is up to the Decision Maker to decide who should get a Budgeting Loan and how much they should get.

### **Needs covered by a Budgeting Loan**

You can get a Budgeting Loan if you need help with:

- furniture or household items
- clothing and footwear
- rent in advance or removal expenses to secure fresh accommodation
- home improvements, maintenance or security
- travelling expenses
- looking for or starting work (including childcare costs)
- funeral or maternity expenses
- repaying hire purchase (HP) or other debts that have been taken out to pay for any of the above.

You won't need to list individual items or services that you need or explain why you need them. But you will need to say or state how much money you want to borrow.

If you need money for any other reason than the general categories above, we will not be able to pay you a Budgeting Loan.

## **How applications for Budgeting Loans are decided**

### **Personal circumstances**

How much we can pay you is based on your personal circumstances. We look at exactly the same circumstances for everyone. These are:

- whether you are single,
- a couple without children or a family with children (either a one or two parent family)
- how much money we have in our budget

By benefit or entitlement, we mean Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, State Pension Credit or payment on account of one of these.

### **Priorities for Budgeting Loans**

Your local Social Security/Jobs & Benefits office has a fixed amount of money in its Social Fund budget to give out as loans. In order to ensure that the budget does not become overspent the Manager will set guidelines for Decision Makers on the maximum amount of Budgeting Loan debt allowable for different family sizes.

These maximum amounts can be revised at any time so the amount appropriate to your particular circumstances can only be confirmed when your application is processed.

The guidelines to Decision Makers will follow rules laid down by the Department which require that there is a set maximum BL award applicable to a single person.

- couples without children will receive 1 1/3x the maximum award.
- families with children (including lone parents) will receive 2 1/3 x the maximum award.

However, the exact size of your Budgeting Loan debt limit, compared to other applicants, will depend on your precise circumstances and the available local budget at the time of your application

## How much you can have

Although your personal circumstances, rules laid down by the Department and the local budget will determine the maximum amount of Budgeting Loan debt you will be allowed to have, the actual amount of Budgeting Loan you can have at any time will also depend on whether you already have existing Budgeting Loan debt.

The maximum debt applicable to your circumstances is a limit not an entitlement.

The aim of the Budgeting Loan scheme is to enable as many people as possible, who are most likely to need help with budgeting for one-off expenses, to have access to interest-free credit.

It is important that both those with large and small maximum debt limits should be able to have reasonable access to Budgeting Loans. But, equally, it is important that the scheme, like any responsible lender, should not encourage people to run up and maintain large debt levels. For those reasons, applicants with existing Budgeting Loan debt will not be able to obtain a new loan to take them right up to their maximum debt level but they may still be able to have a further loan of a smaller size.

If you have no existing Budgeting Loan debt you may be able to have a loan up to your maximum (subject to being able to afford the repayments and taking account of any capital you may have).

However, if you do have existing Budgeting Loan debt, the size of any further Budgeting Loan you can have will depend on the size of that debt.

For example,

- if your maximum allowable Budgeting Loan debt is £700
- and your existing Budgeting Loan debt is £200
- and you apply for a further loan of £600
- your proposed debt would be £800 ( £600 + £200)
- therefore, the most you could have due to existing BL debt would be £500 ( £700- £200)

- so in this example, even though you asked for £600 you would only be offered a further loan of £500 ( subject to any capital you may have)

In the above example any application for £500 or less would be successful (but not if it is for less than the minimum possible payment of £100). An application for more than £500 would be restricted to that amount due to existing BL debt. If the existing BL debt was equal to or greater than your maximum BL amount then no further loan offers would be possible. Should you have existing Budgeting Loan debt and wish to have a further loan amounting to all or a substantial part of your maximum, you will need to have repaid all or most of your existing debt before being able to do so.

### **If you have any savings**

The amount of the loan you get will be reduced, on a pound for pound basis, by any savings you or your partner have over 1,000 (£2,000 if you or your partner are aged 63 or over).

### **Minimum and maximum amounts**

The minimum you can be paid as a Budgeting Loan is £100. Your maximum debt to the Social Fund, including both Budgeting Loan and Crisis Loan debt, cannot be more than £1,500. So, after deciding how much you can have as a new Budgeting Loan using all the preceding tests above, we may restrict this loan in order to keep your total debt within £1,500.

### **Repaying the loan**

#### **How much you can afford to repay**

We will look at your total debt to the Social Fund. When looking at paying back a new loan, total debt means the new loan and any previous Budgeting Loans and Crisis Loans which you still owe.

We will consider:

- how much income you have
- what debts or other commitments you have.

We will take into account the amount of your Income Support, income-related Employment and Support Allowance, or income-based Jobseeker's Allowance including the personal or married premium, any children's premiums, and any other premiums. If you receive State Pension Credit we will take into account the amount of your State Pension Credit. If you receive Income Support, income-related Employment and Support Allowance, income-based Jobseekers Allowance or State Pension Credit and have dependent children, we will also take into account any Child Benefit or Child Tax Credit you are receiving.

Any other additions you get, such as for mortgage interest, will not be taken into account when the repayment rates are considered.

Your total debt to the Social Fund (both Budgeting Loan and Crisis Loan debt) must normally be repaid within 104 weeks (2 years).

### **How the loan is repaid**

Before you get a loan, you will be asked to agree the amount of the weekly repayments. Repayments will be made by deductions from your or your partner's Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit, as long as you get enough Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit to allow this. If you or your partner stop getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit, deductions can then be made from any of the following:

- Contribution-based Employment and Support Allowance
- Contribution-based Jobseeker's Allowance
- Maternity Allowance
- Incapacity Benefit
- Severe Disablement Allowance
- Industrial Injuries Disablement Benefit



- Industrial Disablement Pension
- Industrial Death Benefit
- Reduced Earnings Allowance
- Carer's Allowance
- State Pension (including non-contributory State Pension)
- Widowed Mother's Allowance
- Widowed Parent's Allowance
- Widow's Pension
- Bereavement Allowance
- Graduated Retirement Benefit.

If you stop getting any of these, or if you are not getting enough for deductions to be made, repayments may be made by cash, cheque, postal order or Banker's Standing Order. You can also pay off all the money you owe in a lump sum, if you become able to do so.

### **Repayment terms**

Repayment terms are made up of the time within which the total debt has to be repaid (repayment period) and the weekly amounts you have to pay back (repayment rates).

### **Repayment period**

The total debt should normally be repaid in 104 weeks (2 years).

### **Repayment rates**

There are three standard repayment rates which apply. These rates depend on your existing financial commitments.

The rates are equivalent to 12 per cent, 10 per cent and 5 per cent of your weekly

- Income Support available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Employment and Support Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Jobseeker's Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or State Pension Credit available income (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

### **Repayment at 12 per cent rate**

If you have no other debts such as hire purchase (HP) or bank overdrafts or debt arrears, you will be expected to pay an amount equal to 12 per cent of your weekly

- Income Support available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Employment and Support Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Jobseeker's Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or State Pension Credit (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing cost

### **Repayment at 10 per cent rate**

If you have some other payments to make from your benefit, such as rent or fuel arrears, the repayment rate may be lowered to 10 per cent of your weekly

- Income Support available income (and including Child Benefit and Child Tax Credit where appropriate)

- or Employment and Support Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Jobseeker's Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or State Pension Credit available income (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

### **Repayment at 5 per cent rate**

If your commitments are larger (for example, you have other debts such as hire purchase (HP) or bank overdrafts and you have some other repayments to make from your benefit, such as rent or fuel arrears) the repayment rate will normally be 5 per cent of your weekly

- Income Support available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Employment and Support Allowance (and including Child Benefit and Child Tax Credit where appropriate)
- or Jobseeker's Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or State Pension Credit available income (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

If you can repay your total debt within 104 weeks (2 years) at one of the above standard repayment rates, we will make you one offer. If you cannot repay your total debt within 104 weeks, we may give you another option based on the standard repayment rate. We may offer you a lower amount of new loan which can be repaid at a standard repayment rate in 104 weeks.

### **Non-standard repayment terms**

We may offer you either the full amount of your new loan or a lower amount of new loan at a non standard repayment rate. This rate can be any weekly rate, up to a maximum of 20 per cent of your Income Support, Employment and Support available income, income-based Jobseeker's Allowance available income or State Pension Credit (including Child Benefit or Child Tax Credit where appropriate) excluding housing costs. Again we may give you choices, based on recovery of your total debt in 104 weeks (2 years).

You may receive up to three different offers, from which you can choose the best one for you.

### **If you are having difficulty making the repayments**

If you cannot make the repayments at the rate originally agreed we may be able to help, for example by extending the repayment period to reduce your payments. You should contact your Social Security/Jobs & Benefits office for advice.

### **How to apply for a Budgeting Loan**

You can [find out how to apply for a Budgeting Loan here](#)

### **What happens when a decision is made**

Once we have made a decision about your application, which will usually be within a week, you will be sent a letter telling you the decision. If you are offered a loan, the letter may give you up to three options of different loan amounts, each with a different rate which you will have to repay. You will be asked to sign this letter, indicating which one of the offers you want to accept and showing that you understand the repayment terms and that you have to repay the loan. When you return the signed letter, you will be paid the loan and deductions will probably start with your next weekly benefit.

### **How you are paid**

Budgeting Loans are paid into a bank, building society, or other account provider's account.

You can have your Budgeting Loan paid into someone else's account if you wish. For example, you could choose to have it paid to the person who looks after your money.

### **If your application is refused**

There are several reasons why your application may be refused. Your particular circumstances at the time may mean that we cannot make an award. You may not be eligible for a loan because you have not been receiving a qualifying benefit for 26 weeks, you may have excess savings, already have too many other debts, or you may not be able to repay a loan. However, you can re-apply at any time for a Budgeting Loan.

### **If you are dissatisfied with the decision**

If you are unhappy about the decision, you can [ask for a review](#).

### **Effects on other benefits**

Normally, you will repay your Budgeting Loan by deductions from your weekly Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit until the loan has been repaid. Other than this, there will be no effect on any other benefit from having a Budgeting Loan. But see [Repaying the loan](#) if your Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit stops before your repayments have finished.

### **Taking on further loans**

If you already owe money to the Social Fund from a previous loan, you may get another one but we will consider, as part of your circumstances, the Budgeting Loan debt you already have and if you can afford to repay a further loan.

## 6. Crisis Loans

- If you have recently applied for a Crisis Loan or grant from the Social Fund
- [Who can get a Crisis Loan](#)
- [Needs which are not covered by a Crisis Loan](#)
- [What Crisis Loans cover](#)
- [Priorities for Crisis Loans](#)
- [How much?](#)
- [Repaying the Crisis Loan](#)
- [How to apply for a Crisis Loan](#)
- [How you will be paid](#)
- [If you are dissatisfied with the decision on your application for a Crisis Loan](#)
- [Further Loans](#)
- [Reviews](#)
- [How to apply for a Social Fund Inspector's review](#)

A Crisis Loan is an interest-free loan made from the Social Fund which is intended to help you meet an immediate short-term need in an emergency or as a consequence of a disaster. A Decision Maker will decide if you should get a Crisis Loan. You have to show that a Crisis Loan is the only way that serious damage or risk to health or safety of you or your family can be avoided. **You don't have to be on Income Support or any other benefit to apply.**

You may also be able to get a Crisis Loan, other than in an emergency or as a consequence of a disaster, if you need help with paying rent in advance to a landlord (not the Northern Ireland Housing Executive) where you are moving out of residential or institutional accommodation and have been awarded a Community Care Grant to establish you in the community.

### **If you have recently applied for a Crisis Loan or grant from the Social Fund**

If you have applied for a Crisis Loan or grant from the Social Fund for the same item or service within the previous 28 days, and there has not been a relevant change of circumstances, then you may not get a Crisis Loan.

### **Who can get a Crisis Loan**

You do not have to be getting any kind of benefit, entitlement or payment in order to apply for a Crisis Loan. We will decide whether you or your family would suffer without a Crisis Loan, no matter what your normal source of income is.

A Crisis Loan will not be awarded to:

- someone aged under 16
- **or** a resident of a care home or nursing home.
- **or** anyone who is detained under the law, or on release on temporary licence
- **or** anyone who is a member of a religious order who is fully provided for by that order
- **or** a hospital in-patient
- **or** a person treated as in full-time relevant education
- **or** a full-time student or a person from abroad who is not eligible for Income Support, income-related Employment and Support Allowance, or income-based Jobseeker's Allowance (although a Crisis Loan may be awarded for an expense following a disaster)
- **or** a person from abroad who is not eligible for State Pension Credit (although a Crisis Loan may be awarded for an expense following a disaster).

If you or your partner are disqualified from getting Jobseeker's Allowance under Article 16 of the Jobseeker's (Northern Ireland) order 1995 (trade disputes) you can only get a Crisis Loan to cover expenses because of a disaster, or expenses connected with cooking or the heating of your home (including fireguards).

The same applies if you have been disallowed Jobseeker's Allowance under Article 3(2)(a) to (c) of the order (and Jobseeker's Allowance is not being paid to you at the hardship rate) or if you have been sanctioned under Article 21(5) and (6) or 22A (2) of the order or section 6 of the Social Security Fraud (Northern Ireland) Act 2001.

### **If you have any other means of help**

When deciding your application for a Crisis Loan, we will want to know whether you have any other possible sources of help to cover the costs of the crisis. If you do, then the amount of money you get will be affected. You may either get a reduced amount, or you may not get any at all. You will be asked, as part of your application, about such sources of money, for instance:

- any savings
- any earnings
- any other income
- cash in hand
- readily available funds in bank or building society accounts
- any sources of credit such as cash cards, store cards, credit cards, cheque cards, cheque accounts, overdraft facilities, loan arrangements (if you are getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit, then you will not be expected to use any sources of credit)
- any help which is likely to be available quickly from other people such as employers, relatives, close friends, charities and benevolent funds (but such help will only be considered if it looks certain that it will be available – sources of help such as employers or relatives will not automatically be suggested as alternatives to a Crisis Loan).

Any supplementary payments made in mitigation for loss of entitlement to welfare benefits due to application of the Benefit Cap, ESA legislative changes and due to reassessment from Disability Living Allowance (DLA) to Personal Independence Payment (PIP) will be disregarded when considering entitlement to a Crisis Loan.



Housing Benefit, your home and personal possessions will not normally be counted. We may also decide it is reasonable not to count other money or assets in the circumstances of a particular case.

Any assets which are not available immediately and which you are intending to cash, or which you are intending to use as security for a loan, may not be considered by us.

### **Help from Local Authorities**

Local Authorities are responsible for dealing with disasters in their area, from those which affect only a single house (for example, a gas explosion) to those which could cover a large area (for example, floods, bomb explosions or leaks of chemicals into the atmosphere). You are unlikely to get a Crisis Loan if the Local Authority can give immediate help.

### **Needs which are not covered by a Crisis Loan**

You will **not** get a Crisis Loan for the following:

- a need which occurs outside the United Kingdom
- **or** an educational or training need including clothing and tools
- **or** distinctive school uniform or sports clothes for use at school or equipment to be used at school
- **or** travelling expenses to or from school
- **or** school meals taken during school holidays by children who are entitled to free school meals
- **or** expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses
- **or** removal or storage charges if you are being rehoused following a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies, or under homelessness legislation
- **or** domestic assistance and respite care

- **or** any repair to Northern Ireland Housing Executive property.
- **or** a medical, surgical, optical, aural or dental item or service (note that needs under all of these headings can be provided free of charge by the National Health Service, if you are getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit (which includes the guarantee credit))
- **or** work related expenses
- **or** debts to Government departments
- **or** investments
- **or** purchase, installation, rental and call charges for a telephone
- **or** mobility needs
- **or** holidays
- **or** a television or a radio, or a licence, aerial or rental charges for a television or a radio
- **or** garaging, parking, purchase, and running costs of any motor vehicle except where the payment is being made for emergency travel expenses
- **or** housing costs, other than intermittent costs not met by Housing Benefit, Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit, or rent in advance, boarding charges, or minor repairs and improvements
- **or** costs associated with home or personal security measures other than locks, bolts, door chains and door viewers for outside doors and windows

### **What Crisis Loans cover**

Because a Crisis Loan is intended to cover immediate short-term needs arising in an emergency or as a consequence of a disaster, it may be for a specific item or service or meet immediate living expenses for a short period, usually up to 14 days.

The following are **examples** of what might be considered to be a crisis, and for which a Crisis Loan may be awarded:

- a disaster, causing damage, loss or destruction to your family's possessions or your property
- **or** loss of money, for example through a robbery or burglary
- **or** you are waiting for your first payment of Income Support, Employment and Support Allowance, Jobseeker's Allowance, State Pension Credit or payment on account of one of these benefits or entitlements, and have no money at all to live on
- **or** emergency travel expenses for someone who is stranded away from home.

Please remember that these are just examples and a Crisis Loan may not necessarily be appropriate. Similarly, if a situation is not mentioned, it does not mean you would not get help. We will look at the individual circumstances of an application. We will consider if a Crisis Loan is the only means by which serious damage or serious risk to you or your family may be prevented in an emergency or as a consequence of a disaster.

### **Priorities for Crisis Loans**

If we decide that you qualify for a Crisis Loan your application will be given a higher priority than other loan applications where refusal would not result in serious damage or serious risk.

### **How much?**

We will decide the size of the loan you need.

A Crisis Loan is intended to help you over a period of crisis, it may not necessarily solve the crisis altogether. We will decide how much money you need to get you through the crisis, which may not mean replacing **all** the losses and repairing **all** the damage.

There is no minimum amount that you can be paid as a Crisis Loan.

### **Maximum amount for living expenses**

The maximum amount that you can get as a Crisis Loan for immediate living expenses is an amount equivalent to 60 per cent of the Income Support, Income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit amount appropriate in your circumstances.

The maximum amount may also be reduced if you have been awarded the hardship rate of Jobseeker's Allowance. The amount of the reduction will depend on the amount of Jobseeker's Allowance you would get.

### **Maximum amount for services or items**

The maximum amount you can get as a Crisis Loan for items or services will be the lower of:

- the full cost of the repair, if the item can be repaired (unless the cost of replacement is lower)
- or the full cost of purchasing the item or service, including delivery and installation.

If you are not on Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit, we may also consider a loan for the minimum amount necessary to obtain the item or service for you on deferred repayment terms (for example, hire purchase).

In any of these cases, the maximum amount you can get depends on what you can afford to repay. There is an overall maximum of £1,500 and we will also take into account any sums you may still owe to the Social Fund. So if, for example, you already owe £200 from a previous loan, the most that you could be paid as a Crisis Loan would be £1,300. You would also have to be able to make such repayments from the amount of your weekly income.

### **Deciding the amount**

We may query the amount of money you are applying for if, in our opinion, it seems too much for your needs.

## **Repaying the loan**

You should not have to start repaying the loan until the crisis is over. You will be expected to repay it over an agreed period of time. Repayments will be made by deductions from your Income Support, Employment and Support Allowance, Jobseeker's Allowance or State Pension Credit, as long as you get Income Support, Jobseeker's Allowance or State Pension Credit. If you or your partner do not receive or stop getting Income Support, Employment and Support Allowance, Jobseeker's Allowance or State Pension Credit, then deductions can be made from other benefits or entitlements.

If the benefits or entitlements you get are not enough for deductions to be made to repay the Crisis Loan, or if you are not getting any form of Social Security payment, then repayment may be made by cash, cheque, postal order or .Banker's standing order.

Even if you are not getting any form of Social Security payment, you will still be expected to pay back the loan at the same rate which you agreed when the loan was taken out. If you become able to pay off all the loan in a lump sum, you can do so.

## **Rates of repayment**

We will decide at what rate you should repay the Crisis Loan and how long the repayment will take. There are 3 rates of repayment which normally apply. The rate in your case will depend on financial commitments.

The rates are equivalent to 12 per cent, 10 per cent and 5 per cent of your weekly

- Income Support available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Jobseeker's Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or State Pension Credit (and including Child Benefit and Child Tax Credit where appropriate)
- or Employment and Support Allowance (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

### **Repayment at 12 per cent rate**

If you have no other debts such as hire purchase (HP) or bank overdrafts or debt arrears, you will be expected to pay an amount equal to 12 per cent of your weekly

- Income Support available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Jobseeker's Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or State Pension Credit available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Employment and Support Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

### **Repayment at 10 per cent rate**

If you have some other payments to make from your benefit, such as rent or fuel arrears, the repayment rate may be lowered to 10 per cent of your weekly

- Income Support available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Jobseeker's Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or State Pension Credit available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Employment and Support allowance available income (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

### **Repayment at 5 per cent rate**

If your commitments are larger (for example, you have other debts such as hire purchase (HP) or bank overdrafts and you have some other repayments to make from your benefit, such as rent or fuel arrears) the repayment rate will normally be 5 per cent of your weekly

- Income Support available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Jobseeker's Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)
- or State Pension Credit available income (and including Child Benefit and Child Tax Credit where appropriate)
- or Employment and Support Allowance available income (and including Child Benefit and Child Tax Credit where appropriate)

excluding any housing costs.

### **Repayment periods**

The loan should normally be paid back within 104 weeks (2 years).

### **If you are having difficulty making the repayments**

If you cannot make the repayments at the rate originally agreed we may be able to help, for example by extending the repayment period to reduce your payments. You should contact your Social Security/Jobs & Benefits office for advice.

### **How to apply for a Crisis Loan**

You should contact your Social Security or Jobs & Benefits office about making an application or contact the Crisis Loans Claim Line on;

Freephone: **0800 028 8822** (N. Ireland claimants only)

(Calls from mobile phones are charged at the standard rate)

Lines are open:

Monday to Wednesday 9.00am to 4.30 pm

Thursday 10.00am to 4.30pm

Friday 9.00am to 4.30pm

However if you are making a 3rd or subsequent application for non-alignment living expenses in the previous 12 months, you will usually have to have a face to face interview.

We will deal with your application as soon as possible, and you will be given a letter letting you know of the decision. If you are offered a loan, the letter will tell you the amount of money you will get and the rate at which you will repay it. You will be asked to sign this letter, showing that you understand the repayment terms and that you have to repay the loan.

### **If you are stranded away from home**

Normally you should apply to your local Social Security/Jobs & Benefits office for a Crisis Loan. But if you are stranded away from home and you need a Crisis Loan, you should apply to the nearest Social Security/Jobs & Benefits office.

For details of the nearest Social Security/Jobs & Benefits office look under 'Government' in the business numbers section of the local phone book or alternatively visit the '[Contacts](#)' section of our website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### **How you will be paid**

Crisis Loans are paid into a bank, building society or other account provider's account.

### **Payment to someone else**

You can have your Crisis Loan paid into someone else's account if you wish. For example, you could choose to have it paid to the person who looks after your money

### **If your application is refused**

There are several reasons why your application may be refused. We may decide that there are other ways in which you can meet your need, so other applications may be



met before yours. We may decide that the item or service which you want a loan for may not be covered by Crisis Loans.

### **If you are dissatisfied with the decision**

If you are unhappy about a decision, you can [ask for a review](#)

### **Further Loans**

If you already owe money to the Social Fund from a previous loan, you may get another one if we agree you need one and are satisfied that you can afford the repayments.

### **Reviews**

You have the right to ask for a review if you are unhappy with the Decision Maker's decision on your Community Care Grant, Budgeting Loan or Crisis Loan application. For example, if you think that:

- the decision was made without the Decision Maker knowing all the facts
- **or** the decision was wrong, or a mistake was made in your case
- **or** the law and/or directions have been used wrongly
- **or** you are unhappy with the result

you can ask for a review.

To request a review, contact your Social Security/Jobs & Benefits office within 28 days of the date of your decision letter and ask for a review. If you request a review after 28 days, it will help if you give your reasons for applying late, as any late applications may be refused.

A Reviewing Officer will review your case and you may be invited to an interview or given the option of having a telephone interview. We will explain the reason for the decision, and you can tell us about anything which you thought was wrong, or which you think we should know. After the interview we will review your case and if we change the decision we will issue a new decision letter. If we cannot change the decision we will write and tell you why.

If you still think the decision is wrong, you can ask for a further review by a Social Fund Inspector. The Inspectors are independent from the Department for Communities they can either agree with the Reviewing Officer's decision, ask us to look at it again or make their own decision. They will write to you explaining what their decision is and why they reached it.

### **How to apply for a Social Fund Inspector's review**

To apply for a review you must write a letter or fill in the application form/leaflet OSFC1 "Office of the Social Fund Commissioner" which you can get from a Jobs & Benefits or Social Security office. Your letter or form must be sent directly to the Office of the Social Fund Commissioner at Freepost OSFC. When you send your letter or form, you must do so within 28 days of the decision in question being made and you must give the reasons why you think the decision is wrong. If you write after 28 days, it will help if you give your reasons for applying late. If someone writes in for you, you must give your consent in writing.

You should also ask for a leaflet OSFC6.

## 7. Sure Start Maternity Grants

- [Who can get a Sure Start Maternity Grant?](#)
- [Restriction on awards where there is a child under 16](#)
- [How Sure Start Maternity Grants are paid.](#)
- [Effect on other benefits.](#)
- [How to claim.](#)
- [What information do I need to provide?](#)
- [Disputes and Appeals.](#)

A Sure Start Maternity Grant is intended to help you pay for the immediate needs of a new-born baby if your income is low. It is paid from the Social Fund as a lump sum, and you do not have to pay it back.

The grant is £500 for each eligible baby.

### Who can get Sure Start Maternity Grants?

You can get a Sure Start Maternity Grant if you or your partner receive any of the following:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- State 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 and if one of the following applies to you:

you, your partner or your dependant child:

- are pregnant and expecting a baby within 11 weeks or
- have given birth within the last three months (including a still-born child where the pregnancy lasted after week 24, or
- you are the child's parent (but not the mother) and are responsible for the child and the child's parents are not partners at the date of claim, (for example a lone father where the mother of the child dies in childbirth)

you, or your partner or both:

- have adopted a child who is not more than 12 months old at the time of the claim, or
- have been granted a residence order for a child who is not more than 12 months old at the time of the claim, or
- have been granted a Parental Order under section 30 of the Human Fertilisation and Embryology (HFE) Act 1990 or Section 54 of the HFE Act 2008, or
- you or your partner have been appointed the child's guardian and the child is not more than 12 months of age at the time of the claim, or
- a child of not more than 12 months of age has been placed for adoption with you or your partner by an adoption agency and you are responsible for the child, or
- you or your partner have adopted a child who is not more than 12 months old at the time of the claim and it is a recognised adoption outside the UK, Channel Islands or Isle of Man and
- apart from the [exceptions below](#), there are no other children under 16 years in the family and
- the claim is within the prescribed time limits and
- a completed Health Professionals Statement has been provided (except when the baby is stillborn).

The term Partner is used here to mean:

- a person you are married to and live with or a person you live with as if you are married to them, or
- a civil partner you live with or a person you live with as if you are civil partners

### **Restriction on awards where there is a child under 16**

A SSMG is not payable if there is another member of the claimant's family who is under 16.

The **exceptions** to this rule are where the other member of the family under 16:

- is another baby from the same pregnancy
- is the dependent child whose baby the claimant is claiming the Sure Start Maternity Grant for
- is the claimant's dependent child and the claimant is claiming the Sure Start Maternity Grant for the baby of another dependant under 20.

### **Extension to the rules for Sure Start Maternity Grants**

The current rules have been extended to allow a Sure Start Maternity Grant to be paid in some circumstances when there is a multiple birth. This is where there is already a child or children under the age of 16 in the family. This applies to claims made from 13 August 2012 for babies that are:

- due on or after 29 October 2012
- born on or after 29 October 2012
- adopted or in similar arrangements on or after 29 October 2012.

### **If you are expecting a multiple birth on or after 29 October 2012**

In some circumstances you can get a Sure Start Maternity Grant if you already have a child or children under the age of 16 in your family.

The amount you can get depends on whether the number of babies expected or born is more than the number of children already in the family.

### **Examples**

There are two children aged eight and ten in the family and triplets are expected. A Sure Start Maternity Grant will be payable for two of the new babies.

There are twins aged four in the family from a previous multiple birth and triplets are expected. A Sure Start Maternity Grant will be payable for one of the new babies.

### **If your dependant is under the age of 20**

If your dependant is:

- under the age of 20
- expecting a multiple birth on or after 29 October 2012

In some circumstances you can get a Sure Start Maternity Grant if your dependant already has a child or children.

The amount you can get depends on whether the number of babies expected or born is more than the number of children already in the family.

### **Examples**

Your dependant already has two children aged one and two and is now expecting twins. A Sure Start Maternity Grant will be payable for one of the new babies

Your dependant has twins aged two and is now expecting triplets. A Sure Start Maternity Grant will be payable for one of the new babies.

### **If you have any savings**

Savings do not affect Sure Start Maternity Grants.

### **How Sure Start Maternity Grants are paid**

The grant is paid into a bank, building society or other account provider's account.

## **Effect on other benefits**

There will be no effect on other benefits from receiving a Sure Start Maternity Grant.

## **How to claim**

You must claim from 11 weeks before the week your baby is due, until your baby is 3 months old.

Contact your Social Security/Jobs & Benefits office and ask for claim form SF100 (Sure Start). For details of your nearest Social Security Jobs & Benefits office, look for the display advert in the business numbers section of the local phone book or alternatively visit the '[Contacts](#)' section of our website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

Claim forms can also be accessed at our website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

## **What information do I need to provide?**

You will need to tell us the date your baby is due (sometimes called the expected date of confinement). If your baby has already been born, tell us the date of birth, adoption or surrogacy.

You may also be asked for evidence of the date of birth, and evidence of the date of guardianship, adoption, residence or parental order as appropriate.

For a Sure Start Maternity Grant you will also need to show that you have received advice on the health needs and general welfare of the new baby and, if you claim before the baby is born, on maternal health. There is a certificate on the back of the claim form for this.

The certificate must be signed by a health professional, for example:

- a community or hospital midwife
- a health visitor
- a practice nurse.

## **Disputes and Appeals**

### **If you want to know more about the decision or if you think it is wrong**

Please get in touch with your Social Security or Jobs & Benefits office 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 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
- ask for a mandatory reconsideration of the decision

If you are still not happy after the mandatory reconsideration, you can 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.

You can find more information about decision making and appeals in [Appeal against a benefits decision](#).



## 8. Funeral Payments

- [Who can get a Funeral Payment?](#)
- [Who should claim a Funeral Payment?](#)
- [What the Funeral Payment covers](#)
- [How to claim a Funeral Payment](#)
- [When to claim Funeral Payment](#)
- [How Funeral Payments are made](#)
- [Effect of Funeral Payment on other benefits](#)
- [Repayment of Funeral Payment](#)
- [Disputes and Appeals regarding Funeral Payments](#)

A Funeral Payment is intended to help you pay for a funeral if you are on a low income, and you are the person responsible for arranging the funeral. It is recoverable from any money available from the deceased person's estate. It is a regulated payment, and as long as you fulfil the conditions you will be paid.

### **Who can get a Funeral Payment?**

The person who has died must have been ordinarily resident in the UK at the date of death and the funeral must normally take place in the UK. However, in certain circumstances, a Funeral Payment may be made for a funeral which takes place elsewhere in the European Economic Area (EEA) or in Switzerland. Members of the EEA are: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and the United Kingdom. However, the amount awarded will be restricted to the amount which would have been paid if the funeral had taken place in the area where the deceased had lived in the UK.

You are eligible for a Funeral Payment if it is reasonable for you or your partner to take responsibility for the funeral costs and you are getting any of the following:

- Income Support
- income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- State Pension Credit
- Housing 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.

### **Who should claim?**

You should claim if you are the surviving partner of the deceased.

Where the person who died is a child, you should claim if you are the parent of or person responsible for the child. We will not, however, be able to make a payment if there is an absent parent of the child who has not been getting one of the following:

- Income Support
- Employment and Support Allowance
- income-based Jobseeker's Allowance
- State Pension Credit
- Housing 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

unless they were estranged from the child at the date of death. (By estranged we mean that there was a breakdown in the relationship between the absent parent and child).

If you are the parent or the partner of a parent of a stillborn child, we do not have to take into consideration whether there is an absent parent.

If there is no surviving partner and the deceased is not a child for whom you were receiving Child Benefit, you should claim if you are a parent, son, daughter, close relative or close friend of the person who has died. We will not be able to make a payment if there is a parent, son or daughter (other than yourself) of the person who has died who has not been awarded one of the qualifying benefits mentioned above. This will not include family members who are: aged under 18, full-time students, members of religious orders, in prison or in hospital (and who had been awarded a qualifying benefit before they entered prison or hospital), asylum seekers being supported by the National Asylum Support Service, or a parent, son or daughter who was estranged from the person who has died.

Where you claim as a parent, son, daughter, close relative or close friend, we also have to decide whether it was reasonable for you to have accepted responsibility for the funeral expenses. We do this by considering the nature and extent of your contact with the person who has died.

Where there are other close relatives of the deceased (except those under 18 and for deaths occurring on or after the 25 October 2004 those not ordinarily resident in the UK) we consider the nature and extent of the contact each of those relatives had with the person who has died. If you had the most contact, then you may be entitled to a payment. If any close relative had closer contact than you, then you will not be entitled to a Funeral Payment. However, if one or more of the deceased's close relatives had equally close contact as you with the deceased, we will go on to consider the financial circumstances of those people.

If those close relatives are not in receipt of a qualifying benefit, i.e.:

- Income Support
- income-related Employment and Support Allowance

- income-based Jobseeker's Allowance
- State Pension Credit
- Housing 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

we may not be able to make a payment to you.

### **What the Funeral Payment covers**

A Funeral Payment will cover the costs of a simple, respectful, low-cost funeral within the UK (funerals in other EEA states can be considered). This includes:

for burials:

- the necessary cost of a new burial plot with an exclusive right of burial or the cost of reopening an existing grave
- the necessary fees charged by the authority responsible for cemeteries in the area where the burial takes place

**or** for cremations:

- the necessary fees charged by the authority responsible for the cremation
- the cost of any medical references or doctor's certificates
- the cost of any necessary removal of an active implanted medical device (for example, a pacemaker)

**and** in any case

- the cost of documentation needed for the immediate release of assets of the deceased

- when it is necessary to move the body over 80 Kilometres within the UK to the funeral director's premises or place of rest, the reasonable cost of that part of the journey which is over 80 Kilometres
- where the return journey to the funeral is necessarily over 80 Kilometres, the reasonable cost of that part of the return journey that is over 80 Kilometres for the transport of the coffin and bearers, plus one additional vehicle
- the necessary cost of a return journey for you, either to:
  - arrange the funeral, or
  - attend the funeral
- up to £700 for any other funeral expenses.

Payments may be affected by a pre-paid funeral plan.

### **If you have any savings**

Your savings do not affect Funeral Payments.

### **How to claim**

Complete form SF200 “**Funeral Payments from the Social Fund**” available from your Social Security/Jobs & Benefits office.

Claim forms can be accessed at our website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

Claims can also be made over the telephone to the [Bereavement Service](#)

### **When to claim**

You may claim a Funeral Payment from the date of death and up to three months after the date of the funeral.

### **How Funeral Payments are made**

If the funeral director has not been paid, the money is paid into their account.

If the funeral director has already been paid or if you did not use a funeral director, we will pay it into a bank, building society or other account provider's account.

### **Effect on other benefits**

There is no effect on other benefits from having a Funeral Payment.

### **Repayment of the Funeral Payment**

If you get a Funeral Payment, it will have to be paid back from any estate of the person who died. The estate means any money, property and other things that the deceased person owned. A house or personal things that are left to a widow or widower will not be counted as part of the estate.

### **Disputes and Appeals regarding Funeral Payments**

#### **If you want to know more about the decision or if you think it is wrong**

Please get in touch with your Social Security or Jobs & Benefits office 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 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
- ask for a mandatory reconsideration of the decision

If you are still not happy after the mandatory reconsideration, you can 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.

You can find more information about decision making and appeals in [Appeal against a benefits decision](#)

## 9. Cold Weather Payments

- [Who can get a Cold Weather Payment?](#)
- [When are Cold Weather Payments made?](#)
- [How are Cold Weather Payment made?](#)
- [Effects of Cold Weather payments on other benefits](#)
- [How to claim Cold Weather Payments](#)
- [Disputes and Appeals regarding Cold Weather Payments](#)

A Cold Weather Payment is intended to help towards extra heating costs during very cold weather. A payment of £25.00 is paid automatically for each week of very cold weather. You do not have to pay it back. It is a regulated payment and not subject to a budget. As long as you fulfil the conditions below, you will be paid.

### Who can get Cold Weather Payments?

You are eligible for a Cold Weather Payment if you or your partner are getting State Pension Credit, or if you or your partner are getting Income Support, income-related Employment and Support Allowance, or income-based Jobseeker's Allowance which includes either a pensioner or disability premium. If you are getting Income support, income-related Employment and Support Allowance, or income-based Jobseekers Allowance you may also qualify if you have a child under 5 or a child who is disabled. (See [www.nidirect.gov.uk/cold-weather-payment](http://www.nidirect.gov.uk/cold-weather-payment) for more information).

### Are there any other exceptions to receiving a Cold Weather Payment?

You will not get a Cold Weather Payment if you are living in one of the following:

- a care home
- an independent hospital
- an establishment run by the Abbeyfield Society

### **Persons without an address or of no fixed abode**

If you do not have a permanent residential address, i.e. you are staying temporarily with friends, relatives or other people; you may be able to get a Cold Weather Payment.

You will not be able to get a Cold Weather Payment if you do not have an address or accommodation.

### **Do any savings you have affect the payment?**

No. Savings do not affect Cold Weather Payments.

### **When are Cold Weather Payments made?**

Cold Weather Payments are made when the average temperature for your area is recorded as 0° Celsius (freezing point) or below over seven consecutive days. They are also made when the Meteorological Office forecasts such a spell of cold weather.

### **How are Cold Weather Payments made?**

The amount is a set figure and will be sent out automatically to those who qualify.

You will receive your Cold Weather Payment in the same way as you usually receive your benefit.

### **Effects on other benefits**

Cold Weather Payments have no effect on other benefits.

### **How to claim Cold Weather Payments**

You do not need to make a claim; we will automatically send payments to those who qualify

### **Disputes and Appeals**

#### **If you want to know more about the decision or if you think it is wrong**

Please get in touch with your Social Security or Jobs & Benefits office 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 authority to act on your behalf, can:

- ask for an explanation
- ask for a written statement of reasons for our decision
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- ask for a mandatory reconsideration of the decision

If you are still not happy after the mandatory reconsideration, you can 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.

You can find more information about decision making and appeals in [Appeal against a benefits decision](#)

## 10. Winter Fuel Payments

A Winter Fuel Payment is an annual tax-free payment made to eligible people to help towards their winter heating costs. It is a lump sum and in most cases is paid automatically, but some people will need to claim.

Further information about Winter Fuel Payments can be found on our website at: [www.nidirect.gov.uk/who-can-claim-winter-fuel-payment](http://www.nidirect.gov.uk/who-can-claim-winter-fuel-payment)

## 11. Further Information

- [Department for Communities leaflets](#)
- [Application and claim forms](#)
- [Other benefits available](#)
- [Other sources of money](#)
- [The Acts, Regulations and the Social Fund Guide](#)

### Department for Communities leaflets

#### Where to get leaflets

All the leaflets mentioned in this guide are free of charge and are available from all Social Security or Jobs & Benefits offices.

For your nearest Social Security/Jobs & Benefits office, look in the business numbers section of the phone book or visit the '[Contacts](#)' section of our website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

Alternatively, you can get copies of leaflets from the Department's website: [www.communities-ni.gov.uk/publications](http://www.communities-ni.gov.uk/publications)

To contact us by email, go to the '[Contacts](#)' section of our website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

## **Social Fund – Other languages**

The following is a leaflet available in in other languages which provides information about Social Fund.

[Social Fund fact sheet \(FSSF\)](#)

## **General Information leaflets**

General information on a range of benefits affecting people experiencing different personal circumstances can be found by accessing the following links;

- [The Bereavement Service](#)
- [Caring for someone](#)
- [Disability](#)
- [Expecting or bringing up children](#)
- [Ill or injured](#)
- [In retirement](#)
- [Employed, Looking for work](#)
- [On a low income](#)
- [Tax Credits](#)

## **Detailed information**

Technical guide leaflets, such as this one, give detailed information on particular benefits or benefit areas. They are intended for professional and voluntary advisers and for members of the public who want to know more about a particular subject.

## **Application and claim forms**

Your application for a Social Fund payment can be made on one of the forms listed

below. You will be given the correct one by the Social Security/Jobs & Benefits office.

- SF100-Sure Start Maternity Grants - contact your Jobs & Benefits or Social Security office
- SF200-Funeral Payments - contact your Jobs & Benefits or Social Security office
- SF300-Community Care Grants - contact your Jobs & Benefits or Social Security office
- SF500-Budgeting Loans - contact your Jobs & Benefits or Social Security office

For Crisis Loans contact the Crisis Loans Claim Line on Freephone: **0800 028 8822** (N. Ireland claimants only) or contact your nearest Jobs & Benefits or Social Security office.

(Calls from mobile phones are charged at the standard rate)

Lines are open:

Monday to Wednesday - 9.00am to 4.30 pm

Thursday - 10.00am to 4.30pm

Friday - 9.00am to 4.30pm

Funeral Payment claims can also be made over the telephone to the [Bereavement Service](#)

Social Fund Claim forms can also be accessed at our website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### **Advice or help in filling in forms**

If you need further advice or help filling in forms, contact your Social Security or Jobs & Benefits office.

For your nearest Jobs and Benefits or Social Security office, look in the business numbers section of the phone book or alternatively visit the '[Contacts](#)' section of our website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### **Other benefits available**

If the Decision Maker decides you are not eligible for a Social Fund payment, you may still be eligible for other payments which you are not getting at the moment. To find out if you are eligible for any other payments, contact your nearest Social Security or Jobs & Benefits office.

For your nearest Social Security/Jobs & Benefits office, look in the business numbers section of the phone book or alternatively visit the '[Contacts](#)' section of our website: [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

For further information on Child Tax Credit and Working Tax Credit, or to make a claim online, contact [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits). The HMRC Tax Credit Helpline number is: **0345 300 3900**.

### **Other sources of money**

There may be other sources of money for which you may be eligible, such as the Family Fund. The Family Fund is a Government fund administered independently by the Joseph Rowntree Trust to help families living in the United Kingdom and caring at home for a severely disabled or seriously ill child, under the age of 16. Ask your nearest Social Security/Jobs & Benefits office whether there are any such sources of money for which you may be eligible.

### **The Acts, Regulations and the Social Fund Guide**

You can buy copies of the following publications through bookshops or direct from the publisher – the Stationery Office. Many libraries will also hold copies for you to consult.

### **The Social Security Contributions and Benefits (Northern Ireland) Act 1992**

The laws that form the basis of the Social Fund scheme are the Social Security Contributions and Benefits (Northern Ireland) Act 1992, the Social Security Administration (Northern Ireland) Act 1992 and the Social Security (Northern Ireland) order 1998. The Acts lay down the framework of the legislation. The detailed rules of the scheme, including benefit rates and entitlement, are contained in regulations approved by Parliament and directions issued by the Department.

## **The Regulations**

In the Sure Start Maternity Grant, Funeral Payment, Cold Weather Payment and Winter Fuel Payment sections of this leaflet, you are referred to the Regulations which cover particular rules. The Regulations may be changed or added to from time to time. The main Regulations and Legislation which govern this part of the Social Fund are currently:

- The Social Fund Maternity and Funeral Expenses (General) Regulations (Northern Ireland) 2005
- The Social Fund (Cold Weather Payments) (General) Regulations (Northern Ireland) 1988
- The Social Fund Winter Fuel Payments Regulations (Northern Ireland) 2000
- The Social Security and Child Support (Decisions and Appeals) Regulations (Northern Ireland) 1999.

## **The Social Fund Guide**

For more detailed information on the Social Fund see the [Social Fund Guide](#), which contains the directions and guidance for making discretionary Social Fund payments.