

SOCIAL FUND **(Discretionary)**



The re-organisation of the local Department of Work and Pensions means the location of decision-making of the Social Fund is in a state of flux. The details of 'how to claim' are therefore correct as at the date given at the end of this factsheet.

1 COMMUNITY CARE GRANTS

WHAT IS IT?

A Grant is a lump sum of money that does **NOT** have to be repaid. Grants can be paid to:-

- ◆ Help people move out of institutions into the community.
- ◆ To avoid going into institutional or Residential Care.
- ◆ To set up home in the community as part of a planned resettlement programme
- ◆ To ease exceptional pressures on families.
- ◆ For certain travelling expenses.

TO QUALIFY

- ◆ You or your partner must be on Income Support, (income-based) Jobseekers Allowance / (income-related) ESA or Pension Credit, *or*
- ◆ You are due to leave institutional care within 6 weeks, and you are likely to get one of these benefits when you leave.
- ◆ You must not have too much capital (savings of over £500 is taken into consideration, £1,000 if one of you is aged 60 or over).

HOW MUCH?

- ◆ There is no maximum but the minimum award is £30 (apart from travelling expenses - where there is no minimum).

POINTS TO REMEMBER

- ◆ Apply for what you need and the amount you need, e.g., furniture, cooker, washing machine, clothing, household equipment, removal expenses, travel expenses to visit a patient in hospital.

HOW TO CLAIM

- ◆ Use form SF 300 available at your local Jobcentre Plus/Pension Service Office, or the Perry Barr office (0845 608 8649)

FURTHER HELP

- ◆ If your application for a GRANT has been refused you can ask for a REVIEW within **28 days** to explain your case.
- ◆ Contact your local Advice Centre for further help.

2 **BUDGETING LOAN**

WHAT IS IT?

It is a loan to help people on low income spread expenses. The loan is interest-free **BUT** must be **REPAID**.

TO QUALIFY

- ◆ You or your partner must have been receiving Income Support, (income-based) Jobseekers Allowance, (income-related) ESA or Pension Credit for **26 WEEKS** before you can apply.
- ◆ Savings over £1,000 (£2,000 if you or your partner are aged 60 or over) will reduce the loan £ for £.

HOW MUCH?

- ◆ Minimum Loan is £100.
- ◆ Amount of loan offered is determined by the 'weighting' of your application. This means that they will consider how long you have been getting the appropriate benefit(s) and the number of people in your family.

- ◆ The amount of loans allowed to be outstanding is governed by this 'weighting', up to a maximum of £1,500.
- ◆ The repayment period is usually about 78 weeks and the weekly amount you repay depends on other commitments.

POINTS TO REMEMBER

- ◆ Remember that loans deducted from your benefit will give you less money to live on each week.
- ◆ If loans are causing hardship it may be possible to reschedule them over a longer period.

HOW TO CLAIM

- ◆ On form **SF 500** from your local Jobcentre Plus/Pension Service office, or call the Perry Barr office (0845 608 8649)

FURTHER HELP

- ◆ If you are refused a Budgeting Loan ask for a review within 28 days to explain your case.
- ◆ Get help from the local Advice Centre.

3 CRISIS LOANS

WHAT IS IT?

This loan is for emergencies or disasters.

TO QUALIFY

- ◆ You do not have to be on any particular benefit to qualify.
- ◆ You need to show it will meet a short-term need, which will prevent any risk or damage to health or safety, e.g.
 - Waiting for first Benefit payment.
 - Lost money or giro.

- You are homeless and need living expenses.
- or
- Rent in advance where a Community Care Grant is being awarded following a stay in institutional or residential accommodation.

HOW MUCH?

- ◆ There is no minimum.
- ◆ Maximum loans outstanding at any one time cannot be more than £1,500.

POINTS TO REMEMBER

- ◆ If you cannot repay the loan you will not get it.
- ◆ Always insist on filling in an application form and getting a decision.
- ◆ If you are refused ask for a review.

HOW TO CLAIM

- ◆ Form SF 401 from your local Jobcentre Plus/Pension Service office. At present processing of Crisis Loans is being done at the Perry Barr office (0845 608 8649 or 0800 169 9891 for claims for help with living expenses).

FURTHER HELP

- ◆ Contact the local Advice Centre.
- ◆ Leaflet SB 16 - 'A Guide to the Social Fund'.

The information in this factsheet is correct as of April 2009

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