The DWP can award one of the following where the claimant (or partner) receives a ‘qualifying benefit’ (see below):

- **Budgeting Loan** - for expenses:
  - for furniture/household equipment
  - for rent in advance
  - for travel expenses
  - to seeking work or re-entering work
  - for clothing and footwear
  - for removal expenses
  - for home repairs and improvements
  - for travel expenses
  - for a funeral (but see also below)

In addition a Budgeting Loan may be awarded to meet hire purchase and other debts relating to any of the above items.

The maximum loan would be £348.00 for a single person, £464.00 for a couple without children and £812.00 for a couple/lone parent with a child(ren). Any outstanding DWP loan would be offset against this amount.

An application may be made using claim form SF500. The minimum Budgeting Loan is £100 and the maximum £1,500. To qualify the claimant (and/or their partner) must have been receiving a ‘qualifying benefit’ (see below) for at least six months (gaps of 28 days are ignored) prior to the date of claim. Any eligible Budgeting Loan amount would be reduced by the amount of savings the claimant (and/or their partner) has above £1,000 (£2,000 if the claimant or their partner is aged 62 or over). Any loan award would be recovered by the DWP through weekly deductions from benefit. The maximum weekly repayment amount is 20% of the claimant’s IS/(IB)JSA/(IR)ESA/PC(GC) applicable amount plus any Child Tax Credit or Child Benefit received and the maximum repayment period would be 104 weeks.

- **Sure Start Maternity Grant (SSMG)** – for maternity needs where the claimant or their partner (or a daughter for whom they receive Child Benefit) is pregnant or has given birth within the last 3 months (including still births after 24 weeks of pregnancy). The amount paid is £500 for each expected child. A claim may be made at any time from 11 weeks before the expected date of childbirth until three months after the actual date of birth providing the claimant (or their partner) is getting a ‘qualifying benefit’ (see below) at the time of claim. The amount awarded is not affected by any amount of savings the claimant (and/or their partner) has. Do note that new rules now mean that a person may not qualify for a SSMG if they already have a child aged under 16. If there is already a child under 16 and now twins/triplets are expected/born then an award will be made for all the expected children less one. If a person is claiming for a young daughter for whom they receive Child Benefit then a SSMG will be payable providing the daughter does not already have a child. People who are adopting a child aged under 12 months may also claim a SSMG in a similar way. Do seek further advice and information as necessary. An application for a SSMG may be made using claim form SF100 (with a MAT B1 before the birth or the birth certificate after the birth).
• **Funeral Expenses Payment** – for expenses associated with a funeral where the claimant (or their partner) may be treated as being ‘eligible’ to claim and it is ‘reasonable’ to treat them as ‘responsible’ for the costs of the funeral. A person may be treated as both ‘eligible’ and ‘responsible’ if they were the partner of the deceased when s/he died or the deceased was a child for whom they (or their partner) were getting Child Benefit.

A claim may also be made by a parent, son or daughter or another ‘close relative’ (or a ‘close friend’) providing that it is accepted that it is ‘reasonable’ for them to be ‘responsible’ for the funeral expenses. In this situation the rules can be complex so please do seek further advice and information. An application may be made using claim form SF200 and may be made any time from the date of death to three months from the date of the funeral (not three months from the date of death). A claim may only be made for certain items associated with the cost of a funeral or cremation. There is a limit of £700 on the cost of the undertaker’s fees, cost of a coffin, religious costs, flowers and transport. The amount is intended to cover the cost of a simple funeral. It is frequently the case that the amount allowed falls short of the actual cost of the funeral.

**Qualifying Benefit:** A ‘qualifying Benefit’ is Income Support, Income-related ESA, Income-based JSA, Pension Credit (Guarantee Credit) or Pension Credit (Savings Credit). A ‘short-term benefit advance’ (see below) or a ‘hardship payment’ made in respects of one of these benefits also counts. In the case of a claim for a Sure Start Maternity Grant it also includes Child Tax Credit (where paid at an amount equal to or greater than the ‘family element’ of £545 per annum), Working Tax Credit (where the WTC calculation includes an award of the ‘disability element’ or ‘severe disability element’) and Universal Credit. In the case of a Funeral Expenses Payment it includes all of the aforementioned benefits plus Housing Benefit.

**DWP Short-term Benefit Advance** - A ‘short-term benefit advance’ is available where a person is in ‘financial need’ (see below) because either they have claimed benefit but have not yet been paid because of some delay; or they have had a change of circumstance that will result in them getting more benefit but this increase has not been paid. This provision only applies in respect of Income Support, Income-based JSA, Contributory-based JSA, Income-related ESA, Contributory ESA, State Retirement Pension, Pension Credit, Carer’s Allowance and Universal Credit. The benefits which are not covered include Housing Benefit, DLA, PIP, Attendance Allowance, Child Benefit and Statutory Sick Pay. There is no right of appeal against a decision which refuses to award a ‘short-term benefit advance’. Any payment made will be recovered from a person’s benefit within a 3 month period. This may be extended to six months in exceptional circumstances. Anyone seeking a short-term benefit advance should contact the office responsible for the payment of the benefit involved.

**Financial Need:** Means that there is a likelihood of a ‘serious risk of damage to the health or safety’ of the claimant or a member of their family because they have not received payment of a recently claimed benefit or an increase in their benefit that is due because of a change in circumstance.

The DWP can also award:

- **Cold Weather Payments** – where there has been a recognised period of actual or forecasted cold weather in the claimant’s area and they have a child aged under 5 or they receive Pension Credit (Guarantee Credit) or Pension Credit (Savings Credit). Alternatively the claimant gets Child Tax Credit, Income Support, Income-based JSA, Income-related ESA or Universal Credit and the award includes the ‘disability premium’, ‘enhanced disability premium’, ‘severe disability premium’ or ‘work-related activity component’ or a ‘disabled child’ or ‘severely disabled child’ element/increase. No claim should be necessary.
The DWP should automatically make payment.

- **Winter Fuel payment** - where the claimant is of ‘Pension Credit Qualifying Age’ and not excluded because they are in prison, have been in hospital for more than a year or are receiving Pension Credit and living in a residential care home. The maximum amount paid is subject to age - £200 where aged between ‘Pension Credit Qualifying Age’ and 79 and £300 where aged 80 or over. Payment is normally made automatically. Winter Fuel Payment Helpline: Telephone: 08459 151515

**The Family Fund**: This is NOT a DWP provision but the family Fund can provides grants to families getting benefits and/or tax credits with a severely disabled child aged under 18. The aim is to ease the stress on families which arises from the day-to-day care of the child.

The Family Fund can help with:

- holidays
- leisure activities for the family
- a washing machine and/or tumbler drier if extra washing is needed due to the child’s disability
- bedding and clothing needed due to extra wear and tear
- a computer for the child
- play equipment related to the child’s special needs

Claim forms are available from the Family Fund Trust - Unit 4, Alpha Court, Monks Cross Drive, York YO32 9WN - Telephone: 0845 130 4542. Applications may now also be made online: [www.familyfund.org.uk](http://www.familyfund.org.uk).

**What to do next**: Anyone in need of further information about what payments are available from the DWP should contact their local advice centre for further information and advice.

**Note**: The information contained herein is meant to provide a guide to Social Fund payments. It should not be treated as an authoritative statement of the law. The details may be subject to change by new regulation and/or case law. Do seek further information and advice as necessary.