

General

You should check you are getting all the benefits to which you are entitled. Your local Citizens' Advice Bureau should be able to help you with a benefits check.

The Discretionary Social Fund

This fund has a yearly budget which is quite limited so it restricts the amount that is available to be awarded. Help may be available in the form of community care grants, budgeting loans and crisis loans. Each request is decided individually, depending on personal circumstances but there are directions and official guidance for the Social Fund decision makers. If you do not agree with the decision made by the Social Fund decision maker you can ask for a review at your local Jobcentre Plus office. If you are still not happy you can ask for your case to be referred to the Independent Review Service (IRS). The IRS aims to deal with reviews within 12 days. Grants do not have to be repaid but loans do.

Community Care Grants

Applicants have to be in receipt of Pension Credit, Income Support, income-based Job Seekers Allowance (JSA) or income related Employment and Support Allowance. The amount of grant you may get will be reduced if you have savings over £1000 (£500 for people under 60). There are various circumstances which may be eligible for grants, particularly where help is needed to enable someone to live independently, or to prevent them needing to move into an institution.

To apply you will need to get application form SF300 from the local Jobcentre Plus office or download from

http://www.dwp.gov.uk/advisers/claimforms/sf300_print.pdf

Budgeting Loans

Applicants have to have been on Pension Credit, Income Support, income-based Job seekers Allowance (JSA) or income related Employment and Support Allowance for at least 26 weeks, and they need things they cannot afford at the time they need them. Loans are from £100 and £1,500 depending on need and the ability to repay. The amount of loan you may get will be reduced if you have savings over £2000 (£1000 for people under 60). You can get loans for furniture or household equipment and advance rents or removal costs for a new home, amongst other things.

To apply you will need to get application form SF500 from the local Jobcentre Plus office or download from

http://www.dwp.gov.uk/advisers/claimforms/sf500_print.pdf

Crisis Loans

These are for people who do not have enough money to meet their immediate or short term needs in an emergency or as the result of a disaster, or where without such a loan there would be damage or serious risk to their health and safety. A Crisis Loan has to be repaid, but is interest free.

To apply you will need to get application form SF401 from the local Jobcentre Plus office or download from

http://www.dwp.gov.uk/advisers/claimforms/sf401_print.pdf

Charities and Benevolent Funds

There are many different charities and trusts in the UK. Some may be able to help anyone in need, and others are restricted to people in particular groups, relating to trades, professions or the forces, illnesses or disabilities and sometimes particular religions, or people living in specific localities. If you are 60 or over and are getting Pension Credit, Housing Benefit or Council Tax Benefit, payments from charities or benevolent funds should not affect these means-tested entitlements.

Sources of help

Turn2us is part of the Elizabeth Finn Charity and provides an advice service that helps people find appropriate grant giving charities as well as checking their benefit entitlement.

Tel: 0808 802 2000 (8am-8pm Monday-Friday)

Website; www.turn2us.org.uk/

Postal address: Turn2us, Unit 9, Cefn Coed Parc, Nantgarw, Cardiff CF15 7QQ

Soldiers, Sailors, Airmen and Families Association Forces Help (SSAFA)

is for current and former servicemen and women (anyone with one day's paid service) and their dependents. The head office can be contacted on 0845 1300 975, or visit www.ssafa.org.uk , to get contact details for your local branch.

The **Directory of Social Change** should be available in your local library, and lists over 2000 charities, and gives information on how to apply.

Charity Search gives free advice on possible funding sources for older people. Contact 0117 982 4060 or visit www.charitychoice.co.uk

Charity Choice has a website that lists over 10,000 charities and non-profit organisations, divided into categories. The first one listed is 'Aged'. Visit www.charitychoice.co.uk .

For people who have worked in a professional role you can also try

Elizabeth Finn Care Contact 0800 413 220 or visit www.elizabethfinncare.org.uk

Independent Age Contact 020 7605 4200 or visit www.independentage.org.uk

Other charities for older people

There are many other charities for older people, including:-

Friends of the Elderly who can sometimes make one-off payments for essential items. Contact 020 7730 8263 or visit www.fote.org.uk .

For people who have no other source of income and particularly those of 'gentle birth' there is **The Guild of Aid for Gentlepeople**. Contact 020 7935 0641.