

Financial Help - Benefits and Allowances

With all of the benefits listed below there are requirements that you must meet in order to be eligible for them. The application process can often be lengthy and this means that you may have to wait for any money that is owed to you.

If you are working you could still be eligible for Housing and Council Tax benefits. There are also “Tax Credits” available for working parents, lone parents and people in receipt of low income.

Job Seekers Allowance (JSA)

You are eligible if you are:

- ✓ Aged between 16-65 yrs (male) or 16-60 yrs (female)
- ✓ Not working or working less than 16 hours a week

In order to apply for this benefit, you need to go to the Job Centre (see Useful Contact Numbers). They will give you the forms to fill in and then give you an interview time for you to bring the completed forms back and meet with a careers advisor. If you are aged between 16-19 yrs old Connexions (see Useful Contact Numbers) will help you with applying for the JSA.

Income Support

You are eligible if you are:

- ✓ Aged 16-60 yrs old
- ✓ On a low income
- ✓ Not working due to illness, disability or registered blind
- ✓ Unable to work because you are a carer for somebody

Apply for Income Support at the Department for Work and Pensions (DWP - see Useful Contact Numbers). They will also have all the information that you need to apply for the benefit.



Housing Benefit

Housing Benefit (sometimes called rent rebate or rent allowance) can cover or help towards your rent. You are eligible if you are:

- ✓ On low income
- ✓ And paying rent

You don't necessarily need to be receiving any other benefits. Apply at the Town Hall where they have all the information that you need and people that can help with enquiries.

The Social Fund

Helps with exceptional expenses which are hard to pay out of your regular income. It comes in the form of a Community Care Grant, Budgeting Loan or Crisis Loan to help with things like household items, travel costs or in a disaster or emergency. The Social Fund can also help with some other expenses. These include:

Sure Start Maternity Grants - helping with the things a new baby needs immediately

Funeral Payments - helps with the cost of funeral arrangements but will be taken back from the estate of the person who has died.

Cold Weather Payments - can help with the extra fuel costs in cold weather

Winter Fuel Payments - helping households whose residents are over 60yrs old meet the extra costs associated with winter fuel usage.

You can get extra information on the Social Fund at the Jobcentre or the DWP office (see Useful Contact Numbers)

Community Care Grant

Available for persons receiving income support, income based jobseekers allowance. It is to help with basic things for your home, clothing and travel costs. This particular payment does not have to be paid back.

Budgeting Loan

This loan is available for persons that are in receipt of benefits. The loan is interest free but must be paid back. The loan repayments are taken out of the benefits that are received so this needs to be taken in to consideration when budgeting. Applications and information are available from the DWP.

Crisis Loan

This is intended to be financial aid for people in emergencies or crisis. You do not have to be receiving benefits. Although the money has to be paid back, it is interest free. Applications and information are available from the DWP.