

# HELP WITH FUNER AL COSTS FROM THE DWP SOCIAL FUND

# GILLOTTS FUNER AL DIRECTORS

**154 Nottingham Rd, Eastwood NG16 3GG, Tel: 01773 713484** formerly Eastwood & District Funeral Service

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Owned and Managed by The Eastwood Funeral Partnership
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Depending on your circumstances, you may be able to get help with funeral costs from the Department of Work and Pensions Social Fund. The information in this leaflet is only a guide, as only the Benefits Agency Adjudication Officer can fully assess the circumstances of each claim.

Please note that the DWP will assess the claim based on the circumstances of the person making the application. The fact that the deceased may have been receiving benefits prior to their death is not considered a relevant factor when an application is assessed.

A claim is LIKELY to succeed if:

The applicant, or applicant's partner, is in receipt of one of these benefits:

- Income Support
- Income-Based Job Seekers Allowance
- Child Tax Credit at a rate higher than the family element
- Working Tax Credit which includes a disability or severe disability element.
- Housing Benefit
- Pension Credit
- Employment and Support Allowance (Income related)
- Universal Credit

If you or your partner are not receiving any of these benefits, your claim will fail.

If you are the partner of the deceased, and are receiving any of the above benefits, your claim should succeed. However, if you are not the partner of the deceased, and there is another person who shares the same kinship with the deceased as yourself (e.g. your brother or sister, or a child's other parent), and who does not receive one of the qualifying benefits, your claim may not succeed. This includes family members living abroad.

In this instance, the DWP will establish whether the other members of the family are able to pay, unless you are able to prove that they were estranged from the deceased.

Please follow the flow chart on the back cover of this leaflet to see if you are likely to be eligible for help from the DWP.

**Please note**: if an application for any of the above benefits is currently being processed by DWP, you may still be able to make a claim.

# What the DWP will pay for

The DWP follow strict guidelines, and will only pay:

**Basic Disbursements:** - Cremation Fees and associated medical fees

- Basic burial fees

**Certain other costs e.g.** - Transport costs for you to either arrange or

attend the funeral

 Certain additional costs if the death occurred more than 50 miles from the deceased's home

**All other expenses:** £700 maximum. From this £700 the cost of clergy fees and all the funeral directors' charges must be met.

### **Meeting Funeral Costs**

We will offer every assistance in keeping the funeral costs to a minimum. However the amount the DWP will contribute will be considerably less than the overall cost of the funeral, and we require the expected shortfall to be paid before the funeral takes place. We offer a finance option which allows the cost of part or all of the funeral to be met by monthly payments over periods of 1-5 years – please ask for more information.

#### How to claim.

Form SF200 is available from the DWP or from ourselves, along with full instructions on what information to include and where to send the completed form. A copy of the funeral account needs to be sent with this form — if you would like us to prepare the funeral account sooner that usual, please let us know. Claims must be made within three months of the date of the funeral.

#### Failure of Claim

It is important to remember that as the person arranging the funeral you are still responsible for payment of the funeral costs. This means that if the claim fails, or if the full amount is not paid by DWP, whatever amount is owed for the funeral is still your responsibility. Under these circumstances, we will aim to be as flexible as normal business practice allows.

## **Budgeting Loans**

The DWP allow Budgeting Loans to be granted for the payment of outstanding funeral accounts up to £1,500. The assessment and qualification criteria for these loans are different to the Funeral Payment. Application forms are available at our offices.

#### **ELIGIBILITY FLOW CHART**

Only the Benefits Agency's Adjudication Officer can fully assess the merits of your claim. This self-assessment flow chart should only be used as a guide to give some indication of the likelihood of your claim being successful. Remember that, if the claim does fail, you will still be responsible for payment of the whole cost of the funeral.

