



# HELP WITH FUNERAL COSTS FROM THE DWPS SOCIAL FUND

## GILLOTT'S FUNERAL DIRECTORS

**154 Nottingham Rd, Eastwood NG16 3GG, Tel: 01773 713484**

formerly Eastwood & District Funeral Service

**The Old Church, Main St, Kimberley NG16 2LL, Tel: 0115 938 6720**

formerly Kimberley Funeral Service

**1a Abbott Street, Heanor DE75 7QD, Tel: 01773 713921**

**136 Derby Road, Stapleford NG9 7AY, Tel: 0115 949 1534**

Owned and Managed by The Eastwood Funeral Partnership

Partners: B. Hutsby Dip. F.D., Mrs E. Hutsby, A Topley Dip. F.D. MBIE, J. Hutsby BA Hons Dip. F.D. MBIFD



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 than 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.

1. Are you arranging this funeral and taking personal responsibility for payment of the funeral costs?
2. Are you, or your partner, currently in receipt of any of the benefits listed on the inside of this leaflet?
3. Did the deceased ordinarily live in the UK, and is the funeral to take place in the UK?

Only proceed if you can answer YES to all the above questions.

### Your Claim Will Fail

You should discuss your financial situation with the Funeral Director before proceeding with the funeral arrangements.

NO

YES

Are you the partner of the deceased? (Please note that the DWP do not class married couples who have separated as 'partners')

Your Claim Is Likely To Succeed

YES

NO

Is there another parent or adult child of the deceased who is not in receipt of a qualifying benefit, OR such a relative living abroad? (If a child has died and one parent is absent, both parents MUST qualify for help before the claim can be successful)

Your Claim Is Likely To Succeed

NO

YES

### You should proceed with your claim.

You may have to establish that no funds are available to pay for the funeral, or be asked to prove that other relatives were estranged from the deceased.