Community Care Grants

Information for families

Incorporating The Lady Hoare Trust

UK
Introduction

The Social Fund is a government fund which gives various types of payments designed to help people on a low income with specific costs.

This parent guide is intended for families caring for a disabled child who are considering applying for a Community Care Grant (CCG).

Information about the other payments available from the Social Fund, and other types of grants families can apply for is available by calling the Contact a Family helpline.

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Community Care Grants

Social fund payments are not taxable and do not count as income when calculating your entitlement to means tested benefits and tax credits. You can claim any of the Social Fund payments, including a Community Care Grant (CCG) from your local Benefit Office or Jobcentre Plus office.

Who can apply?

To be eligible for a Community Care Grant (CCG) you must satisfy all of the following conditions:

• You must be getting Income Support (IS), income-based Jobseeker’s Allowance (ibJSA), income-related Employment and Support Allowance (irESA) or Pension Credit (PC) when you apply for a grant. If you are receiving any of these benefits as part of a couple, only the partner who is the claimant can get a CCG.
• You must have applied for, or be awarded, a payment of at least £30, unless you are seeking help with daily living or travel expenses.
• You must not have too much capital. If you are awarded a CCG, the award is reduced by the amount of capital you have over £500 (£1,000 if you or your partner are 60 or over).
• You must not have applied for an excluded item (see below).
• You or your partner must not be involved in a trade dispute unless your claim is for travel expenses to visit a sick person.

• You must need the grant for one or more of a list of specific purposes (see below).

When can you claim?

You must need a Community Care Grant for one or more of the following purposes:

To ease exceptional pressures on you and your family

A grant can be given to ease exceptional pressures on you and your family. The scope for applications on this basis is very wide and this is the route most families with disabled children would qualify under. There is no legal definition of ‘exceptional pressures’ and you should always explain fully in your application all of the pressures your family is experiencing and their cumulative effects. Clearly though, ‘exceptional’ means something greater than the normal range of pressures experienced by most families.

The pressures on you and your family may relate to a member of the family’s physical or mental health, behaviour, any disabilities you or a member of your family may have, and social or financial circumstances. The ‘exceptional pressure’ may be the result of cumulative pressures or acute domestic difficulties (for example, the breakdown of a relationship, or the onset of, or deterioration in, a disability of a member of your family).
To settle in the community after a stay in institutional/residential care

A grant can be given to help you, a member of your family or another person (that you or a member of your family will be providing care for) to settle in the community after a stay in institutional or residential accommodation. For example, someone leaving residential care, prison or discharged from hospital.

To help someone remain in the community

A CCG can be given to help you, a member of your family, or someone you or a member of your family are caring for, to stay in the community rather than go into institutional or residential accommodation. There must be a risk of you or them entering care, and an award for the item you ask for must help reduce or delay the risk of an admission into care.

Other purposes for which a grant can be awarded

A grant can be paid to:

- Allow you or your partner to care for a prisoner or young offender who’s been granted short periods of leave to help prepare them for life outside prison;
- Help you set up home in the community as part of a planned programme of resettlement following a period of an unsettled way of life;
- Help you or your family with travel expenses within in the UK (including overnight accommodation charges) in a few situations, including to visit someone who is ill, someone who is in hospital, and to move to suitable accommodation.

What might a Community Care Grant be paid for?

You can claim for any items that are not excluded. A grant may be appropriate for items that will improve your family’s living conditions or physical or mental health, including for:

- clothing
- footwear
- household items (like bedding, beds, cooker, washing machine, including disconnection and connection costs)
- repair or replacement of items damaged by someone with behavioural problems in your family (for example, minor repairs, redecoration and refurbishment of equipment)
- families needing to move home
- high washing costs because of a disabled child, and
- items needed because of a disability. This can include equipment such as wheelchairs, stairlifts, special clothing, an orthopaedic mattress or an upright armchair.

What items are excluded from CCGs?

You can apply for almost any item or service if you need it for one of the purposes mentioned above – as long as it is not an excluded item. Some of the main excluded items are listed below:

- An educational or training need, including clothing and tools.
- ‘Distinctive’ school uniform, or any equipment or sports clothes for school use. But you may be eligible for a
budgeting loan for these items. You may also be eligible for a grant for school uniform from your local education authority. And you may be able to get a grant for clothes which can be worn to school but do not have a school badge to identify them as school clothes.

- Travel expenses to and from school. But you may be eligible for a budgeting loan for this. You may also be eligible for help from your local education authority.
- Meals taken during school holidays by children who are entitled to free school meals.
- The cost of domestic assistance or respite care. This would include the cost of home care or short breaks in residential care.
- Medical, surgical, optical, aural or dental items or services. A medical item does not include an everyday item that is needed because of a medical condition. For example, cotton sheets and non-allergic bedding if a person is allergic to synthetics, built up shoes, special beds or incontinence pads. If an item is not in ordinary, everyday use, it should only be treated as a medical item if its sole purpose is to cure, alleviate, treat, diagnose or prevent a medical condition. Wheelchairs (or parts of them) and stairlifts should not be excluded under this test, but you can be refused a payment if help is available from the NHS, social services or elsewhere.
- Most housing costs with the exception of minor repairs and improvements in non-public sector housing.
- Daily living expenses such as food and groceries
- The costs of any fuel or standing orders
- Council tax charges
- Debts to government departments.

For more information about these and other excluded items please ring the Contact a Family helpline.

How do I apply?

Applications for Community Care Grants (CCGs) must be made in writing, usually on form SF300. You can get the application form from your local Jobcentre Plus office or online at: http://tinyurl.com/cvnfoj

It’s always better to apply for a CCG rather than a loan, if you are eligible, as you don’t have to pay the grant money back. If you can, get help from your local welfare rights office, carers centre, social worker or anyone else who has experience of filling in the form.

What factors affect the priority of my application?

When deciding an application for a CCG, the law requires decision makers to look at all the circumstances of each case and, in particular:

- the nature, extent and urgency of the need
- the existence of resources which could meet the need
- whether any other person or body could wholly or partly meet the need
- the district budget

Freephone helpline: 0808 808 3555
Web: www.cafamily.org.uk
• the Social Fund directions
• national and local guidance.

The need and the priority of an application should be assessed before budgetary considerations are taken into account. The guidance states that an application should normally be given high priority if:

• a grant will have a substantial effect in the immediately foreseeable future to resolve or improve the circumstances of the applicant, and
• it meets one of the purposes a grant can be awarded for.

The guidance also gives examples of situations which would affect priority, including mental or physical disability and illness.

National guidance on the Social Fund can be found in the Social Fund Guide online at www.dwp.gov.uk/docs/social-fund-guide.pdf

**How much can I apply for?**

The Social Fund Guide says that the amount you ask for should normally be allowed if it is within the range of prices charged by high street chain retailers and national catalogue outlets.

There is no legal maximum award but the minimum in most cases (other than awards for daily living expenses or travel expenses) is £30.

**Tips on applying for a CCG**

Your application will be decided solely on the basis of information you supply, so it is very important to complete the form fully and in detail. The better the quality of the information given on the application form, the greater the chances that a grant will be awarded at the first application stage.

If applying for items to help ‘ease exceptional pressures’ on you and your family, include information on, for example, any health problems there may be (Part 10 of form SF300), any money or housing problems (Part 9 of form SF300), and how the items you are asking for will help ease the situation.

Your application is likely to be given a higher priority if you can show that a grant will have a substantial effect, in the immediately foreseeable future, in resolving or improving your circumstances and meeting one of the purposes for which a grant can be awarded (Part 13 of form SF300).

It is important to provide details of the health problems of:

• each family member (including if you have health problems yourself, such as arthritis or depression)
• who has these, and
• explain in detail how their health affects their daily life, and
• how the need for the item or service relates to the disability or illness (part 10 of form SF300).
For example, if you have a child with learning disabilities and this affects their behaviour and you need to apply for a new bed, you should explain how the behaviour led to the new bed being needed.

When listing the items, you need to be as specific as possible. For example, list each item of furniture or clothing you need, rather than just asking for ‘furniture’ or ‘clothes’. Include the actual cost or a reasonable estimate of the cost of each item (Part 13 of form SF300). For disability related items which may be less common, it may be helpful to back up your application with an estimate from a specialist supplier.

If you are applying for extra clothing for your child, explain why your child specifically needs the clothing. For example, they may get through clothes quicker than other children because of their condition. If you need to ask for more than one of a particular item because of incontinence, for example, ask for more than one and explain why. If your child needs better quality clothing, or shoes which are harder wearing or larger sizes which may be more expensive, ask for appropriate items and explain the extra costs in detail.

Although school clothes and shoes are excluded you can apply for clothes which can be worn at school, without school logos on.

Washing machines may be used more frequently because of a child’s disability, so explain this and why your machine has broken down. It is also worth explaining why you cannot be expected to use a launderette, for example, it is too far from home, you would not be able to take your child with you, or you would not be able to carry the washing there. For domestic appliances, you can also ask for the cost of installation.

You might want to ask someone who knows your child or your family situation well to help you with the form and/or write a letter to support your application.

It is sometimes helpful to submit supporting evidence (for example, from a social worker or doctor) which confirms the existence and urgency of your need.

When deciding whether there are other resources which could meet your need the Social Fund officer should not take into account any savings you have less than £500 (£1,000 if you or your partner are aged 60 or over) or your Income Support, income-based Jobseeker’s Allowance or Pension Credit. Any other income you have should only be taken into account if it is available to meet your needs for the items you’ve asked for from the Social Fund, and it is not needed to meet other expenses. The care component of Disability Living Allowance and Attendance Allowance should be treated as required to meet disability related expenses unless there is evidence to the contrary. The mobility component of DLA must always be disregarded.
Challenging a Community Care Grant decision

If you are unhappy with the Social Fund decision for your CCG application, for example, if you have been refused a payment, or awarded less than you need, you should ask for a review. The review system is divided into two distinct stages.

First, an internal review is carried out by the Department for Work and Pensions (DWP) office which made the decision. If you are unhappy with the outcome of an internal review, you can ask for a further review by a Social Fund Inspector (SFI). SFIs are part of the Independent Review Service.

How do I apply for an internal review?

You can ask for a review of any decision made by a decision maker, including the refusal of a payment, or the amount awarded (you can accept the payment, pending a review of the amount). You must apply for a review of the decision by writing to the office where it was made within 28 days of the date the decision was issued to you. Your application must include your grounds for asking for a review (why you disagree with the decision).

For example, you can say that the items you applied for should have been given higher priority because a payment would meet the aims of one of the purposes of a CCG, described on pages 3 to 5. If you are unhappy with the amount awarded, you should explain and justify why the amount you asked for is reasonable.

The 28 day time limit can be extended for ‘special reasons’, but this rarely happens. In practice, if you have missed the deadline for a review you may wish to make a new application.

Can I apply for the same item twice?

Usually, if you have been awarded or refused a CCG for an item or service, you cannot get a CCG for the same item or service if you re-apply for it within 12 months of a previous application. However, you can apply again if there has been a relevant change of circumstances – this can be either a change in personal circumstances, or an increase in the amount available from the district budget. Alternatively, if you need to apply for the same item twice within 12 months your partner could put in the application instead.

What happens at an internal review?

You should always consider asking for a review if you are unhappy with a decision. Although you could end up with a less favourable decision, any CCG you have received already can only be recovered if you misrepresented, or failed to disclose, a material fact. Therefore a review decision to award you a lower grant, or no grant, has no practical effect if you have already been paid.

The review is carried out by a reviewing officer in the Jobcentre Plus office that made the decision. They will contact you by letter, giving you a date and time for the review to take place by telephone. You can contact the reviewing officer before the date and time of the appointment to arrange a more
convenient time. If you do not contact the reviewing officer, they will telephone you at the given time. If you answer the telephone, the review will take place. If you do not answer the telephone, the review will still take place, based on the information they already hold, but in your absence. You can ask someone you know to speak on your behalf during the telephone interview.

If you do not have a contact telephone number, you will be sent a letter giving you a date, time and telephone number for you to telephone the reviewing officer. The letter will ask you to contact the reviewing officer if the time and date is not convenient and also tell you that if you miss the appointment or don’t contact the reviewing officer, the review will still take place based on the information they already hold, but in your absence.

The review will be conducted with or without your input so it’s important to contact them to tell them why you disagree with the decision and put your point of view across, or ask someone to do this on your behalf.

You will be told the outcome of the review by letter. The letter will also tell you that you are entitled to an independent review.

How do I apply for a further review by the Social Fund Inspector?

If you are not happy with a review decision made by a reviewing officer, you can ask for a further review by a Social Fund Inspector (SFI) based at the Independent Review Service in Birmingham.

The inspectors are independent from the DWP. It is always worth considering applying for a further review as a high percentage of reviews carried out by the SFIs are decided in the claimant’s favour.

You must apply for a further review in writing within 28 days of the date on the letter giving you the review decision. The letter should be sent to the office that made the review decision. That office will send your review letter and all the relevant papers to the Independent Review Service. The SFI can accept a late application if there are ‘special reasons’ for not applying earlier.

You should clearly state in your letter the reasons why you disagree with the decision and that you are now seeking a further review. You can accept any grant or loan already offered while you are asking for a further review.

What happens when I apply for a further review?

The SFI dealing with your case should write to you setting out the main issues and facts of the case and any additional information they need before a decision is made by an inspector.

The decision will be notified to you in writing. SFIs can confirm the decision
of the reviewing officer, substitute their own decision (which could be to either award a grant or loan) or refer the case back to a reviewing officer at the DWP for a decision.

If you are unhappy with a SFI decision, get advice. There is no right of appeal, but you can ask a SFI to reconsider their decision.

**General information about the Social Fund**

The Social Fund is divided into two parts, ‘the regulated social fund’ and ‘the discretionary social fund’.

**The regulated social fund**

There are a number of different payments available from the regulated social fund. If you satisfy the conditions of entitlement and make a claim for one of the payments, you are legally entitled to receive that payment. You also have the right to appeal to a tribunal if you are unhappy with the outcome of a claim for any of the payments. Types of payments include:

- maternity grants to help with the extra costs when you have a new baby or have recently adopted or started to look after a child through a residence order
- funeral payments towards the cost of a funeral for a close relative
- cold weather payments when the temperature drops to a certain level over a week, and
- winter fuel payments for households with a person over 60.

**The discretionary social fund**

There are a number of other payments which can be claimed from the discretionary social fund. Although each of the payments has its own set of criteria you need to meet in order to qualify, the payments are discretionary – this means you might not be paid it, even if you do meet the criteria. As there is no legal entitlement to a payment, there is no right to appeal against a discretionary social fund decision. However, you have a right to ask for a decision to be reviewed (as above). Types of payments include:

- budgeting loans, which are interest-free payments that you must repay (usually through deductions from on-going benefits) and are intended to meet one-off expenses such as help with moving home
- crisis loans, which are interest-free payments, are also repayable and are intended to meet needs in an emergency, and
- Community Care Grants (CCGs), discussed in this guide.

In April 2013 the government intends to scrap both Community Care Grants and crisis loans and to replace them with ‘locally administered assistance’. This means that financial help with one-off costs will be provided by local councils. In England, it is expected that each individual council will make its own arrangements for how this will work in practice. Scotland, Wales and Northern Ireland will also set out how they will do this. For more information on these reforms call our freephone helpline on 0808 808 3555.
Although great care has been taken in the compilation and preparation of this guide to ensure accuracy, Contact a Family cannot take any responsibility for any errors or omissions. The information in this guide is for guidance and is not an authoritative statement of the law.
Getting in contact with us

Free helpline for parents and families
0808 808 3555
Open Mon–Fri, 9.30–5pm
Access to over 100 languages

www.cafamily.org.uk
www.makingcontact.org

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Tel 020 7608 8700
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Web www.cafamily.org.uk

Other information booklets available

This guide is one of a series produced for parents and groups concerned with the care of disabled children. Other guides include:

- A guide to claiming Disability Living Allowance for children (UK)
- Aids, equipment and adaptations (UK)
- The tax credits guide (UK)
- Disabled children’s services in England and Wales (England & Wales)
- Getting direct payments for your disabled child (England & Wales)
- Holidays, play and leisure (UK)

A full list of Contact a Family publications is available on request or can be downloaded from our website www.cafamily.org.uk

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