

Help with the cost of moving and other financial support

About this factsheet and who it is for

There are many expenses involved with finding a new home, but you may be eligible for some assistance with these and other costs. This factsheet helps to identify the various benefits and grants that may be available to those on a low income.



The artwork on the front of this factsheet was done by an older artist for EAC's over 60s Art Awards.



General

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

Schemes for social housing tenants

Social landlords are not obliged to assist with the costs of removals where tenants have chosen to apply direct or via a transfer, or are moving through the Seaside and Country Homes scheme. However, many councils and some housing associations have incentive schemes for tenants who are giving up larger properties, so if you are under-occupying and wish to move it is always worth asking your landlord whether you are entitled to any help with your removal costs.

Help from your council

If you are looking to rent privately then your local council may have schemes to help you meet the cost of your deposit or first month's rent.

Some councils offer a bond deposit scheme whereby they will agree with the landlord to meet the cost of any deductions that might be taken from a

deposit due to non payment of rent or damage.

Contact the housing department of your council directly for further information.

Local Welfare Assistance

Some local authorities have a budget of money that may be able to help with costs of moving home. Since the abolishment of Community Care Grants and Crisis Loans, Local Welfare Assistance has been introduced. This money is made available to local authorities on a non-ring fenced basis, enabling the authority to use this money as it sees fit, meaning that some authorities use this money to help people with moving and other essential housing costs.

Budgeting Loans

Applicants have to have been on Pension Credit, Income Support, income related Employment and Support Allowance (ESA) or income-based Job seekers Allowance (JSA) for at least 26 weeks. Loans are from £100 depending on need and the ability to repay. The amount of loan you may get will depend on your circumstances. You can get loans for furniture or household equipment and advance rents or removal costs for a new home, amongst other things.

Budgeting Loans are interest free so you only pay back the amount you borrowed, repayment usually needs to be made within 2 years and the payments are often deducted from any ongoing benefit entitlement.

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 Case Examiner (ICE).

To apply you will need to get application form SF500 from the local Jobcentre Plus office or download from <https://www.gov.uk/budgeting-help-benefits/how-to-claim>

Short-Term Benefit Advances (STBA)

Benefit Advances may be available to those who have applied for, or are receiving, means-tested benefits, including Universal Credit (UC). The rules are similar to Budgeting Loans.

If you have made a claim for a means tested benefit but have not yet reached your payment date, it may be possible to receive an early payment in order to meet upfront costs. This should not be done without much consideration as the rate at

which your benefit is usually paid will be decreased in the following weeks or months until this advance is repaid.

Contact the department responsible for your benefit to enquire about short-term advances.

Discretionary Housing Payment (DHP)

If you are eligible for Housing Benefit, or Universal Credit, then you may be able to apply for a DHP, these can be awarded to those that require further financial assistance with housing costs. They can be used for a range of things such as meeting a shortfall in rent, removal costs and deposits. Contact the benefits department of your council for information on how to apply.

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 receiving Pension Credit, Housing Benefit or Council Tax Benefit, payments from charities or benevolent funds should not affect these means-tested entitlements.

Sources of help

The **Directory of Social Change** should be available in your local library, and lists over 2000 charities. The directory also gives information on how to apply for grants and other financial assistance.

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.

Telephone: 0808 802 2000

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 and their dependents.

Telephone: 0800 731 4880

Website: www.ssafa.org.uk

Postal address: SSAFA Central Office, 4 St Dunstan's Hill, London, EC3R 8AD

Charity Search gives free advice on possible funding sources to older people.

Telephone: 0117 982 4060

Website: www.charitysearch.org.uk

Postal address: Charity Search, Freepost (BS 6610), Avonmouth, Bristol, BS11 9TW

About FirstStop Advice

FirstStop is a free information and advice service designed to help older people decide how best to meet their needs for support, care and suitable housing. It is provided jointly by a growing number of national and local organisations and it is led by the charity, Elderly Accommodation Counsel (EAC).

About FirstStop Financial Advice

Working together, EAC and its partners in FirstStop Advice provide comprehensive information and guidance to help you afford the care, accommodation or services you need.

FirstStop's national Advisors are trained to advise on:

- What you may be entitled to in state benefits and financial help from your local authority;
- Whether you may be entitled to help with your care costs;
- Ways of making your income and capital go further;
- Services that are provided free by local and national voluntary organisations;
- Homesharing, co-housing and other mutual support networks.

A key FirstStop partner organisation is the *Society of Later Life Advisers (SOLLA)*.

SOLLA's members are regulated Financial

Advisers who specialise in providing financial advice to older people, they also adhere to the Society's Code of Best Practice.

If you decide, after speaking to us, that you would like advice from a SOLLA member, we can provide local details to you.

(Neither EAC or FirstStop has any financial interest in SOLLA or its member IFAs)

Contact us

- Visit us online: www.housingcare.org

The information contained in this factsheet is intended to be, and should be regarded as, a brief summary and is based on our understanding of present legislation, regulations and guidance. No responsibility can be accepted for action based on this information.

April 2017