

Grants and loans

If you have Parkinson's, you may have some concerns about how you will manage financially. If you can't work, or if you need help with your day-to-day needs, this can lead to extra costs. But there is some financial support available, so it's important to find out what help you're entitled to.

This information explains what grants and loans may be available to you to cover one-off costs or help you if you are in financial need, and how you can apply for these.

Disabled Facilities Grants

If you have a disability and need to make major changes to your home, such as an extension, fixed hoist, stairlift or downstairs bathroom and shower unit, you may be able to apply for a grant from your local council.

If a grant is available, your council may arrange for an occupational therapist to assess what adaptations you need. Disabled Facilities Grants are normally means-tested, so how much you get will depend on your income and savings. To find out more about what's available in your area, check with your council or visit www.gov.uk/disabled-facilities-grants

Cold Weather Payments

You are entitled to £25 for each qualifying week if the average temperature recorded or forecast over seven consecutive days is 0°C or colder and you receive a qualifying means-tested benefit (including Pension Credit or income-related Employment and Support Allowance that includes an additional component). Payments are made automatically by the Department for Work and Pensions, so you normally do not need to claim separately.

Winter Fuel Payments

You can get this annual tax-free payment if you have reached the qualifying age for Pension Credit. It is not affected by your income or savings and does not affect any other benefits you may receive. Payments vary between £100 and £300, depending on who lives with you.

If you got a Winter Fuel Payment last year, any payment for this year should be made automatically. To claim your first Winter Fuel Payment, contact the claims line on **0800 731 0160**. You should get the payment sent to you in November or December.

Sure Start Maternity Grants

A Sure Start Maternity Grant of £500, normally for your first child only, is available if you meet all of the following rules when you apply:

- you (or a member of your family) are pregnant or have given birth in the last three months (including stillbirth after 24 weeks of pregnancy), or have adopted, been appointed as a guardian or been granted a child arrangements order for a child under the age of one, or have been granted a parental care order for a child born to a surrogate mother
- you receive a 'qualifying benefit' (Income Support, Pension Credit, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Child Tax Credit that includes a child element or disabled child element, Working Tax Credit that includes the disabled worker element or severe disability element, or Universal Credit)
- you have received health and welfare advice about having a baby
- you claim in the 11 weeks before your baby is due, or in the three months following the date of the birth, adoption, guardianship, child arrangements or parental order

You can make a claim using form SF100, which must be signed by a health professional. The form is available at www.gov.uk/government/publications/sure-start-maternity-grant-claim-form or from your antenatal clinic.

Funeral Payments

This might be available to help you cover the cost of a funeral. But it depends on a number of conditions, including your relationship with the person who has died.

To qualify for a Funeral Payment, you have to meet all of these rules:

- you or your partner take responsibility for the cost of a funeral that takes place in the UK (or another European Economic Area country or Switzerland, in some cases)
- you or your partner get a 'qualifying benefit' (these are the same as for Sure Start Maternity Grants above, but also include Housing Benefit)
- the person who died was ordinarily resident in the UK
- the person who died must have been your partner, your child, or a close relative or close friend (in the case of a close relative or friend, it must be reasonable for you to accept responsibility for the funeral costs, given the nature and extent of your contact with them)

The payment covers a number of costs, including cremation and burial fees. Miscellaneous costs of up to £700 can also be claimed (or £120 for expenses not covered by a pre-paid funeral plan). The Funeral Payment can be taken from the estate of the person who has died if there is enough money available.

You must claim the Funeral Payment within six months of the funeral using form SF200. The form is available from Jobcentre Plus offices or the Department for Work and Pensions Bereavement Service (**0800 731 0469** or textphone **0800 731 0464**). In Northern Ireland call **0800 085 2463**.

Short-term benefit advances

When you make, or are about to make, a new claim for benefit, you may sometimes need financial support before receiving your first payment of the benefit. Short-term benefit advances can help you through that period by providing a loan, which will then be recovered from later benefit payments, normally over a maximum period of 12 weeks. This may be extended to 24 weeks in exceptional circumstances. To be eligible for a short-term advance, you must be able to show that you are in 'financial need'.

In the case of Universal Credit, the advance is known as a 'Universal Credit advance' and the maximum repayment period is 12 months.

Short-term advances are also available to cover other circumstances, such as:

- where there has been a change of circumstances that will increase the amount of your benefit
- where it is impractical for the benefit to be paid on time (for example, due to a technical problem in dealing with the claim or payment)

To apply for a short-term advance, call the phone number for the benefit you are claiming:

- for Income Support, Employment and Support Allowance or Jobseeker's Allowance call **0800 169 0310** (textphone **0800 169 0314**)
- for Carer's Allowance call **0800 731 0297** (textphone **0800 731 0317**)
- for Pension Credit or State Pension call **0800 731 0469** (textphone **0800 731 0464**)
- for a Universal Credit advance call **0800 328 5644** (textphone **0800 328 1344**)

In each case, you must tell the adviser about your circumstances and how much you think you need to borrow.

Budgeting Loans

Budgeting Loans are available to cover specific one-off expenses.

These include:

- furniture and household equipment
- clothing and footwear
- improvement, upkeep and security of your home
- rent in advance or removal expenses to get new accommodation
- money you have to pay out when either seeking work or starting a new job
- hire purchase and other debts related to any of the above

To qualify for a Budgeting Loan:

- you must have been getting Income Support, Pension Credit, income-related Employment and Support Allowance or income-based Jobseeker's Allowance for at least 26 weeks when your application is considered, **and**
- you must not have too much capital. The amount you get will be reduced on a pound-for-pound basis by any savings you or your partner have over £1,000 (or £2,000 if you or your partner are aged 63 or over)

The decision-maker will only make an award that you are able to pay back. The loan will normally be recovered from your benefits within a two-year period.

To apply for a Budgeting Loan, you need to complete form SF500. This is available from your local Jobcentre Plus office or at www.gov.uk/budgeting-help-benefits/how-to-claim

Universal Credit has a similar system of Budgeting Advances. These will not normally be available if you are a single claimant who has earned more than £2,600 (or you are in a couple and your joint earnings were more than £3,600) in the six months before applying for a payment.

Find out more: see our information on [Universal Credit](#).

Local Welfare Assistance schemes

Since 2013, local councils are responsible for grants and loans to help people with independent living or in crisis situations.

England

In England, each local council is responsible for setting up its own Local Welfare Assistance scheme. You should contact your council for details of their scheme. Some councils do not provide any assistance.

Wales

The 'Discretionary Assistance Fund' is grant-based only and payments are made on the following basis:

- Individual Assistance Payments – these help people to begin or continue to live independently in the local community
- Emergency Assistance Payments – to help in the event of an emergency or threat to health or wellbeing of you or your family, such as a fire or flood in your home

Applications can be made by calling **0800 859 5924**.

Scotland

The 'Scottish Welfare Fund' is a scheme intended to:

- provide a safety net in an emergency when there is an immediate threat to health and safety
- help people to live, or continue to live, independently, preventing the need for institutional care

Contact your local council for details of the scheme or to apply.

Northern Ireland

'Discretionary Support Payments' can be provided as grants or loans. A grant may be provided to help you, or your immediate family, remain or begin living independently in the community or where you, or your immediate family, are prevented from remaining in your home. Applications can be made by calling **0800 587 2750**.

Charitable grants

Charitable funds are run by grant-giving charities to give help to people in financial need. Different funds have different aims and eligibility criteria, such as specific locations or particular illnesses or disabilities.

To find out more about what grants might be available for your situation or where you live, visit the Turn2us grants search tool at grants-search.turn2us.org.uk

More information and support

Parkinson's nurses

Parkinson's nurses provide expert advice and support to people with Parkinson's and those who care for them. They can also make contact with other health and social care professionals to make sure your needs are met.

The role of the Parkinson's nurse varies. Each will offer different services, aiming to meet local needs. Some nurses are based in the community, whereas others are based in hospital settings.

Many Parkinson's nurses are independent prescribers. This means they can prescribe and make adjustments to medication, so someone with Parkinson's doesn't always need to see their specialist for changes to or queries about their Parkinson's drugs.

Parkinson's nurses may not be available in every area, but your GP or specialist can give you more details on local services.

You can find out more at parkinsons.org.uk/nurses

Information and support from Parkinson's UK

You can call our free confidential helpline for general support and information. Call **0808 800 0303** (calls are free from UK landlines and most mobile networks) or email hello@parkinsons.org.uk.

We run a peer support service if you'd like to talk on the phone with someone affected by Parkinson's who has faced similar issues to you. The service is free and confidential – ring the helpline to talk to someone about being matched with a volunteer.

Our helpline can also put you in touch with one of our Parkinson's local advisers, who give one-to-one information and support to anyone affected by Parkinson's. They can also provide links to local groups and services.

We also have a self-management programme for people with Parkinson's, partners and carers. It is an opportunity to reflect on life with the condition, learn about self-management and think about the future. To find out if there is a group near you, visit parkinsons.org.uk/selfmanagement

Our website parkinsons.org.uk has a lot of information about Parkinson's and everyday life with the condition. You can also find details of your local support team and your nearest local group meeting at parkinsons.org.uk/localtoyou

Visit parkinsons.org.uk/forum to chat to other people with similar experiences on our online discussion forum.

Thank you

Thank you to Disability Rights UK for updating this information sheet. Disability Rights UK also have a wide range of online factsheets on disability-related issues including Access to Work, education, the Blue Badge scheme, independent living and disabled facilities grants.

Visit their website: www.disabilityrightsuk.org

Can you help?

At Parkinson's UK, we are totally dependent on donations from individuals and organisations to fund the work that we do. There are many ways that you can help us to support people with Parkinson's.

If you would like to get involved, please contact our Supporter Services team on **0800 138 6593** or visit our website at parkinsons.org.uk/donate. Thank you.

Our information

All of our most up-to-date information is available at parkinsons.org.uk/information-support. If you'd prefer to read one of our printed leaflets or booklets, find out how to place an order at parkinsons.org.uk/ordering-resources or by calling **0300 123 3689**.

We make every effort to ensure that our services provide current, unbiased and accurate information. We hope that this will add to any professional advice you receive and help you to make any decisions you may face. Please do continue to talk to your health and social care team if you are worried about any aspect of living with Parkinson's.

If you'd like to find out more about how we put our information together, including references and the sources of evidence we use, please contact us at publications@parkinsons.org.uk

Grants and loans (WB15/2018)

Do you have any feedback about this information? Your comments will help us ensure our resources are as useful and easy to understand as possible. Please return to [Information Content team, Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ](#), or email publications@parkinsons.org.uk. Thank you!

1. Please choose the option that best fits you.

- I have Parkinson's and was diagnosed in I care for someone with Parkinson's
 I have a friend or family member with Parkinson's I'm a professional working with people with Parkinson's
 Other (please specify)
-

2. Where did you get this information from?

- GP Specialist Parkinson's nurse Parkinson's UK local group Parkinson's UK local adviser
 Ordered directly from us Call to the helpline
 Other (please specify)
-

3. Has it answered all your questions?

- Yes, completely Yes, mostly Not sure Partly Not at all

4. How easy was it to understand?

- Very easy Easy Not sure Quite difficult Very difficult

5. Has it helped you manage your condition better, or make choices that have improved your life in some way?

- It helped a lot It helped a little No change It didn't help It made things worse

6. What is your ethnic background?*

- Asian or Asian British Black or Black British Chinese Mixed White British White other
 Other (please specify)
-

*We ask about your ethnicity to ensure our information is reaching a broad range of people. However, this question is optional.

Want to hear more from us?

- I would like a response to my feedback I would like to be a member of Parkinson's UK
 I'm interested in joining the Information review group, to offer feedback on Parkinson's UK information

If you've answered yes to any of these options, please complete your details below.

Name

Address

Email

Telephone

How would you prefer us to contact you? Email Post Phone

We will not pass on your details to any other organisation or third party. To find out more, read our privacy policy at parkinsons.org.uk/termsandconditions

Every hour, two people in the UK are told they have Parkinson's – a brain condition that turns lives upside down, leaving a future full of uncertainty.

Parkinson's UK is here to make sure people have whatever they need to take back control – from information to inspiration.

We want everyone to get the best health and social care. So we bring professionals together to drive improvements that enable people to live life to the full.

Ultimately, we want to end Parkinson's. That's why we inspire and support the international research community to develop life-changing treatments, faster. And we won't stop until we find a cure.

Together we can bring forward the day when no one fears Parkinson's.

Parkinson's UK

Free confidential helpline **0808 800 0303**

Monday to Friday 9am–7pm, Saturday 10am–2pm. Interpreting available.

NGT Relay **18001 0808 800 0303** (for use with smart phones, tablets, PCs and other devices).

For more information see www.ngts.org.uk

hello@parkinsons.org.uk

parkinsons.org.uk

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Please check our website for the most up-to-date versions of all our information.

WB15