

Grants and loans

If you have Parkinson's, you might be worried about how you'll 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're in financial need.

The information in this publication is correct as of April 2019, but is subject to change.

Disabled facilities grants

If you have a disability and have to make big changes to your home to help with your needs, for example by adding an extension, hoist, stair lift or downstairs bathroom and shower unit, you might qualify 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 usually means-tested, so how much you get depends 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

Access to Work

The Department for Work and Pensions can pay part of the costs to help people access their workplace. What you get may be a single payment or a series of regular payments to meet ongoing costs.

To qualify you must:

- be over 16 years old
- have a job based in England, Wales or Northern Ireland, **and**
- have a condition that makes it hard to do a part of your job, or get to and from work.

Northern Ireland has a different system (call **028 9072 6756** for information). There is no equivalent in the Channel Islands or the Isle of Man.

Access to work will not cover 'reasonable adjustments' that an employer has to make.

You can get help with a wide range of support that includes special equipment, the costs of adapting your vehicle, using a taxi to get to and from work, having a support worker in the workplace or disability awareness training for your colleagues.

For more information see Access to Work at <https://www.gov.uk/access-to-work/eligibility>

Hardship Payments Scheme

Payable if you've been sanctioned (your benefits have been stopped or reduced) while claiming Universal Credit, Employment and Support Allowance or Jobseeker's Allowance and as a result face hardship.

You'll have to make an initial 'Hardship Statement' that will be repeated each month if you're on Universal Credit.

Payment is either 60% or 80% of your normal applicable amount or standard allowance depending on your circumstances. Payment starts after 15 days unless you have a long-term health issue, are pregnant, homeless or a lone parent.

For Jobseeker's Allowance and Employment and Support Allowance, this payment is a grant, but for Universal Credit it must be repaid by you in future months.

Cold Weather Payments

You're 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.

Qualifying benefits include Pension Credit and income-related Employment and Support Allowance that includes an additional component.

You won't receive Cold Weather Payments if you live in a care home, unless you're responsible for a child under five years old.

Cold Weather Payments are made automatically by the Department for Work and Pensions, so you usually don't need to make a claim yourself.

Warm House Discount

You can receive £140 towards your electricity bill, applied once a year (September to March), if you receive the Guarantee Credit element of Pension Credit. Your electricity supplier can tell you how to apply.

If you're not receiving the Guarantee Credit part of Pension Credit, each electricity supplier has a 'broader group' of those who they decide are on a low income and may need support with their bill. You'll need to contact your supplier to see if you meet their criteria that is different for each company.

Winter Fuel Payments

You can get this annual tax-free payment if you've reached State Pension age. It's not affected by your income or savings and doesn't affect any other benefits you may receive. Payments vary between £100 and £300, depending on your age and who lives with you.

It's paid each year between mid-November and mid-December. You can't be paid if you've been in hospital for more than 52 weeks or are living in residential care and receive certain means-tested benefits.

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 Grant/ Best Start Grant

Sure Start Maternity Grant

A Sure Start Maternity Grant of £500, normally for your first child only, is available if you meet certain criteria.

Firstly, 1 of the following must apply to you:

- you (or a family member) are pregnant or have given birth in the last three months (including stillbirth after 24 weeks of pregnancy), **or**
- you have adopted, been appointed as a guardian or been granted a child arrangements order, for a child under the age of one, **or**
- you have been granted a parental care order for a child born to a surrogate mother, for a child under the age of one.

Secondly, you must also meet **all** of the below criteria:

- you receive a 'qualifying benefit' (Income Support, Pension Credit, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Child Tax Credit, 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, **and**
- 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, or call 0800 169 0140.

Best Start Grant

The Best Start Grant is the Scottish version of the Sure Start Maternity Grant and includes three payments.

The first is a pregnancy and baby payment of £600 for the first child (each subsequent child receives £300). The first payment can be paid from when the mother is 24 weeks pregnant up until the child is six months old.

The second is an Early Learning Payment, payable from the child's second birthday, until s/he is three and a half years old (payment for each child is £250).

The third payment is another £250 for each child when s/he starts school.

Access to these payments depends on you getting one of the benefits listed under Sure Start Maternity Grant. Payment is made by Social Security Scotland 0800 182 2222.

Funeral Expenses Payments

A payment might be available to help you cover the cost of a funeral. But this will depend 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), **and**
- you or your partner get a 'qualifying benefit' (these are the same as for Sure Start Maternity Grants above, but also include Housing Benefit), **and**
- the person who has died was ordinarily resident in the UK, **and**
- the person who died must have been your partner, your child, or a close relative or close friend (and 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 or burial fees. Miscellaneous costs of up to £700 can also be paid (or £120 for costs not covered by a pre-paid funeral plan if you have one). Any payment can be recovered from the estate of the person who has died, if there's enough money available. If there isn't enough money, it's paid as a grant.

You must claim the 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**.

In Scotland, from June 2019, an almost identical payment called the Funeral Expenses Assistance was made available.

Short-term benefit advances

When you make, or are about to make, a new claim for a benefit, you may sometimes need financial support while you're waiting for the first payment. Short-term advances (which are like loans) can help you while you wait.

There is no claim for for a benefit advance, you have to ask by calling one of the numbers listed below.

The loan will be recovered from later benefit payments, normally over a maximum period of 12 weeks.

In the case of Universal Credit, the advance is known as a 'Universal Credit advance' and the maximum repayment period is 12 months. The rate varies between 15% and 40% depending on your circumstances. The start date to repaying the advance can be delayed, in exceptional circumstances, for three months.

To be eligible for a short-term advance, you must be able to show that you're in 'financial need'.

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's impractical for the benefit to be paid
- on time (for example, due to a technical problem).

To request a short-term advance, call the phone number for the benefit you're 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 **0345 600 0723** (textphone **0345 600 0743**)

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

There's no right of appeal if you're refused an advance, but you can ask them to look at the decision again.

Budgeting Loans

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

These include:

- furniture and household equipment
- clothing and footwear
- maternity expenses
- 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
- travel costs
- funeral expenses
- 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 of any loan 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're able to pay back. Payments are £348 if you're single, £464 for couples or £812 if responsible for a child/children.

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're a single claimant who has earned more than £2,600 (or you're 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.

Jobcentre Plus Flexible Support Fund

This is a discretionary grant paid by the Jobcentre District Manager if you're not part of the Work Programme or Work Choice.

The aim is to help you into employment, and it can do so in different ways, depending on your needs.

It's been used in the past to pay for new mobile phones, clothes for an interview, childcare costs so someone can attend training courses or work experience, and bus passes for travel costs at the beginning of a job.

Anything which helps you move back in to work can be considered, including driving lessons.

The grant is available for those who receive Jobseeker's Allowance, Income Support, Employment and Support Allowance, Universal Credit, Pension Credit, and Carer's Allowance. However, the manager has the discretion to pay a grant to you if you receive other benefits, including Housing Benefit, Child Tax Credit or Child Benefit.

There's no right of appeal if your application is refused.

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 council is responsible for setting up its own Local Welfare Assistance scheme. You should contact your council for details. Some councils do not provide any assistance.

Wales

The 'Discretionary Assistance Fund' is grant-based only and there are two types of payments:

- Individual Assistance Payments – these help people begin or continue to live independently in the local community
- Emergency Assistance Payments – to help with 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 the fund freephone number **0800 859 5924**.

For the Individual Assistance Payment you must receive one of the following benefits: Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Universal Credit or Pension Credit.

Scotland

The 'Scottish Welfare Fund' is a scheme which provides the following:

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

For both grants you must be receiving one of the following benefits: Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Universal Credit or Pension Credit. Contact your local council for details of the scheme, or to apply.

Northern Ireland

Discretionary Support Payments are designed to provide short-term financial support. They can be paid either as an interest-free loan or grant into your bank account. It's aimed at those who face an extreme, exceptional or crisis situation that places you or your

immediate family's health, safety or wellbeing at significant risk.

Payment is available for anyone whose family income is below the national living wage. Applications can be made by calling **0800 587 2751**.

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](https://www.turn2us.org.uk/grants-search)**

More information and support

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**.

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

Our website **[parkinsons.org.uk](https://www.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](https://www.parkinsons.org.uk/localtoyou)**

You can also visit **[parkinsons.org.uk/forum](https://www.parkinsons.org.uk/forum)** to chat to other people with similar experiences on our online discussion forum.

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](https://www.parkinsons.org.uk/nurses)**

Thank you

Thank you to benefits specialist Barbara Knight for helping to update this information.

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 (WB15/2019)

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

We're the Parkinson's charity that drives better care, treatments and quality of life.

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

Parkinson's UK
215 Vauxhall Bridge Road
London SW1V 1EJ

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

Order code: PKWB15

Last updated July 2019. We review our information within three years.
Please check our website for the most up-to-date versions of all our information.

© Parkinson's UK. Parkinson's UK is the operating name of the Parkinson's Disease Society of the United Kingdom. A charity registered in England and Wales (258197) and in Scotland (SC037554).



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](https://www.parkinsons.org.uk/termsandconditions)