

## Community Care Grants

for Blind and Partially Sighted People 2008/09

The Social Fund (SF) was set up by the Social Security Act 1986. It came into effect in April 1988, replacing the previous system of single payments under the Supplementary Benefit scheme.

There are two distinct parts of the Social Fund

- **Regulated**, which covers maternity payments, funeral expenses, cold weather and winter fuel payments: and
- **Discretionary**, which covers Community Care Grants, Budgeting Loans and Crisis Loans.

The 'Discretionary' Social Fund is a system of grants and loans for people on a low income. A Community Care Grant (CCG) is a payment to meet certain one-off needs, such as furniture or clothing. Unlike Budgeting Loans and Crisis Loans from the Social Fund, you will not have to repay a Community Care Grant. This factsheet deals with Community Care Grants (CCG's) only and explains **how** to make an effective grant application.

Awards are made on a discretionary basis from a cash limited budget. No-one is automatically entitled to a CCG. Each case is decided on its own merits and much depends on how well you state your case.

You should complete the form as thoroughly as possible, ensuring you list all items you require, who they are for, why the item is needed and the cost. Include delivery, connection and fitting charges if they apply to the item. If you require a specific item and it is more expensive, you need to explain the reasons for this, e.g. the dials are clearer or a halogen hob provides better heat control.



You need to be very clear and concise in your application; providing too much information is better than not providing enough. State the obvious as the person making a decision on your application can only go on what is in the application. They will not know your personal circumstances even if you have made a previous application.

As long as you have not applied for a grant for the same item in the previous 26 weeks, there is no restriction on the number and frequency of applications that you can make. The fact that you might already have a Crisis Loan or Budgeting Loan does not stop you from applying for a CCG.

Do not be put off when you telephone or call into your local Department for Work and Pensions (DWP) Office, if you are told 'you will not get a grant'. The quality of information you receive will depend on the experience and information available to that person.

CCG's are not repayable, whereas Budgeting Loans and Crisis Loans are repayable over a period of time. Think very carefully before you take on a loan as this will increase your debts and reduce the money you have to live on. Always apply for a grant first. We would not recommend you take on a loan, so you should consider alternatives and seek advice.

### **Who can apply for a grant?**

You can only be considered for a grant if you receive any of the following benefits:

- Income Support
- Income based Jobseeker's Allowance
- Pension Credit (people leaving care

who are about to qualify for one of these benefits can also apply).

If your benefit has been reduced as a result of an industrial dispute, please contact us for advice about proceeding with your application.

### **What can you apply for help with?**

As long as you are not asking for an excluded item, a CCG can be awarded for any item or cost which serves one of the following objectives:

A) Assisting an applicant with expenses, including expenses for travel within the United Kingdom, where such assistance will:

- (i) Help the applicant, or a member of his family to establish himself in the community following a stay in institutional or residential accommodation in which he received care. For example furniture could be needed to set up home in the community after a stay in hospital or a residential care home.

Or

- (ii) Help the applicant, or a member of his family to remain in the community rather than enter institutional or residential accommodation in which he will receive care. For example a replacement carpet could reduce the number of falls you have, therefore avoiding a stay in hospital.

Or

- (iii) Ease exceptional pressure on the applicant and his family.

For example you may have to do extra washing as your clothes get dirtier more quickly as your sight loss makes it more likely for you to spill food or drink. Providing a washing machine would ease this pressure.

Or

- (iv) Allow the applicant or his partner to care for a prisoner or a young offender on release on temporary licence under rule 6 of the Prison Rules 1964.

Or

- (v) Help the applicant set up home in the community as part of a planned resettlement programme following a period during which he has been without a settled way of life. For example furniture to set up home after living with a variety of Foster parents as part of a supported programme.

B) Assisting an applicant and one or more members of his family; or any of those persons with travel expenses including any reasonable charges for overnight accommodation within the United Kingdom in order to:-

- (i) visit someone who is ill; or
- (ii) attend a relative's funeral; or
- (iii) ease a domestic crisis; or
- (iv) visit a child who is with the other parent pending a court decision; or
- (v) Move to suitable accommodation (this relates to the travel costs of the person only, not the removal costs).

The item of expense you are asking for help with must be related to one or more of the above objectives.

The following list, which is not exhaustive, indicates the type of item for which CCG's can be awarded:

**Cookers:** If your cooker is faulty or broken or in any way dangerous for you to use you should apply for a replacement. A cooker is clearly essential for living independently. Remember to include the costs of delivery and fitting in your application.

**Bed and bedding:** You should apply for a new bed or mattress if your bed frame or base of your bed is broken, if your mattress is old and uncomfortable, or soiled through incontinence, or if you need an orthopaedic mattress because of your disability. You can also apply for bed sheets, blankets or duvets if you are bed ridden and you need extra warmth or if you are incontinent and require replacement bedding.

**Washing machines and dryers:** the cost of buying, installing and repairing a washing machine can be met if your laundry needs are excessive due to incontinence, or if you are unable to hand wash; or take washing to a launderette due to disability e.g. mobility problems, unable to bend or carry heavy loads, or unable to see to use the machines. If you have no adequate drying facilities you should apply for a tumble drying or spin dryer.

**Heaters:** If you require extra warmth because you spend a large proportion of the day at home, you should ask for a new additional heater.

**Fridge or freezer:** You could apply for a new fridge if you find it difficult to shop for fresh food each day; or have insulin controlled diabetes and you need to keep your medication refrigerated.

**Clothing and footwear:** if your disability causes excessive wear and tear on clothing or footwear; or if you are prone to damage or stain clothing due to visual impairment you should apply for new clothing or footwear.

**Vacuum cleaners:** It is important that you are able to keep your home clean particularly if you have a guide dog that sheds a lot of hair; or if you have asthma; or a house dust allergy.

**Minor structural repairs:** if you are responsible for your own repairs and your local authority has no statutory duty to carry out the work, you can apply for a grant to cover the cost of the repair and minor improvements.

**Internal redecoration and refurbishment:** if your home needs decoration (e.g. the wallpaper is peeling); if you need to repaint the walls, skirting boards or door frames in different colours to improve indoor mobility; or if you need replace carpets or floor covering which are worn and frayed, particularly if they constitute a hazard (i.e. you are likely to trip or fall) you should apply for a grant. Please include the cost of labour and materials.

**Moving home:** If you need to move to accommodation that is more suited to your disability; or to be nearer someone who will provide care, or receive care from you, then you should claim the costs of removals. You should also think about fares when moving, reconnection charges and new furniture (e.g. new carpets and curtains) when making your application.

If the item you wish to apply for is not on this list you can still apply as a grant is at

the discretion of the decision maker.

### **What you can not apply for.**

The following items are excluded:-

- A need that arises outside of the UK
- Education and training need, including clothing and tools
- School uniform, travel expenses to and from school and school meals
- Expenses related to court proceedings
- Removal or storage charges, if you are compulsorily rehoused
- Domestic help and respite care
- Medical, surgical, optical, aural (hearing) or dental items or services
- Work related expenses
- Debts to government departments
- Investments
- Telephone costs and charges
- Costs that local authorities must meet by law
- fuel costs and standing charges
- Housing costs: major repairs, rent, mortgage repayments and water rates
- Council Tax
- Daily living costs

There is a limited budget in each local area, not all grants are paid. This is due to the level of priority given to each application. There are three levels of priority: low, medium and high. Due to the high level of demand and the budgetary restrictions, only high priority cases are normally paid.

### **Who is given priority?**

Priority is given to certain groups when considering CCG awards. These include physically disabled people, including

those who have sensory impairments, elderly people, particularly those with care needs or mobility problems. Therefore, if you are visually impaired, you should be given priority. You should explain on the application form that you are blind or partially sighted, give details of any other disabilities or health problems you may have. You should describe the effects your disabilities have on your life and how the item would ease the problems you are experiencing.

### How much will I get?

With budgetary restrictions in mind, payment is usually not for the full amount as the Decision Maker will award what he feels is reasonable for the item. **If the request is for a very specific item you must be very precise as to the reasons why this is the only item that is suitable. Explain fully the need for the specific item. This will highlight the situation and is likely to promote your application. If the item is more expensive you need to explain the reasons for the item e.g. dials are clearer or halogen hob provides better heat control.**

There is no upper limit: the minimum you can apply for is £30.00 unless the application is related to travel expenses.

If you have over £500.00 (£1000.00 if you are over 65) in savings, the excess will be taken into account when a decision is made.

### How to apply

You can obtain a form SF300 from your local Jobcentre Plus (JCP) office or you can download a copy via the internet at [www.dwp.gov.uk/advisers/claimforms/sf300\\_print.pdf](http://www.dwp.gov.uk/advisers/claimforms/sf300_print.pdf)

You can obtain general advice via the Benefits Enquiry line 0800 88 22 00 (Free)

### How are decisions made?

Decisions on CCG applications are made by a Decision Maker (DM) who must apply discretion and take into account a number of factors in each case:

1. The nature, extent and urgency of the need
2. The existence of resources from which the need may be met
3. Other sources of funds to meet the need
4. The local office budget
5. The law and guidance

The constraints of the local office budget will force a DM to prioritise needs. For instance, a cooker may be seen as more essential than a chest of drawers, or a disabled pensioner may be given priority over a non-disabled pensioner.

Moreover, decisions will vary from one district to another. For example, an inner city office may have a greater demand on its budget than a suburban office which has fewer very low income families in its area. This may mean that the inner city offices will only award grants for essential items of furniture (e.g. cookers or beds), whereas a suburban office may appear to be more generous. In prioritising needs a DM will be strongly influenced by official guidance. This will be contained in the Social Fund Guide and supplemented by local office guidance. Guidance has no legal status and therefore a DM is not bound by it. If a DM refuses to award a grant because of guidance alone, then you can argue that they have failed to apply discretion in your individual case.

A decision about an application for a CCG should be made within nine working days; if it takes longer than this you should contact your local office and chase the decision.

## Reviews

**Statistics show that your chances of receiving a positive outcome increase significantly the further you go through the appeal process. It is therefore advisable to request a review if you are not happy with the decision.**

For example, if you think that:

- The decision was made without the DM knowing all the facts
- or the decision was wrong, or a mistake was made in your case
- or the law and/or directions have been used wrongly
- or you are unhappy with the result

### The Process:

You must apply in writing to your local office and ask for a review within 28 days of the date on your decision letter (If later than 28 days you need to have special reasons why. This could be that you had to wait for someone to read the letter). Your Jobcentre Plus office or social security office can tell you about reviews, but your request for a review, and the reasons for it, must be in writing.

A Reviewing Officer will review your application and you may be invited to a face to face interview or given the option of having a telephone interview. Do not worry if this is the case; it is a fact finding mission and will benefit you in the end, establishing the exact need. You can ask someone else to attend with you, or speak for you; it will give

you a chance to explain your level of need. They will explain the reason for the decision, and you can tell them about anything that you thought was wrong, or that you think they should know. After the interview they will review your application and issue a new decision.

If, after that review, you still think the decision was wrong, you can ask for a further review by a Social Fund Inspector. The Inspectors are independent from the Department for Work and Pensions. They can either agree with the Reviewing Officer's decision, ask them to look at it again, or make their own decision. They will write to you explaining what their decision is, and why they reached it.

To apply for a review you must write a letter or fill in the application form/leaflet IRS1 'Independent Social Fund Reviews' which you can get from a Jobcentre Plus office or social security office. Your letter or form can be sent to your local Jobcentre Plus office or directly to the Independent Review Service in Birmingham. You must send your letter or form within 28 days of the decision and give the reasons why you think the decision is wrong. If you write after 28 days, it will help if you give your reasons for applying late. If someone writes in for you, you must give your consent in writing.

For detailed information on appeals and reviews, see leaflet NI260 (DMA) 'Disputes, Supersessions and Appeals' at your Jobcentre Plus office or social security office. You should also ask for a leaflet about Social Fund Inspectors.

## **Summary and example application statement.**

Within the application you will need to set out the following:

1. Your personal details e.g. age, disability, family circumstances
2. What you are applying for e.g. item and cost
3. What has happened to the original item e.g. cooker is old and broken, bed is not supportive enough, and winter clothes no longer fit due to weight loss or gain
4. Which benefit you receive
5. What effect this is having on your life and the effect on others
6. How giving a grant would benefit you
7. The affect of not giving a grant
8. Any award should be given 'High' priority as this would have an immediate and substantial benefit

You need to be very clear and concise in your application - providing too much information is better than not providing enough. State the obvious as the person making a decision on your application can only go on what is in the application. They will not know your personal circumstances even if you have made a previous application.

An example statement is provided on page 8.

## **Conclusion**

As grants are discretionary, the onus is on you to provide enough information so they can make a positive decision. Too much information is better than too little. It is more beneficial to your application if you submit it with a supporting evidence/statement from a 'professional'

such as a Social Worker, Citizens Advice Bureau Advice Worker, Rehabilitation Officer etc. In our view it is well worth challenging the decision as over 60% of CCG decisions are overturned either providing a grant or increasing the award.

For further information and advice contact:-

Andy Adams  
Grants Officer  
Action for Blind People  
14-16 Verney Road  
SE16 3DZ  
Tel 0800 915 4666  
Email: grants.team@  
actionforblindpeople.org.uk

Alternatively contact your local Citizens Advice Bureau. You can find the address of your local Bureau in the telephone directory or visit:

<http://www.citizensadvice.org.uk/>  
Benefits Enquiry Line Phone:  
0800 88 22 00 (Free)

March 2008

## Example application letter

Dear Sir/Madam

I am applying for a Community Care Grant from the discretionary Social Fund.

I am 37 years old, I am registered blind, have severe arthritis in both legs, ulcerated left leg and have severe depression. I live with my 11 year old son. My mobility is severely affected and my income is made up entirely of state benefits. **(This gives the Decision Maker (DM) a brief view of you, your disabilities, how they affect you, your family circumstances and income level).**

I am applying for a new cooker (Model), at (Cost) from (Supplier), this item is the least expensive suitable model as I require a cooker with clear dials. This will enable me to control the heat setting. The current cooker is 10 years old, it is broken and beyond repair. I am unable to purchase the cooker as I am on a low income and it would place me in extreme financial hardship. **(Tells the DM what you are applying for and the cost. Be specific. Tell them why this is the only model that is suitable if that is the case. Telling them how old your current cooker is and its state of repair gives an indication as to how long a replacement may last. Finally in this paragraph, repeat the fact you are on low income and you cannot afford to purchase this item).**

I receive Income based Job Seekers Allowance (JSA) at the time of applying. **(This just clarifies the point that you are eligible to apply for a CCG).**

At present I am unable to cook meals for myself and my 11 year old son; we are relying on friends and other family members to cook hot meals on a daily basis. This is causing extreme exceptional pressure on the family as this is a short term measure and relies on the good will of our family. **(This paragraph will vary as the category you qualify under will change. Tell the DM what the situation is. If the cooker is broken, tell them it is broken and the effect this is having on the rest of the family. If you are setting up home, state exactly why you need the item. Be specific. If this item is required to prevent you from going into residential care, state the effects. This is where you need to give as much information as possible.)**

Provision of a grant would enable me to live independently, cooking my own meals and easing the extreme pressure on the rest of the family. **(State the positive effects a grant would bring; if it will give full independence, if it eases extreme pressure, state it).**

Non provision of a grant will increase the pressures on the family. Relationships between other family members are becoming increasingly strained as this is a short term arrangement. This situation is extremely stressful for my family. **(Tell the DM what effects not giving a grant would have on you or your family).**

Provision of a grant should be deemed as a high priority as this would substantially ease the pressure on the family, have a positive effect on my disabilities and immensely improve my family's quality of life. **(Tell the DM what priority level you feel this should be given and gives you a chance to re-state the positives of a grant).**

Yours faithfully

**March 2008**

**14 - 16 Verney Road**

**London SE16 3DZ**

**National Freephone Helpline: 0800 915 4666**

**Fax: 020 7635 4829**

**Website: [www.actionforblindpeople.org.uk](http://www.actionforblindpeople.org.uk)**

**Email: [grants.team@actionforblindpeople.org.uk](mailto:grants.team@actionforblindpeople.org.uk)**



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**Action for blind people**