

# Help with the cost of moving

## Are your finances up to date?

It's worth checking that you are getting all the benefits you should be receiving. Why not make an appointment with your local Citizens' Advice and ask for a benefits check? You can also do an online benefits check at <https://www.ageuk.org.uk> or <https://signup.incomemax.org.uk>

## Help for Council and Housing Association tenants

Under most circumstances Housing Association or Council landlords are not responsible for paying tenants removal costs. There are some rare exceptions. However, Councils and housing associations often have incentive schemes for tenants who are moving from larger properties into smaller ones. If you are doing this why not ask your landlord if you can apply for help with your removal costs?

## Private renting? Help with deposits and first month's rent

If you intend to rent from a commercial or private landlord and it will be difficult for you to afford the first month's rent or the security deposit, then the local Council might be able to help. Many local Councils run rent deposit schemes and some offer loans to help you meet the first month's rent.

Contact the housing department of your local council for more information.

## Local Welfare Assistance

Some local authorities have a budget of money that they can use to help people on very low incomes with urgent essential needs including on occasions, the costs of moving home. As you can imagine there is a lot of demand for local welfare assistance but it is worth asking your Council for help from this fund. The Housing Department or Adult Social Services will be able to tell you more.

## DWP Budgeting Loans

You can apply for a DWP Budgeting Loan if you receive a 'qualifying' welfare benefit. The benefits are Pension Credit, Income Support, income related Employment and Support Allowance (ESA) or income-based Job seekers Allowance (JSA) and you need to have received the benefit for at least 26 weeks. Loan amounts are from £100 depending on need and the ability to repay. The amount of loan DWP will award depends on your circumstances and why you need the loan. For example, you can get loans for essential furniture, 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.



You usually have to pay back the whole amount in 2 years. Repayments are often deducted from your benefits.

If you are refused a loan or don't get enough you can ask for your Budgeting Loan application to be reviewed. You do this at your local Jobcentre Plus office. If you are still not happy with the outcome, ask for your case to be referred to the Independent Case Examiner (ICE).

To apply for a referral to the ICE ask for 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 can be applied for if you are waiting for, or are receiving, means-tested benefits, including Universal Credit (UC). The rules are similar to Budgeting Loans.

If you've made a claim for a means tested benefit but have not yet reached your payment date, you might be able to receive an early payment. It's best to get some advice about this from Citizens Advice because there are knock on effects that you might prefer not to deal with. Most importantly your benefit will be decreased in the following weeks or months until the advance is repaid.

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

### Discretionary Housing Payment (DHP)

DHPs are another possible option for help with removal costs or meeting your deposit or rent but, you have to be receiving or be eligible for Housing Benefit, or Universal Credit. Contact the benefits department at your local Council for information on how to apply.

### Charities and Benevolent Funds

Many charities and trusts in the UK can help people in need. Some are only able to help particular groups of people e.g. people who worked in a certain trade, profession or the forces. Some charities help people with illnesses or disabilities and sometimes particular religions, or people living in certain local areas. If you receive Pension Credit, Housing Benefit or Council Tax Benefit, payments from charities or benevolent funds should not affect your entitlement to these benefits.

### Finding charities that can help

For help with welfare benefits visit your local **Citizens Advice** and **Job Centre Plus**. Also check your benefits with **Turn 2Us** – they can provide information on benefits and on grants and charitable help.

See <https://grants-search.turn2us.org.uk>

**Telephone:** 0808 802 2000

**Website:** [www.turn2us.org.uk](http://www.turn2us.org.uk)

**Postal address:** Turn2us, Unit 9, Cefn Coed Parc, Nantgarw, Cardiff CF15 7QQ

**The Directory of Social Change** is useful and should be available in your local library. It lists over 2000 charities and gives

information on how to apply for grants and other financial assistance.

**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](http://www.ssafa.org.uk)

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

## About EAC Information and Advice

### Elderly Accommodation Counsel (EAC)

We are a national charity that aims to help older people ensure their home will meet their needs and lifestyles as they age.

Our website [www.HousingCare.org](http://www.HousingCare.org) contains a huge amount of useful information, whether you want to plan for 'staying put' successfully or are considering moving home.

We also offer a free information and advice service to answer questions, talk about any help or care needs, and advise on the costs of housing or services and how to meet them.

### EAC Advice

Provided in partnership with Bassetlaw Action Centre and supported by the OneFamily Foundation

Tel: **0800 377 7070**

Email: [enquiries@eac.org.uk](mailto:enquiries@eac.org.uk)

Hours: 9am - 3pm, Monday – Friday

