

Funeral Benefit from the DSS

The state offers a specific benefit towards the cost of a funeral, for those people that it deems most need it. The qualification is strict but a successful application can gain in excess of £1000 as a one-off payment towards the funeral; this is not repayable unless the deceased is later found to have left an Estate.

In brief, to qualify, the deceased must leave inadequate Estate to pay for the funeral. If this is the case then just as importantly, the proper Applicant (usually the next of kin) must be on a qualifying supplementary benefit from the State. Should the deceased and next of kin be spouses/partners then the marital home is excluded from the equation.

Below we have some extracts from the Benefits Agency's web site which discusses the parameters and the benefit in far more details; please [click here](#) to link to the Benefits Agency web site.

[Please click](#) to download claim form 'SF200' or visit www.jobcentreplus.gov.uk Home > Customers > Working Age Benefits > Funeral Payment.

DSS Bereavement Payment

A Bereavement Payment is a one-off tax-free lump sum payment of £2,000. You can claim it if you were widowed on or after 9 April 2001. You must claim within twelve months of your husband's, wife's or civil partner's death, unless there are exceptional circumstances which mean that you did not know about the death or it was not confirmed.

Who can get a Bereavement Payment?

You are entitled to a Bereavement Payment if your husband, wife, or civil partner who has died paid enough national insurance contributions. If they died as the result of an industrial accident or an industrial disease, it does not matter whether they paid enough contributions or not. To get Bereavement Payment you must have been below state pension age when your husband, wife or civil partner died, or - if you were over pension age - they must not have been entitled to state retirement pension, based on their own national insurance contributions, when they died. Pension age is 60 for a woman and 65 for a man. You must have been married to your husband or wife, or in a registered civil partnership with your partner when they died.

How to claim a Bereavement Payment

You should claim a Bereavement Payment on form BB1. You can get form BB1:

- from your local benefits office
- in England, Wales and Scotland by phoning Jobcentre Plus on freephone 0800 055 6688 or textphone 0800 023 4888. There is also a Welsh language line number which is 0800 012 1888

- in England, Wales and Scotland, from the Jobcentre Plus website at www.jobcentreplus.gov.uk
- in Northern Ireland, from the website of the Northern Ireland Executive at www.dsdni.gov.uk/index/ssa.htm

If you think you may be able to make a late claim you should consult an experienced adviser, for example, at a Citizens Advice Bureau.

When you claim a Bereavement Payment, you will have to provide your national insurance number and evidence that it belongs to you. If you do not know your national insurance number but you think you have one, you should provide information to help the office to identify it. If you do not have a national insurance number, you will have to apply for one before you can claim a Bereavement Payment.

For more information about national insurance, see [National Insurance - contributions and benefits](http://www.adviceguide.org.uk) (www.adviceguide.org.uk).

You may also have to supply your spouse's or civil partner's death certificate, your marriage certificate or civil partnership certificate or other evidence to support your claim for Bereavement Payment. If you do not have this evidence, you should not delay your claim.

The following extracts are courtesy of the Benefits Agency:-

Help with Funeral Expenses from the Social Fund

What is the Social Fund?

If you are living on a low income and faced with costs that you are unable to meet, you may be able to get a payment, grant, or loan from The Social Fund. This can help with important intermittent expenses that you are unable to pay for out of your normal income. This leaflet provides information about Funeral Payments, available from the Social Fund to help with the cost of arranging a funeral. The advice in this leaflet is for people of working age and people above State Pension age.

What is a Funeral Payment?

A Funeral Payment can help with the costs of a funeral that you, or your partner, are responsible for arranging. It is a one-off payment to help cover the necessary costs of:

- burial or cremation fees
- a new burial plot with an exclusive right of burial (where burial is chosen)
- certain other expenses, and up to £700 for any other funeral expenses, such as the funeral director's fees, the coffin or flowers.

You do not have to pay income tax on any Funeral Payment you receive.

Am I eligible?

You may be able to get a Funeral Payment if it is reasonable for you, or your partner, to take responsibility for arranging and paying for the cost of the funeral, and you are getting one or more of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit (where you receive a payment for a disability or severe disability in the award)
- Child Tax Credit (at a rate higher than the family element).

We use partner to mean:

- a person you are married to, or a person you live with as if you are married to them, or
- a civil partner or a person you live with as if you are civil partners.

To receive a Funeral Payment, the person who has died must have been ordinarily resident in the United Kingdom (UK) at the date of their death, and the funeral must usually take place in the UK. In certain circumstances, we may make a Funeral Payment for a funeral that takes place somewhere else in the European Economic Area (EEA) or Switzerland. However, the amount we award will be restricted to the amount that we would have paid if the funeral had been in the UK.

Members of the European Economic Area are;

Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Cyprus, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia, Slovenia and the United Kingdom.

What else do I need to know?

How will this affect any other benefits I get?

Any benefits or entitlements you are getting will not be affected by any Funeral Payment you receive.

Repaying a Funeral Payment

Any Funeral Payment you receive must be paid back from the estate of the person who has died, if they have left one. By estate, we mean:

- any asset such as property, land, stocks and shares, savings, and any other money or cash belonging to, or owed to, the person who has died, or
- any money that comes into the estate after the person has died.

For the purposes of repaying a Funeral Payment, the estate does not include:

- any home that is still lived in by the partner of the person who has died, or
- any personal belongings that the person who has died has left to relatives.

How and when do I claim?

If you think you may be eligible for a Funeral Payment and would like to make a claim, you should complete claim pack SF200 (Funeral).

To get a claim pack, contact Jobcentre Plus or, you can download a copy online at www.dwp.gov.uk. You should return your completed claim pack to Jobcentre Plus.

When should I claim?

You can make a claim any time after the person has died, but you must claim within 3 months of the date of the funeral. If you are waiting for a decision on a qualifying benefit or entitlement (see “Am I eligible” for qualifying benefits and entitlements), you must still claim within 3 months of the date of the funeral.

How are Funeral Payments paid?

We usually make Funeral Payments by cheque, made out in the funeral director’s name. We will send the cheque to you to give to them.

How decisions are made?

Once you have returned your SF200 claim pack to Jobcentre Plus, we will look at your application and decide if you are entitled to a Funeral Payment. You will be sent a decision letter explaining what the decision is.

If you want to know more about the decision or you think it is wrong?

Contact Jobcentre Plus and ask us to explain the decision to you. If you think that the decision is wrong, you can ask us to look at it again. You should do this within 1 month of the decision date shown on your decision letter.

- If the decision can be changed, we will get in touch and let you know the new decision.
- If we cannot change the decision, we will let you know why.

If you are still not happy with the new decision, you can appeal to an independent tribunal. Contact Jobcentre Plus for full details on how to do this.

Where can I get more information?

You may be able to get other help from the Social Fund to help meet certain intermittent expenses that you are not able to pay for. You can get information about the different types of help available in the following leaflets:

- Grants and Loans from the Social Fund
- Help with Extra Heating Costs from the Social Fund, and
- Sure Start Maternity Grants from the Social Fund.

If you would like copies of any of these leaflets, please contact Jobcentre Plus. You can find the phone number in the business pages of your local phone book.

You can also find more detailed information on the Social Fund online at:
www.dwp.gov.uk/advisers/sb16/