

How to... Find Emergency Funding

*In this how to
guide you'll find
out about...*

- *Your Local Authority's disability team*
- *Where to check your benefits*
- *Grants*
- *England - Budgeting Loans & LA funding*
- *Scotland - Crisis Grants & Community Care Grants*
- *Wales - Discretionary Assistance Fund*

What is Emergency Funding?

An emergency or a dramatic change in your circumstances can put a huge strain on the family. But there is help. In this guide, you'll find Local Authority help and grants to come to the rescue.



Your Local Authority's disability team

Do you have a Disability Social Worker? Did you know they existed? They can really help you sort out extra help. They can apply for a huge range of financial and practical support on your behalf. Please note these are not 'Social Workers' per se, they are simply there to support your family with your child's medical and learning disabilities. Their signatures can make a difference as to the speed and range of support your child will be able to apply for.

Where to check your benefits

Are you receiving the right ones? There are lots of Benefit checkers, Sky Badger really likes these ones...

- **Turn2Us**
http://www.turn2us.org.uk/benefits_search.aspx
- **Money Saving Expert**
<http://www.moneysavingexpert.com/family/benefits-check>

Grants

Have you applied to the Family Fund? <http://www.familyfund.org.uk>. They provide grants to low-income families raising disabled and seriously ill children and young people. They can help with essential items such as washing machines, fridges and clothing but can also consider grants for sensory toys, computers and much needed family breaks together.

There are a lot more grants that you might be interested in, so have a look through Sky Badger's grants in the Finance section of our directory too.

www.skybadger.co.uk/directory

Different parts of the UK have different types of support...

England

Budgeting Loans

You could get a Budgeting Loan to help pay for essential things like rent, furniture, clothes or hire purchase debts. The smallest amount you can borrow is £100.

Budgeting Loans are interest-free so you only pay back what you borrow. You must normally repay the loan within 104 weeks. You can apply for a loan if you've been getting income-related benefits for at least 26 weeks.

To apply for a budgeting loan just print off and fill in claim form SF500 (here is the link for you to copy and paste)

<https://www.gov.uk/government/publications/budgeting-loan-claim-form>

Then take it to your nearest JobCentre Plus.

Local Authorities

There is also funding available through your local council for emergencies. If you have a Disability Social Worker they should be able to sort this out for you. If not, just call or email your Local Authority and ask about emergency funding.

Scotland

Crisis Grants

A Crisis Grant may help if you are in crisis because of a disaster like a fire or flood, or an emergency such as being robbed or burgled. It may help with costs that have arisen because of the disaster or emergency, to keep you and your family safe from harm. Usually you will be on benefits before you can get a Crisis Grant.

If you qualify for a Crisis Grant, the help you receive will depend on the difficulties you face. You may be given money or another form of support. For example, a voucher, fuel card, travel ticket or furniture.

Community Care Grants

A Community Care Grant may help if you are about to leave care to live on your own in the community or face going into care because you don't have the support you need to continue living at home. A Community Care Grant may also be able to help if you are a family facing exceptional pressures and need an essential item like a cooker or washing machine but don't have the money to buy it. Usually you will be on benefits before you can get a Community Care Grant.

As with the Crisis Grant, if you qualify for a Community Care Grant the help you receive will depend on your circumstances. You may be given money or you may receive support another way. For example, a voucher, fuel card, travel ticket or furniture.

Wales

Discretionary Assistance Fund for Wales

The Discretionary Assistance Fund offers payments, or in kind support, to people needing urgent assistance where there is an identified need to safeguard health and wellbeing. Payments will be made available to people who have no other means of meeting the immediate cost of living. They are not intended to meet the cost of ongoing expenses.

Emergency Assistance Payments

Assistance in an emergency or when there is an immediate threat to health or wellbeing. Anyone over the age of 16 can be considered eligible for these payments if they need help to meet expenses due to an emergency or because of a disaster.

Other How to Guides

Sky Badger have a wide range of *How to Guides* to help you in all areas of your lives. Download them on our website www.skybadger.co.uk or contact our ehelphdesk with any other questions.



John Ellerman
Foundation



©Sky Badger 2016

Terms of Use: Although care has been taken to ensure the accuracy, completeness and reliability of the information provided on Sky Badger's website, social media platforms, e-helpdesk, How To Guides and other services, Sky Badger assumes no responsibility therefore. The user of the information agrees that the information is subject to change without notice. Sky Badger assumes no responsibility for the consequences of use of such information, nor for any infringement of third party intellectual property rights which may result from its use. IN NO EVENT SHALL SKY BADGER BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL OR INCIDENTAL DAMAGE RESULTING FROM, ARISING OUT OF OR IN CONNECTION WITH THE USE OF THE INFORMATION.