



# Got No Money, Got No Food, In Crisis? - A Survival Guide

Stirling District Citizens Advice Bureau Ltd

[www.stirlingcab.org.uk](http://www.stirlingcab.org.uk)



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This guide provides information, advice and guidance to anyone in the crisis situation of not having enough income to feed themselves or their dependents. There are a variety of reasons that could cause such a situation: homelessness, a delay in benefit payments, benefit sanctions, budgeting or issues at home causing no access to any money. This guide, therefore, briefly sets out to explain:

**What help exists for Crisis situations** – eligibility for that help, is it financial, what how to apply and where to go.

Sources of assistance discussed here are:

- Local Authorities -Scottish Welfare Fund and Social Work Payments
- DWP Payments - Budgeting Loans, Benefit Advances and Hardship Payments
- Other local aid – Welfare groups, Charities, food banks

**How to challenge decisions** and if appropriate seek compensation for the hardship caused due to benefit processing mistakes or delays

**How to appeal** - Job Seekers Allowance sanctions that you consider harsh or unfair or Scottish Welfare Fund decisions that you consider wrong.

**A list of other sources of help** - with associated issues - debt, budgeting homelessness, where to go and how to access support.

Help is available to varying degrees and dependent on the personal situation of the individual. There are legal obligations placed on local authorities to help children and young adults, young people leaving care between the ages of 18 and 20, individuals at risk of domestic abuse and vulnerable adults (those with mental or physical disabilities) and these categories are prioritised for such help. However, help may still be available to those individuals not falling into these categories. The following guide gives more details on these sources of aid.

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## Scottish Welfare Fund

From 1<sup>st</sup> April 2013 for people who receive the following **qualifying benefits**:

- Income support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Savings Pension Credit
- Guaranteed Pension Credit

**And** who do not have alternative ways of paying for what they need, the following grants *may be* available from Stirling Council at Customer First Port Street Stirling. Exceptions can also be made under some circumstances for those not on these benefits.

**Crisis Grants** are available to people who are experiencing a disaster or emergency situation and need money urgently to help them through that period.

**Community Care Grants** are available to enable people to live independently in their community without them having to go into institutional care.

Both of these grants are **awarded at the discretion** of the local authority and are intended to meet one-off needs rather than be for ongoing expenses, and **do not have to be paid back**.

*If you are on any sort of benefit sanctions you will not be able to receive either of the grants **unless** you have dependent children who would suffer as a result. (See section on DWP Hardship Payments)*

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## Crisis Grants

If you have had an emergency or disaster, you may be able to receive money to help you recover from what has happened. It is important that you can show that if you do not have this money quickly, it will be a risk to you or your family (especially children).

You must have no other way of paying for this. For example, if you have enough of your own money you will not get this grant. In general, you must have under £700 unless you can prove the money is being kept for something else important.

To be eligible for a grant you must be 16 or over and in receipt of at least one of the **aforementioned qualifying benefits**.

It does not matter how long you have been receiving these benefits for. You **may** get a Crisis grant if you can prove it is very important for you or your family.

Some examples may include:

- Escaping domestic violence
- There may be an issue with your benefits and payment has been delayed.
- You may have had money stolen from you.
- You may have nowhere to live.
- Fire, floods or other natural disasters.

Grants **will not always** be money. You may receive food, heating costs, nappies or toiletries, travel costs, or hostel accommodation costs.

You are only allowed three grants a year.

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## Community Care Grants

This money enables independent living in the community without which one would have to go to live in institutional care. Examples for which the award is granted are:

- Furniture
- Household equipment such as a cooker, fridge, bed, or bedding, or installation costs.
- Travel costs
- Removal costs
- Gas and electricity connection charges

To be eligible for a Community Care Grant you must be 16 or over and in receipt of one of the following benefits:

- Income support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Savings Pension Credit
- Guaranteed Pension Credit

It does not matter how long you have been receiving these benefits for but you have to prove that if you didn't have this extra help you may have to go to live in some sort of institutional care home. Examples for which the grant may be applicable are:

You may be moving out of care and want to start to live independently.

You may be disabled and need specialist equipment that may be expensive.

You may not be disabled, but be under a lot of pressure to keep your children in a safe and secure environment.

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The grant can also help to care for prisoners on release on a temporary license. You have to be receiving a qualifying benefit or receive support or care from your local authority.

Your eligibility for a grant *may* depend on whether you are considered a vulnerable adult (unable to care for oneself because of a disability or a mental health issue).

The fund can also help children and young adults leaving local authority care. All applications are investigated fully. The council will consider your application using the criteria outlined previously and ***should give you a decision within fifteen days.***

**To apply for help from either part of the Scottish Welfare Fund please contact Stirling Council**

**Phone:** 0845 277 7000

**Text:** 07717 990 001

**Post:** collect, complete and return or hand deliver to Viewforth or Customer First, Port Street, Stirling.

Alternatively you can make an email request for the form and return it to [finservices@stirling.gov.uk](mailto:finservices@stirling.gov.uk). If you have difficulties in completing the application you could telephone Stirling Council for assistance on 01786 443210 or you could contact CAB.

**For more information on either grant, contact Stirling CAB:**

**Phone:** 01786 470239

**Email:** [SessionSupervisor@StirlingCAB.casonline.org.uk](mailto:SessionSupervisor@StirlingCAB.casonline.org.uk)

**Post:**

The Norman MacEwan Centre

Cameron Street

Stirling

FK8 2DX

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## Social Work Payments

### Section 12 and Section 22

It is not intended that Crisis and Community Care Grants should duplicate other provisions from local authorities, particularly social work services such as established community care practices. Local Authorities have a **statutory duty** to support vulnerable individuals and “children in need” if there is an emergency and operate discretionary payments for such.

A **vulnerable person** is one the regulations (Social Work Scotland Act 1968 Section 12) define as “person in need”, being 18 or over and includes people who:-

- Are elderly or
- Have a mental illness or physical disability or
- Are vulnerable in other ways (e.g. drug/alcohol dependency or victim of domestic abuse or
- Have applied for asylum and are awaiting outcome of an appeal

**Section 12 Payments** can cover emergencies, debts, and preventative help to avoid a person’s needs becoming greater. Some examples **may** be:

- Cash payments - pay a fuel bill to stop disconnection of supply
- Payments to third parties –a rent guarantee to a landlord
- Payments in kind - vouchers to purchase food, fuel, clothing, furniture
- Loans –to cover a stolen or delayed benefit payment

Local authorities can also provide accommodation through Section 12 payments to prevent homelessness in **exceptional** circumstances.

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## **Section 22 Payments**

### **Children in need**

Local authorities also have a duty of care for 'children in need' (Children Scotland Act 1995). A child, for purposes of this legislation must be someone 18 or under and deemed as being at risk. Examples would include children who;-

- Are unlikely to achieve or maintain reasonable health and development unless services are provided or
- Whose health or development would be impaired unless services are provided or
- Are disabled (chronically ill or with mental or physical disability) or  
Are adversely affected by the disability of another family member

In exceptional emergency situations the local authority can provide discretionary cash payments to help promote the needs of the child if help is unable to be provided in some other way. The cash payments may also take the form of those listed above for Section 12 Payments.

If a child is also at risk of serious harm the local authority may also provide short term (usually 7-14 days) refuge accommodation. Examples for which this provision is available would include;-

- Family conflict or abuse or neglect at home
- Problems with drugs or alcohol
- Pregnancy
- Children who have run away from foster-care or local authority accommodation

The aim of the short refuge is to provide somewhere safe for the child to stay whilst the immediate problem can be resolved or to assess provision of longer term accommodation.





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For either of the above payments the onus is on the person claiming to prove that they fall into one of the categories and have no other way of paying for the service they require.

Application for these payments can be made in person (via drop in) between 9am – 5pm to **the *local* social work service, in the city centre this is:**

Duty Social Worker

Stirling Council

Drummond House

Wellgreen Place

Stirling

FK8 2EG

01786 471177(to find out more, or to locate the nearest duty system)

**Emergency out-of-hours Duty Social Work Service - 01786 470500**

- Out with the 9am - 5pm office hours, weekends and public holidays.

The difference between out of hours and the local social work service is that they ***only deal with emergencies***. If your difficulty cannot wait until the office covering your area, is open, they can work with you to sort it out.

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## Department of Work and Pensions (DWP) Payments

### Hardship Payments and Jobseekers Allowance (JSA)

A hardship payment is a reduced amount of income based Jobseekers Allowance (JSA) which you **may** be able to get if JSA has been refused or stopped because of doubts about whether you are available for and actively seeking work. You **may also be entitled to it following a JSA sanction** for not meeting job search criteria set by Job Centre Plus or failing to participate in government initiatives that are part of the Employment, Skills and Enterprise Scheme.

To receive hardship payments you must prove to Job Centre Plus that without them you could be in danger of going without essentials such as food, clothing or heating or are at risk of losing your home through lack of money.

### ***How much are the payments?***

Hardship payments are paid at 60% of normal age related JSA but increases to 80% if you, your partner or a dependent child are pregnant or seriously ill. Where a client is part of a couple and aged 16 or over but not making a joint-claim couple claim, the hardship payment will be made at 60% of the JSA rate for a person of 25 and above. For joint claim couples the same rule applies except that the payment will increase to 80% if a member of the couple is pregnant or seriously ill.

***No hardship payment is made for the first two weeks unless you or someone in your household falls within a vulnerable group*** and you can prove that suffering hardship will result without the payment. Vulnerable groups are defined as;

- People with dependent children
- Households where someone is pregnant

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- Disabled people
- Anyone who has or cares for someone chronically ill in the household
- Anyone caring for someone in receipt of Disability Living Allowance or Attendance Allowance
- Persons under 21 having left Local Authority care within the last 3 years

Hardship payments will end if a client ceases to be entitled to JSA. Payments made because of a sanction will cease at the expiration date of the sanction.

***To apply for JSA payments clients should ask for and complete a form JSA10 "JSA Hardship Application" available from their local Job Centre Plus office.***

## Severe Hardship Payments (16-17 year olds)

Although JSA is normally a benefit for people over the age of 18 who are unemployed but looking for work, if you are 16 or 17, you may be able to claim JSA in exceptional circumstances such as estrangement from your family or when leaving local authority care. For entitlement to it you need to be registered with Connexions for Training and Work and comply with the criteria for job searching and training.

However, you may also be able to get a JSA 'severe hardship' payment if you are 16-17 years old and in such a situation as living away from home for a 'good reason' and have little or no money, or live at home but your family cannot support you. To receive payments the claimant will be interviewed by an under 18 advisor at the local Job Centre at which they should mention if they have any health problems, difficulties at home, or whether they will become homeless if they don't receive a payment. ***It is important that when claiming the JSA that the claimant states that they are claiming under the Severe Hardship rules.***

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"Severe hardship" payments are paid for short periods of up to 16 weeks at a time and at the same rate as ordinary JSA for an 18 year old.

## ***What counts as living away from home for a "good reason?"***

One of the following would be a good reason for being away from home:

- You have no living parent(s) or anyone acting as your parent(s)
- You have been in care
- You are living away from home because you were in danger there
- You don't get on with your parent(s) and can no longer live with them.

You may be asked why you don't live at home, why you can't return and for permission to contact your family in order to check your story. You cannot be forced to give your permission, but if you don't you may be refused benefit. If you don't want your family to be contacted, a person in a responsible position who knows your circumstances can give evidence that supports your reasons for not living at home. Suitable people could be an advice worker, social worker, hostel worker, or someone else from a recognised organisation.

## **Short-term Advances of benefit**

From 1 April 2013 Short-term advances of benefit will be ***available if you claim any benefit, including Universal Credit***. They are intended for use when someone has claimed a benefit and is in a period of financial need whilst waiting to receive it. You ***may*** be entitled to an advance payment;

- \* if you have claimed a benefit and the claim has yet to be decided, but you will only be entitled to the advance if the DWP decides you are likely to receive the benefit.
- \* if you have been awarded a benefit but have not received the first payment

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- \* if a change of circumstances entitles you to an increase to the amount of benefit you receive but you have not received the increase
- \* where the first payment of benefit is made in respect of a period shorter than that for which subsequent payments will be made
- \* in cases where it is impractical for benefit to be paid on the due date

***To receive the advance payment, you must prove that you are in financial need,*** which is defined in the Regulations as a serious risk of damage to the health or safety of the claimant or a member of their family.

***Short-term advances must be repaid*** from future benefit payments within a period of three months, extended to six months in exceptional circumstances.

## Budgeting Loans

### What is a Budget Loan?

A budget loan is an *interest free* loan available to people on certain benefits to help pay for one-off expenses over a longer period of time. To qualify for a budget loan,

- You or your partner must not be disqualified from getting Jobseeker's Allowance.
- You must be getting Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance (income-related), Pension Credit or payment on account of one of these benefits or entitlements.
- You must also have been getting any of the above for the last 26 weeks, or have been the partner of someone getting one of these benefits or payment on account of one of these benefits or

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entitlements, for you for 26 weeks, or a combination of them. If at any time during that period you or your partner stopped getting any of the benefits mentioned above, any gaps of up to 28 days will be ignored.

- Anyone under a JSA sanction will not be entitled to a loan.

## **How Much Can I Get?**

Loans of between £100 and £1500 are granted according to your personal circumstances and take into account whether the applicant is:

- an individual
- a couple
- or a family

None of these groups are legible if any has savings greater than £2000, and would be subject to a reduced loan for savings between £1000 and £2000.

## **What can it be used for?**

You can get a Budgeting Loan if you need help with:

- furniture or household items
- clothing and footwear
- rent in advance or removal expenses to secure fresh accommodation
- home improvements, maintenance or security
- travelling expenses within the UK
- looking for or starting work (including childcare costs)
- repaying hire purchase (HP) or other debts that have been taken out to pay for any of the above.
- funeral or maternity expenses

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You won't need to list individual items or services that you need or explain why you need them. But you will need to say how much money you want to borrow.

If you need money for any other reason than the general categories above, you may not be able to receive a Budgeting Loan.

## How is the Loan Repaid?

- Repayments are made via deductions from benefits referred to earlier.
- The repayment amounts are agreed between the client and Jobcentre Plus, and paid over a maximum period of 2 years.
- Repayments are paid back at either 12% 10% or 5% of weekly benefit payment, depending on the borrower's financial commitments.

## How to Apply

- Contact Jobcentre Plus on 0845 6060 234 and request a SF500 Budgeting Loan Application.

At present budgeting loans are available for those in receipt of the benefits mentioned above, but when these are replaced by Universal Credit, budgeting loans will be replaced by budgeting advances.

## Budgeting Advances

***Budgeting Advances will replace Budgeting Loans for Universal Credit claimants as they transfer from income related benefits to Universal credit.*** They will ensure that those with the lowest incomes claiming Universal Credit will continue to have access to an interest-free alternative to high-cost lending for emergency and unforeseen expenses. Budgeting Loans will continue to be available for those

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claiming legacy benefits until all such claims have been closed or migrated to Universal Credit.

Budgeting Advances will reflect existing Budgeting Loan eligibility requirements (see above) and available amounts. As such, Budgeting Advances will in most cases require the claimant to have been claiming Universal Credit - or have had a continuous claim to a legacy income-related benefit migrating to Universal Credit - for at least six months. To maintain work incentives however, that requirement does not apply if the expense for which a Budgeting Advance is required is necessary as a consequence of the claimant obtaining or retaining employment.

***Budgeting Advances are available only to those on the lowest incomes*** (just as access to Budgeting Loans is restricted to those receiving income-related benefits) and the Regulations will specify a maximum earnings threshold for eligibility to a Budgeting Advance.

The maximum Budgeting Advance available for a claimant will depend on whether the Universal Credit claim is in respect of a single person or a couple, and on whether the claimant is responsible for any children or qualifying young people. The Regulations will specify the maximum loan for each of those categories of claimant and any reductions to apply in respect of capital held by the claimant or their partner.



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## Dealing with benefit delays or poor processing

You have the right to expect a good standard of service from a public sector agency and if in receipt of a poor service and/or has been disadvantaged by maladministration may take action to resolve the problem.

Examples of poor service would be:

An unreasonable delay in receipt of a payment or processing of that payment  
The DWP aims to process claims within:

- Income Support - 9 days
- Job Seekers Allowance - 11 days
- Employment Support Allowance - 14 days

Neglecting to inform the client of their rights

Rudeness or failure to answer reasonable questions

Giving misleading advice

Discrimination on gender, race or colour grounds

Offering no redress where it is warranted

Omitting to mention the client's appeal rights on a decision

Loss of case papers connected to a claim

Not replying to letters or telephone calls

No provision of interpretation facilities if the claimant has a first language that is not English

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## ***What can be achieved by making a complaint?***

A client can expect to achieve the following by making a complaint

An apology and explanation for what happened

An assurance that the situation will be rectified if possible

A change in procedure

In certain circumstances financial compensation

## ***Who should the client complain to?***

Initially, the client should complain to the office administering the benefit. Agencies have their own internal complaints procedure which should be available on request.

*Housing benefit and council tax benefits complaints should be addressed to the **local authority**, which for the Stirling area is:*

Customer Services  
Stirling Council  
Viewforth  
18-20 Pitt Terrace  
Stirling  
FK8 2ET

(01786) 443210

**JobCentre Plus** is responsible for payment of Job Seekers Allowance, Employment Support Allowance and Income Support and in the first instance a complaint should be made to the local ***office administering the benefit who should reply within 15 working days*** of receiving the complaint. If a client is unhappy with the response or

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the complaint remains unresolved then the complaint should be referred for a decision to:

Jobcentre Plus Operating Officer  
Room 607  
Caxton House  
Tothill Street  
London  
SW1H 9NA  
Tel:020 7273 6006

If the problem or complaint is still not resolved the case may then be referred for a final decision or appeal to an independent agency that examines all services provided by the DWP, namely:

The Independent Case Examiner  
Jupiter Drive  
Chester  
CH70 8DR  
Tel 0845 606 0777

## What to include in a complaint

In dealing with any of the above agencies it is **essential** that for written complaints the following is included:

- Client name, address, date of birth, national insurance number and contact details
- Photocopies of correspondence with the relevant office(s)
- A summary of the complaint with details of dates and events, and names of officials
- Any other relevant information to the complaint
- An explanation of why the treatment of the case was unacceptable

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## DWP Special Payments

The DWP *may* make special payments in cases where an individual has suffered hardship or injustice through proven maladministration. These *payments are discretionary* but may be available if:

- The client has lost entitlement to benefit payments
- The client has suffered actual financial loss pursuing the claim e.g. travel expenses, postage costs
- The client has suffered injustice or hardship (for which there are payments available between £25 and £500)

There is *no statutory right to these payments* – and a final decision by The Independent Case Examiner will be binding.

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## **Job Seeker Allowance Sanctions**

Payment of Jobseeker's Allowance is conditional on you meeting pre-set DWP requirements to search for work. Not complying without good reason may result in JSA payments being sanctioned by Jobcentre Plus for a limited period taking the form of a reduction or brief cessation in the amount the client is paid.

Sanctions normally last for a fixed period of 4, 13, or 26 weeks, or 3 years, depending on the type of misconduct and/or whether it is the first, second, or third time that this has occurred within a 52 week period. There are three levels of sanction:

### **Lower Level Sanctions**

1st Failure: 4 weeks      2nd Failure: 4 weeks      3rd failure: 26 weeks

- Refusal or failure to attend an adviser interview
- Refusal or failure to participate in an employment programme or training scheme
- Refusal or failure to comply with jobseeker direction
- Refusal or failure to attend, or loses through misconduct a place on an employment programme or training scheme

### **Intermediate Level Sanction**

1st Failure: 13 weeks      2nd Failure: 13 weeks      3rd failure: 26 weeks

Only applied following a period of disallowance for:

- Not being available for work
- Not actively seeking work

### **Higher Level Sanction**

1st Failure: 13 weeks      2nd Failure: 26 weeks      3rd failure: 156 weeks

- Leaving a job voluntarily without good reason
- Losing a job through misconduct

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- Refusal or failure to apply for, or accept if offered a suitable job without good reason
- Refusal or failure to participate in mandatory work activity

## How to Challenge a Sanction

If you think you have been unfairly sanctioned, you can challenge it.

Ask for a written statement of the reason for the sanction and in your reply specify all of your reasons (with supporting evidence if applicable) when asking Jobcentre Plus to review your decision or if you are appealing it. It is important to challenge quickly as there is usually a ***time limit of one month from the decision of the sanction in which to make a challenge.***

If experiencing further problems please consult your nearest CAB.

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## **Other Charitable Aid**

**This is by no means an exhaustive list of possible help if you are in crisis but is representative of some of the more significant local and national aid available.**

### **Sons of the Rock Society**

The Society operates as a grant making charitable trust which supports organisations and individuals within the Stirling and Falkirk areas. Every year, it distributes several thousand pounds to help deserving causes, working in close partnership with local charities, NGOs, churches, educational establishments and local authorities to target help to those most in need. To qualify for support, you must be over 18 and normally resident within the Stirling and Falkirk districts.

For more information about any aspect of the Society's work, contact the Secretary at:

#### **Sons of the Rock Society (Secretary)**

38 Main Street

Doune

Perthshire

FK16 6BJ

Email: [info@sonsoftherock.org.uk](mailto:info@sonsoftherock.org.uk)

Tel 01786 841809

### **The Salvation Army**

The Salvation Army in Stirling offers practical support to people who are vulnerable or in need within the local community. Programmes and activities at the drop-in centre in Drip Road offer support for people who are homeless, or have drug and alcohol addictions as well as provision of a soup kitchen.

The Corps also run 'The Valley' furniture recycling project which helps to divert thousands of tonnes of goods that would otherwise be heading to landfill. The project sells furniture and "white goods" at reasonable prices whilst the shop at the

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Corps Hall on Drip Road, sells small electrical items, clothing and general household products. Profits from the project go towards the work carried out by The Salvation Army in Forth Valley.

**For further information regarding Salvation Army activity in Stirling please contact:**

Envoys - Denise and William McMurray  
Tel: 01786 448923

Stirling Corps  
19 Drip Road  
Stirling  
FK8 1RA

**Furniture store: 01786 479262**

The Valley Furniture Project,  
Unit 8 IMEX Business Centre,  
Craig Leith Road, Stirling  
FK7 7WU

## The Society of St Vincent de Paul

The SSVP operates in branches, called Conferences, based on local parishes, schools and universities. The work of a Conference is usually concentrated on local visiting but may include "special works", which serve people in a wider area or give more specialised help in a certain aspect of the work. In Scotland the 2100 voluntary members make about 140,000 visits each year. The distinctive feature of the SSVP is person to person contact and where appropriate material or financial assistance is provided to overcome crises and develop longer-term solutions to their problems.

Tel 0141 226 8833 Email [admin@ssvpscotland.com](mailto:admin@ssvpscotland.com)



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## Stirling District Women's Aid

Stirling and District Women's Aid is a voluntary organisation which provides support to women who are experiencing or have experienced domestic abuse and to children from families where domestic abuse occurs. It provides

- Temporary accommodation for women with and without children
- Information, support and advocacy for women in relation to domestic abuse
- Support for children and young people aged 18 and under who are affected directly or indirectly by domestic abuse

Stirling and District Women's Aid

**Unit 7**

**Stirling Arcade**

**Stirling**

**FK8 1AX**

**Advice Line: 01786 470897**

**Office: 01786 469518**

**Children and Young People's Workers: 01786 472674**

## Stirling University Student Development and Support Services

Specialist advice offered to students by the above includes:-

Money advice from the Student Money Advice team;

Support for disability and dyslexia from the Disability Service.

Counselling and Wellbeing for issues related to mental and emotional health

Information and support for students who have been in local authority care

Tel: 01786 467080 for information.

# Got No Money, Got No Food, In Crisis? - A Survival Guide

Stirling District Citizens Advice Bureau Ltd

[www.stirlingcab.org.uk](http://www.stirlingcab.org.uk)

## Crisis Food Bank

The Crisis Food Bank operates from two locations in Stirling and is run by volunteers through the local charity Start-Up Stirling and aims to help local individuals and families in crisis through the provision of emergency food supplies and support to access other services. Food supplies are usually given on a one-off basis for up to 4 weeks or 6 weeks in exceptional circumstances.

***Access to the bank is by referral only from the following organizations;***

- Stirling Council Housing Services,
- Citizen's Advice Bureau,
- Stirling Women's Aid
- Home-Start Stirling.

***Please speak to an advisor at Stirling CAB if you need this assistance.***

## Turn2us

This agency allows anyone to access financial help from a variety of sources. The website contains information and tools to help you find support, based on your specific needs and circumstances. You can also register for a personal 'My Turn2us' account, which allows you to make confidential enquiries and applications directly to many of the grant-giving charities that you identify using their Grants Search database.

The Turn2us website also brings together an easy to use Benefits Calculator and a [Grants](http://www.turn2us.org.uk) Search database giving access to over 3,000 charitable funds – all available through <http://www.turn2us.org.uk>.

For individuals who are not able to access the website, their freephone helpline is open from 8.00 am to 8.00 pm Mondays to Fridays on 0808 802 2000.

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## SSAFA (Soldiers, Sailors, Airmen's Families Association)

SSAFA is a charity that provides life-long support for anyone who has ever served in the Armed Forces and their families. Support is both practical and emotional and is given to both serving service personnel and veterans and extends to ex-servicemen either in prison or who are now ex-offenders.

Tel 0845 241 7141 for more information or visit their website [www.ssafa.org.uk](http://www.ssafa.org.uk)

**Shelter** provides a free, national telephone advice line staffed by trained housing advisers. Advice covers anything from finding a place to sleep to suggesting how to handle mortgage arrears. Lines are open from 9am to 5pm, Monday to Friday on 0808 800 4444

**Carers UK** is a charity set up to help the millions of people who care for family or friends, providing information and advice about caring alongside practical and emotional support for carers. Carers UK also campaigns to make life better for carers and influences policy makers, employers and service providers, to help them improve carers' lives.

Tel 0808 808 7777 or visit [www.carersuk.org](http://www.carersuk.org)