

# BENEFITS AVAILABLE AFTER A DEATH

Durham  
County Council



The time after a death is the worst time to have to deal with leaflets and forms. This factsheet tells you about benefits you might be able to claim and how any benefits you already receive could be affected.

You will need to inform the Department for Work and Pensions that the person claiming benefits has died. It is best to write to the office that pays the benefit the person received.

## Funeral Costs

If you get any of the following you might be able to get a payment for funeral expenses from the Social Fund. These benefits are called qualifying benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Housing Benefit
- Pension Credit
- Universal Credit

- Working Tax Credit that includes a disability or severe disability element
- Child Tax Credit (at a rate greater than the family element)

## Who can claim help with funeral costs?

In order to claim this payment, you or your partner must take responsibility for the funeral of a person who was ordinarily resident in the United Kingdom.

You must also have a specified relationship to the deceased person. You can claim if:

- You were the spouse or civil partner, or the cohabiting partner, of the deceased when he or she died; or
- The deceased was a child who you were responsible for, or the deceased was a stillborn child; or
- You were a close relative or close friend of the deceased and it is reasonable for you to accept responsibility for the funeral costs.



Welfare Rights Service  
Revenues and Benefits  
Durham County Council

[www.durham.gov.uk/welfarerights](http://www.durham.gov.uk/welfarerights)  
[welfare.rights@durham.gov.uk](mailto:welfare.rights@durham.gov.uk)

There are further rules that sometimes mean an award cannot be made to a relative or friend where there is someone who was more closely related to the deceased, or was equally close and is not receiving a qualifying benefit. Seek advice if you think you might be affected by this rule.

## How do you claim help with funeral costs?

Contact the Bereavement Service helpline on 0800 731 0469 and ask for form SF200. You must claim within three months of the funeral. If you are waiting for a decision on a qualifying benefit you should still claim within the time limits and then reclaim within three months of getting the qualifying benefit.

## Universal Credit and Pension Credit

You may be able to get Universal Credit to top up a low income or other benefits. Both working people and those who are not working can claim Universal Credit, but it is only available for people of working age. You must have savings of less than £16,000 to qualify for Universal Credit.

If you are of pensionable age you may need to claim Pension Credit rather than Universal Credit. If you have not claimed on time you can ask for your benefit to be backdated for up to three months.

## Help with mortgage payments

You can get help with interest payments on a mortgage of up to £200,000 if you receive Universal Credit, and up to £100,000 if you receive Pension Credit.

If you are in receipt of Pension Credit you will be able to get help with mortgage interest from the start of your claim. If you are of working age and claiming Universal Credit you will not get any help until you have been receiving benefit for 9 months.

Interest is calculated at a standard rate which may be less than your actual rate (at the time of writing it is 2.61%).

Any help you get will be made in the form of a loan which you must repay when your house is sold or you transfer ownership to another person. The loan must be repaid with interest. At the time of writing the interest rate for repayment is 1.5%.

## Help with rent

The housing element of Universal Credit, or Housing Benefit if you receive Pension Credit, might help towards paying your rent.

## Help with Council Tax

You may get a Council Tax discount of 25% if your partner has died and you are now the only adult living in the property. You should tell your local Council that your partner has died so they can work out if your Council Tax should be reduced.

Depending on your circumstances you may get a further reduction to your Council Tax in the form of Council Tax Reduction if your savings are less than £16,000. If you receive the Guarantee Credit of Pension Credit you may qualify for Council Tax Benefit even if your savings are above this amount.



## Bereavement Support Payment (BSP)

If your spouse or civil partner died on or after 6 April 2017 you may be able to claim Bereavement Support Payment.

You may be eligible if:

- your partner paid National Insurance contributions for at least 25 weeks or died because of an accident at work or a disease caused by work; and
- they were under State Pension age and were living in the UK or another country that pays bereavement benefits when they died.

The benefit is divided up into a lump sum followed by up to 18 monthly payments.

If you have children aged under 20 in full-time education, the lump sum is £3,500 and the 18 monthly payments are £350 each.

If you do not have children aged under 20 in full-time education, the lump sum is £2,500 and the monthly payments are £100 each.

To receive the full amount you must claim within 3 months of your partner's death. You can claim up to 21 months after your partner's death, but this will reduce the number of payments you receive.

## Does BSP affect other benefits?

The initial lump sum payment of Bereavement Support Payment does not affect your other benefits for the first year after it is paid. If you still have any of it left after a year, it will be treated as capital and may affect your means-tested benefits.

Each monthly payment is ignored as income so does not affect your means-tested benefits when it is paid, but if you have any remaining after the month is over, the remaining amount will be treated as capital and may affect your means-tested benefits.

## How to make a claim for BSP

Contact the Bereavement Service helpline on 0800 731 0469.



## Death of a child

If you have been getting benefit paid for your child the agencies concerned need to be informed. The benefits listed here have a run-on period and will continue to be paid for eight weeks after a child has died:

- Carer's Allowance
- Child Benefit
- Child Tax Credit
- Carer premium, paid as part of means tested benefits
- Child allowances paid with means tested benefits ■



## Need more advice? CONTACT WELFARE RIGHTS:

### By telephone:

Advice Line  
03000 268 968  
9 am – 12 noon

### By email:

[welfare.rights@durham.gov.uk](mailto:welfare.rights@durham.gov.uk)

### By post:

Welfare Rights • Durham County Council • Revenues and Benefits • PO Box 254  
Stanley • County Durham • DH8 1GG

**Durham**  
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