



## Useful information if you're recently bereaved and worried about money, your home, your immigration status, or new caring responsibilities

Coping with bereavement is very difficult, and often there are many practical issues to deal with. A change within your household can affect many aspects of your life. We're here to help you

### If you're worried about money

The first step is to make sure that key organisations are notified.

#### Tell Us Once

The person registering the death should be told about the Tell Us Once Service by the registrar. More information about this is available here <https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

This service can be used online or over the phone. The phone number is not published but this information is given when the death is registered. The person using the service needs to have basic details available when making the call such as the person's date of birth, National Insurance number, details of benefits in payment etc. Tell Us Once is responsible for contacting HMRC, DWP, the passport office, DVLA, the local council and Veterans UK. Where necessary these organisations may then make further contact.

**Tell Us Once does not contact banks, utility services or landlords—it's important that you do this to make sure debts don't build up.**

**There are many ways that the welfare benefits system can assist people who've been bereaved.**

Benefit claims of spouses and civil partners and carers of the deceased person are likely to be affected.



CALL



TEXT



WHATSAPP

OUR ADVISERS ARE HERE TO HELP ON :

**07957 711080**

or

**07496 881145**

**WE'LL CALL YOU BACK!**

**If the deceased had a joint claim for their benefits with their partner then that person will need to claim benefits in their own right.** If you are unsure what you may be entitled to, seek further advice: ring us, we can help

#### Bereavement Benefits

If a spouse or civil partner has died then Bereavement Support Payment can be claimed by people under pension age. This payment depends on the deceased having paid sufficient National Insurance Contributions (or, if not, having been in employment and having died as a result of an industrial injury or disease).

The Bereavement Support Payment includes a lump sum payment as well as a monthly amount paid for up to 18 months. These payments do not affect most other benefits including means tested benefits.

#### Guardians Allowance

If you have taken on responsibility for a child where both parents have died then you may be able to claim this benefit administered through Child Benefit. The claim form BG1 is available online <https://www.gov.uk/guardians-allowance/how-to-claim> or you can phone on 0300 322 9080 (Textphone 0300 200 3103).



**We're a charity that provides free, expert legal advice to those most in need**

## More about money

### Funeral Expenses Payment

This can be claimed by someone who is in receipt of a means tested benefit, including Housing Benefit and Pension Credit, depending on that person's savings, the assets of the deceased including any payment from a prepaid funeral plan. There is also a test to ensure that this person is either a partner or parent or qualifies as a sufficiently close relative or friend. Payments are usually not enough to cover the full cost of the funeral. More information about this is available here <https://www.gov.uk/funeral-payments> or alternatively you can phone on 0800 731 0469 (Textphone 0800 731 0464) to make a claim

### Children's funeral fund payment

This is available in addition to Funeral Expenses Payment for the funeral of a child under 18 or a stillborn child born after the 24th week of pregnancy. The application should be made by the funeral director

## Housing - are you worried about where you will live?

### First step - are you in rented accommodation or do you have a mortgage?

If you have a mortgage then make contact with the mortgagee. If you are in rented housing you need to contact the landlord: before you do there are some things to bear in mind.

### Social Housing

If you were a **joint tenant** with the person who has died you will automatically become the sole tenant

If you are a **family member** (parent, child, sibling or grandchild) of the person who has died, you may have a right to 'succeed to the tenancy' (take it over). It's usually a condition of the tenancy agreement that the person looking to succeed must have lived with the tenant for at least 12 months before their death and the tenancy agreement will state if there is a right to succeed. The tenancy you inherit will be exactly the same: you will pay the same rent and have the same rights.

Should you be in any doubt about your rights you should first check the tenancy agreement and contact your housing association.

### Private tenancy

On the death of a sole Assured-Shorthold tenant their partner can succeed to the tenancy, if immediately before death they were occupying the property as their only principal home.

### Benefits

If you claim benefits, you should contact the DWP to inform them of the death and to make a claim for your rent to be paid.

If you have to leave the property because you're unable to take over the tenancy you can apply to your Local Authority for home-

## Carers

**Benefits paid to carers** are linked to Disability Living Allowance, Personal Independence Payment or Attendance Allowance paid to the disabled person. Payment of these stop when someone dies. Carers Allowance and carers elements paid in means tested benefits continue in payment for 8 weeks after the cared for person dies.

**Have you become a carer for a relative or friend because their carer has died?** It's likely to feel difficult, perhaps overwhelming, if the situation has arisen because of a bereavement in your family or friendship group. However, there *is* support available to help you. Social services can assess needs of, and provide care and support to, adults with illness or disabilities *and* their carers under the Care Act 2014. Although, emergency measures brought in during the pandemic change some of the duties social services have towards vulnerable people, social services should continue to comply with their duties wherever possible and can't refuse to help if doing so would breach your human rights or those of the person you care for.

Information and advice is available from your local Carers' Centre <https://www.carerstrusthofs.org.uk/>

The government has published information about ways to keep yourself and those you care for safe <https://www.gov.uk/government/publications/coronavirus-covid-19-providing-unpaid-care>

If you need legal advice about getting extra care and support for the person you care for, or services for you in your caring role, please contact us.

## Immigration Status

**Bereavement could also impact on the immigration status of grieving family members.**

Your immigration status may have been dependent on your loved one (as their parent, partner, child or other family member), and you may now need professional advice on how to manage your case with the Home Office.

For example, if you are from outside the European Union and your immigration status is as the partner or spouse of a British or settled person you may need to apply under the rules for bereaved partners.

Or, as a family member of a European national you may need advice on how you can apply for settled status. If you think your immigration status may be affected by the loss of a loved one then contact the immigration team at the Law Centre for advice.

WHATEVER YOUR WORRY, ITS BEST TO ASK FOR HELP



[help@centralenglandlc.org.uk](mailto:help@centralenglandlc.org.uk)



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