

REPORT TO: CABINET

DATE: 29th October 2009

SUBJECT: Notice Of Motion- Purchase of Grave plots

WARDS AFFECTED: All Wards

REPORT OF: Director Graham Bayliss, Leisure Director
Paul Edwards Finance Director

CONTACT OFFICER: John Proffitt – Head of Cemeteries and Crematoria
01704 533443
John Farrell – Assistant Director

EXEMPT/CONFIDENTIAL: NO

PURPOSE/SUMMARY:

To respond to the request by the Council to investigate the issues associated with the introduction of a 'payment by instalment plan, by which grave plots can be purchased by residents, spread over a 2 year period.

REASON WHY DECISION REQUIRED:

So that Cabinet members can decide whether to introduce 'a payments by instalment plan for burial plots' proposed by Councillor Jones' Notice of Motion (6th May 2009).

RECOMMENDATION(S):

Cabinet is requested to:

- i) endorse the Overview and Scrutiny (Performance and Corporate Services), and Cabinet Member (Corporate Services) recommendation, 'not to agree the introduction of a 2 year 'payment by installment plan for the purchase of grave plots by Sefton residents'; and
- ii) note the Cabinet Member (Corporate Services) recommendation for the production of information leaflets on pre-arranging funeral payments, the cost of which will be met from within the Leisure Services budgets.

KEY DECISION: Yes

FORWARD PLAN: Yes

IMPLEMENTATION DATE: Following the Call in period

ALTERNATIVE OPTIONS:

IMPLICATIONS:

Budget/Policy Framework:

Financial The maximum financial implications based on would be approximately £800-£1000, which can be contained within existing budgets.

Financial:	2009/ 2010 £	2010/ 2011 £	2011/ 2012 £	2012/ 2013 £
<u>CAPITAL EXPENDITURE</u>				
Gross Increase in Capital Expenditure				
Funded by:				
Sefton Capital Resources				
Specific Capital Resources				
<u>REVENUE IMPLICATIONS</u>				
Gross Increase in Revenue Expenditure	£1000			
Funded by:				
Sefton funded Resources	£1000			
Funded from External Resources				
Does the External Funding have an expiry date?				
How will the service be funded post expiry?				

Legal: The information leaflet will not be able to recommend specific companies as this could be seen as promoting one ahead of another

Risk Assessment:

Asset Management: None

CONSULTATION UNDERTAKEN/VIEWS

CORPORATE OBJECTIVE MONITORING:

<u>Corporate Objective</u>		<u>Positive Impact</u>	<u>Neutral Impact</u>	<u>Negative Impact</u>
1	Creating a Learning Community		✓	
2	Creating Safe Communities		✓	
3	Jobs and Prosperity		✓	
4	Improving Health and Well-Being	✓		
5	Environmental Sustainability		✓	
6	Creating Inclusive Communities	✓		
7	Improving the Quality of Council Services and Strengthening local Democracy	✓		
8	Children and Young People		✓	

LIST OF BACKGROUND PAPERS RELIED UPON IN THE PREPARATION OF THIS REPORT

1.0 BACKGROUND

1.0 At full Council on the 6th May 2009 Cllr Jones tabled the following motion

“That in order to assist Sefton residents, with limited financial means to purchase grave plots (currently costing £618), this Council requests the Cabinet to agree to the establishment of a ‘payment by instalments plan’ by which grave plots can be purchased by residents in affordable stages, subject to the Council being satisfied that any remaining outstanding balance due would be met from the deceased’s estate.”

1.2 Council resolved:

“ that the motion be referred to the Overview and Scrutiny Committee and the Cabinet Member prior to consideration by the Cabinet”.

1.3 Further discussions with Councillor Jones, clarified that

(i) he was looking for the introduction of a two year, staged payment agreement for the purchase of grave plots, on an interest free instalment basis, to assist families on low income.

and (ii) the introduction of the agreement should be subject to the Council being satisfied that the applicant is able to pay.

1.4 A report (**Annex 2**) was presented to the Overview and Scrutiny Committee (Performance and Corporate Services) in September 2009.

The report recommended against a staged pre-payment approach to the sale of burial plots because:

(i) help was already available in needy cases from central government

and (ii) due to the potential bad debt issues that could arise for the Council

1.5 the Overview and Scrutiny Committee (Performance and Corporate Services) resolved :

(i) the Cabinet Member – Corporate Services be recommended not to agree the introduction of a 2 year ‘payment by installment plan’ for the purchase of grave plots by Sefton residents; and

(ii) subject to (i) above, the Cabinet Member – Corporate Services be requested to give consideration to recommending the investigation of private sector funding sources for the purchase of grave plots installments.

1.6 The report and recommendations were presented to the Cabinet Member Corporate Services (16th September) who deferred her decision and requested that Officers consider the production of an information leaflet that would provide details of the help already available and how to access information on arranging prepayment for a funeral.

1.7 This information was prepared and presented to the Cabinet Member (Corporate Services) on the 14th October (**Annex 1**) who resolved that:

- (i) *the Overview and Scrutiny Committee's recommendation that an instalment plan should not be introduced, be endorsed and the Cabinet be informed accordingly; and*
- (ii) *the Cabinet be requested to note the arrangements for the production of information leaflets on pre-arranging funeral payments, the cost of which will be met from within the Leisure Services budgets.*

2.0 CONCLUSIONS

2.1 Cabinet will note that the Notice of Motion has been considered by the Overview and Scrutiny (Performance and Corporate Services) and the Cabinet Member (Corporate Services), who noted that financial assistance is already available for eligible partners of the deceased, in the form of the Social Fund and Bereavement Benefits Fund.

The Social Fund could provide up to £1200 towards funeral expenses and the Bereavement Benefits Fund could provide up to £2000.

In light of this they recommend that a 2 year payment by installment plan for the purchase of grave plots by Sefton residents should not be introduced.

2.2 Cabinet should also note that an information leaflet (**Annex 3**) will be produced to inform the public where and how to access such benefits. The leaflet will also give details of how they may make private arrangements to preplan for funeral costs.

This leaflet will be published on the Council's website and also a one off print run of 10,000 leaflets which will be available from service points.

The cost of producing the leaflets will be approximately £800-£1000, and at the request of the Cabinet Member (Corporate Services) will be met from within the Leisure Services budgets.

4.0 RECOMMENDATIONS

4.1 Cabinet is requested to

- (i) endorse the Overview and Scrutiny (Performance and Corporate Services), and Cabinet Member (Corporate Services) recommendation, 'not to agree the introduction of a 2 year 'payment by installment plan for the purchase of grave plots by Sefton residents'; and
- (ii) note the Cabinet Member (Corporate Services) recommendation for the production of information leaflets on pre-arranging funeral payments, the cost of which will be met from within the Leisure Services budgets.

ANNEX 1

REPORT TO: CABINET MEMBER CORPORATE SERVICES

DATE: 14/10/2009

SUBJECT: Notice Of Motion- Purchase of Grave plots

WARDS AFFECTED: All Wards

REPORT OF: Director Graham Bayliss, Leisure Director and Paul Edwards Finance Director

CONTACT OFFICER: John Proffitt – Head of Cemeteries and Crematoria
- 01704 533443 John Farrell – Assistant Director

EXEMPT/CONFIDENTIAL: NO

PURPOSE/SUMMARY:

To update the Cabinet Member for Corporate Services on the production of a leaflet advising residents of how to pre arrange funerals.

REASON WHY DECISION REQUIRED:

The Cabinet member for Corporate Services Deferred a decision on the Council's Notice of Motion 16th September 2009 pending a request for further information.

RECOMMENDATION(S):

That the Cabinet Member for Corporate Services is requested to consider the original Notice of Motion and:

- a. to endorse the Overview and Scrutiny Recommendation, 'not to agree the introduction of a 2 year 'payment by installment plan for the purchase of grave plots by Sefton residents'.
- b. note the contents and intention to publish an information leaflet on pre arranging funeral payments, and in light of the spending freeze, to consider whether to publish the leaflet at no cost (Option1 Paragraph 3.1 or in a printed form at a cost of £800-£1000 (Option 2 Paragraph3.1)

c. As this is a matter for Cabinet, refer the above decisions to Cabinet to inform their deliberation.

KEY DECISION: Yes

FORWARD PLAN: Yes

IMPLEMENTATION DATE: Following the Call in period

ALTERNATIVE OPTIONS:

IMPLICATIONS:

Budget/Policy Framework:

Financial

The maximum financial implications based on option 2 (paragraph 3.1), would be approximately £800-£1000, which can be contained within existing budgets.

Financial:	2009/ 2010 £	2010/ 2011 £	2011/ 2012 £	2012/ 2013 £
<u>CAPITAL EXPENDITURE</u>				
Gross Increase in Capital Expenditure				
Funded by:				
Sefton Capital Resources				
Specific Capital Resources				
<u>REVENUE IMPLICATIONS</u>				
Gross Increase in Revenue Expenditure				
Funded by:				
Sefton funded Resources				
Funded from External Resources				
Does the External Funding have an expiry date?				
How will the service be funded post expiry?				

Legal:

The information leaflet will not be able to recommend specific companies as this could be seen as promoting one ahead of another

Risk Assessment:

Asset Management:

None

CONSULTATION UNDERTAKEN/VIEWS

CORPORATE OBJECTIVE MONITORING:

<u>Corporate Objective</u>		<u>Positive Impact</u>	<u>Neutral Impact</u>	<u>Negative Impact</u>
1	Creating a Learning Community		✓	
2	Creating Safe Communities		✓	
3	Jobs and Prosperity		✓	
4	Improving Health and Well-Being		✓	
5	Environmental Sustainability		✓	
6	Creating Inclusive Communities	✓		
7	Improving the Quality of Council Services and Strengthening local Democracy		✓	
8	Children and Young People		✓	

LIST OF BACKGROUND PAPERS RELIED UPON IN THE PREPARATION OF THIS REPORT

1. BACKGROUND

1.1 At the Cabinet Member for Corporate Service's meeting on the 16th of September a report was presented (Annex 1) referring to Cllr Jones Notice of Motion

(1) That in order to assist Sefton residents, with limited financial means to purchase grave plots (currently costing £618), this Council requests the Cabinet to agree to the establishment of a 'payment by instalments plan' by which grave plots can be purchased by residents in affordable stages, subject to the Council being satisfied that any remaining outstanding balance due would be met from the deceased's estate."

1.2 The report had previously been presented the Scrutiny and Overview Committee Corporate Services who resolved that the following recommendations should be made to the Cabinet Member for Corporate Services that

(1) the Cabinet Member – Corporate Services be recommended not to agree the introduction of a 2 year 'payment by installment plan' for the purchase of grave plots by Sefton residents; and

(2) subject to (1) above, the Cabinet Member – Corporate Services be requested to give consideration to recommending the investigation of private sector funding sources for the purchase of grave plots installments.

1.2 Following consideration of the report the Cabinet Member resolved

Minute 38 'That consideration of this item be deferred to allow officers to respond to the Cabinet Member's request for further information in relation to the possible production of leaflets advising of the 'payment by installment plan' process to include useful contact details.

In doing so the Cabinet Member requested that Officers produce an information leaflet, which could be provided for Members, the public and published on the Council's website and in reception areas. This leaflet should provide details of how to access information on arranging prepayment for a funeral.

2. FURTHER INFORMATION FOR RESIDENTS

2.1 Officers have produced a draft leaflet Annex 2 (the final version will be professionally produced), which outlines sources of information and the process for arranging to pay for a funeral in advance. .

2.2 This leaflet provides information for residents on prearranging and paying for their funeral and will advise them of useful contact information and telephone numbers should they require assistance.

2.3 As pre payment plans are provided by a large number of private sector organisations including;

- Funeral Directors
- Insurance Companies
- Large retailers including Supermarkets
- Charities

It would be difficult for the Council to maintain it's impartial position ,if it was to name individual companies in the leaflet, also due to the number and type of companies who provide this service this list would be extensive.

By publishing specific names and contact details it might also be viewed as the Council promoting one of these companies over another, which could lead to claims against it if the service provided by the company wasn't what the customer expected.

Therefore the information contained in the leaflet gives general guidance and contact numbers for bereavement service charities and the Direct Gov website (www.direct.gov.uk). Which provides clear and concise information on bereavement planning. Annex 3

3.0 Costs of Introducing a Leaflet and Options for Distribution

3.1 The following two options show the costs involved in production and distribution of the leaflet.

Option 1 - Not to provide a printed leaflet, but to publish the information electronically on the Council's Website. Which could be achieved at no additional cost.

Option 2 – Produce a one off print run of 10,000 leaflets, which would be held at the cemeteries and crematoria offices and distributed direct to Members, One Stop Shops, libraries etc and to the public and other agencies on request.

This would cost approximately £800-£1000. As there are no specific resources to cover this expenditure, but with prudent housekeeping, the cost could be contained within existing budgets.

4.0 Conclusions and Recommendations

4.1 That the Cabinet Member for Corporate Services is requested to consider the original Notice of Motion and;

to endorse the Overview and Scrutiny Recommendation, 'not to agree the introduction of a 2 year 'payment by installment plan for the purchase of grave plots by Sefton residents'.

4.2 note the contents and intention to publish an information leaflet on pre arranging funeral payments, an in light of the spending freeze, to consider

whether to publish the leaflet at no cost or in a printed form at a cost of £800-£1000

4.3 As this is a matter for Cabinet, refer the above decisions to Cabinet to inform their deliberation.

ANNEX 2

REPORT TO: OVERVIEW AND SCRUTINY COMMITTEE
CORPORATE SERVICES
CABINET MEMBER FOR CORPORATE
SERVICES
AND CABINET

DATE: 1/09/2009 O&S
16/9/2009 CMCS
1/10/2009 Cabinet

SUBJECT: **Notice Of Motion- Purchase of Grave plots**

COPY

WARDS AFFECTED: All Wards

REPORT OF: Paul Edwards, Finance & Information Services
Director Graham Bayliss, Leisure Director and

CONTACT OFFICER: Diane Proffitt –Accountant 0151 934 4311, John
Proffitt – Head of Cemeteries and Crematoria -
01704 533443

EXEMPT/CONFIDENTIAL: NO

PURPOSE/SUMMARY:

To respond to the request by the Council to investigate the issues associated with the introduction of a 'payment by instalment plan, by which grave plots can be purchased by residents, spread over a 2 year period.

REASON WHY DECISION REQUIRED:

The report has been requested by full Council, so that members can decide whether to introduce 'a payments by instalment plan for burial plots' proposed by Councillor Jones' Notice of Motion (6th May 2009).

RECOMMENDATION(S):

1. Overview and Scrutiny (Performance and Corporate Services) :

- a. Considers the implications of implementing a pre purchase agreement for burial plots by instalments and whether by introducing the system it wishes to extend the Council's debt recovery by up to £250,000.
- b. In consideration of recommendation (a) it agrees and recommends to the Cabinet Member for Corporate Services that a scheme is/ is not introduced for all Sefton residents to purchasing graves on instalments

2. Cabinet Member for Corporate Services

- a. Considers the Overview and Scrutiny Recommendation
- b. Recommends to Cabinet that the Scheme is / is not introduced for Sefton Residents

3. Cabinet

- a. Considers the recommendations from Overview and Scrutiny and the Cabinet Member for Corporate Resources
- b. Considers whether or not to introduce a scheme to allow Pre Purchase of Graves to be made on an instalment plan basis.

KEY DECISION: No

FORWARD PLAN: Yes

IMPLEMENTATION DATE: Following the Call in period

ALTERNATIVE OPTIONS:

- Not to introduce an agreement

IMPLICATIONS:

Budget/Policy Framework:

Financial

There are likely to be some additional administration costs borne by the Council's Debt Recovery service, which is now provided by Arvato. Any costs will be subject to negotiation between Arvato and the Council.

Introduction of a payment by instalments plan for this type of payment in the worst case could see the Council Debt increase by up to £250,000 per

annum based upon current purchases. With any debt the Council would expect that there would be an element of non-payment and based upon current experience this could be 10% or £25k based on the worst case of £250,000. There may also be a small cost as a consequence of the delayed cashflow to the Council, although this may be offset by an increase in the number of grave plot purchases.

There is currently no budget to cover the cost of any non-payment or administration cost.

Financial:	2009/ 2010 £	2010/ 2011 £	2011/ 2012 £	2012/ 2013 £
<u>CAPITAL EXPENDITURE</u>				
Gross Increase in Capital Expenditure				
Funded by:				
Sefton Capital Resources				
Specific Capital Resources				
<u>REVENUE IMPLICATIONS</u>				
Gross Increase in Revenue Upto Expenditure	Upto £25k p.a.			
Funded by:				
Sefton funded Resources	Upto £25k p.a.			
Funded from External Resources				
Does the External Funding have an expiry date?				
How will the service be funded post expiry?				

Legal:

A legally binding agreement would need to be drawn up

Risk Assessment:

The risk of none payment of debt is increased and could be anything up to £250,000

Asset Management:

None

CONSULTATION UNDERTAKEN/VIEWS

FD...107 - . The Finance and Information Services Director has been consulted and his comments have been incorporated into this report.

The views of the Leisure Services Department and Legal Department have been considered within this report, along with officers in the Finance Department's Client Unit and Financial Management Division.

CORPORATE OBJECTIVE MONITORING:

<u>Corporate Objective</u>		<u>Positive Impact</u>	<u>Neutral Impact</u>	<u>Negative Impact</u>
1	Creating a Learning Community		✓	
2	Creating Safe Communities		✓	
3	Jobs and Prosperity		✓	
4	Improving Health and Well-Being		✓	
5	Environmental Sustainability		✓	
6	Creating Inclusive Communities	✓		
7	Improving the Quality of Council Services and Strengthening local Democracy		✓	
8	Children and Young People		✓	

LIST OF BACKGROUND PAPERS RELIED UPON IN THE PREPARATION OF THIS REPORT
 Bereavement Benefits
http://www.jobcentreplus.gov.uk/JCP/stellent/groups/jcp/documents/websitecontent/dev_016113.pdf

2. BACKGROUND

1.1 At full Council on the 6th May 2009 Cllr Jones tabled the following motion

(1) That in order to assist Sefton residents, with limited financial means to purchase grave plots (currently costing £618), this Council requests the Cabinet to agree to the establishment of a 'payment by instalments plan' by which grave plots can be purchased by residents in affordable stages, subject to the Council being satisfied that any remaining outstanding balance due would be met from the deceased's estate."

1.4 Council resolved that the motion be referred to the Overview and Scrutiny Committee and the Cabinet Member prior to consideration by the Cabinet.

1.5 Further discussions with Councillor Jones, clarified that

(a) he was looking for the introduction of a two year, staged payment agreement for the purchase of grave plots, on an interest free instalment basis, to assist families on low income.

(b) The introduction of the agreement should be subject to the Council being satisfied that the applicant is able to pay.

1.4 The Council do already provide an option for pre purchasing graves, known as a pre purchase which involves the applicant purchasing the grave for a one off payment.

2. FINANCIAL ASSISTANCE CURRENTLY AVAILABLE FOR SEFTON RESIDENTS

3.3 Financial support is already provided by the Department of Work and Pensions for Sefton's residents on low income, this in the form of a Social Fund and Bereavement Benefits.

Social Fund :- Providing that the partner * of the deceased is in receipt of one or more of the following benefits. (*The term 'partner' is used here to mean a person you are married to, or person you live with as if you are married to them, or a civil partner, or person you live with as if you are civil)

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

- Council Tax Benefit (or the Council Tax payer where you live gets a Second Adult Rebate because you are on a low income)
- Working Tax Credit which includes a disability or severe disability element
- Child Tax Credit at a rate higher than the family element

The Social Fund will provide:

- The cost of the Cremation or Burial (£451.50 and £493.00 respectively for Sefton Residents)
- Plus £700.00 towards the cost of the funeral arrangements e.g. coffin, hearse grave plots

- 2.2 **Bereavement Benefits**- For those people who are not in receipt of benefits but have paid national insurance contributions, the Department of Work and Pensions also administer the Bereavement Benefits Fund, (which replaced the widow's benefit) and provides a grant of up to £2,000.00 towards funeral costs upon application by the deceased's partner*

COPY

3. IMPLICATIONS OF PROVIDING ADDITIONAL SUPPORT FOR SEFTON RESIDENTS

- 3.1 In principal a 'payments by instalment plan' could be introduced. However, debt recovery from the deceased estate, if the applicant dies before full payment is made, would be difficult and would therefore rely on the deceased's family/executor being willing and able to pay any outstanding debt.
- 3.2 Experience from other Council Services show that it is not feasible to means test people to ascertain financial means or to ask what is potentially in a will in order that any outstanding fees may be cleared. Also wills can be changed at any time and it is generally very difficult to obtain payment from deceased estates. One possibility could be to only give the "rights to the plot" over to the family when it was paid for. However, the person could have died before this has happened and then the Council would have to make arrangements with the deceased family at a traumatic time.
- 3.3 The current procedure is that the Funeral Directors pay fees due to the Council on behalf of the family. If the Family default on their payments to the Funeral Director, then they take legal action against the family. If the Funeral Directors defaults on payment to the Council, initially credit facilities would be removed and a payment schedule would be agreed and failing this legal action for the debt recovery would be taken against the Funeral Director.
- 3.4 There are approximately 400 graves plots sold per year. If this system of payment by instalments was introduced it would mean that the Council could have to recover £250,000 per year over a two year period (based on 400

plots at £618 each). This assumes that every applicant chooses this option, which is likely as the funeral directors would be keen to promote this and pass the debt to the Council. Thus burdening the Council with a £250,000 debt, which it currently does not have.

- 3.5 The Council would potentially be going from a situation where we recover monies from Funeral Director's, with safeguards in place regarding bad debt, to a situation of having a potential debt of thousands of pounds. Which could have repercussions for increasing the bad debt provision.
- 3.6 The problem of bad debt, would need to be considered carefully. Say for example, that the purchase was started by the deceased, who had been paying using an income on a monthly basis, once they die, the income ceases. Repaying the remaining debt would fall to their executor or next of kin who may be unwilling or unable to pay. Recovering this debt from the deceased's estate may be difficult or indeed impossible and the Council would then potentially have to write the debt off. Experience with managing debts suggest that it would be prudent to expect that the cost to the Council of non-payment could be as high as 10% of the debt or £25k based on the worst case of £250,000 per annum.
- 3.7 A second example might be if the deceased's Executor had requested a payment by instalment plan on the day that they are buried. If the Executor then defaulted on this payment the Council would have to take legal action against the Executor for the debt recovery. Once granted there is no option of removing the 'right of burial' from the Executor irrespective of whether they have paid or not.
- 3.8 Overview and Scrutiny should also consider that all other Service's e.g Cremations (£451.50) are paid for by Funeral Directors and the introduction of an instalment arrangement may in the future have to be extended to include this, resulting in a increase in debt recovery of over £1 million.
- 3.9 In addition to the comments made above, the administration of such a system would largely fall on the Council's Debt Recovery service, which is now provided by Arvato under contract with the Council. As such, this additional service is not included in the current Contract, and whether this could be managed within the existing contract payment to Arvato will depend upon the level of extra work that this proposal will create. Any costs will be subject to negotiation between Arvato and the Council and are not quantified at present. In addition, some extra work would fall on the Council's Legal Department in finalising legal agreements with individual clients wishing to buy grave plots, and on the Leisure Services staff who would have to administer the agreements. However it is not considered that it would cost either department significantly more to operate the scheme.

4 Conclusion

- 4.1 There is substantial financial assistance already available towards the cost of grave plots for families on low income, which is provided by the Department of Work and Pensions.
- 4.2 If Cabinet are minded to introduced an instalment arrangement, careful consideration would need to be given as to how to deal with families who are unable or unwilling to pay the remainder of the debt, particularly if the initial agreement was with the deceased.
- 4.3 Additional cost of administering this would need to be included in any agreement including the cost of debt recovery and interest on the loan.
- 4.4 Cabinet should also note that the introduction of a payment by instalments agreement could potential see the Council having to recover up to £250,000 over a two year period and may lead to requests to extend this to other payments increasing the potential debt to over £1million.

5 Recommendations

1. Overview and Scrutiny (Performance and Corporate Services) :

- a Considers the implications of implementing a pre purchase agreement for burial plots by instalments and whether by introducing the system it wishes to extend the Council's debt recovery by up to £250,000.
- b. In consideration of recommendation (a) it agrees and recommends to the Cabinet Member for Corporate Services that a scheme is/ is not introduced for all Sefton residents to purchasing graves on instalments

2. Cabinet Member for Corporate Services

- a. Considers the Overview and Scrutiny Recommendation
- b. Recommends to Cabinet that the Scheme is / is not introduced for Sefton Residents

3. Cabinet

- a. Considers the recommendations from Overview and Scrutiny and the Cabinet Member for Corporate Resources
- b. Considers whether or not to introduce a scheme to allow Pre Purchase of Graves to be made on an instalment plan basis.

Annex 3

LEAFLET

ARRANGING AND PAYING FOR A FUNERAL IN ADVANCE

It can be difficult enough coping with the loss of a loved one without worrying about the funeral arrangements and the cost. Some families choose to plan ahead and prearrange their funerals.

The following advice is provide for your information and contains a series of links and telephone numbers to sources of information, which should assist you with decision making and planning.

Who normally pays for a funeral?

DRAFT

Normally the cost of a funeral is paid for from the estate of the person who has died - that is, their bank accounts, property and possessions etc. Or if the deceased had an insurance policy this may also cover the costs.

If you are in receipt of benefit or have paid National Insurance, assistance may be available via the 'Social Fund', or Bereavement Benefits, which is administered by the Department of Work and Pensions and can be discussed at your local job centre.

However, you may also like to plan for the future and make your own arrangements to ensure that you and your family receive the type of funeral you wish for, and in this respect making provision via a prepaid plan or savings may be preferable.

What are Prepaid funeral plans?

Some people choose pay for their funeral in advance through a pre-purchase funeral plan.

This is a type of insurance policy, which you make payments into until such time as it is required..

There are a number of companies who provide this type of service including funeral directors, insurance companies and other large organisations.

Equally you could also pay this money into a savings account and make your own arrangements.

Advice on Arranging a Prepaid Plan

If you're thinking of buying a prepaid funeral plan, as with any purchase, it's worth shopping around. Please ensure you find as much out about the plan as possible e.g. what will happen to your plan if you move house, or if you die before payments are complete.

You should also ensure that you ask what services will and won't be included in the purchase price. For example some pre-paid funeral plans only cover the cost of a basic funeral, e.g. the cars personnel and coffin and any extra services or items e.g. grave plots grave digging or cremation fees, may need to be paid for separately by the person arranging the funeral so make sure you ask as these items can be expensive.

If as part of your funeral arrangements you decide that burial would be your preferred option, and you do not already own a grave, then the cost of pre purchasing may also be able to be include this in your purchase costs.

Alternatively graves can be pre purchase direct from the Council for a one off payment.

Where would I find more information?

The internet is a good place to start and the following websites offer advice on funerals. If you do not have a computer access to the internet can be arranged at your local library.

www.direct.gov.uk

www.bereavementadvice.org

www.mariecurie.org.uk/

www.ageconcern.org.uk

N.B. Other information is available if you search online.

If you do not have access to the internet, the following organisations may be able to help.

Bereavement Advice 0800 634 9494

Marie Curie 020 7599 7777

Age Concern 020 8765 7200

Alternatively you may wish to speak to your local funeral director or insurance provider.

Please note: the information in this leaflet is provided to assist your decision making. It is not exhaustive and you should discuss the matter with your financial and legal advisors. The listing of any particular organisation is not a recommendation by the Council or any product or service that they may provide.

Annex 3

The screenshot shows a web browser window displaying the Directgov search results for the term 'bereavement'. The page layout includes a top navigation bar with the Directgov logo and a search bar. On the left, there are navigation links and a sidebar with search filters. The main content area displays a list of 20 search results, each with a title, a brief description, and a link to the relevant section. The results cover various topics related to bereavement, such as death and bereavement, funeral arrangements, financial assistance, and support services. The page also includes a 'Refine your search' section and a 'Results 1 - 20 out of 118' indicator.

Directgov
Public services all in one place

Accessibility | Help | Site index

Search this site **Go**

Home | Contacts | Do it online | Newsroom

Friday, 25 September 2009

Search results

Search for **Go**

Results 1 - 20 out of 118 [Next](#)

1. Death and bereavement Directgov recommends
Information about what can be done following a death, including an explanation of wills and probate, what to do about benefits and other things that you will need to consider
[Government, citizens and rights section](#)

2. What to do after a death Directgov recommends
Information about what to do when someone dies - including who to notify, registering the death, arranging the funeral, and organ donation
[Government, citizens and rights section](#)

3. Bereavement Allowance
Basic information about claiming Bereavement Allowance after your husband, wife or civil partner has died
[Money, tax and benefits section](#)

4. Bereavement Payment
Basic information about claiming a tax-free Bereavement Payment of £2,000 after your wife, husband or civil partner has died
[Money, tax and benefits section](#)

5. Payday changes for Maternity Allowance and Widows and Bereavement Benefits payments
Information about the Jobcentre Plus payday changes for Maternity Allowance and Widows and Bereavement Benefits payments
[Money, tax and benefits section](#)

6. Bereavement benefits
Information about benefits you may get if your husband, wife or civil partner has died, including Funeral Payments, Bereavement Payment, Community Care Grants and Crisis Loans - also find out about War Widow's or Widower's Pension
[Money, tax and benefits section](#)

7. Child Bereavement Charity
Contact details for the Child Bereavement Charity, a national charity which provides support to families and professionals when a child dies or when a child is bereaved of someone important in their lives
[Directories section](#)

8. Telling DVLA about a bereavement
If you have recently had a bereavement in your family, you should notify the Driver and Vehicle Licensing Agency (DVLA) as soon as possible. Sending the driving licence and registration certificate (V5C) to DVLA stops you from getting any mail about the deceased at a later date.
[Motoring section](#)

9. Claim Bereavement Payment, Bereavement Allowance or Widowed Parent's Allowance (form BB1)
You may be able to get a one-off payment or regular payments if you have been bereaved
[Do it online section](#)

10. Cruse Bereavement Care
Contact details for Cruse, a national charity which provides support services for people who have been bereaved
[Directories section](#)

9. Claim Bereavement Payment, Bereavement Allowance or Widowed Parent's Allowance (form BB1)
You may be able to get a one-off payment or regular payments if you have been bereaved
[Do it online section](#)

10. Cruse Bereavement Care
Contact details for Cruse, a national charity which provides support services for people who have been bereaved
[Directories section](#)

11. Financial help for the bereaved
Information about financial assistance available to the bereaved, including Bereavement Payment and Widowed Parent's Allowance
[Government, citizens and rights section](#)

12. RD4U (website)
Contact details for RD4U, a website designed for young people by young people. It is part of Cruse Bereavement Care's Youth Involvement Project and aims to support people after the death of someone close
[Directories section](#)

13. What to do when someone dies checklist
Steps to take when someone dies with links to related articles - relevant for executors, administrators, family and friends
[Government, citizens and rights section](#)

14. Widowed Parent's Allowance
Basic information about claiming Widowed Parent's Allowance when your partner dies and you're raising children, or your civil partner dies while you're pregnant from fertility treatment
[Money, tax and benefits section](#)

15. Caring for someone who is terminally ill
Understanding the financial, practical and emotional support available to you and the person you care for
[Caring for someone section](#)

16. Guide to benefits and money after a death
Summary of information about help with costs when someone dies and what needs to be done to sort out finances, like paying tax and inheritance tax
[Pensions and retirement planning section](#)

17. When someone dies in hospital or a care home
Get details of what steps you need to take if someone dies in hospital or in a care home
[Government, citizens and rights section](#)

18. Funeral Payments
Basic information about claiming a one-off Funeral Payment if you're on a low income and need money to pay for a funeral you're arranging
[Money, tax and benefits section](#)

19. Do you need to top up your National Insurance contributions?
Making up the shortfall if you don't have enough qualifying years in your National Insurance record
[Pensions and retirement planning section](#)

20. What happens to your State Pension when you die?
Find out what happens to your State Pension when you die, and if your next of kin can inherit any of your pension rights
[Pensions and retirement planning section](#)

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