



counsel + care 
for older people, their families and carers

guide

Guide 21:

Grants from charities for people on a low income

During times of financial difficulty many people turn to charities for financial assistance. It is useful to know which charities to apply to depending on your circumstances.

This guide explains the types of help you can receive and how to contact charities that may be able to assist you.

The Counsel and Care advice service works with older people, their families and carers to get the best care and support. All the guides and factsheets we produce are available from our website: www.counselandcare.org.uk or paper versions can be ordered by calling 020 7241 8522. You can call our advice line on 0845 300 7585 to arrange an appointment to speak to one of our experienced advisors.



www.counselandcare.org.uk
ADVICE LINE: 0845 300 7585 (local call rate)

Your donations, legacies and payroll giving enable Counsel and Care to get the best care and support for older people, their families and carers

The Counsel and Care service is now part of Independent Age, a unique and growing charity providing information, advice and support for thousands of older people across the UK and the Republic of Ireland. Visit www.independentage.org for more information about Independent Age.

There are differences in the ways each country cares for and supports older people. The information in this guide applies essentially to England, although there may be similarities with countries in the rest of the UK.

We also produce five separate guides for both Scotland and Wales covering the needs assessment process; paying care home fees and making a formal complaint, which are the key areas where the policy and legislation differs significantly from England.

All of the guides we publish may be downloaded from www.counselandcare.org.uk/advice-and-information

or posted to you if you call our guide order line on [020 7241 8522](tel:02072418522).

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1 Types of help available

1.1 Single payments

Grants can be one-off or ongoing payments, usually made to people by charities when a person requires assistance for the purchase of essential items such as furniture, a mobility aid, or essential maintenance to the home that does not meet the criteria for Government funding. For example, if you have a disability you may feel a motorised scooter would help you to be more independent out of doors. However, a motorised scooter is not usually available from statutory services. A charity could help you pay for this or help you obtain several contributions from appropriate charities.

Most charities will only provide assistance if you are already receiving the benefits you are entitled to and will probably ask you for this information on the grant application form. It is important to have looked at these possibilities before applying to a charity.

Many charities will also expect people who receive Pension Guarantee Credit to apply to the Social Fund for a community care grant first. This is a grant offered by the Department for Work and Pensions to enable a person to buy an item that is necessary for them to remain in their own home, for example, a refrigerator to store medication. For more information about the Social Fund, see our guide:

The Social Fund: Grants and loans from the state (guide number 4).

Each charity has criteria governing the way they allocate grants, including:

- Who they will assist;
- What they will assist towards;
- How much they will contribute;
- Any limits to savings or income a person can have and still remain entitled to a grant.

Most charities only have the resources to provide small grants to those that meet their eligibility criteria. Therefore, if you are trying to raise a large amount of money you may need to apply to a number of charities to make up the full amount. There are books (usually available in the reference area of local libraries) and internet databases available, which provide details of charities that may be able to assist you, depending on your circumstances, such as Charity Search (tel.: 0117 982 4060; www.charitysearch.org.uk, or write to: Charity Search, Freepost BS 6610, Avonmouth, Bristol, BS11 9TW); 'Turn2us' (tel.: 0808 802 2000; www.turn2us.org.uk or write to: Turn2us, Unit 9, Cefn Coed Parc, Nantgarw, Cardiff CF15 7QQ).

If you own your home or rent your property from a private landlord and need advice about home improvements in England, contact Foundations (tel.: 08458 645 210; wwwFOUNDATIONS.uk.com), who can give you details of home improvement agencies (HIAs) in your local area. If you live in Wales contact Care & Repair Cymru (tel.: 029 20576 286; www.careandrepair.org.uk), if you live in Scotland contact Care & Repair Forum Scotland (tel.: 0141 221 9879; www.careandrepairsotland.co.uk) and if you live in Northern Ireland contact Fold Housing Association (tel.: 02890 428314; www.foldgroup.co.uk). Alternatively, you can find your local HIA from the Elderly Accommodation Counsel (tel.: 020 7820 1343; www.housingcare.org).

1.2 Warm Front grants

Warm Front is a government-funded scheme set up to provide energy advice and grants to home owners and private tenants. To be eligible you must be in receipt of means-tested benefits and live in a property that is poorly insulated and/or does not have a working central heating system. The Warm Front Grant provides a package of energy efficiency and heating measures up to the value of £3,500 (except where oil central heating is installed or repaired where a maximum grant of £6,000 is available). An organisation known as Carillion Energy Services (formerly known as Eaga Partnership Ltd) runs the scheme in most areas of England. For further information, or to

apply for a Warm Front Grant, call Carillion Energy Services (tel.: 0800 316 2805) or visit:

www.direct.gov.uk/en/Environmentandgreenerliving/Energyandwatersaving/Energygrants/DG_10018661

Scotland, Wales and Northern Ireland have similar schemes to England's Warm Front scheme but are run by different organisations and may have slightly different rules. In Scotland the scheme is called the Energy Assistance Package (tel.: 0800 512012; www.energyassistancepackage.com). In Wales the scheme is known as Nest (tel.: 0300 456 2655; www.nestwales.org.uk). In Northern Ireland the scheme is known as the Warm Homes Scheme (tel.: 0800 988 0559; www.warm-homes.com). For further information about a scheme, its eligibility criteria and how to apply, contact the scheme directly using the contact details listed above.

Alternatively, some energy providers and local councils offer insulation and energy efficiency deals in the form of grants, discounts, or subsidised work. Check with your energy provider or contact The Energy Saving Trust (tel.: 0800 512 012; www.energysavingtrust.org.uk) for further information. For further information about grants and payments available in cold weather see our guide:

Health difficulties caused by hot and cold weather (guide number 26).

1.3 General ongoing grants

Some charities will agree to make small regular weekly or monthly grants to help you with ongoing expenses. Charitable payments should not affect your benefits; this income is usually disregarded. If you need to advise the DWP that you receive an ongoing grant, you can get a 'Disregard Letter' from the charity that is giving you the grant.

1.4 Care home fees

Many older people have difficulties in meeting the full cost of their care home

fees. There are very few charities that will make charitable payments on a long-term basis for care home fees now that councils have a greater responsibility to pay them. If your care home placement is financially supported by the council they have a duty to meet the full cost of your care home fees, less your assessed contribution, if it is the only care home with a vacancy that can meet your individual assessed care needs. For more information about when your local council is responsible for paying your care home fees, see our guide:

Care Home Fees: paying them in England (guide number 16); or

Care Home Fees: paying them in Scotland (guide number 52); or

Care Home Fees: paying them in Wales (guide number 72).

If your care home placement is funded by the council and you have a shortfall in your fees, you should contact an advice service, such as Counsel and Care (tel.: 0845 300 7585; www.counselandcare.org.uk), for advice.

1.5 Grants towards care at home

Very few charities will make regular grants for care in your own home as this can be very expensive. The council has a duty to meet the cost of care in your own home in order to meet individual assessed needs, subject to a financial assessment. For more information, see our guide:

Assessment and services from your local council in England (guide number 12); or

Assessment and services from your local council in Scotland (guide number 50); or

Assessment and services from your local council in Wales (guide number 70).

1.6 Debt advice

Many older people reach retirement with debts, or they accumulate debt once they have retired because they have a low income. You can obtain advice and assistance from your local Citizens Advice Bureau; in England

(tel.: 08444 111 444; www.citizensadvice.org.uk), in Wales
(tel.: 08444 772 020) and in Scotland (www.cas.org.uk).

You can also contact the National Debtline (tel.: 0808 808 4000;
www.nationaldebtline.co.uk) for advice on how to cope and manage with
debt and repayments and the Consumer Credit Counselling Service (CCCS)
(tel.: 0800 138 1111; www.cccs.co.uk).

2 Types of charitable fund

The type of fund that can provide you with a grant will depend on your personal circumstances. To find the most appropriate charities that will offer you assistance, you may need to provide the following information: personal details, marital status, your partner's circumstances, your income and savings, employment history, information about health and disabilities, religion, immigration status, where you live and whether you have any history with the armed forces.

Charities receive a large number of applications so it is important to provide as much information as possible to help them make the decision. All charities should have a confidentiality policy that they must follow so your personal information will be protected.

- **Profession, trade or employment:** some charities are linked to trades or professions and will support people with a particular employment history, for example, the Benevolent Fund of the Institution of Mechanical Engineers or the Confectioners Benevolent Fund (the Sweet Charity). You may need to provide details of where you have worked, for example, the name of your employer, the address of the workplace, what work you did, the dates of employment or the number of years you were in that job. Make a note of as much of your work history as possible, including jobs you only did for a short time.
- **Armed service history:** there are many charities that represent ex-members of regiments or ex-servicemen and women of a particular rank. The Soldiers, Sailors and Airmen's Families Association (SSAFA) (tel.: 0845 1300 975; www.ssafa.org.uk), the Royal British Legion (tel.: 08457 725 725; www.britishlegion.org.uk) and the Royal Air Force Association (RAFA) (tel.: 0116 266 5224; www.rafa.org.uk) are good places to start when looking for military-related charities. You can apply

to SSAFA even if you have only served for a short period of time or your only service was national service. SSAFA have local representatives who can advise anyone who has served in the forces and their dependants. It is important to give as much detail as possible of your service, such as rank, service number and the dates you served.

- **Religion:** some charities will support people of a specific religion.
- **Society, clubs or union membership:** organisations like the Freemasons or some trade unions have funds for their members and ex-members.
- **Medical:** some charities aim to support people with a certain illness or disability. You may need to explain how your illness or disability affects you and how the grant will assist you to purchase any equipment that will help you manage your day-to-day living. The Florence Nightingale Aid in Sickness Trust (tel.: 020 7605 4244; www.fnaist.org.uk) may be able to provide financial assistance for medical items and disability equipment.
- **Background:** some charities can only help people from a specific class background. In order to decide whether you are eligible for support they may look at details of your education, social situation or background.
- **Geographical area:** some charities will help people who live or have lived in a specific geographical area.

It is important to make applications to particular charities such as armed service charities, trade funds, society charities, religious charities and geographical charities before trying other general funds. If you are not able to apply to specific charities because you do not meet their criteria, or you have not been able to raise enough money from specific charities, you can then apply to a general charity that will consider assisting older people. However, these charities receive a large number of applications.

3 Applications

Before applying to charities it is important to make sure that you are receiving all of the state benefits you are entitled to, and that it is not possible to obtain financial assistance from a statutory source, such as the Social Fund. For more information on the Social Fund see our guide:

The Social Fund: Grants and loans from the state (guide number 4).

There are certain minimum levels of income that the Government states you should have to live on, dependent on your circumstances. See our guide:

Pension Credit (guide number 2).

If you have a disability, you may be able to claim a disability benefit, such as Disability Living Allowance or Attendance Allowance. This could increase your weekly income on a long-term basis. See our guide:

Disability Benefits: Attendance Allowance and Disability Living Allowance (guide number 3).

You should make sure that you are claiming all of the benefits you are eligible for. Contact the Benefits Enquiry Line (tel.: 0800 88 22 00; www.direct.gov.uk/disability-money) for a benefits check.

3.1 Who can make an application?

Some charities are happy for individuals to contact them directly. Others will need a letter supporting your application or an endorsement of your application. This can be from a social worker, advice worker, or other professional. This is known as a referral. Your local Citizens Advice Bureau (www.citizensadvice.org.uk) can also assist you. Please check if the charity accepts a self or professional referral as this can hold up an application.

3.2 How to apply

Contact your chosen charity to ask them how to apply. You may be able to

apply on line. They may send you their application form or ask you to send a personal letter providing it contains all the details they need to make a decision. For larger grants or when applying to particular trusts, you may be required to provide proof that the information you have provided is correct, such as a birth certificate, doctor's letter or evidence of income. Some charities, such as those who assist specific people, arrange for applicants to be visited by welfare officers in order to assess their claim. They may also be able to apply to other relevant charities on the applicant's behalf. Please remember that it is important to provide evidence that applications to the Social Fund or other charities have been turned down.

If you are asking for a grant towards repairs to your home, you will have to supply quotes for the work that needs to be done. If you are applying for a piece of equipment because you are disabled, you may have to supply a letter from a doctor or occupational therapist to say that the equipment is suitable for you and that there is no statutory funding available. For information on statutory funding available for housing adaptations, see our guide:

Housing: adapting your home to stay independent (guide number 28)

3.3 When to apply

Charities vary in their time frames for assessing applications and awarding grants. Some charity committees only meet occasionally, once a quarter for example, to decide on grant allocations, and others may meet on a weekly basis. This should be a question that you ask before applying. If your need is immediate, it may not be appropriate to apply to charities that meet only a few times a year as your application may take some time to process.

The committee of each charity will decide if they can make you a grant. If you are refused a payment you do not normally have any right of appeal. However, your application might be successful with another fund or you may be able to apply again to the charity in the future. A refusal may be due to limited funding at the time and not the fact that you did not meet their criteria.

Charities are not obliged to make payments and, if they are providing you with an ongoing payment, they are able to withdraw their financial assistance at any time. However, they should inform you in writing why you have been refused or if there are to be any changes to the payments you are receiving.

If you require a large amount of funding in total, and a charity can agree to meet part but not all of the costs, they may agree to the grant being made in principle only. This means that the grant from this particular charity will be paid when the whole amount needed is raised from other charities. It is important to apply to several appropriate charities.

3.4 Payment of the charitable grant

If a charity agrees to make a 'one-off' grant for an item, they may prefer to make the grant payable to the company or organisation providing the item. Many charities now use prepaid vouchers which can be used in stores such as Currys and Argos, but only for the purchase of the agreed item. Very few charities will now provide the money directly to the applicant. Others will be willing to provide the grant to the organisation applying on behalf of the older person so that they can administer the grant. Most charities will require a receipt to confirm the grant has been received and used to provide the item.

This guide is not a full explanation of the law and is aimed at people aged over 60

The Counsel and Care service is now part of Independent Age. Independent Age is the operating name of the Royal United Kingdom Beneficent Association.

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As a charity we rely on donations

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