

Friends of the Elderly Grants for Older People in Financial Need

Application Criteria and Guidance Notes for Older People needing a grant

1. Who can apply?

Friends of the Elderly (FotE) provides small grants (normally up to £400) to older people who are:

- Resident in England and Wales
- Who are living on low incomes

You will need to find a Referral Agent who can apply on your behalf.

These grants can only be accessed via a third-party Referral Agent such as local authority representatives, social services representative, charities, housing associations, community organisations, Information, Advice and Guidance (IAG) providers (e.g. Citizen's Advice/CABx, Age UK), health and social care teams/keyworkers, health centres, cultural and religious centres (e.g. Churches, Mosques, Temples etc).

A Doctor/GP surgery can be a referrer but only if they are willing to submit the application and follow through on its outcome.

Friends, family, neighbours and other individuals cannot act as Referral Agents.

Your Referral Agent commits to being your representative throughout this process.

Referral Agents can access our online applications at www.fote.org.uk/grants, they will not require a paper copy of the application form

2. Why do we insist on using a referral agent?

We are a small team and we do not have the capacity to provide individual support for applicants. Referral Agents are essential in providing local support to individuals with their applications, ensuring we reach as many people as possible who are in genuine need.

Referral Agents help ensure that applicants are accessing other benefits or support they are entitled to, and that any welfare issues can be identified.

3. What is our eligibility criteria?

Our grants are funded from donations from our generous supporters and funds are limited. We have simple but clear criteria to help make the process as easy as possible. These criteria are not negotiable, please do not ask for exceptions.

You must be:

- Currently residing in England or Wales
- In privately owned, privately rented, or social housing, but NOT in residential care
- Of UK state pension age (if in doubt you can check here <https://www.gov.uk/state-pension-age/y>)
- On a low income AND with savings of less than £4000
- Have not served in the UK Armed Forces**

*** We do not normally accept applications from people who have served in the Armed Forces. This is due to other support available to those who have served. We recommend you contact [ssafa.org.uk](https://www.ssafa.org.uk) in the first instance if you have any connection to the forces*

4. What eligibility evidence will we require?

- Acceptable evidence of low income includes:
- In receipt of Guaranteed Pension Credit, please provide Department for Work & Pensions (DWP) award letter/statement
- In receipt of Universal Credit, please provide DWP award letter/statement
- In receipt of other means tested benefits, please provide evidence
- Bank statements for current and savings accounts, for the last 2 months

If you do not have any means tested benefits but are still on a low income, then bank statements alone will be sufficient.

5. What do we fund?

We currently have four grant streams open.

HOME ESSENTIALS grants help with the cost of replacing everyday items in the home (white goods such as washing machines, fridges, freezers etc. and furnishings), small home repairs and mobility adaptations.

DIGITAL CONNECTION grants are to help older people get online and stay connected and can be used towards the cost of equipment such as tablets and smartphones as well as broadband/wifi/miff costs.

FINANCIAL SUPPORT grants are help with unexpected bills and large costs such as utility bills, funeral costs, moving fees etc.

ESSENTIAL LIVING COSTS grants include clothing, food, medicines, books, and anything that has become unmanageable either because of the Covid 19 pandemic or due to some pre-existing need.

6. What is the average grant allowance?

Our maximum grant value for DIGITAL CONNECTIONS, HOME ESSENTIALS OR FINIANCIAL SUPPORT is £400, or £500 for households where 2 or more people are eligible for our grants (e.g. a couple, siblings, or friends living together at the same address).

Our maximum grant value for ESSENTIAL LIVING COSTS is £250

Our funds are limited. We reserve the right to close to our grants programme at any time.

7. What don't we fund?

We do not fund items that should reasonably be provided via statutory services. However, if you have exhausted statutory options we will consider your application.

We will only pledge grants towards larger cost items such as significant repairs if you have a viable plan of how you will cover the rest of the costs.

We do not pay for goods already purchased, except in exceptional circumstances (for example an emergency window or door replacement, that must be paid for on the spot, or an unplanned house move). In cases like this, the emergency payment must have been made less than 3 months prior to your application.

If you are applying for a FINANCIAL SUPPORT grant, we will contribute up to £400 towards the total cost and this will be paid directly to the company whether this is a utility company or a funeral directors or other supplier. Contributions towards debts under this grant fund can be made irrespective of whether other funds have been secured.

Applicants can only be awarded one grant in any 12-month period. You can reapply via a Referral Agent after 12 months from your last grant. Our funds are limited and we would like to reach as many people as possible, priority may be given to people we have not supported previously.

We do not offer fast track or emergency grants.

8. Payments & direct purchase options

We prefer to pay awarded grants by BACs transfer to either:

- Your account
- Your Referral Organisation to spend on your behalf
- Your supplier

We will need a copy of your bank statement, quote or bill, showing the bank details, to be given to your referral agent. Scans or photographs are acceptable.

Alternatively, if the above is not possible/practical and where grants are for white goods, furniture, electronic items we can order from our own suppliers. We will order the item and

pay our supplier direct. We can often get a good deal on these purchases and this method can be advantageous if you need installation/fitting of new items and removal of old ones and would find this difficult to organise. Once the item is agreed and authorised the supplier will liaise directly with you or whoever you delegate this task to.

Please note delivery costs, installation, removal of old item and assembly costs can be covered but within the overall average grant value of £400.

If we make a direct purchase on your behalf, the item belongs to you, you are the owner, and it is no longer our responsibility. You should register the item for guarantees/repair enquiries.

9. Our process and procedures

We do our best to process grant applications as quickly as possible. Our grants panel will usually meet twice a month to review applications. You should allow up to 4 weeks from submitting a properly completed application and supporting documentation to receiving an answer on whether a grant is being awarded. Payment runs are made twice a month.

A significant number of applications received are not completed correctly or the appropriate supporting information is not provided. The 4-week approval process is from the receipt of a correctly completed application and evidence.

We process applications in date order, but we are a small team and at exceptionally busy times this process may take longer than we would like.

Our funds are limited. If we are inundated with applications, then we may temporarily close our application portal. Our website www.fote.or.uk/grants will state clearly whether or not we are open for application at that time, and when we are likely to reopen.

Declined Applications

FotE is there to support older people that other funders will not. It is important we can see that you have explored other grant options before coming to us. For example, there are many benevolent funds for specific industries, set up specially to support their workforce, included retired workforce.

All applications are subject to our available funds.

If an application is declined, we will let your Referral Agent know why. We will endeavour to help you find alternative grant services.

10. The Application Form

The application form must be completed by the Referral Agent, on your behalf. They will be able to find everything they need to help you at www.fote.org.uk/grants.

Both you and your Referral Agent will need to sign a declaration prior to submission of your application.

If you have any questions please email our team at hello@fote.org.uk for the quickest response. If necessary, you can leave us a message on 0330 332 1110 and a member of the team will call you back within 5 working days.