**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 who knows you in a professional or community capacity. *All communication with FotE about your grant will be via your Referral Agent*. Examples of Referral Agents include local authority representatives, social services representative, charities, housing associations, community organisations, tenants associations, Information, Advice and Guidance (IAG) providers (e.g. Citizen’s Advice/CABx, Age UK), health and social care teams/keyworkers, health centres, social prescribers, 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 email us for a copy of the application form. There is also more information on our website fote.org.uk/grants**

**If you do not know anyone who can act as your Referral Agent, please see our help-page ‘Finding a Referral Agent’**

1. **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, checking evidence/eligibility and ensuring we reach as many people as possible who are in genuine need.

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

1. **What are 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 or a nursing home
* 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 in the first instance if you have any connection to the forces. If SSAFA cannot help you we will consider your application.*

We only accept one application per household, per year. If your partner (or someone else living with you and sharing household costs) is also eligible for our grants, you can apply for a joint application of up to £500.

1. **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 (only applies if your partner is below state pension age), please provide DWP award letter/statement
* In receipt of other mean-tested benefits, please provide evidence
* Bank statements for all 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. In this instance we will ask your referring agent to provide a declaration of your financial status and we would expect you to have given them all the necessary information to support this. We may ask questions for clarification.*

1. **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/Wi-Fi/Mi-Fi (mobile Wi-Fi) costs.

**FINANCIAL SUPPORT** grants are help with unexpected bills and large costs such as utility bills, funeral costs for loved ones, 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

1. **How much are our grants for?**

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.

*We only accept one application per household, per year. If your partner (or someone else living with you and sharing household costs) is also eligible for our grants, you can apply for a joint application of up to £500.*

1. **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/your Referral Agent 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.

Please note that contributions towards funeral costs must be for a loved ones funeral for which you are responsible for the bill.  We cannot make grants for your own funeral costs.

We do not normally make grants towards mortgage or rent arrears, or credit card debt, unless there in an exceptional/specific reason for a one-off missed payment.

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. Having had a grant previously does not mean you will automatically be awarded one in following years.

We do not offer fast track or emergency grants.

1. **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, or a quote or bill showing the suppliers 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. 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 Friends of the Elderly provides a grant towards an item or service, this becomes your property/responsibility. Friends of the Elderly holds no responsibility for maintenance, repair, service or any dispute that may occur with the supplier.

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.

1. **Our process and procedures**

We do our best to process grant applications as quickly as possible and we aim to give a decision within 4 weeks of receiving a completed application with all the necessary evidence. However, this is a guideline and cannot be guaranteed, you should not make plans dependent on this. At exceptionally busy times we may take a little longer.

***Please do not chase us for updates.***We are a small team and a high volume of update enquiries slows down our ability to process your grant applications. Your Referral Agent will receive acknowledgement of the application and we will get in touch with them if we need more information.

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](http://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, including 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 find alternative grant services.

1. **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](http://www.fote.org.uk/grants).

If you cannot be there when your application is submitted online, our Referral Agent will need to sign a declaration that you give consent to the 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 you call back within 5 working days.*

The **guidance notes** outline the questions we will ask and the evidence you will need to give to your Referral Agent.

**We no longer accept postal applications**, but this should not be a problem for your Referral Agent.