**Application criteria and guidance notes for referral agents**

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11. **Who can apply?**

Friends of the Elderly provides small grants (normally up to £400) to older people resident in England and Wales who are living on low incomes.

These grants can only be accessed via a third-party Referral Agent who knows the older person in a professional or community capacity, for example - local authority representatives, social services representative, charities, housing associations, community organisations, Information, Advice and Guidance (IAG) providers (e.g. Citizen’s Advice, Age UK), health and social care teams/keyworkers, health centres, cultural and religious centres (e.g. Churches, Mosques, Temples etc). *Friends, family, neighbours and other individuals cannot act as Referral Agents.*

As a Referral Agent you commit to being your Client’s representative throughout this process, ensuring that you provide us with the evidence we need, answer any questions, and support the completion of the process through to grant award and, if appropriate, item delivery.

You can find more information at [www.fote.org.uk/grants](http://www.fote.org.uk/grants)

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

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.

Your client **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 a couples application, both must be 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\*\*

*\*A low income is defined as up to 20% more than the Minimum Income Standard (MIS). You can check this here:* <https://www.minimumincome.org.uk/>

*\*\*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*](http://www.ssafa.org.uk) *in the first instance if your client has any connection to the forces. If SAFFA cannot help 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 a 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

And

* Please also attach bank statements for current and savings accounts for the past 2 months, for all applicants. Scans or photographs of these documents are acceptable.

Please do not attach any other information, including health information.

*If your client does not have any means tested benefits but is still on a low income, then bank statements alone will be sufficient, but we may ask questions/clarifications about this.*

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 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/Mifi (mobile Wifi) costs.

**FINANCIAL SUPPORT** grants to 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 a 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 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 for your client then we will consider your application.

We will only pledge grants towards larger cost items such as significant repairs if you/your client has a viable plan of how they will cover the rest of the costs. We are willing to be the first organisation to pledge though.

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 unexpected house move). In cases like this, the payment must have been made less than 3 months prior to your application.

We do not normally make grants towards mortgage or rent arrears, council tax or credit card debt, unless there in an exceptional/specific reason for a one-off missed payment. Please email us if you are in doubt about your grant request.

If you are applying for a FINANCIAL SUPPORT grant, we will contribute up to £400 (£500 for couples) 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 your client is responsible for the bill. They are not for paying the client’s own funeral costs.

1. **Payments & direct purchase options**

Grant payments are made at the point of approval; therefore we need to know payment details as part of the application process – ***this includes account name, number, sort code***.

We have several options and our preference is to make our grant payments via bacs payments to:

* Your client (the grant recipient) - ***Where appropriate, this is our preferred option***
* The supplier
* You, the referral agency, to pass on as appropriate

Please attach a copy of the quote or bill with your application. Links to items online, scans or photographs are acceptable.

In exceptional circumstances and where grants are for white goods, furniture, electronic items ***we can order from our own suppliers***. We will let you know what is available and you will agree an item with your client, taking care to ensure the size and specifications are correct, and that you let us know if assembly, installation and removal is required. No monies will be exchanged with you or your client, we will order the item on your Client’s behalf and pay our supplier direct. The item will become the property and responsibility of your client. Once authorised the supplier will liaise directly with you, your client or whoever you delegate this task to.

We ask that you choose the method best suited to ensuring the grant is spent as agreed, as soon as possible, and your Client’s need is met efficiently.

**Please note delivery costs, installation, removal of old item and assembly costs can be covered but within the overall average grant value of £400 (£500 for couples).**

1. **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. We will inform you if you have not completed the forms correctly. Continued failure to provide the required evidence will result in the application being closed. The 4-week approval process is from the receipt of a correctly completed application and evidence, and is often shorter.

If Friends of the Elderly provides a grant towards an item or service, this becomes the property/responsibility of the applicant. 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 Client’s behalf, the item belongs to them, they are the owner, and it is no longer our responsibility. You should support your client to register the item for guarantees/repair enquiries.

Applicants can only be awarded one grant in any 12-month period. You can reapply on their behalf after 12 months from their last grant. We would like to reach as many people as possible so in times of high demand priority may be given to people we have not supported previously.

We do not offer fast track or emergency grants.

All applications are dealt with 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 to new applications. Our website [www.fote.or.uk/grants](http://www.fote.or.uk/grants) will state clearly whether or not we are open for applications 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 for your client 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 for your client is declined, we will let you know why. We will endeavour to help signpost you to alternative grant services.

1. **The Application Form**

You can find more information at [www.fote.org.uk/grants](http://www.fote.org.uk/grants)

The application form must be completed by you, the Referral Agent, on behalf of your Client.

You and your client will need to electronically sign a declaration/give consent to the application online or on an electronic form. If your client cannot be present when you submit the application, we will accept a professional declaration for yourself.

*We no longer accept postal applications, you can apply online or via email. If there is an exceptional reason why you cannot complete an electronic application for your client, then please email us at* *hello@fote.org.uk* *to discuss alternatives. You can also leave us a message on 0330 332 1110 and a member of the team will you call back within 5 working days.*

Whether you complete the Word form or use the online portal there are seven questions to answer:

Q1 YOUR DETAILS

The **‘Fill from Registration’** button will autofill any details you entered when registering on the portal.

Please enter details of your organisation, your role and confirm your commitment to support your client with this application. Referral agents can come from a variety of charity, community and statutory sector services. Individuals cannot apply for themselves; a recognised referral agent must apply on their behalf.

Q2 YOUR CLIENT’S SITUATION

Please tell us about your Client’s situation so we can confirm they are eligible for one of our grants. They must be of state pension age. If you are unsure about their state pension age you can check here <https://www.gov.uk/state-pension-age/y>. Being in receipt of **Guaranteed** Pension Credit (GPC) or Universal Credit (UC) identifies a low income. We also ask for evidence that savings do not exceed £4000. If your client is not in receipt of GPC or UC but is of state pension age, we will ask for some further evidence of their low income.

Q3 YOUR CLIENT’S DETAILS

Please tell us who this grant application for. If it would not be appropriate for us to contact your client directly (for example because they have dementia and may be confused or worried by our call) please do not enter their phone number or email address.

Q4 ELIGIBIITY EVIDENCE

If your client has Guaranteed Pension Credit or Universal Credit please upload an up to date (within the last 12 months) copy of your Client’s DWP letter confirming this.

Please also upload bank statements for current and savings accounts for the past 2 months.

Please do not attach any other information, including health information.

Scans or photographs of these documents are acceptable.

If it is a joint application, please include evidence for both applicants.

Q5 ABOUT THE GRANT APPLICATION

Please tell us what the grant is for and why it is needed. The maximum grant for an individual is £400 and the maximum grant per household (e.g. for joint applications) is £500. If it is a joint application please mention it here, and include evidence for both applicants in Q4.

Please make sure you include some evidence to support your grant amount request, for example a quote from a supplier, a copy of a bill you are asking us to pay towards, a link to an item they wish to purchase.

If the request is for ESSENTIAL LIVING COSTS please provide us with some detail about what that will include.

If the request is for whitegoods or furniture from our suppliers, you can provide more information about the item required in Q6. Our team will then provide you with some up to date/in-stock items to choose from.

Q6 PAYING THE GRANT

Please select and complete the preferred payment method should your application for your client be approved. We prefer to pay direct to Clients where appropriate. You will need to provide full bank details (and evidence) for any bacs payments.

For direct purchases by us, from our suppliers, please use the check boxes to indicate the type of item required (see Q5 above).

Q7 DECLARATIONS

Please ensure that your client fully understands the process and authorises you to act on their behalf. We will not normally contact your client directly during this process. However, should you have selected a direct purchase then delivery may be arranged with your client or other appropriate person (e.g. family/carer), as directed by you.

*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.*