

## Application criteria and guidance notes for older people needing a grant

**We are here to help you, please read below about how to apply to us.**

### 1. Who can apply?

Friends of the Elderly (FotE) provides small grants (normally up to £400 or £500 for couples where both meet our criteria) to older people who are:

- Resident in England and Wales
- 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, 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 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 apply online or email us for a copy of the application form. There is more information on our website [www.fote.org.uk/grants](http://www.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'**

### 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, 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.

### **3. 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, sheltered 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 (£5000 for joint applications)
- Not be able to apply to other employment based benevolent funds, or need more than they can cover \*\*

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

*\*\* We recommend you contact [SSAFA](#) in the first instance if you have any connection to the armed forces. If SSAFA cannot help we will consider your application. Your referral agent should have explored other potential funders before coming to us, particularly relevant benevolent funds for the industries you or your partner worked in previously.*

### **4. What eligibility evidence will we require?**

Unless your Referral Agent is already familiar with your financial situation, you will need to show them evidence of your low income. This includes:

- That you are in receipt of Guaranteed Pension Credit
- In receipt of Universal Credit (only applies if your partner is below state pension age)
- In receipt of other means-tested benefits
- 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, 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.*

### **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 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 and data 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 for everyday expenses including clothing, food, medicines, books, travel to medical appointments or other activities.

We are here to help so if your need is not on this list please feel free to call/email us and check.

## 6. How much are our grants for?

Our maximum grant value for DIGITAL CONNECTIONS, HOME ESSENTIALS OR FINANCIAL SUPPORT is £400

Our maximum grant value for ESSENTIAL LIVING COSTS is £250

We will consider applications that combine essential living costs grants with one of the other streams, but the maximum grant amount must be £400 or less. For example £250 Essential Living Costs and £150 Home Essentials.

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, or (£315 for Essential Living Costs).*

## 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/your Referral Agent have a viable plan of how you will cover the rest of the costs.

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

Please call/email us if you are in doubt about your grant request.

We do not make grants for holidays or respite breaks, for travel outside the UK, or for use outside the UK.

We do not make grants where the older person is not the main beneficiary, for example items for other family members who do not also meet our eligibility criteria.

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 unless there is an exceptional/specific reason for a one-off missed payment.

We do not normally make grants towards credit card debt unless there is an exceptional/specific reason for the bill, and that reason fits our criteria (e.g. an unexpected bill of some kind).

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.

## 8. Payment options

We prefer to pay awarded grants to:

- Your account
- Your Referral Organisation to spend on your behalf
- Your supplier
- Gift vouchers for you or your Referral Organisation to spend on your behalf

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

## 9. 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; 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 contact 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.org.uk/grants](http://www.fote.org.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 try to help find alternative grant services.

## **10. The Application Form**

The Referral Agent must complete the application form, 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, your 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](mailto: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 five working days.*

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

We look forward to receiving an application on your behalf.