



advice and support for older age

**Independent
Age**

Factsheet

Grants from charities for people on a low income

If you're on a low income, you may be eligible for support from charities and other organisations to help with your essential needs.

This factsheet explains the types of help you could get and how to find an organisation that may be able to assist you.

Last reviewed: July 2016

Next review date: May 2017

Independent Age provides advice to help people claim benefits, access social care and stay independent at home. Our local volunteers provide friendship visits and calls for lonely older people. To find out how Independent Age can help you, call us FREE on **0800 319 6789** or visit **independentage.org**



**LanguageLine
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The information in this factsheet applies to England only. If you're in Wales, contact Age Cymru (0800 022 3444, agecymru.org.uk) for information and advice. In Scotland, contact Age Scotland (0800 470 8090, agescotland.org.uk). In Northern Ireland, contact Age NI (0808 808 7575, ageni.org).

1 What sort of help could I get from a charity?

There are many charities that provide different types of help if you can't get support elsewhere.

You may be able to get:

- a small one-off payment or voucher for things like food or clothes
- larger amounts for household goods, such as a cooker or washing machine
- a one-off grant to cover an emergency or unplanned expense
- a grant towards a holiday or respite care
- disability equipment and aids
- help towards housing maintenance and repairs.

Charities won't pay for items that are considered luxuries, foreign holidays, legal fees or debt.

Most charities will need proof, such as a receipt, to show that you've used the grant as intended.

Some charities offer small regular weekly or monthly grants to help with ongoing expenses. This shouldn't affect any benefits you are claiming but it's a good idea to let your benefit office know so there won't be any problems with your benefit in the future.

You may be able to get small regular payments to help pay a top up towards your care home fees, but this is rare. See our factsheets **Paying care home fees:** and **Paying care home top-up fees** or call our Helpline if you have a question about care home fees (0800 319 6789, independentage.org).

2. Before you make an application

Most charities will only help if you're already receiving all the benefits you are entitled to. And charities won't usually contribute towards the cost of items or services which should be provided by your council, the NHS or a government scheme. Before you make an application, make sure you've done the following, if applicable.

Get a benefits check

If you're on a low income or have a disability, there may be money you can claim. Call our advice line on 0800 319 6789 to make sure you're receiving all the benefits you're entitled to. They can send out our **Moneywise** guide and free benefits factsheets or you can arrange to speak to an adviser.

Apply to your local council or the Social Fund

If you receive certain means-tested benefits or have a low income, you may be able to apply for assistance from your local council or a loan from the Social Fund. See our factsheet **Local welfare assistance schemes and the Social Fund** to find out more.

Get debt advice

Charities won't usually help with debts (including mortgage or rent arrears), so if you're having debt problems get specialist advice from the National Debtline (0808 808 4000, nationaldebtline.org) or Stepchange (0800 138 1111, stepchange.org). It's never too early or too late to get help with debts, and these charities will offer confidential practical help. You can also contact your local Citizens Advice (0344 411 1444, citizensadvice.org.uk).

If you are facing repossession or eviction, you should get advice as soon as possible. Contact Shelter (0808 800 4444,

england.shelter.org.uk) or the organisations above for specialist debt advice.

Check other sources for help with home repairs, maintenance or improvement

If you need money towards work on your home, charities may need proof that you have applied for other sources of funding, such as council or government grants, before they will consider your application. You should also check whether your landlord should be paying for the work or if home insurance will cover any damage. Our factsheet **Housing: paying for the maintenance of your home** has more information (0800 319 6789, independentage.org).

If you're applying for disability equipment, your doctor or occupational therapist (OT) should provide details of why you need it and why it isn't provided by your local council. See our factsheet **Adapting your home to stay independent** to find out more (0800 319 6789, independentage.org).

3. Finding the right charity to apply to

Charities, benevolent funds and trusts have specific criteria for who they will help. Some charities will only consider applications from certain areas of the country, or from people of particular age groups or backgrounds. You may have to provide quite detailed information about yourself when you apply.

There are organisations that can help you find a charity to apply to:

- Charity Search offers a free service to people aged 50 and over (0117 982 4060, charitysearch.org.uk, or write to: Charity Search, 25 Portview Road, Avonmouth, Bristol, BS11 9LD).
- Turn2us has an online grants search tool (0808 802 2000, turn2us.org.uk or write to: Turn2us, Hythe House, 200 Shepherds Bush Road, London W6 7NL).

There are often books with details of charities in the reference section of local libraries too, such as the annual Guide to Grants for Individuals in Need published by the Directory of Social Change.

Most charities support people in financial need who have something in common, such as:

- a profession, trade or employment
- religion or faith
- membership of a society, club or trade union
- a medical condition, illness or disability
- living in or coming from a specific geographical area.

Some organisations only have one fund. Others have different funds for specific purposes. Many funds also help the dependents of the people they support, such as partners or children. You may also be eligible for help through a partner's

connection to a charity, for example if they worked in a particular trade.

Depending on the charity you apply to, you may be asked for information about your education, employment history, social situation or background. If you can't remember all the details of your work history, you can ask HM Revenue and Customs (HMRC) for a record (0300 200 3500, [gov.uk/get-proof-employment-history](https://www.gov.uk/get-proof-employment-history)).

For details of organisations that may be able to support you if you have a long-term health condition, see our factsheet **Health difficulties: how to cope with changing needs**. For example, Macmillan Cancer Support can make small payments to help people with costs related to living with cancer (0808 800 0000, [macmillan.org.uk](https://www.macmillan.org.uk)).

If you served in the armed forces, including National Service, you may be eligible for support from:

- the Soldiers, Sailors and Airmen's Families Association (SSAFA) (0800 731 4880, [ssafa.org.uk](https://www.ssafa.org.uk)),
- the Royal British Legion (0808 802 8080, [britishlegion.org.uk](https://www.britishlegion.org.uk))
- the Royal Air Force Benevolent Fund (RAFBF) (0800 169 2942, [rafbf.org](https://www.rafbf.org)).

If you are having problems paying your energy bills, some energy companies have grants or trusts that can help. You can apply to them even if you're not with that energy company. Contact your own supplier first to find out if they have grants available. You can also try the following.

- British Gas Energy Trust, which helps anyone with gas or electricity debts (01733 421060, [britishgasenergytrust.org.uk](https://www.britishgasenergytrust.org.uk)). You should get debt advice before you apply as you are more likely to be successful. They also provide grants for boiler replacement or repairs and energy-efficient white goods.

- Npower has a Health Through Warmth scheme that helps people with long-term illnesses to heat and insulate their homes (0800 022 220, npower.com/health_through_warmth).
- Charis Grants can direct you to organisations that can help with energy debts (01733 421 021, charisgrants.com).

Most charities only have the resources to provide small grants. If you are trying to raise a large amount of money, you may need to apply to several charities at the same time. There are hundreds of charities out there so it's worth doing some research.

4. How to apply

Each charity will have its own application process. Contact your chosen charity to ask them how to apply. They will explain:

- who they will help
- what they will help with
- how much they will contribute
- any savings or income limits
- whether you can apply yourself or need a referral from a professional such as a social worker, occupational therapist, GP (who may charge for this service) or advice worker
- when they make grant decisions
- how they will let you know the outcome.

You may have to apply through an application form or online form, or by writing a personal letter. You should collect the information you need before you apply. You may be asked for the following.

- personal details – you may need to send a copy of your passport or birth certificate
- your work history
- health conditions and disabilities
- income, including pensions, benefits, savings and other capital
- outgoings, such as rent or mortgage.

You may need to provide information about your partner as well.

The charity may also ask for evidence that you've been turned down for other sources of funding, such as the local council, government schemes or other charities that might be more suitable.

Some charities have case workers or welfare officers who will handle your application. They may be able to help you apply to

other charities, especially if the charity can't fund the full amount you need.

You can also get help to apply through organisations such as Turn2us or Citizens Advice, or other advice organisations that work with people in financial need.

5. When to apply

Charities set their own timetables for processing applications and awarding grants. Some charities have committees who meet to process applications, which may mean it takes longer to get a decision. If you need funding urgently, look for charities that process applications and make decisions quickly.

If you are turned down, you don't normally have any right to appeal. Being eligible doesn't mean you will automatically get help. You may be turned down due to limited funding, even though you meet the charity's criteria, although this means you may be able to apply again to the same charity in the future.

Charities don't have to help you and, if they provide regular payments, can review or withdraw this help at any time. However, they should write to let you know about any changes to your payments.

If you need a large sum of money, a charity may agree to pay part of this amount 'in principle' only. This means that they will only give you the grant once the whole amount is raised (or agreed in principle) from other charities. It's a good idea to approach several charities at the same time if you need a large grant.

This factsheet has been put together by Independent Age's expert advisers. It is not a full explanation of the law and is aimed at people aged over 60.

If you need this information in an alternative format (such as large-print or audio cd), call us on 0800 319 6789 or email advice@independentage.org.

Tell us what you think

We'd love to hear what you think of our publications. Please write to us at the address below, phone us on 020 7605 4294 or email advice@independentage.org.

We will use your feedback to help us plan for changes to our publications in the future. Thank you.

Supporting Independent Age

If you have found this information helpful and would like to support our work, there are lots of ways you can help:

- get fit - run, walk or cycle in aid of Independent Age
- take part in our annual raffle
- donate in memory of a loved one
- remember Independent Age in your will and benefit from our Free Wills offer to supporters.

If you would like to donate or raise money in aid of Independent Age, please visit our website, email supporters@independentage.org or call our fundraising team on 020 7605 4288.