

# INCOME MAXIMISATION & GRANTS

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YOUNG PEOPLE'S LEGAL RIGHTS CONFERENCE 2020

# OBJECTIVES

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- General principles on income-maximisation
- Charitable trust grants
- Asking the right questions
- Form filling: do's and don'ts
- Telling the story
- Resources

# BACKGROUND

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- Citizens Advice St. Helens: November 2009-September 2020
- British Gas Energy Trust fuel debt advice project July 2011-September 2020
- ‘The Good Trust Fund Guide’ Adviser 164 July/August 2014-cited in chapter 5 of the Child Poverty Action Group (CPAG) Debt Advice Handbook
- Institute of Money Advisers (IMA) Charitable trust grants webinar August 2019
- Adviser networking and information sharing: <https://www.i-m-a.org.uk/learning-development/adviser-networking-information-sharing/>

# GENERAL PRINCIPLES ON INCOME-MAXIMISATION

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- <https://www.rightsnet.org.uk/resources> benefit rates poster 2020/2021
- <https://www.turn2us.org.uk/> benefits calculator (helpline: 0808 802 2000)
- Discretionary Housing Payment (DHP) from local authority to cover rent shortfall
- Council Tax Reduction to reduce cost of council tax bill
- Council Tax Exemption/Discretionary Reduction
- Personal Independence Payment for those with disabilities (new claim: 0800 917 2222)

# CHARITABLE TRUST GRANTS

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- Free to apply and nothing has to be paid back
- Criteria differs from charity to charity but the most common is “financial hardship”:-if you can’t afford what you’re applying for, they’ll consider awarding you a grant
- The vast majority require supporting evidence-usually proof-of-income (benefit award letter/bank statement)
- Medical evidence is usually required if a health condition/disability forms part of the criteria
- Proof-of-employment required if applying to a trade trust

# “GO TO FUNDS”

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- Local council welfare assistance/emergency support scheme
- Glasspool Charity Trust <https://www.glasspool.org.uk>
- BBC Children in Need Fund <https://www.familyfundservices.co.uk/emergency-essentials>
- The Smallwood Trust <https://www.smallwoodtrust.org.uk>
- The Vicar's Relief Fund <https://smitf.flexigrant.com>
- Acts 435 <https://acts435.org.uk>

# MOST COMMON REQUESTS

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- Household items/white goods
- General financial assistance (more money!)
- Bond/deposit for private rented accommodation
- Insolvency fees (Bankruptcy £680 Debt Relief Order £90)
- Money to top-up pay-as-you-go gas and electricity meters
- Gas, electricity and water rates arrears
- School uniforms

# SCREENING QUESTIONS

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- What do you need? What would you like to apply for? How much funding is required?
- Have you applied anywhere else?
- There's certain funds which help people based on the industry in which they work or have worked. What's your occupation and how long have you worked there for?
- Where have you worked in the past? How long did you work there for?
- If you receive a vague response such as “warehouse”, ask clarifying questions: what goods went through the warehouse? Clothing? Food?



# CRITERIA QUESTIONS

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- Once you have identified a potential fund to apply to, ask if they have ever applied to it before. If they have applied, find out when and whether the outcome was successful.
- Charities usually have rules on reapplying:

Acts 435 has a limit of three requests per individual per annum.

Glasspool Charity Trust requires you to wait until 3 years has passed before reapplying, unless there's exceptional circumstances which warrant a repeat application.

- If applying to a trade trust, check they meet the length-of-service requirement

# MANAGING EXPECTATIONS

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- Explain the application process
- Discuss the supporting evidence required
- Time frames for processing of application and potential delays
- No guarantee of success and (usually) no right to appeal a decision
- No retrospective grants
- Right to choose household items
- Cash/cheque/gift cards

# FORM FILLING: DO'S AND DON'TS

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- Complete all sections of the application form. If a section isn't relevant put N/A
- Check the figures on the financial statement match the figures on the proof of income provided
- Explanatory notes/justification will need to be provided for any high/unusual expenditure items
- Some charities require details of income for all household members
- Proof read the application before submitting!

# FORM FILLING: DO'S AND DON'TS

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- Don't submit the application if the form is incomplete or the supporting evidence requested hasn't been provided
- The numbers don't lie: if something doesn't add up, it doesn't add up! Clarify any points of confusion before submitting the application
- Don't submit the application if other options haven't been exhausted first. If the charity expects you to apply for a Disabled Facilities Grant first, or to the local welfare assistance scheme first, do that! If the client doesn't meet the criteria, clarify that on the application form

# TELLING THE STORY

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- Exploration phase of the Citizens Advice 'Advice Model'
- Most funds will never meet the client face-to-face or communicate with them in any way, so they are relying on the information you provide on the application form, to make their decision
- Some require a supporting letter to be provided whilst others provide a specific section on their application form to detail the client's background/personal circumstances
- "I keep six honest serving men, they taught me all I knew. Their names are **what** and **why** and **when** and **how** and **where** and **who**." Rudyard Kipling

# TELLING THE STORY: MITIGATING FACTORS

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- Bereavement
- Disability
- Domestic Violence
- Homelessness
- Mental health
- Redundancy
- Relationship breakdown

# TELLING THE STORY: TOP TIPS

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- Two of George Orwell' rules for writing:
  1. Never use a long word where a short one will do
  2. If it is possible to cut a word out, always cut it out

Acts 435 character limit provides a good constraint for concise writing.

# RESOURCES: ONLINE

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- Turn 2 Us grants search <https://www.turn2us.org.uk>
- Auriga Services 'Help with Water and Energy' guide <https://www.aurigaservices.co.uk>
- The Hardman Trust 'The Hardman Directory' <https://www.hardmantrust.org.uk/directory>
- Actors' Benevolent Fund list of arts-related charities:  
<https://www.actorsbenevolentfund.co.uk/apply>
- Seafarers Support maritime charities guide: <https://seafarerssupport.zendesk.com/hc/en-gb>



# RESOURCES: PRINT PUBLICATIONS

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- The Guide to Grants for Individuals in Need 2020/21
- The Guide to Educational Grants 2020/21

Both available to purchase from Directory of Social Change: <https://www.dsc.org.uk>