

Finding Funding for Extra Needs (P12)



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Important: Please ensure that you are using the latest version of this information sheet. To check this, go to our information sheets page on the Trust website at

www.torbayandsouthdevon.nhs.uk/disinfosheets or call the Disability Information Service on 0300 456 8373

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About this information sheet

This is one of a series of regularly updated local information sheets that aim to meet the most common information needs of people with disabilities and carers in Torbay.

The information should be used as a guide only, as it may not cover all the organisations that can help with your needs. Torbay Disability Information Service (part of Torbay and South Devon NHS Foundation Trust) cannot guarantee the accuracy of the information or the quality of service provided by the organisations. No liability can be accepted for loss, damage, or injury arising out of any contract made by a private individual with any of the organisations listed.

Details change often, so please make sure you are using the current edition. Latest copies of the sheets are published on the following website page:

www.torbayandsouthdevon.nhs.uk/disinfosheets

If you do not have Internet access, you can ask for single copies from our office.

A full list of our other information sheet titles can be found at the end of this sheet.

Information can be made available in other formats and languages. Please let us know what your needs are.

Torbay Disability Information Service
4th Floor, Union House
Union Street
Torquay
TQ1 3YA

Telephone: 0300 456 8373 Email: dis.torbay@nhs.net

Introduction

Many people affected by disability or long-term health conditions find it difficult to meet the costs of specialist equipment or other items needed to improve or maintain independence.

The purpose of this information sheet is to help you identify potential sources of extra finance. We have also included information on the help available through Crisis Support, the Deposit Bond Scheme, Discretionary Housing Payments, the Exceptional Hardship Fund, Short-term Benefit Advances, Budgeting Loans and Budgeting Advances.

What you need to do next:

- Look through the charities listed in this information sheet; one of these may be suitable for your needs.
- If you cannot find a charity in this information sheet that may be able to help with your needs, contact us to find out whether there are any other charities that may be able to help you. You can also search for charities on the website Turn2us at www.turn2us.org.uk
- We do not have enough staff to apply to charities on your behalf, so you must do this for yourself or ask a friend to help. Please note that some charities will require supporting letters from professionals who may be involved with your care

Charities linked to jobs

It is worth thinking about whether you might qualify for help through the type of work you are, or were, engaged in. Many large commercial employers, professional associations, public service bodies (fire service, police, nursing, civil service, coal mining, etc.), unions, and the armed services are possible sources of welfare help.

General

Trade Unions

Some unions provide financial support to existing and/or former members. You can use the TUC website to find a union. The site holds contact details for all affiliated unions.

Trades Union Congress, Congress House, Great Russell Street, London WC1B 3LS

☎ 020 7636 4030 ✉ info@tuc.org.uk

💻 www.tuc.org.uk/about-unions/find-union-you

Car Industry

Ben Support For Life

Lynwood Court, Rise Road, Ascot, Berkshire, SL5 0FG

Telephone: 08081 311 333

Email: supportservices@ben.org.uk

Website: www.ben.org.uk

Ben is the charity dedicated to supporting the people of the automotive industry, providing support for life for them and their family dependents. Ben helps people to get their lives back on track when they face life challenges such as money problems and supports people with stress and mental health conditions. Ben can provide practical advice and guidance on debt, benefits

entitlement and budgeting, as well as helping people access benefits and funded support. Funded support can be provided to those facing debt, arrears, the loss of employment and moving home.

Construction and Electrical

Benevolent Fund of the Institution of Civil Engineers

5 Mill Hill Close, Haywards Heath, West Sussex RH16 1NY

Telephone: (01444) 417979 24/7 Helpline: 0800 587 3428

Email: info@icebenfund.com Website: www.icebenfund.com

ICE Benevolent Fund

The Ben Fund exists to provide advice, support and financial assistance to people who are either current or past members (graduate grade and above) of the Institution of Civil Engineers (ICE). The charity also helps dependants of members.

The Ben Fund can help with one off or regular grants to those in financial difficulty and runs a Disabled and Disadvantaged Student Scheme for student members of the ICE. Grants might also be offered for adaptations and disability aids, care home top-up fees and respite care.

Building and Civil Engineering Charitable Trust (B&CE)

B&CE Benefit Schemes, Manor Royal, Crawley, West Sussex RH10 9QP

Telephone: 0808 8010372 (Grants Line)

Or 0300 2000 555 (Members Line)

Email: CharitableTrust@bandce.co.uk

Website: www.bandce.co.uk

Offers financial assistance to construction workers and their families who are suffering hardship. The Trust's principal aim is to ease the financial distress that illness or changes in domestic circumstances can cause. For example, the Trust has helped pay

household bills and assisted with the cost of home alterations for those with disabilities. It has also contributed to re-training construction workers forced to change their skills through injury or illness.

Electrical Industries Charity (EIC)

Rotherwick House, 3 Thomas More Street, London, E1W 1YZ

Telephone: 0800 652 1618 (Access Assistance Line)

or 020 3696 1710 (General Enquiries)

Email: support@electricalcharity.org

Website: www.electricalcharity.org

The Electrical Industries Charity assists people who work, or have worked, in the electrical industry, including apprentices. It provides financial grants and practical support services to individuals in need. This help is also available to any dependants. All services are free and confidential. For those who can demonstrate financial need, the EIC may be able to provide a grant for a wide range of needs, from the everyday to the exceptional, including disability adaptations, mobility equipment, home repairs and also basic essentials like heating and food.

Lighthouse Club Benevolent Fund

Lighthouse Construction Industry Charity, Suffolk Enterprise

Centre, Felaw Maltings, Felaw Street, Ipswich, IP2 8SJ

Telephone: 0345 605 1956 (24/7 Construction Industry Helpline)

Email: info@lighthouseclub.org

Website: www.lighthouseclub.org

Supports construction workers and their families in the UK and Ireland by providing emergency financial aid in times of crisis following an illness, accident, injury or bereavement that forces a family into a state of poverty. To be eligible for help and support from the Lighthouse Construction Industry Charity, applicants must be currently working or a former worker in the construction industry or allied trades or an apprentice to a construction trade.

Other eligibility criteria may also apply for help with funding – contact the Construction Industry Helpline for current details.

Farming and Agriculture

The Royal Agricultural Benevolent Association (RABI)

The Head of Welfare, RABI, Shaw House, 27 West Way,
Oxford OX2 0QH

Helpline: 0808 2819490 Email: grants@rabi.org.uk

Website: www.rabi.org.uk

RABI is a welfare charity for farming people of all ages. It provides practical care, financial support and guidance for farmers and farm workers and their dependants. Help is available to those who currently work in farming or who used to work in farming (for at least 10 years) and have now retired and/or cannot work due to illness, injury or disability.

Support is offered - in confidence - on an individually tailored basis. Grants may be available for domestic expenses, for example, to replace essential household items, assist with buying disability equipment, or, paying for relief farm staff to help in a crisis. For retired and/or disabled people RABI also may be able to pay towards care home costs.

Nursing and Health Care

There are many charities that give support to people who have been in nursing and healthcare. For details of other charities that may be able to help, please refer to the Alternative Sources of Help section on the Queen's Nursing Institute's website at www.qni.org.uk or Email: mail@qni.org.uk

Cavell Nurses' Trust

Grosvenor House, Prospect Hill, Redditch, Worcestershire, B97 4DL

Telephone: (01527) 595999

Email: admin@cavellnursestrust.org

Website: www.cavellnursestrust.org

The charity supporting registered nurses, midwives, and healthcare assistants, both working in the UK and retired, when they're suffering personal or financial hardship often due to illness, disability, older age, domestic abuse and the impact of the Covid-19 pandemic.

Cavell Nurses' Trust offers a tailored package of support to help everyone who gets in touch;

- Emotional support for those in crisis
- Advice on maximising benefits
- Signposting to specialist services
- One-off grants to quickly relieve financial hardship
- One-off grants for specialist aids or equipment
- Rapid emergency funding for those at great risk
- To be eligible for support, applicants must be;
- A registered or retired nurse or midwife
- A healthcare assistant, nursing auxiliary or maternity support worker (working or retired) providing care in a hospital or nursing home under the supervision of a registered nurse or midwife
- Currently living in the UK
- Be in financial hardship
- Cavell Nurses' Trust is unable to support student nurses or student midwives.

For more information and to make an application please visit <https://www.cavellnursestrust.org/help-and-advice/>

RCN Foundation

20 Cavendish Square, London W1G 0RN

Telephone: 020 7647 3645

Lamplight Support Service: 0345 772 6200

Email: rcnfoundation@rcn.org.uk

Website: www.rcnfoundation.org.uk

Through its Lamplight Support Service, this charity supports the needs of current and previous nurses, midwives and health care assistants as well as nursing students, whether or not they are RCN members. Please check the website for up-to-date details about funding criteria.

Royal British Nurses' Association (RBNA) Charities

Cricket Green Medical Centre, 75-89 Miles Road, Micham,
Greater London, CR4 3DA

Telephone: 020 8685 1945

Email: enquiries@rbna.org.uk

Website: www.rbna.org.uk

To qualify for help, applicants must be trained nurses who have completed at least three years' post-graduate work. Following an assessment, applicants may receive regular annuity payments or a one-off grant.

Please contact the charity or visit the website for further details.

Public Transport Industry

Transport Benevolent Fund

Suite 2.7, The Loom, 14 Gowers Walk, LONDON E1 8PY

Telephone: 0300 333 2000

Email: help@tbf.org.uk

Website: www.tbf.org.uk

The Transport Benevolent Fund CIO is a charity supporting those who work in the public transport industry in Great Britain when they are in need, hardship or distress. Almost anyone who works in the industry may join TBF and be eligible for help. For a small fee a week we offer a wide range of financial, health and welfare benefits to the member, their partner and dependent children.

Retail, Licensed Sector and Hospitality Sector

The Drinks Trust

The Drinks Trust is the drinks industry charity and community organisation. Since 1886, The Drinks Trust has *provided opportunity and support to the people who form the drinks industry workforce*, from production to the point of sale and everyone in-between.

Today we provide financial, wellbeing and practical support to individuals and their families who work, or have worked, in the UK drinks industry.

The Drinks Trust offers:

Financial support: The Drinks Trust offers hardship grants, advice on debt and tips on accessing government funding. Additionally, we offer emergency grants due to illness, life-changing disability, or family crisis.

Wellbeing Services

The Drinks Trust provides three wellness services open to all members of the drinks industry:

- Sleep & Insomnia treatment
- Free to use online video counselling
- Mindful drinking courses

Helpline – 0800 915 4610

The Drinks Trust, Unit 4, Baden Place,
37 Crosby Row, London SE1 3YD

Telephone: 0800 9154610

Email: support@drinkstrust.org.uk / info@drinkstrust.org.uk

Website: www.drinkstrust.org.uk

The helpline is open 24/7 with a dedicated team of trained counsellors offering in the moment support.

Referral to over 30 various online Cognitive Behavioural Therapy courses, advice on debt, harassment and discrimination.

Butchers' and Drovers' Charitable Institution

The Clerk to the Trustees,
Butchers' and Drovers' Charitable Institution,
Ground Floor, 4 Victoria Square, St. Albans, Herts, AL1 3TF
Telephone: (01727) 896094
Email: info@bdci.org.uk Website: www.bdc.org.uk

Provides support for those who work, or have worked, in the meat industry within the UK and Ireland and who have fallen on hard times, regardless of their circumstances. Widows, dependants and children may also be eligible for assistance. Provides one-off grants to help towards a major expense and help towards fees in a residential or nursing home. Applicants must have been connected with the trade for a minimum of 10 years ending within the last preceding 20 years.

Who is eligible?

Hospitality Action is the trade charity for hospitality workers and has been supporting the UK hospitality industry since 1837. Over the past 180 years, we've helped hundreds of thousands of hospitality people who've found themselves in difficulty or crisis.

Hospitality Action can consider financial assistance for applicants that:

- Work/ Have worked in any role for a company in the UK whose main function is the direct provision of food, drink or accommodation away from home.
- We can consider applications from people where they have been directly employed in the provision (e.g. they worked in hotels, contract catering businesses, restaurants, pubs, bars or coffee shops). Or have worked in a job where their direct role is the in-house provision of food, drink or accommodation

in another business sector (such as school, hospital or care home cook, or working in a staff restaurant in an office building).

- We also cover self-employed from the industry.

Applicants must have worked during one of the following time frames:

- Currently working within the industry
- Have worked for five years or more in their lifetime
- Have worked for one year within the last two years in the industry and have recently lost their job/hours due to the Covid-19 pandemic.

Applicants must also:

- Demonstrate that they are in financial need and have limited savings.

Exclusions and conditions apply - For more information about our eligibility criteria please visit

<https://www.hospitalityaction.org.uk/get-help/are-we-able-to-help-you/>

If you meet our eligibility criteria you may apply for financial assistance (with appropriate supporting evidence as outlined in the guidance notes section of the application form).

How do I apply?

For a copy of our application form, details on our application process and other information about how to apply to us for financial assistance please follow the links at <https://www.hospitalityaction.org.uk/get-help/> for either our Main Grant or Covid 19 Recovery Grant.

NOTE: Please carefully check that you have filled in the entire application form, and provided ALL the evidence requested (see

guidance notes) to support your application as incomplete applications will be subject to delays.

All existing applications will be reviewed with a decision made between 4-6 weeks. We will contact you if you need any further information to support your application. We appreciate your patience at this extremely busy time.

Hospitality Action, 62 Britton Street, London, EC1M 5UY

Email: grants@hospitalityaction.org.uk

Website: <https://www.hospitalityaction.org.uk/get-help/>

Licensed Trade Charity

Heatherley, London Road, Ascot, Berks SL5 8DR

Telephone: 0808 801 0550

Email: support@ltcharity.org.uk

Website: <https://www.licensedtradecharity.org.uk/>

Charity that supports people who work, or have worked, in the licensed drinks trade. It can help provide financial support to those individuals and families who need it, including assisting families to secure somewhere to live, helping pay essential heating or food bills or helping when health problems arise.

Able to consider financial support for those who have worked in the licensed drinks trade for a minimum of 5 years as this is their eligibility criteria for grants. All other services delivered via their helpline are free to all who are or have been working in the trade. You can find more information here:

<https://www.licensedtradecharity.org.uk/3rd-party-referrers/>

The Retail Trust

Retail Trust Head Office, Marshall Hall, Marshall Estate,
Hammers Lane, London NW7 4DQ

Telephone: 0808 801 0808 or text HELPLINE to 88010

Email: helpline@retailtrust.org.uk

Website: www.retailtrust.org.uk

The Retail Trust is the leading trade charity for all those who are involved in retail. It provides free and confidential support services, including one-off financial grants, to people who currently work (or worked) in retail (including their families) to help them get back on their feet. Grants have been given for essential household items to families in desperate need, and specialist equipment has been provided following accidents or ill health to help people regain their independence. The broad qualifying criteria are available on the website, and are generally based on length of current or former service.

Charities for ex-forces personnel

Armed Forces

There are a number of charities for people who are serving, or who have served, with HM forces and their families. Typically, forces' charities may consider helping with the costs of mobility equipment or other specific needs. National Service will usually entitle someone to apply. Contact the following charities direct.

- **ABF The Soldiers' Charity**
Wyvern Barracks, Exeter EX2 6AR
Telephone: (01392) 496412
Email: southwest@soldierscharity.org
Website: www.soldierscharity.org

- SSAFA Forces Help

SSAFA Devon, SSAFA Office, Room F02, Building 7

Wyvern Barracks, Barrack Road, Exeter

Telephone: (01392) 254611

Email: devon.branch@ssafa.org.uk Website: www.ssafa.org.uk

- Royal Air Forces Association

RAFA House, Chancel Lane, Pinhoe, Exeter EX4 8JU

Telephone: (01392) 462088 Website: www.rafa.org.uk

- Royal British Legion

Devon & Cornwall Area Office & Pop-in Centre, 174 Armada Way, Plymouth, PL1 1JU

Telephone: 0808 802 8080

Email: devon&cornwall@britishlegion.org.uk

Website: www.britishlegion.org.uk

Charities for seafarers

- Seafarers UK (previously King George's Fund for Sailors)

8, Hatherley Street, Westminster, London SW1P 2QT

Telephone: (020) 7932 0000

Email: seafarers@seafarers-uk.org

Website: www.seafarers.uk

- Seafarers Support Helpline and Online Welfare Guide/Charities Database

Telephone: Freephone 0800 121 4765

Website: www.seafarerssupport.org

- Seafarers Advice and Information Line

Telephone: 0800 160 1842

Email: advice@sailine.org.uk Website: www.sailine.org.uk

Charities for disabled, sick and older people

- Barchester's Charitable Foundation

Grants Management Team, Barchester's Charitable Foundation,
3rd Floor, The Aspect, 12 Finsbury Square, London EC2A 1AS
Telephone: 0800 328 3328 Email: info@bhcfoundation.org.uk
Website: www.bhcfoundation.org.uk

Helps with mobility equipment for outdoor use only.

Applications for individuals must be completed by a third party who knows the individual in a professional or community-based capacity.

- The David Gibbons Foundation

Telephone: 07483 335759 Email: enquiries@gibbonstrusts.org
Website: <https://gibbonstrusts.org.uk/>

The charity promotes the welfare and relief of people suffering from illness (mental or physical illnesses, or disabilities) financial hardship, and the elderly, within Devon. It provides grants to people living in Devon (with a preference for East Devon). Online applications are accepted via the Charity website and must include at least one reference from a healthcare or other professional. Grant payments are made to the supporting organisation (referee), not directly to the beneficiary. Full details are available on the website.

- The Gibbons Family Trust

Telephone: 07483 335759 Email: enquiries@gibbonstrusts.org
Website: <https://gibbonstrusts.org.uk/>

The charity makes grants for the benefit of young people up to the age of 25, living in Devon (with a preference for East Devon), or the Isle of Thanet in Kent. Applications can be made by individuals, or by organisations applying on their behalf (which is our preference). Applications can be considered for any financial need, with the exceptions of not funding private school fees, overseas trips of any kind, or retrospective funding. Online

applications are accepted via the Charity website and must include at least one independent reference from a healthcare or other professional. Grant payments are made to the supporting organisation (referee), not directly to the beneficiary. Full details are available on the website.

- Devonian Fund

Devon Community Foundation,

The Factory, Leat St., Tiverton, EX16 5LL

Telephone: (01884) 235887 Email: grants@devoncf.com

Website: www.devoncf.com

Aims to help individuals to overcome or relieve mobility problems by, for example, contributing towards the cost of equipment that could significantly improve their quality of life. It can also help with specialised transport needs, such as accessible coaches or taxis. Individuals cannot apply for a grant themselves but must be referred by a health care or other professional. The Fund also distributes grants to community groups that provide facilities, or to groups of people who have long-term mobility problems in relation to disability or ill health, such as stroke clubs, disabled fellowships, or sports clubs.

NB. Devon Community Foundation is reviewing it's grant making process and is not currently accepting applications but is expecting to re-open the fund this Spring (2021). The DCF website should be checked for latest updates.

- Disability Grants

Email: contact@disability-grants.org

Website: www.disability-grants.org

Disability Grants is a website that provides information on charities and grants to help people to find a grant for themselves, their family or anyone they are supporting with a disability. The website provides information on grants for children, adults, families/carers, holidays, recreation, equipment, housing, education and employment. It may be necessary to search under

several different headings as many charities and trusts provide funding in more than one category.

Elizabeth Finn Fund

Hythe House, 200 Shepherds Bush Road, London, W6 7NL

Telephone: 0808 802 2000 Email: info@turn2us.org.uk

Website: <https://www.turn2us.org.uk/get-support/Turn2us-Funds/Turn2us-Elizabeth-Finn-Fund>

The Elizabeth Finn Fund is part of Turn2us, a national charity that helps people in financial hardship gain access to welfare benefits, charitable grants, and support services. The Fund provides one-off and recurring grants for people who have recently faced a life changing event resulting in reduced income or additional costs, and who:

- Are on a low income and in receipt of, or have applied for, benefits they are entitled to.
- Have worked in one of the Fund's listed professions (listed on website) or have a partner who has done so. In most cases these are positions where the job requires a degree, some level of responsibility or NVQ4 or above. The Fund also helps people who have run their own business with employed staff or have earned a living from the arts.
- Have British or Irish nationality or live in the UK for at least half of the year.

I'm not sure if you do so already but do you feature anything about our Grants Search where people can search through roughly 1500 different funds to find any they may be eligible for? You can access this here: <https://grants-search.turn2us.org.uk/>

- Friends of the Elderly

40-42, Ebury Street, London SW1W 0LZ

Telephone: 0330 332 1110 Website: www.fote.org.uk

Email: hello@fote.org.uk / enquiries@fote.org.uk

Helps people of state retirement age with a low income and minimal savings. Cannot help people living in residential care and

applicants must live in England or Wales. All applications must be made through a third party referrer, such as social services, community centres or charities, Age UK or Citizen's Advice. Applications can be made via the website www.fote.org.uk. Offers one-off grants for essential items such as mobility aids, basic furniture, household appliances, property repairs and adaptations, and essential living costs. Prioritises grants for people who are not eligible for help from any other benevolent fund.

- Macmillan Cancer Support

89 Albert Embankment, London SE1 7UQ

Telephone: 0808 808 00 00 (7 days a week - 8.00am to 8.00pm)

Email: via website Website: www.macmillan.org.uk

May be able to assist with some of the extra costs associated with cancer including heating and hospital travel costs.

- Mobility Trust

Mrs Denise Valentine, Mobility Trust, 19 Reading Road, Pangbourne, Reading, Berkshire, RG8 7LR

Email: mobility@mobilitytrust.org.uk

Website: www.mobilitytrust.org.uk

A small national charity that provides powered wheelchairs or scooters to severely disabled people who cannot obtain a powered wheelchair through statutory sources or afford to purchase one themselves. An assessment is carried out by a healthcare professional (usually a physiotherapist or occupational therapist), who will prescribe the wheelchair to match the individual's clinical and lifestyle needs. Please complete an online self-referral form via our website so that Mobility Trust can determine if you are eligible to apply for their help'.

Multiple Sclerosis Society UK

MS Society South Devon: 0845 602 0805 or National Grants

Telephone: 0300 500 8084 Email: grants@mssociety.org.uk

Website: www.mssociety.org.uk

The MS Society can give grants towards items that people may need because of their MS if there is no health or social services funding available. It also offers grants to unpaid carers. Items that the Society can help with include:

- Home and car adaptations
- Mobility aids, wheelchairs, scooters and other specialised equipment
- Driving lessons for a person with MS or their carer
- Short breaks and respite care
- Activities for adult carers, including hobbies or courses
- Grants for young carers to help with things like music lessons, school trips and sports equipment.
- The Society can't provide help with anything that has already been paid for, booked or ordered, any ongoing or long-term costs, such as daily living costs, help to pay for treatments, debt repayment, legal fees, servicing costs for equipment or the private purchase of cars. For further details, contact the local branch of the MS Society or the National Grants Team.

NB. Please note that national grants have been suspended for 2-3 years since April 2021 – please contact the MS Society for current details.

- Northcott Devon Foundation

Room 5, Strand Court, Victoria Road, Exmouth, EX8 1DL

Telephone: (01395) 269204

Email: emmap893@btconnect.com

Website: www.northcottdevonfoundation.com

Provides grants to people living in Devon in times of illness, bereavement, injury, or exceptional hardship. Applicants must have a sponsor (eg. their doctor or social worker) who has the

authority to vouch for them and who is prepared to handle any grant on their behalf. For further information or to request an application form, visit the website or contact the Foundation.

Paignton Parish Charity

Michael J Howard, Clerk to the Trustees,

31 Winsu Avenue, Paignton, TQ3 1QE

Email: michaeljosephhoward@googlemail.com

Charity for the relief of residents of Paignton who are in need, hardship or distress. Provides assistance by making grants to them, providing or paying for goods, services or facilities for them or making grants of money to other persons or bodies who provide goods, services or facilities to them.

The Percy Bilton Charity

Bilton House, 7 Culmington Road, Ealing, London W13 9NB

Telephone: 020 8579 2829

Email: information@percybiltoncharity.org

Website: www.percy-bilton-charity.org.uk

Provides basic household items and clothing vouchers for individuals in the UK who have a disability (including mental health and learning disabilities) or are over 65 and on a low income. Grants are for essential items of need, such as washing machines, electric cookers or fridge freezers, beds and bedding or floor coverings and vouchers for essential clothing and footwear. Applications must be made online by support workers working within the Council or NHS Trust.

Roslin Hall Endowment House

Francis Clark Chartered Accountants, Sigma House, Oak View Close, Torquay TQ2 7FF

Telephone: 07810 127413

Email: roslin.hall.charity@gmail.com

Grants for residents of Torbay, Plymouth and Devon (and organisations helping same group) to alleviate need, hardship and distress. Application details from address below.

Vegetarian for Life (Amended 01/04/2021)

83 Ducie Street, Manchester, M1 2JQ

Telephone: 0161 257 0887 Email: info@vegetarianforlife.org.uk

Website: www.vegetarianforlife.org.uk

Provides grants through a charitable fund: the Vegetarian & Vegan Fund. Grants are usually awarded on a one-off basis to practising vegans or vegetarians in the UK who are over 60 and in financial need (ie. with a relatively small regular income and relatively low savings, as measured by the limits used to establish whether people qualify for means-tested state benefits). Grants are usually made to assist 'independent living', eg. to provide ramps, grab handles, minor kitchen or bathroom adaptations, stair lifts or respite care. Applications for other uses will be considered.

Charities for children and young people with disabilities

This section lists some of the main charities that support children with disabilities.

Action for Kids (AFK)

15A Tottenham Lane, Hornsey, London N8 9DJ

Telephone: 020 8347 8111

Email: mobilityservices@my-afk.org

Website: www.my-afk.org

Provides funding for specialist mobility equipment not available through the NHS to disabled children and young people up to the age of 25. This includes powered and manual wheelchairs, specialist trikes, powerpacks and power assists, walkers, buggies, and car seats. They also cover maintenance and servicing costs on all the powered wheelchairs they fund.

Children Today

17B Telford Court, Chester gates Business Park,

Dunkirk, Chester, CH1 6LT

Telephone: (01244) 335622

Email: info@childrentoday.org.uk

Website: www.childrentoday.org.uk

Provides grants for specialised or adapted equipment for children and young people up to the age of 25 with disabilities in the UK. Equipment includes powered, manual and sports wheelchairs, specially adapted tricycles or bicycles, adapted buggies and adapted car seats, and specially designed sensory equipment, eg. bubble tubes, weighted blankets.

There is no upper or lower grant limit and applications can be made at any time.

The Elifar Foundation

The Elifar Foundation, c/o Shirley Baker, 21 Panmuir Road,
London SW20 0PZ (for applications only)

Email: info@elifarfoundation.org.uk

Website: www.elifarfoundation.org.uk

This charity aims to improve the quality of life, mainly of profoundly disabled children and young adults, whether living at home or in residential care, but will also consider applications

from children and adults under the age of 28 with any form of physical or learning disability.

Grants will be considered to fund or part fund any piece of specialised equipment when funds are not available from elsewhere. Applications can be made on, or on behalf of, any severely disabled young adult or child resident in the UK. The applicant must source the equipment and include details, including current prices, with their application. A letter of support from a healthcare professional is also requested. The application form is available to download online.

Family Fund

Unit 4, Alpha Court, Monks Cross Drive, York YO32 9WN

Telephone: (01904) 550055, textphone: (01904) 658085

Email: info@familyfund.org.uk Website: www.familyfund.org.uk

The Family Fund Trust is the largest UK charity providing grants for families with disabled or seriously ill children and young people.

Grants relate to the care of the child and include money to help with family breaks, furniture, clothing, bedding, kitchen appliances, sensory toys, and computers/tablets. Only one application per year can be considered. Grants are generally paid on a payment card, in vouchers, or directly in the form of items from the supplier (eg. for computers).

KidsOut

14 Church Square, Leighton Buzzard, Bedfordshire LU7 1AE

 (01525) 385252 Email: info@kidsout.org.uk

Website: www.kidsout.org.uk

A charity that supports children and young people from a range of backgrounds, including those with critical health issues or in economic hardship, as well as those suffering from domestic abuse or living with a disability. KidsOut helps children irrespective of background or circumstance, up to the age of 18,

throughout the UK. It supports children with life limiting conditions, physical and learning disabilities, young carers, and other groups. The charity provides grants to help with the provision of new toys and special play equipment, as well as fun days out, holidays and activities for individuals and families.

Wedding2024!

- Newlife The Charity for Disabled Children

Newlife Centre, Hemlock Way,
Cannock, Staffordshire, WS11 7GF

Telephone: Nurse Helpline: 0800 902 0095

Email: nurse@newlifecharity.co.uk

Website: <https://newlifecharity.co.uk/>

Newlife is the UK's largest provider of specialist disability equipment to help children/young people who are disabled or terminally ill. It offers a range of support, including practical support through specialist equipment provision, loans of specialist toys and information through a free Nurse Helpline.

Newlife provides equipment grants for disabled and terminally ill children who are a permanent resident in the UK and who are under 19 years old. Equipment can vary from a wheelchair or a bed through to a communication aid. To enquire about equipment grants, call the Nurse Helpline (see below) or apply online. All grant applications need to be supported by professionals who can specify the particular type of equipment needed in the interest of the children's welfare, safety and benefit. Applications aren't means tested, but due to limited funds the whole circumstances of the family are considered.

To find out more contact Newlife's services direct.

Variety, the Children's Charity

Variety House, 93 Bayham Street, London NW1 0AG

Grants: Variety Grants Manager, 020 7428 8120 or
grants@variety.org.uk

Variety Wheelchairs: 020 7428 8100 or
wheelchairs@variety.org.uk Website: www.variety.org.uk

This charity is dedicated to improving the lives of children and young people who need its help. It provides assistance, including the following: **Grants** to families with sick and disabled children for medical equipment and **A Variety Wheelchair Programme** that provides manual, electric and sports wheelchairs.

Application forms are available on the website, or contact the office for details.

Well Child

16 Royal Crescent, Cheltenham, Gloucestershire GL50 3DA

Telephone: (01242) 530007 Email: info@wellchild.org.uk

Helping Hands: helpinghands@wellchild.org.uk

Website: www.wellchild.org.uk

Helps sick children and their families across the UK to manage the consequences of serious illness and complex health conditions.

Well Child's Helping Hands scheme uses volunteers for hands-on projects to benefit the child and their family, such as decorating the child's room or adapting the garden. The charity also has an expanding programme of Well Child Nurses across the UK to support families with the care of their sick child (may not be available locally – contact Well Child for current details).

Whizz-Kidz –

2nd Floor, 30 Park Street, London SE1 9EQ.

Telephone: 0800 151 3350

Email: kidzservices@whizz-kidz.org.uk or

info@whizz-kidz.org.uk Website: www.whizz-kidz.org.uk

A national charity that provides children and young people under 18 with a physical disability with a range of customised mobility equipment, including manual wheelchairs, powered wheelchairs, buggies, trikes and sports wheelchairs, and training and advice. Contact the charity or visit their website for application details.

Money to help with Fuel Debts

The following organisations may be able to provide grants to help with fuel debts. For details about agencies offering advice and help with fuel costs and debts, please see information sheet P13, 'Keeping Safe and Warm at Home'.

British Gas Energy Trust

Freepost BRITISH GAS ENERGY

Telephone: (01733) 421060 (application form request line)

Email: bget@charisgrants.com

Website: www.britishgasenergytrust.org.uk

An independent charitable trust that helps individuals and families in need who live in England, Scotland or Wales and who are struggling to pay their gas and/or electricity debts. Applications are **not** restricted to customers of British/Scottish Gas or those applying for help with domestic bills but the Trust does prioritise this help. Loans, or help with bills already paid, are not available.

Charis

Charis Grants Ltd., Trinity Court, Trinity Street,
Peterborough PE1 1DA.

Telephone: (01733) 421021 Email: info@charisgrants.com

Website: www.charisgrants.com

Charis manage Funds on behalf of companies, authorities and charities for individuals and families in need of support. A full list of open schemes managed by Charis can be found on their website where you will find out how to apply for Warm Home Discount, energy-debt support, and white goods as well as other help. Charis supply all the important criteria to help you make a successful application. If you need any additional support our customer service team is available to answer any questions and help you through your application process.

Money for housing repairs and adaptations

Home Improvement Grants

Housing Standards Team, (01803) 208025

Torbay Council may be able to provide grants to people whose homes meet specific criteria for grant aid.

Contact the Housing Standards Team for further information and to check which housing grants are currently available.

Disabled Facilities Grant (DFG)

TSDFT Community Customer Services Centre, (01803) 219700

Email: customerservices.tsdhct@nhs.net

A grant available to certain people requiring home adaptations linked to an assessment of need from an Occupational Therapist. The grant can be used for adaptations such as widening doors, installing ramps, installing a stair lift or providing a downstairs bathroom.

Energy Saving Trust

30 North Colonnade, Canary Wharf, London E14 5GP

Telephone: 020 7222 0101

Email: energy-advice@est.org.uk

Website: www.energysavingtrust.org.uk

Energy Saving Trust is an independent organisation dedicated to promoting energy efficiency, low carbon transport and sustainable energy use. We aim to address the climate emergency and deliver the wider benefits of clean energy as the UK transitions to net zero.

Help with interest on loans for essential repairs or adaptations through benefits, including Pension Credit or Income Support

Certain benefits can include help towards the cost of loans taken out to fund home repairs and improvements – these benefits are Pension Credit, income related Employment and Support Allowance, income based Jobseeker's Allowance, Income Support and Universal Credit. Help is only given towards the interest charges, not repayments of the sum borrowed. If other adults live with you they may be expected to contribute towards your repayments and you may get less, or even no, help with the interest on your loan.

For repairs, only work considered necessary to maintain the fitness of your home for human habitation is allowable. Help with interest on loans may also be used to adapt a home for the needs of a disabled person. If eligible, a loan may be used in full, or in part, to adapt a home.

NB. A loan for repairs, improvements or adaptations only qualifies if it is spent within 6 months.

In both the above sets of circumstances, a lender would have to be prepared to offer you a loan, or increase an existing loan.

There are no known lists of sympathetic lenders – you would need to ask lenders.

It is also essential to discuss your proposal with Jobcentre Plus before proceeding, or the Pension Service if you are of pension age.

Torbay Disability Information Service can advise on the types of repairs or adaptations that may be considered under the regulations.

Money for Learning and Work

Access to Work - Jobcentre Plus (AtW)

Contact your local Job Centre Plus Centre

Telephone: 0800 169 0154 or 0800 121 7479

Textphone Helpline: 0800 121 7579 or Relay Service 18001
0800 121 7479

Email: dwponline.helpdesk@dwp.gov.uk

Website: <https://www.gov.uk/access-to-work/overview>

To get help from Access to Work you must have a disability or health condition (physical or mental) that makes it hard for you to do parts of your job or get to and from work, be 16 or over, and live in England, Scotland or Wales - there's a different system in Northern Ireland

You also need to have a paid job, or be about to start or return to one. A paid job could include: self-employment, an apprenticeship, a work trial or work experience or an internship. You cannot get a grant for voluntary work. Your job must be based in England, Scotland or Wales (you cannot get Access to Work if you live in the Channel Islands or the Isle of Man).

For more information please contact Access to Work Team.

Educational Trusts' Forum

Email: www.educational-grants.org

Most charities carry out a means-tested financial assessment to ensure that funding is provided to those applicants in the greatest need. Search online for educational grants that meet your needs and then contact your chosen charity or charities directly.

Family Action's Educational Grants Programme

Family Action Head Office, 34 Wharf Road, London, N1 7GR

Telephone: 07816408119 Email: info@family-action.org.uk

Website: www.family-action.org.uk

Provides educational grants for individuals of 14 years or over on a further education course, including pre-access and access.

Applicants must:

- Be studying at an organisation affiliated to Family Action's Educational Grants Service
- Be living on a low income
- Have rights of residency in the UK or be an asylum seeker.
- There are currently no restrictions on the subject of study but preference will be given to those studying a 'commercial subject', such as bookkeeping or accounting. Items that can be funded are the 'additional' costs associated with a course of study such as clothing and/or equipment required for the course, travel, examination costs and computers/laptops. Applications must be submitted online by authorised members of college staff (eg. student welfare advisers) from affiliated organisations.

For further information please visit below links or contact Family Action's Educational Grants Programme Team:

<https://www.family-action.org.uk/what-we-do/grants/educational-grants/> or <https://www.family-action.org.uk/what-we-do/grants/welfare-grants/>

National Careers Service

Telephone: 0800 100 900, textphone: 08000 968336

Website: <https://nationalcareersservice.direct.gov.uk>

Advice provided by the Service may include information about funding for learning and work, including grants, bursaries and professional and career development loans.

The Prince's Trust Development Awards

Regional Office: Canningford House, 38 Victoria Street, Bristol, BS1 6BY

Telephone: 0800 842 842 Website: www.princes-trust.org.uk

The Prince's Trust supports 11- to 30-year-olds to transform their lives by developing their confidence and skills. It provides a range of support, including development awards for young people who need financial support to access education, training or work. Development awards can assist with course fees, tools or equipment for work or a qualification, interview clothes, licence fees (eg. CSCS card or SIA licence), or transport to a new job until the first pay cheque. Young people can apply if they are:

- Aged 16 to 30 and living in the UK.
- Studying less than 14 hours a week or not in compulsory education.
- Unemployed or working less than 16 hours a week.

Support for Businesses

Business Finance and Support Finder

Website: www.gov.uk/business-finance-support-finder

The government's online resource to find schemes to help your business, including:

- Grants
- Finance and loans
- Business support, eg. mentoring, consultancy
- Funding for small and medium-sized businesses and start-ups.

Business Support Helpline

Telephone: 0800 998 1098

Email: enquiries@businesssupporthelpline.org

Website: www.gov.uk/business-support-helpline

Government helpline that provides free advice about starting up or running a business and can direct businesses to further support. The helpline offers light touch and more in-depth business support.

Heart of the South West Growth Hub

Telephone: 03456 047 047

Email: info@heartofswgrowthhub.co.uk

Website: www.heartofswgrowthhub.co.uk

Provides the first point of contact for businesses in the Heart of the South West LEP area wishing to develop and grow. The Hub provides information on business support programmes, advice on starting or growing your business and information about events and workshops. The Hub also has a range of resources to help businesses with the EU Transition and the Covid-19 pandemic. Refer to the website or contact the Growth Hub team to find out about support available locally.

Enterprise South West (small business advice/start-ups/workspace)

Email: esw@tda.uk.net

Website: www.enterprisesouthwest.org

Provide low cost office and desk space for SMEs, supported by business advice and mentoring. They offer managed workspace and work hubs across Torquay and Paignton and industrial units in Brixham, Paignton and Torquay. They can also signpost people for pre-start and growth workshops, and guide them to a range of business support services.

SWIG Finance Ltd

Lowena House, Glenthorne Court, Truro Business Park,
Threemilestone, Truro, Cornwall TR4 9NY
Telephone: (01872) 2238837 Email: info@swigfinance.co.uk
Website: www.swigfinance.co.uk

We are a not-for-profit organisation providing loans to viable small and medium-sized businesses in the South-West.

We understand that traditional lending is not the right fit for every business. Because our decisions are made by people, not computers, we can base our decisions on looking at the bigger picture. This means that we can often lend when others can't.

We assign all of our customers with a dedicated, local business manager who will provide support and guidance throughout the application process, and for the duration of the loan, to give our customers the best chance for success.

For information and advice about funding currently available, eligibility and how to apply, contact SWIG Finance or visit their website.

Food, clothing, furniture and recycled household goods

Apart from charity shops, which can be found throughout Torbay, there are some local charities specialising in the supply of recycled items. Some of these charities also supply other items, such as food parcels, to those in need.

CentrePeace

56 Palace Avenue, Paignton TQ3 3HF
Telephone: (01803) 550720 or 07884 098327
Email: info@centrepeace.org.uk
Website: www.centrepeace.org.uk

The main focus of this charity is to promote community cohesion through providing a safe, comfortable space where all members of the community are welcome, whatever their age or socio/economic background. They have an 'in-house' charity

shop and community café and will provide emergency provisions to those in need, or signpost to relevant services. They offer free counselling and other 'drop-in' support groups. The charity also offers free access to computers and free/low cost training courses and workshops covering a variety of basic skills.

The Haven – Torbay

1 Parkside Road, Paignton, TQ4 6AE

Telephone: (01803) 558727 Email: haventorbay@gmail.com

Website: <http://haventorbay.co.uk/>

A charity that offers a drop-in centre for anyone in need, serving the whole of Torbay. The Haven offers tea, coffee and light refreshments. It provides food to cook on the premises or to take away and may also be able to provide some basic items of clothing and bedding. In addition, it offers the facilities to wash or shower.

Refurnish Devon (formerly Devon Furniture Forum)

Website: www.refurnish.org.uk

Refurnish Devon is a registered charity working in Devon. Locally, low cost furniture, electrical goods and household items are available to everyone at the Refurnish shops in Teignbridge and the South Hams. Pensioners and people who are in receipt of means tested benefits will be entitled to a special discount on production of proof of eligibility.

➤ Totnes

Wills Road, Totnes Industrial Estate, TQ9 5XN

 (01803) 868389

➤ Newton Abbot

1 Brunel Road, Newton Abbot, TQ12 4PB

 (01626) 362313

Torbay Council Welfare Support Scheme

This is being introduced in 2021 as a replacement for the previous Crisis Support scheme, which was narrower in its scope.

Key Objectives:

- To provide quick and effective support to people who require help to meet an immediate short term need
- To assist people to establish themselves or maintain their independence in the community

Encouraging engagement with wider support services is a key underlying principle of the scheme. We aim to use each claim as a potential opportunity to help residents tackle deep-rooted issues and address their longer-term needs by offering access to advice and helping people to move away from crisis toward greater financial stability.

Examples of short term needs we may assist with:

- Emergency short term support where the applicant or member of their household would be severely disadvantaged if their immediate needs are not met or mitigated, including household essentials (e.g. food, heat, power, nappies, baby milk), essential travel.
- Essential medication for the household, or items related to specific dietary or cultural needs
- Repairs to essential household items
- Essential monthly expenditure, which cannot be deferred
- Utility support or to prevent insurance default where the supplier does not have a Covid-19 rescue package
- Other immediate support necessary for the fundamental wellbeing of the applicant and family
- Items not currently accessible through foodbanks e.g., pet food or special dietary needs
- Signposting to essential advice and support services

Examples of help available for longer term issues:

- Access to information and advice to help increase self-reliance and to maintain financial independence in the longer term, (e.g. DWP, CAB, debt Advice and other grants and funding schemes where they may be available).
- Essential items for people who were homeless within the community and are setting up home for the first time, or leaving prison, hospital, residential care, or moving into independence as a Care Leaver, etc.
- Rent in Advance and/or deposits for affordable accommodation if Discretionary Housing Payments or alternative funding cannot be obtained
- Removals where there is an essential need to relocate, and the resident cannot fund the cost
- Essential domestic appliances (priority will be given to families with children and people with disabilities, and we will try to help you get repairs done first)

How assistance is provided:

A mixture of:

- Cash grants
- Direct supply of goods, including through partnerships with national & local organisations

Eligibility

The scheme is open to all residents of Torbay aged 16 or over. The list below explains who the scheme is mainly intended to assist, but others may also be able to get some help and are welcome to apply.

- People, normally on a low income who are in receipt of or waiting to get income-related benefits, who have demonstrated they are without immediate resource to meet the basic needs of themselves and / or their dependents.
- People experiencing/fleeing domestic abuse.
- People vulnerable due to mental health conditions or crises

- Households with a pregnant woman
- People requiring support to remain in the community or to re-integrate into the community.
- Careleavers requiring support not available to them through their “parent” Council’s Local Offer for care leavers.

Unless there are exceptional circumstances an applicant will need to have been living in Torbay for 3 months to get Welfare Support assistance.

Making a claim

Applicants will be expected to:

- complete an online application form; and
- where we deem it necessary, have a telephone interview with an officer to discuss the application and appropriate support/signposting.

We will still aim to make paper application forms available at Torquay Library, Brixham Library and Paignton’s Library and Information Centre but online applications are preferred and are likely to be dealt with more quickly

A welfare support application is an opportunity to identify and offer other appropriate advice and support aimed at helping people to move away from crisis towards greater financial stability.

Further information

Please visit <https://www.torbay.gov.uk/benefits/other-help/welfare-support/> or call 0800 917 6832 (phone line open Monday to Friday from 9am to 1pm) or email Crisis.SupportPayments@torbay.gov.uk

Deposit Bond Scheme

The Deposit Bond Scheme replaces cash deposit payments that were previously paid through Crisis Support, Discretionary housing Payments and the Housing Options Team.

The aim of the Deposit Bond Scheme is to help people to rent a home in the private sector where they are unable to afford a deposit.

The Bond is an agreement between the Council, the landlord/letting agent and the incoming tenant. It is not a transfer of cash but a written guarantee issued to the landlord on behalf of the tenant to cover the deposit for the new home. The maximum value of the Deposit Bond is normally the monthly rent for the tenancy. It will cover the deposit for 2 years, in which time the tenant would be expected to have saved to cover their own deposit under the Council's Tenancy Deposit Savings Scheme.

NB. Rent in advance applications will still be dealt with by the Crisis Support and Discretionary Housing Payments Team.

For further details about the Deposit Bond Scheme, please visit <http://www.torbay.gov.uk/housing/renting/deposit-bond-scheme/> or call (01803) 208053.

Discretionary Housing Payments

Discretionary Housing Payments are additional payments that the Council can provide to residents who are receiving Housing Benefit or Universal Credit (Housing Costs) and need extra financial help with housing costs.

Examples:

- Shortfalls if the Benefit Cap or “Bedroom Tax” applies, or if the local Housing Allowance is less than the rent, but we will consider all cases on their merits based on the applicant’s income & expenditure.
- Rent in advance for people who need to move – this is generally for those at risk of homelessness or with an urgent need to move (e.g., due to domestic violence). Help is only available if the new property is affordable for the applicant.
- NB- help with Deposits is normally provided via the Deposit Bond Scheme, but you normally need to access this by making a claim for Discretionary Housing Payments
- Rent arrears if an award is likely to prevent homelessness (we will normally pay a maximum of three months’ rent).
- Help with removals for an essential move.

Please note that Discretionary Housing Payments cannot be awarded for:

- Services included in your rent, such as fuel costs, water rates or meals
- An overpayment that is being recovered from your benefit
- A drop in income due to a sanction on another benefit, eg. Jobseekers
- Allowance, Income Support, Employment and Support Allowance, Universal Credit

Who can claim?

You can claim if you are on Housing Benefit or Universal Credit (Housing Costs).

If you are not in receipt of Housing Benefit or Universal Credit (Housing Costs) you can also apply for help with rent in advance and a Deposit Bond through the Council’s Welfare Support scheme.

Making a Claim

Please contact Torbay Council for details on how to apply.

What information will I need to provide?

Please refer to the application form. If you are asking for rent in advance and/or a deposit bond we will need to see your bank statements. For help with rent arrears, we need an up to date rent statement.

Other help if you are homeless or need to move

The Council's Housing Options section can help in certain circumstances such as if you are homeless/at risk of homelessness or it is accepted that your current accommodation is not suitable.

Please contact them via the website here:

<https://forms.torbay.gov.uk/HousingEnquiry>

Or You can call them on (01803) 208058.

Emergency out of hours: 0300 456 4876

If you have a hearing impairment, please call 07810 548004).

Exceptional Hardship Fund

Council Tax- Exceptional Hardship Payments and Discretionary Reductions

Exceptional Hardship Payments

These can be awarded as a credit to Council Tax bills for people with low incomes who cannot pay the remaining Council Tax after Council Tax Support has been awarded.

Who can claim?

You must be receiving Council Tax Support to submit a claim unless the only reason you do not get Council Tax Support is if you are self employed and subject to the “Minimum Oncome Floor”.

You can only get Exceptional Hardship Payments if you are in one of the vulnerable groups below or you can show that you are in severe financial hardship:

Vulnerable groups:

- You or a member of your family are disabled.
- You are a lone parent with a child aged under 5 receiving means-tested benefits.
- You are a carer receiving means tested benefits.
- You have suffered domestic violence in the last 12 months.
- You are a foster carer.
- You are a care leaver under the age of 22.
- You have been in a hostel for at least 3 months.
- You are attending a rehabilitation programme for drug or alcohol dependency.

How do I apply?

Please contact Torbay Council for details on how to apply.

Discretionary Reductions

This reduction will only be awarded for a temporary period and there will normally need to be a crisis that justifies the exceptional help.

All eligible exemptions/discounts/reductions should have been obtained before making an application for a Discretionary Reduction.

Applications must be made in writing or online detailing the **exact** circumstances of why a Discretionary Reduction is required and specifying when the situation is expected to be resolved.

Short-term Advances

Short-term Advances replaced Interim Payments and Social Fund Crisis Loan alignment payments for all benefits from April 2013.

When someone makes, or is about to make, a new claim to benefit, they can sometimes experience a period of financial need before receiving their first payment of benefit. Short-term Advances of benefit will help claimants through that period by providing an advance of their future benefit award, which will then be recovered from subsequent payments of benefit.

Short-term Advances are also available:

- to claimants who have experienced a change of circumstances that will increase the amount of benefit to which they are entitled
- where the first payment of benefit is made for a period shorter than that for which subsequent payments will be made (e.g. the first payment is made in respect of a week and the next payment is due to be paid in two weeks' time and will be made in respect of those two weeks); or
- in cases where it is impractical for benefit to be paid on the due date (e.g. due to a technical problem in processing the claim or payment).

Qualifying for a Short-term Advance

Short-term Advances of benefit may be available to people who have recently applied for Jobseeker's Allowance, Income support, Employment Support Allowance, Carer's Allowance, Pension Credit or State Pension.

Please note that **you cannot get a Short-term Advance without having claimed a benefit first**. To qualify, you must be able to prove that you are in financial need. This means that if you don't

get a Short-term Advance there is a serious risk of damage to the health and/or safety of you and/or your family.

Repayments

Short-term Advances are required to be recovered within a specified period, which is agreed when the advance is awarded.

How to make a claim

You can declare your need for a Short-term Advance to the Jobcentre Plus Contact Centre or an adviser in your local Jobcentre (please see below for contacts). They will then send a Short-term Advance request to the benefit centre to be decided.

Jobcentre Plus Local Offices:

☰ Decca House, 28 New Road, Brixham

☰ Regal House, Castle Circus, Torquay

☎ Jobcentre Plus Contact Centre: 0345 604 3719

Textphone: 0345 608 8551.

Budgeting Loans and Budgeting Advances

Budgeting Loans

Budgeting Loans will continue to be available until Universal Credit is fully rolled out. As people migrate across to Universal Credit they will have access to a new system of Budgeting Advances that will replace Budgeting Loans for Universal Credit recipients.

Budgeting Loans are interest-free loans for people who have been on Income Support, Income-related Employment and Support Allowance, Pension Credit, or income-based Jobseeker's Allowance for at least 6 months. Loans are reduced if you have over certain amount of capital. Loans can be repaid over a 2-year period (longer for hardship cases). The overall loan debt limit is set at certain amount.

You may be entitled to a loan if you need help with the following:

- Furniture or household items (eg. washing machines or other 'white goods')
- Clothing and footwear
- Rent in advance (but not deposits), or removal expenses to get fresh accommodation
- Home improvements, maintenance or security
- Travelling costs within the UK
- Costs linked to getting a new job
- Maternity costs
- Funeral costs
- Repaying hire purchase (HP) or other loans that have been taken out to pay for any of the above.

Loans are reduced if you have over certain amount in savings.
Certain items are excluded.

The Government does not provide enough money for all applications to be successful. This means that local offices have to set priorities and may not be able to help everyone. You can apply online or application forms can be downloaded from the GOV.UK website below, or contact Jobcentre Plus (see below) to apply.

Jobcentre Plus Local Offices:

Decca House, 28 New Road, Brixham or

Regal House, Castle Circus, Torquay

Jobcentre Plus Social Fund Enquiries: 0345 603 6967

Website: www.gov.uk/budgeting-loans

Challenging Decisions

You can ask for a Budgeting Loan decision to be reviewed if you are not happy with it. To do this, you need to send a signed letter to Jobcentre Plus within 28 days of the decision, asking for a review and explaining why you think the decision was wrong.

If you do not agree with the new decision, you have a further 28 days in which to request a second review. These requests are normally emailed by Jobcentre Plus.

Budgeting Advances

Budgeting Advances have replaced Budgeting Loans for Universal Credit claimants from 1 April 2013 to ensure that those with the lowest incomes claiming Universal Credit continue to have access to an interest-free alternative to high-cost lending for emergency and unforeseen expenses. Budgeting Loans will continue to be available for those claiming legacy benefits until all such claims have been closed or migrated to Universal Credit.

Budgeting Advances reflect existing Budgeting Loan eligibility requirements and available amounts. As such, Budgeting Advances will in most cases require the claimant to have been claiming Universal Credit - or have had a continuous claim to a legacy income-related benefit migrating to Universal Credit - for at least six months. However, this does not apply if the Budgeting Advance is needed for an expense related to obtaining or retaining employment.

Budgeting Advances are available only to those on the lowest incomes (just as access to Budgeting Loans is restricted to those receiving income-related benefits) and the Regulations specify a maximum earnings threshold for eligibility to a Budgeting Advance.

The maximum Budgeting Advance available for a claimant will depend on whether the Universal Credit claim is in respect of a single person or a couple, and on whether the claimant is responsible for any children or qualifying young people. The Regulations specify the maximum loan for each of those categories of claimant and any reductions to apply in respect of capital held by the claimant or their partner.

Decision Makers' guidance sets out a maximum recovery period of 12 months, extendable to 18 months in exceptional circumstances, which compares to 104 weeks for a Budgeting Loan. Additionally, claimants will not be eligible for a Budgeting Advance if they have an earlier Budgeting Loan or Budgeting Advance that has not been fully repaid.

To apply for a budgeting advance, contact your local Jobcentre Plus office.

Please note that you can't appeal against a decision about your entitlement to a budgeting advance. However, if you think that Jobcentre Plus has made a mistake by not following the right procedure when processing your application, you should seek advice. It is sometimes possible to challenge the decision through the courts using judicial review. This is expensive, though, unless you can get free legal help through legal aid.

Other Titles in this Series

Most sheets have many pages, and details change often. If you would like copies, please request no more than 5 titles at a time (further details on p. 4).

For Disability Support Series	
Bathing and Showering	P02
Domiciliary Care Agencies	P05
Equipment Centres	P07
Equipment Hire and Loan Services (including wheelchair hire)	P08
Finding Funding for Extra Needs	P12
Home Maintenance Services and Building Adaptations	P10
Home Visiting Services	P23
Housework, Domestic Help and Laundry Services	P11
Housing Options for Older People	P25
Keeping Safe and Warm at Home	P13
Leisure and Day Opportunities	P28
Meal Delivery Services	P14
Shop Delivery Services	P16
Telecare (includes community alarm systems)	P04
Transport Services	P20
Care Home Series	
Care Homes: Assisted Living Torbay	C03
Care Homes: Nursing, Torbay	C02
Care Homes: Residential Torbay	C01

If you have any concerns or require further support with topics that are not mentioned above and are not sure where to go or who to contact, please contact Disability Information Service and we will try our best to help you.

Further information and advice

Torbay Disability Information Service has been providing comprehensive information and advice to people in Torbay for over 21 years and we are a founder member of the Torbay Advice Network (TAN). Our service is open to any resident of Torbay affected by any type of disability. We also provide information to anyone working or caring for people with disabilities.

No referral is necessary. Simply call us on **0300 456 8373** or email us at **dis.torbay@nhs.net**

We offer:

- An enquiry desk service covering a wide range of topics related to disability support and independent living.
- Advice and guidance on disability-related social security issues, including benefit checks.
- Over 40 web-based information sheets covering the questions that we get asked most frequently.

Opening hours: Monday to Friday, 9.00am to 4.00pm

Signposts for Carers

Signposts for Carers is Torbay's dedicated telephone support service providing specialist information and advice to unpaid carers in Torbay. Contact *Signposts* in confidence to find out about services, equipment, benefits and rights. Support is available on a short or long-term basis.

Calls are diverted to a 24-hour staffed message taking service outside office hours. Your details and enquiry will be relayed to us and we will respond to your enquiry on the next working day.

 **(01803) 666620**

 **signposts@nhs.net**

Feedback Sheet

Was this information sheet useful?

We are keen to ensure that this information sheet is relevant to your needs and clear. We would be grateful if you would take a moment to answer the questions below and send your response to us either by email at dis.torbay@nhs.net or by post.

Our address is:

Torbay Disability Information Service
4th Floor, Union House
Union Street
Torquay TQ1 3YA

Q: Where did you get this information sheet from?

Q: How old are you?

Q: Was the information easy to read and helpful? (Please tick one box only)

- ☐ Very Easy
- ☐ Fairly Easy
- ☐ Undecided
- ☐ Fairly Difficult
- ☐ Very Difficult

Q: How might we improve it?

Q: What local disability related support do you struggle to find out about?

Note: Please contact us on 0300 456 8373 if you need help or have questions about the contents of this information sheet.



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This document can be available in other languages and formats.
For more information telephone 0300 456 8373