



HIV & AIDS:
help & hope
for people
in poverty



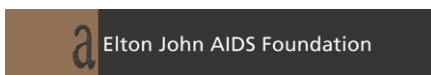
Waverley Care
making a positive difference

The Crusaid Hardship Fund in Scotland

General Information /
Guidance Notes

Help with completion of Application Form 2009/10

The Crusaid Hardship Fund is supported by
The Elton John AIDS Foundation and the MAC AIDS Fund



MAC AIDS FUND

GENERAL INFORMATION / GUIDANCE NOTES

These notes are in two parts:

- This first part contains general information about the Fund.
- The second part contains guidance notes; help to complete the application form

You are advised to read through this entire document. If you are unsure about any section don't guess, contact the Grants Administrator by email (anytime) or by telephone on the dedicated referring agent helpline number.

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Contact details

All postal correspondence should be as follows: **Crusaid Hardship Fund in Scotland**
Waverley Care
3 Mansfield Place
EDINBURGH
EH3 6NB

Telephone support is offered between **1 pm and 4 pm, Tuesday to Friday**. Tel: **0131 652 3250** – ask for the Crusaid Grants Administrator. We ask that you respect these times and only call within them.

The Fund is happy to answer any questions about pending or new applications, but asks that where possible, you use email to communicate as by using this system the fund can offer you the best service ensuring high levels of confidentiality, whilst keeping costs to a minimum. You can email anytime. We especially welcome enquiries about your client's eligibility, so we can avoid wasted time for both you and the Fund.

Telephone support is set up to support you, the referring agent not you client. Clients calling the Hardship Fund will *always* be directed back to the referring agent.

There may be occasions when the Fund will invite agents to submit applications and supporting documents by fax, (with originals to follow by mail). This is by arrangement only. **Ordinarily we do not accept applications by fax; originals are required at all times. Fax: 0131 466 9883**

There are currently no circumstances where the Hardship Fund will accept applications (or supporting evidence) by email. Email: crusaid@waverleycare.org

About the Hardship Fund

The Crusaid Hardship Fund in Scotland's history stems back to Scottish AIDS Monitor in the 80's and early 90's, through to PHACE Scotland/THT Scotland and is now administered by Waverley Care.

Our aim has remained constant; to assist individuals resident in Scotland to cope with poverty and HIV through the provision of small grants to help alleviate financial hardship.

As well as the tremendous support received from our partners the Elton John AIDS Foundation and the MAC AIDS Fund, our work is made possible through individual donations to Crusaid, fundraising events such as the Crusaid Walk for Life and grants from family and corporate trusts, co-ordinated through Crusaid's main office located in London.

We aim to respond to requests to assist a person to cope with their HIV management. These needs can range from the most basic need for food, and assistance with transport, to monies towards residential respite care, or provision of a washing machine and help towards a fuel bill. It should be emphasised that this Fund has never and does not operate under emergency procedures. This means that we cannot react to emergency applications, although every effort will be made to deliver a fast and efficient service. **See Page 11 of these notes for information on the Crusaid Emergency Fund scheme**

The purpose of the Fund is to assist where a specific, HIV-related need presents itself. It does not fill gaps in statutory funding or help provide luxury goods.

Every application must first be assessed by a referring agency, pre-registered with the Fund. **It is necessary that referring agents only submit applications that are deemed appropriate**, in order to save the valuable time of both the referring agent and the Hardship Fund. All applications received by the Hardship Fund follow a **strict means-tested assessment process**.

Who can apply for funds?

Applications to the Fund can only be accepted from a professional advocate within the HIV sector, such as a Social Worker, Health Advisor, Support Worker or Welfare Benefit advisors. The Hardship Fund recognises the committed dedication of volunteers, but for reasons of accountability referring agents (for the purpose of registration) may only be in paid employment. All applications must be made through a referring agency that is already registered with the Fund. A list of registered referring agencies for specific areas is available.

You are encouraged to confirm if your client is indeed eligible to apply for funds. Unaware to you, your client may have reached their limit of funds (dependent on their assigned Assistance level). You can check beforehand with the Grants Administrator (by email use the subject header "**Client Eligibility**") and include their full name and date of birth).

Applications to the Fund must be on behalf of clients resident in Scotland at the time the application is submitted. There is no citizenship or permanent residency requirement; this means that UK nationals as well as foreign nationals, persons seeking asylum, persons with a student/work visa, over-stayers etc, may apply.

There is no age restriction to be a client and access funds. Applications for children will be assessed on the basis of the household that they live in. This means that the child's parents or guardians income will be taken into consideration to determine the appropriate Assistance level. All application for children or children's items must be preceded by an application to the Children with Aids Charity (CWAC). You are welcome to contact the Grants Administrator before submitting an application for a child/children; the Administrator can guide you through the application process.

The Hardship Fund also welcomes applications from applicants resident in Scottish prisons / detention centres. The Fund has always supported clients resident in prisons, although the financial commitment has changed over the years. Prison residents do not experience the same financial hardship as clients on the outside (as specified in the categories identified in the application form) yet they may still require support. To this end these clients who are resident in Scottish Prisons (including detainees) are assigned to **Assistance Level 2** but they may only be awarded a grant from the category of use for a **One-off Expense**. As an indication of the type of request the Hardship Fund would consider:

- miscellaneous monies for postage stamps, telephone cards
- dietary supplements (independent supporting evidence would assist this request)
- costs associated with a course of study

It is essential that the correct cheque payee details for these clients are supplied with the application, as each establishment administers different rules, which means that your client may not be able to receive a cheque payable in their name. Check it out before you submit an application. You are required to contact the Grants Administrator to discuss this application before submission.

We cannot accept applications directly from individual clients.

For further information on how to register, or to ask if your organisation has a current registration, please contact us by telephone, on 0131 652 3250 (helpline times) or email crusaid@waverleycare.org

Confirmation of HIV diagnosis

We need confirmation of the HIV diagnosis of clients new to the Hardship Fund. This confirmation must be UK sourced and from a HIV or GU Medicine clinic. The Fund will accept a photocopy of the original confirmation document.

The Fund will also accept a completed and validated Waverley Care Mandate form. A completed and validated mandate gives the Hardship Fund permission to contact either (as indicated on the form) the clients GP, consultant or specialist HIV nurse to confirm their medical diagnosis. Mandates from other agencies do not give the Hardship Fund this permission and for that reason are not valid as confirmation of a clients HIV positive diagnosis.

Letter of Support

Apart from the application form, the letter of support is probably the most crucial part of your client's application. It's the referring agents' opportunity to provide relevant background information, as well as a space to provide details like space dimensions for White Goods etc. A letter of support is an opportune space to set out any **Budget Plan** (which should have been discussed and agreed with your client).

But it is **not enough** to say in a letter of support that your client is on a low income and is therefore experiencing financial hardship. It is **vital that you present a case**, fully explaining your client's circumstances. It will help if you can explain how your clients' circumstances now merit assistance; tell us in what way their circumstances have changed and in what way an award will make a difference.

Establishing Financial Hardship

As with any charitable resource, available funds are limited. Our sustainability to continue in our work relies on the ability of referring agents to assess clients appropriately and only apply to the Fund when:

- **All other avenues have been researched and sourced**; this means that if the client is eligible for statutory funds then an application should have been made and an outcome known before approaching the Hardship Fund; includes applications to clients Local Authority and CWAC.
- **It is genuinely believed that accessing the Fund is appropriate**; for clients assigned to Assistance Levels 1 and 2 the referring agent **must** contact the fund prior to submission of that application to discuss the client's circumstances and supporting evidence.

It's important that both the referring agent and the client realise that the monies available from the Hardship Fund are by request, which means that **no client has an automatic right to the funds**. The allocation amount per Assistance level is given as an indication of the maximum amount that could be accessed in a 12-month period. Your client should be discouraged from any belief that they can rely on an award from the Hardship Fund; **there is no certainty**.

The Hardship Fund uses a system of financial assessment; this ensures funds can be targeted to reach those clients who are experiencing the **greatest level of financial hardship**.

Awards for clients are initially directed through the Assistance levels (table can be found on the back page of the application form), so it is essential that referring agents fully understand how this system works. Clients are assigned to a specific level based on their disposable income in conjunction with whether they live in a household as a single person, couple and or if they have a responsibility of (resident) children.

The application form requires you to categorise your client in one of four Assistance levels. To do this, you need to complete the *Assistance level worksheet* found on pages 7 - 9 of the application form. The application form **must** be completed in full, accompanied with all relevant supporting material, that is, documents that

prove that your client receives the income that you have stated on the worksheets. If your client is part of a couple, then their partner's financial information (and documentation) is required too.

Because clients' circumstances change on a regular basis, we insist on an updated worksheet with each and every application. The documents which will support your client's income must be from or must relate to this financial year 2009/2010. State Benefit documents must detail the amount of award (a breakdown would be helpful, especially if there are deductions in place, detailing what the client receives and the name of the Benefit. If these payment documents are not available then a copy of the clients most recent Bank (Post Office) Statement can be enclosed. All the pages of these documents need to be supplied, blanked out sections will not be accepted.

Based on the information provided, we assess the client's financial situation to determine her/his access to the Fund, which is as follows:

ASSISTANCE LEVEL 1

The Hardship Fund requires referring agents to contact the Grants Administrator by email or telephone for discussion before the submission of a level 1 application.

Clients who come into this category are *not* eligible for support from the Hardship Fund, unless under exceptional circumstances. You will need to fully explain what these circumstances are, and why the fund should take them in to consideration. All Assistance level 1 applications are treated as appeals. **See Pages 10 and 11 of these notes for information on the appeal applications.**

Applications at this level will only be awarded for funds towards:

- **Residential Respite Care** (see assistance level 2 for detail)
- **One-off Expenses** (see assistance level 2 for detail)

ASSISTANCE LEVEL 2

The Hardship Fund requires referring agents to contact the Grants Administrator by email or telephone for discussion before the submission of a level 2 application.

Clients in this category may receive only **one** award per 12-month period.

The maximum grant available in this level is £200 in a year. This should be seen as a ceiling level and not as a standard requested amount.

Expenses we will consider include:

- **Residential Respite Care** – A contribution to residential respite care is only considered if there is strong medical or social support for this need. Include details of any assessment from the client's local authority.
- **One-off Expense** – This must be an exceptional expense which the client is **unable** to meet from their current income (you need to explain why) and which can be directly linked to their HIV status. **It does not include ordinary living expenses** (Assistance level 3 details what is meant by ordinary living expenses).
- **White Goods** – If agreed, items such as washing machines, microwave ovens, fridge-freezers and cookers will be provided, delivered and installed for the client. These goods can only be provided where a client lives in **permanent** accommodation. It's essential that a daytime contact number for the client should be provided to arrange delivery times. Also, because of funding restraints, only electric cookers can be allocated for clients assigned to Assistance level 2. All our White Goods are purchased from Comet Electrical Retailers, and when appropriate are delivered and installed as part of the award.
- **Start-up Grant** – This is a contribution to assist a client setting up in independent accommodation. Applications must include a copy of the tenancy agreement. The supply of a (documented) quotation with the application is required, e.g., for decoration, carpeting (floor covering), beds, other household furniture, moving expenses. Rent deposits will also be considered (payable **only** to the landlord). Don't omit the quotation! A document quotation helps direct the Hardship Fund to award the amount requested.

Please note that clients who are eligible to apply for statutory funding such as a Community Care Grant from the DWP Social Fund should have applied for such a grant (and had an appeal/review if necessary), with the outcome known before approaching the Hardship Fund for assistance. All relevant documents should be provided with the application as evidence.

Utility bills – The bill (or a copy) must be sent with the application (such as, electric, gas, TV licence, Council Tax, landline telephone). These awards are payable to the utility provider, not the client. **See Page 8 of these notes (Debt Payments, Utility Bills) for information on the applications for clients with Key and Card meters.**

ASSISTANCE LEVEL 3

The maximum grant for clients in this level is £500 per 12-month period. This should be seen as a ceiling level and not as a standard requested amount.

NB: clients in receipt of NASS assistance will be assigned to Assistance level 3.

Level 3 clients may apply for everything that clients in Level 2 are eligible for, with the addition of:

- **Ordinary Living Expenses** - A standard award of £100 per application for basic necessities such as food, travel and toiletries. Awards greater than £100 can be made (Support Note 7 on the application form says that by request the Hardship Fund could consider higher than the £100 stated above for clients in a couple or /and with children to a maximum award of £250). It is **not enough** just to request an amount greater than the standard; an explained justification should be made.

Be careful when selecting (box ticking) a sub-category within the Ordinary Living Expenses section; clothing, bedding and children's items are awarded with specific reference to whether a client has sought eligible assistance, and an award is made with that accordance; i.e., if your client is eligible to apply for statutory funds for clothing/bedding, or is eligible to apply to CWAC for funds for children's items, but these funding routes have not been sourced (and the outcome known before application to the Hardship Fund, and supporting documents provided) then an award outcome will take that in to consideration when deciding on the award amount, e.g., boxes ticked are clothing and bedding, but the client was eligible to apply for a Community Care Grant, but did not. Outcome of Crusaid application: No Award.

- **Respite Break** – Unlike the services offered through agencies that provide specialist residential respite care (such as Waverley Care Milestone), a respite break takes into consideration facilities for clients who need a break (**which is unlike a holiday – as the Hardship Fund does not award funds for holidays or holiday related expenses**). An example of this could be a period of rest in a charity supported caravan. The HIV-AIDS, Carers & Family Service Provider Scotland, has such a caravan located in the East of Scotland at Seton Sands Holiday Village. The Hardship Fund would consider an award towards the hire of the caravan and costs towards travel arrangements. Any successful award would be given for the costs of the client only. Similar to a Residential Respite Care award, cheques are payable to the service provider only.
- **White Goods** – Gas Cookers could be awarded for clients assigned to Assistance level 3

ASSISTANCE LEVEL 4

The maximum grant for clients in this level is £500 per 12-month period. This should be seen as a ceiling level and not as a standard requested amount.

Level 4 clients may apply for:

- **Subsistence Payment** – Similar to an award under the Ordinary Living Expenses category, select the boxes that apply from food, travel and toiletries. **This is a payment towards clients who have no income or any kind.** A subsistence payment would be considered, but only if all other statutory monies have been sourced.

In previous years, there has been a significant minority of applications from agents requesting monies for their clients who are in the process of making applications for state benefits or are awaiting the outcome of a benefit claim, but in the meantime they currently without an income. For people in those circumstances there are mechanisms available to them from the State, through access to the discretionary Social Fund, specifically the **Crisis Loan Scheme**. When the Hardship Fund states that it is not a substitute for clients who can access Statutory Funds, this means that clients who are eligible to apply for a payment from State sources **should do so before approaching the Crusaid Hardship Fund for assistance; failure to do so will adversely affect the outcome of a Crusaid application.**

BUDGET PLAN

Drawing up a budget with your client will help them realise two very important points; do they spend more than they have coming in? What can they afford to spend? The inclusion of a budget plan, which needs to be discussed and agreed with the client (and should accompany the application form, as part of your letter of support), could offer the Hardship Fund insight to a client's circumstances and financial commitments, and could be of particular significance for clients assigned to Assistance level 1 & 2. The completion of the assistance level worksheet on pages 7 to 9 of the application form is a good place to start when producing a budget plan with your client. **Check the useful contacts section at the end of this document for further reading.**

Debt Payments

As a general rule, the debt payments that will be considered are those payments categorised as Utility Bills & One-off Expenses.

UTILITY BILLS

This includes: household fuel payments, Council Tax, (landline) Telephone, TV licence. For clients who pay for their fuel payments by Key/Card Meters and don't receive a monthly or quarterly bill statement, then the Hardship Fund can make a payment that would be credited to the client's account. To do this the Fund needs information such as the name of the utility company and the client's account number. Payments are made to the utility company only.

ONE-OFF EXPENSES

Excluding the items covered in Utility Bills (above), this category could include a payment to cover a shortfall towards the client's Rent or Mortgage. Payments in this category are not made to the client (could be a payment to the landlord or Building Society, etc).

Repeat Applications

Only by agreement of the Hardship Fund will repeat applications be accepted. Contact the Grants Administrator before submission.

What the Fund will not Pay for

REMEMBER: The aim of the Hardship Fund is to assist with need, not want.

- Debts, excluding Utility Bills and One-off Expenses (see above).
- Items which are deemed to be a statutory responsibility, e.g. glasses, dentures, mobility equipment, building alterations.
- Travel or accommodation **of any kind** outside the United Kingdom.
- Funeral Costs.
- Luxury Goods.
- Monies to be sent overseas.
- Gifts, e.g. birthday or Christmas presents.

When can a Referring Agent make an Application for their Client?

Access to the Hardship Fund is based on the Assistance level that the client is eligible for at the time of application. However, some basic rules apply to everyone:

- There is a maximum amount any client can receive in a twelve-month period dependent on their assigned Assistance Level.
- The way that our database records applications means that application eligibility has changed. Access to the Fund begins from the date when the clients' first successful grant is received and runs in twelve-month cycle from that date, this is called the 'date of eligibility'. For example, an application is received from a new client in 16 September 2009. It's processed and an award is made on October. This means that for that client their date of eligibility becomes 16 September, and the cycle runs from 16 September 2009 till 16 September 2010.

Application Process

Submissions of applications to the Hardship Fund take a very specific course before any award is considered or made. This means that it is the role of the Referring Agent is to convince the Grants Administrator that their client should receive an award and at the amount requested; using the information supplied in the application form, letter of support, and other supporting documents.

If that part of the process succeeds, then it is up to the Grants Administrator to convince an appointed senior member of staff (usually a Senior Manager) at Waverley Care to support that application.

A clear and reasoned case made by the referring agent and evidence supplied to support their clients' application, makes it easier for the Grants Administrator to convince a Senior Manager. This helps us to help your client.

How to Apply

The referring agent should complete the application form. Both agent and the client should sign the declaration on page 12.

The completed form should be sent by post, along with:

- proof of diagnosis (if the client is new to the Hardship Fund)
- letter of support
- proof of income for client and their partner if they have one (photocopies of benefit award letters, wage slip or bank statement without blanked out sections)
- proof of counted expenditure (documented evidence of what the client pays in rent/mortgage and council tax)
- the bill to be paid (if applicable)
- other related supporting documents requested.

Every application must be accompanied by a supporting letter outlining the social, economic and medical reasons for the grant to be made, the fuller the explanation the better.

This letter should be on the referring agency's headed paper, addressed to the Hardship Fund and signed by the referring agent.

Applications with missing or incorrect information or documentation will not be processed and will be returned to you. If you regularly submit applications with omissions, then those applications will be rejected, which means that the earliest you can submit a complete application for that client, will be in the next month, as there can be only one application per client per month (includes the submission of appeal applications)

How are Payments Made?

In most cases payment is made by cheque, made out to the appropriate supplier, organisation, referring agency/agent or client.

- **White goods** are ordered directly by the Hardship Fund from Comet Electrical Retailer. Every effort is made to ensure this is done efficiently and with full respect for client confidentiality.

Please call the Crusaid Grants Administrator on 0131 652 3250 to discuss any further information you might need. The supply of a daytime telephone contact number is essential for delivery arrangements.

- Cheques to settle **utility bills** are made payable to the service provider, so you must send the bill (or a copy) with the payment slip attached with the application. If the client has a Key or Card meter (prepayment meter) we need to know their account number and details of the utility provider.
- **Residential Respite Care** contributions are paid directly to the respite service provider.

Where there is a specific reason for respite in a non-recognised centre, both a quotation for charges and supporting documentation are required. Please call the Crusaid Grants Administrator on 0131 652 3250 to discuss this further.

- **Respite Break** contributions are paid directly to the respite break provider.
- **One-Off Expenses** are made payable to the service provider (landlord, or bank for mortgage).
- **Ordinary Living Expenses** can be made payable directly to the client. If the client does not have cheque banking facilities then the Hardship Fund will make the cheque payable to any named individual; such details need to be recorded when the form is submitted.

Appeal Process

Referring agents are required to contact the Grants Administrator to discuss any appeal application before submission.

Our appeals process endeavours to ensure that clients can have their application re-considered if it is felt that there is some specific reason or circumstance which would merit consideration. The Hardship Fund states that any consideration should be on the grounds that this reason or circumstance is exceptional or extenuating and considered in accordance with our conditions of application.

In order to have an appeal considered you must be able to demonstrate:

- How this request directly impacts on their HIV health/management.
- What distinguishes this request from other everyday life.
- Why your client should be considered for a request outside the operating criteria.

Appeals are presented by the Grants Administrator to the Senior Manager. Independent evidence helps, as does medical statements (statements from medical practitioners) helps to make your clients case. The Senior Managers decision will be based on whether you have convinced them that your clients situation is truly exceptional, unexpected and has a direct relation to their HIV condition.

To submit an application under appeal please complete the standard application form (we need this for our records) and in your letter of support say that the application is an appeal. Your letter of support should detail the case for re-consideration.

Please take time to do this carefully and thoroughly as it will be the basis for the Senior Managers' decision.

If the appeal is being made because the application is for a client assigned to Assistance level 1, then remember to contact the Grants Administrator before submission.

Please note that the decisions on appeals are final.

Changing our criteria

The current eligibility criteria were arrived at after a consultation process involving people living with HIV with considered input from referring agencies.

These criteria are reviewed annually, usually in the month of February/March, when we send out an evaluation form for Referring Agent feedback; however, changes will only be made at the start of the financial year. **The Assistance levels always change each year and apply from April to March.**

Application Notification

When the main contact person in your organisation completed the annual agency/organisation registration form, they were asked to leave details of your email contact address. By using your email address the Grants Administrator will be able to email you when your clients' application has been received. If you have used the Royal Mail First class system and have not received notification within 7 days of your posting then you should email the Grants Administrator. Applications with omissions are posted back to referring agents and an **omissions notification** will be sent.

How long a wait for a decision?

This financial year the Hardship Fund has changed the way that we administer the Fund; in part this is closely related to how we record information in our database, but we have also adopted different (hopefully more efficient) ways to administer systems used to keep track of applications, emails, paperwork and cheques, including cheque reconciliation.

The current plan is for one processing period in a month, could be a little over or under a month. Applications for White Goods, may well take longer, as the Hardship Fund needs to deal with an external contractor.

Emergency Fund Scheme

In 2006 the Hardship Fund initiated an Emergency Fund pilot scheme for the dispersal of monies at a local level. These monies were dispersed by the professional workers who also act as referring agents with the main Hardship Fund. The purpose of this scheme is for the fast delivery of small funds to assist at the point of need.

The monies dispersed are at the discretion of the participating agency, though there are overriding principals which must be adhered to:

- Applicants must have a confirmed HIV positive diagnosis.
- A strict limit of £30 per applicant per request is applied.
- Applicants, who are eligible to access Statutory Funds, must follow that route before requesting assistance.
- A receipt must be completed by the person who receives an award and the referring agency.

All awards given will be recorded and debited from the clients' annual Assistance level limit.

For the list of participating agencies and details of how to refer your clients to access these funds, contact the Grants Administrator

Useful Contacts

Children with AIDS Charity (CWAC) telephone: 0207 033 8622 www.cwac.org

www.moneysavingexpert.com/banking/Budget-planning

www.adviceguide.org.uk/

www.nowletstalkmoney.com/

<http://www.moneymadeclear.fsa.gov.uk/>

Terrence Higgins Trust Direct telephone: 0845 12 21 200 www.tht.org.uk

These notes attempt to cover most aspects of the application form and policy of the Crusaid Hardship Fund in Scotland. If you require further clarification on any point please do contact the Crusaid Grants Administrator.

Guidance Notes - Assistance to complete the application form.

- This first part provides general information.
- The second part describes how to complete the form.

The large print page numbers here refers to the page and its content in the application form.

PAGE 2

Confirmation of HIV status

If it is the first time that this client has applied to the Hardship Fund, then documentary evidence confirming that they have an HIV positive diagnosis needs to be provided. Evidence needs to be from a UK sourced HIV or GUM clinic. This document needs to come with the application.

An alternative to the above process is the provision of a Waverley Care mandate form. A completed and validated mandate form can be accepted as confirmation of an HIV positive diagnosis. For the form to be COMPLETED it is required to have the name and date of birth of the client and their signature with date; and the name and address of either the clients Hospital Consultant, Specialist Nurse, or General Practitioner. For the form to be VALIDATED it needs the Hospital Consultant, Specialist Nurse, or General Practitioner of clients to complete the bottom section with their name and signature and date and the hospital or surgery stamp. This document needs to come with the application.

Client details

Provide all names/aliases the client is known by. If the request being made is for white goods a telephone number is required, as well as the clients full address and postcode. Be careful to correctly spell all given names and the date of birth. When the clients' record is created (on the Hardship Fund database) it cannot be changed (only amended).

Referrer details

Make sure we have all your contact details, including your email address.

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Statistical Information

Complete both parts of this page **Ethnic group** and **Immigration status** carefully and correctly. It is particularly important that you are accurate when stating your client's immigration status. The information is only used to monitor the disbursement of the Fund and to forecast grant trends so we can plan for the future. The information you give here will not affect the outcome of the application. If your client prefers not to provide this information then tick the 'decline to answer' box must be ticked

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Additional client details

Ensure you record the names of the Health Authority and Social Services Area where the applicant lives from this list.

Health Authority/Board

| | | |
|---------------------|-------------------------|---------------|
| Ayrshire & Arran | Grampian | Orkney |
| Borders | Greater Glasgow & Clyde | Shetland |
| Dumfries & Galloway | Highland | Tayside |
| Fife | Lanarkshire | Western Isles |
| Forth Valley | Lothian | |

Local Authority area

| | | |
|---------------------|--------------------|---------------------|
| Aberdeen City | Edinburgh, City of | Orkney Islands |
| Aberdeenshire | Eilean Siar | Perth & Kinross |
| Angus | Falkirk | Renfrewshire |
| Argyll & Bute | Fife | Scottish Borders |
| Clackmannanshire | Glasgow City | Shetland Islands |
| Dumfries & Galloway | Highland | South Ayrshire |
| Dundee City | Inverclyde | South Lanarkshire |
| East Ayrshire | Midlothian | Stirling |
| East Dunbartonshire | Moray | West Dunbartonshire |
| East Lothian | North Ayrshire | West Lothian |
| East Renfrewshire | North Lanarkshire | |

Accommodation

Identify the type of accommodation your client lives in and if this is temporary or permanent accommodation. The Hardship Fund considers 'permanent' to mean you expect the client to live there for the next twelve months (at least). If your client is moving into permanent, *independent* accommodation (for the first time) and is requesting a start-up grant, you must send a copy of their new tenancy with this application, such as their let/ tenancy agreement. White goods can only be provided where a client is currently in permanent accommodation. Read through the list of the types of accommodation and select one which is most appropriate. If the clients accommodation type is not listed then state the type in the space provided.

Household

Read through the list of options and select the one which best fits your client's current circumstances, or specify in the other box if household type is not listed.

Note (1) 'child living with parents/guardian'; applications for **children** with a HIV positive diagnosis can be accepted by the Hardship Fund. Contact the Grants Administrator for advice on how to proceed with a child application.

Note (2) 'prisoner/detainee'; applications for **prisoners/detainees** with a HIV positive diagnosis can be accepted by the Hardship Fund. Contact the Grants Administrator for advice on how to proceed with a child application.

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Funding requests

The most common reason for an application with an unsuccessful outcome is because the client had an eligibility to apply for a grant from the Community Care Grant scheme or the Children with Aids Charity but no application had been made. It cannot be emphasized strongly enough, the Hardship Fund is not an alternative to funds that clients have an eligibility to apply for.

Social Fund – Community Care Grant scheme

In relation to the Hardship Fund, an application for a CCG is most relevant when the request to the Hardship Fund is for monies for items of clothing and bedding, and also includes items such as cookers, washing machines, fridges, and other essential household items. If a client is eligible to apply for a CCG then the Hardship Fund expects an application to be made for a CCG. It would be to the client's advantage if they sought professional advice to complete that form. Before approaching the Hardship Fund the outcome of the CCG needs to be known and the outcome letter supplied as evidence.

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Funding requests (continued)

Residential Respite Care

A payment towards the provision of care from the client's Local Authority is unlikely to fully cover all actual costs, which means that the client is liable to make some contribution towards their residential care. It is for that amount that a client can access monies from the Hardship Fund. It is possible that some of the award can be granted towards travel connected with the respite care provision, but needs to be requested as part of an application and supported with appropriate quotations. All monies awarded will only be made payable to service provider.

Children With Aids Charity (CWAC)

If the award/rejection letter from your client's application to CWAC has been omitted as supporting evidence then the Hardship Fund cannot take it into consideration. From time to time CWAC closes both its funds: if CWAC is closed at the time of your clients' application to the Hardship Fund, then we will not enforce this pre-application rule.

Other State or Charitable funds

This is an opportunity for your client to inform us of any other assistance that they have sought to help themselves in obtaining funds for their item/service request. Any information given **will not** be used as a justification for the Hardship Fund not to award funds related to the client's current request.

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Assistance level worksheet

The space on the right hand side of pages 7 and 8 'for Hardship Fund use Only', is for the Hardship Fund administrator to make adjustments to calculations, and explanations of such in the assessment of your client's application. The referring agent should not write in those sections nor should your client. Additional information can be provided in your **letter of support**.

It is absolutely essential that all the documentation is provided for your client's income, as that is the only way that the Hardship Fund can make an honest and fair assessment on their application. There are examples of the type of evidence requested any are valid as long as they show the information requested. Referring agents should note that for copies of bank statements which have sections **blacked out**, those documents will not be accepted. At worst, the practice of blanking out sections looks highly suspect. If your client is not comfortable supplying the information from their bank statement, then they can opt to use a listed alternative, i.e. wage slips, state benefit award letters etc.

Step 1

If your client has made a joint claim for any State Benefits then tick the box on the right and complete the appropriate section, either at step 2 or step 4 on page 8.

Step 2

Record the amounts received by the client in the appropriate section.

The Hardship Fund is not currently counting as income monies received from the Child Tax Credit scheme, though note that we are counting Working Tax Credits. If your client received either then record them in the appropriate section, but do not count the Child Tax Credit element in the total calculation.

Step 3

Follow the instructions stated.

Page 8

Step 4

Record the amounts received by the clients' partner in the appropriate section.

Page 9

Step 5

Record the amounts paid by the clients for their rent or mortgage and council tax. The information and supporting evidence at this section is as important as the clients' income. The amounts for rent or mortgage and council tax are deducted from the clients' total income, which determines their weekly disposable income.

Step 6

Record the full name of all resident children under the age of 16 years, or between the age of 16-18 in full-time (non-advanced) education. Include their date of birth and gender. If the client has more than 4 resident dependent children, then record the full detail in your **letter of support**. Record the total number of children in the box provided.

Step 7

Follow the instructions to calculate your clients Assistance level

Page 10

Application Request

This is the part of the application form where the Hardship Fund is told what assistance is required for the client. Also at this stage the referring agent should have worked out the Assistance level that their client is assigned to, and what items/service they can apply for funding for. This page is specific to Assistance levels 1 and 2 only.

Assistance level 1

Clients assigned to this level are deemed to have a comparatively fair income; hardship funds are for those in need on a lesser income. Though, the Fund is open to the possibility that there may be some unforeseen circumstance which may call for consideration and the possibility of some assistance.

To avoid the referring agent and their client wasting time and effort completing an application which is doomed to fail, we **require** communication before submission. Telephone the referring agent helpline or email. Consideration will only be given to assist with the payment towards Residential Respite Care and One-off Expense. It would be helpful if there was an explanation why the client cannot pay for that item or service from their current income. If it is agreed that an application can proceed, the referring agent should complete the form as if the client were assigned to Assistance level 2 and make a supporting case in their **letter of support** as an appeal application.

Assistance level 2 - one award per year, maximum annual award is £200.

In the recent past, some referring agents were confused by what items or services a client assigned to this level could apply for assistance with, consequently their applications failed, causing additional work and time for the

Hardship Fund. We don't want referring agents to waste their valuable time or ours. We **require** communication before submission. Telephone the referring agent helpline or email.

Clients at this level are eligible to apply for funds towards the following:

- Residential Respite Care
- Start-up Grant
- One-off Expense
- Utility Payment
- White Goods

In the White Goods section there is a list of the common items requested. Tick the appropriate box and remember to include in your **letter of support** the dimensions/measurements (centimeters) of the available space for the requested item. Space dimensions give more options when the item is being purchased. As part of the award, these goods are delivered and where applicable installed (washing machines, cookers). Also note that because of cost constraints, the option of a gas cooker for this level is not on offer. All White Goods are purchased from Comet PLC.

Support Notes

The notes in the box at the right offer initial guidance to complete the application request sections.

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Application Request (continued)

Similar to the previous page, this is the part of the application form where the Hardship Fund is told what assistance is required for the client. Also at this stage the referring agent should have worked out the Assistance level that their client is assigned to, and what items/service they can apply for funding for. This page is specific to Assistance level 3 only.

Assistance level 3 – Read page 8 of these notes about repeat applications, maximum annual award is £500.

Clients in this group have a high priority for assistance from the Hardship Fund. Clients supported by NASS will always be assigned to this level. Clients assigned to Assistance level 3 can apply for the same items as clients assigned to Assistance level 2 with the following additions:

- White Goods – Gas Cooker
- Ordinary Living Expenses

Support Notes

The notes in the box at the right offer initial guidance to complete the application request sections.

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Application Request (continued)

Similar to the previous 2 pages, this is the part of the application form where the Hardship Fund is told what assistance is required for the client. Also at this stage the referring agent should have worked out the Assistance level that their client is assigned to, and what items/service they can apply for funding for. This page is specific to Assistance level 4 only.

Assistance level 4 – Read the section at page 8 about repeat applications, maximum annual award is £500.

Clients in this group have the highest priority for assistance from the Hardship Fund. This level is for clients who have no income.

Clients at this level are eligible to apply for funds towards a Subsistence Payment.

Support Notes

The notes in the box at the right offer initial guidance to complete the application request sections.

Cheque Payee Details

This section **must** indicate who the cheque should be made payable to.

Referrers' Declaration

The referring agent should read the statements then sign and date the application form when it has been completed.

Clients' Declaration

The client should read the statements then sign and date the application form when it has been completed.

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Check List

Your opportunity to check that all appropriate sections of the application form has been completed and that all the documents are enclosed too, before posting.

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Assistance Level Table

When the clients' total disposable income has been worked out, the table is used to determine which Assistance level the client is assigned to.

This page also includes details on who each Assistance level is worked out, and includes information on the current NASS rates.

Special Note

DLA Discounting

If a client uses the income received from an award of Disability Living Allowance towards an aspect of their personal care/mobility needs, then it is possible that all or part of that income can be discounted by the Hardship Fund. This means that when assessing which Assistance level your clients falls in to, we will not count (all or part) of their DLA award. This may be of particular relevance to applicants who are assigned to Assistance level 1 or 2. DLA discounting is available by request and independent documentation is essential to support such requests. Further information is available from the Grants Administrator.