

Kindred Grants

Henry Smith’s Will provided for assistance to those of his Kindred who are in financial need or on a low income through no fault of their own, for example because of ill health or caring responsibilities.

As a registered member of the Kindred, you are eligible to apply for a grant if you are in financial need. We are obligated as a registered charity to ensure our funding supports people in genuine need of financial help. Grants are typically made to support low-income households to meet essential living expenses or an unaffordable, essential or important one-off cost.

We cannot consider a grant if you have capital in excess of £40,000 – this includes but is not limited to - money held in current accounts, savings, ISAs and Premium Bonds, any equity in property that is not your main residence and accessible private pension funds.

Grants cannot be made retrospectively where goods or services have already been paid for or committed to.

Each application is assessed on a case-by-case basis using the information supplied in the Kindred grant application form and supporting evidence. \*

If you live with another person as a couple, you must make a joint application and provide information and evidence for you both.

We aim to make a decision on applications within two weeks, however it can take longer if we need to request additional information or applications are incomplete. If a grant is awarded, it can take up to 2 weeks for any payments to be cleared.

**Types of assistance available**

* Adults of working age can apply for a **regular assistance grant\*\*** if their income falls short of their essential expenses. This is a monthly top up to bridge any reasonable deficit in a budget.
* Adults of pension age can apply for a **regular assistance grant\*\*** if their income is below twice the current [Pension Credit](https://www.gov.uk/pension-credit) amount. This is a quarterly top up to assist with essential day to day living costs.
* All members of the Kindred can apply for a **one-off grant** if they are in financial need. For Kindred under 18, applications should be made by the person responsible for them. One-off grants are only considered for essential or important items or services. Please speak with the Kindred Team for more information if you have a one-off grant request.
* Members of the Kindred who are attending University for their first full time degree can apply for a **student grant**. Please see our Student Grant information sheet for further details.

Additional information

We may offer a referral to our independent specialist advice partner [Pennysmart](https://www.pennysmart.org.uk/) if we identify a need for welfare benefit, debt or budgeting advice. We may not be able to make a decision on an application if a referral for advice has been accepted but not yet engaged with. This service is paid for by The Henry Smith Charity but is free to Kindred.

We are unable to consider grants to clear non - priority debts (credit cards, overdrafts, catalogues etc..) and priority debts (mortgage, rent, Council Tax etc..) will only be considered once professional advice has been sought. You can access free and independent debt advice from organisations such as Stepchange or National Debtline. Please ask us if you’d like a referral to our specialist advice partner Pennysmart.

We are unable to consider grants to repay loans from friends or family.

We are unable to consider grants for the cost of any legal fees, advice or representation.

Kindred should be in receipt of or make an application for all eligible welfare benefit entitlements.

Please contact the Kindred Team for more information and to request an application form. Telephone number 0207 264 4970 option 2 or email kindred@henrysmithcharity.org.uk

\*Supporting evidence includes three months most recent statements for **all** bank/savings accounts in your/your spouse or partner’s name, three months most recent proof of earnings or latest annual accounts if self-employed. We may request further supporting evidence if there is insufficient documentation to make a full assessment.

\*\*Regular assistance grants are subject to a quarterly update on your circumstances. If your circumstances change, we may adjust or stop the amount awarded. A change in circumstances is anything that affects the amount of income you receive. This includes but is not limited to - a change in benefits or earnings, increases or decreases in bill payments, a change in relationship status or someone moving in or out of your household.