

## FREQUENTLY ASKED QUESTIONS

### TYPE OF HELP AVAILABLE

#### What help is available to Freemasons and their families?

Grand Charity provide financial support for Freemasons and their dependants who are experiencing financial hardship, provided that they fall within our guidelines for assistance. Grants may be made towards essential daily living costs or unexpected needs. **It is important to remember that the maximum Masonic Relief Grant available is £7,000.00, but most grants are for considerably less than this.**

#### How long does a grant last for?

Grants are intended to last for a minimum period of one year.

#### When can I reapply?

A renewal application form will be sent out 3 months prior to the 1st anniversary of the last application so that it can be ascertained whether the applicant is still in need of assistance.

#### Can I apply to the Transferred Beneficiaries Fund?

No. This Fund does not accept new applications.

#### What help is available to people living in care homes?

The Charity is not, under normal circumstances, in a position to accept third-party top-up liability for applicants who may now reside in a Care Home. However, it will consider applications to top-up the daily living expenses allowance for residents who have expended all of their income to pay the home fees. **It is important to remember that the maximum Masonic Relief Grant available is £7,000.00.**

## ELIGIBILITY REQUIREMENTS

#### Who can apply for a grant?

Any Brother initiated into a Lodge under the United Grand Lodge of England, or who has joined from another Constitution, may apply to the Grand Charity for financial assistance. If at the time of the death of a Brother he would have been qualified, the Masonic Relief Grants Committee may, if it thinks fit, grant assistance to his widow, or any other person with whom he had been closely connected immediately before his death, for general living requirements.

#### Can the Charity provide short-term or emergency assistance?

Yes. In certain circumstances a grant can be approved and payment issued within as little as 48 hours.

The Charity is also able to support individuals experiencing temporary hardship. For example, support with living costs whilst seeking employment following redundancy.

## **APPLICATION PROCESS**

### **Why do you need so much information on the application form?**

*A complete picture is essential if the Charity is to provide support that fully reflects the needs of the individual. As grants take the form of financial support it is essential that the Charity has details of the applicant's income and expenditure.*

### **Can the application form be completed over the telephone?**

*No. The application form must be completed during a face-to-face meeting with the applicant in their own home. This is essential as it provides an opportunity for the Visiting Brother to identify problems that may not otherwise be apparent.*

### **How long does it take to process an application?**

*Following receipt of the application by the office, a decision is usually taken within four to eight weeks. Delays may occur if the form is incorrectly completed or if further information is required.*

### **I am the Visiting Brother, where can I get advice on completing the form?**

*The ELMC Welfare Officer, The Provincial Grand Almoner, District Almoner/Welfare Officers*

### **I am a Freemason who would like to apply, but I don't want members of my Lodge to know. Is this possible?**

*The Almoner of your Lodge will normally be the one to visit you and complete your financial details on the form. However, other members of your Lodge need not be aware of the confidential details, although they ought to be informed that appropriate steps have been taken to assist you. If you wish to apply to the Grand Charity, but do not want any member of your Lodge to know your personal details, then you should contact the Welfare Office or Provincial Grand Almoner to discuss the matter.*

### **I disagree with the decision taken. Can I appeal?**

*No, but a further application can be made if the applicant's financial circumstances have changed.*

### **Can the application form be submitted electronically?**

*No, we do not accept online or email applications.*

### **How does the Committee reach its decisions?**

*The Committee reviews cases in accordance with guidelines it adopts each year in April. These are not rigid rules and every case is treated on merit.*

### **What is the deadline for submitting an application?**

*There is no deadline for submitting an application, but please be aware that a result can take up to eight weeks.*

## GOVERNMENT BENEFIT QUERIES

### What is a Notice of Assessment?

In **all** cases where the applicant is in receipt of state means tested benefit (e.g. Pension Credit, Income Support, Working Tax Credit) a Notice of Assessment showing how the applicant's income is made up **must** accompany the application form.

The following table gives details of the documentation required and how to obtain a copy.

Benefit	Notice of Assessment	How to obtain a copy
Pension Credit (Savings Credit and/or Guarantee Credit)	Pension Credit Award Notice (M1000)	Telephone the Pension Centre: 0845 606 0265
Working Tax Credit	Tax Credit Award Notice	Contact the local Tax Credit Office
Income Support / Job Seekers Allowance	Letter from Job Centre Plus showing a breakdown of payments	Contact the local Job Centre Plus.

### Where can I get advice and information on benefits and other issues?

## Useful Websites for Almoners

The organisations featured in this list are for information only, and are in no way endorsed by The Freemasons' Grand Charity or Provincial Grand Lodge of East Lancashire.

Please note that The Freemasons' Grand Charity or Provincial Grand Lodge of East Lancashire does not accept responsibility for the content of external sites.

## Charities

### AdviceUK

The UK's largest support network for free, independent advice centres. AdviceUK does not offer advice, but provides a gateway to member organisations able to offer support on specific issues.

<http://www.adviceuk.org.uk/home>

### Age Concern

The leading authority on ageing related issues and deals with the needs and aspirations of older people.

<http://www.ageconcern.org.uk/>

### Challenging Behaviour Foundation

Support for families caring for children and adults with severe learning disabilities and challenging behaviour.

<http://www.challengingbehaviour.org.uk/>

### Citizens Advice Bureau

Offers free, confidential, impartial and independent advice to solve problems including debt and consumer issues, benefits, housing, legal matters, employment and immigration. Advisers can help fill out forms, write letters, negotiate with creditors and represent clients at court or tribunal.

<http://www.citizensadvice.org.uk/>

### **Consumer Credit Counselling Service**

A registered charity that assists people who are in financial difficulty by providing free, independent, impartial and realistic advice.

<http://www.cccs.co.uk/>

### **Counsel and Care**

Provides telephone advice about welfare benefits, charitable sources of financial help, care homes, community care, home care services and leaving hospital.

<http://www.counselandcare.org.uk/>

### **Credit Action**

A money education charity that offers a range of resources, tools and training to help everybody handle their money well and help others to do likewise.

<http://www.creditaction.org.uk/>

### **Debt Advice Trust**

A not-for-profit organisation with fully trained counsellors providing expert, honest and impartial advice about getting out of debt.

<http://www.debtadvicetrust.org/>

### **The Disabilities Trust**

A leading national charity providing quality care, rehabilitation and support for people with complex disabilities across the UK.

<http://www.disabilities-trust.org.uk>

### **Elderly Accommodation Council**

Provides information and advice to older people and their relatives and carers to help them make informed choices about meeting housing and caring needs.

<http://www.eac.org.uk/>

### **Help the Aged**

Help the Aged provide community services for older people and publishes information on finance, how to stay healthy and guidance on choosing a care home.

<http://www.helptheaged.org.uk/>

## **National Debtline**

Provides free confidential and independent advice on dealing with debt problems.

<http://www.nationaldebtline.co.uk/>

## **Princess Royal Trust for Carers**

The largest provider of comprehensive carers support services in the UK. Through independent centres and websites it provides information, advice and support services.

<http://www.carers.org/>

## **The Relatives & Residents Association**

<http://www.relres.org>

The Relatives & Residents Association exists for older people needing, or living in, residential care and the families and friends left behind.

## **Rethink**

The largest national voluntary sector provider of mental health services, spanning high care and long-term care through to practical help and advice.

<http://www.rethink.org/>

## **SCOPE**

Provides information and advice for people with cerebral palsy, their families and carers.

<http://www.scope.org.uk/>

## **Shelter**

Provides free, professional and independent advice to homeless and badly housed people.

<http://www.shelternet.org.uk/>

## **SSAFA**

Provides financial, practical and emotional services to serving men and women in today's armed forces and for those who have served. SSAFA also care for the needs of their families and dependants.

<http://www.ssafa.org.uk/>

## **Government**

### **Direct.gov.uk**

A government portal to all UK public services. Features a range of information and resources and is a good starting point for research into benefits, housing policy etc.

<http://www.direct.gov.uk/>

