

HERE TO HELP - a guide for applicants

Message from the Trustees

The purpose of this document to explain how we go about helping people in need and hardship within Walberswick. The most important point to remember is that we are here to help.

We understand that asking for charitable assistance can be awkward or embarrassing, particularly in a small community like ours. Please don't be embarrassed, we have Trustees with many years' experience in dealing with potential beneficiaries. All applicants are treated with sensitivity and understanding, plus you can be assured that your application will remain confidential.

Rather than being an applicant yourself, you may know of someone who might need our help. Please let us know, your role in bringing the person to our attention can remain confidential if you wish.

Of necessity some of this document is quite formal. The Charities Act requires the Trustees to have clear policies and procedures. These help us to judge each application on its merits and to treat everyone fairly and equally.

Regardless of whether you were born and bred in Walberswick or have recently joined our community, we are here to help.

The Trustees

Background

Prior to the Charity's founding, the Common Lands were used partly for pasturage by the Villagers and partly to generate income from rents, which were then used to relieve hardship. This was particularly true during the winter months when fishing was challenging. With the founding of the Charity in 1901, the provision of charitable support became formalised. The Charity's first Scheme (governing document) gave the Trustees discretion to award *'pensions or temporary allowances to meet cases of sickness, accident, misfortune, old age and poverty amongst such persons as in the opinion of Trustees are bona fide inhabitants of the Parish of Walberswick and proper objects for charitable assistance'*.

Today the Charity continues in much the same way. It generates income from its land and buildings which is used for environmental stewardship of its land and to provide charitable support to the community. This document deals with the provision of charitable support to individuals. It draws on *'Charitable Objects – Policies and Interpretations'* which was first published by the Trustees in 2017. This followed an in-depth review, supported by specialist legal advice and the Charities Commission. It was presented to the Annual Parish Meeting in April 2017 and can be found on the Charity's web site.

Beneficiaries

Under the Charity's 1901 founding document, charitable support was only available to *'bona fide inhabitants of the Parish of Walberswick'*. The situation remains very similar today where inhabitants are defined as:

"those people who pay Council Tax or Business Rates in Walberswick and whose permanent and principal home is within the Village. For the avoidance of doubt it includes tenants who are

responsible for Council Tax whether in local authority, housing association or privately rented housing.”

The term ‘inhabitants’ does not include those people who own second homes or holiday homes available for rent. This is because their permanent and principal home is elsewhere.

The Charity’s policy is that:

Charitable benefits or grants to individuals will only be provided to qualifying inhabitants and their spouses, partners or immediate family living permanently with them.

In exceptional circumstances the Trustees may elect to support someone who is no longer living within Walberswick but who would otherwise be a beneficiary. A good example of this would be a person who has moved from their home in the Village to a care home.

Applications

Individuals may request help for themselves, or their friends or families may do so on their behalf. Applications can be made to the Clerk of Trustees at clerkWCLC@gmail.com or to any individual Trustee. The names of Trustees are on the Charity’s website. A useful form *Application for Benefit* can be downloaded from the Grants & Benefits page of the website. This form will be the basis of any application.

Two Trustees will be appointed to visit the potential beneficiary at a mutually convenient time. Their role is to sensitively assess the situation and determine whether the applicant is eligible for support, plus what type of support might be appropriate. Decisions are not made at the initial meeting. A recommendation is put to the Trustees for consideration. If necessary, the Trustees can hold a special meeting to deal with an urgent request.

The Charity’s policy on applications is:

Charitable benefits or grants to inhabitants must be properly assessed on the basis of need and hardship. The rationale for such awards must be recorded in the minutes.

The important considerations for Trustees are need and hardship. For example, as a result of illness or accident a person could develop problems with their mobility, meaning they can no longer access their first-floor bathroom. In which case they have need. If their financial situation means they cannot afford a solution to the problem, they have hardship. In which case the Trustees could consider supporting a solution such as home help or a chair lift.

In order to establish need and hardship the applicant is required to provide information about their personal and financial circumstances. This can be given by the applicant in advance on the form found under ‘Grants & Benefits’ on the web site. Alternatively, this information can be given verbally to the two Trustees at the initial meeting. Applicants are recommended to have financial information available at the meeting, as it may be needed.

The Charity has some rules on charitable support:

1. In considering applications the Trustees will not discriminate on the basis of sex, gender, gender reassignment, age, race, colour, nationality, ethnic or national origin, health, disability, marital/civil partnership status, sexual orientation, pregnancy or maternity, responsibility for dependents, political activities, criminal record, religion, faith or other beliefs.

2. Payments cannot be made that are a statutory entitlement, e.g. housing benefit or incapacity benefit.
3. Grants will be made as direct payment for goods or services. Only in exceptional circumstances will cash grants be made.
4. All grants to individuals will be reviewed annually. This may require a reassessment visit.

In some circumstances a potential beneficiary may establish their need, but they are not assessed as being in hardship. A good example would be someone who owns their own home, but who has insufficient income to pay for their needs. In which case the Charity has occasionally advanced interest-free loans to individuals, either to be repaid over time, or repaid when their house is eventually sold.

Charitable Support

The Trustees are open to consider any support that relieves need in situations of hardship. Examples of charitable support previously provided to individuals includes:

- regular payments e.g. telephone rental or television licence
- household or gardening services, either one-off or on a regular basis
- the purchase of essential household items
- the provision of alarm systems for the elderly or the housebound
- adapting a home to suit the needs of someone who has become disabled
- travel expenses to hospital, prison or college
- support for education, training courses or for a new career

The Charity works with other organisations such as the Sole Bay Care Fund, the Southwold & District Voluntary Help Centre and the Walberswick Community Support Group. Sometimes charitable support can be provided by working with these organisations.

Confidentiality

Asking for help is not easy. It is very important to the Charity that everyone in the community feels confident to ask for help when needed, either for themselves or on behalf of someone else. Maintaining confidentiality is vital and this is something the Trustees take very seriously.

Here to help

Social conditions in Walberswick today are very different to when the Charity was founded in 1901. Despite this change, there are members of our community who find themselves in need of support. As ever, the Charity and the Trustees are *here to help*.