



NORWICH
CONSOLIDATED
CHARITIES

Norwich Consolidated Charities

Grants to individuals

Grants policy 2026

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Objects of the Charity

The Charity's Objects are specifically restricted to the following: -

the relief of persons resident in the Area of Benefit who are:

- in financial need, hardship or distress; or
- in financial need and sick, convalescent, disabled or infirm by relieving their suffering or assisting their recovery.

The trustees may relieve those persons in need by:

- making grants of money to them, or
- providing or paying for goods or services for them, or
- making grants of money to other persons who, or bodies which, provide goods, services, or facilities to those eligible for assistance.
- the provision of housing accommodation

In exceptional cases the trustees may decide to assist someone (who must otherwise be qualified) who is

- resident outside the area or
- temporarily resident in the area of benefit

Area of Benefit

For the avoidance of doubt, resident in the area of benefit is the City of Norwich (interpreted as the area which pays council tax to Norwich City Council).

Who can Apply

Applications for Home Grants can be accepted from applicants with children living with them, and those who are in receipt of benefits to meet the additional cost of living with a disability (DLA/AA/PIP), or those referred to us via other agencies due to significant vulnerability. They must be in financial need.

Applications for Bankruptcy fees can be made on behalf of Norwich residents by specified debt advice agencies.

Applications for a Personal Development Grant may be considered from any City of Norwich resident who meets the financial needs criteria. They must be in financial need.

Assessment of Financial Need

Financial need is based on an assessment of household income and will take account of the size of the family.

The thresholds that will apply from 1st April 2026 are based on income after rent is paid and are as follows:

Households with no dependent children	£320
Households with 1 or 2 dependent children	£570
Households with 3 or 4 dependent children	£790
Households with 5 or more children	£900

Household income encompasses money and benefits received from **any** source and includes money received from a non-resident parent and all welfare benefits, except those benefits specifically awarded to meet the extra cost of living with a disability (PIP, DLA or AA, and the disabled child component of Universal Credit) and Income from wages (calculated using the net income after tax, National insurance contributions, student loan and pension contributions have been deducted).

Mortgages:

Where an applicant has a mortgage and is entitled to claim Mortgage Support from the government, we will not adjust for the cost of mortgage repayments and will not treat any Mortgage Support claimed as income.

Where the applicant is not eligible for Mortgage Support from the government, we will offset the mortgage costs at the same rate that Mortgage Support is calculated.

For Bankruptcy fee applications, the determination of financial need is made by the Debt Advisor on a 'Standard Financial Assessment' and no further financial needs assessment is required.

No applicant will be considered in financial need if they have savings which they could reasonably be expected to use to meet the need. Savings more than £6,000 will generally exclude applicants from receiving a grant.

Types of grants:

Home grant
Personal Development Grant
Bankruptcy fees grant
Non-Standard grants

Home Grant

Home grants should aim to meet gaps in the provision provided by Norfolk County Council Client Hardship Service (CHS).

Grant Officers will direct potential applicants to seek help from CHS for most essential household items and will require evidence of the outcome before considering a grant.

Items that are considered essential are:

Flooring – hard, waterproof surfaces for kitchens and bathrooms and carpets for other rooms. Vinyl is a more expensive option than carpet due to fitting costs but can be considered where it is preferable due to disability, health conditions or pets.

Beds: provision of new items (preferred for hygiene considerations)

- double beds for adults.
- king size if the applicant or their partner is larger than average or if required because of a disability.
- single beds for children and teenagers
- adjustable beds or specific mattress types can be provided if the applicant can provide evidence that this is necessary because of a health condition or disability.
- removal of old beds and mattresses where necessary

White goods: repair or provision of new electrical items (for safety)

- for the preparation and storage of food- provision of electric cookers or air-fryer and fridge-freezers, including fitting and removal of replaced item.

- for laundering clothes – provision of washing machines. We can only provide washer-dryers or tumble dryers to those with children who have no access to outside space to dry clothing; or for those with disabilities who have large volumes of laundry due to disability, or who are unable to hang washing.
- Removal of old items that are being replaced, where necessary

Furniture:

Provision of second-hand furniture preferred (environmental considerations and because older furniture is often better made and longer lasting than cheap modern items).

Where these essential items are required, we can provide a grant of money to enable the applicant to choose whether to purchase second-hand items from local charity shops or from other sources, such as Facebook Marketplace, or to buy basic new items. Alternatively, we may arrange the supply of items. The applicants’ preferences will be considered.

Item	grant
Wardrobe (double)	150
Wardrobe (single)	100
Chest of drawers	60
Dining table and chairs	150
Sofa	200
Curtains	25
Curtain poles	20
Vacuum Cleaner (electrical item therefore provision for new item)	60

Where the applicant (and their partner) has other adults living in the household that are employed (for example adult sons or daughters) the Grant Officer will use their judgement as to whether that person could reasonably be expected to meet the need (in part or in full).

Maximum grants payable:

- Setting up /Moving home (£1,500) over 4-year period
- Ongoing help (£1,100) over 4-year period

Personal Development Grant

Personal Development Grants are to assist those who need financial support to enable them to achieve specific goals in relation to improving their financial situation in the longer term. This type of grant is intended to support people who have struggled to find employment that can sustain them and their dependents, due to difficult personal circumstances or lack of educational qualifications.

The grant aims to meet gaps in provision by the DWP through RESTART, the Kick-off-in Business programme, through Adult Learning services, or other statutory provision.

- Vocational courses and childminding costs (to enable study) for those under 25yrs old to be directed to Anguish's Educational Foundation.

Items that may be funded include:

- Course fees, tools and equipment necessary for a vocational course
- Costs associated with setting up in employment/self-employment, for example, tools, equipment, insurances up to a maximum of £3,000.

- No grant will be considered for the cost of vehicle purchase

Bankruptcy Grant

Bankruptcy grants are to meet the cost of fees related to filing for bankruptcy.

Applications will only be accepted via a professional referral from one of our trusted Debt Advisor organisations: These are:

- Norfolk Community Law Service
- Oak Grove Community Money Advice Service
- Shelter
- Citizens Advice Bureau
- Christians Against Poverty (*currently not providing debt advice*)
- Samaritans

Applications will be accepted in respect of any individual living in the area of benefit.

Financial need is established by the debt advisor using a Standard Financial Assessment.

Value of Grant: payable to the Insolvency Service

- Bankruptcy fees £680

Non-Standard Grant

Grant Officers should use their judgment based on the initial enquiry to determine whether an application may be accepted for items or services that are within the scope of the charity's objectives but outside the scope of the three grant streams outlined above unless they are specifically excluded (as below).

Non-standard grant applications could also be accepted from people with high levels of need due to *very exceptional* circumstances who do not meet the 'discretionary' eligibility criteria, for example:

- living outside of the area of benefit but living in Norfolk
- requiring a grant more than the maximum amount
- having income higher than income threshold
- services or items that are not generally considered essential but are essential due to the applicants' exceptional circumstances.

Specific Exclusions

A general principle is that grants will not be provided for items or services that can/or should be provided by statutory authorities.

Examples of these, and other items that are currently explicitly excluded are listed below. This list is not exhaustive.

Specific exclusions include:

- general household expenses and bills
- clearing debt
- food or clothing
- medication
- dentistry, eye care, private medical treatment, psychological therapies

- specific disability equipment, such as wheelchairs or mobility scooters
- Holidays
- Toys
- Property repairs that are the responsibility of the landlord
- Any items that can reasonably be obtained second-hand and inexpensively from Facebook Market Place, Freecycle or Community giving sites
- Funeral expenses

Application Process

The applicant will register to use flexigrant from a link sent to them by the Grants Officers after they have made an initial enquiry.

Grant Officers will support anyone struggling to use the online system by telephone or in the office.

Office based appointments or home visits will be offered where this is requested by the applicant to enable them to explain their circumstances more fully, or where the Grants Officer considers it to be appropriate to establish all the facts of a case and to ensure the applicant gets the right support. Home visits will continue to be routinely made to confirm need for household items (Home Grant).

Where the applicant needs support and does not speak English as their first language, the grants officers will offer to use the interpreting services provided through INTRAN.

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