

Household Hardship Fund

Criteria

Introduction

The Household Hardship Fund is a £3 million fund provided by The National Lottery Community Fund and Scottish Government and administered by Corra Foundation.

The purpose of the Household Hardship Fund is to provide small grants to charities and community groups across Scotland who can pass the funding on directly to families and individuals on low incomes. Groups can apply for up to £5,000 and the funding must be used to **provide families and individuals with cash, or vouchers where more appropriate, to meet pressing needs such as food, fuel, household items or clothing**. All funds must be passed on to families and individuals no later than June 2023. Please only apply for the amount of money that you are confident you can distribute by 30 June 2023. The minimum your group can apply for is £500.

The Fund aims to reach groups who:

- Have strong local relationships with people in the community.
- Are already supporting people in their communities on low incomes.
- Have an annual income of less than £100,000, not including any COVID emergency grants your organisation received.
- **Please note if your group is a food bank or pantry, or runs a project that distributes free food or meals to the community, you can apply even if your annual income is over £100,000.**

Who can apply?

Charities, community groups and social enterprises who:

- Have an annual income under £100,000.
- **Please note if your group is a food bank or pantry, or runs a project that distributes free food or meals to the community, you can apply even if your annual income is over £100,000.**
- **If you are not a food bank or pantry, but are a branch of a larger organisation that has a higher income, you may still be eligible to apply if your branch: has annual income under £100,000 AND has its own bank account in its own name AND produces its own annual accounts AND has a local management committee that runs the local organisation.**
- Have a constitution or governing document stating clearly that they are not for profit.
- Can demonstrate that they support families and individuals on low incomes within their local area.
- Can demonstrate how they will reach families and individuals and have a clear plan to distribute cash (or vouchers where more appropriate for people's needs) to them.
- Can distribute the funding they apply for by 30 June 2023.
- Similar funds (Winter Support Small Grant Fund provided by the Scottish Government and administered by Corra and Household Hardship Fund provided by The Robertson Trust and administered by Corra) ran in late 2021 and early 2022. If your group received funding through either or both of those funds you are eligible to apply to this fund if you have sent in the requested reports and fully spent those grants.

Distributing cash or vouchers can be challenging work. We expect that successful applicants to this fund will be organisations who are already supporting families and individuals on low incomes through other activities. This might include projects such as: children's groups, lunch clubs, churches/faith groups, youth groups, food pantries/banks. This list is not meant to exclude applicants but to give an idea of the kind of organisations we expect to apply.

Groups or organisations who were established to help meet the needs of their community during the pandemic can apply if your purpose and activities fit with other criteria.

Who can't apply?

- **If your group received funds in the previous rounds (November/December 2022 or January 2023), you are not eligible to apply again.**
- Organisations with no track record of supporting low income families and individuals.
- Individuals cannot apply directly to this fund. The support must reach individuals and families through charities and constituted groups that apply to this fund.
- Sole traders.
- Groups looking for funds for political campaigning or promoting religious activities.
- Unconstituted groups.
- For profit organisations.
- Statutory organisations such as schools or nurseries.

How much is available and what can it be used for?

Groups can apply for up to £5,000. The minimum your group can apply for is £500.

This funding is to be used to provide cash payments/vouchers to families and individuals in need of extra support. However, we understand that there can be costs that go along with carrying out this work. If you are awarded funding, you will receive a further 5% 'on top' of the amount you are awarded. The main grant is for distributing to families and individuals facing hardship, but the extra 5% can be put toward the costs of your group, or you can distribute it to the people you support, it is entirely up to you.

Examples of what cash payments or vouchers could cover:

- food/essential items
- fuel costs
- phone/internet costs
- warm clothing
- other essentials that you can show are needed by the people you support

The total amount to be distributed to each family or individual should be decided by your organisation depending on circumstances. There is no set minimum or maximum. We ask you to estimate the number of people you will support in the application form. Costs are very dependent on individual circumstances and we hope that the fund can be used flexibly but reach as many people as possible.

This fund promotes a cash first response to food insecurity in line with Scottish Government's Draft Plan on Ending the Need for Food Banks (<https://www.gov.scot/news/national-plan-to-end-need-for-food-banks/>) and aligned to the Dignity Principles. ([Nourish Scotland & the Poverty Truth Commission](#)) By cash-first we mean ready access to emergency income when someone has no money for food.

Helping people access welfare rights and income maximisation advice can help prevent future crisis. The Independent Food Aid Network has produced locally tailored cash-first leaflets <https://www.foodaidnetwork.org.uk/cash-first-leaflets> as straightforward resources to help identify local agencies who can help people facing financial difficulties.

What will not be funded?

This fund is to provide cash support/vouchers to low income families and individuals in need. Applications for other costs are unlikely to be successful. If you apply to purchase items to distribute, or to hold activities, these costs cannot be funded.

This fund cannot support running costs/activities of your group. However, if you are awarded funding, you will receive a further 5% 'on top' of the amount you are awarded. The main grant is for distributing to families and individuals facing hardship, but the extra 5% can be put toward the costs of your group, or you can distribute it to the people you support, it is entirely up to you.

This fund cannot cover the costs of purchasing food or other stock for foodbanks, but foodbanks could apply to distribute cash/vouchers to people they support.

How to apply?

Organisations will need to complete a short online application that will ask for:

- Information about your organisation.
- Contact details for a member of the group.
- How the organisation supports low income families and individuals.
- How much money is required and how you plan to distribute it.

You will need to provide a copy of your constitution unless you are a registered charity.

A constitution is a governing document for your group or organisation. A constitution sets out aims and objectives of your group/organisation and some clear rules around how you operate and make decisions.

You will also need to provide a recent copy of your group/organisation's bank statement, clearly displaying sort code and account number. The bank account must be in the name of your group or organisation and must be dated within the past six months.

We encourage you to apply as soon as possible, decisions will be made as applications are received. **This fund will close when enough applications have been received to fully use the money available.** This is likely to happen quite quickly as demand is expected to be high.

What happens next

Once the application is received by Corra you will receive an email confirming this. Your application will be reviewed to ensure it meets criteria and is eligible for support. Should there be any questions or missing information someone from Corra will be in touch.

We will aim to let you know the outcome of your application within four working weeks of receiving the form. Please note that our offices will be closed from 23 December 2022 until 4 January 2023.

If successful, the main contact listed on your application will receive an email advising them of the grant amount, grant conditions, and payment information. The email will also tell you about what will be required in terms of feedback and evaluation. You will be expected to report on the grant in July 2023. This will be a straightforward process to tell us about how you spent the money and how many people you reached and supported through this grant.

If unsuccessful, you will receive an email to let you know why the application did not fit the criteria and why we could not support your request.

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