

## Architects Benevolent Society Grant Giving Policy Overview

### Underpinning principles of grant giving at the Architects Benevolent Society:

- holistic, needs led approach to assessment and support
- complement statutory financial support not replace it
- enable people, not create dependency
- consistent and equitable decision making.

In providing financial assistance to eligible individuals/families, the Society aims to achieve the following **social outcomes**:

- improve the quality of life for individuals and/or families who are struggling financially and socially due to poverty
- enable individuals and/or families to regain financial independence following an event or period of crisis
- increase employability or maintain employment
- relieve emotional and psychological distress which impacts on daily living; e.g. engagement in work and community
- support people with disabilities and long term health problems to overcome barriers to employment, housing, financial services and thus promote social inclusion.

We provide direct and indirect financial support to eligible individuals and families.

### Direct financial support

Direct financial support can take the form of:

#### Regular grants

This is usually paid monthly, and its purpose is general living expenses. This includes: food, clothing, water rates, council tax, household insurances, fuel, household goods, household services, personal goods and services, motoring, other travel costs and social and cultural participation.

#### One-off grants

We will consider funding: physical health and care costs; home maintenance and repairs, urgent living expenses, housing costs, car related costs (for essential car users), household items, child related costs, employment support, mental health support, funeral costs. Requests for items and expenses will be considered in line with the social outcomes above.

The above list is not exhaustive. Welfare Officers may identify a need for a one-off grant that is not listed above.

## Loans

In some circumstances, it may be appropriate to offer a loan:

- i. There is more than £200,000 in assets (usually a property).
- ii. The purpose of the loan is for repairs to property or would improve the value of a property or when money is being given for the purpose of repaying debts such as credit card bills.

**Eligibility criteria** for direct financial support are:

- **professional experience of at least one year in the UK in architecture, architectural technology, landscape architecture**  
*or*
- **a dependent of someone with the above experience**  
*and*
- **is assessed as being in financial need using the relevant Minimum Income Standard (MIS) for the household type** ( *'A Minimum Income Standard for Britain: what people think'*, Joseph Rowntree Foundation,2008)  
*and*
- **has less than £16,000 in savings (£23,250 for households where there is someone with a long-term health condition or disability)**  
*and*
- **has less than £200,000 assets** (this includes pensions and equity in property)  
N.B for those with more than £200k worth of assets, shorter term support is available.

## Indirect financial support

The Society funds referrals and specialist support provided by our partners. For example, mental health support through Anxiety UK, specialist housing advice through Shelter, and employment support through Renovo.

**Eligibility criteria** for this type of support are:

- **professional experience** of at least one year in the UK in architecture, architectural technology, landscape architecture  
*or*
- **being a dependent** of someone with the above experience.

In addition to the above criteria, an undergraduate student of architecture, architectural technology or landscape architecture is eligible to receive annual student membership with Anxiety UK. We will fund up to 3 consecutive years to enable undergraduate students to benefit from this support during their course.

## **Dependents**

For the purposes of support outlined above, we define dependents as follows:

- Widows and widowers
- Financially dependent children, defined as children in education.
- Adult children who are not financially independent due to a long-term health condition or disability.
- Financially dependent adults, defined as parents of the eligible person who have little or no income themselves, meaning that the eligible person has to make a substantial and essential contribution to their living costs.