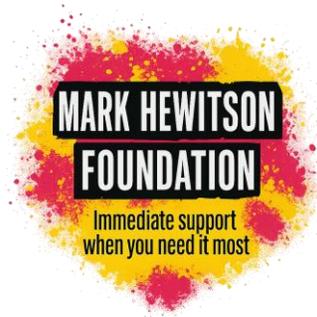


# Understanding Support

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A practical guide to navigating financial hardship



Many people contacting the Mark Hewitson Foundation are dealing with illness, disability, bereavement or sudden financial hardship. Understanding what support may be available can feel overwhelming.

This guide explains some of the support that may exist and where people can seek help. It is based on the situations we commonly see through applications to the Foundation.

This document provides general information only. It is not legal, financial or benefits advice. For detailed guidance about your personal circumstances, please contact Citizens Advice or a qualified welfare adviser.

## **Before Applying for Support**

If you are considering applying to the Mark Hewitson Foundation or another charity, it can help to prepare some information in advance.

You may be asked to provide:

- Recent bank statements
- Evidence of benefits or income
- Details of household expenses
- Medical evidence or fit notes (if relevant)
- Quotes for essential items being requested

Providing clear information helps charities make fair decisions and distribute limited funds responsibly.

Accessing or following the information in this guide does not guarantee that the Mark Hewitson Foundation will be able to provide financial assistance. All applications are reviewed individually by trustees.

As a registered charity, we may request supporting information to verify circumstances before any financial assistance can be considered.

## **Understanding Common Benefits**

### ***Universal Credit***

A monthly payment that helps with living costs. It may include support for housing, children and people who cannot work due to health conditions.

### ***Personal Independence Payment (PIP)***

PIP supports people living with long term health conditions or disabilities. It is based on how a condition affects everyday life.

### ***Carer's Allowance***

Financial support for people who regularly care for someone with substantial care needs.

### ***Child Benefit***

A payment designed to help families with the cost of raising children.

## **Understanding Benefit Processes**

### ***Universal Credit – What to Expect***

Applying usually involves submitting an online application, verifying your identity, and completing a monthly assessment period. Some people will have regular contact with a work coach.

If illness affects your ability to work, you may be asked to provide fit notes and may be referred for a Work Capability Assessment.

### ***Personal Independence Payment (PIP) – What to Expect***

The process usually involves starting a claim, completing a detailed form, providing supporting evidence and sometimes attending an assessment before a decision is made.

## **Local Financial Support**

### ***Household Support Fund***

Local councils may provide short term help with food, energy costs or essential household items.

### ***Discretionary Housing Payment***

If housing support does not fully cover rent, councils may provide discretionary housing payments.

### ***School Hardship Support***

Schools sometimes have funds available to support families with trips, uniforms or other costs.

## **Community Support**

### ***Food Banks***

Food banks provide emergency food support for households experiencing financial hardship.

### ***Community Pantries***

Community pantries allow households to access food and essentials at lower cost.

### ***Local Charities***

Many charities provide emergency grants or practical support.

## **Evidence Organisations May Request**

Charities often request evidence to understand circumstances and ensure funds reach those most in need.

Examples may include:

- Bank statements
- Benefit award letters
- Utility bills
- Medical letters or fit notes
- Quotes for items requested

## **How Small Charities Make Decisions**

When someone applies for help, trustees review the information provided and consider factors such as:

- Level of urgency
- Evidence provided
- Whether other support may be available
- The charity's funding priorities and limits

Because funds are limited, even genuine requests may sometimes be declined if they fall outside the charity's scope.

## **What Small Charities Can Realistically Fund**

Many small charities provide one-off support for essential needs such as food, small household items or short term hardship.

They are often unable to fund large costs such as vehicles, rent arrears or long term financial support.

## **Common Reasons Applications May Be Declined**

- Requests outside the charity's funding scope
- Lack of supporting evidence
- Requests for large financial amounts
- More appropriate support available elsewhere

A decline does not mean a situation is not serious. It often reflects the limitations of small charitable funds.

## **Where to Find Further Help**

Citizens Advice – guidance on benefits and financial support

Turn2Us – grant search and financial support information

Local council welfare teams

Food banks and community pantries

GP social prescribing services

## **Final Words**

The Mark Hewitson Foundation was created in memory of Mark Hewitson to provide practical help to people when they need it most.

While we cannot support every request directly, we aim to respond with kindness and signpost people towards the right support where possible.

Mark Hewitson Foundation

Immediate support when you need it most

Honouring one life by supporting many