

**Applications to the RAF Benevolent Fund for Minor and Major Financial Assistance for Individuals: Guidance for RAF stations and SSAFA**

1. This guide is intended as a quick reference document and aimed at supporting RAF Personal Services and SSAFA staff. For anything not covered in this document or if you have any queries, please send them to welfareservices@rafbf.org.uk and they will be forwarded to the appropriate member of staff. Contact details for specific staff are at Annex D.
2. Application forms and the most up to date guidance can be found on our website <https://www.rafbf.org/about-us/what-we-do/raf-welfare-staff-resources>
3. The Fund holds a unit welfare staff briefing day at our London HQ every 18 months in which we outline our spectrum of support and listen to feedback.
4. Currently, we have two grant application streams, depending on the size of the grant sought. During 2023, we will be reviewing our processes and taking a more risk-based approach depending on the size of the funding sought.

**Minor Requests for Financial Assistance (MFAs), for applications up to £750**

1. MFAs are designed to cover the short-term, low-cost emergencies that occur in life and empowers RAF Personal Services staff to make decisions on the Fund’s behalf – where they are inside the policy guidance – and to help resolve an issue as early as possible. In these cases, MFA applications should be considered locally and where approved be paid out by the RAF Station as soon as the Service Person (SP) has presented with an emergency/urgent need. We would expect each RAF Station to forward fund these grants from their own welfare funds, and we will reimburse them, presuming that they have acted in good faith and in line with the policy.
2. Where the request does not easily sit alongside the ‘Acid Test’ of “would you use your own money for this request?” and the MFA policy, then you should contact the Fund as soon as possible to get a decision.
3. The completed MFA application form – now approved - should be submitted to the RAF Benevolent Fund for reimbursement; we will raise any issues with the Station, if required, but will seek to action the reimbursement as soon as possible.
4. MFAs are not strictly means tested, but we would expect RAF Personal Services staff to take into account the means available to an applicant when submitting a request, this would include their salary and the likelihood of access to savings. Our grants support is primarily aimed at alleviating financial need, and this should be evident in the application.
5. We would not expect repeat requests via the MFA form. If a need is greater than £750 or ongoing, then a major application would be more appropriate (see para 13).
6. Annex A details the MFA policy and provides guidance on what requests can be paid out immediately and when further advice/decisions from the Fund should be sought.
7. We can fund OT assessments through the MFA scheme. In these cases, Annex B should be submitted alongside the MFA, to expediate our support in this area.
8. As a matter of routine, the Fund subsequently writes to the SP, copying in the unit, advising them of the source of the financial support and giving wider advice about additional support that might be available. If the unit has a strong preference to pass on this letter, then please check the appropriate box on section 7 of the MFA form.

**Major Requests for Assistance, for applications over £750**

1. A Major application should be submitted by RAF Personal Services staff where there is a long-term welfare need, or support required exceeds £750. It should always be supported by a SSAFA report (an exception can be made where the beneficiary is on the PRU’s strength) and relevant supporting documentation needs to be provided (i.e. quotes, medical evidence). The Station Commander (or their deputy) must provide supporting comments and sign the application form prior to it being submitted to the Fund. Even if the station is not supportive, the application must be sent to the Fund for our consideration, with the station’s comments duly appended.
2. Annex C provides a list of support documents required for major applications. As part of our 2023 review, we anticipate that the depth of supporting documentation will be less for cases of lower amounts. In the interim, therefore, we will be content for applications up to £3000 to be lighter touch than those over £3000, provided that the case is sufficiently justified; each case will be different, but this is designed to ease demands on RAF Personal Services and SSAFA staff. Applications for more than £3000 will be expected to be completed to the current requirements.

**Separating Spouses/Partners**

1. Applications made solely by the separating spouse or a separating partner of a serving member of the RAF need not go through the chain of command. SSAFA can make a request direct to the RAF Benevolent Fund using the major request application form. Any funds agreed will still be paid via the unit welfare team so they will need to be made aware of the request.

**Online application form**

1. We also have an online application form that is available to serving personnel, veterans and separated/separating spouses. Financial assistance is capped at £750. This application form is predominately aimed at low value and short-term needs, usually not directly affecting the SP or their ability to undertake their role. If an application requires more support than we can provide via this route, we will direct the applicant to contact their unit welfare team or SSAFA to access the greater level of support available via that route.
2. The online application form requires a full means test of the applicant and we are required to verify service.
3. Further information and details of how to apply can be found at <https://www.rafbf.org/get-support/financial-assistance/apply-for-financial-help>

**Other support the Fund provides to Serving Personnel and their families:**

1. This includes:
* Online mindfulness training in partnership with Headspace for serving personnel and their partners.
* Counselling and 24-hour helpline (NB: RAF and SSAFA Staff should assist beneficiaries to access this service rather than requesting funding for private counselling wherever possible)
* Relationship support in partnership with Relate
* Free legal advice vis an advice line in, partnership with Law Express.
* Gambling Support in partnership with GamCare

**Further information**

1. The following provides links to additional information:
* Financial Support for serving personnel and their families - [rafbf.org/finance](https://rafbf.org/finance)
* Emotional Support for serving personnel and their families - [rafbf.org/welfare](https://rafbf.org/welfare)
* Support for RAF stations- [rafbf.org/stations](https://www.rafbf.org/how-we-help/serving-raf-community/raf-stations)

Annexes:

1. MFA Policy Guidance.
2. Request for OT Assessment.
3. Major application supporting documents.
4. Contact details for key RAFBF staff.

**Annex A – MFA Policy Guidance**

1. The table below provides guidance on which types of support are likely to be supported by the Fund.
2. The items in column 1 (green) are the areas we expect RAF Personal Services to consider and if appropriate to approve and fund the MFA request without reference to the RAFBF. On the application being forward to the RAFBF, we will reimburse the station as soon as possible. We will reimburse in the first instance of a request, however if the request is not suitable for the MFA scheme, we will advise the originator and may not reimburse future request for similar items.
3. Column 2 (yellow) contains items that the Fund may assist with, but we would advise either submitting the MFA before disbursing funds or discussing the situation with the appropriate Fund member of staff. Contact details can be found at Annex D
4. Column 3 (red) are items that are outside of the scope of the MFA form. They may be entirely outside of our scope, or may need to be considered on a major application due to the nature of the request.
5. The lists below are not comprehensive and if you have any queries, please contact the Fund.

|  |  |  |
| --- | --- | --- |
| **RAFBF will reimburse**  | **Discuss with RAFBF/ submit for RAFBF to assess** | **Not within scope of MFA** |
| Travel to hospital – for an SP to visit family or family to visit an SP | Rehabilitation equipment  | Debts – may be considered on a Major |
| Travel costs due to caring responsibilities – likely to be time limited | Counselling outside of our Listening and Counselling Service | Legal fees – out of scope for the Fund  |
| Emergency childcare costs – due to a breakdown in provision or unexpected change of circumstances | Assessments for children- e.g. ADHD, autism | Childcare costs solely due to deployment  |
| Gym costs due to rehabilitation and no access to RAF facilities (fixed term, not ongoing) | Welfare breaks – outside of the Serving breaks we offer | Private medical costs – out of scope for the Fund |
| Furniture after a change in circumstances, e.g. relationship breakdown. Particularly for children to support contact.  | Physiotherapy – In some circumstances we can consider time limited specialist physiotherapy | RAF Benevolent Fund subsidised breaks – We cannot consider a grant towards the personal contribution we request for breaks provided by us |
| Training costs for personal on medical discharge – when resettlement isn’t sufficient – can also be considered on a Major App | Play therapy – In some circumstances we can consider time limited specialist play therapy  |  |
| Emergency day to day living costs. E.g. due to bereavement, ill-health, relationship breakdown |  |  |
| OT assessment – RAFBF will organise and pay our provider direct- See Annex B |  |  |



Annex B – OT assessment request form

**ANNEX B - REQUEST FOR OT ASSESSMENT**

**Client Details:**

|  |  |
| --- | --- |
| Date of Referral: |  |
| Name: |  |
| RAFBF Reference No: |  |
| Address: |  |
| Postcode: |  |
| Telephone No: |  |
| Non-MoD Email (if available): |  |
| Date of Birth: |  |
| Does client require someone else present at assessment? *If so please provide contact details:* |  |
| Is client aware of, and in agreement with the referral?  |  |
| The client has given RAFBF permission for information that may contain special category data to be shared with RAFBF’s Preferred Mobility Equipment Provider via email? | Yes [ ] No [ ]  |
| Case Worker details (if relevant): |  |

**Background Information:**

|  |
| --- |
| Please describe the client’s social situation i.e. who they live with, type and ownership of property: |
|  |
| Please describe the client’s current medical diagnosis (please include mental and physical health):  |
|  |
| Please indicate if there is another member of the household that you would like us to assess at the same time such as a spouse. If so please provide all details below: |
|  |
| Please indicate if there are any other services involved with the client such as mental health charities: |
|  |

**Details of any known risks:**

|  |  |
| --- | --- |
| Are there any pets in the property? |  |
| Is there parking at the property? |  |
| Any other risks that need highlighting? |  |
| Any additional information in relation to known or possible risk that assessing OT should be aware of: |  |

**Case Details:**

|  |
| --- |
| Main aims/goals of having an OT assessment completed *(if you are recommending an assessment for an EPV, please state whether this is a requirement for a mobility scooter or powered wheelchair as this will dictate the most suitable representative to attend from the Preferred Mobility Equipment Provider):* |
| * What is the beneficiary requesting assistance for?
* Are there any supplementary documents provided by the caseworker that can be supplied e.g. quotes for works, photos?
* Has this beneficiary been assessed by The OT Practice before?
* Do you know if the beneficiary can weight bear?
* Has the beneficiary had any previous/current Local Authority involvement?
* Has the beneficiary received any previous assistance from the RAFBF or other charities? If so, please give as much detail as possible.
 |

**To be completed by RAFBF**

**Type of Assessment Required:**

|  |
| --- |
| Please use one box below to indicate whether you feel this is a standard, general or complex referral.*Please note, the full circumstances of a case may not be known until the OT visits and a recommendation of a complex assessment may be the outcome of a standard/general assessment visit.* |
| [ ]  **Standard Single Assessment***Standard assessment examples include stair lifts, EPV’s, basic seating, beds, ramps and minor home adaptations.* **Do you consider a joint assessment visit with the Preferred Mobility Equipment Provider is required?** *Please be advised that unless specifically requested here, joint visits will only be carried out for scooters and powered wheelchairs.*[ ] Yes[ ] No [ ] Unsure | [ ]  **General Single Assessment***When needs are unclear and/or a holistic assessment is required to identify needs, together with recommendations.***Do you consider a joint assessment visit with the Preferred Mobility Equipment Provider is required?** *Please be advised that unless specifically requested here, joint visits will only be carried out for scooters and powered wheelchairs.*[ ] Yes[ ] No [ ] Unsure | [ ]  **Complex Single Assessment***Complex assessment examples include clients with spinal or brain injury, advanced neurological conditions, multiple medical needs or assessments for complex seating or major housing adaptations.* | [ ]  **Uncertain***If this box is marked, we will call you to discuss the case and ascertain the most appropriate category.* |

**Referring RAFBF Executive Details**

|  |  |
| --- | --- |
| Name: |  |
| Job Title: |  |
| Email: |  |
| Phone Number: |  |

**Annex C – Major application supporting documents**

1. The table below lists the supporting documents we require to support major applications. Applications will progress more swiftly if documentation if provided with the application form. This list is not comprehensive, and we may request further documents to aid in assessing an application.
2. If documents cannot be provided, please ensure this is reference in the report.

|  |  |
| --- | --- |
| **Supporting document type** | **Appropriate evidence**  |
| Financial  | * JPA statement of earnings (including all allowances)
* Partner’s pay slip (if working)
* State benefit award letters
* Screen shots of Universal Credit awards
* Bank statements
 |
| Health/medical | * Occupational Therapist assessment report – If required we can arrange and fund this
* Medical records
* Doctor’s letters
* F Med 23 (if being discharged)
 |
| Quotes | * Ideally two quotes where practical for items requested. All requests over £10,000 will require three quotes
 |
| Property related applications  | * An RAF Benevolent Fund Property pro-forma. Available on our website or by contacting the Fund. <https://www.rafbf.org/about-us/what-we-do/raf-welfare-staff-resources>
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| Care costs / mobility equipment | * Additional checklist guidance available on our website <https://www.rafbf.org/about-us/what-we-do/raf-welfare-staff-resources>
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**Annex D - Contact details for key RAF Benevolent Fund Welfare staff**

**Head of Individual Grants & Advice**

Ian Johnson – 0207 307 3377 – ian.johnson@rafbf.org.uk

Areas covered

* Immediate needs grants
* Transition Grants
* General MFA queries

**Head of Respite, Care & Advocacy**

Tania Carter – 0207 307 3360 – tania.carter@rafbf.org.uk

Areas covered

* Care equipment
* Mobility equipment
* Domiciliary and Residential care costs
* Serving Breaks
* Respite Breaks

**Head of Housing, Safeguarding & Assurance**

Em Rogers – 0207 307 3355 – em.rogers@rafbf.org.uk

Areas covered

* Property adaptations
* Property repairs
* Housing Trust provision

**Director Grants, Services & Programmes**

Until 10 March 2023, Air Commodore Paul Hughesdon – 0207 307 3306 – paul.hughesdon@rafbf.org.uk

From 13 March 2023, Air Commodore Simon Harper, via loretta.allen@rafbf.org.uk