

Cost of Living Funding Opportunities

Over recent months an increasing number of households have been struggling with rising prices for food, fuel & other essential goods leading to a cost-of-living crisis. To alleviate the impact of the cost-of-living crisis, support organisations i.e., charities & community groups, as well as individuals can apply for a range of grants. Funding may be available from a range of sources including Central Government; Local Authorities; Community Foundations & Grant Making Bodies.

1. Government Support

In response to the cost-of-living crisis, the Government has launched a support package targeted at those most vulnerable households. The support available includes:

- £15 billion energy bill rebate package.
- £650 Cost of Living payment for those on benefits.
- £300 Pensioner Cost of Living Payment.
- £150 Disability Cost of Living Payment.
- The Warm Homes Discount.
- Winter Fuel Payments.
- Cold Weather Payments.

Information on Government help available can be [found here](#).

2. Community Foundations

Within the UK there is a network of 47 Community Foundations. These cover specific geographic areas ranging from countries like Scotland, Northern Ireland & Wales to smaller areas i.e., specific counties or cities. Community Foundations are grant making bodies that exist to benefit disadvantaged communities. Grants are awarded to charitable, community or voluntary organisations. ***In many cases these grants can be used to alleviate the impact of the Cost-of-Living Crisis.*** Each Community Foundation has its own grant making priorities and programmes to reflect the needs of its area. The list of Community Foundations can be found [here](#)

3. Local Authority Help

Local councils may be able to help individuals to pay for things like:

- energy and water bills.
- food.
- essential items such as for example clothes or household items such as cookers, etc.

This help is known as 'welfare assistance' or the 'Household Support Fund'. Each council runs their own scheme. The help they offer and who can get it varies. Individuals should ask their local council if they run a welfare assistance or Household Support Fund scheme. [Find out how to contact your local council on GOV.UK](#).

4. Funders Currently Accepting Applications

FOOD BANK FUND
Deadline:
The closing date for applications is 4pm on the 6 th December 2022.
Details:
The fund is open to not for profits that are offering a foodbank service with an annual income of between £25,000-£1m. The Fund is intended to help food banks meet their immediate financial needs over Winter 2022 & Spring 2023. The fund can cover costs such as rent, utility costs, food & other needed household items purchases, core staffing costs for roles required to deliver the foodbank, volunteer costs, storage and distribution costs. The minimum grant is £500, and the maximum grant cannot normally exceed 20% of an organisation's annual expenditure.
How to apply:
https://www.juliahansrausingtrust.org/foodbank-fund/

OPEN PHILANTHROPY TACKLING FINANCIAL HARDSHIP
Deadline:
The deadline for applications is 5pm on the 16 th December 2022.
Details:
Philanthropy Capital has funding available to charities/not-for-profits working to support disadvantaged/underrepresented groups who are facing financial hardship. The Fund will award funding via 2 streams to support groups inc. asylum seekers, young people & BAME communities, those with experience of domestic violence, single parent households, women/girls, & people with disabilities. Panel A's offers grants of up to £15,000 to orgs with a turnover of less than £100,000 & Panel B's offers grants of up to £25,000 to orgs with a turnover of less than £200,000.
How to apply:
https://www.thinknpc.org/npc-labs/blog/apply-for-open-philanthropy-funding/

ARTEMIS CHARITABLE FOUNDATION
Deadline:
Applications can be submitted at any time.
Details:
The Artemis Charitable Foundation makes donations to charities operating in the UK and internationally primarily in 4 key areas; health; education; <i>poverty</i> ; & the environment.
How to apply:
https://www.artemisfunds.com/en/about-artemis/artemis-charitable-foundation-application-guidelines

ASDA FOUNDATION'S COST OF LIVING GRANT
Deadline:
The application window will remain open until the budget cap has been reached.
Details:
Grants of up to £2,000 are available to support local charities, community groups & other not-for-profits following increases in their rent, utility bills & food costs as a result of the cost-of-living crisis. Funding is available to help organisations keep their buildings open, and/or to continue to support those most impacted through the provision of meals, community cafes, food parcels, delivered meals & soup kitchens etc. Funds can be spent from September '22 to February '23.
How to apply:
https://www.asdafoundation.org/how-to-apply

AVIVA COMMUNITY FUND COST-OF-LIVING BOOST
Deadline:
The fund is open until 31 st December 2022.
Details:
To help with the cost-of-living crisis, the Aviva Community Fund is offering an additional £2m in match funding for causes supporting financial wellbeing in their communities. The Cost-of-Living Boost will support charities/social enterprises to deliver initiatives that help disadvantaged and vulnerable people take control of their wellbeing by giving them tools to be more financially independent. Aviva has teamed up with Crowdfunder & will match each donation given by the general public, up to the value of £250 between 4 th October 2022-31 st December 2022, or until the entire £2m is allocated. A maximum of £50,000 of match funding is available per organisation.
How to apply:
https://www.avivacommunityfund.co.uk/costoflivingboost

BBC CHILDREN IN NEED EMERGENCY ESSENTIALS PROGRAMME
Deadline:
Applications can be made at any time.
Details:
BBC Children in Need Emergency Essentials Programme supports children and young people who are facing exceptionally difficult circumstances and is delivered by Family Fund Business Services. The programme provides items that meet a child's most basic needs such as a bed to sleep in, a cooker to provide a hot meal and other items or services critical to a child's wellbeing.
How to apply:
https://www.familyfundsolutions.co.uk/emergency-essentials/

BEATRICE LAING TRUST
Deadline:
This grant is open to applications. Applications can be submitted at any time.
Details:
The Trust funds projects concerned with the <i>relief of poverty or distress</i> , particularly those relating to children, and the advancement of the evangelical Christian faith, both at home and abroad. The Beatrice Laing Trust offers grants to UK registered charities working throughout the UK, in developing countries and overseas. Grants are generally awarded on a one-off basis for capital purposes such as the purchase or construction of new premises, building extension, redevelopment or refurbishment, or the purchase of equipment and vehicles.
How to apply:
http://www.laingfamilytrusts.org.uk/

BENEFACT TRUST GENERAL GRANTS PROGRAMME
Deadline:
This grant is open to applications. Applications can be submitted at any time.
Details:
The Benefact Trust (formerly known as the All Churches Trust) offers grants to Christian charities and organisations across the United Kingdom and Ireland that aim to help communities thrive and tackle social issues such as <i>helping vulnerable families</i> , homelessness and poverty to climate change and cultural cohesion. Through the General Grants Programme, the Trust supports the repair, restoration, protection and improvement of churches, cathedrals and other places of Christian worship where changes support wider community use and enable greater impact.
How to apply:
https://benefacttrust.co.uk/which-grant-is-for-me/general-grants

BENEFACT TRUST METHODIST GRANTS
Deadline:
This grant is open to applications. Applications can be submitted at any time.
Details:
The Benefact Trust offers grants to Christian charities and organisations that aim to help communities thrive and tackle social issues such as <i>helping vulnerable families</i> , homelessness and poverty to climate change and cultural cohesion. The Benefact Trust's Methodist Grants Programme seeks to enhance the mission and ministry of the Methodist Church in the UK and Ireland by supporting significant redevelopment projects on buildings which have been identified as key to the future mission objectives of a circuit or district and schemes which bring significant community benefits beyond those to the immediate congregation.
How to apply:
https://benefacttrust.co.uk/which-grant-is-for-me/methodist-grants/

BIG ISSUE BIG ENERGY SAVING LOANS
Deadline:
Organisations should register their interest in the first instance.
Details:
Charities/social enterprises which are struggling with rising energy costs can apply for unsecured loans of £20,000-£150,000 to install energy efficiency/renewable energy measures. The lending programme will enable organisations to save money on energy by installing a variety of measures: Insulation; Buying and installing renewable energy equipment; Heat exchangers and heat pumps; LED light installations; Replacing old gas fired boiler systems with new efficient ones; Property improvements, such as extra single glazing on existing windows, double glazing improvements, systematic draught improvements & Energy efficiency survey and technical assistance costs.
How to apply:
https://www.bigissue.com/invest/big-energy-saving-loans/

BRITISH GAS TRUST ENERGY SUPPORT FUND
Deadline:
The fund will remain open until all the money invested has been awarded.
Details:
Through the fund, thousands of eligible British Gas customers with fuel debt of £250-£1,500, can apply for grants to help pay their energy bills over the coming months. To be considered for the individuals & families fund you must meet all the following criteria: <ul style="list-style-type: none"> • Applicants live in England, Scotland or Wales. • Applicants have not received a grant from the British Gas Energy Trust within the last 2 years. • Applicants must be seeking a grant to clear an outstanding debt on a current or open gas, electricity or dual fuel energy account in your name or be a member of that household. The energy account must relate to your main residence. • Applicants have electric and/or gas debt. • Applicants do not have savings above £1,000. • Applicants have received help from a money advice agency. <p>In addition, the Trust also runs the Individual and Families Debt Write Off Fund which is open to British Gas and non-British Gas customers with an energy debt between £250-£1500.</p>
How to apply:
https://britishgasenergytrust.org.uk/grants-available/

BUTTLE UK - CHANCES FOR CHILDREN GRANTS
Deadline:
Applications can be made at any time.
Details:
Grants of up to £2,000 are available to support the needs of vulnerable children and young people who have experienced a recent crisis or change in life that has had a significant impact on their social and emotional wellbeing and their education. Support might include items and activities to support learning and development such as laptops, books, wi-fi, educational toys, tuition, etc; clothing and school uniforms; and social, sporting and leisure activities; and items for children/young people's bedrooms. Buttle UK will only accept applications from frontline professionals (from a registered charity, housing association or public sector organisation).
How to apply:
https://bottleuk.org/apply-for-a-grant/chances-for-children-grants/

COSARAF CHARITABLE FOUNDATION'S HARDSHIP GRANTS
Deadline:
Applications can be made at any time and are assessed every 6 weeks.
Details:
Grants of up to £2,000 are available to charities, housing associations, schools & social services providing support for individuals/families who are in financial need. Grants will support individuals & families who have exhausted all other sources of funding & are struggling with everyday costs, i.e., basic living expenses, household items & utilities, work or education-related expenses or rent arrears. Priority will be given to most financially excluded people; families over individuals; those with caring responsibilities & items that will make the most difference to the individual/family's long-term future. Other than in exceptional cases, grants will only be made available for: <ul style="list-style-type: none"> • Household items (white goods and occasionally other items i.e., sofas, wardrobes etc.). • Basic Living Expenses (Utilities or food). • Work- or education-related expenses (interview clothes, school uniforms, laptops). • Rent arrears & Council tax arrears, only where there is a clear/obvious risk of homelessness. • Contribution to immigration-related costs, where the current immigration status directly causes financial hardship to the applicant.
How to apply:
https://www.cosaraf.org/apply-for-funding/hardship-grants/

EDF CUSTOMER SUPPORT FUND
Deadline:
Applications can be submitted at any time.
Details:
The EDF Customer Support Fund awards grants to vulnerable customer households. It aims to provide customers with a fresh start and financial stability. It can help households stay out of fuel debt and better able to afford ongoing energy costs. The Fund also offers grants to buy essential energy efficient white goods such as cookers, refrigerators, or washing machines.
How to apply:
https://www.edfenergy.com/for-home/help-centre/faq/extra-support-when-you-need-it?steps=23147#chapter-23146-3

EDITH MURPHY FOUNDATION
Deadline:
This grant is open to applications. Applications can be submitted at any time.
Details:
Edith Murphy Foundations purpose is to support other organisations (predominantly, but not exclusively, other registered charities) that: carry out research; support individuals who by reason of their age, youth, infirmity, disablement, poverty or social/economic circumstances are suffering hardship, distress or are otherwise in need; relieve the suffering & care for unwanted animals. The value of grants is normally £500-£5,000 although larger grants are made in some circumstances.
How to apply:
https://edithmurphy.co.uk/

E-ON NEXT ENERGY FUND
Deadline:
Applications are open to individual customers of e-on & application can be submitted at any time.
Details:
The aim of the E.ON Next Energy Fund is to help E.ON Next customers who are experiencing financial hardship and struggling. There are two ways this fund can help: <ul style="list-style-type: none"> • The first option is to help with paying gas and electricity bills through grants, helping individual to become financially stable and to get back control of their finances. • The other option is to provide a replacement appliance such as a cooker, fridge, fridge-freezer or washing machine if yours has broken or poor condition.
How to apply:
https://www.eonnextenergyfund.com/

FRIENDS OF THE ELDERLY GRANTS FOR OLDER PEOPLE
Deadline:
This grant is open to applications. Applications can be submitted at any time.
Details:
Friends of the elderly provide support for older people affected by loneliness & grants for those living on a <i>low income</i> . Grants of up to £400 to older people who are of/over state pension age & have savings of less than £4,000. Funding is currently being provided thru 4 schemes: Home Essentials to help with cost of replacing everyday items, small home repairs/mobility adaptations; digital connection to help older people get online; financial support to help with unexpected bills; <i>Essential Living Costs including clothing, food, medicines & books</i> . Applications must be made 3 rd party Referral Agent such as charities, local authority and social services representatives.
How to apply:
https://www.fote.org.uk/our-charity-work/grants-2/

HENRY SMITH CHARITY IMPROVING LIVES
Deadline:
This grant is open to applications. Applications can be submitted at any time.
Details:
The Improving Lives programme provides grants to charitable organisations that help people in need when other sources of support have failed, are inappropriate, or are simply not available. Funding of £20,000-£60,000 per year for a maximum of 3 years is available to established organisations delivering services directly to beneficiaries. One of the key areas is to support:
<ul style="list-style-type: none"> • People have the support, information and advice to address their financial issues. • People are able to navigate benefits, migration/asylum systems, claim their rights/entitlements. • People have improved financial literacy, are more able to understand their finances and have greater confidence when budgeting and managing their money.
How to apply:
https://www.henrysmithcharity.org.uk/explore-our-grants-and-apply/improving-lives-grants-programme/improving-lives-grants-programme-overview/

HENRY SMITH CHARITY STRENGTHENING COMMUNITIES
Deadline:
Applications can be submitted at any time and decisions are usually made within 6 months.
Details:
Grants of £20,000-£60,000 per year for up to 3 years are available to community-led charities & not-for-profits working to support communities in the most deprived areas of the UK. The programme focuses on supporting the running costs of organisations working at grass-roots level, to ensure that funding reaches the most disadvantaged areas, targeting places that are economically marginalised & affected by poverty. Funding could be used to increase existing service provision, take on a new staff member, improve sustainability or cover small capital costs.
How to apply:
https://www.henrysmithcharity.org.uk/explore-our-grants-and-apply/strengthening-communities-grants/strengthening-communities-overview/

HOUSEHOLD SUPPORT FUND
Deadline:
Individuals are encouraged to contact their upper tier local authority & ask what help is available.
Details:
In recognition of ongoing cost-of-living crisis, Dept. for Work & Pensions is investing an additional £842m to help more low-income households to afford basic essentials. The scheme has been extended until the end of March 2023 to help those most in need with the rising costs of energy, food, water and other related essentials. The funding will be distributed by Local Authorities who will define eligibility criteria, the application process, as well as what the money can be spent on.
How to apply:
https://www.gov.uk/government/news/nearly-nine-million-grants-from-first-round-of-household-support-fund

INSTITUTE OF PHYSICS BENEVOLENT FUND
Deadline:
This grant is open to applications. Applications can be submitted at any time.
Details:
The Institute of Physics (IOP) aim is to advance physics education, research & application by providing positive & compelling experiences of physics to public audiences through engaging & entertaining activities & events. The Benevolent Fund provides financial help to IOP members, or their dependants, facing critical <i>needs</i> that cannot otherwise be met.
How to apply:
https://www.iop.org/physics-community/member-latest/covid-19/benevolent-fund

JORDISON & HOSSELL ANIMAL WELFARE CHARITY
Deadline:
Applications can be submitted at any time.
Details:
The Charity provide one off-grants of no more than £250 for pet owners who are on no income and are on some form of pension or benefits only & cannot pay for vets' bills. Only grants for small Pets, no grants are available for chronic illness, cosmetic surgery (such as teeth claw clipping), spaying, neutering, castrating or euthanasia etc. Pet owners cannot apply directly.
How to apply:
https://grants-search.turn2us.org.uk/grant/jordison-and-hossell-animal-welfare-charity-12924

LONGLEIGH FOUNDATION INDIVIDUAL HARDSHIP GRANTS
Deadline:
This grant is open to applications. Applications can be submitted at any time.
Details:
Individual Hardship grants are available to Stonewater Residents who are experiencing <i>short-term hardship or crisis situations</i> , i.e., Sickness resulting in sudden unemployment & short-term lack of funds, support may be needed for food vouchers; Oven or fridge requiring emergency replacement. Maximum grant value is £1000 per household in any 12-month period.
How to apply:
https://longleigh.org/our-grants/individual-grants/

MAGIC LITTLE GRANTS
Deadline:
Applications can be submitted at any time.
Details:
Localgiving has teamed up with the Postcode Community Trust to provide the Magic Little Grants programme. The fund provides small charities and community groups with grants of £500 for projects that address a range of community, social, environmental and health issues including preventing or reducing the impact of poverty.
How to apply:
https://localgiving.org/magic-little-grants/

MORTGAGE ADVICE BUREAU FOUNDATION
Deadline:
No application deadline is given.
Details:
Charities can apply for up to 50% of their crowdfunding target, up to maximum of £5,000, to support projects that match 1 or more of following themes: environment/conservation; health /wellbeing; prevention or relief of poverty. Projects could include rewilding projects, community gardens, social inclusion/mental health projects, sports projects, community food banks, money management/budgeting skills & educational projects for communities to reduce carbon footprint.
How to apply:
https://www.crowdfunder.co.uk/funds/mortgage-advice-bureau-foundation

NATIONAL GRID ENERGY SUPPORT FUND
Deadline:
No deadlines specified.
Details:
The National Grid has launched a £50m energy support fund to provide support for consumers struggling with rising energy costs over the next 2 winters. Funding will be awarded to a group of charities providing support for vulnerable households & advice on energy efficiency measures to lower bills long term. It will enable organisations to increase the number of staff giving advice on phone lines, provide fuel vouchers & improve the energy efficiency of households. Among the beneficiaries, Citizens Advice and the Fuel Bank Foundation will receive £10m each, with National Energy Action receiving £1.5m. Any remaining funding will be distributed to organisations identified by the National Grid as providing direct help and support to those who need it most.
How to apply:
https://www.nationalgrid.com/national-grid-announces-ps50-million-energy-support-fund-winter-and-next

OVO ENERGY FUND
Deadline:
No deadline specified.
Details:
The OVO Energy Fund is a fund that helps people who've fallen behind with their energy payments to OVO. To qualify, individuals need to be in receipt of one of the following: Income Support, Job Seekers Allowance, Pension Credit, Employment and Support Allowance, or Universal Credit (but only if not working). In addition to qualify the energy debt on the energy account needs to be at least £150 and the annual household income is £16,190 or less.
How to apply:
https://www.ovoenergy.com/help/debt-and-energy-assistance

PERSIMMON COMMUNITY CHAMPIONS
Deadline:
This grant is open to applications. Applications can be submitted at any time.
Details:
Persimmon Homes Charity Foundation is providing grant funding of up to £1000 to registered charities, clubs, schools and other organisations which have already raised vital funds themselves towards projects to enhance their local community. The total available each month to support local good causes is £60,000. The type of projects supported to date have included support for <i>foodbanks</i> ; projects within schools; and sports projects; etc.
How to apply:
https://www.persimmonhomes.com/community-champions

ROYAL BRITISH LEGION COST OF LIVING GRANT
Deadline:
Applications can be submitted at any time.
Details:
The Royal British Legion Cost of Living Grants are available to all serving and ex serving armed forces personnel, their dependents and carers. The programme is designed to allow the RBL to assist people who need help in a quick and easy way with everyday essentials such as kitchen appliances, clothes, and energy costs. No minimum or maximum grant amounts are specified.
How to apply:
https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants/cost-of-living-grants

ROYAL BRITISH LEGION EVERYDAY NEEDS GRANTS PROGRAMME
Deadline:
Applications can be made at any time and should be assessed within 5 days of submission.
Details:
Grants of up to £2,400 are available to help UK Armed Forces veterans & their families who are struggling to pay their bills due to the cost-of-living crisis. Funding is available to support people who need help with everyday essentials i.e., kitchen appliances, clothes & energy costs. The initiative will provide non-repayable emergency grants of up to £200 a month for up to 12 months.
How to apply:
https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants/cost-of-living-grants

SCOTTISH POWER HARDSHIP FUND
Deadline:
No deadline specified.
Details:
Because some customers have difficulties paying their bills due to low income or other circumstances, Scottish Power has a Hardship Fund to help them get their energy payments under control. The Fund can help by clearing or reducing arrears by crediting a customer's Scottish Power energy account. To qualify, individuals need to be in receipt of one of the following: Income Support, Job Seekers Allowance, Pension Credit, or Employment and Support Allowance.
How to apply:
https://community.scottishpower.co.uk/t5/Extra-Help/Hardship-Fund/ta-p/53

TESCO COMMUNITY GRANTS PROGRAMME
Deadline:
This grant is open to applications. Applications can be submitted at any time.
Details:
The Tesco Community Grants Programme will use the money raised from the 5p bag charge in Tesco stores across England, Wales and Scotland to pay for a large number of local projects. Tesco Community Grants fund thousands of local community projects across the UK, helping to fight <i>holiday hunger</i> , tackle mental health, support young people, host community events and much more. Since 2016 the scheme has supported over 40,000 community groups with more than £90 million in grants. Tesco Community Grants is open to charities and community organisations to apply for a grant of up to £1,500. Every three months, three local good causes are selected to be in the blue token customer vote in Tesco stores throughout the UK.
How to apply:
https://tescocommunitygrants.org.uk/