



**Royal Air Force
Benevolent Fund**

**SUPPORTING SERVING AND
FORMER MEMBERS OF THE
RAF AND THEIR FAMILIES**



**A GUIDE
TO OUR
SERVICES**

VISION

No member of the RAF Family will ever face adversity alone.

OUR PURPOSE

To understand and support each and every member of the RAF Family, whenever they need us.

VALUES

Our values are at the heart of all that we do. We are:

Beneficiary Focused – we place beneficiaries at the heart of all that we do and are dedicated to acting in their best interests, understanding their needs and using our expertise to provide appropriate solutions.

Compassionate – we show empathy, giving a helping hand to those in need and distress.

Inclusive – promoting fairness, diversity and respect for others, we are non-judgemental and non-discriminatory in our approach to both beneficiaries and staff, making ourselves accessible to all who need our help.

Responsive – forward-leaning and innovative, we remain relevant by anticipating changes in the wider environment which affect those who need our help.

Trustworthy – we have integrity and are honest, striving to do the right thing, and challenging decisions and actions which are not consistent with our values while remaining accountable for our actions.

CONTENTS

1. Introduction	7
2. Who we help	9
3. Services for serving personnel, veterans and their families	13
4. Support we cannot provide	27
5. Additional schemes for serving RAF personnel	28
6. Application process for financial assistance	34
7. Grants for organisations and RAF stations	36



In 1919, just one year after the Royal Air Force was founded, there was an urgent need to support those who had served in the First World War. Lord Trenchard set up the RAF Benevolent Fund with donations from the public to help ex-servicemen and their families get their lives back on track.

Our vision then as it is now is that no member of the RAF Family will ever face adversity alone. We are the RAF's oldest friend - loyal, generous and always there.

The Royal Air Force Benevolent Fund supports current and former members of the RAF, their partners and families, providing practical, emotional and financial support, whenever they need us. We are committed to getting them through the toughest times, whatever life may send their way. We'll consider any request for assistance, however big or small, providing a tailor-made approach to each individual situation.

We are unique in providing a range of support for serving RAF and their dependants, from support with childcare and relationship difficulties to help with retraining, injury, disability, illness and bereavement.

For former serving RAF members and their partners, we offer financial grants to aid day-to-day living, cover one-off unexpected costs for practical items like a new fridge or replace a broken boiler, right through to renovating homes to help people live independently. We can provide respite care, bereavement support or arrange telephone groups to help those isolated or lonely.

We work closely with our partners and organisations to provide direct and targeted assistance to the RAF Family, while caseworking organisations, including SSAFA and RAFA, act as our 'eyes and ears' on the ground, having direct contact with those who need our assistance.

The RAF Family is spread all over the country and you and your organisation are vital in helping us to spread the word about our work.

As part of our Centenary Campaign, we have ambitious plans to reach out to more members of the RAF Family and encourage those who have not yet sought our help to come forward, in particular older veterans and surviving spouses, who may not be aware of the support available to them.

Thank you for your support in helping us to reach those who have gone off our radar.

Air Commodore Paul J Hughesdon

Director Welfare and Policy

May 2019



1 INTRODUCTION

WHO WE ARE

The Royal Air Force Benevolent Fund is the leading welfare charity supporting current and former members of the RAF, their partners and families, providing practical, emotional and financial support, whenever they need us.

There is no fixed limit on the amount of financial assistance we offer but each case is considered individually and can depend on financial circumstances. We carry out holistic assessments, considering the underlying needs and whether there are any additional ways of helping over and above what has been requested.

HOW WE HELP

We provide a range of support for serving RAF and their dependants, from support with childcare and relationship difficulties to help with retraining, injury, disability, illness and bereavement.

For former serving RAF and their partners, we offer financial grants to aid day-to-day living, cover one-off unexpected costs like replacing a broken boiler, right through to adapting homes to help them live independently. We can provide respite care, bereavement support or arrange telephone friendship groups to help those isolated or lonely including surviving partners.



2 WHO WE HELP

1. All serving Regular members of the Royal Air Force and members of the Royal Air Force Reserve Forces.
2. All former members of the Royal Air Force who completed one day's attested service (including Royal Auxiliary Air Force, Reserve personnel and members of The University Air Squadron).
3. The immediate family members of those who served (spouse, civil partner, widow/widower, dependant children):
 - Dependant children are eligible up to the age of 18 or to the end of secondary education if later. Children who, because of illness or disability, remain or become dependent on their parents after the age of 18 retain eligibility until they regain their independence. For the purposes of this guide, a dependant child can be either the natural child of, or any child for whom the one who has served, has a legal responsibility.
 - Separated/divorced spouses/civil partners are eligible only if their committed partnership was during their partner's RAF Service. Eligibility ceases on remarriage/partnership.
 - Separating spouses/partners whose committed relationship was not during their partner's RAF Service will be eligible for assistance for six years after the separation. However, all applications are considered on a case-by-case basis.
 - Partners may be treated as a spouse/widow where there is satisfactory evidence of a committed relationship (eg duration of relationship, children, joint ownership of property, or joint financial arrangements, etc).
 - Live-in carers (relatives or friends) who have demonstrated a longstanding commitment to the needs of the beneficiary, as evidenced by entitlement to Carer's Allowance, are eligible for assistance for up to six months after caring arrangements have ceased, to provide one-off support while

they make the transition from being a full-time carer to a different lifestyle.

4. Reserve (Training) officers and civilian instructors if they are killed or injured while on duty (squadron events or camps, etc).
5. Members of Air Cadet Organisations (ACO), including members of the Combined Cadet Force RAF component, are eligible if they are killed or injured while on duty. This also extends to uniform and potentially civilian staff. Applications are considered on a case-by-case basis.
6. Former Members of the Commonwealth and Dominion Air Forces and their family dependants are eligible provided they served in the Second World War and are resident in the UK when applying for help.
7. Certain foreign nationals, for example, Czechs and Poles, who were allocated RAF Service numbers during the Second World War, together with their dependants, wherever they reside.
8. Former members of the Royal

Observer Corps and Air Transport Auxiliary and their dependants.

ADDITIONAL NOTES REGARDING ELIGIBILITY

RAF Service: The term 'RAF Service' is taken to include service, or former service, in the RAF, WRAF, WAAF, RAuxAF, RAFVR and PMRAFNS. This includes all forms of National Service.

Family dependants: The parents of a deceased RAF member may also be granted eligibility if it can be shown that they were financially dependent on the one who served. Assistance would normally be targeted for a specific need(s) and would not normally be ongoing. Assistance would normally be considered for up to six months after the conclusion of the inquest. Elderly non-RAF parents, who become dependent and need to be cared for within the home of a serving or ex-serving member of the RAF, may be considered for exceptional assistance if a clear case of financial distress exists.





3 SERVICES FOR SERVING PERSONNEL, VETERANS AND THEIR FAMILIES

In summary, we provide assistance with:

1. Financial assistance with day-to-day living costs
2. Unemployment, retraining and resettlement
3. Help with housing
4. Disability adaptations and aids around the home
5. Mobility equipment
6. Care costs
7. Support for carers
8. Wellbeing holiday breaks
9. Help with funeral costs
10. Benefits advice
11. Housing and Care Advocacy
12. Emotional health and wellbeing

1 FINANCIAL ASSISTANCE WITH DAY-TO-DAY LIVING COSTS

Unexpected life events such as loss of employment or serious illness within the family can result in a drop in income or increased expenses.

Help can be provided with:

Unexpected and unaffordable one-off costs: This could be to assist with replacing essential white goods, such as fridges or washing machines, or to help with repairing or replacing furniture or furnishings. We can provide help with short-term needs where there is no other support available, including unexpected children's needs, or costs associated with illness or bereavement.

Priority bills and debts: In certain cases we can consider providing assistance with priority debts and the costs associated with filing for bankruptcy or a Debt Relief Order. Written advice must be provided by an independent specialist debt adviser confirming that this is a suitable course of action.

Regular Financial Assistance (RFA): This is available for those on a low income who are of pensionable age (or are approaching pensionable age or diagnosed with a severe long-term health problem and will not be able to work again). The amount will depend on financial need. RFA awards are capped for

new cases at a maximum of £30 per week and must be reapplied for annually.

Garden Maintenance Allowance:

A grant of up to £10 per week (£520 per year) can be awarded where there is a clear need (eg disability, infirmity or for carers) to assist with the cost of garden maintenance to aid independent living. This will be awarded as a lump sum payment annually to enable the employment of a gardener throughout the year.

Domestic Assistance Allowance:

A grant of up to £20 per week (£1,040 per year) can be awarded where there is a clear need (eg disability, infirmity or for carers) to provide assistance with domestic support such as housework or minor DIY tasks to aid independent living. This will be awarded as a lump sum to be able to employ a cleaner or handyman throughout the year.

Temporary Financial Assistance:

It can be a difficult and stressful time for those of working age who suddenly find themselves out of a paid job and unemployed. We will consider short-term help to prevent them dropping too far into financial or emotional despair. However, it is important to ensure that all statutory support is being accessed.

Social Inclusion Grant: We can provide a grant of up to £500 per year to combat social isolation and loneliness, allowing beneficiaries to join local hobby/ historical/ vocational night school courses or University of the Third Age. Modest assistance with travel costs is also permissible within the maximum award figure of £500.

Advice and Advocacy: Our Benefits Advisors can identify and provide tailored advice on welfare benefit entitlements and/ or challenging decisions. We also provide representation and advocacy to those appealing a disability benefit (see page 24).

2 UNEMPLOYMENT, RETRAINING AND RESETTLEMENT

Transitioning from the RAF back into civilian life can bring a number of challenges. Sometimes it may not be possible to plan ahead for the end Service, for example, in the case of medical discharge or other unexpected life events. Where there are unexpected additional costs associated with resettlement, such as housing or retraining, we can provide support:

- The Career Transition Partnership (ctp.org.uk) can offer training

and skills development for those leaving the armed forces for up to two years post-discharge. For those who left the RAF more than two years ago, we work in partnership with the Regular Forces Employment Charity (RFEA) who can provide help in the form of advice, guidance with compiling a CV, searching for employment and developing interview techniques (rfea.org.uk).

- The costs of retraining for those who are unemployed or in low-paid employment. We can assist with skills development training where it can be demonstrated

that this is likely to lead to sustainable employment. Applications should include a clear identifiable career plan with training being undertaken to secure employment (where there are identifiable job opportunities which require and/or value this particular training). The course should be recognised, vocational and qualify the individual for a job, trade or profession. We will also consider assistance with travel and course-related books and equipment that cannot be provided by the course provider or from statutory sources.



In addition, funding may be awarded to assist with the essentials when starting and remaining in a job, including clothing, tools or equipment that are not the responsibility of the employer.

- For anyone who finds themselves unemployed and suffering a significant drop in income, we can consider providing temporary financial assistance with bills and day-to-day living expenses for a limited period.
- In exceptional circumstances, assistance may also be

considered towards the cost of starting a business if there are no other suitable schemes available and only in cases where the applicant, for reasons of ill-health, disability or bereavement, is unable to secure regular employment. Any award, which may take the form of a loan or a grant, will normally be subject to the submission of a properly evaluated and realistic business plan. Moreover, although training costs and living expenses may be considered, such help will normally be biased towards the cost of capital equipment.



3 HELP WITH HOUSING

Rent and deposits: For those who are on a low income and at risk of homelessness, we consider applications for assistance with the cost of a rent deposit and the first month's rent. Our advocacy service may also be able to assist with challenging the termination of an existing tenancy or a decision by the Local Authority of intentional homelessness. It must be evident that the property is financially sustainable going forward (taking into account entitlement to Local Housing Allowance).

Removal costs: We may be able to assist, for example, if the individual is on a low income, is elderly or living with a disability, and is moving home to allow them to be closer to family members who can provide them with support.

Furniture/white goods/fittings: We can help with replacing or acquiring essential items of furniture, white goods, carpets or redecoration.

Essential property repairs: For homeowners who cannot afford to carry out essential repairs to the property they are living in (eg with repairing a roof that leaks or a broken boiler), we can give grants towards the payment of essential

minor repairs and provide low-interest loans secured on the property for more major work.

4 DISABILITY ADAPTATIONS AND AIDS AROUND THE HOME

Local Authorities have a statutory responsibility to help people with a disability to live independently at home which can involve awarding a Disabled Facilities Grant, or a Home Improvement Grant if in Scotland. We can provide assistance with adaptations where this statutory support is not available, or if there is a long delay in getting the equipment or adaptations needed from the Local Authority. This can include: the installation of wheelchair ramps, stairlifts, level-access showers, widening of door frames or improving ground-floor facilities. These adaptations must be recommended by an Occupational Therapist who has assessed the situation. If a visit has not already taken place, then we will arrange this.

Social Services or the NHS has a duty to provide equipment which is essential to meet care needs. If equipment around the home makes a big difference to a person's comfort and

independence and is required on medical grounds and not available elsewhere, we'll consider providing assistance. We can provide assistance with items including profiling beds, riser recliner chairs, bath lifts and hoists, as well as telecare technology such as basic telecare alarms. These care equipment items must be recommended by an Occupational Therapist who has assessed the situation and if a visit has not already taken place, we will arrange this. Items will normally be supplied by our preferred supplier where this is possible.

5 MOBILITY EQUIPMENT

We consider applications for equipment to help with mobility and improving independence, such as mobility scooters, electric wheelchairs and manual wheelchairs. It is important to ensure that statutory help is not available first. For example, if the applicant is in receipt of the higher rate of Disability Living Allowance (Mobility), the enhanced rate of the mobility component of Personal Independence Payment, the War Pensioners' Mobility Supplement or the Armed Forces Independence Payment, they may be able to obtain an electrically powered vehicle (EPV) through the Motability

scheme. Alternatively, if the applicant requires an electric wheelchair they may be able to receive assistance through the NHS Wheelchair Service. These options should be explored in the first instance.

If no statutory help is available and we're able to assist, an Occupational Therapist's assessment will be arranged in order to advise on the most suitable equipment. Once the Occupational Therapist has provided a report, and if we are able to provide a scooter or wheelchair, this will be provided via our preferred supplier and loaned to the applicant. We will cover the cost of the insurance and servicing for the EPV and organise Road Tax registration if required.

6 CARE COSTS

- If you need home care, the Local Authority should carry out an assessment of care needs and determine whether they can offer help with the cost of that care. In cases where the Local Authority is already helping with the cost of care, we may be able to offer additional assistance if there is a shortfall. Once we receive an application for help with funding increased home care hours over



and above those provided by the Local Authority, we will require a copy of your Care Plan and if necessary we will follow up with an Occupational Therapist assessment.

- For RAF veterans living within 15 miles of Princess Marina House located in Rustington, West Sussex, the Respite at Home service offers a one-to-one care service for periods of up to five hours per fortnight to help reduce social isolation and offer respite from caring for informal carers.

- If you require long-term residential care, the Local Authority carries out an assessment of care needs, followed by a means-tested financial assessment to assess whether you should pay part or all of the care fees and how much the Local Authority will contribute towards the fees. Social Services should provide details of homes at their 'usual funding rate'. They should not ask for a top-up if a home is not available at their usual rate. However, if a private care home is chosen in order to



be close to family and friends, the care fees charged by the home may be outside the usual funding rate available. If a more expensive home is chosen, Social Services will expect families to commit to pay the difference between the fees and the usual funding rate. This is when we may be able to assist financially.

We can also consider providing assistance with funding attendance at day centres where there would be a clear benefit. This can also be considered in order to provide an

element of respite care for the carer, as well as funding sitting services or temporary live-in carers to allow the carer a respite break.

7 SUPPORT FOR CARERS

A package of support is available to those in the RAF Family caring for a loved one (or to those providing care to someone who is in the RAF Family). This package includes:

- access to telephone friendship groups aimed at reducing social isolation and creating a safe

forum to receive peer support (see page 25)

- relationship support, accessed through our partnership with Relate
- a listening and counselling service, providing access to emotional support, including counselling sessions that can be delivered at home for those who struggle to get out (see page 24)
- a Carer's Information Pack, providing information on the support available
- subsidised respite breaks at Princess Marina House, one of our preferred Care Hotels, or RAF Benevolent Fund funded breaks at Royal Air Force Association Wings Hotels
- advocacy and benefits advice (see page 24)
- Respite at Home (West Sussex only – see page 19)
- access to our full range of financial assistance (usual eligibility criteria for financial assistance applies). For those caring for a member of the RAF Family, ie not directly eligible themselves, the care they are providing should be equivalent to what is required to apply for Carer's Allowance (ie in excess of 35 hours per week). It is

worth noting that grants can be considered for things particularly relevant to carers, such as to assist with regular home help, subscriptions to telecare services or essential items or aids for the home.

8 WELLBEING HOLIDAY BREAKS

We facilitate low cost wellbeing breaks for those experiencing difficult pressures or challenges and could benefit from a break away from their day-to-day life. This might include those who have suffered bereavement, illness or have caring responsibilities, or where one member of the family has spent long periods of time deployed abroad.

Princess Marina House is our short break centre for ex-RAF personnel and their adult dependants or their widow/widowers situated in spacious grounds on the seafront in Rustington, West Sussex and is available throughout the year. We offer short and long breaks (in some circumstances breaks for more than a month can be accommodated) for our guests in modern, well-appointed accommodation. Comfort is a priority, so full board is provided,

with provision for guests, with disabilities and personal care, if it is required. The facilities include a cosy rest and relaxation room with large screen television, a hair salon, a dining room, which serves delicious home-cooked meals prepared by in-house chefs, and a conservatory bar with stunning panoramic sea views. Care can also be provided for those guests living with mild cognitive impairment in the Beachside wing. The package includes full board, a comprehensive activities and entertainment programme including excursions.

Applications should be made directly to Princess Marina House; further information and a booking form is available at rafbf.org/PMH

Guests can request help with paying the costs of the fees.

In addition there is a daily lunch club at Princess Marina House offering a three-course meal and afternoon activities for a nominal charge.

RAF Disabled Holiday Trust: The Fund administers the RAF Disabled Holiday Trust which provides accessible holidays for severely disabled serving and former



members of the RAF and their dependants. Holidays are available at a number of locations which are listed on the RAF Disabled Holiday Trust website. The holidays are free, but beneficiaries will need to finance and arrange their own travel. Applications can be made online or by downloading the application form from rafbf.org/dht

Other welfare breaks: As part of the new National Wellbeing Breaks service, we are offering individuals and couples with care needs the opportunity to apply for a subsidised Care Break at one of our preferred Care Hotels which provide a full range of holiday activities alongside a package of personal and/or nursing care.

rafbf.org/carebreaks

For those without care needs we are making available opportunities, at subsidised prices, for individuals and couples to come along on group holidays with other members of the RAF Family. These breaks will give the opportunity of an all-inclusive holiday in the company of like-minded individuals, a chance to make new friends and re-charge the batteries.

rafbf.org/groupbreaks

9 HELP WITH FUNERAL COSTS

Assistance with funeral expenses is dependent on the eligibility of the deceased. Thus, the applicants may well be family members (or, exceptionally, close friends) who would, otherwise, be ineligible for our help. However, if a beneficiary is responsible for arranging the funeral of a close relative who was not eligible for our assistance, we can still consider providing help.

The applicant should first access statutory support where they are eligible for this, by applying to the Department for Work and Pensions (DWP) for a funeral payment. Applications must be supported by documentation confirming the costs involved as well as the decision from the DWP. Where a funeral payment is not available or does not cover the full cost, our help will be confined to the costs of a basic funeral. Where there is no next of kin, the Local Authority has a legal obligation to arrange a simple cremation or burial, and we cannot consider assisting with Local Authority costs in this regard. We do not normally assist with headstones, but in extreme cases of financial and emotional distress, such as the death of a child, limited assistance toward the cost of a simple headstone or memorial may be considered.

10 BENEFITS ADVICE

We provide benefits advice to ensure beneficiaries access all the statutory benefits to which they are entitled from the Department for Work and Pensions (DWP), HMRC and their Local Authority. Advice is available within the following areas:

- entitlement to statutory benefits
- income maximisation – advice on ways to reduce your outgoings or make more of your income. Our useful booklet Maximising your Income and Reducing your Outgoings is available at rafbf.org/advice
- representation (pending availability) at disability benefit appeals

11 HOUSING AND CARE ADVOCACY

Advocacy is available in the following areas:

- accessing housing from the Local Authority
- re-possession of housing and intentional homelessness
- problems with landlords and disrepair

- obtaining support for children with special educational needs
- entitlement to home care
- getting a care assessment
- Continuing Health Care (CHC) funding
- care home top-up fees
- other care related issues
- Disabled Facility Grants (DFGs)
- access to medical treatment.

Enquiries can be made either by emailing advice@rafbf.org.uk, by calling **0800 169 2942** or by completing an online enquiry form at rafbf.org/advice

12 EMOTIONAL HEALTH AND WELLBEING

We have a number of non means-tested support services that are delivered in partnership with specialist organisations. These can be accessed directly by beneficiaries:

- Relationship support through our partnership with Relate. We can fund a course of relationship counselling sessions, which can be accessed as an individual, couple or family and is available to all eligible members of the RAF

Family. Beneficiaries can self-refer confidentially via the Relate helpline (**0845 077 5556**) and will be referred to an appropriate local office; if additional sessions are required then these can be funded where there is financial hardship which can be applied for via the local Relate office. Additionally, we can provide access to subsidised mediation sessions, for those going through a divorce or separation through Relate.

- Listening and Counselling Service: helps with a range of issues such as bereavement, anxiety, depression, low self-esteem, stress and loneliness.

For serving personnel, speak to your Medical Officer who will refer you to the service. For all other members of the RAF Family, you can self-refer between Monday to Friday during office hours by contacting **0300 222 5703** or support@rafbf.org.uk

- Telephone Friendship Groups: Our Friendship Groups provide the opportunity for RAF veterans and their partners/widow(er) of retirement age to connect with other beneficiaries to reduce isolation and facilitate friendships. The groups meet using a teleconference facility

at a prearranged time once per week and contain up to six people per group. Each group is facilitated by a trained volunteer who makes it easy for individuals to participate and oversees the smooth running of the group. Please contact **0800 169 2942** if you are interested in joining one of our Telephone Friendship Groups.

- Working across Lincolnshire, Cambridgeshire, Norfolk and Suffolk, our Community Engagement Workers support RAF veterans who face isolation and loneliness. The scheme aims to assist older RAF veterans identify interesting opportunities in their communities and help individuals overcome the barriers preventing them being actively involved in local activities.



4 SUPPORT WE CANNOT PROVIDE

We will consider any requests for help and will endeavour to provide a degree of flexibility when required. That said, there are a number of areas that are outside our policy:

Reimbursement: Awards generally cannot be considered for the reimbursement of funds already expended. However, exceptions can be considered where there was an emergency (eg essential boiler repair) and the beneficiary had no option but to borrow money or use a credit card in order to meet the need at the time.

Business and credit card debts: Generally, we do not assist with non-priority debts such as credit cards and unsecured loans. Beneficiaries are advised to seek professional and independent debt advice from Citizens Advice or Step Change. We will consider exceptional circumstances for example if credit was used to fund essential items or services where there was no other option. In these cases we would require a report from a professional money adviser that outlines the problem, explores options and recommendations, clarifying that no other solutions are available.

Financial advice: We do not employ qualified financial advisers and we are unable to offer advice on financial matters. Beneficiaries are advised to find an independent financial adviser via the Money Advice Service

moneyadviceservice.org.uk/en

Legal costs: Beneficiaries are advised to consider seeking advice from a local branch of Citizens Advice (citizensadvice.org.uk) which should be able to supply the names and contact details of solicitors practising under the legal aid scheme.

Private medical costs: We do not assist with private medical costs where treatment is available under the NHS. However, assistance may be considered where there are exceptional circumstances and NHS funding is not available. Applicants can be considered for treatment which is recommended by the National Institute for Health and Care Excellence (NICE).



5 ADDITIONAL SCHEMES FOR SERVING RAF PERSONNEL

We recognise that there are additional pressures and demands for Serving RAF personnel and have developed services to support them and their families.

RELATIONSHIP SUPPORT

As well as access to relationship counselling offered through our partnership with Relate (see page 24), serving couples also have access to Building Stronger Families, a free online relationship course which teaches couples ways to deal with common relationship issues. The course, which can be completed anonymously and separately, in the privacy of their own home, is designed to provide support before serious problems begin and takes into consideration the unique issues that serving families are faced with.

The course can be accessed at rafbf.relate.org.uk

MINOR FINANCIAL ASSISTANCE

Where there are short-term or one-off circumstances requiring immediate financial support, we can provide serving personnel with individual grants of up to £500. This might relate to situations involving bereavement, hospital admission resulting in additional travel/accommodation, or childcare costs where there are welfare needs. This scheme provides a quick way of ensuring support reaches the individual who needs it with grants normally authorised by the unit Chief Clerk and paid by the station from the Commanding Officer's Fund/Community Bank which is then reimbursed by us on submission of the Minor Financial Assistance application.

SEPARATING COUPLES

Where a couple separate and one member is serving in the RAF, we can consider an application to provide assistance with essential costs that arise. This might include a rent deposit where the estranged partner needs to move out of

Service accommodation, or with essential goods and furniture.

Additionally, separating couples will be able to access subsidised mediation sessions to support with the separation process and help settle any disputes.

These can be accessed through the local Relate office or via the helpline **0845 077 5556**.

MENTAL HEALTH AND WELLBEING

We offer free membership to Headspace which provides guided mindfulness exercise accessed via an app or online. Mindfulness can improve mental wellbeing, reducing stress anxiety and depression. These memberships are available to serving RAF personnel (including Reservists) only.

Access should be requested by emailing your service number (from your MOD account) to headspace@rafbf.org.uk. See page 25 for information about our Listening and Counselling service.

INJURY AND DEATH IN SERVICE

We can support anyone who is faced with death or a disabling injury while serving in the RAF, which does not necessarily have to be attributable to service. Below are the main ways in which assistance can be provided:

Immediate Needs Grants: We can provide financial support, up to a maximum of £5,000, to meet the unforeseen, immediate needs of a Service person and their family if s/he is killed or injured on or in preparation for operational deployment. Exceptionally this scheme can also apply to cases of extreme illness.

Transition Grants: We can support a bespoke resettlement process for RAF wounded, injured or sick personnel who are medically discharged. A grant up to £12,000 could be awarded but with an expectation that those sources of funding already available for the resettlement process from the MoD are drawn upon. Applications should be submitted by the RAF station or the RAF Personal Recovery Unit (PRU) on the relevant application form.



Help with housing: We can consider applications to help with housing needs for those whose partner dies while serving in the RAF leaving them with the care of dependant children, or in the event of a medical discharge linked to severe disability and prevention of long-term employment. There are two ways in which we can provide financial assistance for housing, both should be discussed with the Fund staff as early as possible to see how we can help:

a. If the individual is able to raise 51% of the price of a property out of savings, compensation or insurance payout, we can lend

the rest of what is needed in order to make the purchase. This is done by securing the money lent as a low-interest mortgage against the property. When the house is sold, for whatever reason, the mortgage must be paid off first and the individual receives whatever remains of the sale amount once all other secured borrowings have been paid.

b. The second option is that the Fund purchases a property through its Housing Trust. Together with the beneficiary, the most suitable property in the right location that provides the

most support is identified. The property is purchased, adapted as necessary to the level of disability, and rented out at an affordable rate. Regardless of how a property is purchased, where an individual with a serious disability is being discharged from the RAF, we can arrange for an Occupational Therapist to confirm that a property is suitable and may provide grant funding for adaptations.

Help with education costs: In the case of death or a severe disability which prevents long-term employment, we can consider providing financial assistance towards the cost of educating children in the following scenarios where there is financial hardship:

- a. The children are already in the private school system and to remove them would disrupt their education, or
- b. There is a specific welfare need within the family, such as the need for the surviving partner to dedicate time to retraining, or a clear pastoral need which means that it would be preferable for the child(ren) to attend private school.

Additionally, the children of all those who have died in Service who go on to study at university are eligible for an annual Fund Scholarship of £3,000 which is not means-tested, for up to four years of undergraduate study. Applications can be made directly by the student to the Fund.

WELLBEING HOLIDAY BREAKS

We have two Seaside Cottages, Seacot and Shencot, and two apartments, Harlequin House and Jesters Court, adjacent to Princess Marina House. The cottages and apartments provide a home away from home for families and are equipped with modern facilities and toys for children. Priority is given to serving RAF personnel. Applications to stay should be made directly to Princess Marina House; further information is available at rafbf.org/seaside-cottages

In addition, you can apply for subsidised holiday breaks for serving RAF personnel in many popular locations across the UK rafbf.org/welfare-breaks

Serving RAF guests can apply for help with paying the costs of the fees through their RAF unit via a Minor Financial Assistance request (see page 34).



6 APPLICATION PROCESS FOR FINANCIAL ASSISTANCE

RAF VETERANS AND THEIR DEPENDANTS

The initial enquiry may be made through another charitable organisation or direct to us, either in writing, by telephone, online or by email. In all cases the applicant must agree to be visited by a trained RAFA/SSAFA caseworker who will confirm the beneficiary's eligibility, establish the need and submit an application to us.

The information provided by the beneficiary is given in confidence and is subject to applicable data protection law. The caseworker, therefore, has a clear duty to maintain that confidence and should not discuss any aspect of the case with anyone other than those with whom it is necessary to consult in order to proceed with the application. In this respect, the beneficiary is expected to sign the form giving explicit consent for other agencies to be approached.

Our Welfare Team will assess each application, ensuring that it meets our eligibility criteria, demonstrates a financial need and the assistance

request lies within the scope of our policy. Additionally, we will ensure that all statutory support has been accessed, including arranging a benefits check where appropriate.

SERVING RAF PERSONNEL AND THEIR DEPENDANTS

Serving RAF personnel should approach their station's administrative staff to make an application for assistance.

Applications for assistance over £500 should be made on the RAF Benevolent Fund Application for Financial Assistance for Serving Personnel form. We would normally expect a substantive case to be accompanied by a SSAFA social worker's report. Applications for one-off assistance of £500 or less can be made via the Minor Financial Assistance Scheme, on the RAF Benevolent Fund Minor Financial Assistance Request Form at rafbf.org/financialform

Applications for Immediate Needs Grants or Transition Grants for those who are wounded, injured



or sick should be made on the Application for an RAF Benevolent Fund Operational Immediate Needs Grant or Transition Grant form. Details of the different schemes available to serving RAF personnel and their dependants are outlined in chapter 5.

Enquiries about non-financial assistance do not require a formal application and can be made either by emailing advice@rafbf.org.uk, by calling **0800 169 2942** or by completing an online enquiry form at rafbf.org/advice



7 GRANTS FOR ORGANISATIONS AND RAF STATIONS

We offer financial support to other organisations, charities and RAF stations for projects and activities that deliver a demonstrable positive change to members of the RAF Family.

EXTERNAL GRANTS

We support the costs of delivering activities aimed at ex-service personnel and their families. The amount granted will be dependent and proportionate to the numbers benefiting from the service. You can apply for grants up to a maximum of £25,000 and up to £50,000 for capital grants for projects that require expenditure on buildings and equipment. Download an application at rafbf.org/stationgrants

Send completed forms and enquiries to externalgrants@rafbf.org.uk

STATION GRANTS

Our station grants programme supports the delivery of facilities and activities that benefit serving personnel and their families in or

around RAF stations. Grants can be used for building refurbishments or smaller projects such as the provision of a cinema club projector. To find out more including how to apply visit rafbf.org/externalgrants

BEN CLUBS, BEN PARENTING AND STATION FAMILY DAYS

Every year we offer funding towards social activities for children aged five to seven; programmes that develop parenting skills and grants towards the cost of running a Station Families Day. The Fund contacts stations directly to invite applications.





Royal Air Force Benevolent Fund

For more information about the RAF
Benevolent Fund and its work visit
www.rafbf.org

Royal Air Force Benevolent Fund,
67 Portland Place, London, W1B 1AR
0800 160 2942



Cobseo
**The Confederation
of Service Charities**