

Annex C2

Feedback from organisations that help clients apply to YFAS

Regular liaison meetings are held with partners and they have been positive about the scheme but not many organisations responded to the survey.

The organisations that responded to the survey were: the Citizen's Advice Bureau (CAB), Yorkshire Housing Association, York Housing Association, CYC Housing Services and the Arc Light Hostel.

Summary of comments from York CAB

The scheme should not be taking disability income into account on discretionary grants. This refers to income that is disregarded for other benefit purposes e.g. Disability Living Allowance.

That the council should design a service or services which:

- Has an integrated approach to providing emergency support, whether it is from YFAS, the remaining DWP grants, Food Bank and local trusts. We should explore whether the funds available to YFAS could be supplemented by the myriad of small trusts in York, agencies such as Yorkshire Water and individuals through the "Giving City" initiative.
- Ensures that people who present with a crisis get help, not only to meet their immediate needs but their ongoing needs. This could include help to make relevant benefits applications, advice, help managing money and referrals to relevant support agencies.
- Collates and examines all the information from these schemes to learn what we can about the causes for financial crisis in the lives of York residents, what we can do to help prevent those crises and what policies or procedures should change.

The criteria for making the grants and the general marketing both need to be looked at. Perhaps the marketing should be focused at support agencies

Coventry CAB runs a joint project with Severn Trent Water ('The Big Difference Fund'), to provide a combination of emergency grants and advice. To apply people have to have water arrears over £400 and fulfil eligibility criteria such as being on benefit or having a low income.

Some more information is available at: <http://www.coventrycab.org.uk/BDF>

Applicants to the scheme also get support from a debt caseworker who will also give support with managing money and will make referrals to any additional support a person might need, such as mental health services, help with drug or alcohol issues, counselling, social services and other legal advice.

Ryedale CAB has a similar if more modest amount given to it by a local trust to help families in crisis and that might be a useful model also to look at. The Coventry CAB model is attractive, because it combines advice with the provision of grants. A CAB makes a natural home, in terms of the provision of advice but an unnatural home in terms of giving grants.

CYC, as part of the poverty strategy, is aiming to encourage local residents who are relatively well off to make donations to help those in need. It would be good if some of this giving could be to support clients in need – i.e. in some way matching the funds available to YFAS. People might feel more willing to give if it was to a form of independent trust rather than apparently subsidising local government spending, which is there to help people suffering because of the general cut backs in public spending. There are a number of small trusts in York that help individuals in need and it might be worth trying to persuade them to put the funds into a central pot and reduce administration costs see the list available on the York CVS website.

General comments from others

- The system is a lot faster than when government ran it and so they don't have to wait as long to get an answer or the card.
- The process is quick and easy but little success with applications so far.
- Online applications are dealt with on the same day, customers getting call back within a couple of hours, seems very fair and an accessible way to apply for help. All applications have been successful as long as the person is need of food and money for utilities even travel sometimes. Good system.
- All the ones I have applied for have been dealt with really quickly and most have been successful.

Answers to specific survey questions

Q2: Do you think that YFAS is sufficiently tailored to local needs / needs of your clients?

- Yes I deal with resettlement and that is covered.

- Does not cover installation of telephone line - with the move to Digital by Default should this be considered?
- More information is needed on eligibility and refusal reasons.
- More help is needed to help customers use computers.

Q3: Are the levels of payments reasonable given the limited nature of the budget available?

- When emergency payments have been received they have been very low even compared to crisis loans from the DWP. (*Note: DWP Crisis Loans averaged £50.76, YFAS £48.05; DWP Community Grants averaged £443.69, YFAS £413.11*)
- Yes it's very easy to use and if you do it online they try and give you a decision within 24hours which is a lot better than before. I have only done one so far but it was successful – albeit the pot seems to be emptying fast and my customer didn't get much money despite the fact her ESA application had been lost and she had no money to live on!
- To summarise; easy, quick service, not a lot of money given out.
- The most recent grants have been more in line with how much has been applied for.
- The amounts that are detailed as prices for items through the furniture store do not prove to be correct when investigated. The furniture store have told staff that they rarely get second hand white goods, so our clients would not be able to buy at the price specified.
- Overall maximum payment OK but some discretion on overriding this amount in exceptional circumstances would be useful i.e. where more than one large item is required.
- Some of my clients – i.e. those moving into new accommodation, but those who are living in accommodation for a while are denied as not an emergency.

Q4: If the scheme is under spent can you identify needs that are outside the Council Scheme that could benefit from this funding?

- Assistance with fuel charges, child care, school charges and travel to school to alleviate financial hardship.
- Supported Housing always has customers with needs that they may not get and we try other places first. We also have people coming into hostels with

nothing but advise them to wait until they are getting their properties to get the bigger bulky items.

- When Personalisation Budget claims are delayed, YFAS could help to provide an interim payment when need is immediate (see below).

[Personalisation budgets are an allocation of funding given to users after a care assessment which should be sufficient to meet their assessed needs. Users can either take their personal budget as a direct payment, or – while still choosing how their care needs are met and by whom – leave councils with the responsibility to commission the services. Or they can take some combination of the two.]

Personalisation budget possible expenditure:

- Mobile phones and credit to enable staff to contact customer
- Birth certificates
- New clothes
- New lock / keys
- TV / radio *
- Items to improve self esteem, health, personal care
- Small gifts for birthday *
- Furniture and carpets
- Bedding / Waterproof bedding
- Rent in advance and / or deposit (possibly more than usual to gain access to accommodation)
- Transport
- Visits to agencies and hostels
- Access to training / education / employment
- Support into health care / retreat / detox
- Therapeutic services (eg art, music) *
- Gym membership/ bikes/ all fitness equipment *

* in exceptional circumstances / for specific reasons

Q5: Would your organisation be interested in distributing funds on behalf of the Council?

- York HA would be interested in distributing funds to their tenants.
- Arc Light Hostel would be interested in distributing funds to their residents.

Q6: Which of the following changes would you agree with?

1. Provide goods instead of a prepaid cash card

- Providing goods only can be very restrictive but it can ensure that only basic needs are met. I know that Community Care Grants (when under DWP) were often used on items not requested (but still meeting need).
- The main issue for me is accessibility of both money and food parcels – many of my customers are in the outlying areas (Strensall & Haxby) and the current system of a cash card would seem to counter this problem as it can be posted out (or BACS).
- There is no guarantee that the money given in a cash card is going to be used solely to buy what has been applied for. A card with £300+ is a temptation for anyone to use, even just a little to buy something that is not deemed essential.

2. Provide loans instead of grants so more people could get help

- Loans would just increase hardship of claimants already suffering.
- Loans would be a good idea but unsure if cost effective due to recovery costs.
- No, people are already struggling with managing with the money they have without making further deductions.
- Grants are preferable – possibly cost of recouping loans is greater than the loan itself?

3. Provide the service through another organisation

- It's difficult to see what other organisation would be set up well enough to meet 'crisis' needs, and the central location of the council is very helpful.
- Worth piloting.

4. Provide money and benefits advice as part of the YFAS service

- Money and Benefits advice is a very good idea, always.
- Agree.
- Yes – to non hostel applicants.

5. Any other change? – Please specify

No suggestions provided