

Community Impact Assessment: Summary

1. Name of service, policy, function or criteria being assessed:

Review of York's Financial Assistance Scheme (YFAS)

2. What are the main objectives or aims of the service/policy/function/criteria?

YFAS provides non-repayable cash grants to residents (using prepaid cards). This CIA looks at proposed changes to the provision of this welfare support scheme which fulfils the needs of vulnerable local people who need financial assistance, in times of 'crisis', exceptional hardship or to help them return or remain in their communities. This service has been subject to a 6 monthly review performance with reports to cabinet. The intention of the review is to ensure that the service is reaching the most vulnerable residents and helping them to address their underlying reasons for needing financial assistance such as financial inclusion or preparing them for work.

3. Name and Job Title of person completing assessment:

Di Bull – Strategic welfare benefits & partnership manager

4. Have any impacts been Identified? (Yes/No) Yes

**Community of Identity affected:
All**

Summary of impact:

The following changes are proposed:

- Reduce the number of times that residents can apply to the scheme.**
- Introduce a low income band which removes need to be in receipt of a state benefit to be eligible to apply to the scheme**
- Revise the scheme criteria to include only the most vulnerable adults.**
- Limit the availability of cash and provide more limited services or goods instead of cash where possible.**
- Seek to address applicants underlying issues by channelling the majority of referrals through advice and support agencies.**
- The cessation of £376,180 of government funding from April 2015 is likely to reduce**

		resources available for this service. Work with South Yorkshire Credit Union SYCU to provide loans to residents not eligible for a grant from the scheme
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5. Date CIA completed:

6. Signed off by:

7. I am satisfied that this service/policy/function has been successfully impact assessed.

Name:

Position:

Date:

8. Decision-making body:	Date:	Decision Details:

Send the completed signed off document to equalities@york.gov.uk. It will be published on the intranet, as well as on the council website.

Actions arising from the Assessments will be logged on Verto and progress updates will be required

Community Impact Assessment (CIA)

Community Impact Assessment Title: Review of York's Financial Assistance Scheme (YFAS)

What evidence is available to suggest that the proposed service, policy, function or criteria could have a negative (N), positive (P) or no (None) effect on quality of life outcomes? (Refer to guidance for further details)

Can negative impacts be justified? **For example: improving community cohesion; complying with other legislation or enforcement duties; taking positive action to address imbalances or under-representation; needing to target a particular community or group e.g. older people.** NB. Lack of financial resources alone is NOT justification!

Community of Identity: Age

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data contained in the report of the Report of Cabinet member For Finance & Performance – Mid-year report of the Financial Inclusion Steering Group 2013/14, and other analysis. This includes comparisons to the schemes and performance of other local authorities.		Standard of living Access to services and employment	There is a mix of positive and negative impacts	None
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

<p>Reduce the number of times that residents can apply to the scheme.</p> <p>(Currently applicants can claim up to 3 times for an emergency payment and potentially every 28 days for Community awards as long as they are requesting different items)</p> <p>Introduce a low income band which removes need to be in receipt of a state benefit to be eligible to apply to the scheme</p> <p>Revise the scheme criteria to include only the most vulnerable adults.</p> <p>Limit the availability of cash and provide more limited services or goods instead of cash where possible.</p>	<p>These are proportionate means to achieve legitimate aims</p>	<p>Residents of all ages will be affected</p> <p>The most vulnerable adults of any age on a low income or low pay can apply to the scheme</p> <p>The very young and the elderly are more likely to be vulnerable so they are less likely to be affected by this.</p> <p>Applicants of all ages will be affected. Comparison to other local authority schemes showed that delivery of goods direct to the home, and installation of eg cookers was popular with residents. Bulk purchase of goods could save money which could extend the budget of the scheme.</p>	<p>Pauline Stuchfield</p> <p>N</p> <p>P</p> <p>Both</p> <p>Both</p>	
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<p>Seek to address applicants underlying issues by channelling the majority of referrals through advice and support agencies.</p> <p>The cessation of government funding from April 2015 is likely to reduce resources available for this service.</p> <p>Work with South Yorkshire Credit Union SYCU to provide loans to residents not eligible for a grant from the scheme</p>		<p>Applicants of all ages will be affected but access to advice and support and for example help with preparing for work, should ensure better long term outcomes for residents and reduce the need to make multiple applications</p> <p>All ages will be affected but targeting financial help, and advice and support, on the most vulnerable gets the best value out of limited budgets</p> <p>All applicants refused a grant will be referred to SYCU who provide lower interest rates than for e.g. pay day loans.</p>	<p>P</p> <p>N</p> <p>P</p>	
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Community of Identity: Carers of Older or Disabled People

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
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<p>Data contained in the report of the Report of Cabinet member for Finance & Performance – Mid-year report of the Financial Inclusion Steering Group 2013/14, and other analysis This includes comparisons to the schemes and performance of other local authorities.</p>	<p>Standard of living Access to services and employment</p>	<p>There is a mix of positive and negative impacts.</p>		
<p>Details of Impact</p>	<p><i>Can negative impacts be justified?</i></p>	<p>Reason/Action</p>	<p>Lead Officer</p>	<p>Completion Date</p>
<p>Reduce the number of times that residents can apply to the scheme. (Currently applicants can claim up to 3 times for an emergency payment and potentially every 28 days for Community awards as long as they are requesting different items)</p> <p>Introduce a low income band which removes need to be in receipt of a state benefit to be eligible to apply to the scheme</p> <p>Revise the scheme criteria to include only the most vulnerable adults.</p> <p>Limit the availability of cash and provide</p>	<p>These are proportionate means to achieve a legitimate aims</p>	<p>Carers will be affected</p> <p>The most vulnerable adults on a low income or low pay can apply to the scheme.</p> <p>Carers will be designated as amongst the most vulnerable</p> <p>Comparison to other local authority schemes showed that delivery of goods direct to the home, and installation of eg cookers was</p>	<p>Pauline Stuchfield N</p> <p>P</p> <p>p</p>	

<p>more limited services or goods instead of cash where possible.</p> <p>Seek to address applicants underlying issues by channelling the majority of referrals through advice and support agencies.</p> <p>The cessation of £376,180 of government funding from April 2015 is likely to reduce resources available for this service.</p> <p>Work with South Yorkshire Credit Union SYCU to provide loans to residents not eligible for a grant from the scheme</p>		<p>popular with residents.</p> <p>Bulk purchase of goods could save money which could extend the budget of the scheme.</p> <p>Cash will be available when agencies recommend cash fulfilment.</p> <p>Access to advice and support through agencies should ensure better long term outcomes for residents and reduce the need to make multiple applications.</p> <p>Carers are amongst the vulnerable groups with more access to limited funds under the scheme</p> <p>All applicants refused a grant will be referred to SYCU who provide lower interest rates than for e.g. pay day loans.</p>	<p>P</p> <p>Both</p> <p>P</p> <p>Both</p> <p>P</p>	
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Community of Identity: Disability

Community of Identity: Disability					
Evidence		Quality of Life Indicators		Customer Impact (N/P/None)	Staff Impact (N/P/None)
<p>Data contained in the report of the Report of Cabinet member for Finance & Performance – Mid-year report of the Financial Inclusion Steering Group 2013/14,</p> <p>This includes comparisons to the schemes and performance of other local authorities.</p>		<p>Standard of living</p> <p>Access to services and employment</p>		<p>There is a mix of positive and negative impacts.</p>	
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date	
<p>Reduce the number of times that residents can apply to the scheme.</p> <p>(Currently applicants can claim up to 3 times for an emergency payment and potentially every 28 days for Community awards as long as they are requesting different items)</p> <p>Introduce a low income band which removes need to be in receipt of a state benefit to be eligible to apply to the scheme</p>	<p>These are proportionate means to achieve legitimate aims</p>	<p>All disabled residents will be affected by this</p> <p>Disabled residents on a low income can apply to the scheme.</p> <p>Some disabled residents may fail government criteria to receive</p>	<p>Pauline Stuchfield</p> <p>N</p> <p>P</p>		

<p>Revise the scheme criteria to include only the most vulnerable adults.</p> <p>Limit the availability of cash and provide more limited services or goods instead of cash where possible.</p> <p>Seek to address applicants underlying issues by channelling the majority of referrals through advice and support agencies.</p> <p>The cessation of £376,180 of government funding from April 2015 is likely to reduce</p>		<p>disability benefits e.g. recovering from a heart operation.</p> <p>Disabled residents are most vulnerable in the criteria for the scheme</p> <p>Comparison to other local authority schemes showed that delivery of goods direct to the home, and installation of eg cookers was popular with residents.</p> <p>Bulk purchase of goods could save money which could extend the budget of the scheme.</p> <p>Cash will be available when agencies recommend cash fulfilment.</p> <p>Access to advice and support, including help with preparing for work (where appropriate), through agencies should ensure better long term outcomes for residents and reduce the need to make multiple applications.</p> <p>Disabled residents are amongst the</p>	<p>P</p> <p>Both</p> <p>P</p> <p>Both</p>	
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resources available for this service. Work with South Yorkshire Credit Union SYCU to provide loans to residents not eligible for a grant from the scheme		most vulnerable groups with access to limited funds under the scheme All applicants refused a grant will be referred to SYCU who provide lower interest rates than for e.g. pay day loans.	P	
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Community of Identity: Gender

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data contained in the report of the Report of Cabinet member for Finance & Performance – Mid-year report of the Financial Inclusion Steering Group 2013/14, This includes comparisons to the schemes and performance of other local authorities.		Standard of living Access to services and employment	There is a mix of positive and negative impacts.	
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
Reduce the number of times that residents can apply to the scheme. (Currently applicants can claim up to 3 times for an emergency payment and potentially	These are proportionate means to achieve	All genders are affected by this but data indicates that single males will be affected more. More than twice as many single males apply to the	N	

<p>every 28 days for Community awards as long as they are requesting different items)</p> <p>Introduce a low income band which removes need to be in receipt of a state benefit to be eligible to apply to the scheme</p> <p>Revise the scheme criteria to include only the most vulnerable adults.</p> <p>Limit the availability of cash and provide more limited services or goods instead of cash where possible.</p> <p>Seek to address applicants underlying issues</p>	<p>legitimate aims</p>	<p>scheme than single females.</p> <p>The most vulnerable adults of all genders on a low income or low pay can apply to the scheme</p> <p>Families including single parent families will be included in the most vulnerable adults under the scheme. Over 90% of current single parent applicants are female</p> <p>Comparison to other local authority schemes showed that delivery of goods direct to the home, and installation of eg cookers was popular with residents.</p> <p>Bulk purchase of goods could save money which could extend the budget of the scheme.</p> <p>Cash will be available when agencies recommend cash fulfilment.</p> <p>Access to advice and support through agencies, including for</p>	<p>P</p> <p>P</p> <p>Both</p>	
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<p>by channelling the majority of referrals through advice and support agencies.</p> <p>The cessation of £376,180 of government funding from April 2015 is likely to reduce resources available for this service.</p> <p>Work with South Yorkshire Credit Union SYCU to provide loans to residents not eligible for a grant from the scheme</p>		<p>example help with preparing for work, should ensure better long term outcomes for residents and reduce the need to make multiple applications.</p> <p>Vulnerable residents of all genders can apply to the scheme</p> <p>All applicants refused a grant will be referred to SYCU who provide lower interest rates than for e.g. pay day loans.</p>	<p>P</p> <p>Both</p> <p>P</p>	
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Community of Identity: Gender Reassignment

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data contained in the report of the Report of Cabinet member for Finance & Performance – Mid-year report of the Financial Inclusion Steering Group 2013/14,	Standard of living Access to services and employment	There is a mix of positive and negative	

This includes comparisons to the schemes and performance of other local authorities.			impacts.	
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
<p>Reduce the number of times that residents can apply to the scheme. (Currently applicants can claim up to 3 times for an emergency payment and potentially every 28 days for Community awards as long as they are requesting different items)</p> <p>Introduce a low income band which removes need to be in receipt of a state benefit to be eligible to apply to the scheme</p> <p>Revise the scheme criteria to include only the most vulnerable adults.</p>	<p>These are proportionate means to achieve legitimate aims</p>	<p>All genders are affected by this.</p> <p>Low income and low paid vulnerable gender reassigned residents can apply</p> <p>Applications will be assessed on an individual basis. Gender re-assignment could be assessed as vulnerable depending on their circumstances</p>	<p>Pauline Stuchfield</p> <p>N</p> <p>P</p> <p>P</p>	

<p>Limit the availability of cash and provide more limited services or goods instead of cash where possible.</p> <p>Seek to address applicants underlying issues by channelling the majority of referrals through advice and support agencies.</p> <p>The cessation of £376,180 of government funding from April 2015 is likely to reduce resources available for this service.</p> <p>Work with South Yorkshire Credit Union</p>		<p>Comparison to other local authority schemes showed that delivery of goods direct to the home, and installation of eg cookers was popular with residents.</p> <p>Bulk purchase of goods could save money which could extend the budget of the scheme.</p> <p>Cash will be available when agencies recommend cash fulfilment.</p> <p>Access to advice and support through agencies, including for example help with preparing for work, should ensure better long term outcomes for residents and reduce the need to make multiple applications.</p> <p>Vulnerable residents of all genders can apply to the scheme</p> <p>All applicants refused a grant will be</p>	<p>Both</p> <p>P</p> <p>Both</p>	
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SYCU to provide loans to residents not eligible for a grant from the scheme		referred to SYCU who provide lower interest rates than for e.g. pay day loans.	p	
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Community of Identity: Marriage & Civil Partnership

Evidence		Quality of Life Indicators		Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data contained in the report of the Report of Cabinet member for Finance & Performance – Mid-year report of the Financial Inclusion Steering Group 2013/14, This includes comparisons to the schemes and performance of other local authorities.		Standard of living Access to services and employment		There is a mix of positive and negative impacts.	
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date	
<p>Reduce the number of times that residents can apply to the scheme.</p> <p>(Currently applicants can claim up to 3 times for an emergency payment and potentially every 28 days for Community awards as long as they are requesting different items)</p> <p>Introduce a low income band which</p>	<p>These are proportionate means to achieve legitimate aims</p>	<p>All residents regardless of marriage or partnership status are affected</p> <p>The most vulnerable residents on low</p>	N		

<p>removes need to be in receipt of a state benefit to be eligible to apply to the scheme</p> <p>Revise the scheme criteria to include only the most vulnerable adults.</p> <p>Limit the availability of cash and provide more limited services or goods instead of cash where possible.</p> <p>Seek to address applicants underlying issues by channelling the majority of referrals through advice and support agencies.</p> <p>The cessation of £376,180 of government</p>		<p>income or low pay whether married, and in a civil partnership can apply</p> <p>All applications will be assessed on an individual basis but couples are not automatically classed as vulnerable.</p> <p>Comparison to other local authority schemes showed that delivery of goods direct to the home, and installation of eg cookers was popular with residents. Bulk purchase of goods could save money which could extend the budget of the scheme.</p> <p>Cash will be available when agencies recommend cash fulfilment.</p> <p>Access to advice and support through agencies, including for example help with preparing for work, should ensure better long term outcomes for residents and reduce the need to make multiple applications.</p> <p>The most vulnerable residents can apply</p>	<p>P</p> <p>B</p> <p>B</p> <p>P</p>	
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<p>funding from April 2015 is likely to reduce resources available for this service.</p> <p>Work with South Yorkshire Credit Union SYCU to provide loans to residents not eligible for a grant from the scheme</p>		<p>to the scheme.</p> <p>All applicants refused a grant will be referred to SYCU who provide lower interest rates than for e.g. pay day loans.</p>	<p>B</p> <p>P</p>	
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Community of Identity: Pregnancy / Maternity

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)	
<p>Data contained in the report of the Report of Cabinet member for Finance & Performance – Mid-year report of the Financial Inclusion Steering Group 2013/14, This includes comparisons to the schemes and performance of other local authorities.</p>	<p>Standard of living Access to services and employment</p>	<p>There is a mix of positive and negative impacts.</p>		
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
<p>Reduce the number of times that residents</p>		<p>All residents are affected</p>	<p>Pauline Stuchfield N</p>	

<p>can apply to the scheme.</p> <p>(Currently applicants can claim up to 3 times for an emergency payment and potentially every 28 days for Community awards as long as they are requesting different items)</p> <p>Introduce a low income band which removes need to be in receipt of a state benefit to be eligible to apply to the scheme</p> <p>Revise the scheme criteria to include only the most vulnerable adults.</p> <p>Limit the availability of cash and provide more limited services or goods instead of cash where possible.</p>	<p>These are proportionate means to achieve legitimate aims</p>	<p>The most vulnerable adults on a low income or low pay can apply to the scheme</p> <p>All applications will be assessed on an individual basis. Pregnancy or maternity could be assessed as vulnerable depending on circumstances</p> <p>Comparison to other local authority schemes showed that delivery of goods direct to the home, and installation of eg cookers was popular with residents. Bulk purchase of goods could save money which could extend the budget of the scheme.</p> <p>Cash will be available when agencies recommend cash fulfilment.</p>	<p>P</p> <p>B</p> <p>B</p> <p>B</p>	
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<p>Seek to address applicants underlying issues by channelling the majority of referrals through advice and support agencies.</p> <p>The cessation of £376,180 of government funding from April 2015 is likely to reduce resources available for this service.</p> <p>Work with South Yorkshire Credit Union SYCU to provide loans to residents not eligible for a grant from the scheme</p>		<p>Access to advice and support through agencies, including for example help with preparing for work (where appropriate), should ensure better long term outcomes for residents and reduce the need to make multiple applications.</p> <p>The most vulnerable residents can apply to the scheme</p> <p>All applicants refused a grant will be referred to SYCU who provide lower interest rates than for e.g. pay day loans.</p>	<p>P</p> <p>N</p> <p>P</p>	
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Community of Identity: Race

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
<p>Data contained in the report of the Report of Cabinet member for Finance & Performance – Mid-year report of the Financial Inclusion Steering Group 2013/14, This includes comparisons to the schemes and</p>	<p>Standard of living Access to services and employment</p>	<p>There is a mix of positive and negative impacts.</p>	

performance of other local authorities.				
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
<p>Reduce the number of times that residents can apply to the scheme. (Currently applicants can claim up to 3 times for an emergency payment and potentially every 28 days for Community awards as long as they are requesting different items)</p> <p>Introduce a low income band which removes need to be in receipt of a state benefit to be eligible to apply to the scheme</p> <p>Revise the scheme criteria to include only the most vulnerable adults.</p> <p>Limit the availability of cash and provide more limited services or goods instead of</p>	<p>These are proportionate means to achieve legitimate aims</p>	<p>All residents are affected</p> <p>The most vulnerable adults on a low income or low pay can apply to the scheme</p> <p>The most vulnerable adults can apply to the scheme</p> <p>Comparison to other local authority</p>	<p>Pauline Stuchfield N</p> <p>B</p> <p>B</p> <p>B</p>	

<p>cash where possible.</p> <p>Seek to address applicants underlying issues by channelling the majority of referrals through advice and support agencies.</p> <p>The cessation of £376,180 of government funding from April 2015 is likely to reduce resources available for this service.</p> <p>Work with South Yorkshire Credit Union SYCU to provide loans to residents not eligible for a grant from the scheme</p>		<p>schemes showed that delivery of goods direct to the home, and installation of eg cookers was popular with residents. Bulk purchase of goods could save money which could extend the budget of the scheme.</p> <p>Cash will be available when agencies recommend cash fulfilment.</p> <p>Access to advice and support through agencies, including for example help with preparing for work (where appropriate), should ensure better long term outcomes for residents and reduce the need to make multiple applications.</p> <p>The most vulnerable residents can apply to the scheme</p> <p>All applicants refused a grant will be referred to SYCU who provide lower interest rates than for e.g. pay day loans.</p>	<p>P</p> <p>N</p> <p>P</p>	
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Community of Identity: Religion / Spirituality / Belief

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data contained in the report of the Report of Cabinet member for Finance & Performance – Mid-year report of the Financial Inclusion Steering Group 2013/14, This includes comparisons to the schemes and performance of other local authorities.		Standard of living Access to services and employment	There is a mix of positive and negative impacts.	
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
Reduce the number of times that residents can apply to the scheme. (Currently applicants can claim up to 3 times for an emergency payment and potentially every 28 days for Community awards as long as they are requesting different items) Introduce a low income band which	These are proportionate means to achieve legitimate aims	All residents will be affected The most vulnerable adults on a low	Pauline Stuchfield N P	

<p>removes need to be in receipt of a state benefit to be eligible to apply to the scheme</p> <p>Revise the scheme criteria to include only the most vulnerable adults.</p> <p>Limit the availability of cash and provide more limited services or goods instead of cash where possible.</p> <p>Seek to address applicants underlying issues by channelling the majority of referrals through advice and support agencies.</p> <p>The cessation of £376,180 of government</p>		<p>income or low pay can apply to the scheme</p> <p>The most vulnerable adults can apply to the scheme</p> <p>Comparison to other local authority schemes showed that delivery of goods direct to the home, and installation of eg cookers was popular with residents. Bulk purchase of goods could save money which could extend the budget of the scheme.</p> <p>Cash will be available when agencies recommend cash fulfilment.</p> <p>Access to advice and support through agencies, including for example help with preparing for work (where appropriate), should ensure better long term outcomes for residents and reduce the need to make multiple applications.</p> <p>The most vulnerable residents can apply</p>	<p>B</p> <p>B</p> <p>P</p> <p>N</p>	
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<p>funding from April 2015 is likely to reduce resources available for this service.</p> <p>Work with South Yorkshire Credit Union SYCU to provide loans to residents not eligible for a grant from the scheme</p>		<p>to the scheme</p> <p>All applicants refused a grant will be referred to SYCU who provide lower interest rates than for e.g. pay day loans.</p>	<p>P</p>	
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Community of Identity: Sexual Orientation

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)	
<p>Data contained in the report of the Report of Cabinet member for Finance & Performance – Mid-year report of the Financial Inclusion Steering Group 2013/14, This includes comparisons to the schemes and performance of other local authorities.</p>	<p>Standard of living Access to services and employment</p>	<p>There is a mix of positive and negative impacts.</p>		
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
<p>Reduce the number of times that residents</p>		<p>All residents will be affected</p>	<p>Pauline Stuchfield N</p>	

<p>can apply to the scheme.</p> <p>(Currently applicants can claim up to 3 times for an emergency payment and potentially every 28 days for Community awards as long as they are requesting different items)</p> <p>Introduce a low income band which removes need to be in receipt of a state benefit to be eligible to apply to the scheme</p> <p>Revise the scheme criteria to include only the most vulnerable adults.</p> <p>Limit the availability of cash and provide more limited services or goods instead of cash where possible.</p>	<p>These are proportionate means to achieve legitimate aims</p>	<p>The most vulnerable adults on a low income or low pay can apply to the scheme</p> <p>The most vulnerable adults can apply to the scheme</p> <p>Comparison to other local authority schemes showed that delivery of goods direct to the home, and installation of eg cookers was popular with residents. Bulk purchase of goods could save money which could extend the budget of the scheme.</p> <p>Cash will be available when agencies recommend cash fulfilment.</p>	<p>P</p> <p>B</p> <p>B</p>	
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<p>Seek to address applicants underlying issues by channelling the majority of referrals through advice and support agencies.</p> <p>The cessation of £376,180 of government funding from April 2015 is likely to reduce resources available for this service.</p> <p>Work with South Yorkshire Credit Union SYCU to provide loans to residents not eligible for a grant from the scheme</p>		<p>Access to advice and support through agencies, including for example help with preparing for work (where appropriate), should ensure better long term outcomes for residents and reduce the need to make multiple applications.</p> <p>The most vulnerable residents can apply to the scheme</p> <p>All applicants refused a grant will be referred to SYCU who provide lower interest rates than for e.g. pay day loans.</p>	<p>P</p> <p>B</p> <p>P</p>	
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