

# **EMERGENCY WELFARE SCHEME**

Your Plymouth Scrutiny Panel – 8 September 2014



**PLYMOUTH**  
CITY COUNCIL

## 1. Purpose of the report

1.1 The Emergency and Welfare Fund (EWF) was introduced in April 2013 and funded by central government for two years to provide support for people in extreme financial difficulties. There will be no additional funding from 1<sup>st</sup> April 2015.

1.2. This report is to provide Your Plymouth Scrutiny Panel with an update on the delivery of the Emergency and Welfare Fund into year two of funding.

## 2. Emergency and Welfare Fund Update

2.1 Year one of the scheme had a government funded budget of £1,064,046.00. Requests for assistance from the fund were low in the early months with a steady increase both in applications and awards between December 2013 and March 2014. In addition to providing financial support to 1908 customers, £695,000 was spent on early interventions and prevention initiatives.

2.2 At the end of year one, it became clear that government funding for the scheme would be cut at the end of year two. Steps were therefore taken to minimise spend whilst continuing to support the most vulnerable, and leave open options for spreading the remaining budget for 2014/15 (£1,048,567.00) over future years to allow some level of support to continue. . Proposals for this are under development.

2.3 In addition, steps were taken to increase support aimed at early interventions and prevention, to minimise future demands on the scheme. A number of initiatives were set up with partners to deliver this and the benefits continue into 2014/15. See Appendix A

## 4. Customer Demand

3.1 Customer demand has continued to increase in comparison with 2013/14 figures. In 2013/14 we received 2525 applications of which 1908 (75%) have received financial support. 2014/15 figures to date show 884 applications with 705 (79%) awarded, a 10% increase on 2013/14.

Customer Demand April –July 2014

	<b>Crisis Loans</b>	<b>Community Care Grants</b>	<b>Total</b>	<b>% awarded</b>
Anticipated Applications*	554	287	841	
Anticipated Awards*	456	179	635	75%
Actual Applications	574	310	884	
Actual Awards	467	238	705	79%
Customers signposted (DWP)			1191	
Customers signposted (Other)			438	

\* Based on 2013/14 applications/awards

3.2 Customer contact has changed during beginning of 2014/15. Between April and July 2014 there has been a reduction of 12% for customers that are signposted to DWP or other agencies, however there has been a 10% increase in applications from customers in crisis. Work is being

undertaken with our partners to ensure that customers are signposted to the most effective place to deal with their needs and to safeguard the future emergency and welfare fund. During 2014/15 the team are supporting on average 407 customers a month that are signposted to other agencies. This is reassuring as it shows customers' needs continue to be met as well as the benefits of expertise that allows for the considerable signposting to other organisations.

3.3 Customers are using both the Freephone number and the online application. We have continued to work with partners and customers to use the online facilities, thereby freeing up the phone lines to enable customers to be dealt with more effectively. Since April we have supported customers to make online transactions, since then we have received 884 applications and of those approximately 54% were made via the online application process, a 9% increase on 2013/14 applications.

3.4 We have received 4464 calls since April which is in line with 2013/14 figures. We have reviewed our processes which has enabled us to increase the number of customers we deal with on the telephone. Although we are confident, that customers are either waiting to speak to an advisor or calling back, we are continuing to review our call rates to ensure that we answer calls as promptly as possible. We are implementing various improvements to the service specifically, website improvements, telephone messaging and routing of calls that should enable us to reduce wait times for customer further. We will be piloting a new way of dealing with telephone enquiries in September and will evaluate the results, prior to full implementation.

#### 4. Future Demands

4.1 Customer demand has increased as the scheme has progressed, with the average monthly spend from December 2013 to March 14 increasing from £33,418 to £51,287, an increase of 53%. This trend has continued into 2014/15 as shown in the table below.

Emergency Welfare Budget spend April 2014 to July 2014

	April	May	June	July	Cumulative
Community Care Grants	£36,160.00	£37,380.00	£25,820.00	£27,243.00	£126,603.00
Crisis Payments	£14,990.00	£10,305.00	£11,920.00	£11,275.00	£48,490.00
Admin Costs	£7,424.43	£6,743.59	£6,721.79	£7,266.96	£28,148.77
<b>Total Spend</b>	<b>£58,574.43</b>	<b>£54,428.59</b>	<b>£44,461.79</b>	<b>£45,784.96</b>	<b>£203,249.77</b>

4.2 The increase in awards will have a significant impact on future funding options. If awards remain in line with April to July spend, we will see an increase of 30% in comparison with the 2013/14 spending levels.

4.3 Based on current spending levels the end of year spend would be £609,749.31, leaving £438,817.69 for 2015/16 and beyond. Clearly this would not support delivery of the current scheme. Early intervention and prevention projects have supported some areas in the community, however there is still a demand on the fund and tough decisions will therefore need to be made about future delivery to manage the budget and minimise risks to the most vulnerable in the community

4.4 Current spending is being closely monitored and work undertaken with partners to protect the fund. This includes a consistent approach to signposting and maximising usage of alternative funds that are available across the City. For example; we are working closely with the Welfare Rights group to identify alternative funding and/or support that are available to customers to maximise opportunities for those in need, as well as improving access to services through the website developments and improvements with the application process.

## Appendix A

### **Emergency and Welfare Fund Package of Assistance**

#### **Digital Skills & Employability:**

By July 2014, this funding has provided digital skills training for 329 learners in work clubs and libraries in North Prospect, Whitleigh & St Budeaux. This has included tutor time and provision of equipment.

#### **Schools projects:**

'Schools Out' – A pilot scheme was run at Drake Primary School from 28th July to 15th August, offering a summer club facility including Circus skills, basketball & Martial Arts and providing hot lunches for those who attended. This has been completed with press coverage by the Herald, Radio Plymouth & Devon. The scheme is being reviewed to consider future schemes being rolled out with the aim being to target schools that have over 40% of pupils entitled to free school meal. Advice Plymouth provided information and signposting for parents/carers;

A package of financial capability education for young people while at school is being set up. This package will be delivered by Personal Financial Education Group at beginning of the new academic year in September 2014 and will involve training for teachers to deliver sessions.

#### **Credit Unions:**

We are working in partnership with HOPE Credit Union and City of Plymouth Credit Union to jointly deliver a 16 year old Credit Union savings scheme to encourage young people to save for their future. This will be launched in September 2014. This will be run alongside the Glasgow scheme working in partnership with the Credit Unions and Barclays Bank to encourage saving for 12 year olds. The first school to sign up are Lipson Co-operative Academy.

The credit Unions are also rolling out an Adults scheme due to be launched in September 14, to encourage customers of the Emergency Welfare Fund to access the facilities offered by the Credit Unions.

#### **Plymouth Energy Community:**

Volunteering service - Recruitment is progressing well for a volunteer coordinator. This is an additional post to those funded by the successful Bid for support from British Gas. Interviews are due to take place at the end of August. On schedule for being ready to launch along with the Cities of Service programme in October 2014.

PEC Apprenticeships - Recruitment is progressing well, interviews planned for around 24th September. Working with apprenticeships team at Plymouth City Council, plus City College for role specification and recruitment through a number of channels. Apprentices will work to the Marketing framework for their NVQ2.

#### **City College Apprenticeships:**

The scheme has helped support City College to financial support employers who may not have otherwise been able to offer apprenticeship schemes in their workplace. So far the funding has paid £1500 to one employer for a 25year plus starter, a further £3000 for two other employers subject to reaching their 13 week qualifying period. This relates to apprentices aged 16- 24 in line

with the National Apprenticeship Scheme. Support has also been given to an employer that has had to buy some office furniture and computer for his apprentice for which City College has agreed to pay half and awaiting the receipts to prove purchase and have estimated around £750 for this.

### **Housing schemes:**

#### Shekinah Mission

Funding was provided for the Shekinah Day Centre for running costs, and to assist with the provision of its training and employment programme. During the Academic Year 2013-2014, 517 people engaged for training in Plymouth. In addition to its training and employment programme the Shekinah Mission encourages people to address negative lifestyles (particularly substance misuse) through sports' tasters, nutrition and emotional well-being.

All learners accessing Shekinah's training provision can be termed 'hard to reach' with many presenting cross cutting issues including mental health, substance misuse, offending behaviours, homelessness and insecure housing, learning disabilities and social isolation

#### Housing Options caseworker

The funding has provided for an additional caseworker to work with Housing customers. This has enabled additional support to be given, specifically around; welfare rights checks, budgeting skills, debt advice, 1:1 casework as well as targeting those who have been affected by the bedroom tax. Between April and June 200 clients attended one or more advice sessions, 42 customers were given 1:1 support and 210 customers affected by the bedroom tax were contacted of which 25% accepted support. £224,095 of unclaimed benefits were identified and £256,598 of debt was resolved.

#### Removal costs

Following discussion, funding was used to enable continuation of pre-court eviction prevention panel that predominantly deals with eviction prevention measures (including support to access removal costs) for tenants who are unable to afford their properties due to bedroom tax. Over the last quarter, 39 social housing tenants were enabled to remain in their homes after interventions that included access to hardship funds for under-occupiers that had built up rent arrears that would otherwise have led to their eviction

#### Young person's HUB

Housing have established an agreement with Young Person's HUB - whereby every applicant accessing supported housing service is facilitated to complete the 'My Money Matters' training module and to open a credit union account. This will mean that arrears will no longer prevent a young person from accessing supported housing as long as they are prepared to engage with this option, thereby gaining access to a low cost loan to pay off arrears. This involves working with Wi£er Wonga apprentices based at the HUB.

### **Support for medical & DBS checks:**

Plymouth Citizen Advice Bureau is administrating this initiative and has supported Tomorrow's People clients with getting back into work by funding DBS checks. CAB will continue to promote the availability of the fund and increase awareness to all partners.

## **Feasibility Study**

Plymouth City Council has commissioned the Financial Inclusion Centre to provide a report on the possibility of an ethical alternative to payday lending in Plymouth. Initial findings will be available by end of September

## **Foodbank:**

The foodbank have received a financial contribution to support the continued work of this service. The Emergency and Welfare team continue to signpost customers to the foodbank for assistance and the number of referrals has remained consistent with 2013/14.

## **Bus tickets for NEETs:**

We are exploring partnership opportunities to enable this service to be provided in the most effective way. The Youth Service currently work with young people who fall into this group and for who support with travel arrangements to enable access to work or training would be appropriate. This will enable those in need to gain access to transport support at the point of contact for other provision.

## **Emergency Welfare Website Improvements;**

The website is being developed with the In-House team, to ensure that customers can access information and support from Plymouth City Council and partner agencies. This is being developed with partners and will enable customers to access a wide range of services on-line as well as by offering alternative contacts methods, dependant on availability. This will be available in line with the opening of 1<sup>st</sup> Stop.

## **Emergency Welfare Freephone Improvements;**

Customers calling the Emergency & Welfare team will be provided with a free call if they use a landline, however customers who call using a mobile will be charged. To reduce this inequality we will be providing a Freephone number for mobile users. This will be in place by the end of September.