

# North Yorkshire Local Assistance Fund Annual Workshop Notes November 2019



North Yorkshire County Council (NYCC) would like to thank all those who attended the Local Assistance Fund (the Fund) Annual Workshop on 5 November. More than 40 people attended from a range of authorised and supporting agencies, joining representatives from Family Fund Business Services (the Fund's administrator), members of the Fund's Governing Group, and two elected Members from the Council's Executive. The Workshop once again proved useful for NYCC and Family Fund Business Services to receive feedback on the Fund as well as suggestions for going forward, and we hope that all those who attended found the workshop useful.

Attendees received two presentations, the first outlining high level data and trends for the Fund. The other from Family Fund Business Services offering their insight and thoughts since taking over the administration of the Fund from April. Paul McAfee, Account Manager at Family Fund Business Services extended an offer to all partners for him to come and speak about the Fund, as well as the other services Family Fund offer as appropriate.

Like previous years there were also two discussion sessions, although the focus this year was on the consideration of various proposals to change the Fund. These questions, as well as a summary of the discussion can be found below. Comments made by the Fund's Governing Group in response to any point raised are in italics.

NYCC will now review the feedback provided and liaise with Family Fund Business Services where there are aspects of the Fund that can be added to or changed.

The workshop slides will be sent out alongside this document.

1. Please share your experiences, thoughts and comments about the Fund as well as your key messages for the external administrator (Family Fund Business Services) and/or NYCC.

The general response around the tables, even where partners had brought questions and issues to raise, was one of a positive experience in interactions with, and use of, the Fund. The speed of awards and the simple process were praised. One Agent noted that changing personal details (DOB, address, contact information) on the application form could be difficult. The new online redemption process for white good items from AO was a positive change.

It was noted that training on the application forms, especially in teams/organisations where there have been restructures or high staff turnover, would be appreciated. It was highlighted that there seemed to be a postcode lottery in terms of the spread and availability of Authorised Agents across the County. A concern was raised that while it was easy to support those individuals and families who fell into the vulnerable groups, there were those (ie. young single people on low income) who slip through the cracks. There was a perception by one partner that they had seen an increase in the number of applications being rejected. Longer processing times for standard applications was also identified.

As at previous workshops, concerns were raised about those applicants who apply regularly and know when they are able to apply again. There was variation in the room about the extent of knowledge and use of other forms of support before applying to the NYLAF, and a list of other local forms of support was requested. The importance of Agents informing applicants how they will receive emergency support was emphasised, with a number of partners citing examples of where texts and emails have been deleted or blocked. This was followed up by a comment that applicants did not always know who would supply the items they had been awarded and therefore they ignored calls or messages from suppliers. It was also noted that Agents weren't notified if a customer was not answering delivery calls, or had missed delivery attempts.

- Mark Taylor (NYCC <u>mark.taylor@northyorks.gov.uk</u>) and Paul McAfee (Family Fund Business Services – <u>paul.mcafee@familyfundservices.co.uk</u>) are more than happy to come and speak to partners about the Fund as well as answer any questions they might have.
- The number and spread of Authorised Agents across the County is something that we are monitoring closely, and we have recently received a number of requests from prospective Agents.
- Family Fund Business Services made a conscious decision to deliberately slow down the processing times for standard applications as one of the measures to control spend mentioned at the Workshop. While they were slowed, processing times were still comfortably within the 10 working day timescale that has been set.
- Where you have concerns about those applicants who may be abusing their right to support from the Fund, or who have acted fraudulently, then please report these concerns to Veritau (Fraud Prevention) on the following details T: 0800 9179 247 / E: counter.fraud@veritau.co.uk
- We have published a list of other forms of support on the Council NYLAF web page - <a href="https://www.northyorks.gov.uk/local-assistance-fund">https://www.northyorks.gov.uk/local-assistance-fund</a>. While this mainly contains national sources of support there are some local sources as well.
- Family Fund Business Services are working on a frequently asked questions sheet which will include the names of the Fund's most commonly used suppliers.

2. There has been a gradual shift since the Fund started, away from drop-ins and open referrals, to Authorised Agents only working with those individuals/families who are in receipt of their service.

Should this be the default position now for the Fund? What problems might this cause? How can applicant's expectations be managed? Should the list of Agents be published so that applicants are aware?

It was recognised that this is a tricky issue to resolve, balancing the pressure of an increased number of calls and the difficulty Family Fund Business Services are finding to refer applicants on to Agents; and the acknowledgement that Authorised Agents work with the Fund in a voluntary capacity and therefore, needing to manage their workload as well.

There was general agreement with the proposed default position. Agents prefer to only see those clients in their area of expertise which is one of the design principles of the Fund, it's not about one off intervention around an application. One attendee cautioned that a person's life can be quite chaotic and they may be in receipt of support at a number of Agents and they may not be aware of which can apply to the Fund. A number of partners commented that the list of Agents should be published so that applicants were aware.

There was a wider discussion about increasing the number of Authorised Agents with a number of possible organisations mentioned, including GPs, Citizens Advice, Job Centres, Council Housing Options Teams. Some concern was raised about increasing the number of Agents may increase spend through the Fund. With regard to managing expectations, there was some apprehension that publishing the list of Agents may lead to an increase of demand at those Agents. Rather than an increase of demand, one attendee highlighted that it may instead be an increase in the number of people being told 'no', because if they do turn up having seen a published list of Agents then that does not necessarily mean they will be eligible for support at the Agent.

- Thank you for your feedback and discussion on this topic. As mentioned above we are mindful of balancing and trying to ease the pressure that the Fund and its various actors face. Were the Fund to move to a 'closed' Agent network with no open referrals we will give careful consideration about how best to inform potential applicants of who the Agents are for the Fund.
- From 1 October, all the District and Borough Council Housing Options
  Teams became Agents for the Fund after changes were made to the
  NYCC Homeless Prevention Contracts, previously awarded to Horton
  Housing and Humankind.

## **Group Discussion Two**

It was noted in the introduction to this group discussion that there continued to be pressure on the Fund's budget and on local authority budgets in general. While efforts (outlined earlier in the Workshop) had been made to reduce costs, a more fundamental change was required in order to bring spend back into line with budget. Eight changes had been considered and five had been discounted for either having a disproportionate impact, being too logistically difficult, or too high priority (or some combination). The remaining three options (set out below) were considered to be viable and were brought forward for discussion with partners at the Workshop.

## 1. Restricting non-emergency awards to a lifetime award.

This option generally achieved the greatest consensus among attendees. A number of attendees preferred to see the 'lifetime' aspect reduced to three years (the warranty life of white good items), however, lifetime was considered acceptable where Agents could propose exceptions, as circumstances change, although these should be exceptional with low submission figures.

It was recognised that this could be a positive change, not only for reducing fraudulent claims, but to also put some onus back on the applicant and to better support conversations by Agents with clients. There was a belief that the more support you give to some people, the more reliant they can become. Lifetime awards may encourage applicants to take more care of items, find solutions and resources themselves knowing that they can't come back for further items.

In regard to one of the discussion elements – families/couples who split up – it was suggested that the award should be tagged against all the adults listed on the application. It was also suggested to tag the award to whoever had been the lead applicant, or try to determine who the current beneficiary of the award is, in the event of re-application.

#### 2. Removing the eligibility criteria – low income threshold.

There was a mixed response from partners on this option, with some saying that it would have minimal impact, to others being more concerned, depending on the client group they worked with. It was suggested that means tested benefit (including Universal Credit) should be the default criteria for all awards (with the possible exception of first time emergency) with Agents confirming sight of the evidence for every application. It was also proposed to allow exemptions in special circumstances.

Some attendees were adamant that this option should not be implemented, citing that people may still be in work and on low income but not in receipt of a

qualifying benefit. One comment was that it was not clear what this option would achieve overall. It was suggested to drop the income level from £16,000 to £12,000 or possibly have a sliding scale of incomes, although it was acknowledged that dropping the income threshold may only make it more likely that someone would be in receipt of a means tested benefit and a sliding scale with support allocated according may be complex and difficult to administer.

## 3. Removing duplicate emergency awards in year.

There was a mixed but generally unfavourable response to this option with many partners preferring emergency awards to continue as they are now. It was noted you could live without a washing machine but not without food or utility and that one award was not sufficient to help someone move on. For some partners this was a good idea or one that would have minimal impact and would help to reduce fraud. This also opened up a discussion around what constitutes an emergency and its potentially subjective nature.

# 4. Other Suggestions

- A suggestion was made about having a small weekly payment, rather than giving items away. This would encourage budgeting, as well as taking responsibility for the item.
  - While this suggestion is good in principle, it poses a number of questions and concerns that were acknowledged at the Workshop such as: the additional cost burden on applicants, what happens if someone doesn't pay or stops making payments, who has ownership of the item at award, whether the payments should be means tested, taking into account the costs of collecting and recording small amounts etc.
- One attendee proposed the white good item moved to every three years, while other non-emergency items, such as clothing could be applied for yearly.
  - This potentially serves to make entitlement more confusing for applicants to understand and it may not also have the desired impact on spend reduction that is being sought, with spend either potentially delayed (with white goods) or not reduced (if applicants can apply for other household items each year).

# **Next Steps**

Thank you for all of your views and comments which will feed into future decision making. It is clear from the discussion that there would be merit in beginning further detailed consideration of option one – restricting non-emergency awards to a lifetime award – and how it might work. No decisions will be made until the New Year, and

where any change is being made, this will be preceded by further communication and engagement with partners.

You can continue to provide your comments and thoughts on anything that was raised at the Workshop, or about the Fund in general, using the details below.

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