



---

# **York Financial Assistance Scheme Report November 2018**

## Summary

1. York Financial Assistance Scheme (YFAS) was established by City of York Council in April 2013, following national Government changes to the Social Fund which transferred responsibilities to local authorities. York Financial Assistance Scheme (YFAS) provides a vital safety net for City of York's most vulnerable residents. Over 4500 people have received support from the scheme since it was introduced in April 2013.
2. Through August and September research was conducted with customers, partner organisations and employees to ensure we are making best use of the available resources to support residents in financial difficulty. Many positives can be drawn from the research including;
  - the scheme provides crucial emergency support to vulnerable residents
  - making the application is easy,
  - applications are processed quickly,
  - provision of awards is sufficient and,
  - the use of Community Furniture Store is well received.
3. Feedback shows the scheme is very effective in supporting residents in a crisis or unforeseen circumstances. Without it, people are unable to get the help they need.
4. Lack of contact with people making applications is potentially a missed opportunity, to ensure people who are facing financial and other difficulties get the support they need to prevent hardship, particularly where needs fall outside the YFAS criteria. Such as referral to other provision in the city which is designed to help people with longer term needs, including services funded through the Council's Improving Finances, Improving Lives programme (IFIL).

## Background

5. York Financial Assistance Scheme (YFAS) was established in April 2013, following the transfer of responsibility and, initially, funding from central government. The former national scheme, delivered by the Department for Work & Pensions (DWP), was part of the Social Fund. How local support is provided is decided by individual local councils.
6. Research published in September 2018 by Greater Manchester Poverty Action Group found of the 131 local authorities who responded "22 local authorities were found not to be operating schemes." And that "There have been significant cuts of between one and two-thirds in 16 local

*authority areas, with budgets falling by less than one-third in 25 areas.”* Whilst “39 local authorities have either increased or kept stable funding for their local scheme.”<sup>1</sup>

7. City of York Council has continued to prioritise the scheme to provide essential support to local residents. YFAS is now fully funded and locally administered by the council and can assist residents to stay or move into the community or with emergencies through the provision of essential household goods and other help. The scheme criteria is included as Appendix 2.
8. In 2015 changes were made to YFAS removing cash payments. The scheme now provides essential household goods (delivery and fitting) such as beds, cookers, and fridges, directly through the Community Furniture Store as well as supermarket food vouchers, fuel top-ups for emergencies and pre-paid cards in exceptional circumstances. All awards are non-repayable grants.
9. The aim of the scheme is  
*“To ensure there is no gap in provision of urgent financial resources available to our most vulnerable residents at times of crisis or other difficulty. To mitigate the impacts of wide ranging welfare benefits changes. To meet the priorities set down in the Council Plan and Financial Inclusion Strategy.”*  
  
*“YFAS will provide one support package solution for residents in financial difficulty. This will offer a more coherent approach to meet the needs to the community. The most appropriate options will be considered for customers as part of the application including provision of or signposting to other sources of support.”<sup>2</sup>*
10. The scheme is monitored by the Council’s Financial Inclusion Steering Group (FISG), whose purpose and core business is *‘To ensure that local people have the knowledge of and access to appropriate services, allowing them to make more informed choices to achieve and maintain financial stability’.*

---

<sup>1</sup> The decline of crisis support in England Greater Manchester Poverty Action 2018

<sup>2</sup> 4 December 2012 Report of Cabinet Member for Corporate Services Transfer of responsibility of Social Fund to Local Authorities and establishment of the York Financial Assistance Scheme.

11. The FISG Terms of Reference state:

*“The main focus of FISG is to bring together key stakeholders with an interest in developing a more financially inclusive environment for our residents. It will help establish a city-wide framework for improving the economic wellbeing of York’s residents and specifically to:*

- *Equip individuals with the knowledge and skills to improve and manage their lives by providing clear, coordinated advice and information, and to support them in an increasingly turbulent economic environment to make the right choices to bring about financial stability.*
- *Increase the awareness and understanding of the benefits system and to improve access to services.*
- *Align and co-ordinate existing activity and target areas of need.*
- *Agree measures aimed at reducing the cost of living for those in poverty for food, fuel, childcare and white goods and furniture.”<sup>3</sup>*

12. It helps deliver an aim of the Council Plan 2015-19 to *“Promote financial inclusion by supporting the Living Wage, supporting voluntary organisations and developing financial inclusion work with measurable outcomes”*.

13. Since the introduction of the scheme we have continued to see further changes to welfare benefits including the Benefit Cap - 2013, Personal Independence Payment – 2013, HB Bedroom Size Criteria (‘Bedroom Tax’) – 2013, Local Housing Allowance – 2013, Child Benefit – 2017, Universal Credit (new claims) – 2017, Support for Mortgage Interest – 2018 and a general freeze on a number of key working age benefits. We continue to go through a period of austerity; whilst living costs have continued to rise incomes have not kept pace.

14. It is well documented that the changing landscape has resulted in many struggling to manage to meet their living costs. Feedback from residents and those working with local communities highlights the continuing needs of residents.

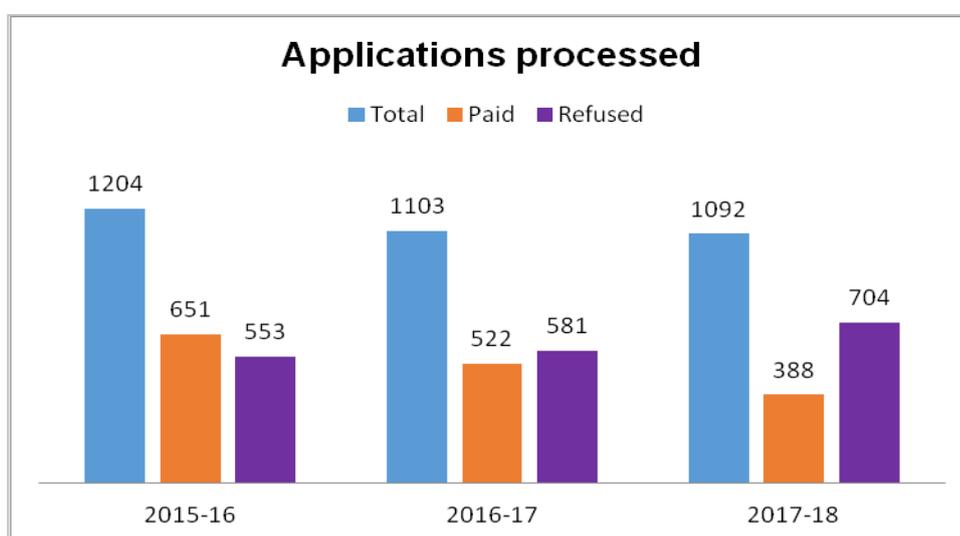
## Research methods

15. We have used a number of methods to gather feedback on YFAS and how well it is meeting its outlined aims.

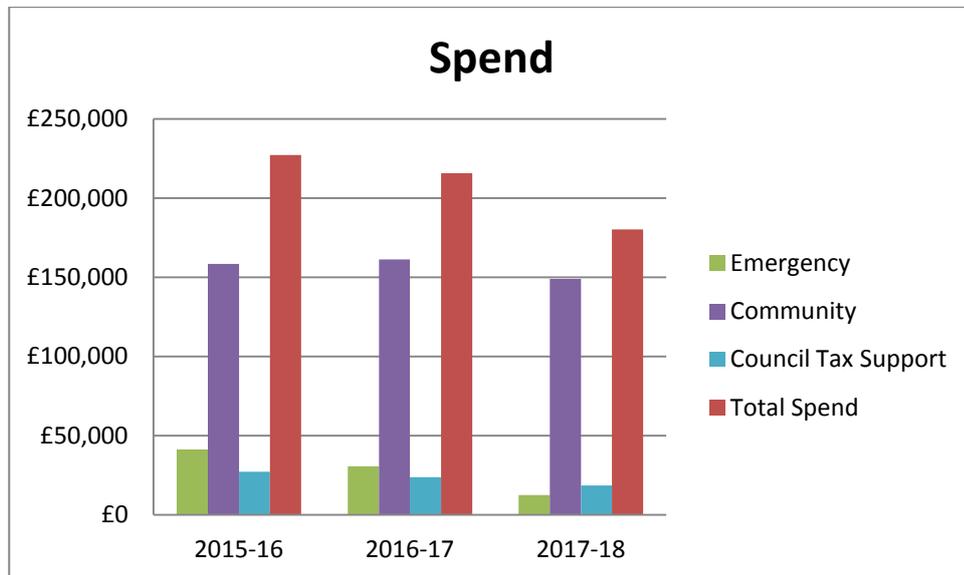
16. We have analysed data on applications processed during the 2017/18 financial year.
17. We issued surveys for customers, partner organisations who support local residents and CYC staff who provide information to customers and who assess applications. The surveys for customers and partners we available on the CYC website. Invitations to complete the surveys were sent by email to 437 customers (out of the 857 that applied) and 36 external organisations. The staff survey was emailed widely to CYC staff in Revenues & Benefits, Customer Services, Housing, Adult Social Care, Local Area Teams and Local Area Coordinators. Results of the surveys are detailed in the Appendix 1.
18. We carried out eight follow up interviews with staff and partners; attended Advice York and Food Poverty Alliance meetings to gather feedback and visited Sanderson Court, Tang Hall and Foxwood Community Centres. Feedback from these interviews and visits has been included within the findings.

### YFAS Application Data

19. City of York Council received and processed 1092 applications in the financial year 2017/8. Applications have remained consistent over the last three years.
20. The budget for 2017/18 was £209,590, this included YFAS and the statutory discretionary council tax support scheme. 88% of the budget was awarded (£180,178), of which 6% was emergency awards, 9% discretionary Council Tax support and 71% Community awards.



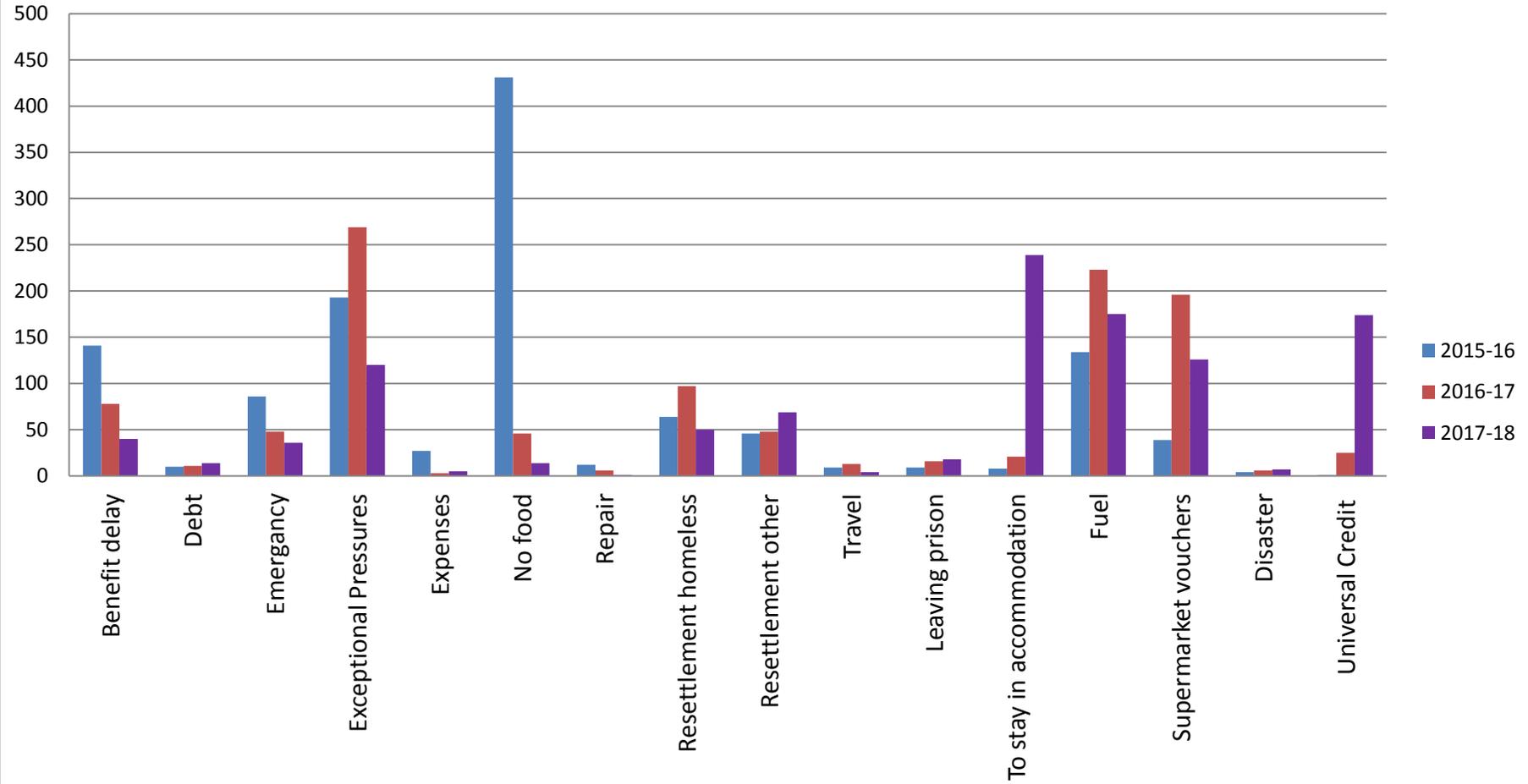
21. Data is collected on the reasons people apply for assistance. This is picked up from their application, however only one reason is categorised in the reports. Many residents could fit into more than one category; For instance two residents could make an application for assistance with food because they have had a benefit delay, one could be recorded with the application reason as 'no food' the other reason could be logged as 'benefit delay'.



22. When we look at the logged reason why people apply for assistance the primary reason given has shifted over the last three years. The number of people requesting assistance due to benefit delays has gradually reduced, but this has been over taken considerably by people seeking assistance as result of Universal Credit, an element of which may have been due to delays in getting their first payment.

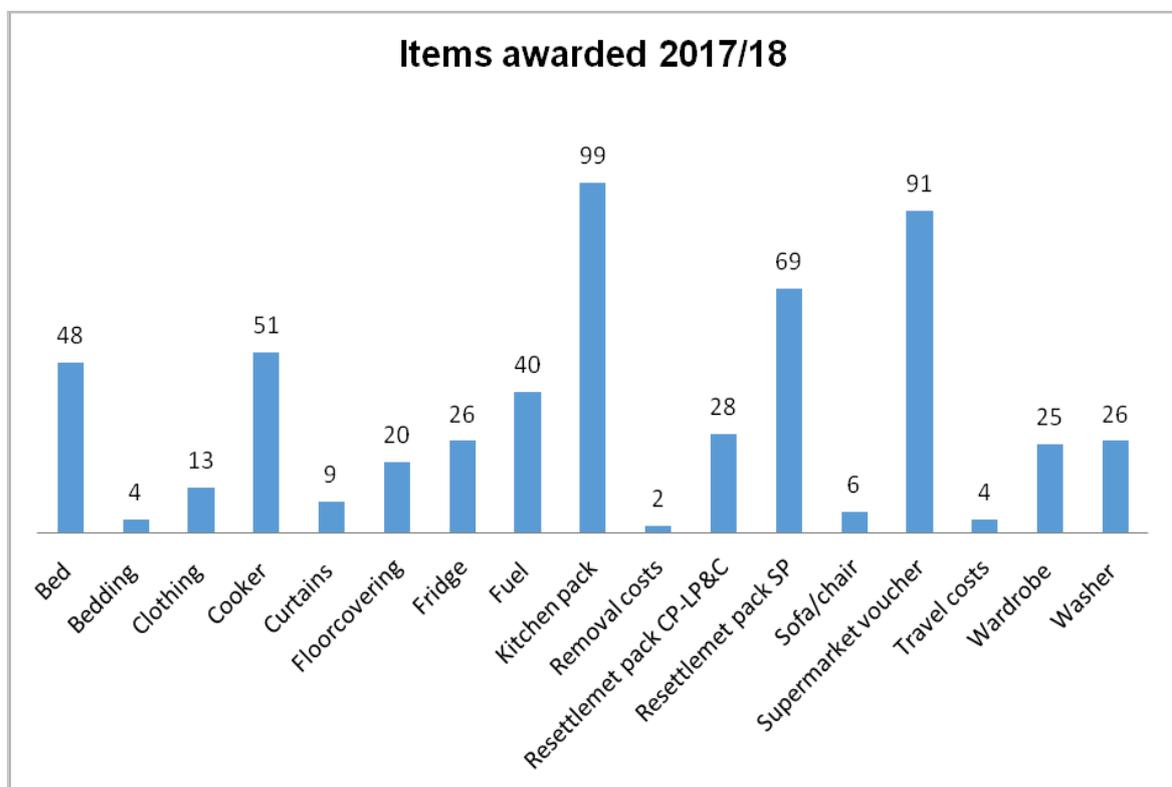
23. The number of people who are applying because they have no food has reduced; this could be for a number of reasons. In 2015/16 41% of the 431 applications were unsuccessful. As the understanding of the scheme has increased fewer applications are being made that would not meet the criteria. In 2017/18 only 14 applications were logged under this reason, all of which were refused. Application refusals are looked at further in the report. Another possible factor may be the increase in other food provision in the City. There has been an increase in other community provision such as pay as you feel cafes and community cafes/hubs providing food through local initiatives and food waste schemes, as well as the well established Food Bank.

### All applications by reason

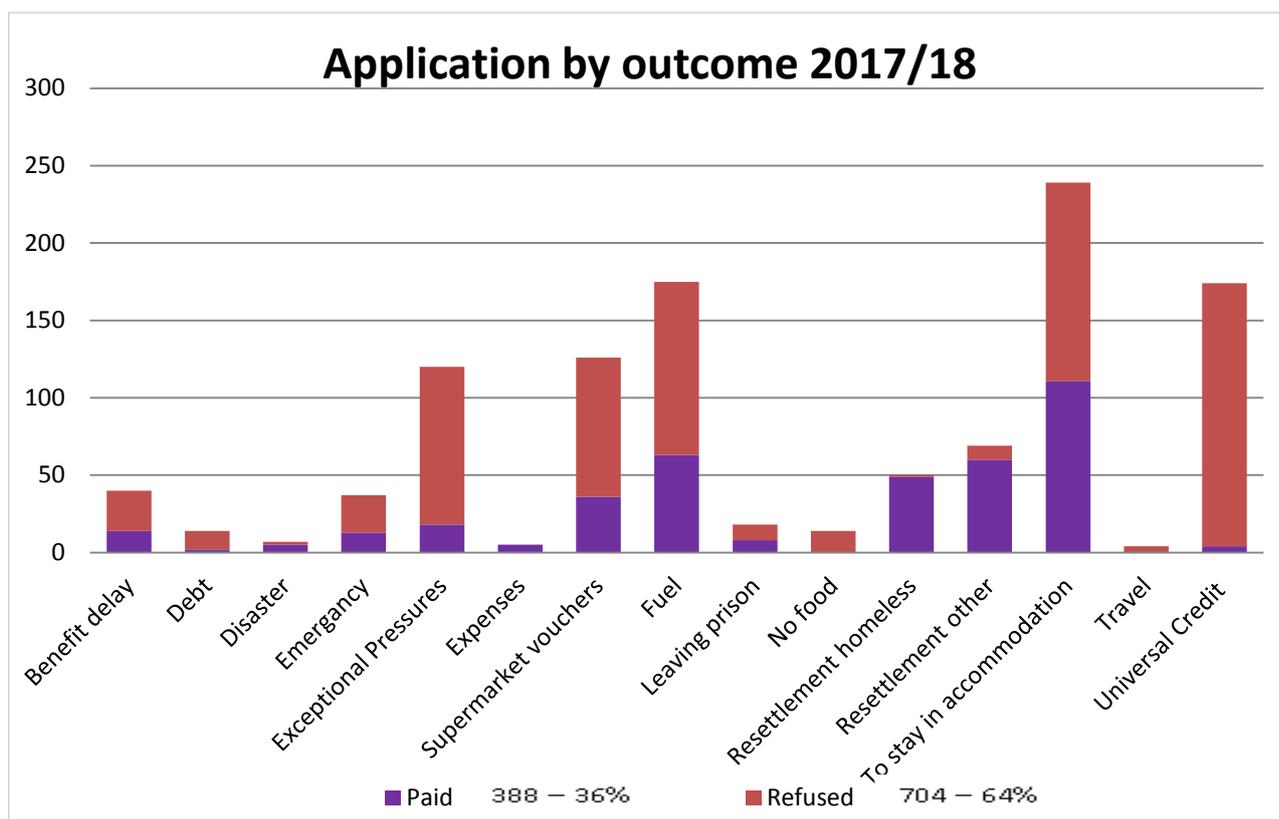


24. Applications for people who are being supported through housing/homeless services increased significantly in 2017/18. This is likely to be due to changes in homeless provision in the city, increased awareness of the scheme by support workers, the ease of the application process and the good service delivered.
25. In 2017/18 1,092 applications were processed from 857 individuals. The vast majority (71%) only applied once, but 24 people made four or more applications. 353 people received 388 awards, 35.5% of all applications. The awards were made for a total of 561 items. Most people, 71%, received one or two items, with 29% receiving three or more. Applications to support people following a period of homelessness were usually supported with at least the resettlement pack and kitchen pack.

Lowest value award	£20
Highest value award	£1,931
Average award value	£417
Total amount awarded	£161,620



26. Two thirds, over 700 applications, were refused during 2017/18 and 13% were clearly outside the scope of the scheme. Some 20 applications were rejected because residents had already received two community awards in the last 12 months; and eight were refused because their application was as a result of benefit sanctions that were not being appealed. The two other areas where people have been refused raise particular issues of concern.
27. A high number (15%) of applications were refused as a result of further information or supporting evidence not being provided. Whilst residents are able to bring in information to West Offices or post or email it. All of these options could create barriers to people being able to access timely support. For people that are vulnerable, in crisis and/or financial hardship getting to West Offices could be prohibitive; and as we know many people do not have skills to screen shot/email information or do not have access to the internet.
28. However, the majority of applications that were refused are on the basis that the applicants circumstances are not exceptional and therefore do not meet the criteria.
29. YFAS criteria states
- “York’s financial assistance scheme (YFAS) is provided by City of York Council to support people who require urgent assistance, following an emergency or unforeseen event, and supports vulnerable adults to move into or remain in the community.
- ...
- The scheme is discretionary but will not provide assistance to people who are eligible for a hardship payment, budgeting loan or a benefits advance from the Department for Work and Pensions (DWP) or provide help other agencies have a statutory responsibility to do so.
- ...
- People who are experiencing greater than the normal range of pressures experienced by most people or there has been a significant unfortunate event that makes their situation extraordinary;”

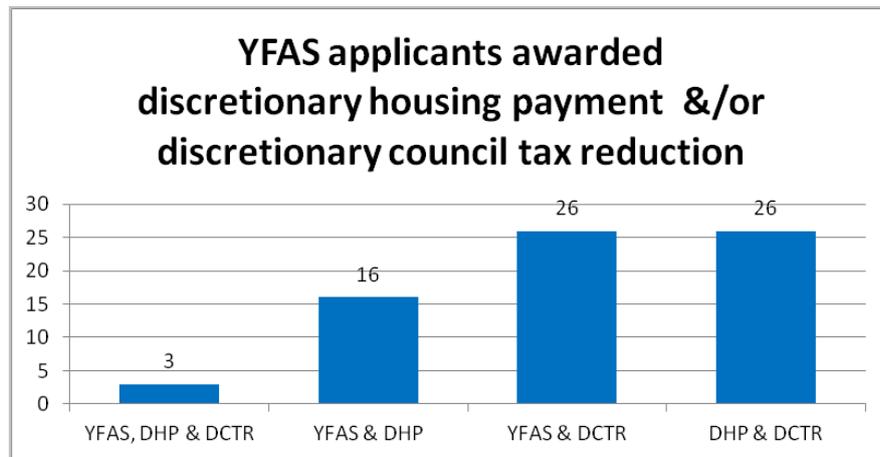


30. Many YFAS applications are made where residents are receiving various benefits and tax credits. Frequently people are finding that they are struggling to meet their everyday needs as they find their income doesn't meet their out goings. Living long-term on a low income means people are only just managing on a day to day basis to cover essentials, leaving nothing left over to put aside, to the extent any large expenditure, such as a new school term, a family occasion or the breakdown of a household appliance can have severe consequences. These events are not unforeseen emergencies or extraordinary events.
31. Similarly, making an application for UC is not an extraordinary event. Whilst we know that the waiting time for a first UC payment is several weeks, claimants can now more easily apply for an advance payment of UC. Therefore, if claimants are receiving their entitlement to UC there is no exceptional circumstances purely as a result of claiming UC.
32. YFAS cannot mitigate the whole impact of national welfare policy, but this raises the question how we can best use our limited resource to support residents with low incomes and support those in financial difficulty as a result.

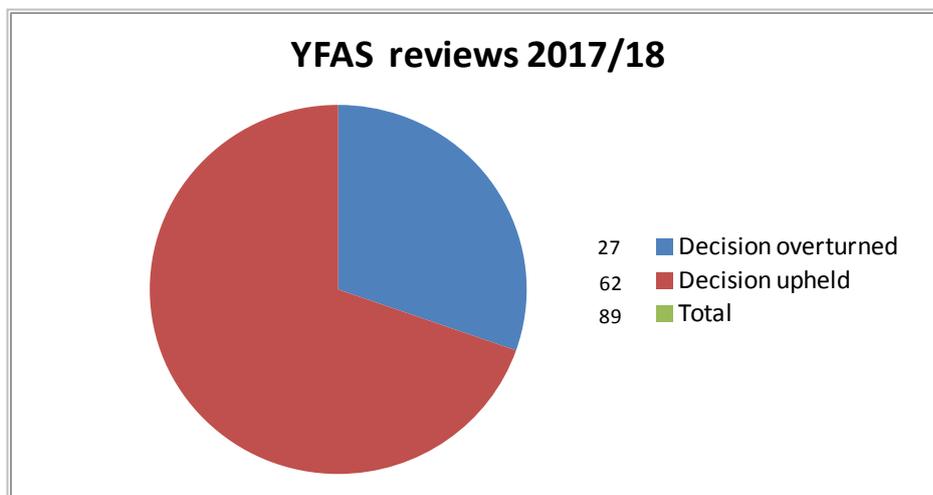
## Application refusal reason

	2 awards in last 12 months	Benefit sanction	Outside criteria	No exception	No exception on bens	no exception on bens /other help available	other help available	proof not provided	With-drawn	Grand Total
Benefit delay	2		3		3	12	6			26
Debt	1		4			4		3		12
Disaster						1		1		2
Emergency			11		1	4		7	1	24
Exceptional pressures	1		26	4	34	18	7	8	4	102
Food/clothing/fuel vouchers	1	1	9	3		52	7	17		90
Fuel	11	2	10	3	47	17	6	14	2	103
No food			1		12			1		14
Prison					1	8	1			10
Resettlement			2		4		1	2	1	10
To stay in accommodation	3		18	7	24	40	6	21	8	127
Travel			2					1	1	4
Universal credit	1	5	7		54	74		28	1	170
<b>Grand Total</b>	<b>20</b>	<b>8</b>	<b>93</b>	<b>17</b>	<b>180</b>	<b>230</b>	<b>34</b>	<b>103</b>	<b>18</b>	<b>703</b>

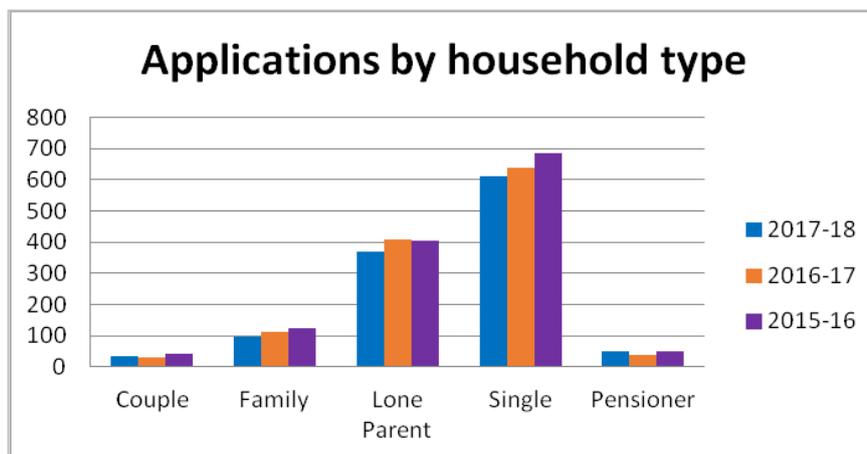
33. The table above shows the reasons applications have been declined. Other help available to people includes benefit advances, budgeting loans, housing benefit, discretionary housing payments, food bank and other charitable help such as Carecent.
34. YFAS is one of three discretionary schemes provided which can help residents in financial difficulty. YFAS applicants are signposted to alternative support where this is appropriate. However, only 71 applicants received assistance from more than one of the discretionary schemes, as shown below.



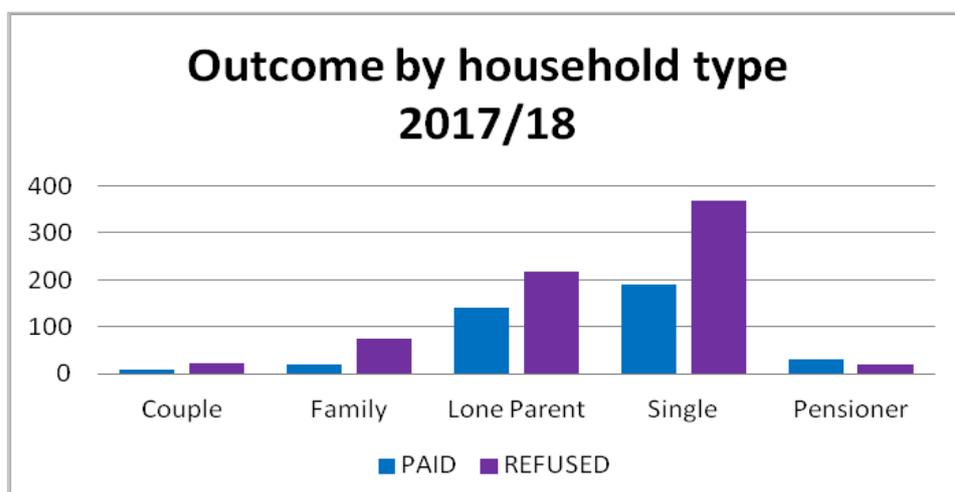
35. The difficulties of supporting people in the circumstances described above are reflected in the requests for decisions to be reconsidered. Whilst the number of requests is relatively low, of the 89 requests received 70% of decisions were not changed. Again this was mainly due to the circumstances of the resident not been an emergency or exceptional circumstance therefore not eligible within the criteria.



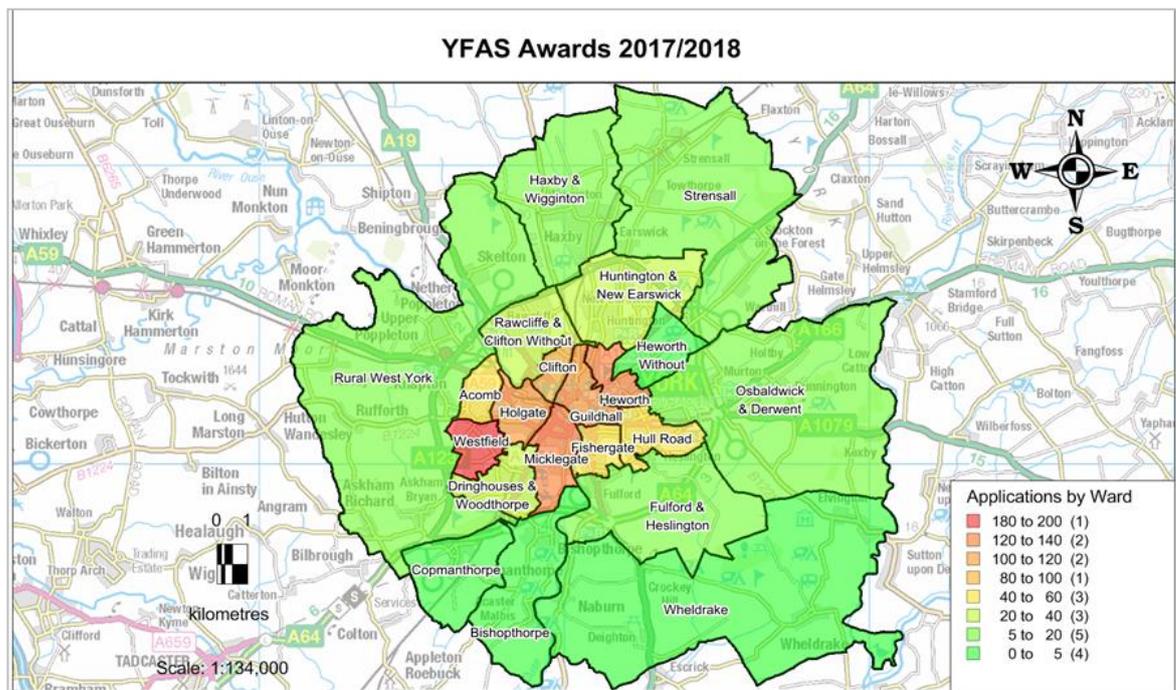
36. The lowest two groups applying are couples and pensioners. This may be to lack of awareness and/or reduced levels of need. Feedback from Age UK and OCAY is that they were unaware of the full range of support available under the scheme, so could potentially signpost or support more people to apply, but also that there were other sources of help available which they used to support some of their clients.
37. Looking at the household make up of applicants, the majority are single people. This is not surprising given the emphasis on support for resettlement and also the relative higher out goings and reliance on one income for single people. However, a much higher proportion of applications from single people are declined as well.



38. The lowest two groups applying are couples and pensioners. This may be to lack of awareness and/or reduced levels of need. Feedback from Age UK and OCAY is that they were unaware of the full range of support available under the scheme, so could potentially signpost or support more people to apply, but also that there were other sources of help available which they used to support some of their clients.



39. The map below shows the distribution of applications across the city, by ward. The map shows that applications are focused in wards where there are higher numbers of CYC housing stock. Very few applications are received from the outer rural areas of the city. This is may be due to lack of knowledge about the scheme. It was clear from feedback about the scheme during the consultation that knowledge of the support available was low amongst individuals and some support organisations.



## Key findings

40. The key findings are set out below and the actions responding to the issues raised are detailed in the next steps below.
41. Overall feedback on the scheme was very positive with most respondents telling us
- the scheme provides crucial emergency support to vulnerable residents
  - making the application is easy,
  - applications are processed quickly,
  - provision of awards is sufficient and,
  - the use of Community Furniture Store is well received. (Next step i)
42. Support workers said they had a good working relationship with the YFAS decision maker. One-person dealing with applications was helpful and they knew they could contact them if they had questions. Consistency was important to people.

43. Partners and staff told us without YFAS there would be nowhere else for people to go for help. Awards made through the scheme are vital to residents (Next step i)

*“The starter pack is massively important; I don’t know where people would get help without YFAS”*

*“Help with food and fuel is vital, without this people would have to go without”*

44. However, knowledge of the scheme is not wide spread. The map above shows applications are concentrated in certain parts of the city. When sending out information about the survey and visiting community centres to gather feedback on YFAS, many people said they did not know the scheme existed. (Next step ii & ix)

45. Whilst most people from advice and/or support organisations and within the council knew about the scheme; there was mixed responses about their understanding of the scheme. When talking to people about the scheme several misunderstandings were identified, as well as people saying they were unsure about what assistance is available. 30% of customers said it was difficult to understand what was available. (Next step ii & ix)

46. Whilst most people said making an application was easy, around a quarter said it was difficult and 65% of customers said they needed help to make their application. (Next step ii, iii & iv)

47. From the feedback the main issue is not with making the online application, but knowing what assistance is available, knowing what information needs to be provided and being able to provide it. (Next step ii, iii & iv)

48. There were some issues regarding the online form that were raised. The pop-up nature of the form causes some customers difficulty in viewing it. Where clients don’t have their own email there can be difficulties for partners supporting people to claim. Not being able to print out the form causes difficulty for customers and support workers keeping a record of their applications. (Next step iii)

49. Assessment staff are concerned about applications received on the grounds that money has been lost or stolen, particularly repeat applications. These are difficult to confirm and report that issues arise from customers who find it difficult to move to electronic banking and/or

have other budgeting or financial pressures. (Next step ii & vi)

50. There are clearly wider issues regarding providing information to support an application. This could be for a number of reasons, such as people not having the information required, not being able to get to West Offices to provide the information or not having IT skills. (Next step vi)
51. A key issue raised around the provision of awards, was the system for providing fuel top-up cards which requires people to come to West Offices late afternoon to collect and activate the cards. This is difficult for both customers and staff. (Next step viii)
52. There are a large number of people applying, whose applications do not meet the criteria for a YFAS award who are in financial difficulty and struggling to meet every day basic needs, especially those affected by welfare reforms, such as Universal Credit (UC). (Next step iv, vi & vii)
53. More needs to be done to ensure we have as much information as possible about the customer's circumstances to ensure the correct decision is being made. (Next step ii & iii)
54. Where applications are refused, we need to make sure people understand why and they are supported to access other available services which may be able to provide other assistance, both CYC and provided by other agencies. (Next step ii & vi)
55. A third of applicants were contacted by phone to be informed of the application decision and one third contacted the council to find out the result of their application. 19% were given the decision by email, 9% by post and 12% by text. Only 17% reporting being given information about other help available. (Action point iii & vi)
56. This is a missed opportunity to ensure people who are facing financial and other difficulties get the support they need to prevent hardship and increased needs. 40% of respondents said they went without and a further 40% said they got a loan, when didn't get an award. (Action point ii, vi & vii)
- 57.** Issues arising in reviews are related to better understanding of the criteria and the information needed to support an application. If these can be improved it should have an impact on the quality of applications and decisions. (Action point ii, iv & vi)

## Next steps

58. To address issues raised in the review and to enable us to improve support for people facing financial hardship within the city we are
  - i. Continuing to prioritise the scheme as an effective way of supporting residents facing financial difficulty and exceptional circumstances.
  - ii. Providing training to both decision makers and advice and support workers across the city to ensure people know about the scheme, provide more clarity on common issues; to support applications and confident decision making.
  - iii. Providing a new version of the online application which will be available in the new- year; as part of the introduction of the new form we will review the wording to ensure it is collecting the appropriate information to make an accurate decision.
  - iv. Updating the CYC website benefits and advice pages to residents find the appropriate range of help and support available.
  - v. Update thing income criteria in-line with the new the Living Wage from April 2019.
  - vi. Update processes for giving decisions and signposting and/or referring to alternative support, including services funded through the Improving Finances, Improving Lives programme.
  - vii. Exploring further how DHP and DCTR can be used to support people applying for assistance through YFAS, particularly those outside YFAS criteria.
  - viii. Exploring new processes for awarding fuel top-up and supermarket vouchers via mobile phone, to prevent people without funds having to get to West Offices to collect their award.
  - ix. Updating and disseminating promotional information across the city.

## Conclusion

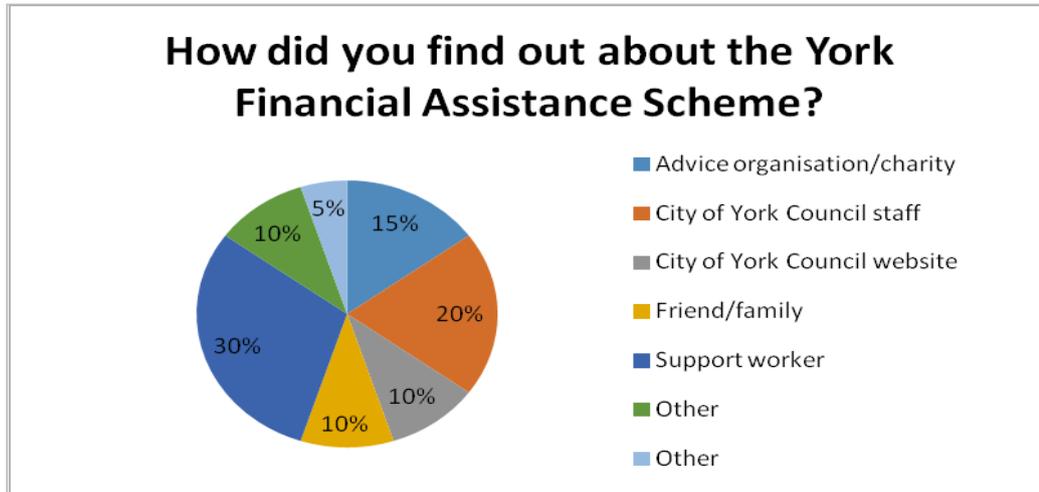
59. York Financial Assistance Scheme is recognised as providing a vital safety net for York residents. This current year the scheme is predicted to use 100% of the allocated budget.
60. The Council should continue to prioritise and promote the scheme as an effective way of supporting residents facing financial difficulty and exceptional circumstances.

61. The Council should continue to explore how it can provide a holistic approach to help residents tackle the issues/circumstances causing their difficulties, not only from benefits, but through the range of support available across the council and from other partners.

## Appendix 1 – Feedback on YFAS

### YFAS applicant survey responses

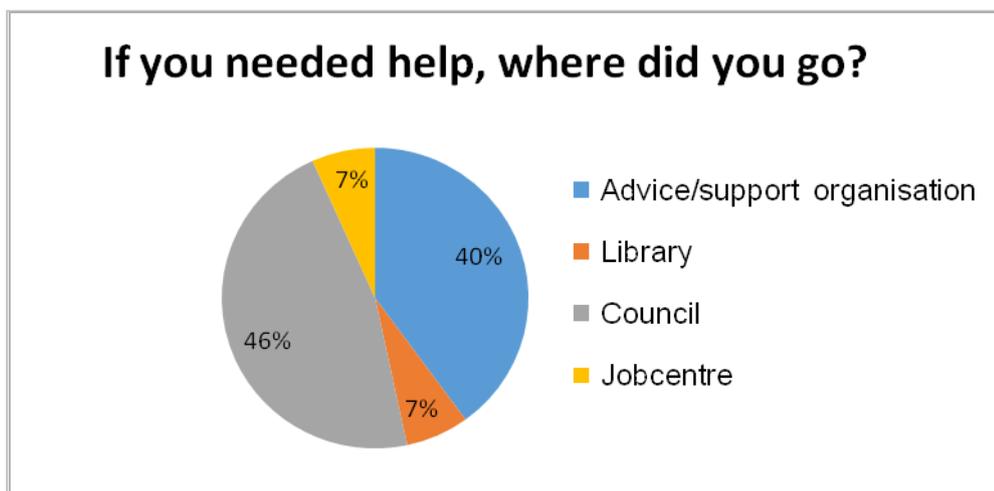
20 survey responses were received from customers



How did you make your application?

On a computer in City of York Council West Offices / owned by a friend or family member	4
On my own computer/tablet/phone	6
Adviser/support worker	7
Other	3
<b>Grand Total</b>	<b>20</b>

65% of respondents said they needed help to make their application. They got support from the following organisations.



How easy or difficult was it to understand if you might be eligible to apply?

Very easy	10%
Fairly easy	45%
Neither easy nor difficult	15%
Fairly difficult	5%
Very difficult	25%
No of respondents	20

How easy or difficult was it to understand what help was available?

Very easy	10%
Fairly easy	40%
Neither easy nor difficult	20%
Fairly difficult	15%
Very difficult	15%
No of respondents	20

How easy or difficult was it to provide the evidence needed to support your application? (E.G. bank statements)

Very easy	10%
Fairly easy	40%
Neither easy nor difficult	25%
Fairly difficult	15%
Very difficult	10%
No of respondents	20

Which items of evidence were difficult to provide?

My rental agreement	40%
Proof of identity	60%
Bank statements	80%
Other	20%
No of respondents	10

Did anyone talk to you about your application before the decision was made?

No	66%
Yes	33%
No of respondents	18

How did you find out about the decision on your application?

I got a letter	6%
I got a text	12%
I got an email	19%
I rang the Council to find out	31%
Someone from the benefits team rang me to tell me	31%
No of respondents	16

Did the award you received meet your needs?

No	7%
Partly	43%
Yes	50%
No of respondents	14

Were you given information about other help that might be available?

No	83%
Yes	17%
No of respondents	18

How did you meet your need without the award from YFAS?

I had help from family or friends	20%
I/we went without	40%
Loan from another source	20%
Loan from family or friend	20%
No of respondents	5

## **How did you find the process of making your YFAS application?**

Extremely frustrating, minimal contact for help. No one communicates with each other or myself.

To hard and waiting time is to long it's an emergency thing and you wait 24 hours if not longer.

it's not advertised well, and you only tell us we can get the absolute minimum so you don't end up spending loads of money on stuff we essentially need.

Time delays uncommunicative

48 hours later and still no decision made, I have gone 13 hours with no gas and electric, I have no food in and I'm currently sat in the dark wrapped up

We are struggling again now with paying rent & CT. We have made a new application for Council Tax support. I am prioritising paying these when I get my UC, but have had to cancel direct debits. Having difficulty managing financially.

I eventually rang my gas/ electric supplier who were able to top my key 'til the Friday when I got paid. If they hadn't been able to my two children wouldn't have been able to have a cooked meal.

Curtains and flooring need to be available, it's horrible having anxiety with no curtains!

It saved me. Without it I would have been in dire straits.

I was refused by initial application, but CAY helped me ask for the decision to be looked at again and I then received an award for cooker & pans. I had been given some other things in the meantime. My family helped as much as they could.

With out his help I don't know how I would have managed to get a cooker without this help. When I moved I had to claim UC and my money was changed and my rent got into arrears due to the change, which meant it was difficult to manage my money.

The CFS asked me what I needed rather than what was on the award and helped me get the most from the award. I had to pay extra to get the living room carpet completely done.

I already had a cooker & washing machine, so I got sofa and separate fridge & freezer instead. F/f wouldn't fit in my flat. I got bunk beds for children as well.

I paid for my bed myself.

The main thing I had difficulty getting was the rest of the carpets, but I got a refund of rent that I had paid on previous flat that I used to get these. CFS was very helpful. If I hadn't had this help I don't know what I would have done. I don't know how me and my children would have managed.

Should give cash or vouchers for a particular store. Also I am really struggling to get my daughter school uniform for starting secondary I am starving having to go without food to get it; it would be good if you helped with that in year.

Just like to say thank you very much. I was refused at first but then appealed and was accepted.

I appreciated the help given for the cost of a cooker however I have had to live without curtains and carpets for some time.

## Partner agency survey responses

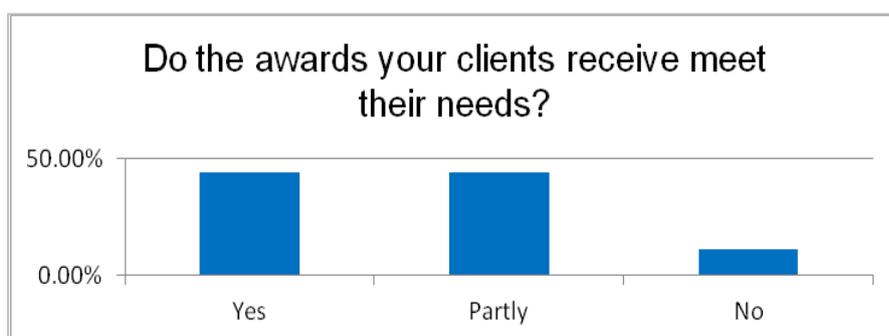
9 survey responses were received from partners

	Yes	No
Do you have a clear understanding of who can apply to the scheme?	100%	0%
Do you have a clear understanding of what assistance can be applied for under the scheme?	67%	33%
Do you have a clear understanding of the criteria for assistance under the scheme?	50%	50%
Do you have a clear understanding of the information residents need to provide when making an application?	89%	11%
Do you have a clear understanding of supporting evidence/proofs residents need to provide when making an application?	67%	33%

Two thirds said the application was easy or fairly easy to complete, the other third said it was fairly difficult to complete with their clients.

Most provided their contact details, though only one third were regularly contacted about the helped complete.

Responses were split on whether awards met their client's needs.



Have you helped clients to ask for the outcome of their application to be reviewed?

No	67%
Yes	33%
No of respondents	9

### **Please tell us more about your experience of the review process...**

It never feels as if the person who is reviewing the application is actually separate from the initial decision maker. It feels as if it is a slightly futile process.

Several times, usually the YFAS was rejected due to not having correct proof or enough information.

YFAS have always made contact and explained very clearly why an application has not been eligible

Sometimes need to send an email to YFAS to request an appeal on behalf of the customer

The problem with the review process is that I have been advised to provide the appeal info by email. Where the customer has their own email that is fine but I am unable to provide customer details to an unsecured email address. So that could limit me if the customer does not have email.

Discussed with YFAS team direct, who explained why they didn't fit the criteria and came up with helpful suggestions regarding where else they might be able to access assistance.

### **Please give any other feedback about the YFAS scheme: Criteria, application process, decision making, provision of awards**

The eligibility criteria are too narrow for emergency help. Many charities - and indeed 'customers' - still don't know of YFAS existence.

YFAS has offered huge support to clients but it's not realistic to expect vulnerable clients to be able to provide detailed information about debts and outgoings. Sometimes clients are asked to provide proof documents which they can't access for a week; and information on health which they may not understand and is quite personal. The decision making process can often seem subjective. It might be useful to have a set template for the amount of money allocated per household applying.

It would be good if we could be given the outcome of applications as clients don't always let us know.

It would be good if there was a box on the application at the end to provide any additional information, before submitting the form. Often get to the end and realise have not provided further information which could be useful and its difficult to go back. I find there is a general lack of awareness of this scheme amongst members of the public - however, there is quite widespread knowledge amongst services and professionals.

Always found YFAS staff extremely helpful when making applications.

Help with flooring /carpets as part of resettlement package would be great.

One thing we have come across numerous times at York Foodbank is that people sometimes struggle to get to a particular distribution centre due to having no means of transport, whether that be financial or practical. As such could I suggest that instead of requesting that all recipients of the YFAS scheme go to West Offices to collect a voucher etc, provision is made throughout York at different locations e.g. at Explore libraries. I appreciate that from an operational standpoint there are both security and practical consideration, yet I feel it would make the scheme a lot more accessible.

### Council staff survey responses

25 survey responses were received from council staff

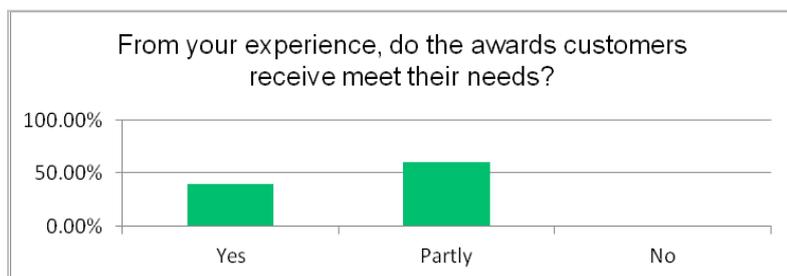
What in particular do you speak to customers about regarding the YFAS scheme? (Please tick all that apply)

Overview & how to apply	64%
Making an application	76%
Processing	24%
Queries	52%
Decision	40%
Review	16%
No of respondents	25

	Yes	No
Do you have a clear understanding of who can apply to the scheme?	83%	17%%
Do you have a clear understanding of what assistance can be applied for under the scheme?	87.5%	12.5%
Do you have a clear understanding of the criteria for assistance under the scheme?	80%	20%
Do you have a clear understanding of the information residents need to provide when making an application?	88%	12%
Do you have a clear understanding of supporting evidence/proofs residents need to provide when making an application?	72%	28%

How easy or difficult is it for a resident make an application?

Very easy	20%
Fairly easy	24%
Neither easy nor difficult	36%
Fairly difficult	12%
Very difficult	8%
No of respondents	25



Are there ways the administration could be improved?

No	79%
Yes	21%
No of respondents	24

**Please tell us more about your experience of YFAS overall, particularly any common issues and give any other feedback about the YFAS scheme.**

The software system could be made more user friendly for assessors and customers. The process is quite fragmented could it be made simpler.

There is a frustrating gap in eligibility. If someone's circumstances have recently changed meaning that they need to make a new claim for housing costs/HB but that claim hasn't been assessed/awarded yet, then a customer can't apply for YFAS or a DHP. Given the delay to get a UC award this can leave people in a very difficult position/mean they have to get into debt. Since this change in circumstances often comes along with homelessness/risk of homelessness greater flexibility in these cases might help us to prevent more homelessness.

Too many of the same people make repeat applications. Lost money is a trouble area and should only really be paid if supported by the police. Again there needs to be a restriction on white goods as the emergency element

seems to have gone and people are now starting to apply for replacement of the white goods we originally awarded a few years ago. We get very few application form older people and wider service areas do not seem to be aware of it.

Generally decisions have been correct and YFAS team has been fantastic at contacting us and communicating with us, this has allowed us to have our say about awards but also has saved money because we are sometimes able to provide additional info when the customer has applied for it by themselves which means they are declined

The process is quick and decisions reached quickly, so a good system for customers to use.

Online process could be more straight forward and also if it could be used for other items such as clothes, school trips for children or holiday clubs etc.

None of them is clear to me, as I have had no training on it. The question is - do I need it?

Very easy to apply, and beneficial to the vulnerable customers I work with.

The scheme is extremely useful for customers and their families who are experiencing financial hardship.

From customers seen at reception, I would say a lot of them need budgeting advice instead of applying for YFAS. The application is relatively easy, decisions are made quickly, and the goods are delivered swiftly.

Always been very obliging and have really benefitted customers I have worked with – thank you!

Criteria is very broad, Application opens in pop up window which causes people to call saying it doesn't work as pop ups in browsers are usually disabled, Decision making can be inconsistent and Provision of awards is often either over or under generous

I think you should be able to go back to an earlier question and alter information you have given. There are a few vulnerable people who either just answer incorrectly or don't fully understand a question until they are further on in the YFAS application and things can't be altered. They have to start again and this can be distressing for them

Criteria seem fine

Application process seems fine, and is accessible to most

Decision making process seems robust, although sometimes can be very clinical and lack the human element.

Award provision is fair. Although the decision not to award for cheaper supermarkets such as Lidl, Asda and Aldi seems baffling given the financial reasons people are applying. "

Repeat request for white goods is common, sometimes asking for the same white goods 2 years after receiving the appliance through YFAS.

I have not processed YFAS for some time until recently and find that it is still sometimes

difficult to make decisions on the information provided and the system could be improved.

I personally have had no issues or problems submitting application forms on behalf of my customers and if there are any issues or problems whilst the applications are being processed then the staff know they can contact us directly to hopefully iron out any issues

Generally speaking I think we could do a better job of coordinating between YFAS, DHP, and the Homeless Fund to reduce overlap and increase coverage

It would be better if it could work more in conjunction with other agencies and charities. So many customers come to YFAS just because they cannot budget on the new universal credit, especially if they are working. These should not get YFAS as they have had the income but need to be signposted somewhere.

Issues with customers being frustrated by the check if your eligible bit then being asked main questions they would like to go straight to apply now if they know or have been advised by us they are definitely eligible. Many customers and others in the wider community do not know it exists so would not know they are eligible to apply

I have always found YFAS staff exceptionally helpful and will go out of their way to help/

It seems that Local taxation supervisors are expected to take a decision on this subject, while they might have neither the time nor be the better person to review the cases.

Extremely useful to support vulnerable customers to remain in their own homes

The process and people involved have always been extremely helpful and clear in the process and outcome.

Administration of funds being only with Community Furniture Warehouse can prevent purchase of other used or second hand goods where funds could be administered by other front line CYC professionals working with a family.

Different people doing it create inconsistencies due to opinion and thoroughness of investigation.

The current process of asking someone to go and top up their cards and then return to CYC for shopping vouchers is very convoluted and is somewhat untenable for many customers, particularly when they are already being asked to come in after 4pm to collect awards. Many have small children or mobility issues so the expectation on people to run from the CYC office, get the top up and return seems to be a barrier to customers.

Also people are often unclear what is included in something like a "kitchen pack" and under what circumstances carpets are awarded.

System is very clunky and time consuming. Process could be more straightforward.

To provide training to the relevant person, and eventually a short leaflet to explain the YFAS scheme to all interested teams.

I have found the application and decision process to be very clear and effective.

## Appendix 2 - York's Financial Assistance Scheme criteria

York's Financial Assistance scheme has 4 different elements:

[Emergency Assistance](#)

[Community Assistance](#)

[Discretionary Housing Payments Reduction](#)

[Council Tax Discretionary](#)

### 1. Who can the scheme help?

York's financial assistance scheme (YFAS) is provided by City of York Council to support people who require urgent assistance, following an emergency or unforeseen event, and supports vulnerable adults to move into or remain in the community.

In addition to urgent assistance, YFAS provides help with Housing costs through Discretionary Housing Payments (DHP) and support for customers experiencing difficulties in paying their Council Tax, depending on the customers individual financial circumstances.

It is means tested and you must have no other form of help.

The scheme is cashless (other than in exceptional circumstances) with assistance provided in the form of Goods (through council contracts) or Vouchers, DHPs are paid as a top up to Housing Benefits or Universal Credit Housing element and Council Tax Discretionary reductions reduce the balance owed on your Council Tax account.

The scheme is discretionary but will not provide assistance to people who are eligible for a hardship payment, budgeting loan or a benefits advance from the Department for Work and Pensions (DWP) or provide help where other agencies have a statutory responsibility to do so. An award is not guaranteed.

### 2. Emergency Assistance

Intended to cover immediate short-term needs

- Food or fuel costs - supermarket food vouchers and fuel top ups to stop you from going hungry and to help keep your home lit and warm.
- Exceptional travel expenses - if you are attending the funeral of a close relative or visiting a relative in hospital who has suddenly been taken ill or whose condition suddenly deteriorates.
- Loss of possessions or property following a disaster - a disaster is an event of great or sudden misfortune which normally results in significant damage to, destruction or loss of, possessions or property and your losses are not covered by insurance. A disaster could be: flooding, gas explosion, chemical leak or a fire.

- If your DWP benefit has been sanctioned (stopped/reduced) and you can provide evidence that you are formally challenging the decision (by a reconsideration or appeal) you will be eligible to apply for emergency supermarket vouchers and fuel top ups.
- Essential clothing can be provided if you have been released from prison, have fled domestic abuse and had to leave your clothes behind, or you have secured accommodation after being street homeless. School clothing is not included as this is covered by another council scheme. Search for school uniforms at [www.york.gov.uk](http://www.york.gov.uk)

Cash awards are not payable other than in exceptional circumstances. This is at our discretion and could be when a support agency requests this.

### **3. Community Assistance**

Support vulnerable people to move into or remain in the community. It is means tested and you must have no other form of help.

Vulnerable people could include

- Carers;
- People who are experiencing greater than the normal range of pressures experienced by most people or there has been a significant unfortunate event that makes their situation extraordinary;
- People moving out of institutional, residential care, or supported accommodation into the community;
- People setting up home as part of a planned programme of resettlement
- Young people leaving care
- Ex- offenders leaving prison or detention centres;
- People with learning or physical disabilities;
- People with mental health problems;
- People who have a drug or alcohol dependency;
- Homeless people, rough sleepers or those at risk of homelessness; or
- People facing or fleeing domestic abuse

#### **4. What can you apply for?**

The range of goods or services available under Community assistance will be basic necessities such as:

- Beds and bedding;
- Cookers, fridges and washing machines;
- Basic furniture – for example, a wardrobe and a sofa;
- Essential repairs;

Other items will be provided on the basis of need, for example, a vacuum cleaner because the applicant is asthmatic;

We will provide goods or services – goods will be delivered to your home and placed in the room that they have been purchased for. Cookers and washing machines will be installed

Cash awards are not payable other than in exceptional circumstances. This is at our discretion and could be when a support agency requests this.

#### 5. Who can make an application for Emergency/Community assistance?

City of York residents who are over 16 years of age and have recourse to public funds (which applies if you have moved to the UK from another country), who have an emergency or need assistance to move into or remain in the community and have no other form of help.

**And** to be considered you must be:

Be receiving one of these benefits

- Housing Benefit and / or Local Council Tax Support,
- Universal Credit
- Income Support, or Income-based Jobseeker's Allowance,
- Employment and Support Allowance (income-related),
- Pension Credit,

**Or** a payment on account of one of them (or about to get any of them on leaving an institution or residential accommodation in which you have received care).

**Or** you are fleeing domestic abuse.

**Or** your home has been affected by a disaster or an emergency

**Or** your DWP benefit has been sanctioned and you can provide evidence that you are formally challenging this decision.

**Or** you have income of less than £15103.40\* per annum  
(\* figure based on the Living Wage)

**Exception** – if you are applying following a disaster and your income is above the £15,103.40 - in these circumstances an additional assessment will be made by looking at your individual financial circumstances and your application will be considered on its own merits. We will look at other sources of help to cover the costs of the emergency e.g. York Disaster Fund (when several residents are affected by a flood), and if they exist then you may receive less or nothing.

#### 6. Who cannot apply for Emergency/Community assistance?

The following categories of people do not qualify for help:

- People who do not live within the City of York Council boundaries
- Residents in care homes (within the meaning of specific acts) with no plans for discharge.
- Hospital in-patients with no plans for discharge
- People lawfully detained or on release on a temporary licence
- Members of a religious order who are being fully maintained by it
- People who do not have recourse to public funds
- Residents under 16 years of age

7. Is there any additional information I will need to provide?

We may need to ask you for information and evidence of any:

- Savings;
- Earnings;
- Other income;
- Cash in hand;
- Readily available funds in bank or building society accounts;
- Sources of credit such as - cash cards, credit cards, cheque cards, cheque accounts, overdraft facilities, loan arrangements (if getting Income Support, Income based Job Seeker's Allowance, Employment & Support Allowance (income related) or Pension Credit, you will not be expected to use these sources of credit);
- Help from employers, relatives, close friends, charities & benevolent funds (but only if looks certain available – will not automatically be suggested as an alternative to emergency assistance).
- Housing Benefit, Disability Living Allowance, Personal Independence Payment, your home and personal possessions will not normally be counted. We may also decide that it is reasonable to not take account of other money or assets depending on the circumstances of the claim.

We will need to establish why you have had to apply for financial support. We may ask you about your personal circumstances in depth to make sure that you are seeking all necessary support. If you are not seeking the support you need we will suggest agencies that may be able to help you. For example this could be getting you some advice and help on how to prepare an income and expenditure budget or by helping you to access more specialist agencies such as, for example, the StepChange debt charity.

If you apply to the scheme again and you are not getting the support that you need we will refer you to a support agency and often this will be a condition of receiving the second award.

#### 8. How many times can I apply for Emergency/Community assistance?

You can apply for a maximum of 2 emergency awards in a twelve month period from the date of your first award.

You can apply for a maximum of 2 community awards in a twelve month period from the date of your first award.

Please see F3 & F4 above for 'additional information I will need to provide.'

If you experience a disaster or you are eligible to apply for assistance when sanctioned by the DWP, these applications do not count towards the above limits.

#### 9. How do I apply for Emergency/Community Assistance?

You can apply on-line (by searching for York's Financial Assistance Scheme on our website). On-line applications are checked throughout the day and emergency application will be prioritised. We will contact you within 24 hours of your application but try where possible to make awards on the day that we receive them.

- You can phone the YFAS team on **0808 1685238** or 01904 551556
- You can ask for a paper application form
- If you need help and support in making an application
- You can ask people who are supporting you, e.g. support workers.

If you need help to make your application on-line you can visit West Offices customer reception, Monday to Friday between 8.30am and 5pm, at Station Rise, York, YO1 6GA.

#### 10. Reviews

You have the right to a review if you are unhappy with our decision. The decision will be looked at again by someone who did not make the original decision.

Where the Council cannot help it will provide you with information about other agencies that may be able to help and where appropriate, make a referral on your behalf. If you remain unhappy you can use the Council's complaints process.

## **Discretionary Housing Payments scheme (DHP)**

This helps tenants who receive Housing Benefit, (or the housing element of Universal Credit), in severe financial hardship to pay their rent.

This scheme is part of Housing Benefit legislation. The maximum DHP award can be no more than the difference between your eligible housing costs and your Housing Benefit.

Example: Your rent is £140 per week and does not include any services (e.g. heating). You receive £120 Housing Benefit so the maximum financial assistance that you could ask for is £20 per week.

If your circumstances change and you are overpaid help with your rent you will usually be asked to repay it.

You'll find information about DHPs & an application form by searching for Discretionary Housing Payments on our website

## **The Council Tax Discretionary Reduction scheme**

This scheme can provide help for council tax payers who are having financial difficulty paying their Council Tax. If you apply for help with paying Council Tax the qualifying criteria set out at F) 2 & 3 of this document are not binding and each application will be considered on its own merits.

You'll find information about council tax discretionary reductions & an application form by searching for Council Tax Discretionary Reductions on our website

## **What other help can I get?**

Help from the Department for Work & Pensions (DWP) - You may be eligible for help for the items listed below from the Social Fund paid by the DWP. They will continue to take claims for the following:

- Short Term Benefit Advances
- Funeral Payments
- Sure Start Maternity Grants
- Cold Weather / Winter Fuel Payments

Budgeting Loans will continue to be available until Universal Credit is fully rolled out. As people migrate across to Universal Credit they will have access to a new system of Budgeting Advances for those getting Universal Credit recipients.

You should contact the DWP:

- Phone: 0845 603 6967 or Text phone: 0845 608 8553
- Or visit their website <https://www.gov.uk/>

**If you have a child who is at risk of going into care** - you may be entitled to help under Section 17 Funding under the 1989 Children's Act – which is designed to promote the welfare of 'children in need' through provision of financial support/services which aim to avoid children going into care.

- Contact the Referral and Assessment Team on 01904 551900, option 3, to make enquiries about Section 17 funding.

South Yorkshire Credit Union can help with budget accounts & loans

The credit union is based in the City of York Council head quarters:

West Offices, Station Rise, York, YO1 6GA

The Credit Union opening hours at West Offices are:

Monday, Tuesday & Thursday – 9.00 to 12.45 then 13.30 to 16.00

Wednesday - **CLOSED** (but at Clifton Community Centre 9.30 to 13.00.)

Friday – 9.00 to 12.45 then 13.30 to 15.30

For information and links to national and local advice services visit the Advice York website

<http://www.adviceyork.org.uk/needadvice.html>