Wards Affected:

All Wards

ITEM **16**CABINET
9 NOVEMBER 2015

LOCAL WELFARE PROVISION FROM APRIL 2016

Responsible Cabinet Member: Councillor Middleton – Resources and Commercialism

Report Sponsor: Service Director Finance and Resources

Tel: 01908 252079

Author and contact: Alistair Townsend - Revenues and Benefits Service

Delivery Manager Tel: 01908 253713

Executive Summary:

Policy

Safeguarding the most vulnerable within the communities of Milton Keynes features amongst this Administration's absolute key priorities. Despite improving economic and employment conditions, too many of our citizens still find themselves in crisis as their modest earnings fail to keep pace with increasing private rental costs, day to day living costs increase pressurising disposable income, and radical changes to their welfare support increasingly limit their take-home pay.

In Local Welfare Provision (LWP), this Administration makes explicit our commitment that when citizens find themselves in crisis, this Council will be there to offer invaluable help and support. Local Welfare Provision is a critical safety net fund, without it the direct and indirect implications felt elsewhere, would be an order of magnitude more significant.

As is borne out in Annex C of this report, LWP user case studies, the evidence is stark, this safety net fund has helped many weather crises in their lives during this last year. As Central Government's funding reductions increasingly reduce the Council's capacity to act, however, our ability to safeguard the most vulnerable is becoming increasingly pressurised. Relevant to answering this challenge, are the following wider policy discussions:

- 1. What synergies and efficiencies may exist between LWP and other lines of support elsewhere in the Council, the Public Sector, and the Third Sector.
- 2. How can this Council make the case to our citizens specifically, but more widely to Central Government, that LWP and other such schemes are not only morally right, but singularly cost effective in that they help avoid significant direct and indirect cost elsewhere.
- 3. How as a Council do we ensure that we act responsively and effectively, as Central Government's welfare changes impact on Milton Keynes and the needs of many of our citizens.

LWP Technical summary

The Government abolished elements of the Social Fund (previously administered by the Department for Work and Pensions - DWP) from April 2013 (under the Welfare Reform Act 2012) and transferred some (non ring-fenced) funding to Local Authorities. The funding was identified separately and paid by the DWP for two years (2013/14 and 2014/15) but from April 2015 funding was included as part of

the overall Revenue Support Grant.

On 8 December 2014 the Council made a decision to continue to administer the Local Welfare Provision (LWP) in 2015/16 and agreed a budget of £0.25m (for the payment of LWP) which along with the monies previously unspent, allowed the provision to continue (administration and payments) into 2015/16.

The LWP is administered within the Revenues and Benefit Service by a team that administer other discretionary payments (i.e. Discretionary Housing Payments and Discretionary Council Tax Reduction Fund Payments) dealing with some of the most vulnerable people in the community. The LWP is part of a holistic approach and response to get MK citizens who are in a short term crisis back on track, through the provision of goods, food vouchers, electricity/fuel vouchers, signposting, support, etc., in particular those who have been most impacted by the Government's Welfare Reform Agenda

The Government (and the Council) has recognised that the reforms are challenging for customers, hence the setting aside of some discretionary funding to help such customers transition to their new financial responsibilities and commitments, whilst being supported to get themselves back on track.

This report details proposals and options for the Local Welfare Provision scheme in Milton Keynes from 2016/17 onwards, in the context of reducing Government funding, the Council's budget challenges and the impact on the Council's most vulnerable citizens.

1. Recommendation(s)

- 1.1 That the types of customer which benefit from awards made under the LWP scheme be noted.
- 1.2 That the positive impact of LWP payments on other service areas be noted, in terms of their potential to reduce demand and /or avoid a current / future cost.
- 1.3 That the continuation of the provision of a Local Welfare Provision Scheme as described in Section 6 be approved, along with the associated budget for both LWP payments and the cost of administration of such.

2. Background, funding and approach

2.1 The Government abolished elements of the Social Fund (previously administered by the Department for Work and Pensions - DWP) from April 2013 (under the Welfare Reform Act 2012) and transferred some (non ring-fenced) funding to Local Authorities (LA). The funding was identified separately and paid by the DWP to LAs for two years (2013/14 and 2014/15). The amount paid to Milton Keynes Council is shown in the table below.

2013/14	
Programme funding	£0.747m
Administrative funding	£0.157m
2014/15	
Programme funding	£0.747m
Administrative funding	£0.145m

- 2.2 From April 2015 funding for the LWP was included as part of the overall Revenue Support Grant (a notional amount was 'identified' in the provisional local government finance settlement of £0.671m of the Revenue Support Grant (RSG) which was earmarked for Local Welfare Provision). This was a new income stream for the Council, as the grant had in effect been stopped and part of the indicative settlement had been earmarked. In January 2015, a government announcement confirmed that an amount within the RSG of £0.327m was for Local Welfare Provision and 'social care'.
- 2.3 By this time the Cabinet had already agreed (on 8 December 2014) the continuation of the Local Welfare Provision for 2015/16 and set aside a budget of £0.25m, which along with the monies previously unspent, allowed the provision to continue (administration and payments) into 2015/16.
- 2.4 The costs associated with the administration of LWP are primarily staffing (part of the Discretionary Payments and Welfare Support Team), computer software, and other general office overheads. They amount to circa £0.3m per annum. This includes both direct and indirect costs, as the provision is intrinsically linked to the delivering of the Benefit Service. The costs are managed as part of the overall Revenue and Benefits (R&B) Service budgets and associated reserves (for welfare). This position is becoming challenging, as the Council is under pressure to meet the requirements of the medium term financial plan. Whilst the costs associated with the administration are contained and managed within R&B, the overall impact of the LWP payments is felt (beneficially) in other areas, as avoided costs. Paragraph 4.2 provides a summary of the potential fiscal, economic & social value of the awards made. The table at Annex B provides details. Annex C provides some case studies to illustrate such 'cost avoidance'. Annex D provides feedback from a survey of stakeholders, carried out in May 2015, to establish the importance and impact of the LWP scheme on the service they provide.
- 2.5 In administering LWP it is important to look holistically at opportunities to support our most vulnerable customers and also administer Discretionary Housing Payments (DHP) (help towards rent) and Discretionary Local Council Tax Fund payments (DCTRF) (help towards Council Tax). The approach ensures that all discretionary payments are administered holistically, thus creating service synergies, with a view to getting customers on track, and on the journey of attaining sustainable self-reliance

- 2.6 The team works closely with colleagues in Adult Social Care, Children's Social Care, Housing, Neighbourhood Employment Programme (NEP) and key partner organisations (e.g. Job Centre Plus, CAB, Credit Union and Age UK) to ensure that awareness about the availability of the provision is raised and access is readily available to those most in need. Such close and joined up working, for example with Housing, contributes to outcomes of tenancy sustainment, which in the longer term reduce additional demand on the Councils temporary accommodation obligations.
- 2.7 LWP awards are made by reference to a set of guidelines, contained in a document that was agreed by the Cabinet by way of a delegated decision, on 17 March 2015, which is the Council's policy on Local Welfare Provision policy. The latest version of the policy can be found at http://www.milton-keynes.gov.uk/benefits-council-tax/benefits-available/what-is-local-welfare-provision-lwp

3. The Local Welfare Provision (LWP) Scheme

- 3.1 The LWP scheme provides a safety net for our most vulnerable citizens.
- 3.2 Awards of LWP are normally one off payments, usually in goods or services, and are a short term fix to prevent a long term problem.
- 3.3 The aims of the LWP policy are to
 - prevent serious risk to the health, well-being or safety of the area's most financially excluded residents;
 - ease severe financial pressure on families in certain situations;
 - help those, without the necessary means, to either establish themselves in the community as a transition from care or prison or to remain in their community;
 - give flexible financial help to those in genuine need.

4. Statistics and information

- 4.1 During the financial year 2014/15, 487 support awards were made and 969 crisis awards were made. In 2015/16 (April to end of September) 353 support awards were made and 662 crisis awards were made. Further details on the types of awards and values, can be found in Annex A
- 4.2 **Fiscal, Economic & Social Value.** The table at Annex B provides data on a sample of 591 awards made between January 2015 to July 2015 and the events that they seek to prevent or facilitate. The fiscal, economic and social value of each event derives from the New Economy, Unit Cost Database, which has been used by the Department for Communities and Local Government (DCLG) to develop the Cost Savings Calculator tool, which enables Authorities to identify the benefits that derive from the Troubled Families programme.

In summary it demonstrates that the potential total value of the sample LWP awards is £3.89m. £1.9m of this sum is deemed to be a Local Authority fiscal saving.

As the Unit Cost Database does not provide figures on potential savings to the Authority in connection with awards made under the Council Tax Reduction Scheme, the actual figures are likely to be marginally higher.

The 591 awards examined in the sample were awarded a total of £0.08 million from the LWP fund, which represents approximately 40% of the awards likely to be made in a year.

Extrapolated to a full year value the potential fiscal saving to the authority is £4.77m (prior to deducting the value of the awards made).

Extrapolated to a full year the total saving to Central and Local Government combined is £9.7m

The cost of making the awards in the same period, including administration was £0.52m

Local Authority cost to value ratio is therefore 1:9 i.e. for every £1 spent there is a potential saving to the authority of £9.00

Central and Local Government cost to value ratio is therefore 1:18

http://neweconomymanchester.com/stories/832-unit_cost_database

Impacts and links with other welfare reforms

- 4.3 **Universal Credit (UC),** the most significant welfare reform for six decades, is currently being rolled out nationally. The roll out is slower than originally anticipated, with the DWP 'piloting' and 'trialling' with pathfinders, early adopters, and 'test and learn' sites. Milton Keynes has recently had its 'Go Live' date confirmed as 16 November 2015.
- 4.4 UC applies to working age customers only, and it is anticipated that the full national roll will not be finalised until approximately 2019/20. It is acknowledged that UC will require a significant cultural and behaviour change. UC will be administered by the DWP as one single monthly payment in arrears, and paid into a claimant's bank or building society account. The single payment will include a Housing Element, paid in respect of the claimant's rent and which replaces Housing Benefit. It will be the responsibility of the claimant to ensure that they pay their rent to their landlord. This will be a significant change for many people, as under the existing Housing Benefit scheme, most tenants of public sector landlords (i.e. Registered Social Landlords and the Council as a Landlord) have their Housing Benefit entitlement paid directly to their landlord. Additionally, claimants currently receiving benefits, such as Jobseekers Allowance are used to receiving their benefit on a fortnightly basis and will need to make a transition to managing their finances on a monthly cycle.
- 4.5 LAs will be best placed to support people moving from legacy (existing) benefits onto UC, and a previous Cabinet Decision (taken on 13 October 2015) approved the delegation for the Director of Strategy to sign up to the DWP's Delivery Partnership Agreement, which provides a local and joint approach to supporting customers affected by the transition. In its document 'Universal Credit Local Support Services Framework 2013' the Government highlighted that;
 - "It should be remembered that local government is ideally placed to be a key partner in delivering an approach based on flexible working to achieving better outcomes for individuals and families, increasing independence, and reducing demand on the welfare system. It aims to create incentives both to reduce the number of transactions and processes claimants have to navigate and reduce claimants' dependency on publicly-funded support".

It is anticipated that that LWP is a crucial and key component in delivering those better outcomes.

- 4.6 Local Council Tax Reduction Scheme (LCTRS) this reform and the subsequent scheme as determined by the Council (from April 2013), saw the maximum level of support that working age customers can get in respect of their Council Tax limited to 80% (as opposed to 100% under the previous Council Tax Benefit Scheme). Whilst there is also Discretionary Council Tax Reduction Fund (DCTRF) which is also administered by the R&B Service, there are occasions, when, looking at cases holistically, a LWP award is made alongside or instead of a DCTR to resolve or to avoid a problem or a situation arising at a later date, in line with the LWP policy.
- 4.7 Social Sector Size Criteria Restrictions and the Benefit Cap (from July 2013) both of these reforms have reduced the amount of benefit / support paid to customers. Whilst the Government provides separate funding, in the form of Discretionary Housing Payments (assistance with rent) that is also administered by the R&B Service, there are occasions when, looking at cases holistically, there is an opportunity for a LWP payment to also be made to resolve a problem or avoid a problem or a situation arising at a later date, in line with the LWP policy. Cap cases currently only have their Housing Benefit reduced. Under Universal Credit the cut will be deeper and reduce entitlement to income required for day to day living costs. This could create some severe hardships, which cannot currently be covered by Discretionary Housing Payments but could be alleviated by a LWP award.
- **4.8 Further reforms** the summer budget of 8 July 2015 confirmed further reductions in welfare spending through a package of reforms, which will undoubtedly impact our citizens. Some of the key changes include:
 - The Benefit Cap which reduces from £26,000 per year to £20,000 per year (£13,400 for single claimants)
 - The removal of the family premium in HB for the 3rd (and beyond) child
 - Employment Support Allowance aligned to Job Seeker Allowance levels
 - Tax Credit thresholds (for income) reduced from £6420 to £3850
 - Tax Credit support limited to two children (where third child born after April 2017)
 - Removing entitlement to housing support in UC for those aged 18-21
 - HB backdating limited to 4 weeks (previously 6 months for working age and 3 months for pensioners)
 - Freezing of certain benefits for 4 years (not pensioners or disabled people)
- 4.9 As these reforms roll out, the provision of a safety net in the form of LWP will become even more important to enable officers across the Council to work with their customers to help them transition. The Government has committed to increase the provision of Discretionary Housing Payments, however this can only provide assistance with rent and will therefore not be enough to offset the reductions in benefits, which are not rent related.
- 4.10 The provision of these intrinsically linked discretionary funds and support payments are managed holistically to assist customers deal with the impacts of the welfare reforms and help them move forward. Research into Welfare Reform shows that disadvantaged people will be most affected by the cumulative impact of the changes and will be in need of the most support. This again adds demand into the system for support to help people adapt to the change.

Impacts and links with other services

- 4.11 As described in Section 2.6, the Discretionary Payment and Welfare Support Team, which administers LWP, work closely with colleagues throughout the Council and key partner organisations. The administration of Local Welfare Provision is not a service that sits in isolation. By its very nature it impacts on other services, agencies and more importantly, our most vulnerable residents. The LWP scheme pays an important part in
 - Preventing homelessness
 - Improving financial resilience/managing the impact of welfare reforms
 - Preventing accidents
 - Keeping people healthy
 - Helping people cope
 - Removing financial pressure to allow people to focus on recovery
 - Sustaining adults in employment
 - Keeping children in education
 - Keeping families together
 - Reducing crime
 - Managing debt
 - Providing a direct link to other discretionary funds
 - Maximising other benefits
 - Leveraging behaviour changes

Annex B provides further detail on this, as to how the aims of the LWP scheme reduce the call and cost on other services across the Council. This annex further provides indicative figures of the potential cost to other service areas, in the event that the provision was not available.

In May 2015 we surveyed 93 partner organisations and MKC services to establish the importance and impact of the LWP scheme on the service they provide. The results were unanimously in favour of retaining the service in its current format with a significant number indicating that the removal of the service would have a negative impact on both the effectiveness and cost of their own service provision. Annex D provides details of the feedback received from other services and partner organisations.

5. Financial position

- 5.1 The amount spent on awards in 2013/14 was £0.396m and the amount spent on applications in 2014/15 was £0.305m. The 2015/16 spend to date is £0.123m (as at 30.09.15) with a forecasted full year spend of £0.25m.
- The unspent monies from the first two years of the fund provided by the DWP (administration and awards) were carried forward to fund the administration and award payments (above and beyond the budgeted £0.25m for award payments) of the LWP, together with the increasing administration of other discretionary payments (e.g. DHP's and DCTRFs) in 2015/16.
- 6. Financing the scheme in from 2016/17 and beyond options for the Council
- 6.1 As described in Section 2.3, the Council has currently budgeted for an ongoing provision of £0.25m per annum on an ongoing basis. However all budgets are currently under detailed scrutiny.
- 6.2 **Option 1** To continue with a scheme and fund to current level i.e. £0.25m, and acknowledge that associated administration costs are contained within the R&B budgets, which are, as with all council services, subject to 'cross service staffing cuts' due to the wider budget pressures. **This is the recommended option**

- 6.3 **Option 2** To cease funding the scheme and close down the LWP scheme. It needs to be noted that the provision and administration of other discretionary payments will continue (and indeed increase) as the government nationally seeks to reduce the welfare bill by £12billion over the coming five years, and looks to increase the provision of Discretionary Housing Payments nationally by £800million (160% increase) over the same five years.
- Option 3 To continue funding the scheme at a reduced level, i.e. £0.15m and acknowledge that associated administration costs are contained within the R&B budgets, which are, as with all council services, subject to 'cross service staffing cuts due to the wider budget pressures.

7. Implications

- 7.1 Financial Impact the full financial impacts are detailed in **Sections 5 and 6**
- 7.2 Policy

This LWP scheme has been developed in response to a policy change by the Government in 2012. The current operational procedures and policy, together with learning from the first 2½ years, have been constantly monitored and reviewed. The proposals in this report seek to manage the impact of national decisions in the context of the Council's Medium Term Financial Strategy.

Resources and Risk

This scheme has been carefully considered to mitigate risks wherever possible, and staff across the Council are aware of the scheme and its impact.

Any changes to the administration and funding of the LWP scheme brings with it risks and impacts as described within the report.

There is a risk that the demand for the LWP increases significantly, resulting in expenditure of the LWP scheme exceeding current estimates. The likelihood of this is low currently, but it could increase as we see the effects of the summer 2015 budget roll out over the coming years.

N	Capital	Υ	Revenue	N	Accommodation
Υ	IT	Υ	Medium Term Plan	N	Asset Management

7.3 Carbon and Energy Management

There are no implications for the Council's Carbon and Energy Management Policy.

7.4 Legal

The Welfare Reform Act 2012

Other Implications

8. Equality Impact Assessment

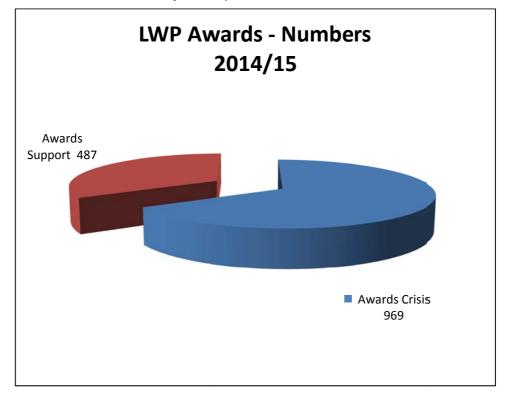
8.1 An Equality Impact Assessment was completed in respect of the original scheme in 2012. This can be found at http://bit.ly/EqIA2012-14. This assessed the fairness of the Council's approach and recommended continuing with the scheme as it is likely to advance equality of opportunity and unlikely to have an adversely impact people with a protected characteristic.

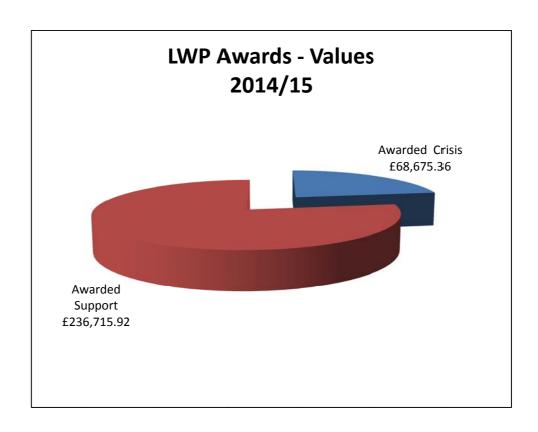
Υ	Equalities/Diversity	N	Sustainability	N	Human Rights
N	E-Government	Υ	Stakeholders	N	Crime and Disorder

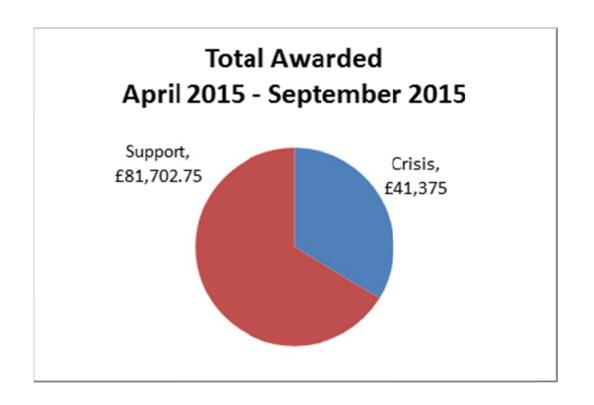
Background Papers:

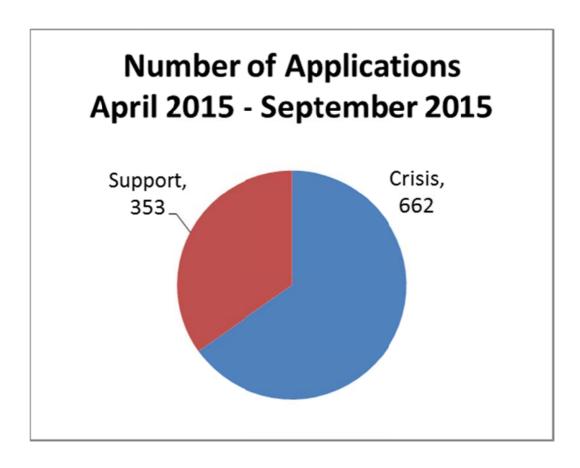
- HM Government Local Welfare Provision Review November 2014
- HM Government Local Welfare Provision in 2015/16 a consultation document October 2014
- Local Government Association Delivering Local How Councils are meeting local crisis and community care needs – September 2014
- London Councils Tracking Welfare Reform Local Welfare Provision one year on June 2014
- Children's Society Nowhere to Turn 2013
- Centre for Responsible Credit Where now for local welfare schemes January 2015
- Local Government Association Local Impacts of Welfare Reform: Impact Model September 2015
- Information about the Inquiry into local welfare assistance and other Local Authority Discretionary schemes – Work and Pensions Committee – September 2015
- New Economy, Unit Cost Database, http://neweconomymanchester.com/stories/832-unit_cost_database

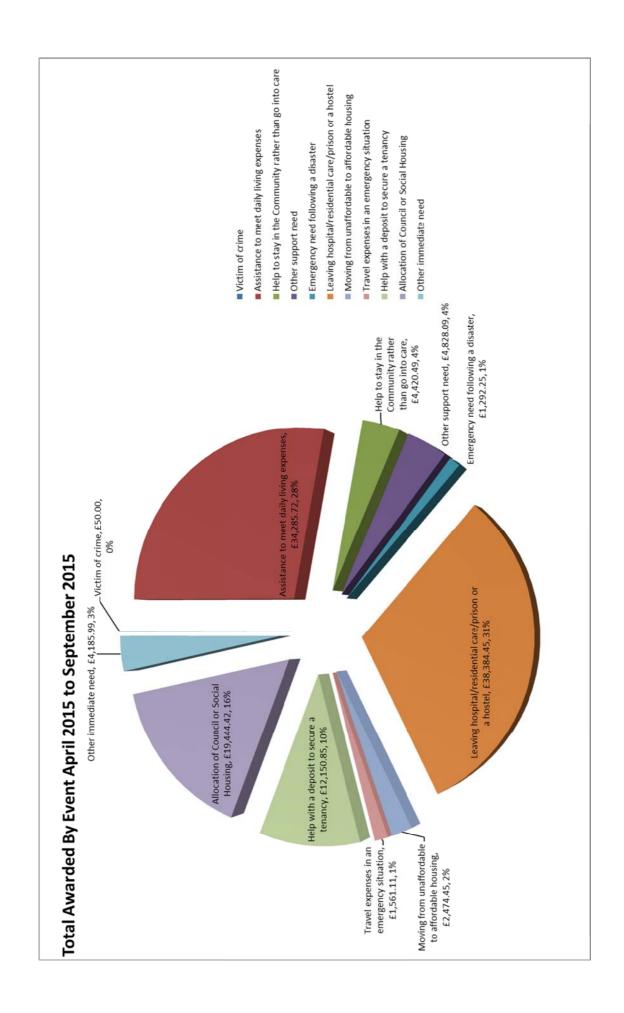
Annex A - Summary of spend and breakdown of cases











Annex B: Potential Fiscal, Economic & Social Value of LWP awards

Taken from a sample of 591 awards made between January 2015 & July 2015

Page 1					>	Value to Local Authority	I Authority	у
			Number of					
	Total	11	potential incident	Total all Public	Ë	Economi	Social	H
Cost saving detail - Reason for award	value	Onit	တ	Rodles	Fiscal total	c total	total	Grand Lotal
Housing Related								
Prevention of								
1) Eviction from LA accommodation	7,276	Per incident	3	£21,828	£20,727	03	£0	£20,727
2) Homeless application	2,724	Per application	09	£163,440	£158,220	03	£0	£158,220
3) Rough sleeping	8,605	per year	142	£1,221,910	£1,221,910	03	£0	£1,221,910
4) HB claim	52	per application	8	£804	£416	03	£0	£416
Social Services								
Prevention of								
5) Child Taken into care	52,676	per year	0	£474,084	£474,084	03	03	£474,084
6) Child remaining in foster care	722	per week	3	£2,166	£2,166	03	03	£2,166
7) Older person going into residential care	555	per week	8	£1,665	£1,110	£222	£0	£1,665
8) Older person needing home care	199	per week	2	£398	£266	£132	£0	£398
9) Older person needing day care	142	per week	2	£284	£190	£6 3	£0	£284
10) Additional Support need - person with learning disability	355	per week	17	£6,035	£6,035	03	03	£6,035
11) Additional Support need - person with physical disability	180	per week	47	£8,460	£8,460	03	03	£8,460
12) Additional Support need-person with mental health issue	59	per hour	06	£5,310	£5,310	£0	£0	£5,310
Education						•	•	
16) Enable Higher Education	6,400	per year	7	£6,400	£0	£0	£0	£0
Page 2					Λ	Value to Local	I Authority	у
Cast caving datail - Doscon for award	Total	; <u>.</u>	Number of	Total all Public		Economi	Social	Grand Total
סטנו אלאוווא מפנמון - ווכמסטון וטן מעמוע	valuo	=======================================	החבומו	בסומסם	רוסטמו נטנמו	ר וטומו	ıotal	Glaliu i Otal

9 NOVEMBER 2015

			incident S					
Employment								
18) Enable a JSA claimant to enter work	25,111	Per claimant per year	17	£426,887	03	03	£0	£0
19) Enable ESA claimant to enter work	22,327	Per claimant per year	2	£44,654	03	03	03	60
20) Enable IS Claimant to enter work	17,108	Per claimant per year	0	03	03	03	03	60
21) Enable a person to Remain in Employment	21,515	Per claimant per year	10	£215,153	03	03	03	60
Health								
23) Prevention or reduction of Alcohol misuse	3,580	per year per person	11	£39,380	60	03	£0	£0
24) Prevention or reduction of Drug Misuse	16,894	per year per person	17	£287,198	03	£0	£0	60
25) A&E attendance	117	per incident	4	£468	03	03	£0	£0
26) Hospital admission:	1,863	per episode	85	£158,355	03	£0	£0	£0
27) need for Outpatient Care	114	per admission	14	£1,596	03	£0	£0	60
28) need for GP / Nurse contact	125	per hour	169	£20,449	03	£0	£0	£0
Crime							li	
29) Anti-social behaviour	673	Per incident	5	£3,365	£1,095	03	60	£1,095
30) Domestic violence	10,639	Per incident	11	£135,641	£3,828	£0	£0	£3,828
31) Youth Offending - case management	3,620	per year	7	£3,620	£3,620	£0	03	£3,620
32) Other incident of crime	3,194	Per incident	35	£111,790	03	£0	£0	60
33) Prison sentence	34,840	per person per year	6	£313,560	03	£0	£0	£0
Fire							ı	
34) Domestic building fire	51,129	per incident	4	£204,516	03	03	£0	£0
35) Non building fire	7,363	per incident	1	£7,363	03	£0	£0	£0
				£3,886,77	£1,565,07			£1,565,66
		Totals	782	6	3	£296	60	6

Annex C: Case studies

Crisis/Event	Support Provided	Outcome
Applicant had been allocated a council property. He has severe dementia and minimal household items as previously had been living in the marital home. The applicant is only 60 years old and apart from dementia is fit and well. For this reason no care homes would take him & the only option was care plan. The move could not take place until the property was suitably furnished.	Support given in white goods and beds, household items and curtains to enable the claimant and carers to move in.	Having a full time carer has meant that he is now fully supervised and likelihood of accidents or injury is considerably reduced. Previously, the applicant had been wandering off, which had involved the police and hospital admissions.
Applicant has custody of two children and was living with parents. He suffered mental health issues when relationship with mother of children initially broke down, which required intervention and support from Adult Mental Health Services. The claimant was likely to become homeless in the very near future and the Council had established that they had a statutory duty towards him.	Rent in advance (RIA) and deposit to enable a move into privately rented accommodation.	The intervention prevented homelessness & a need to house the applicant in temporary accommodation. The award decreased the likelihood of the need for further contact with mental health services & prevented the need for any involvement with Children and Families Practice (CFP)

Crisis/Event	Support Provided	Outcome
Applicant has three young children. Issues as to the wellbeing of the youngest child were being dealt with by CFP as current flooring was unsuitable to put young child down on and he was at crawling age. The private rental landlord was not willing to help as the carpet had been reasonable when the applicant moved in.	Carpet provided in lounge	Agreed to carpet and this meant CFP could close the case as this was their only concern with health and safety of child.
First seen by LWP in April 2014 at which point the applicant was a homeless alcoholic and in a very bad state. Many of his issues appeared to be a consequence of the loss of a child and relationship break down. Further help was given and referral to YMCA and to engage with CRI	Fuel and food as JSA had stopped. YMCA referral Signposting to CRI (Charity providing free treatment and support to vulnerable people facing addiction, homelessness and domestic abuse).	He no longer needs help from CRI. Is no longer homeless. Has straightened himself up, is managing his life, has formed a new relationship and is generally very positive. Passed several courses in last few months-BOSIET HUET MIST CSCS. Has also been doing speeches for CRI on his success and initiating courses on alcohol awareness at YMCA.
Recently made unemployed as lost his job.	Help with food. Referred him to NEP.	Has now found a permanent full time position via the NEP and is no longer reliant of benefits.
Out of work for 4 years, secured a new job but did not have suitable clothes, Jobcentre unable to help.	Gave assistance with clothes and a Food Bank Voucher.	Is no longer reliant on benefits. Housing Benefit and Council Tax Reduction claims have ended.

Crisis/Event	Support Provided	Outcome
School reported issues with children smelling to Children's Services. Joint visit completed and identified that property needed clearing and improvements made.	Provided a clearance company along with decorating packs for applicant to decorate the property and new carpets in children's bedroom and hallway, stairs and landing as heavily soiled with animal urine.	Follow up visits verified issue greatly improved and further improvements are likely to be made.
Came in with Mother, was very subdued and was clearly anxious about being in the office. Had withdrawn himself from society following having to give up his job and being advised by JCP that he could not sign on. Malnourished and severe mental health issues. Rent arrears.	Assistance with gas, electricity and food plus a monthly bus ticket to enable him to get registered with a GP and engage with the DWP to sort his benefits out. Referred him to Connection Floating Support.	With assistance from his support worker he was awarded a back date of Housing Benefit; however he was still served with eviction but has now been offered a new property. He did attempt suicide but is now getting support and is also being treated for his malnourishment. Homelessness prevented and appropriate support in place enabling him to move on.
Applicant was in a bail hostel and needed to find alternative accommodation - he found a room but could not secure the property without a month's deposit and one week's rent in advance.	One month's deposit and one weeks rent in advance	Prevented homelessness and provided a stable environment for him as he is determined not to return to prison.

Crisis/Event	Support Provided	Outcome
Applicant's mother had died suddenly and he was unable to take over the tenancy as it had already been passed to his mother. He and his two siblings were going to be homeless. He and his sister were both working and his brother was in college.	Deposit and rent in advance paid to allow them to secure privately rented accommodation.	Prevented homelessness and need for placement in temporary accommodation (B&B) for 2 adults and one child. Retained employment and child in education (temporary placements out of area can make travel to employment and college particularly difficult dependent on where they are placed).
Since being released from prison claimant has struggled with his mental health. He had been placed in temporary homeless accommodation in Luton and had walked from Luton to MK which took him over a day as his ESA had been stopped because he missed an appointment (which he did not know he had). He had been told to apply for mandatory reconsideration but he was not sure what that was. He was in pain and unable to get his medication due to being in Luton.	Assist with food and credit on his phone in order for him to request a mandatory reconsideration to reinstate ESA. Assisted him with a weekly travel ticket to obtain his medication.	Able to obtain medication and prevent further harm to health. Contact made with DWP to reinstate benefits.

Annex D

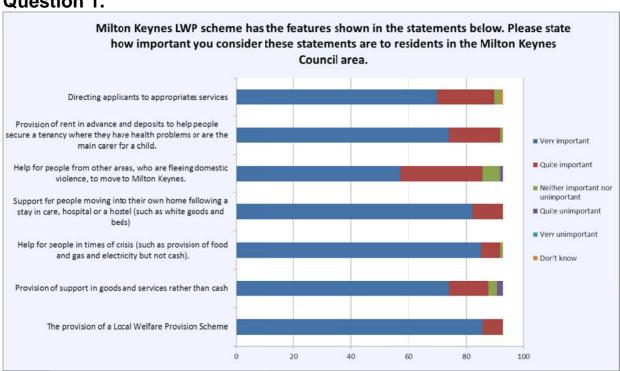
LWP review - May / June 2015 - Survey of stakeholders

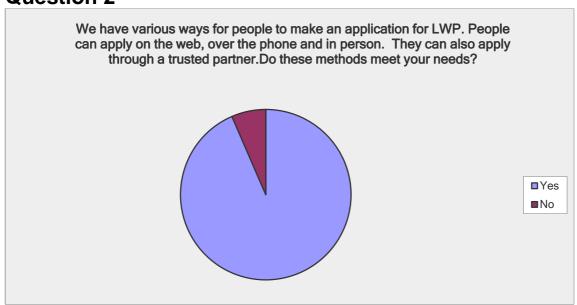
Survey Summary Data

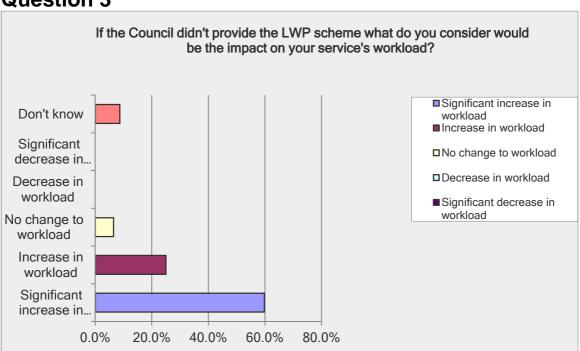
Local Welfare Provision Review

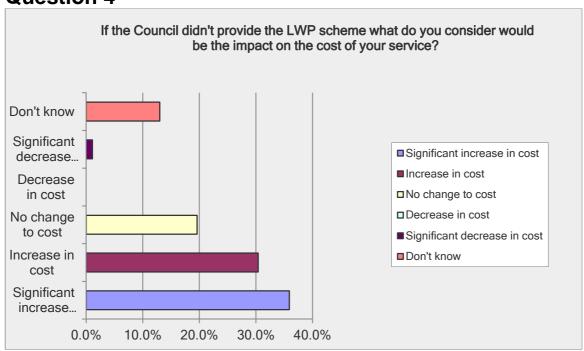
Which one of the following best describes the type of orga	anisation you work for?	
Answer Options	Response Percent	Response Count
Advice Sector/Charitable organisation	23.1%	18
Voluntary Sector	11.5%	9
Milton Keynes Council/MKSP	34.6%	27
Private Sector Business	3.8%	3
Other Government Department	5.1%	4
Other (please specify)	21.8%	17
	answered question	78
	skipped question	15

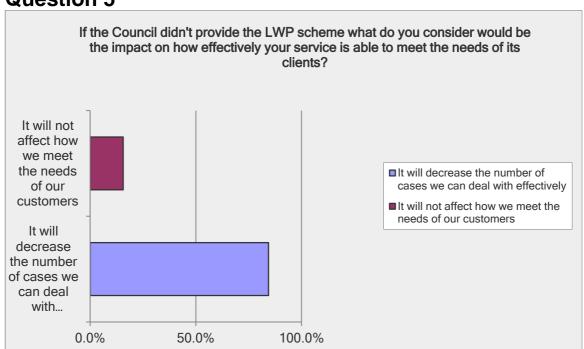
Question 1.

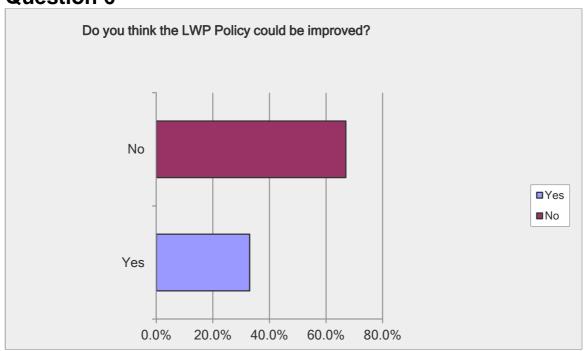




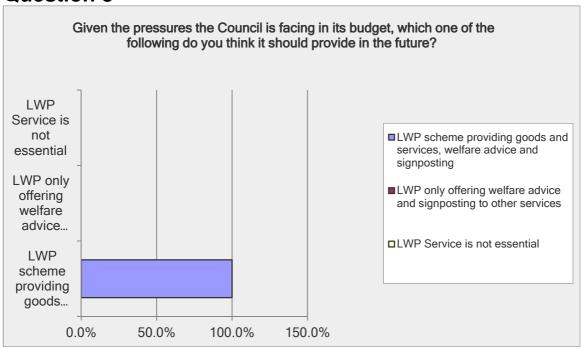


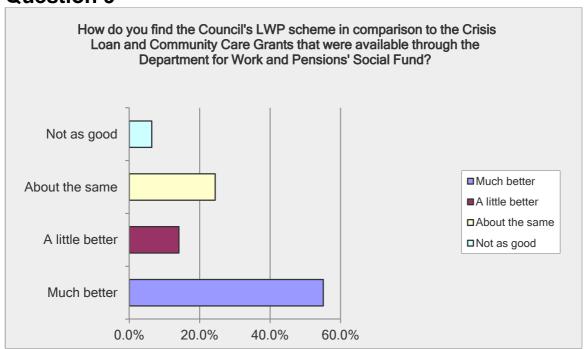






Question 7 - See stakeholder comments section





Stakeholder Comments on LWP service.

Contents

- 1) General Comments in relation to the LWP service relates to Q1
- 2) Comments regarding methods of applying relates to Q2
- 3) Reasons for impact if there is no LWP relates to Q3, Q4 & Q5
- 4) Can the LWP provision be improved and in what way? relates to Q6 & Q7.
- 5) Comparison to previous Social Fund relates to Q9:

1. General Comments in relation to the LWP service

- 1.1 This service has been essential for clients I have worked with, by providing support that has prevented deterioration in their physical and mental health, safety and their financial wellbeing. It has enabled them to maintain their independence and make sustainable improvements to their lives
- 1.2 It is a brilliant service; staff are rigorous but are eager to respond flexibly to genuine crisis and urgent need. Also have important conversations with people who are welfare dependent about responsibility. This service has prevented very, very poor people from disappearing down the drain pipe of social exclusion.
- 1.3 LWP is a critical service, and 'absolutely critical' should be an option on the tick list of answers. Without the LWP facility people who are already in a crisis would have nowhere to turn. If they try to approach the Job Centre (As in previous years) there is a wait, they can't afford to call them, there are delays....LWP is a team of real people dealing with real people in a real crisis and is an invaluable service.
- 1.4 Many of my service users have used this service when no other options were available, and found it invaluable. There are thorough checks and balances in place so only genuine cases are supported. Staff show initiative in signposting to other support services when they feel ongoing even if it be short term support is required to get the applicant back on track. This helps save costs in future if person has early preventative support. Due to tough economic times there is a great need for a Local Welfare Provision Scheme. Giving food/goods/top up electric or whatever the need avoids misuse and waste ensuring the need is met properly at first stage. This is an invaluable service giving value for money in the long term as well as short. Cuts would lead to hardship and deprivation among many vulnerable groups of people young, homeless, those with children, disabled people and those with mental health problems etc.
- 1.5 It is crucial that this service carries on to help customers as without this a lot of problems can arise: Debt, ill health, failure to pay rent as have taken credit for items. Provides security for people knowing that they have been helped and acknowledged thus leading to better mental health.
- 1.6 Very important for vulnerable client and service is accessed by many clients of Mk Act.

- 1.7 Very important to Children and Family Practices we would be lost without this fund to fall back on when families are in crisis!
- 1.8 We work with some of the poorest and neediest people in Milton Keynes and without LWP some would have been really struggling to stay alive, let alone look after themselves without LWP
- 1.9 Local Welfare Provision is helping families to make significant lifestyle changes that were not before possible. As there are no cash transactions directly to families, resources are allocated to where it will benefit families most.
- 1.10 The continuing existence of your scheme is crucial to the local community. It assists those who are least able through no fault of their own to maintain their dignity and wellbeing.
- 1.11 The service is also important to people who are not main carers or have health problems. By not being able to access a tenancy or home or sustain their tenancy or home people without problems become people with problems so the prevention of this will put less strain on the system in the long run.
- 1.12 LWP has helped to get people the support and helped they need.
- 1.13 The service we have received has been excellent in that we always get a quick decision and it has been invaluable.
- 1.14 The Support offered by the Local Welfare Provision has been extremely valuable to help us to assist tenant to secure a property and when tenants are struggling they have assisted the tenants with sorting out their funds and budgeting going forward.
- 1.15 These questions are worded in such a way that the intentions of those voting could be easily misinterpreted. For example in Q2, are you asking if I think there should be an option of goods or cash, or are you asking if I think you should never give just cash? And in Q3, I believe that support for people in crisis is vital so help with food or utilities is "very important". However, this answer could be taken as an indication that I think help in the form of cash should not be an option, which is not what I believe at all.
- 1.16 This has been a fantastic, fair and quick to access service that is vital to our client group. The process is simple and ran by knowledgeable, experienced and fair staff who offer and excellent service to the clients that we support or refer into this service.
- 1.17 This is a valuable preventative service
- 1.18 This is a vital service without it we would be unable to help some of the families referred to us.
- 1.19 This is provision is not widely known and I think it would have helped a lot me people if perhaps it was advertised
- 1.20 Valuable service, efficiently and effectively delivered, providing essential support to members of the Milton Keynes Community.
- 1.21 Whilst I understand that managing a repayment element of this scheme, there are some people for whom some short term help, that can later be repaid, would be a useful option. The limitations (e.g. rent in advance only for people who meet the criteria) may be one element of this whilst we are unable to support people who don't meet this to get off the street, there are some issues......

- 1.22 I refer to LWP a lot- both in times of crisis if they have no money for electric/gas or need a foodbank voucher or at the beginning of the tenancy. Without it, people would struggle to maintain a decent standard of living.
- 1.23 I think it's very important to be able to make a decision based on as much information as possible to determine how deserving the recipients are.
- 1.24 I work in Adult Social Care. Excellent service and helpful team. No issues experienced.

2. Comments regarding methods of applying

- 2.1 Applications for LWP should be face to face either direct to council or through a trusted partner
- 2.2 Access to LWP needs to be available through various channels to ensure that the services be accessed by all members of the community in times of crisis / need
- 2.3 All options should be available.
- 2.4 Also provision for support of an advocate/supporter during meetings
- 2.5 Although I guess people also need to be aware of the provision so they can apply
- 2.6 Applying through a trusted partner like ourselves (XXXXXXXXX) is essential as most of our client have 1. Not enough credit to call and hold on to speak to someone at the council 2. No access to the internet or not enough knowledge of how to use it 3. Not enough confidence to ask for themselves in person
- 2.7 Because it makes it quicker for employees to access and complete form.
- 2.8 Covers most methods of making application good to give people the choice.
- 2.9 Flexible means of access
- 2.10 Given the needs of those who apply, the widest availability of making an application is crucial. Trusted partner in particular is most welcome.
- 2.11 Good to have different methods for different needs
- 2.12 Have used these methods and they work well.
- 2.13 However, some people need to make an application before they are our tenants where we have identified vulnerability, so it would be helpful for goods to be delivered to new address the day they have the keys not an application the day they sign for their tenancy as they will still have numerous days without household equipment.
- 2.14 I have mostly used the web to apply and I have had a reply very quickly. I did not know that it could be done over the phone so may use this in the future.
- 2.15 I have used the website and it was very effective.
- 2.16 I like this method as when I reply through this I know my customer well and the forms are quick and easy making this service more accessible when in crisis. Guinness relies a lot on

this service as sometimes when a customer is really vulnerable it can be hard to get all the information needed and most of the time Guinness have the health and vulnerability information on file.

- 2.17 I tend to call up and state my case to the amazing team.
- 2.18 I think the existing methods available are accessible to everyone.
- 2.19 It gives all the options for contact
- 2.20 It is accessible to all residents this way
- 2.21 It is important to have various ways of making an application, because peoples' experiences and resources are varied. What is suitable for one person may not be suitable for the other person.
- 2.22 It's important to provide alternatives in order that people with different needs can access LWP
- 2.23 It's very easy to do
- 2.24 It's vital for people to have a range of ways to access this provision. Despite assumptions we might make, not everyone has access to a phone (or has credit on their phone) or the internet and particularly so at a time of crisis/need.
- 2.25 LWP team are usually very helpful, It's nice to apply online but also get assistance when needed.
- 2.26 Not all people have access or relevant skills to apply on line
- 2.27 Not everyone has access to the web as much as we are becoming a computer based society, people who are struggling may not have phones. People may also feel reluctant to present in person however when they are working a third party with whom they have developed a rapport this may be the best option to get them help. All methods will have their benefits and pitfalls.
- 2.28 Not for all as for some living on their own without any support are paranoid to trust anyone.
- 2.29 Our Food Bank service users tell us they value the different methods of accessing the LWP service.
- 2.30 Over the phone provided person is understanding
- 2.31 Pretty comprehensive
- 2.32 The methods of application for LWP do not necessarily cover the circumstances of those who are probably the 'clients' some of whom are in a stressed state, desperate and particularly vulnerable. Some, of course, have little understanding of local authority structures and not all of these clients would have access to the web; others would not wish to use their scarce monetary resources on phone calls and some clients are not in the area to start off with.
- 2.33 There should be many ways to apply so that the provision is accessible to all. Some people do not have access to a phone or computer especially at times of crisis.

- 2.34 These application methods cover all bases and as a Money Matters Advisor I help to support tenants in making these applications.
- 2.35 They cover most aspects. Ease of access will provide a quicker response and the personal and verbal applications possibly more honesty.
- 2.36 This gives a wide range of opportunity for people to get advice or support they require.
- 2.37 This meets people's access needs.
- 2.38 This provides a number of routes to apply gives equal opportunity.
- 2.39 Various ways enable people to access it
- 2.40 We tend to use the online method which is very quick.
- 2.41 Web, phone and in person is helpful as different people can access in different ways. What if they are elderly or suffer with a disability or don't have the confidence to use a phone or computer or even know how to use a computer not everyone is computer literature.

3. Reasons for impact if there is no LWP

- 3.1 Vulnerable people will be put at risk
- 3.2 Cases where care of the children is directly affected by the parent or carers financial ability to provide items, for instance cooker or bed will affect diet, health, ability, routine, attachment. Without LWP these cases would not be able to move on.
- 3.3 Cause delays in move on from service. Stress caused by lack of support in community would increase chance of relapse and hospitalisation.
- 3.4 Advice, information and support can only help so far. In most cases there is also a need for practical help!
- 3.5 CFP have no resources of this kind so if for example a family didn't have beds we would have to try to help them source some other way or be dealing with the knock-on effect of them not getting sufficient sleep etc. In a recent case a parent had no phone and agencies were finding it difficult to contact her. LWP were able to provide on and we have been in contact ever since. Poverty and debt is a common factor with CFP clients and LWP has helped families have a more normal life and reduced some of the issues which result from this
- 3.6 Dealing with tenants in social housing who are often on benefits any additional funds we can get them to help with food, utilities and goods for their homes that frees up money to pay the rent is a great help. By getting them additional money to pay the rent and thereby keeping a roof over their head means other resources are not stretched; health services, shelters etc
- 3.7 If this service was to be stopped we would be looking at trying to support more people and will not be able to give our full support as we would be under too much pressure. It would be difficult to move people on therefore keeping people in services longer than they need to be and this would have a knock on effect of people being in hospital for longer than needed.

- 3.8 It would be impossible to resolve some issues if the LWP scheme didn't exist. A prime example was a case where there was a leak from flat A into Flat B. Flat A was on benefits totally broke and unwilling to help because it didn't really affect him. Flat B was getting lots of water through his ceiling, and was severely affected. With the help of the LWP team Flat A got the plumber to invoice MKC and the repair was fixed. This was fantastic for me in Environmental Health as my only recourse would have been to prosecute the owner of Flat A, which would have taken months and still wouldn't have fixed the problem.
- 3.9 It would cost this service more time, money and effort trying to find alternatives and trying to placate those that have been unsuccessful. It would cost staff here a lot more emotional stress when dealing with those that do not get the help they need.
- 3.10 It would create a Milton Keynes wide crisis and increase the burden that third sector provision would be unable to handle.
- 3.11 Not sure this answer is quite correct as probation delivers a different function however a lot of our service users would not have other means of accessing funds to meet their needs which could lead to an increase in reoffending
- 3.12 we still have to place people in homes regardless of LWP however with LWP we can address individuals holistically, setting them on the right path it also helps prevent rent arrears as their money isn't being spent on household basics
- 3.13 As a church organisation we already provide help (practical, monetarily, spiritual and emotional to various clients (many of whom just 'pass through'). However, if LWP is terminated then the church would presumably be approached more frequently and, since we have no income (apart from that provided by the congregation) we would not be able to help as significantly as we would wish.
- 3.14 As a service, we have a very limited budget due to cost savings. It would be difficult to ascertain which family should benefit from the limited resources that we have which would put some families at a disadvantage as need is relative and therefore open to subjectivity.
- 3.15 Food costs for clients would possibly rise if they do not have a cooker, fridge or freezer to prepare or store food. Clients may be tempted to break the law and wire meters if they cannot afford to top up. Food Bank demands would rise and/or clients will go hungry if they have reached the maximum number of food packs allowed.
- 3.16 However it will affect those Customers who have an obligation to pay the shortfall in their rent and have been sanctions for one reason or another
- 3.17 If LWP didn't exist I would not be able to help numerous amounts of people. One example i can give is a vulnerable woman with mental health needs had fled domestic violence and needed clothing. The LWP helped this lady to get clothing and feel like there were people out there to help. Thank you.
- 3.18 If our Clients are not able to get funding, then we would not be able to secure a property for them, some clients are working but are struggling to get the deposit and first month's rent to enable them to move.
- 3.19 If the LWP scheme was not in place, then we could not effectively deal with customers because, the resources would not be available to meet their needs.
- 3.20 It would have an impact where a client was unable to access rent in advance to find appropriate accommodation.

- 3.21 Fewer options available for people to get help if suffering financial hardship
- 3.22 Main issues would be provision of emergency food and help for clients' transition of homes.
- 3.23 New tenants may not be able to take up a tenancy with us if they are unable to access your services.
- 3.24 Re use facilities no longer provide white goods for households.
- 3.25 Rent in advance for example would not be possible so can't support in a tenancy set up home effectively manage money effectively. Statutory Services would then feel brunt of other services not being able to cope.
- 3.26 There are no other avenues of support available to my knowledge.
- 3.27 Service users apply for this when moving in to independent accommodation, usually after a 5 year stay at our service. The impact would be that service users would be moving in to their own accommodation without basic necessities, the cost of which we are unable to provide as this is not included in any aspects of our budget.
- 3.28 The Food Bank has limited capacity and if LWP ceased we would need time to gear up for the increased levels of demand.
- 3.29 The LWP has offered support in times of need and crisis for a few of our service users
- 3.30 Without this service, it would be markedly more difficult for us to support clients. For example a client who following a change in circumstances needed to downsize from a three bedroom to a one bedroom property was awarded DHP, DCTRS and removal costs. This enabled her to arrange a mutual exchange without accruing rent and council arrears and maintaining financial stability.
- 3.31 The LWP is an essential element of overall provision locally. Whilst it is not something that we use very frequently, one of the elements behind this is simply that we don't take on cases where level of need is that high. It is an area that we are currently looking at (a 'hub' in partnership with other agencies, to support holistic support for people) and LWP elements will help ensure that this meets the needs of local individuals.
- 3.32 The needs of vulnerable children and families would be unmet.
- 3.33 The resources will be stretched which in turn will limit our ability to take on more case work
- 3.34 There will just be more customers in need without provision
- 3.35 They wouldn't be able to have the help when they move on
- 3.36 though we are anticipating more people will need help due to welfare reform it will be heart breaking to turn customers away and the desperate customer will take loans and illegal money lenders pay day loans bright house to fund the goods they need this will then have an impact of living in poverty and not paying rent and utility bills. This is normally the trend it would be an effective service if this fund was kept open.
- 3.37 Vulnerable member so the public may experience a significant risk to their health and safety

- 3.38 We currently signpost people to LWP when they have no other options to meet their needs. If the provision were not there, we could not provide any solution to people's problems.
- 3.39 We have supported tenants in obtaining white goods & furniture through this scheme and would have to find support from other means if the council didn't provide this scheme. Sometimes there is charitable help available but this can be difficult to find and not always successful. For tenants coming from broken homes or domestic violence this can add to an already stressful situation.
- 3.40 We help a lot of families who have been made homeless find accommodation in the private sector and they need help with deposits and money to by vital household items such as cookers / fridges etc
- 3.41 whist our own costs would not increase without LWP as we are a charity that does not offer funds, we would be unable to link people in to the right services to meet their needs.
- 3.42 Without LWP our ability to effectively support tenants would suffer greatly.
- 3.43 Would not know where to direct our service users for help and it then adds to their stress and our desperation at trying to find the right service to support them.

4. Can the LWP provision be improved and in what way?

- 4.1 Basic budgeting/welfare advice; because the information gathering about budgets gives you some leverage
- 4.2 Help with budgeting and money management; prevention better than a cure
- 4.3 I believe it works well as it is
- 4.4 Helping people flee DV relationship and help with financial support to move
- 4.5 [Widen scope to non-statutory for deposits]; because it is the right thing to do and frankly, a better use of limited funds than many other aspects of local spending.
- 4.6 A comprehensive directory of all services in Milton Keynes; This would enable service users and professionals to have all the information regarding services and what they offer in order to signpost individuals to the appropriate resources
- 4.7 A direct contact for advisers to seek advice; To prevent unnecessary applications which take time and may raise unrealistic expectations with clients.
- 4.8 Again, national and local strategies must coordinate to achieve the accommodation provision needed for the issues actually being faced by what seems to be an increasing segment of the population. Perhaps more .
- 4.9 Council housing provision would assist; but, there again, so would greater funding for the statutory and other provision needed!; It seems to me that these are services that have been instigated by national and local government policies and they should not be discontinued or reduced just because the need for these services has increased meeting the needs of the most vulnerable in society is the reason why the service was commenced in the first place.
- 4.10 Basic flooring (carpet/vinyl), clothing (winter clothing); Provision of/support to purchase basic flooring of council and housing associations homes would benefit many. Costs of heating would reduce.
- 4.11 Better help to maintain housing i.e. floating support; because it saves money by preventing the cycle of crisis for vulnerable clients.
- 4.12 Carpets and flooring should be included as said items make a home warmer and could contribute towards a person's wellbeing.
- 4.13 Considering the funding issue, no.
- 4.14 Garden clearance and transport to school for those in exam years when accommodated away from MK; because the cost can be long term to those involved.
- 4.15 Help for people who have been sanctioned from benefits; because without it they have absolutely no income
- 4.16 Help with floor coverings, especially families with young children. Some clients are living with just bare concrete flooring or wooden floor boards; for the health and safety of children

- 4.17 Help with providing deposits for new tenancy help with white goods, beds etc.; because these are the types of problems we encounter on a daily basis.
- 4.18 I think that Milton Keynes LWP have the balance right, not awarding cash but supporting people through a crisis.
- 4.19 I think the current level of support is adequate as long as it is readily available without undue delay.
- 4.20 Informing staff of peoples' needs and there is always a story to those who are in need of LWP.; Extra training given to staff, perhaps shadowing roles like mine so you can see the context of families and vulnerable people.
- 4.21 More allowances given to secondary debts,; as they will pay these regardless, so do not have surplus income
- 4.22 More support for older people; They are the group least likely to retain their independence if they do not receive support
- 4.23 No, as advice and information is given about other services that can provide support.
- 4.24 Often times I run into people with a short-term gap in benefits who are in dire need. Help to get them though this time is important
- 4.25 Payments to prevent Evictions; Prevent Homelessness to vulnerable people
- 4.26 Practical help /monetary help; more important for clients
- 4.27 Provision of budgeting and money advice perhaps; nearly all of our Food Bank clients require help with managing debt
- 4.28 Provision of resources is sufficient
- 4.29 Service offers adequate support
- 4.30 Some sort of provision for young single people who fall outside of connexions, and have their first tenancy.
- 4.31 There is no provision out there to help with budgeting form filling etc.
- 4.32 Support in tenancy sustainment; because tenants sometimes need more than just cash they need help in filling forms, understanding how to clean, keep property in good condition adhere to tenancy agreements from the start and not to get into bad habits. New tenants need to be educated how to maintain a tenancy according to the tenancy agreement.
- 4.33 To help the vulnerable in times of crisis; as a preventative resource
- 4.34 Training; to facilitate people getting back in to work
- 4.35 We think the current flexibility to meet differing needs is very helpful
- 4.36 Yes I'm sure there are other area's that could be added on to the role so they continue to give the support of the community
- 4.37 You all are doing a great job

5. Comparison to previous Social Fund.

NB: no comments were made by the four respondents who answered that the LWP scheme is not as good as the previous Social Fund scheme.

- 5.1 Safeguards the funds from being misused and prevents a venerable client group from becoming further in debt.
- 5.2 Much easier to access which means people in crisis can be helped quicker. However given the difficult times, perhaps a "loan" element needs bringing in for some cases
- 5.3 It provides the necessary items and does so efficiently
- 5.4 It is possible to get an answer / solutions to a need much more quickly
- 5.5 Anything that is local is an improvement as it can be more flexible and a little quicker however it has reduced the money available and tightened the criteria
- 5.6 Believe it or not, the LWP scheme is much better in that it is more accessible.
- 5.7 Its money they don't have to pay back which in turn means they have more funds to pay priority debts, and the process is much quicker potentially and local
- 5.8 Having worked in the benefit service and the housing service I know first-hand how frustrating the old system of grants and loans was. When people are in a crisis and need credit for Gas, they don't want to spend 10.00 of their mobile credit to make a claim on the phone, only to be told they have to then fill in a form and wait a week. The previous system was not beneficial or helpful to clients. The way it is, is perfect, they go in without an appointment, have a face to face discussion about their situation, provide the necessary evidence to the staff, and get an answer. Clients needing the service can, in the main, have debt, drug, alcohol, mental health issues or merely need a bus pass to get them to their first week in work. They need to speak to someone who understands, not a computerised robot on the end of the phone and a 'computer says no' answer.
- 5.9 MKC have got it right.
- 5.10 It is a much quicker and easier process.
- 5.11 We are no longer giving large cash sums to some of the most vulnerable people in the city!
- 5.12 The Community Care Grants were very important however, so often because the payment went directly to customer it was misused / misappropriated. Giving them the goods or food / top up deals more effectively with this. Because it is a local service, staff are better placed to monitor and check applications. Easier to build good working relationships with other agencies so help is targeted where it is needed.
- 5.13 The capacity for local discretion and priority setting helps to make the LWP an essential service for our residents.
- 5.14 Hard to compare
- 5.15 Responsive services which address local need
- 5.16 A little better as it is not a loan 9 NOVEMBER 2015

5.17	Effective to provide items rather than cash, however has the flexibility to provide cash in some circs.