



Homeless Action Scotland

Scottish Welfare Fund

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## Scottish Welfare Fund

Homeless Action Scotland welcomes the opportunity to provide evidence to the Social Security Committee on the Scottish Welfare Fund. We see this is an invaluable fund and one that demonstrates small amounts of money can be used to help to big differences to many; 285,720 households have helped with £155.8 million to date<sup>1</sup>.

Our recommendation overall is for a sea change in regards to how the fund is considered, and for it to become a fund that is promoted and encouraged, in the knowledge that it is a positive preventative spend. It should in many cases be a tool to help support someone in a range of matters, and something we are proud to have in place to those in need.

### The adequacy of the overall budget for the Scottish Welfare Fund

Homeless Action Scotland views this fund as one of the most important parts of support available to people moving on from homelessness into a permanent tenancy. The difference of what is on average approximately £600 (for a CCG), can change a tenancy from being a success, or not. Tenancy failure costs were last looked at 7 years ago, and at that point (depending on circumstances) were £15k to £25k<sup>2</sup>, this small amount can make the difference between a successful tenancy or not. It would be reasonable to expect this to now exceed in £30k in many cases.

At present, the fund it allows for the most basic level of furnishing needs to be met, but can still leave people without many items people would view as a basic standard. We would like to see the level of monies / goods provided increased, as turning a house from a home, is key to the success of a tenancy. We would ask for 'the basics' to be reviewed, and a slightly more generous amount to be provided. For example, ensuring that not only are households provided with white goods and other basic furnishings, but also other much needed small electrical, for example a Hoover, bedside lights, and in many cases a microwave (these often are part of packages, but should be more so, than not, and not instead of other necessary items).

As part of a project Homeless Action has been doing recently, we have visited a number of homes of people who have moved on from homelessness fairly recently; it was clear that where someone had managed to access a range of items above 'the basics' the difference was incredible, one man's face in particular beamed with delight in showing as he put it, his home was "normal".

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<sup>1</sup> <http://www.gov.scot/Resource/0053/00534713.pdf>

<sup>2</sup> [http://www.parliament.scot/S4\\_InfrastructureandCapitalInvestmentCommittee/General%20Documents/SCSH.pdf](http://www.parliament.scot/S4_InfrastructureandCapitalInvestmentCommittee/General%20Documents/SCSH.pdf)

## Budget allocation between local authorities and any changes noted at local level

With the points we have made so far in mind, we would also request that the Local Authorities who have had overspends receive the amount in the future in line with what they have demonstrated is needed in that area, according to the Scottish Government figures this would equate to approximately £500k.

## Whether there is the right level of discretion in the scheme

Homeless Action would like to highlight that it is not easy to ask for help. As you read this, think of the last time you needed to swallow your pride and ask someone for financial help. If you have ever needed to, you will know, for the vast majority, it is not something that comes naturally. People applying for the fund will not always find it an easy step to take.

We would also like to also make a point around evidence provision. We agree that the fund is to be used for those in need and there should be attempts taken to prevent it being used for any people who sit out-with needing financial aid. However, we would look for a push to be in the direction of 'trust your client'. If you go for a mortgage, you are asked all sorts of questions about your financial income and outgoings, the majority of this is taken as truth, with only 3 bank statements required to back this up. Let's not have LA SWF Teams paper chasing to back up claims that could be taken on trust; to look at the fund from an accountancy point of view; we should take into account the time wasted chasing compared to successful and positive outcomes.

With the above points made, we are of the belief that the right level of discretion is written within the guidance, but the level of encouragement to use this is not always found to be the case. We are in a period where Local Authority Teams understandably have a mindset to save, and this can filter through to such schemes, so it is more about the need for the positive message that comes alongside the fund, rather than what is on offer.

## How effective links to other local services from the SWF are

The guidance talks about linking in with other services, and Homeless Action is aware to some extent that is taking place, though we would like the service to go a step further....

We would like it to be standard that *everyone* who applies for either part of the fund is offered an income maximisation assessment and advice, not to be part of the application (we wouldn't want anything to hold up any timescales or put anyone off) but to be part of an all round financial aid. We would suggest income maximisation, rather than poverty reduction because that allows for a mindset of looking for all possibilities to increase someone's income, which long term should be more successful. We would suggest that everyone in the SWF Teams with a frontline position have significant training to allow them to provide this.

We also recommend there to be closer links between Teams preparing a flat to be viewed, and the SWF. Here there is opportunities for less waste, resulting in better starting points for tenants.

For example, we are aware of places across the country where, floor coverings are taken away as standard before a new tenant, moves in to a property. In many cases these could just be cleaned, but often the 'easiest option' is to remove. This may seem a slightly separate from the SWF, but we would recommend it to be linked to a level of tenancy set up that we should be aiming for, as we believe that nobody should move into a tenancy without adequate flooring in place. Where no carpets can be left due to wear and tear, infestations or similar, then something else should be supplied in place of what has been down.

There have been packages in the past where clients can pay an amount for carpets to be put down, but over time they ended up paying much more than the costs of the item. We do not believe that it is right for anyone to move into a property to bare floors (unless they are sanded and finished or similar) in particular given that many social properties in Scotland have cold stone finishes to the flooring.

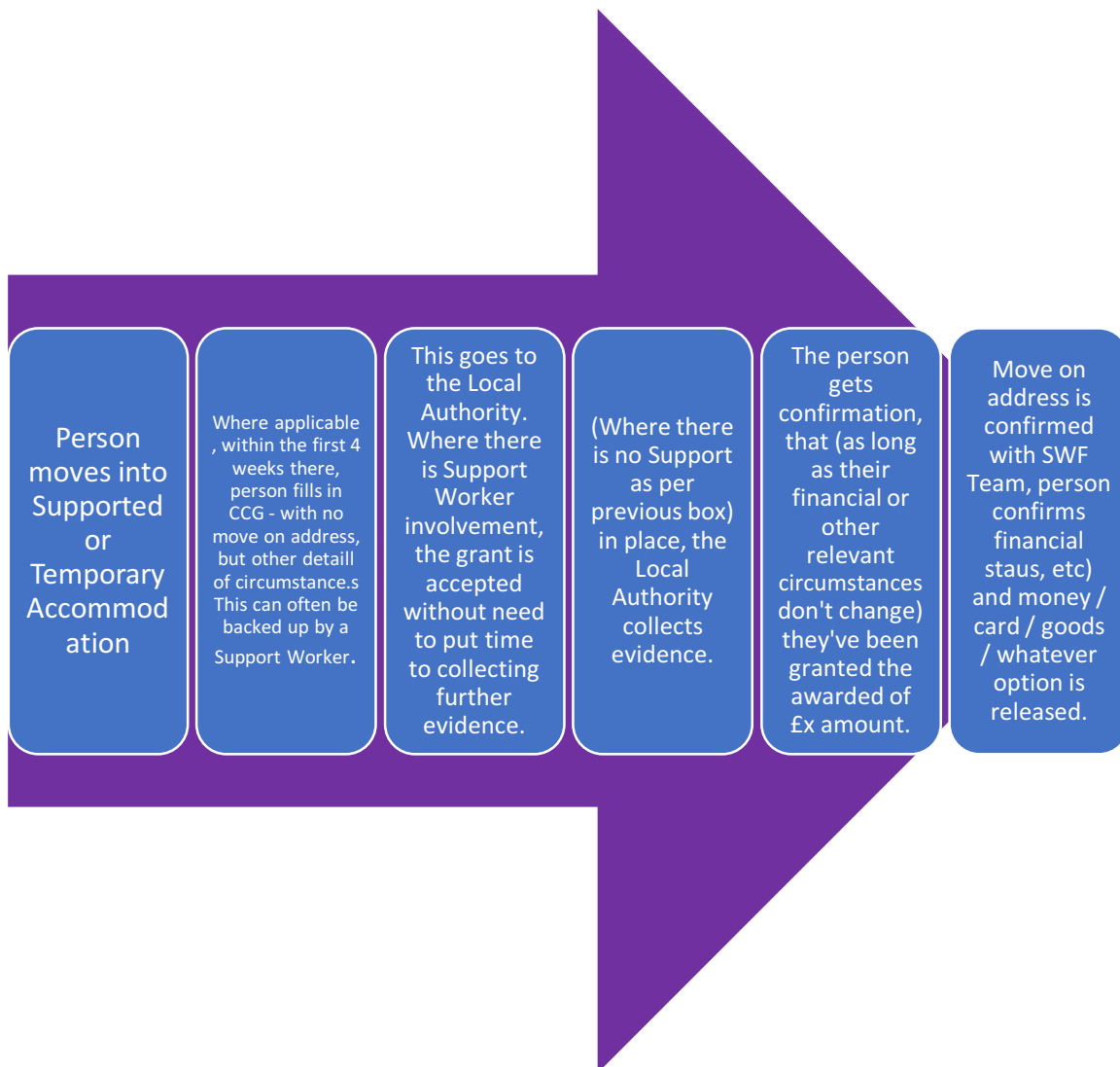
### Whether crisis grants are being used in practice to provide ongoing rather than one-off support, and if so how that situation could be resolved

Homeless Action would tie this in to the previous response where would recommend income maximisation advice as standard.

### Whether there are any changes to the guidance that might make the SWF more effective

Our main suggestion for improvement is when people are able to make a CCG application:

Currently people wait until they have a move on address before applying (though there had been wording in past guidance that may not have required this); for people in Supported and Temporary Accommodation awaiting a tenancy to move into, we would request that this process changes. Instead, people could be applying at the point the LA know they are in need of a tenancy, and not awaiting the address. This would not only remove the pressure for timescales for processing (in many cases) but would alleviate stress to the person awaiting a tenancy. The person could be in receipt of knowledge from the SWF Team to say what money they are to be granted (unless their financial situation or other relevant factors change prior to moving). The money / goods / vouchers can then be released at the point that address is known, and from there the tenancy set up can be much quicker and prevent people moving into properties with nothing.



This combined with the DWP recent changes to cover the first two weeks rent whilst someone is moving into a tenancy from temporary accommodation would greatly increase the chance of a successful, happy tenancy.

There could be a similar model to the above put in place for prisons, though this may benefit from a small pilot first to ensure the protocol works well. However, it seems like a natural fit to the SHORE standards.

We would also ask that in addition to the range of payment options in place, all that Local Authorities must offer a card (for example a prepaid credit card, with no credit option) that can be used to purchase goods online. We know that digital literacy numbers are at a low level for people who are homeless, despite this, we see it as an essential way to increase knowledge as well as access a broader range of goods, often with free delivery, etc.

## Website and general access

Having spent some time looking (again) at what information is provided to people, in particular through Local Authority websites, we are not surprised at the decrease in applications for CCGs. Unfortunately, overall they continue to be very off putting with regards to the information about what they are, and who they are for.

With a high prevalence of words and phrases such as a 'disaster', 'crisis', 'threat' or being 'at serious risk', we seem to be giving the wrong message. The wording on websites should be about helping people, not verbal barbed wire. In far too many cases, they are either difficult to find (though this has improved in the past 2 years) or when you find them, the language is terrifying. As with the fund as a whole, we believe it should be seen as a prevention tool; there can be no doubt that it saves money, so let's get this working as well as possible and have websites and information that reflects such.

Other things to avoid on sites:

- The history of the fund.....who cares?
- Information on application, then immediately below a large section on what to do to appeal, therefore stating: this will be difficult, and you will be turned down.
- A difficult process to navigate
- Wording that provokes uncertainty to the point that people are put off

Dumfries & Galloway and Moray seem to be slightly better than most.

## How effective the SPSO review service has been, for example in promoting consistency of decision-making and continuous improvement

We have not had any comments either way on the service received, but we would hope that if our other points relating to being positive about the acceptance rate of the grants, this could decrease.

## Other Points

The most recent statistics demonstrate that 29% of CCG applications were rejected. We would suggest that there is some monitoring of patterns on what these rejections are for and why, as there may be another area that highlights where Scotland can provide a household with a small spend to make a substantial saving.

In general we would like the message to Local Authorities to be a positive one about trying to increase the number of people they are accepting and remembering that it is a preventative spend, and generally looking to be using the phrase "yes, and" rather than "yes, but".



## Submission by Homeless Action Scotland

Homeless Action Scotland is the membership body for organisations and individuals in Scotland working to prevent and tackle homelessness. Our members include local authorities, housing associations, voluntary organisations and individuals.

Homeless Action Scotland is happy for this evidence to be published.

For any further information or to answer any queries regarding the content of this document please contact:

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