

Healesville Inter-church Community Care Inc (HICCI)

Submission to Department of Social Services in response to the Financial Wellbeing and Capability Activity Discussion Paper

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Contacts

Alison Gommers Executive Officer

Sheree Laumen Emergency Relief Manager

03 5965 3529

231 Maroondah Hwy Healesville 3777

hicci@hicci.org.au

Background

Healesville Inter-church Community Care (HICCI) provides a range of services including ER to Healesville Yarra Glen and district. Since the changes to funding in 2015 the area covered by HICCI has increased significantly as a number of other areas in our locality were left without funded services. These include the Warburton highway valley, Kinglake area and through to Alexandra. We now regularly see clients from these areas and support non-funded providers.

HICCI has 5 part time paid staff (3 full time equivalent) and 120 volunteers.

Healesville is in a rural area 60km from Melbourne, has a population of about 9000. The census data reveals a range of disadvantage and complex need in the community. Attracting outreach agencies requires on-going attention so that clients don't need to travel to other centres as this is expensive and difficult, and often a barrier to obtaining needed assistance.

HICCI provides a hub for other services by providing a receptionist, office space and other resources at reasonable cost (\$20 per day). HICCI is the hub co-ordinator and actively works to provide the services our clients need. At present a Job Network provider, Disability Job Provider, Drug and Alcohol Counselling, Gambling Counselling, Housing service and a program that supports people with a long term mental illness. We also provide a budget service. We have just lost our financial counselling service and are in the process of re-establishing this.

Overall comment

The discussion paper appears to work out of a primary assumption that financial stress can be addressed in all people, at all times. HICCI has at its heart the belief that everything should be done to empower people to live life to their full potential and strategies to address financial hardship are an important part of this. However we also hold as a basic premise the understanding that we have a role in looking after the most vulnerable people in our communities. Many of these people do require long term support not all of which is financial.

Whilst we would welcome additional funding for Financial Counselling and Capability and for Microfinance (Financial Resilience) we are concerned that the discussion paper indicates that the existing funding will be retained but presumably spread across the three areas. We point out that our provision of Emergency and Food Relief is already stretched to the point where nearly half of our budget comes from fundraising and community support. ER is so often the entry point that enables people to move on in other ways. We do not believe that there is further scope for reducing the present level of funding without significant detrimental impact on the most vulnerable people.

1. Strategies to improve the targeting of services.

HICCI's ER program is structured to meet the identified eligibility criteria. Each client is assessed on their individual needs by a trained ER coordinator who assesses the best assist that the client needs at the time.

- 1.1 Restricting eligibility as proposed would have a significant impact on our provision of services as it excludes people in crisis who don't fit the criteria. These are the very people who if assisted can often then be returned to Financial Wellbeing often with one off assistance. Failure to provide assistance at that point can spiral people into ongoing financial crisis.
- 1.2 People are all individuals who present with a range of complex issues. For services to be accessible when people most need them it is essential for there to be flexibility for the trained workers to respond as the situation dictates. Any rigid rules undermine this ability to respond in the most effective way.

2. Strategies to increase service integration.

- 2.1 The sector providing ER into various communities has a strong history of cooperation, learning from each other and working together to maximise outcomes. As stated previously HICCI is the provider and co-ordinator of an outreach hub that provides integrated services to best address the complex needs of our clients. Additional resources to assist us to provide additional services would be welcome.
- 2.2 Being a country area we see the model of "Hub coordinator" for a range of services as most appropriate. There is not sufficient population for all services to have a full time presence. Our hub model enables HICCI to assess the services needed and then provide the entrée for them to come. We provide affordable, well positioned and appropriate space in the main street near public transport along with a receptionist and waiting area. We provide referrals to these services using a clear process. We have the spaces available for varying periods of time. This is an ongoing process that we need to work on continually to provide the best mix of services. We have a formal relationship with each provider in that we have an agreed MOU and seek to work in a way that enhances each other's work.
- 2.3 Much of our work is involved with enabling people to have the basic needs of housing, food and clothing met. Prevention is often the key and an essential step for wellbeing is keeping a roof over the clients head. To achieve this may involve support with other basic essentials or in managing a crisis. We do not see the provision of microfinances as being applicable to other than a small percentage of our clients. Where it is applicable we would welcome being able to offer this.
- 2.4 We already provide the hub. Help with being able to keep a range of services would be welcome.
- 2.5 Our rural setting and smaller population numbers make it essential for specialised services to be able to come for shorter periods of time for example a half day per week.

It is important that rural and remote areas have the flexibility needed to provide services to suit their needs. This may well require additional funding to let this be achieved.

2.6 See above.

3. Strategies to support client outcomes.

3.1 HICCI provides a budget service for clients and is working to re-establish our financial counselling service. We see HICCI as a doorway to a range of services some of which are financial. We have employment services as part of our hub and will refer clients to these services.

3.2 As stated above numbered amongst our clients are many who present with complex needs. Our aim is always to provide the services necessary to address the various issues however we recognise that clients cannot start to do this if their basic needs of housing and food for example are not met. We provide a safety net for people who for whatever reason are not able to tackle more complex needs at that particular time. There will always be clients who are presenting on multiple occasions. Our trained and competent ER workers ascertain when basic help is the right response and when people can be encouraged into other services. We do not see additional requirements as being helpful.

3.3 The emphasis needs to remain on individual needs. Having the resources to make early interventions when a financial crisis arises is often the best prevention.

4. Strategies to build a strong workforce.

4.1 Building capacity for both employed workers and volunteers is important and ongoing. This happens through formal courses and also through network meetings, regional opportunities and forums within our own organisation. Adequate funding for this to happen is important as is continuing the culture of mutual learning and support in the sector.

4.2 Funding at a sufficient level is the key.

5. Strategies to strengthen evidence, improve practice and measure outcomes.

5.1 We see the need to monitor our effectiveness and interpret the data. This is an ongoing challenge and suggestions and appropriate tools would be welcome as the complex and varied issues people present with are a challenge. What is a major achievement for one person is a given for another.

5.2 We recognise the importance of using our resources as effectively as possible for the sake of our clients and our responsibility to our funding sources. Anything that will let our work be more effective is a plus.