**Submission to Department of Social Services**

**FWC Redesign**

**31 March 2017**

**Whittlesea Community Connections – overview**

Whittlesea Community Connections is a place-based organisation which has been operating in Whittlesea for over 40 years. WCC offers services and programs that address disadvantage in the community and promote community participation and involvement. WCC offers a range of service which are all free and confidential fro the community. These include: Community Legal Team, Settlement Team (working with newly arrived refugees and migrants) and Client Services.

## Discussion topic: Strategies to improve the targeting of services

* 1. What impacts do you expect restricting eligibility criteria in the manner proposed by DSS will have on your service?

There are some key impacts restricting eligibility criteria will have on WCC’s service. Community members who access WCC’s financial relief services are often in a state of financial crisis, due tot the current welfare safety net not being adequate to cover the costs of daily living. Our service currently has eligibility criteria in place to ensure that those in most need receive the support they need. By tightening the criteria, this would exclude further groups and leave people more vulnerable. WCC is concerned that this could exclude groups who we currently see needing support, i.e. Asylum Seekers, women who have experienced family violence (how current does this experience need to be? The impact of family violence on an individual can vary between people.) Our emergency relief program is staffed primarily by local volunteers, changing the criteria would require additional training, could cause stress and frustration for the volunteers having to work with stricter guidelines. This could have severe impact on the volunteers, the work is stressful enough without them having to turn more people away. Volunteers may burn-out or walk away.

**Case Study**

Zahara who is a single mother to one child attended the Emergency Relief program seeking assistance as a result of her employment ceasing. Zahara had lost her employment income and was now receiving Parenting Payment Single, Family Tax Benefit and Rent Assistance. The total income for this household was $1287.01. Zahara was paying rent a fortnight of $652.00. Over 50% of Zahara’s income goes towards her rent. Furthermore, this impacts Zahara greatly on affordability of daily living expenses as well as utility bills and additionally her car loan. She expressed needing petrol for transport. In addition, she was seeking assistance from the ER service for rental arrears of $652. Our service assisted Zahara with a $50 cash cheque and also referred her to Haven Home Safe the local housing service to gain assistance with the rental arrears that had been accumulated.

* 1. What strategies can be employed to ensure that services are accessible for those who need them the most?

Ensuring an open, flexible service delivery model where community is aware of the program and knows how to access it. WCC has been delivering emergency relief for over 20 years; it is a strong place-based model which the community and sector know well. This model should not be lost in the redesign of services, as WCC has the trust, relationships and connections with the community to deliver to those most in need.

WCC has redeveloped its ER policies and guidelines to deliver it’s limited funds to the community equally. There are clear criteria in place to assess people’s eligibility of the service, i.e. proof of income statement and financial hardship. These strategies ensure it is clear for the community about how to access the service, at WCC clients can access the service every four months and clients need to live in the catchment area. The City of Whittlesea is a culturally diverse area, currently the service does not have funds for interpreting services or translating material which WCC has self funded. This ensures that WCC is responding to the needs of the community and working in a culturally appropriate way.

## Discussion topic 2: Strategies to increase service integration

* 1. What would help you to strengthen cooperation with other services (e.g. family support services and job network providers) in your community? What additional support would you need to achieve this?

Service integration could be greatly enhanced through funding for coordination of local networks in the ER sector and broader sectors to work together, this takes time, staffing and resourcing to do well. Funding coordination can involve supporting local networks, service coordination and sharing of resources between agencies. In turn, this provides more integrated service delivery and more effective use of resources which has a positive impact on the client. It’s important to recognise the coordination of services takes time and is based on trusted relationships in the sector. There is a need to fund services with existing connections to community and other services for the model to be effective.

Currently WCC funds and resources the emergency relief network in Whittlesea which is a very successful model of service coordination. This network brings together 10-12 ER agencies on a bi-monthly basis to share resources, current services being delivered and capacity building (i.e. training, guest speakers.) In 2016, WCC applied on behalf of the ER network to the City of Whittlesea for a community grant to build the capacity of volunteers in the sector. The grant funded a series of trainings identified by volunteers (i.e. responding to family violence, mental health, cross cultural awareness) and the development of a resource guide with information of services and to better support for local volunteers (see a copy attached.)

* 1. What effect will the requirement to formalise relationships with other organisations have on your service? How do you see these relationships working to maximise their effectiveness?

Emergency relief agencies are already under-resourced. The additional work of formalising relationships takes time and resourcing and currently most agencies couldn’t do this without additional funding. It’s important for DSS to define “formalised relationships”, does this mean a written agreement, a Memorandum of Understanding (MoU)? As our service is predominantly staffed by volunteers, they don’t have the time or capacity to formalise relationships with several organisations. This work would need to occur with a staff member and need to be funded accordingly.

WCC has developed informal relationships across the sector through the ER network and agency referrals. This has been a low cost, flexible and efficient model for integrating and coordinating ER work across Whittlesea. There is real value in informal relationships in the sector as well as formalising some working relationships.

* 1. Where is integration/collaboration of FWC microfinance services with other FWC services occurring across the country? Is there a way these relationships could be better supported?

There are some strong models of collaboration approaches across FWC across the sector. WCC has strong working relationships with diverse services which assist clients with financial hardship. WCC has developed an emergency relief calendar, which outlines services providing material aid in Whittlesea across this week. This is updated and distributed to the sector to enhance the sharing and coordination of scares resources. WCC also has developed cross referrals with key agencies in Whittlesea, to provide additional support and resources to clients as needed. For example, commonwealth funded financial counselling, microfinance services in the area and churches providing material aid. The emergency relief network led by WCC is another way collaboration of services can occur across the City of Whittlesea. With additional funding, the emergency relief network could be improved and better resourced provide increased coordination across Whittlesea.

Whilst integration and collaboration assist in supporting better outcomes for clients, there are other factors such as an inadequate safety net and social policy which needs to address structural disadvantage.

* 1. What elements would need to be present to ensure a hub model is successful in your community? What additional support would you need to establish a hub in your community?

A hub model can be effective in promoting integration of services; however there are some factors to consider for clients with the development of hubs. Some barriers exist for clients in accessing a new service like a hub, they need to be easy to locate, close to public transport and have a flexible model of service delivery.

There has been a new hub established in Epping, Whittlesea in 2016. As valuable as this resource is for the sector, it has taken over 12 months for the services to be located in the hub and to establish internal processes, and also for the community to know about this new service and access the services. It takes time for the community to build a sense of trust about accessing a new service and develop relationships with key agencies and workers. WCC has been delivering services in Whittlesea for over 40 years, the community are very aware of our service and it is well trusted and respected by community members.

* 1. What elements and innovative practices would be particularly key in establishing a hub model in a rural and/or remote service delivery context?

WCC does not have the expertise to comment on a rural hub model. Further consultations with rural service providers with provide more information about this context.

* 1. How could Australian Government funding be used differently to better support integration of FWC services?

The proposed model of enhanced service integration is an effective response to complex social problems; however this requires adequate resourcing and funding. This should not be achieved by redirecting ER funding; additional funding needs to be providing for strong integration models of FWC services.

Currently the funding is not adequate to meet the demand for emergency relief from the community. There were significant funding cuts in the emergency relief sector over two years ago which has impacted WCC and the service delivery in providing emergency relief to the community. As mentioned, integration takes time and resourcing, funds need to be directed into a coordination role for a lead agency in each region could greatly enhance the integration of services.

## Discussion topic: Strategies to support client outcomes

* 1. What strategies can you utilise to support a client to improve their financial and/or employment outcomes?

The WCC model provides holistic support. This is in recognition that people have complex lives often presenting with multiple issues and need a range of responses and supports. The volunteers in the program undertake a comprehensive training program which focuses on meeting immediate need, while also seeking to identify underlying issues. To provide additional support for clients, WCC has a casework team of two qualified social workers who can provide intensive, short to medium term support for clients with more complex needs.Further, WCC has organised several agencies to be out posted on a weekly basis. The Salvation Army Crossroads has a Family Violence practitioner located once a week who can provide specialist support for clients and also secondary consultations for staff. WCC and the Tenants Union have submitted for funding to be out posted at WCC to provide additional tenancy advice to clients.

WCC offers some support for job seekers, but our services are limited. The emergency relief vouchers we provide can be used to purchase new clothes for a job interview, transport costs etc. Meaningful and long term employment outcomes for clients involves comprehensive work, funds for training and education and reverse marketing where the employer is engaged to support clients with complex needs. However, it is the role of JobActive providers to be playing this role as they are funded to provide specialist support for job seekers.

Another initiative of WCC to support the financial outcomes of clients Housing Brokerage project. This project provides No Interest Loan to enable people to access the private rental market. Women are the greatest direct beneficiaries of this fund, especially those fleeing family violence. The project has been funded philanthropically, from a recognition that people need more support to access the private rental market.

* 1. How does your service currently deal with clients who present to your services on multiple occasions? At what point should additional support and requirements apply to repeat ER clients? What form should this take? What barriers do you see in implementing these requirements with your clients? What support would you need to implement such a proposal?

As the inadequate welfare system continues to keep people below the poverty line, repeated requests for assistance does not reflect a client’s capacity to manage their finances. Rather, repeated presentations often reflect structural disadvantage and market failure. In fact, repeat presentations can provide an opportunity to engage with clients in trusting and meaningful relationships – which are key when addressing complex issues.

The WCC service model, with its application of a holistic assessment, does seek to address issues relating to an individual’s situation i.e. looking beyond the need for ER today by identifying underlying issues, supporting when possible, and making appropriate referrals to other specialised services. These referrals involve an internal referral to the multiple services WCC offer (i.e. Legal support, Casework, Settlement support, Community Transport) or an external referral. An internal referral to WCC’s Casework service with qualified social workers provides and effective tool for working with clients who present frequently. This service is currently self funded by WCC and does not use any ER funds. Having professional casework services funded to support the emergency relief program would greatly support more complex clients.

WCC has internal processes for working with frequently returning clients. A client can access the emergency relief service every four months and needs to meet other criteria such as living in the area, proof of financial hardship etc. This poses a barrier for the service as the demand is much higher than what the service can provide for clients. Further, the WCC casework service is limited with two social workers working three days a week in total. This service is constantly at capacity and needs further funding to increase casework capacity to support complex clients move out of crisis. It is important to recognise that not everyone will move beyond a crisis situation, this is due to some of the factors mentioned above and the reality of some client’s lives.

* 1. How can DSS better support early intervention and prevention opportunities?

ER programs are under-resourced and insufficiently funded to carry out work beyond they day-to-day delivery of crisis support. Early intervention and prevention opportunities can be better supported where there is:

* + Recognition of structural and systemic issues as drivers to personal and financial crisis
  + Focus on the problem, not the person
  + Dedicated funds towards resourcing and supporting volunteers
  + Investment in the broadening of case work within ER
  + Promote and invest in innovative programs that pick-up service gaps

Some increased funding for creative and innovative projects, which are based on local need and are driven by local agencies and the community will assist. There are many existing local models which have been successful in addressing financial insecurity locally. For example, WCC in partnership with Foodbank, City of Whittlesea and Plenty Valley Community Health has been involved in a pilot pop up style Farmers’ market that provides fresh produce for community experiencing financial hardship. The Farms to Families program gives people access to fresh and nutritious food in a meaningful and non-threatening way that maintains dignity and fosters connectivity with their community. (See attached a flyer of the Farms to Families market.)