



FAITH IN ACTION

helping with homelessness

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Paper to the Merton Scrutiny Panel.

The impact of Welfare Reform on Vulnerable Groups – the homeless, and A10 homeless.

Faith in Action is a twice weekly Drop In for the homeless run from the Salvation Army Hall in South Wimbledon. We have been running for 12 years and seen an escalation of those using our service since 2008. Over half our service users are from A10 European countries, and so we have had to develop our service with Polish-speaking staff and volunteers.

1. Since April 2014 A10 service users have been entitled to 13 weeks of Benefits after being in the country for 13 weeks, and then no entitlement until they have worked for 2 years. In our experience, most are not looking for benefits, but work. However, this means they cannot receive the help of some services, such as Drug and Alcohol for detox and rehabilitation, or the Spear Health Service, a support service for the homeless with health problems.
2. The new welfare system of Universal Credit requires all applicants to have their benefits paid into a bank account. Without an address one cannot get a bank account. Therefore those who are homeless are unable to be put on to benefits. We have tried to get access to bank accounts for the homeless, without success so far. We are able to supply a secure mailing address for our service users, but not an accommodation address, as is required.
3. We have observed that some service users who have chronic alcohol issues and are not able to access treatment will go into hospital because of another serious issue, probably related to their alcohol use. While they are there, they may receive an alcohol detoxification. This has been the case for about 10 service users in the last couple of years. On leaving hospital, the follow up services required are not usually put in place; having no benefit entitlement means rehabilitation is not available. We have an example of NS who was admitted with TB and was given a detox from alcohol. He was found accommodation and monitored for his TB, so has thrived and is now working and recently paid us back the cost of his passport (£90) required as ID.
4. Sanctions – The new regime of sanctioning benefit claimants if they are not able to fulfill the requirements of their “claimant commitment” has led to some service users losing benefit and having no money at all to live on for the period of the sanction.

What does FIA do to help with these situations and can other services help?

1. FIA sees work as the way out of homelessness for our service users. We have a volunteer who works to develop CVs and make job applications, and will help with the cost of transport to interviews. We even keep a suit for use at interviews, when required. We have a Polish speaking worker and volunteers, and can buy passports for Merton based people to enable them to have ID for work. Without this they cannot work legally; last year we paid for 17 Passports. Our Polish worker also runs an alcohol awareness group for Polish speakers, previously with the help of Engage Merton, part of the Drug and Alcohol treatment services in Merton. The worker also deals with issues that arise for Eastern Europeans. Her salary is funded by a grant from Merton Housing of £10,000, which is a hugely valuable resource for FIA.
2. We would like to find a bank or credit union in Merton that would allow the homeless to open an account, in particular one that does not allow withdrawing of money that is not in the account, ie no overdraft facilities. We have had contact with the Merton Chamber of Commerce about this, but not as yet solved it. The Job Centre is aware of this problem.
3. The investment in treatment and detoxing alongside seems to us to be a waste of an opportunity and expensive resources. Those who undergo the detox should be referred to ongoing support by drug services. Releasing people from hospital back to rough sleeping means that the period of abstinence is likely to be short.
4. We have an outreach worker from the Job Centre in the Drop In one day a week who can help address Benefits issues. She is able to explain why a service user has been sanctioned and the exact period of the sanction, which gives clarity. Her attendance at the Drop In is under review at the moment by the Job Centre. We have a service user with clear learning difficulties whose work search has to be filled in by our job search volunteer every two weeks to prevent him being sanctioned. We have tried to get him assessed as vulnerable by the Job Centre without success

How could the LB of Merton help?

We are immensely grateful for the support we already receive from the borough. Beyond that, and bearing in mind limited financial and professional resources, we would ask that you consider assisting positively to:

- a. Raise the profile of organisations such as FiA, which would help us when seeking funding and other assistance;
- b. Press local banks to reconsider their reluctance to allow homeless people to open bank accounts;
- c. Lobby government, perhaps through local authorities' national representational organisations, to take more account of the barriers which homeless people face in seeking work and accommodation;
- d. Press local housing associations to do more to assist homeless people who do find work, and therefore have the ability to pay for accommodation.

Conclusion

It is more cost effective to help the homeless to change their situation with regard to acceptable welfare restraints than to leave them to become a bigger drain on scarce community and health resources. The adjustments we suggest could have a significant impact.