

MORAY COUNCIL  
**FLEXIBLE FOOD FUND SCHEME**

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# FLEXIBLE FOOD FUND (FFF) - Background

- Moray's FFF was developed in April 2020 using the Scottish Government's covid funding for food insecurity.
- Moray is fairly rural so a "cash first" approach was the fairest and most efficient approach, offering freedom of choice and dignity.
- It is administered by the Council's in-house Money Advice Moray (MAM) team in order that it could be awarded along-side wider support such as debt advice and income maximisation.
- The MAM team already had good partnership arrangements and referral links with many of the support services in Moray such as benefit services, housing, mental health, fuel poverty, foodbank etc.

# FLEXIBLE FOOD FUND (FFF) - Eligibility

- FFF payments are a monthly contribution towards food costs based on the size of the household and covering a 2 month period.
- To be eligible for the FFF, clients should be in receipt of, or have underlying entitlement to, certain benefits (means tested benefits and those that provide evidence of circumstances such as disability benefits) and are struggling to make ends meet during the crisis.
- The MAM team work with clients to maximise income through benefits and other grants and help with budgeting, reviewing bills and debts, offering statutory and non-statutory debt solutions. Clients are advised from the start of the process that payment of FFF comes alongside this wider support and failure to engage with the MAM team may result in the 2<sup>nd</sup> monthly payment being withdrawn.

# FLEXIBLE FOOD FUND (FFF) - Payments

Household size	Monthly Payment
Single adult (no children)	£70
Single parent + 1 child	£160
Single parent + 2 children	£220
Single parent + 3 children	£280
Single parent + 4 children	£340
Single parent + 5 children	£400
Couple (no children)	£130
Couple + 1 child	£220
Couple + 2 children	£280
Couple + 3 children	£340
Couple + 4 children	£400
Couple + 5 children	£460

# FLEXIBLE FOOD FUND (FFF) - Access

- Clients can contact the MAM team directly by phone. There is no application form. The first payment is usually actioned following the clients first telephone interview with a money advisor.
- Support services can also make referrals to the MAM team via email.
- As well as money advice service, clients are also signed posted or referred to other support services if wider issues are identified.
- FFF is paid directly into clients bank account but this process may take 1 or 2 days so those that are in an immediate cash crisis are referred to SWF. FFF may be paid as well as or instead of a SWF crisis grant.

# FLEXIBLE FOOD FUND (FFF) – Results so far

- In 2020/21 due to the different tranches of Scottish Government funding, the FFF had to start and stop over the summer months and again over the winter months.
- In 2021/22 as the funding is for the full financial year we have been able to run the scheme without interruption so far.
- Over 700 households in Moray have benefitted from the scheme during each tranche of funding.
- In 2020/21 76% of households engaged with MAM team and received their 2<sup>nd</sup> payment. This has reduced to 43% so far in 2021/22

# FLEXIBLE FOOD FUND (FFF) – Pro's & Con's

- Pro's – offers a cash first approach coupled with wider financial support services which is Scottish Government's preferred approach.
- Pro's – a more dignified service, offers freedom of choice of spending, and supports spending in local communities.
- Con's – is resource intensive due to increase demand from offering a cash payment.
- Con's – no additional funding from Scottish Government for resources (admin grant) in order to provide a sustainable service in the longer term.
- Con's – money advice services are not statutory which puts them at risk when budgets are limited and often means reliance on external funder.

# WINTER SUPPORT FUNDING 2020/21

- Scottish Government's new Winter Support Funding. What are other LA's doing?
- Can this funding be utilised in the same way as FFF possibly with an additional payment for fuel costs?
- How else can we use the Winter Support Funding implementing a cash first approach?
- How can we put a scheme in place if we have not been advised of our allocation?
- Funding expected to be utilised by end of financial year – too short a period to develop new approaches to partnership working?