

To: Leadership Board

On: 15 September 2021

Report by: Chief Executive

Heading: Social Renewal Plan – Income, Poverty and Financial Insecurity

1. Summary

- 1.1 In March 2021, Council considered the initial findings from a community impact assessment that had been undertaken across Renfrewshire, in order to develop a deeper understanding of the impact of COVID-19 across communities. This provided strong evidence that the pandemic has impacted some local people more profoundly than others.
- 1.2 The research also indicated that the starting point for individuals in terms of the inequalities or challenges that they faced before the pandemic has been important, with issues such as low income, insecure employment, caring responsibilities and disabilities all being exacerbated by the pandemic and its associated restrictions. The community impact assessment process also identified a requirement to continue to listen and learn to the experiences of local residents, recognising that the impacts of the pandemic may emerge over time.
- 1.3 In the report in March 2021, an initial Social Renewal Plan was approved by Council. The plan set out the high-level actions that the Council and partners will take as we move forward from the pandemic with a clear focus on tackling inequality and improving wellbeing. In June 2021, an update report was provided to the Leadership Board, highlighting a range of initial priorities which partners had identified for immediate action in light of the issues being experienced across communities.

- 1.4 This report provides an update on the actions that are being taken by the Council and partners to support people and families across Renfrewshire experiencing issues in relation to low income and financial insecurity. There are significant concerns that national developments relating to universal credit, the end of the furlough scheme and increasing food and fuel costs will have significant implications for local households, and the paper sets out how partners will work together to ensure support is in place as quickly as possible to provide the additional support required.
- 1.5 A further update on this programme of work will be provided in late 2021 to the Leadership Board.
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2. Recommendations

- 2.1 It is recommended that members:
- Note the work that has been undertaken to progress the Social Renewal Plan in Renfrewshire.
 - Note the arrangements in place for the Fair Work Renfrewshire employment advice service, provided by Citizens Advice Bureau.
 - Approve grant funding of £45,000 to Engage Renfrewshire for the delivery of an affordable credit project, detailed at Section 4.
 - Approve grant funding of £16,665 each, to Renfrewshire Citizens Advice Bureau, Linstone Housing Association and Renfrewshire Foodbank for the provision of support around fuel insecurity, as detailed at Section 4
 - Consider arrangements for the distribution of the Community Food Fund and:
 - (a) Approve the guidance for the Community Food Fund provided at Appendix 1
 - (b) Note that recommendations in relation funding applications will be collated by officers, and presented for consideration by the Leadership Board on 1 December 2021.
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3. Background

- 3.1 In September 2020, Council agreed that a community impact assessment should be undertaken in Renfrewshire, in order to develop a much deeper understanding of the impact that COVID-19 has had individuals and families.
- 3.2 It was recognised that the issues being experienced were likely to emerge over an extended period of time, and that partners would need to work together to continually assess and respond to challenges as these emerged.

- 3.3 The findings from the community impact assessment were used to inform the development of an initial Social Renewal Plan for Renfrewshire, which was approved by Council on 4 March 2021.
- 3.4 The findings of the community impact assessment illustrated the stark impact that pandemic has had, particularly in relation to the income of individuals and families. There was robust evidence that increasing numbers of low-income households are struggling to manage financially and need support with housing, food and fuel costs.
- 3.5 There are a number of emerging policy issues and external factors related to the pandemic which are likely to have a significant impact on Renfrewshire's communities in addition to those identified within the Community Impact Assessment. These include:
- The £20 per week uplift to Universal Credit payments as a result of the COVID pandemic is due to end in September 2020. As at end of May 2021, there were 13,375 Universal Credit claims in Renfrewshire, comprised of 8,341 single claimants, 3,236 single parent claimants, 579 couples and 1,228 couples with children. (Around 40 per cent of those in receipt of Universal Credit are in work, and according to Citizens Advice Scotland (CAS), one in seven people are struggling on their current income.)
 - The UK government's furlough scheme is also due to end at the end of September 2021, meaning employers will have to make significant decisions in relation to the size and scope of their workforce.
 - In addition, there are continued challenges around rising costs of living. The Financial Conduct Authority reports that 12 million people across the UK now have low financial resilience, meaning they may be struggling to pay their bills and manage everyday living costs.
- 3.6 In addition, the regulator Ofgem has also recently announced that the price cap for default domestic energy deals would be raised due to an increase in wholesale prices. From October 2021, this means an estimated increase of £139 for people on default gas and electricity tariffs – and a £153 rise for prepayment meter customers, who are more likely to be from low-income households.

- 3.7 Taking these immediate pressures on household budgets into consideration, it is considered that work identified within the income, poverty and financial security theme of the Social Renewal Plan should be progressed at pace with additional supports implemented during Autumn and Winter 2021 to support local people that may be impacted by these issues.
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4. Delivering on the Social Renewal Plan – Income, Poverty and Financial Insecurity

- 4.1 This section provides updates on key allocations of the Social Renewal Plan budget agreed at Leadership Board in June 2021 within the income, poverty and financial security theme, alongside other relevant updates relating to (a) maximising household income and (b) reducing costs of living. Where relevant, this details recommendations for approvals required to implement key projects and initiatives.

Employment Advice project

- 4.2 In the Council Budget for 2021/22, £100,000 was agreed for Renfrewshire Citizens Advice Bureau to provide independent employment, welfare and redundancy rights advice and advocacy, recognising the significant challenges that are likely to emerge for individuals as the furlough scheme comes to an end.
- 4.3 Over the course of 2020-21, with the effects of coronavirus on the economy and work, more than 1,200 separate enquiries about employment were made to RCAB. The most frequently occurring subjects included wages and deductions, sick pay, redundancy pay, selection for redundancy, unfair dismissal, dismissal procedures, contractual terms and conditions, and grievance processes. Associated advice and support was frequently given on benefit entitlement, crisis grants and to address debt.
- 4.4 Following the budget allocation in March 2021, work has been undertaken to agree the scope of additional support specifically around employment issues. The 'Fair Work Renfrewshire' service run by Renfrewshire Citizen's Advice Bureau will commence on 1st October 2021 for a period of two years.
- 4.5 The objective of the project is to provide proactive, accessible, and customer focussed advice services to effectively meet client needs in Renfrewshire with regard to employment and related advice areas, such as furlough, benefits entitlement and redundancy.

Where possible, the service will help clients retain employment, and where this is not possible, will ensure they are supported to obtain their full redundancy entitlement as well as claim the correct benefits.

- 4.6 Key areas of the focus for the project will include:
- Advice and representation on employment issues;
 - Negotiating with employers on behalf of clients;
 - Building and maintaining relationships and referral pathways with local partners and stakeholders including mental health charities, employability partners, the Jobcentre Plus, and educational institutions;
 - Holistic advice on associated issues in particular income maximisation;
 - Building and supporting the organisation's volunteer base to maximise capacity, and;
 - Delivery of internal and external training to support better understanding and identification of employment issues.
- 4.7 A contract was also approved by the Finance, Resources and Customer Services Board on 1 September 2021, for Renfrewshire Citizen's Advice Bureau to continue to deliver general advice services and legal advice services across Renfrewshire for the next 18 months, providing continuity and stability of essential services.

Advice in GP surgeries

- 4.8 As part of the response to Covid Recovery and social renewal, the Scottish Government is funding the roll out of embedded welfare rights advice in GP practices in areas of deprivation. The £3.17 million fund is designed to reduce the pressure on GP's and primary care services.
- 4.9 150 'deep end' practices across Scotland be will provided with 1 day a week welfare rights advice embedded in the practice for 2 years. Deep end practices are identified based on the percentage of practice patients living in datazones defined as the 15% most deprived.
- 4.10 The Improvement Service, Renfrewshire HSCP and Advice Works service are currently working together to embed welfare advice in four GP practices in Renfrewshire. This will be a Test and Learn model, fully evaluated with outcomes and recommendations and is expected to reduce the non-clinical workload of GP's and other health care professionals while improving the health outcomes for patients.
- 4.11 The service, which will maximise patients' income and be able to refer onto other support services, is expected to be in place later in 2021.

Benefit take up campaign

- 4.12 Leadership Board agreed in June to “maximise income for low income households through an extensive benefit take-up campaign supported by local advice partners”.
- 4.13 Following discussion at the Advice Partnership Renfrewshire, a key partnership forum for advice providers across Renfrewshire, a working group will now be established to steer the development of a benefit take-up campaign. It is anticipated this will be launched in November 2021 to coincide with Talk Money Week.

Affordable Credit

- 4.14 Leadership Board agreed in June to allocate £50,000 of Social Renewal Plan funding to “deliver affordable credit options across Renfrewshire which provide alternatives to high cost or illegal credit options.”
- 4.15 Affordable credit not only helps people to deal with short-term financial problems and manage uneven income but also builds financial stability and resilience that can prevent future financial problems and save costs in the longer term. StepChange, the debt charity, have estimated that 29% (15 million) of adults have experienced at least one negative change of circumstances since the beginning of the outbreak and that 1 in 3 of those affected negatively by coronavirus (4.9 million) have borrowed to make ends meet due to their reduced income, with an estimated 9% having used one or more forms of high-cost credit and 2% an illegal money lender.
- 4.16 In Renfrewshire we have recognised the issues for people who cannot access affordable credit for many years, and the Renfrewshire Affordable Credit Alliance (RACA) was set up to promote available affordable credit options. Jointly organised between Renfrewshire Council and Engage Renfrewshire, the active membership includes local credit unions, banks, advice agencies, housing associations, community groups, Renfrewshire HSCP and UWS. RACA members work together to champion fair and honest finance. Their aim is to ensure that everyone, no matter their income level, has options for borrowing money that help reduce the risk of them falling into problem debt, including that from illegal moneylenders.
- 4.17 Work has been undertaken alongside Renfrewshire Affordable Credit Alliance to shape a project focussed on preventing borrowing from high-cost lenders and illegal money lenders, which seeks to appoint an Affordable Credit Officer based at Engage Renfrewshire focussed on:

- Preventing local people from approaching high interest and illegal money lenders
- Helping break the cycle of high cost and illegal lending through awareness raising
- Increasing focus on digital to take into account the increasing online presence of high cost, unregulated and Illegal Money Lenders and new, online methods used by these lenders.

4.18 This project follows a similar model used to support Credit Unions several years ago, with Engage Renfrewshire hosting a post which works in partnership with the Council and other partners. The funding would also cover supplementary support from a dedicated financial inclusion worker who would work alongside the Affordable Credit Officer.

Community Food Pantries

- 4.19 At Leadership Board in June 2021, funding was allocated to “support the establishment of an additional two community pantries in Renfrewshire, including one in Paisley town centre, hosted by RAMH at the Restore superstore on Causeyside Street as well as one in Johnstone town centre, hosted by Active Communities as part of the development of the former Johnstone Police Station into a community health and wellbeing hub. In addition, further funding is proposed to develop the existing community pantry in place at Star Project in Shortroods into its next phase”.
- 4.20 Work is underway with RAMH, Active Communities and Star Project to support them to develop their community food pantry models. STAR Project, who had an existing pantry in place, began the launch of their ‘Pantry Plus’ model through summer 2021. RAMH and Active Communities are also working alongside the Scottish Pantry Network, other funders and partners to establish new pantries based in Paisley and Johnstone town centres.
- 4.21 In addition to the pantries, it was agreed that the Council would “establish a Renfrewshire ‘Community Food Fund’, with this to be in place for Winter 2021.
- 4.22 The ‘Community Food Fund’ will provide small awards to organisations to develop community food offerings which move from emergency response to promote dignified access to food and community resilience, as well as work which is localised and responsive to the needs of individual communities.

4.23 The purpose of the fund is to support organisations to adapt from emergency response to recovery. This might include, but is not limited to:

- Costs associated with changing models to improve quality, dignity or sustainability – for example, linking to community gardens to provide fresh fruit and vegetables
- Costs that support recruiting and/or retaining volunteers, or relevant training (for example, food hygiene)
- Support with costs of transport
- Costs associated with premises, which might include equipment such as refrigeration, or venue hire
- Provision of support to be provided alongside food, for example, supporting cooking skills
- Costs associated with engaging and consulting service users to inform your work

4.24 As such, costs associated with the direct purchase of food or other direct financial support for households are not eligible.

4.25 The guidance requires that projects demonstrate that they:

- adhere to the Dignity Principles developed by Nourish Scotland and the Poverty Truth Commission
- ability to demonstrate understanding of local need
- target people with low-incomes, and are inclusive and easily accessible
- work in partnership to connect people to wider supports, and income maximisation support in particular – and support individual and community resilience
- are compliant around food safety and environmental health as appropriate

4.26 It is intended that the application process for the fund would be launched immediately subject to board approval, and that award recommendations would be submitted to the Leadership Board on 1 December 2021, following consideration by a panel comprising of service representatives and a community representative from Engage Renfrewshire.

4.27 Guidance has been developed for the fund and is attached at Appendix 1. Officers will work with all successful applicants to monitor the outcomes delivered by projects and initiatives supported through the Fund, as part of a wider evaluation of the local response to food insecurity in Renfrewshire.

Fuel Insecurity Pilot

- 4.28 As part of the Social Renewal Plan, fuel insecurity has been identified as an ongoing concern with continued high levels of demand for support. Leadership Board, it was agreed that a pilot will be developed to work with low-income households struggling to meet immediate fuel costs, linked to the provision of energy advice and £50,000 was allocated for this piece of work.
- 4.29 Fuel insecurity, like food insecurity, is most often a symptom of low income and poverty – rather than specifically related to fuel. When people present in crisis for emergency fuel support, this is usually related to an immediate income crisis.
- 4.30 For this reason, where people are experiencing fuel insecurity they often need access to both income advice – supporting them to maximise incomes, reduce costs and manage debt where appropriate, as well as accessing specialist energy advice which can support around tariffs and meters, access grants and other discounts and provide wider support to households to support them to reduce their usage and therefore energy costs in the longer term.
- 4.31 It is also important to note that for some people, support and advocacy is required to navigate what can be a complex consumer environment. Anecdotal local evidence tells us that this consumer environment has become more complex during the pandemic, as energy suppliers have navigated the pandemic – resulting in longer waiting times to speak to customer service and reduced access to financial support schemes like the Warm Homes Discount.
- 4.32 Renfrewshire has a number of organisations that directly support households experiencing fuel insecurity, with high levels of partnership and collaboration to ensure people are signposted to the support that they need.
- 4.33 However, following engagement with key organisations delivering fuel insecurity support it has been identified that there is a continuing need for (a) the provision of fuel top-ups to be available consistently across Renfrewshire where these are necessary and appropriate and (b) both income advice and energy advice to be consistently available alongside this temporary support to reduce the risk of crisis reoccurring, fuel debt being accrued and to reduce outgoings for low-income households.
- 4.34 It is proposed that the funding available from the Social Renewal Plan is used to bolster the provision of direct emergency fuel support (including provision for people on credit meters) as well as increasing the available provision of energy advice locally for the period of October 21 – March 22. This would include both an advocacy aspect and a focus on reducing fuel debt.

- 4.35 It is recommended that funding be provided to three organisations who have agreed to work together and with other partners to support those struggling with fuel insecurity in Renfrewshire:
- £16,665 to Renfrewshire Citizens Advice Bureau (RCAB) to provide additional capacity of energy advisors, as well as energy training for frontline staff in Renfrewshire to help address fuel security on a medium-term basis. The funding will allow an expansion of energy advice over the winter period when need is greatest. As RCAB provide a wide range of advice, clients approaching the bureau or referred for energy advice will be supported in areas such as debt management and income maximisation, as well as advocacy, so building financial resilience.
 - £16,665 to Linstone Housing to provide direct financial support for people on credit meters, as well as prepayment meters. This would be available across Renfrewshire and not just for Linstone tenants. Linstone will build referral pathways with organisations involved in the Fuel Insecurity Pilot as well as other advice partners in Renfrewshire. In addition to providing vouchers, they will fund one off payments to reduce debt to householders with fuel debt, helping to preventing an adverse impact on customers credit file. To provide support longer term support, energy savings packs and installation of larger draughtproofing measures will be offered to those most in need. Linstone expects to be able to support 300 clients during the Pilot.
 - £16,665 to Renfrewshire Foodbank to provide vouchers for pre-payment meters for those who are in an emergency situation and cannot afford to top up their meters. Renfrewshire Foodbank provides vouchers of £49 to clients at a cost of £52.60 each, so this funding will allow them to support 317 individuals or families in need. The Foodbank already work with Advice Works, RCAB and the Council's Energy Management Unit to refer clients on for energy and more general debt and income advice and will continue to do so, as well as increase collaboration with Linstone for those who need wider support.
- 4.36 In order to provide consistent availability and clear referral routes, it is recommended that this provision is offered on a Renfrewshire wide basis rather than dedicated to particular localities of customer groups. As well as additional capacity, it is anticipated that the funding will increase referral and collaboration between the three named partners and with the wider advice community in Renfrewshire.

Participative approaches with people on low-incomes

- 4.37 The Leadership Board in June 2021 agreed to “Establish longer-term participative approaches for engaging with people on low-incomes to inform Council policy decisions.”
- 4.38 Work has continued alongside Poverty Alliance as part of the Get Heard Scotland programme carried out in Renfrewshire throughout 2020/21 working with people on low incomes and the organisations that support them to have their voices heard on the policies and decisions that most impact their lives and their communities.
- 4.39 Further work has been carried out alongside these discussions with Poverty Alliance (supported by Northern Star Associates) to carry out focused work to scope out the development of local participatory policy processes in Renfrewshire. It is anticipated this work will be published later in autumn/winter 2021.
- 4.40 Work has also been underway to identify initial areas where lived experience could support policy development and service planning for the Council and partners. It is anticipated that this work will start to be developed later in 2021.
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5 Next Steps

- 5.1 Work is continuing to develop local responses to other impacts identified within the community impact assessment and the resulting Social Renewal Plan. An update on these proposals will be provided to the next meeting of the Leadership Board.
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Implications of the Report

1. **Financial** – the pandemic has had and will continue to have a significant impact on the resources available to the Council. Given the anticipated longer term financial challenges facing the Council, the requirement for targeting of resources in priority areas will be essential.
2. **HR & Organisational Development** - the commitment of the Council’s workforce since the pandemic emerged has been fundamental to the ability of services to continue to support local people, businesses and communities. A significant proportion of the Council’s workforce live locally in Renfrewshire, and many of the social impacts outlined in the report are also being experienced by our employees. Targeted support is being offered to

employees in order to address issues such as financial insecurity and mental health and wellbeing.

3. **Community/Council Planning** – There has been a strong partnership response to the COVID-19 pandemic in Renfrewshire with community and third sector organisations working closely together to maximise the resources available at a local level to meet the needs of local people and communities. This will be a critical focus going forward as partners work collectively to mitigate the impact on those most negatively impacted in our communities.
4. **Legal** - New legislative requirements have been put into place by the Scottish Government to support the country's response to COVID-19. There may be further changes to these requirements or further legislation as the lockdown measures ease, which the Council will require to respond to.
5. **Property/Assets** - none
6. **Information Technology** – none
7. **Equality and Human Rights** - The Recommendations contained within this report have been assessed in relation to their impact on equalities and human rights. No negative impacts on equality groups or potential for infringement of individuals' human rights have been identified arising from the recommendations contained in the report because it is for noting only. If required following implementation, the actual impact of the recommendations and the mitigating actions will be reviewed and monitored, and the results of the assessment will be published on the Council's website.
8. **Health and Safety** – none
9. **Procurement** – none
10. **Risk** – none
11. **Privacy Impact** – none
12. **COSLA Policy Position** – none
13. **Climate Risk** – there are climate emergency actions in the attached action plan, aligning this Social Renewal Plan to the Council's commitment to tackling the climate emergency through a green recovery from COVID-19.

List of Background Papers

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Renfrewshire's Community Food Fund

A guide to the grant funding available for community food and how to apply

Renfrewshire's Community Food Fund is a £25,000 fund for organisations based in Renfrewshire who are developing projects providing food to Renfrewshire's communities.

The 'Community Food Fund' will provide small awards to organisations to develop community food offerings which move from emergency response to promote dignified access to food and community resilience.

The aim of the Community Food Fund is to develop models of community food provision which promote dignity and resilience as well as being highly responsive and localised.

Food insecurity in Renfrewshire

Food insecurity is where a household has limited or uncertain access to food. It is just one aspect of wider poverty or lack of income. Food insecurity can show itself in different ways. From over reliance on a few kinds of low-cost food, which may be unhealthy, to skipping meals and in the more severe cases not eating for a whole day or more.

Some people access current emergency or community food provision because of an income shock, change in circumstances or emergency situation. Others face a longer-term shortfall in income as compared to outgoings because of low pay and rising costs of living. Food insecurity is not a new issue in Renfrewshire, but the COVID-19 pandemic has created new financial pressures for a lot of households.

It can also be more expensive for people living in certain areas to access food locally, perhaps because local shops do not offer food which is healthy, affordable or culturally appropriate, and/or because of the cost or availability of public transport.

Food insecurity affects people living across Renfrewshire, irrespective of whether people are working, where people live or their family status. However, the chance of being food insecure is higher among households who have lower incomes, people who are unemployed, people who are younger, lone-parent households and people affected by ill-health.

What we will fund

The purpose of the fund is to support organisations to adapt from emergency response to recovery. This might include, but is not limited to:

- Costs associated with changing models to improve quality, dignity or sustainability – for example, linking to community gardens to provide fresh fruit and vegetables
- Costs that support recruiting and/or retaining volunteers, or relevant training (for example, food hygiene)
- Support with costs of transport
- Costs associated with premises, which might include equipment such as refrigeration, or venue hire
- Provision of support to be provided alongside food, for example, supporting cooking skills
- Costs associated with engaging and consulting service users to inform your work

Costs associated with the direct purchase of food or other direct financial support for households are not eligible.

Projects will be assessed on the following criteria:

1. adhere to the **Dignity Principles** developed by Nourish Scotland and the Poverty Truth Commission
2. ability to demonstrate **understanding of local need**
3. target people with **low-incomes**, and are **inclusive** and **easily accessible**
4. work in **partnership** to connect people to wider supports, and income maximisation support in particular – and support individual and community **resilience**
5. are compliant around **food safety** and environmental health as appropriate

In addition, the geographical spread of applications will also be considered in the allocation of awards.

What are the Dignity Principles?

A sense of control

Having power to make choices about what, where, when, how and with whom you eat.

Able to take part in community life

Feeling able and welcome to take part in different aspects of community life, regardless of your financial situation.

Nourished and supported

Being able to enjoy food and access support that meets your needs.

Involved in decision-making

Feeling able to share your views and ideas and to have those views taken seriously in decision-making.

Valued and able to contribute

Feeling recognised and valued as a whole person with knowledge, skills and experiences to share.

You can find out more about Dignity in Practice at this website [Dignity in Practice Project - Nourish Scotland](#)

Who can apply?

Any community or voluntary organisation with a constitution and a bank account can apply.

How much can I apply for?

Grants of up to £5,000 are available. Applications above £5,000 will only be considered in exceptional circumstances. Please note the total funding available within this fund is £25,000, please do not apply for more than you will need for your project.

How decisions will be made?

1. Applications will be assessed by Council officers against the criteria mentioned above in conjunction with a representative from Engage Renfrewshire
2. Recommendations will be submitted to the Leadership Board on 1 December 2021 for approval.

Key dates

- The fund will open on 16th September and close on the 15th October.
- Please note: It is anticipated that this is one-off funding, there will not be future funding rounds.

Monitoring outcomes

- We will work with all successful applicants to monitor the outcomes delivered by projects and initiatives supported through the Fund, as part of a wider evaluation of the local response to food insecurity in Renfrewshire.

The Application Process



Writing your application

The standard Voluntary and Community Organisations Grant Application Form is used to apply for Community Food Fund funding. The form is available [here](#) or please contact the ... if you would like a paper copy sent to you.

The form has guidance notes in the right-hand column to help you with what information to put in each box. The notes below provide further information about how to make the best use of the application.

Section 1 – Organisation details

This section is for you to tell us about your organisation and what you do.

Section 2 – Project proposal

This section is an opportunity to tell us about the project you would like funding for. This information used to decide on your application, so it is very important that you use this section to explain how you will meet the criteria for this fund.

Use the sections to tell us about:

- How you've identified the need for your project
- What exactly you will do with the funding
- Who and how many people your project works with
- How you will know you are making a difference

Section 3 – Supporting paperwork

This section is to make sure that you have included all the necessary supporting paperwork. Your application cannot be considered until you submit all of the correct paperwork.

This includes:

- o A bank statement less than three months old.
- o A copy of your most recent Annual Accounts or Income and Expenditure Statement. These should be less than 15 months old, dated and signed as approved. New organisations should submit estimates of income and expenditure for the first 12 months
- o A copy of the organisation's current Constitution or Memorandum and Articles of Association, dated and signed.

Section 4 - Declaration

If you are filling in a paper copy of the form to post, you can sign this section of the form. If you are doing the form online, a signature can be taken at a later date.