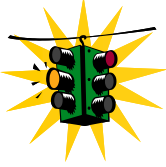




## CPP Financial Inclusion Highlight Report

Name of Document:	Highlight Report - <b><i>Financial Inclusion Highlight Report</i></b>	Overall Project Status   <b>GREEN</b>
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Description of Content:	To 28 February 2023	
Distribution:	<i>Community Planning Partnership</i>	

### Headlines

#### CRISIS GRANTS

- In the period 1 April 2022 to 28 February 2023 there was 1,447 applications received in SWF for Crisis Grant support. 784 awards have been made to the value of £71,560. This is a 12% increase in applications for the same period last year and a 28% increase in spend. Applications for support have been higher in the last 3 months in particular compared to last year and we expect this to continue over the coming winter months. In January 23 we received 192 applications for crisis support which is the highest number we have had.

#### COMMUNITY CARE GRANTS

- In the period 1 April 2022 to 28 February 23 there was 854 applications for Community Care Grants. With 403 awards made to the value of £503,871. For the same period last year we had received 812 applications and the value of awards was £435,978. Applications and spend have increased from the same time last year which was not unexpected. At the end of December there are 52 CCG's outstanding.
- Scottish Government have advised that the Council received £458,338 of funding for SWF in 2022/2023.
- Projected spend of £627,740 by yearend will be £191,763 over the programme funding for the year. This will be covered by earmarked reserves.
- The government are providing £5 million of additional funding nationally to cover increasing costs in relation to both SWF and DHP.

#### DISCRETIONARY HOUSING PAYMENTS (DHP)

- As at 28 February 2023 our spent and committed amount on the Discretionary Housing Payment (DHP) fund is £766,756. We are continuing to work through a backlog but should remain within our allocated budget for 2022/23.
- Initial DHP funding allocation for 2022/23 in Argyll and Bute is £961,012. Scottish Government has announced funding of £853,827 for bedroom tax and £107,185 relating to other DHP's.

#### ARGYLL AND BUTE FLEXIBLE FOOD and FUEL FUND (ABFFFF)

- As at 31 January 23 the project, has supported 1,658 households who are suffering from food and fuel insecurities in Argyll and Bute, with a combined client gain of £2,381,461 which is an average gain of



## CPP Financial Inclusion Highlight Report

£1,436 per household. The project has attracted funding of £204,000 from the UK Shared Prosperity Fund for each of the next two financial years and we have identified the funds to make up the shortfall to allow the project to continue for at least the next two years.

- The biggest support has been in disability related benefits PIP/DLA that have gone unclaimed. With UC, HB, DHP and Scottish Government Grants making up a significant amount. Everyone seen by an Adviser at BAC is offered a referral to Alienergy. They have supported clients in Debt Relief, Fuel Vouchers, Appliances and Efficiency Measures.

### Case Study

*Client N is a young single woman, estranged from her father with little support from her mother who has addiction problems. The client had no budgeting skills, spending her benefits as soon as they reached her bank account. Support was given to increase her income and advice on budgeting to ensure that the last week of the month she still had power in her gas and electric meters, food in the cupboard and access to the internet. The client became very low when she was unable to contact friends using her phone, ensuring she had access to her phone for the majority of her socialising was incredibly important for her mental health. The client is now more focused on the future and has set up a course of study.*

## SCHOOL CLOTHING BANKS

- The project is now live in the Kintyre area, Dunoon and Cowal, Bute and Oban Lorn and the Islands. Work continues to introduce the project in Mid Argyll and the Islands.
- Website is now live with links to order forms for the above areas. The link to the page is below.
- [School uniform scheme \(argyll-bute.gov.uk\)](http://argyll-bute.gov.uk)
- Funding is available to We hope to have the project complete by end of the current school year.]
- Further funds are available from the UK Shared Prosperity Fund to enhance and embed the project in all areas from 1 April 2023 to 31 March 2025 to create a real impact on the Council's climate change plans.

## SCOTLAND LOVES LOCAL CARDS

- As part of our Local Authority Covid Economic Recovery Fund (LACER) Scotland Loves Local cards of £120 are being issued to 6,658 qualifying households in Argyll & Bute in receipt of Council Tax Reduction (CTR).
- The beauty of these cards is that it ensures that the money is spent locally thereby giving our local economy a boost, £798,960 will be spent.
- The cards were issued in late November and as at 14<sup>th</sup> February 2023 85.2% have been activated with £680,280 spent in the local area.

## SUPPORT FOR COST OF LIVING ON ISLANDS

- The Scottish Government has given the Council £197,000 to support people on the islands.
- The money will be used to;
  - Issue circa 1,300 SLL cards to islanders in receipt of CTR
  - Top up payments to pupils in receipt of FSM by £1.60 per day to allow them to purchase snacks during the day.
  - Issue grant payments of £5,000 to each of 4 island based foodbank organisations.
- The additional SLL Islander card was issued on 24<sup>th</sup> February to 1244 islanders. Giving extra support to both householders and local businesses.



# CPP Financial Inclusion Highlight Report

## DATA MATCHING

- Good progress being made on data matching.
- Currently using Council Tax arrears data, Council Tax Reduction data and Scottish Welfare Fund data as a proxy for unmet cost of living needs (see FIAG demo).
- We have spoken to other Scottish LAs and we are looking to expand the dataset before finalising an MVP (Minimum Viable Product).
- Then return to speak to Welfare Rights organisations, Education, Social Services etc to discuss some cases and consider some targeted interventions to provide more support possibly through the schools.
- At present we can see areas with lots of Council Tax recovery activity, Scottish Welfare Fund claim levels and CTR. We can spot some gaps in CTR and we are looking to widen that view to enhance to level of support that could be provided.

## Current Issues/Risks (in your area and across partners)

CURRENT ISSUES / RISKS					
ID	Description	Prob	Imp	Action / Progress /Timeline	Trend
1					

## Current Initiatives/developments (in your area and across partners)

ID	Description	Action / Progress /Timeline
1	School Clothing Banks	Complete by June 2023

## Horizon scanning (e.g. future legislative changes / opportunities or developments)

- Possible partnership working with the Poverty Alliance on the rural poverty premium

### Key actions – 3 month horizon

- Continue to monitor progress with AB FFFF and other schemes.
- Monitor DHP and CCG spend against budget.
- Continue progressing our School Clothing Banks project.

**FERGUS WALKER**

**27 February 2023**