

CPP Financial Inclusion Highlight Report

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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 soutstanding. 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 £



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£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 undaimed. 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 dients in Debt Relief, Fuel Vouchers, Appliances and Efficiency Measures.

Qient N is a young single woman, estranged from her father with little support from her mother who has addiction problems. The dient 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 dient 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 dient 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)

Funding is available to We hope to have the project complete by end of the current school year.] Further funds are available from the UKS hared Prosperity Fund to enhance and embed the project in all areas from 1 Ap

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

aboost, £798,960 will be spent.

The cards were issued in late November and as at 14th 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 direa 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.
- o Issue grant payments of £5,000 to each of 4 island based foodbank organisations.

The additional SLLIslander card was issued on 24th February to 1244 islanders. Giving extra support to both householders and local businesses.



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DATA MATCHING

Good progress being made on data matching.

Ourrently using Council Tax arrears data, Council Tax Reduction data and Scottish Welfare Fund data as a proxy for unmet cost of living needs (see FIAGdemo).

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 Rightsorganisations, Education, Social Services etcto 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 daim 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 ABFFFF and other schemes.

Monitor DHP and COG spend against budget.

Continue progressing our School Gothing Banksproject.

FERGUS WALKER

27 February 2023