

CONFIDENTIAL

3 July 2025
Our ref: 202512345
Council ref: 123456

Dear [applicant],

1. Outcome of independent review

I have not changed the council's decision on your crisis grant application. This is because I agree with their assessment that you are not eligible for a grant.

2. Background

Date of application: 30 June 2025
Date of original decision: 30 June 2025
Date of first tier review request: 1 July 2025
Date of first tier decision: 1 July 2025
Date of independent review request: 1 July 2025

Reason for application: Lost money while dog walking

Council's decision: Declined as your application does not meet the eligibility criteria for a grant.

3. What you told us

The council sent us the details of your application on 2 July 2025. I emailed you on the same date. You confirmed that you lost your purse while walking your dog. You



said that it must have fallen out of your pocket, which was unzipped. You explained that you have a debit card that you can use but you prefer to pay for things with cash.

I was sorry to hear of your circumstances. I understand that not being awarded a grant will be making this time more challenging.

4. Our decision

Your application passes the basic eligibility checks for a grant as you are over 16, on a low income and living in the local authority area. However, you have received the following three awards in the last 12-month period, which is the usual maximum allowed:

- 1 Jan 2025 (£100) – **lost money**
- 4 Feb 2025 (£100) – UC nilled due to earnings
- 26 May 2025 (£100) – overspent

The guidance (see enclosed information sheet for more details) says that you can normally only get another grant if:

- the reason for the crisis is **different** from other applications made within the last 12-month period
- the crisis is **unforeseen** and **unavoidable**
- it is **not a common situation** for those on a low income

You said that you are in crisis because you lost your purse.

- You have applied for this reason in the last 12-month period
- You may have been able to avoid losing your money by leaving it in your bank and using your debit card, only withdrawing what you needed, or ensuring that your money was secured in a fastened pocket or bag

As your application does not meet all of the eligibility criteria for an award, I have not progressed your review further. I appreciate that this is not the outcome you wanted, but I hope that I have explained the reasons for my decision clearly. You may wish to contact your local social work department or Citizens Advice Bureau to ask about help in your area.

5. Feedback for the council



I have provided the council with the following feedback:

- Their notes and decision letters were not detailed enough

6. Next steps

A copy of this letter has been sent to the council (the law says we must do this).

If you have concerns about my decision, please get in touch with me to discuss it further. In limited circumstances, you can ask us to reconsider our decision. I can provide information about this on request. You should do this within one month of this letter. Our service standards can be found online here:
www.spsso.org.uk/scottishwelfarefund/leaflets.

If we have made an award to you, we may have to contact you again for administrative reasons but we will not reduce or take away any award that we have made.

Yours sincerely

[signature]
[Case reviewer name]
SWF Case Reviewer

Phone: «#OWNER_TELNO»

Email: «#OWNER_EMAIL»

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SWF Independent Review Information - Crisis Grants

Our Role

We decide if the council should have made a different decision. This includes checking that they:

- followed the Welfare Funds (Scotland) Act 2015, The Welfare Funds (Scotland) Regulations 2016 and the Scottish Welfare Fund Statutory Guidance ('the guidance');
- considered relevant information, made the right enquiries and took your circumstances into account; and
- made a fair and reasonable decision.

For an award to be made, your application must satisfy the eligibility and qualifying criteria as set out in the guidance. Your application must also meet the current priority level for an award, and there should be enough budget available at the time of the application. Section 5.4 of the guidance sets out this process.

We cannot change the Scottish Government's guidance.

The following guidance applies to your application:

Section 7.19 of the guidance sets out the exclusions for crisis grants. It explains that people can normally receive a maximum of three awards in any rolling 12-month period across all councils. The start date of the rolling 12-month period is measured from the date a crisis grant award is received.

Section 7.21 of the guidance advises that councils can make additional awards where exceptional circumstances have been identified.

Section 7.29 defines exceptional circumstances as usually beyond the applicant's control, serious, unusual and not a common occurrence. This section also advises that for an award to be made beyond the usual three, it is expected that the following criteria should apply:

- The reason for the crisis should normally **be different** from previous applications within the last 12 month rolling period



- The reason for the crisis should be normally **unforeseen**, and the applicant could not have avoided it
- The reason for the crisis will **not** normally **be due to common situations** that may face those on a low income (for example budgeting challenges and benefit deductions).