

★ Micro credit for Roma migrant population

France

CCAS Brest

Starting date : 01/11/2009

Context

Under the agreement between the CCAS of Brest and the "Conseil general", defining the division of powers between the two institutions, it has been agreed that the CCAS of Brest would be responsible for welcoming and supporting Roma population residing in the specific area of Brest and / or resident of the CCAS Brest. To this end, a position of social worker full time has been allocated to of this population. In 2006, the reception area of Brest with 35 locations received 95 households and the social worker met with 114 households.

The CCAS notes that Roma population with low income or receiving minimum social incomes that it accompanies and meets at the "reception areas" during its visits at home, live in used trailers, and humid and unhealthy conditions or appropriate for their family situation. Moreover, lack of up in caravans and outside the reception areas of Brest city ocean who built shelters on the location, household appliances, such as washing machine and dryer are installed outside without protection against weather and, therefore, they deteriorate very quickly. Without financial means, the population retain or recover defective materials that consume much energy and contribute to burden the family budget.

Because of their status as welfare recipients, Roma population have no access to bank credit. Social aid is however insufficient to fill the gap in view of the costs of caravans and many families can not entitled to such aid:

- The loan (CAF) is received to families receiving family allowances and the amounts are limited to 7 500 Euros for the first application and 5 200 Euros for the second request.
- The prime "housing" of 2 000 € can be requested only by recipients of minimum income and the "housing solidarity fund" too, the amount is of 475 Euros for a single person + 75 Euros per dependent.
- A new caravan with 5 to 6 seats costs around 20 000 Euros and is worn after 7 years

"Travelers" who can borrow from credit agencies and may be placed in a situation of indebtedness. Families in very precarious situation are forced to buy second-hand caravans that are used quickly.

The CCAS of Brest in 2006, decided to grant, in exceptional cases, additional funding for the purchase of a caravan from a private individual, a woman receiving an allowance for disabled adults (AAH). The loan of 5 000 Euros helped to solve the situation in a satisfactorily way. Moreover, the social worker who has followed this operation has identified other needs in the area of Brest and in the 7 other neighboring communes. So, the CCAS decided to launch a social micro-credit for this target group.

Description

The social micro-credit launched in Brest aims Travelers parked on the reception area of the City or domiciled in CCAS Brest. The loan for the expenses related to housing has the following objectives:

- Allow families to access decent housing while respecting the balance of the household budget.
- Promote intimacy of adolescents and parents living in surplus in the family caravan.
- Limit consumption of energy and ease the workload involved in promoting the purchase of electrical equipment in good working condition

Bank loan

The bank chosen for the operation is Crédit Mutuel (agreement signed on 12/11/2009).

The loan is 300 to 3 000 euros, payable over 36 months without fee. The interest rate is fixed at 3.70%.

If unpaid, a double guarantee supported by Crédit Mutuel and Caisse des depots is planned.

The launch of the experiment began at the signing of agreement between the Deposit and the bank (12/11/2009) and the expected number of records that can be taught the first year is 20.

Identification, appraisal and monitoring

Users will share their request to purchase or repair a caravan or purchase electrical equipment to the social worker of the CCAS. The feasibility of the project is then evaluated, then a file showing the status of the family, its resources and its ability to repay is achieved. The files are then presented to the committee "social life Kervallan "composed of 3 elected members, including 2 members of the Board of the CCAS, the Director of CCAS, the 2 social workers working with Travelers and the agency area management host city of Brest ocean.

Once the application has been validated internally by the CCAS, the file is sent to the bank by the social referent. The application is then reviewed as part of a departmental committee decision which consists of two representatives of the CMB and two representatives of the CCAS. The departmental committee shall inform the social referent of his decision and send the file so that it accompanies the borrower to the "lending agency".

From the underwriting of the loan, the manager dealing with customers of the bank is in contact with the social worker throughout the loan period. In turn, the social worker puts in place a budgetary support to prevent situations of failure to repay the loan. This support is reflected by appointment at CCAS or reception areas of Travelers

Terms of the loan

- Meeting the criteria of residence, domicile and resources above.
- The caravan must be exclusively for residential purposes and occupied by the loan recipient and his family. It may be a trailer new or used.
- The seller may be a salesperson or an individual to whom the loan will be paid directly upon production of proof: proof of the vendor, copy of registration certificate, copy of certificate of sale ...
- The purchase of the caravan can only occur after acceptance of the loan.
- Other financial arrangements will be requested to complete the financing plan, for example the loan (CAF), the housing premium by the Council General ..

Means

Human resources :

- A project leader, ensuring the conception and coordination of the project, with a study on the needs in order to evaluate the possibility to develop the same scheme in other municipalities, other agglomerations and to other target group of CCAS, implementation of legal , financial and communications tools, training of persons involved in the project. He also have an overview on th social worker and take part in all the decisional proves, participate in the assessment process and the implementation by drafting board tables. He also have a look on the budget.
- A social worker, who ensure the follow-up and study of requests, the preparation of administrative file and social supervision.
- A internal committee to examine the requests and participate in the evaluation of the process.

Budget : 17 000 euros

Assessment

The CCAS decided to experiment the implementation of a social micro-credit by limiting the action plan to the Roma travelling population living in Brest and whose needs in the housing field were identified. The first year of experimentation has to take into account between 15 and 20 % of the target group. Furthermore the measure should be developed to this target group with the CCAS of the neighboring communes with at his kind of specific welcoming area and the social services of the Department.

CCAS Estimation

The launch of this operation is a need for identified *travelers* by the social worker who follows the welcoming areas. By this approach, the CCAS did not wish to address withdrawals of banking organizations with public insecurity but to propose an appropriate response to the needs of the target group. Experiments by the Brest CCAS could encourage other CCAS in other municipalities of Brest Métropole ocean with a welcoming area to implement a similar scheme for its residents.

Target group

Roma travelling population

CONTACT

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