

Meeting:	Combined Executive Member Decision Session
Meeting date:	2 nd September
Report of:	Director of Housing and Communities
Portfolio of:	Executive Member for Finance, Performance, Major Projects, Human Rights, Equality and Inclusion Executive Member for Children, Young People and Education

Decision Report:

Financial Inclusion/Welfare Benefits Outturn 2024/25

Subject of Report

1. This report provides the Executive Member for Finance, Performance, Major Projects, Human Rights, Equality and Inclusion and the Executive Member for Children, Young People and Education with the Financial Inclusion/Welfare Benefits outturn report 2024/25 and ongoing work in 2025/26.
2. The Council has committed to developing a 10-year city-wide anti-poverty strategy in 2025. Our ambition is to fight poverty in York and its impacts now and in the future. Looking to establish the conditions that would make the city of York a healthier, fairer, more affordable, more sustainable and more accessible place, where everyone feels valued, creating more regional opportunities to help today's residents and benefit future generations.
3. The consultation process on the draft strategy is underway. The Strategy links activity against causes of poverty with three strategic objectives, set to different "horizons":
 - i Tackling poverty today;
 - ii Preventing people from falling into poverty;
 - iii Creating long-lasting change.

4. This long-term strategy builds on the continuing activities across the council and City, along with voluntary and community sector partners and others, to support and enable residents in financial difficulties and affected by the ongoing economic environment. This report (Financial Inclusion/Welfare Benefits Outturn 2024/25) provides an update on this financial inclusion (FI) activity during 2024/25 including:
 - the financial support available to residents dealing with the challenges of the increased cost living in 2024/25;
 - an update on benefits statistics and performance administered by the council including the York Financial Assistance Scheme; and
 - other areas of support for residents which support financial inclusion and stability including:
 - Community, housing, advice, information, signposting and communications.
 - Digital inclusion activities; and
 - Delivery of the financial inclusion grant schemes.

Benefits and Challenges

5. The Cost of Living along with other factors such as Housing costs, availability, and NHS capacity is continuing to have a detrimental effect on residents in the city, impacting on health and well-being; with increasing numbers of residents needing financial support and presenting with vulnerabilities and complex needs. Welfare benefits and broader community support are complicated for people to navigate, and the systems rely on people managing their own claims and having access to digital resources.
6. The challenges facing the local authority and community sector partners also impact the amount, level and range of support they are able to provide. It is more important than ever that we are able to work together to make the best use of all our resources to support residents and build resilient and vibrant communities. This report summarises these impacts and action the council and partners are taking to help support residents in these increasingly challenging times.

Policy Basis for Decision

7. Financial Inclusion and welfare benefits continue to be key to meeting the aims of the Council Plan for 2023 to 2027, 'One City For All' which sets out the council's priorities and details what steps will be taken over the next 4 years to establish conditions which make the city of York a healthier, fairer, more affordable, more sustainable and more accessible place, where everyone feels valued, creating more regional opportunities to help today's residents and benefit future generations. The four core commitments of the plan are:
- Equalities and Human Rights - Equality of opportunity
 - Affordability - Tackling the cost-of-living crisis
 - climate - Environment and the climate emergency
 - Health - Health and wellbeing.

Financial Strategy Implications

8. This report has no direct implications with regards to the council's financial strategy. York Financial Assistance Scheme (YFAS), the council's social fund saw high demand early in 2024/25 requiring a cap in terms of monthly spend and individual awards for the 2024/25 year through an officer decision taken on 3 July 2024:
<https://democracy.york.gov.uk/ieDecisionDetails.aspx?ID=7156>

Recommendation and Reasons

9. The Executive Members are asked to:
- i. Note and comment on the details of this report regarding providing support to residents affected by the impacts of the continuing high cost of living.
 - ii. Delegate any decision-making relating to the Government's expected Crisis and Resilience Fund (details awaited) requirements to the Director of Finance (s151) in consultation with the Executive Member for Finance, Performance, Major Projects, Human Rights, Equality and Inclusion.
Reason: to ensure councillors, residents and stakeholder groups are aware of the ongoing financial inclusion activity across the city. To ensure the council reacts quickly to any new government

scheme that supports residents without delay. The show the use of funding including cost of living support and their impacts.

Background

10. The council's core commitments provide a vision of a healthier, fairer, more affordable, more sustainable, and more accessible city where everyone feels valued. They inform the decisions we make, and describe how we then work with partners, residents, businesses and communities to deliver our priorities.
11. In May 2025, there were 2,675 households that were in relative poverty including 1,820 children within the city. Relative income poverty¹ used in these calculations is defined as Households whose income is less than 60% of current median income.
12. In May 2025 8225 households were receiving Council Tax Support or Housing Benefit, these households include 2919 children. 56% are working age households. 44% are pensioner households.
13. Annex A shows a snapshot of demographic data and poverty matrix for York based on the cohort of 8,225 households receiving council tax support and housing benefit in May 2025. This background information helps in understanding the level of the challenge in the city that the council's welfare benefit resource has to support.
14. The needs of residents are broader and more complex than in the past. The ONS 'dimensions of deprivation' used to classify households² are indicators based on four selected household characteristics – Education, Employment, Health and Housing in York:
 - a. 32.7% of households are deprived in one dimension,
 - b. 11.1% of households are deprived in two dimensions
 - c. 2.2% of households are deprived in three dimensions
15. The council provides a range of local welfare support to residents through the York Financial Assistance Scheme (YFAS), Council Tax

¹ <https://researchbriefings.files.parliament.uk/documents/SN07096/SN07096.pdf>

² <https://www.ons.gov.uk/census/maps/choropleth/population/household-deprivation/hh-deprivation/household-is-deprived-in-one-dimension?lad=E06000014>

Support (CTS) and Discretionary Housing Payments (DHP). The Household Support Fund (HSF) from Government also provides financial resources to support residents with the pressures they are facing due to the increases in cost-of-living. The council continues to operate a food and fuel voucher scheme open to all residents.

16. Council departments continue to work in close partnership with voluntary and community organisations to co-ordinate, make the best use of the resources and effectively support residents. The council has continued to learn from experiences and those of residents, partners and from areas across the region and wider country.
17. Table 1 below sets out the YFAS, HSF grants and CYC Food and Fuel Voucher Scheme spend provided across the 2024/25 period:

Table 1. Discretionary support schemes

Discretionary support schemes	Spend 2024/25	No of awards
YFAS scheme	£231,036	408
HSF 5 & 6 Discretionary Grants Scheme	£162,439	1,114
HSF 5 direct payments working age CTS customers	£507,840	4,545
HSF 6 direct payments working age CTS customers	£398,130	3,426
Food & Fuel Vouchers 24-25	£203,598	3,294
Total	£1,503,043	12,787

York Financial Assistance Scheme (YFAS)

18. The YFAS scheme was established in April 2013, following the transfer of responsibility (and initially funding) from central government. The former national scheme, delivered by the Department for Work and Pensions (DWP), was part of the Social Fund. YFAS is now fully funded and locally administered by the council and can assist residents to stay or move into the community or with emergencies.
19. The full YFAS statistics are set out at Annex B. The CYC budget for YFAS has remained at the same level in 2024/25 as the previous year. Funding from the Household Support Fund was allocated to support increased demand in 2024/25.

20. In 2024/25 1,030 YFAS applications were received. 187 less applications than 2023/24. This continues the overall trend in decreasing YFAS applications. However, overall support has increased via alternative sources including the Household Support Fund (HSF) and the CYC Food & Fuel Voucher Scheme.
21. The demand for YFAS support to people requesting resettlement packages rose throughout 2024/25. In July 2024 the estimated outturn spend was projected to be 235%. Early action was taken to reduce grants for resettlement to £500, limit the number of claims to 1 a year (from 2) and to cap the monthly YFAS spend to £20,000.
22. Consultations and follow up meetings took place with housing support workers, to explain and discuss the impacts of the limits. The number of overall applications reduced as support worker and residents made applications to other funders for support. However, feedback from some support workers said this had a significant impact on some residents. Resettlement grants have been reviewed again for 25/26 based on the applications and feedback received in 24/25.

Household Support Fund (HSF)

23. The Government first announced the Household Support Fund (HSF) for families in financial need in October 2021 following legacy coronavirus family support funds. The Household Support Fund was introduced to support households in the most need with food, energy, and water bills. It could also be used to support households with essential costs related to these items and with wider essential costs where appropriate. HSF schemes have been one off temporary fixed term schemes each with slightly different criteria but all with the same theme of Food, Energy & Water.
24. The Household Support Fund 5 (HSF5). covered the period 1 April 2024 to 30 September 2024 inclusive. City of York Council received £1.037m of the £421m fund to support its qualifying residents with meeting immediate needs and help for those who are struggling to afford household essentials including energy and water bills, food, and wider essentials.
25. On 2 September 2024 the Secretary of State for Work and Pensions announced that the Household Support Fund (HSF5) would be

extended for six months, from 1 October 2024 to 31 March 2025 (HASF6) HSF6 provided a further £1,077m in funding.

Types of support and eligible spend (extract)

The Fund is expected to support vulnerable households with energy, food and water costs, and wider essentials, and Authorities should prioritise support which offers immediate impact to those in need. Support can be delivered through cash, vouchers or in kind. There is no prescriptive list which provides a comprehensive definition of eligible spend, but it may include spend on:

- *Energy and Water.*
- *Food.*
- *Essentials linked to energy, water and food.*
- *Wider essentials.*
- *Advice services.*
- *Preventative Support.*
- *Housing costs.*
- *Administrative Costs and Scheme Evaluation*

26. Following on from previous HSF schemes support was provided through direct payments to residents, discretionary applications and direct grants for advice and support. In terms of direct payments £900K was paid to approximately 4,000 qualifying families in two payments directly into their bank accounts across the year. A full breakdown of all payments is as set out in Table 2 below:
27. Two HSF direct payments were made to working age customers as shown in the table below. One £110 payment directly on to Council Tax accounts, reducing payments for the whole year and one £115 payment in December 24 into customer bank accounts. Over 4500 households received these payments
28. 1,114 people received discretionary HSF grants totalling £162,439. See Annex C for more details.

Table 2. Household Support Fund 5 & 6

	HSF 5	HSF 6
Support with Council Tax for working age CTS customers.	£500k	£500k
Discretionary application scheme	£200k	£180k
Food & Fuel Vouchers	200k	£70k
Advice and support to maximise income and promote take-up of unclaimed benefits	0	£80k

Community food support	£40k	£40k
Warm places support		£40k
Administration including support for two Talk money campaigns.	£50k	£60k
York Energy Advice	£10k	£10k
Benefit Take Up LIFT (Para 36)	0	£30
Contingency	£37k	£30k

CYC Food and Fuel Voucher Scheme

29. The York Fuel and Food Voucher scheme was set up in January 2022. The scheme has continued as part of the CYC Household Support Fund. The scheme provides food and fuel vouchers delivered through advice support workers from both CYC and charity /voluntary sector. It is an important element of the scheme that these are provided to York residents affected by poverty and debt alongside the provision of information and advice on benefits and other longer-term support.
30. Applications can only be considered as part of an overall financial capability advice or support assessment, by phone or face to face, including as appropriate benefits checks and other information about reducing out goings, e.g. social tariffs for broadband, energy efficiency measures.
31. If people need assistance with food and do not want a referral/signposting to a support service or this is not appropriate, they are directed to other food support including:
- York Financial Assistance Scheme,
 - York Food Bank or
 - community food support.

More information is available at www.york.gov.uk/HelpWithFood .

32. Approved voucher applications are sent electronically directly to the resident by text or email. Households can receive a maximum of 3 food vouchers and 3 fuel voucher awards from the scheme during 2024/25.
33. There are 7 external support service partners in the scheme from the charity/voluntary sector, plus CYC teams including Local Area Coordinators, Benefits & Contributions Advisors, and Housing

Management Officers. Over 80 support workers are registered to process applications to award vouchers. Over 3200 vouchers were issued in 2024/25 as set out at Table 3 below. Details of awards are summarised in Annex D.

Table 3. Food and Fuel vouchers

	No of vouchers	Cost including admin fee
Food vouchers	1,683	£135,110
Fuel vouchers	1,611	£69,529

Benefit Take Up & Low-Income Family Tracker (LIFT) data platform

34. Funding from the Household Support Fund has been used to continue the partnership with Policy in Practice to use their Low Income Family Tracker (LIFT) platform and Benefits Calculator to support the council's financial inclusion work. LIFT is a web based interactive tool that combines a comprehensive welfare policy analytics engine with local authority administrative data to drive strategic and operational decisions and activity. The tool supports councils through providing interactive dashboards to identify financially struggling residents at street level, design appropriate interventions, and track the effectiveness of these interventions.
35. Since 2024 the income services, and Communities team have launched the following campaigns:
 - Targeted Pension Credit take up campaign in partnership with Age UK York and OCAY:
 - o Households with care packages
 - o Households without care packages
 - Improving visibility of pensioner debts: through bringing in adult social care debts data for a single view of household debts
 - Launch of York Real-time Analysis of Poverty indicators in partnership with University of York and Policy in Practice
 - Place-based targeted campaigns for working aged residents due to migrate onto Universal Credit
36. Following the Government's changes to the Winter Fuel Payment criteria in Autumn 2024, linking it to Pension Credit, using LIFT data

we were able to identify 470 York households who could be missing out on Pension Credit. The Income Services team followed up with 150 households who already had contact with Adult Social Care teams. During October, November & December 2023 the council contacted 320 households by letter providing information and offer of support. In February 25 a further 260 were sent out.

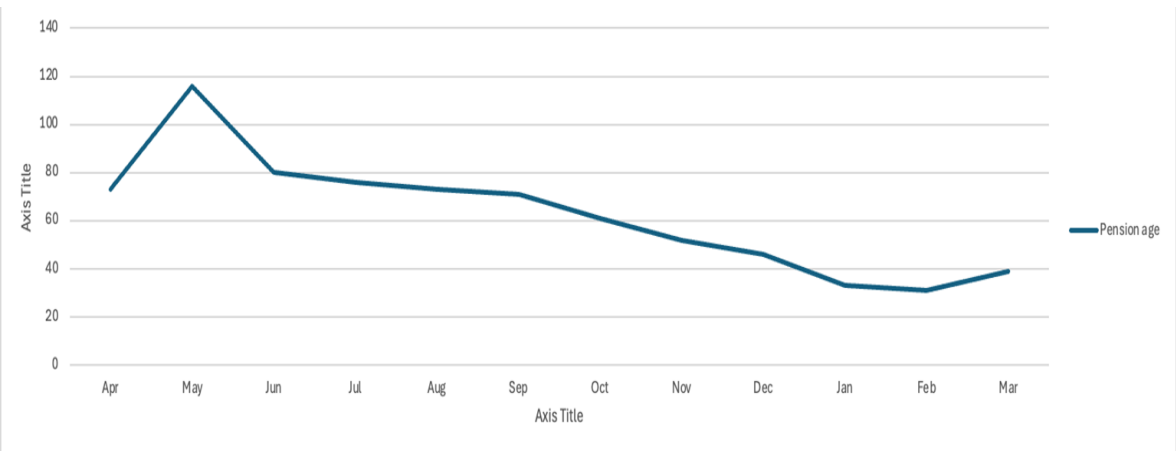
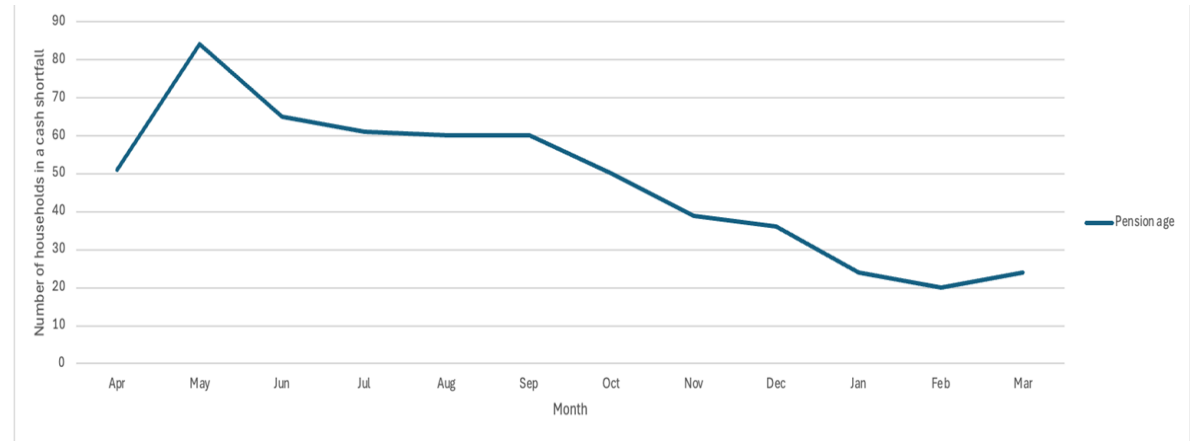
37. Benefits advisers funded via HSF, both within CYC and VCS partners were used to follow up letters sent out and support people to claim eligible benefits.
38. This approach has been successful with more than 231 pensioners claiming £1.7m in Pension Credit and winter fuel payments up to 31st March 25.

Measures	Totals	Households with care packages	Households without care packages
Number of people claiming PC	246	83	163
Annual PC	£1,402,670	£489,728	£912,942
Backdated PC	£338,866	£72,702	£266,163
Winter Fuel Payments	£49,200	£16,600	£32,600
Total support in first year	£1,790,736	£579,031	£1,211,705
Lifetime amount	£10,638,225	£2,873,707	£7,764,517

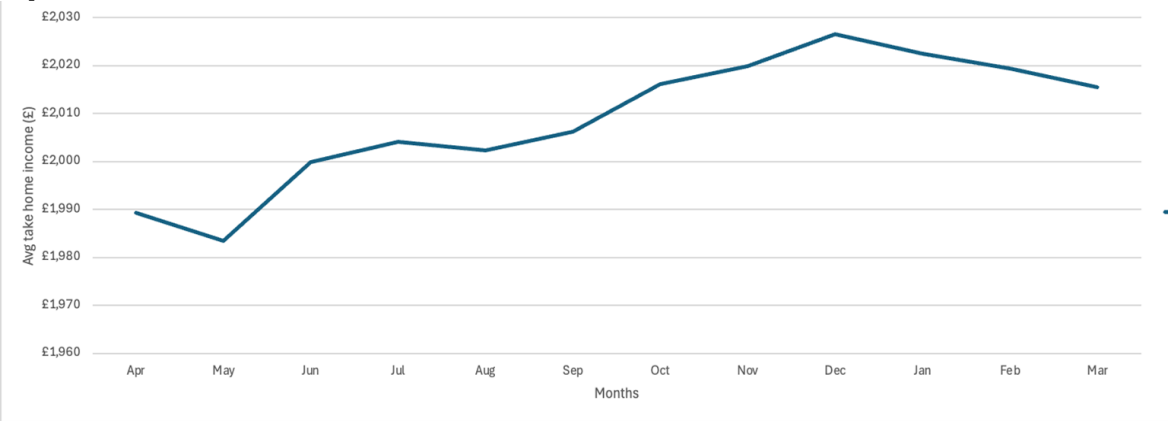
39. These income gains have had wider impacts on pensioners in York. Research and evidence show that people receiving additional benefit income shop locally and take part in activities, boosting their local community too.
40. Every £1 spent on LIFT generated an additional £50 of income to pensioners in York the charts below show the overall impact:

Change in pensioners with negative budgets between Apr 2024 to Mar 2025

Change in pensioners living in food poverty between Apr 2024 to Mar 2025



Change in take home income for pensioners in campaign between Apr 2024 to Mar 2025



41. Department of Work and Pensions (DWP) data shows Pension Credit numbers for York in the table below:

Pension Credit Numbers York

Pension Credit (PC) – latest data Nov 24

Elements of PC	Guarantee Credit only	Both Guarantee and Savings Credit	Savings Credit only	Total
Nov 2023	1,232	1,040	507	2,781
Nov 2024	1,317	481	1,037	2,835

42. The council have started to use this joint approach to offer support to working age residents who are identified through LIFT as being in arrears and/or missing out on benefits, such as Council Tax Support, Universal Credit, reduced tariffs for water and energy, and other discretionary support.

Discretionary Housing Payments (DHP)

43. The council received £163.9k in government funding for DHPs for 2024/25. All the government allocation was spent providing 163 DHP awards. Table 5 below shows the 2024/25 spend and number of applications received (see also Annex B).

Table 5. Discretionary Housing Payment

	2022/23	2023/24	2024/25
Total DHP Fund available	£164,640	£163,991	£163,991
Amount spent	£175,195	£163,991	£163,991
Percentage	107%	100%	100%
DHP applications received	308	312	386
Number of DHPs awarded	258	195	163

Council Tax Support (CTS)

44. The number of CTS awards amongst working age residents has continued to decline as shown in Table 6 below. CTS claims, however, are still comparatively lower than Universal Credit (UC) claims and claims for pensioners has fallen again indicating that not all qualifying residents (Working age & Pension age) are making claims. Support and advice for pension age claimants are now being targeted by using data from the LIFT platform to help residents maximise their benefits.

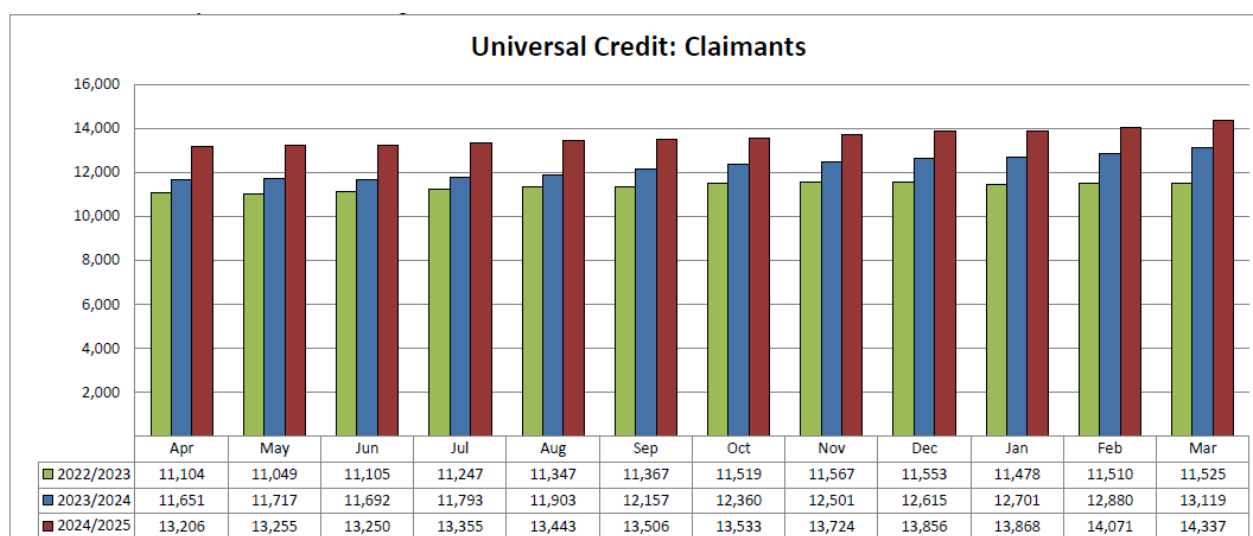
Table 6. Council Tax Support Caseload

Council Tax Support caseload	Working age	Pensioners	Total
March 2020	4,682	4,034	8,716
March 2021	5,512	3,887	9,399
March 2022	4,685	3,735	8,420
March 2023	4,446	3,572	8,018
March 2024	4,218	3,450	7,668
March 2025	4,183	3,378	7,561

Universal Credit (UC)

45. Table 7 below sets out the number of residents claiming Universal Credit, both those in work and those who are looking for work or a unable to work due to ill-health or caring responsibilities. The large difference between the numbers reflects the increasing number of residents who are reliant on benefits whilst been in employment.
46. Some people will be better off following the move to UC, whilst others will be worse off. Many people have or are seeking advice and support to make their new claims and transition to their new circumstances.

Table 7: Total Universal Credit Claimants in York



Work of Welfare Benefits Officers

47. The Income Services Team through its Benefits and Contributions officers have provided advice and support to 321 residents and

generated additional welfare benefit gains of £1,569,557.98 in 2024/25.

48. Policy in Practice (PiP) research shows that helping carers with additional income enables them to care for longer, so then delaying or reducing care costs councils may have to pick up. Taking an average care package cost of £30,000 per household, this research suggests that councils can avoid or delay an additional £210,000 in care costs per household.

Information, signposting, and communications

49. It is increasingly important that residents know about what support is available if they are struggling financially and where to get advice and assistance to secure/apply for benefits, grants and other financial support. There have been several changes to the HSF and other discretionary support, as well as national benefit changes and managed migration.
50. Consistent feedback from residents tells us people do not know where to look or go for information, advice and support when they are having financial difficulties. To help with this York Talk Money campaigns have continued to raise awareness and to support people struggling financially. The Advice York partners have worked together across 3 campaigns in 24/25:
- Monday 8 July to Friday 19 July 2024
 - Monday 4 November to Friday 15 November 2024
 - Monday 20 January to 31 January 2024
51. These campaigns include social media, newsletters, events, and signposting to resource. This includes advice and support from partners: Older Citizens Advocacy York, York Energy Advice, Stop Loan Sharks, and Community First Credit Union.
52. The council continues to work with the Independent Food Aid Network to develop the 'Worrying About Money' guide. This has been distributed across the city including libraries, community centres and support services.

Early Support Fund

53. The Early Support Fund is an externally funded small fund available to Local Area Coordinators (LACs), Housing Management Officers and Community teams to support residents who face additional barriers, such as people with long term health needs, families, older people, and single people in private rented accommodation. A key focus is on homelessness and debt prevention, including those in rent and council tax arrears.
54. The Belfry Catalyser Fund awarded £15,000 in July 2023 for this purpose. The Early Support Fund can provide a flexible grant to families identified as needing assistance to improve their overall financial position and reduce inequalities created by or exacerbated by the negative effects of the increased cost of living. This grant is one small part of an overall action plan to secure the longer-term financial security, social inclusion, and wellbeing of residents. In this way it will contribute to creating resilient citizens and communities. Early Support Grants are not emergency grants. Where there is an emergency, applications should be made to York Financial Assistance Scheme.
55. The fund is being run jointly across Local Area Coordinators, Housing and Communities. A new online application process with the web went live in September 2022. This joint approach has worked well and demonstrated collaborative working across departments. Table 9 & 10 below provides details of how the funding has been spent across 2024/25.
56. Continuation of funding has been secured from The Purey Cust Trust who have awarded an initial £1500, with an agreement to provide further funding beyond this initial grant.

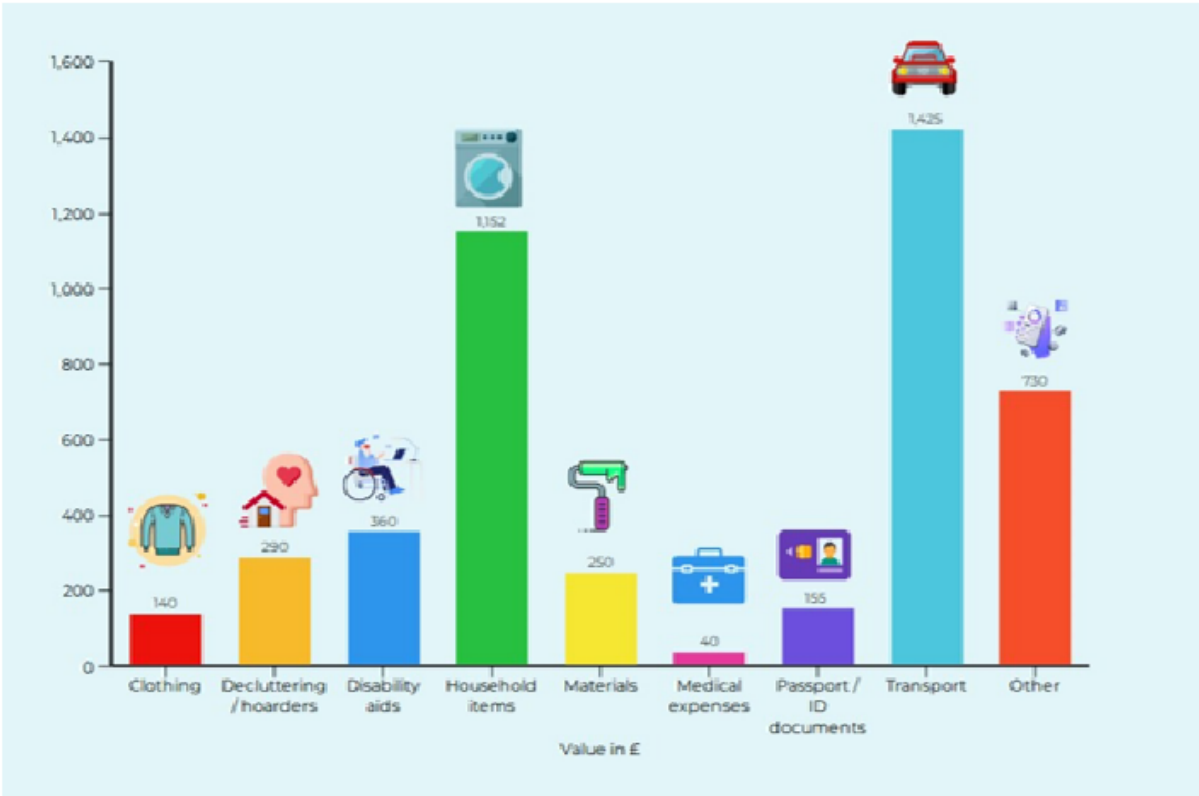
Table 9 – Details of Early Support Fund applications

Apr 2024 to Mar 2025



Table 10 – Types of grants

Opportunities Fund Apr 2024 to Mar 2025



Council Tax Debt Project

57. Following on from the report and recommendations in March 2024³, a joint application with University of York was submitted to abrdn Financial Fairness Trust <https://www.financialfairness.org.uk/en-gb/> to undertake a project to improve support for people who fall behind on their bills by: (i) rigorously testing the impact of offering debt advice through a randomised control trial, and (ii) co-creating improved collection practices. Unfortunately, this application was not successful.
58. As a result of the work on the bid £10k alternative funding has been secured through University of York to undertake a smaller pilot. The project will test a pre-reminder letter which will offer information, advice and support to a sample of residents in Council Tax arrears, supported by HSF funded advice provision.
59. The council recognises that non-payment/arrears of council tax can indicate residents are facing other issues in their lives for example other debts, and complex health and/or family relationship problems. If the council can get a better understanding of all the issues including council tax debt and offer broader wrap-around support this could provide longer term benefits for residents, prevent further debt, improve wellbeing, reduce administration and lead to more resilient and positive personal and community outcomes.
60. The project will implement the recommendations to help residents affected by debt and address the broader linked issues within communities:
- To set up a multi-agency debt group including community sector partners – to establish support and understanding of all the issues being raised by residents.
 - To potentially establish Debt surgeries at West Offices following issue of Council Tax (CT) reminders – there is little resource for one-to-one support across the city so establishing a surgery with partners may help in dealing with a larger number of residents issues.

³ [Decision Session - Executive Member for Finance, Performance, Major Projects, Human Rights, Equality and Inclusion - Tuesday, 19 March 2024 10.00 am](#)

- To issue text messages to all residents getting CT reminders about continuing to pay something and inviting them to attend a debt surgery, in order to prevent residents getting further into arrears through the recovery process and provide broader advice and support.
- To review the wording on CT reminders and summons and pilot alternative wording to see if there is any beneficial effect. This also responds to and supports recent comments from the Poverty Truth Commission.

Community Based Activities

61. The Communities Team continues to support community hubs across the city. The Good Place Network, brings together those individuals and groups running community hubs, venues and food projects across the city. This network has continued to grow in membership. The Communities Team supports and facilitates meetings and regularly shares information updates on campaigns, resources, funding, good practice and volunteer development opportunities.
62. An example of the work undertaken is attached at Annex E which showcases the Christmas/Winter 2024/25 activities undertaken in partnership. With the help of volunteers, local organisations and businesses, thousands of food parcels, toiletries, toys, books, and games were distributed to vulnerable families and children across York last Winter. Families also attended festive events where they could choose gifts and essentials, and take home bags of food—organised and promoted by Community Officers, often in partnership with the Good Places Network.

Food Sufficiency and Holidays Activities and Food (HAF)

63. The Community Officers and the Holiday Activity & Food (HAF) Programme Coordinator continue to work together to ensure maximum benefit from available resources. They ensure that activity providers and the Good Place Network members have up to date information in order to fulfill their requirement to signpost families to support. Through visits and post programme monitoring they gather feedback from providers and participants on emerging themes and current challenges facing families as well as ensuring quality provision. Community Officers work with ward members to develop and fund free universal access to further develop the holiday activity

offer across the city often linking local food projects up with activity providers to further enhance what is available to families and showcase what is on offer year round. Also directly running activities to add capacity into the system and address identified gaps in provision.

64. In relation to National Benchmarking, York doubled its reach:
- Easter 2024 – National average reach 14.3%; York reach 29.7%
 - Summer 2024 – National average reach 21.5%; York reach 41.4%
 - Christmas 2024 - National average reach 10.7%; York reach 21.6%.

Feedback from Childcare Works was that York's HAF reach is near optimal when comparing it to others in terms of quality and available funding. Nationally the percentage of good/excellent provider scores were 80.03%; York's were 100%.

65. In total, the council distributed £417,624 in direct grants for the HAF 2024/2025 programme. Grants were awarded to 32 organisations offering a wide range of activities across the city including sport, arts and theatre, cooking and healthy living, day trips, and much more. One new and noteworthy partnership is with the National Railway Museum, who offered discounted tickets for families to experience their new Wonderlab exhibition. Not only was it popular with York families, but data following the provision showed that at least one child or young person from every ward accessed this activity. Relationships were also built with the asylum seeker families living and going to school in the City, making sure that integrated activities were available for those children and young people.
66. Despite a tight timeline following the announcement of continued HAF funding, the following Easter programme (within the 2025/26 financial year) attracted many applications. The growth of York's programme has meant that a high-quality and diverse programme can be offered that is also cost-effective. There were 6,250 places offered over Easter 2025, which were spread across the city, with greater emphasis on areas with higher numbers of free school meal eligible. There has been increased involvement from schools, with partnerships forming between activity providers and the schools themselves. For example, United Education has collaborated with Clifton Green Primary School, one of our schools with the highest

proportions of free school meal eligible, to deliver a multi-activity camp at St Peter's School, which offers excellent swimming facilities. Quotes from families:

'As a parent, it's such a relief to have a place that I know I can take my kids over the holidays and know they are not only safe but having a great time. My son made some new friends and said he couldn't wait to go again.'

'There were so many great things over the summer, and my daughter signed up for a lot of different activities! She had always wanted to try gymnastics, but the classes can be expensive. I love that this has given her a chance to try new things out.'

Digital Inclusion

67. The cost-of-living crisis has continued to highlight the importance of digital inclusion and the inequalities face by those without access to training, equipment and/or connectivity. Without IT equipment and/or internet access the following is now more difficult:

- making new or managing benefits claims for vital support;
- accessing online discounts for essential household costs, fuel, insurance, phones, for example;
- connecting with family and friends;
- accessing education, training, and employment;
- accessing other help and support from organisations who have moved services online;
- children accessing schoolwork and other learning;
- accessing GP services.

68. The Digital Friendly York partnership meets quarterly. In summer 2024 it was agreed by partners to change the partnership name to Digital Friendly York to reflect the views the partnership and recognition that support should be available for those who cannot access services through digital routes.

69. At present no one partner organisation has the single responsibility for or capacity to drive these key priorities for digital inclusion in York forward.

70. Discussions had taken place across the partnership to see if this role could be taken on by one of the partners, however this was not seen

as a viable option. It was agreed by the partnership to explore the viability of establishing a separate independent charitable organisation to develop and promote digital inclusion in the city.

71. A successful application to the University of York Cost of Living Fund has enabled the partnership to engage an adviser to work with DFY to develop proposals for a Community Interest Company. Application to the Charity commission is being submitted.
72. The part time Digital Inclusion Co-ordinator, managed by York Learning has worked with partners to provide community based digital inclusion activities. Funding has been secured via Household Support Fund, to continue this post until May 2026.
72. Other Digital Inclusion Activity by Digital Friendly York Partners
- IT Reuse (<https://itreuse.org.uk/>) Live Well York Digital Friendly York page provides a centre information point for a range of activities across the city
 - www.livewellyork.co.uk/information-and-advice/learning-trainingemployment/digital-inclusion-digital-friendly-york/
 - www.jrht.org.uk/support-for-residents/grow-your-digital-skills .
73. The Digital City Team within the council's ICT Service are continuing to engage and work with several broadband infrastructure providers as part of their work programme to retain interest and investment into York's digital connectivity landscape. Full fibre infrastructure now covers approximately 85% of York, compared to 78.9% of premises nationally.
74. Access to Free Wi-Fi and affordable broadband services.
Public free Wi-Fi is available in libraries, sports centres, sheltered housing schemes, community centres and hubs and council offices. In York City Centre, there is a free Wi-Fi concession in operation for all visitors and residents to use with free Wi-Fi also available on the city's local and regional bus services whose routes include York.

Financial Inclusion Fund Grants

75. The Financial Inclusion Grant budget of £50,000 was awarded to 7 projects for 2024/25, as set out in table 11 below, to deliver a range of financial inclusion activities by partners across the city.
76. The Financial Inclusion Fund grant scheme 2024/25 supports the administration's key pledges: Affordability; Equalities and Human Rights; and Health Inequalities.
77. Grants were awarded supporting financial inclusion provision to:
- mitigate the hardship impacts felt as a result of the cost-of-living crisis.
 - support for residents claiming eligible benefits including, Universal Credit, pension Credit and Council Tax Support
 - tackle food & fuel poverty
 - help those who are, or at risk of becoming, homeless
 - embed advice services into the community
 - support digital inclusion
 - empower individuals in communities to help themselves and help others longer term
 - provide support and help 'hard to reach' groups and individuals within the community
 - particularly support those with additional health needs and disabilities.
78. Grants were awarded through part or matched funding to support work within these organisations. All the service providers have met their target outcomes of the funding. Most surpassing these. Providing excellent advice and support to residents to improve their financial situation and wellbeing.
79. Over 2300 people have received direct advice and support via the funded services. These households have been supported to claim over £700k in additional income.
80. An overview of the funded work, the services provided, and outcomes is in Annex F.

Table 11. Financial Inclusion projects funded for 2024/25

Organisation	Project Title	Award
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Age UK	Supporting vulnerable people at home	£6,000
CAY / Travellers Trust	Financial Inclusion for the Traveller Community	£5,500
Community Furniture Store	IT Reuse	£6,500
OCAV	Benefits Advocacy: help with applications, assessments and appeals	£7,693
Peasholme Charity	My Money My life	£12,000
RAY	Financial Inclusion for Refugees and Asylum Seekers	£7,000
Welfare Benefits Unit	AdviceExtra: Enhanced Support for Complex Cases	£5,150
Total		£49,843

81. The Financial Inclusion Fund Grants scheme 2025/26 was launched in January 2025 to support the delivery of Financial Inclusion projects with £50k additional one off growth as part of the Council budget.

82. 14 applications from had been received seeking total funding of £226,137.15, far exceeding the £100k budget available. This reflects the very exceptional pressure on both residents and those organisations that provide critical support.

83. Seven bids were successful. Five of those were awarded the full amount sought and two were partially met. All the grants awarded contribute towards and build on continuing areas of work supported by funding from other sources.

Table 12. Financial Inclusion projects funded for 2025/26

Organisation	Project Title	Award £
North Yorkshire Citizens Advice & Law Centre	Housing Matters York	£24,909
Community Furniture Stores /IT Reuse	Bridging the Digital Divide: Expanding IT ReUse to Support More People	£15,500
Citizens Advice York	Financial Inclusion for the Traveller Community	£10,837
Organisation	Project Title	Award £
Community First Community Bank	CFCB Supporting Communities pilot	£5,000

Refugee Action York	Mitigating Financial Hardship for Refugees, Asylum Seekers and Migrants	£7,788
York Community Energy CBS Limited	Energy advice & support for “hard to reach” groups	£18,488
Welfare Benefits Unit	AdviceExtra: Enhanced Support, UC Migration Focus and Frontline Upskilling	£17,452
Total		£99,974

Consultation Analysis

84. This paper sets out the breadth of support delivered to residents in the city across 2024/25 and progress to date in 2025/26. The report sets out the extent of partnership working with our community partners which is now greater than ever. Any initiative has its own decision paper, EIA and sets out the extent of consultation. The purpose of this paper is to summarise all of this work to inform the relevant Executive members and does not require consultation other than the comments of the Implication Officers.

Options Analysis and Evidential Basis

85. There are no other options to consider in relation to recommendation 10i as the report is for noting

86. In relation to Paragraph 9ii Members can choose to either delegate any decision-making relating to the Government’s new expected Crisis and Resilience Fund as outlined, or ask officers to report back to the Executive Member Decision Session for approval. For expediency it is recommended that the delegation is approved in order for the scheme to be established and available to residents as soon as possible.

Organisational Impact and Implications

87. The comments of the implications officers are set out below:

- (a) **Financial** – There are no financial implications of this report as it is for noting except in relation to 9ii in relation to the recommended delegation.

- (b) **Human Resources (HR)** - There are no HR implications contained within this report.
- (c) **Equalities and Human rights** – There are no direct implications of this report as the report is for noting, however the work undertaken by the council and partners will have impacted positively on all residents accessing the support and those with intersectional and multi complex needs are likely to have been most affected by the impacts of the pandemic and Cost of Living Crisis.
- (d) **Legal** – Any grants awarded by the council through the various schemes set out in this report are done so in accordance with an agreed governance process via the Financial Inclusion Steering Group and are subject to appropriate arrangements being put in place to cover the terms of the grant.
- (e) **Health and Wellbeing** - The report describes the outcomes of a range of initiatives that were designed to increase income and reduce debt for York's financially excluded residents. The report rightly highlights that these activities directly contribute to the aims and commitments of the council plan, including improving health and wellbeing and reducing health inequalities.
- (f) **Procurement** - There are no implications
- (g) **Environment and Climate action** – No climate change implications have been identified
- (h) **Data Protection and Privacy**- The data protection impact assessment (DPIAs) screening questions were reviewed for the recommendations and options in this report and as there is no personal, special categories or criminal offence data being processed to set these out, there is no requirement to complete a DPIA at this time. However, this will be reviewed following the approved recommendations and options from this report and a DPIA completed if required.
- (i) **Communications** - 'This is a vital service to city residents and is one that communications readily support through existing campaigns. We will continue this provision, as well as looking to how we can enhance this service to customers through various media channels. As part of our ongoing communications plan,

we will also employ robust risk management for any areas that may need this.'

- (j) **Economy** - The programmes and projects described in this report make a positive impact on the York economy.
- (k) **Affordability** – All affordability implications are included in the body of the report.

Risks and Mitigations

88. The key risks are in relation to YFAS, DHP, and other available hardship funds to support residents through what is a protracted cost of living crisis and include:

- Forward planning of ongoing support through future budget processes as well as maximising government support will be key as the expected impacts will exist into the long term.
- Managing the budget to ensure that customers get the same service and support irrespective of when they apply in the financial year.
- The cost-of-living crisis has impacted on the funding of the council and of partners in the voluntary and charity sector, so service resilience across all partners needs to be a key consideration for decision makers in the short and medium term to protect ongoing service delivery.
- Any failure to provide an appropriate service will have a negative impact on the wellbeing of vulnerable people.

89. These risks are managed through constant monitoring and review. The actual figures for UC, YFAS, DHP, Government support schemes and rent arrears are reported to each FISG meeting to allow early intervention. The Government has also announced a replacement 3-year Crisis and Resilience Fund to replace the separate HSF funds. The details are not yet available but should allow for a longer-term plan (3 years). It's worth noting even at this stage the Government have confirmed the Discretionary Housing Payments (DHP) will be included in the new funding.

Wards Impacted

90. Residents from all wards have benefitted from the welfare support in this report.

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Background papers

Decision Session of the Executive member for Finance & Major Projects-
13 March 2023 - Financial Inclusion Interim Strategy 2023-25

<https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MId=13518&Ver=4>

Decision to limit support paid through York financial Assistance Scheme (YFAS) - 3rd July 2024:

<https://democracy.york.gov.uk/ieDecisionDetails.aspx?ID=7156>

Decision to increase value of food and fuel vouchers – 12th July 2024

<https://democracy.york.gov.uk/ieDecisionDetails.aspx?ID=6887>

Decision to approve the financial inclusion awards for 2024/25 – 2 April 2024

<https://democracy.york.gov.uk/ieDecisionDetails.aspx?ID=7103>

Annexes

Annex A Poverty gap statistics

Annex B YFAS Trends Summary Report 2024/25

Annex C HSF Discretionary Grants Report 2024/25

Annex D Food & Fuel Voucher Scheme Report 2024/25

Annex E Christmas/Winter Activities 2024/25

Annex F Financial Inclusion Fund Grants report 2023/24

List of Abbreviations

CAY	Citizen's Advice York
CFS	Community Furniture Store
CTS	Council Tax Support
CVS	Council for Voluntary Services
CYC	City of York Council
DD	Direct Debits
DFY	Digitl Friendly York
DI	Digital Inclusion
DHP	Discretionary Housing Payment
DRO	Debt Relief Order
DWP	Department for Work and Pensions
FISG	Financial Inclusion Steering Group
HAF	Holiday Activities and food
HB	Housing Benefit

HSF	Household Support Fund
IT	Information Technology
k	Thousand
LAC	Local Area Co
LIFT	Low Income Family Tracker
LWY	Live Well York
PiP	Policy in Practice
UC	Universal Credit
UKSPF	UK Shared Prosperity Fund
YFAS	York Financial Assistance Scheme