

Annex F: Financial Inclusion Grants 2024/5 Outcome Report – May 25

The Financial Inclusion Grant budget of £50,000 was awarded to 7 projects for 2024/23, as set out in the table below, to deliver a range of financial inclusion activities by partners across the city.

The Financial Inclusion Fund grant scheme 2024/25 supports the administration's key pledges: Affordability; Equalities and Human Rights; and Health Inequalities.

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.

Grants were awarded through part or matched funding to support work in the following organisations

Organisation	Project Title	Award
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
OCAY	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

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.

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.

Below is an overview of the funded work, the services provided and outcomes.

Age UK - Supporting vulnerable people at home

Benefit	Performance Measurement -Per year	Target no. of beneficiaries as per SLA	No. of beneficiaries <u>year to date</u>
<i>Improved understanding of the benefits system</i>	No or people receiving advice from the M&B Team	300	1400
<i>Mitigate hardship through supporting people to claim benefits</i>	Amount of additional benefits successfully claimed	£700,000	£633,063.00
<i>Embedding advice services into the community</i>	No of outreach events held in community venues	30	6
<i>Reduced digital exclusion</i>	No of people supported to improve their digital literacy by digital buddies	7	12
<i>Improved support to "hard to reach" individuals, particularly those with health needs and disabilities</i>	No of people supported through home visits	125	251

Resident Feedback

Comments from lady who had so little money had not been turning on heating and sitting in home wearing coat, hat and gloves. Following home visit advice and support she was awarded HR AA

“Very big thank you to Zoe and all the team – I am very happy with the outcome. All the work you are doing for all us OAPs is very helpful and much needed.... What a big difference this will make to my daily life.... A lot of pressure has now been taken off me....I was so cold on January 4th that I turned the heating on for the first time and felt an awful lot better. I don’t need to worry about turning the heating on anymore. ...Without your help I wouldn’t be in the position I am in today. Without you I couldn’t have made this claim as I was getting too stressed out. It is difficult talking to people as I am a private person. ...Without your help I wouldn’t be sitting her today feeling much happier....”

CAY / Travellers Trust Financial Inclusion for the Traveller Community

66 unique clients have been seen by the project in this period. 659 issues have been presented to the advisor and 398 activities have been undertaken on behalf of these clients.

The issue numbers are for individual clients, so do not represent multiple appointments for the same client i.e. appointments to discuss PIP, UC and CTS would only class as one issue.

49% of clients who consented to their health and disability information being recorded reported having a long-term health condition. 5% disclosed that they were disabled and 46% did not have any health issues or disabilities to report. 81% of the clients identified as female, and 19% identified as male, although this is an improvement on reported sex equality, this is still more disparate than general CAY gender split and needs continuing work. The age range that was recorded was from 15 years old to 79 years old.

Benefit	Performance Measurement -Per year	Target no. of beneficiaries as per SLA	No. of beneficiaries <u>year to date</u>
<i>Improved understanding of the benefits system</i>	Number of residents receiving advice on welfare benefits issues	40	61

<i>Help people to deal with debt and move towards financial stability</i>	Number of residents receiving advice on debt issues	40	26
	Income gain for clients	£90,000	£63,742

Community Furniture Store - IT Reuse

Over the reporting period, IT ReUse has undergone significant change, with the appointment of a new Project Lead focused on auditing, streamlining, and improving operations. This has led to several new partnerships and collaborations, significantly increasing donations towards the end of the year. It has also opened promising discussions with local organisations about providing software to better manage IT ReUse and reporting, alongside exploring income generation through e-waste recycling, further supporting our sustainability goals. While the operational focus meant figures were lower than anticipated this year, the groundwork is now in place for a stronger performance next year.

IT ReUse

- received 658 devices,
- 224 devices to the public, supporting an average of over 12 people per month.
- 30 volunteers at risk of financial exclusion gained valuable work experience, alongside 19 additional volunteers participating through corporate volunteer days.

A challenge has been the high number of older, difficult-to-repair devices, which will be addressed through improving the quality of donation streams in the coming year.

Benefit	Performance Measurement -Per year	Target no. of beneficiaries as per SLA	Actual number of beneficiaries
<i>Increased number of residents with access to the internet</i>	Number of data SIM cards given to residents through scheme.	400	217

<i>Increased number of residents with access to their own IT equipment – either by tablet, smartphone, laptop or desktop</i>	Number of devices sent out through the scheme to York residents each year.	320	224
<i>Increased number of opportunities for people who face financial exclusion in the city to receive training in specific and baseline digital skills^{11}</i>	Number of volunteers facing financial exclusion receiving a minimum of 24 hours of work experience in one or more of the following areas: Computer and Networking Support, Programming and software support, Digital marketing, Microsoft 365	10	30
<i>Increased number of residents being sign posted to benefits services</i>	Digital information packs given to each applicant on devices providing information on the following: Digital skills training resources and courses, information on cyber safety, links to benefits services, contact information of IAG providers	320	239

OCAY - Benefits Advocacy: help with applications, assessments and appeals

Our team of 14 volunteer advocates deliver benefits advocacy to people over the age of 50 in the York area. They provide both practical and emotional support. Our advocates support people to navigate the benefits system and claim money that they are entitled to.

We have Community Outreach at 11 venues in York. Venues we have visited include the St Oswald's Church (Fulford), Red Tower (Walmgate), St Hilda's Church (Tang Hall), St Sampson's Centre, Foxwood Community Centre and the Folk Hall in New Earswick.

Benefit	Performance Measurement -Per year	Target no. of beneficiaries as per SLA	No. of beneficiaries <u>year to date</u>
<i>Number of clients supported with benefits claims, appeals and tribunals.</i>	Client numbers recorded on our database.	180	250
<i>Longer Term Impact benefits for clients working with OCAY.</i>	Long term impact survey.	60	60

Key feedback

- 85% of participants said they felt long-term practical benefits from the support received
- 95% of participants said OCAY's support has made a huge impact (80%) or big impact on their well-being over the past 6 months
- 80% said they believe they felt long-term benefits emotionally
- 85% said they felt long-term benefits practically
- 65% said they believe that that they felt long-term benefits financially

Resident case studies

Blue Badge - Client wanted help to make a Blue Badge application and needed a home visit due to their restricted mobility. They were in a lot of pain when they walked. The volunteer advocate visited the client at home. The client did not know how to use the Internet, so the advocate made an online application for them under their instruction using the information and

evidence that they provided. The client heard quickly that the application was successful, and they were very pleased with the support from OCAY. Obtaining a Blue Badge will help the client to maintain their independence and access local services such as doctors' surgeries.

Attendance Allowance - Client came to us for help to apply for Attendance Allowance. They had care needs and were on a low income. They had difficulty walking so the advocate had to visit them at their home. The Attendance Allowance form under their instruction. The advocate gave details on the form of how the client is dependent on the care of a relative. The client had a range of physical health conditions including arthritis. The application for Attendance Allowance was successful and the client was awarded £72.65 per week. They were delighted with the outcome.

Peasholme Charity - My Money My life

The financial capability pathway service, My Money My Life, offers a range of activities that support people from a situation of crisis or near-crisis, through to a place of financial stability.

The 'Financial Capability pathway' includes a range of service options:

- Drop-in support within a variety of community venues
- Benefits Advice
- Crisis interventions
- Referral and support to existing community resource
- Specialist Mental Health FinCap support

The service has worked with 207 clients throughout this reporting period.

Drop-in sessions and referrals

- Bell Farm 12 mornings 35 Clients
- Kyra - 15 afternoons 96 Clients
- MIND - 15 afternoons 64 Clients
- Sanderson Court – 4 morning 12 Clients

Benefit	Performance Measurement -Per year	Target no. of beneficiaries as per SLA	No. of beneficiaries <u>year to date</u>
<i>People will have access to comprehensive financial capability advice and support</i>	No. of people who engage with the service	200	323

<i>service, that aims to resolve crisis situations, incl. threats to housing</i>			
<i>People will have access to financial capability drop-in sessions at agreed locals in York</i>	Drop-in sessions - 3 per month people accessing info via sessions	36 108	46 207
<i>Individuals will have access to supported learning activity that is bespoke to their circumstances</i>	People who take up supported learning activity	207	116
<i>Individuals report feeling more in control of their financial situation</i>	People receiving support self-reporting outcomes tracked throughout the reporting period.	People signed off the service in a planned way Managing welfare benefits Managing utilities Control cost of living Crisis work Accessing and engaging with specialist services	10 18 18 20 12 10

Resident case study

X, had to retire from work, following a stroke in 2022, since when she has had to rely on state benefits for the first time in her life. She has struggled to pay her mortgage and other household bills. There was a lot of historic debt and referral was made to a debt charity. Peasholme were able to act as an intermediary to help the debt advisor gather all the information they have needed and ensure that X stayed focussed on engaging with the debt advice. She and her partner both have multiple complex physical and mental health needs and are hoarders. Because of their ill health and low

income, they had allowed their house and garden to fall into a very poor state of repair, becoming a fire and trip hazard. Peasholme were able to secure a grant to pay for the council to remove several truckloads of rubbish, since when they have been highly motivated to start taking more of a pride in their home and have even done some decorating themselves.

RAY Financial Inclusion for Refugees and Asylum Seekers

Support refugees, asylum seekers and migrants to access practical support, information and guidance, to relieve hardship, reduce isolation, advance education and improve integration.

Coffee Morning sessions incorporate appointment slot with Citizen's Advice York, and ad appointments with RAY Project Workers and a substantial English language support provision.

E-Visa Clinics have started, allowing expert advice and guidance to be available for those having problems with the migration from plastic Biometric Residence Permit (BRP) cards to digital E-Visas in partnership with Migrant Help. They are scheduled to carry on into the new financial year.

The effect of the reduction in YFAS funding continues to be a key factor; as a result, RAY have developed work with other charities and agencies further to look for solutions especially around the pivotal period where service users move into permanent accommodation.

RAY continue to work in educating asylum seeker service users about the housing system they will face after their decision; as well as regular talks RAY now have explanatory leaflets in a variety of languages and hope to see positive outcomes from this. Changes to the housing teams at City of York Council to provide more specialist support and co-ordination for refugees are welcomed and RAY look forward to working with new partners on this work.

Benefit	Target no. of beneficiaries as per SLA	No. of beneficiaries <u>year to date</u>
People have their essential material needs met: Support offered to avoid homelessness via (and in addition to) referrals for benefits advice, to foodbank, RAY hardship fund, community furniture store, other	60 individuals or families will benefit from referral to have their essential needs met	82

Funds such as Fuel Poverty or School Uniform funds, Digital Inclusion projects, and bikes.		
People have access to practical support, information and guidance: Service Users gain an understanding of support and options available to them via RAY and external information sessions and workshops about budgeting and cost of living, and getting into employment (e.g. CVs, job applications, interviews)	12 individuals will have a CV and will have applied for at least one job	12
Develop improved use of mainstream services and community activities: Referral of adults to mainstream or voluntary services, and arrange workshops, talks, by other local and community organisations	30 people will have been referred to other services 75 people will regularly attend workshops/talks	47 70
Develop improved English Language skills Support people to attend English conversation classes & coffee mornings	Everyone will have accessed some form of ESOL provision 20 people will have attended coffee morning average once a month	62

Welfare Benefits Unit - AdviceExtra: Enhanced Support for Complex Cases

Advice Extra builds on central aspects of the WBU service by offering:

1. Pro-active follow-up

Local advisers have confirmed that proactive follow-up through the AdviceExtra project prompts extra support for residents. For many advisers/supporters, benefits advice is only part of their role, and their experience and confidence may be limited. WBU involvement supports understanding of the value of a review of their client's situation with

reassurance that WBU can continue to provide advice enabling them to proceed in manageable steps. The follow-up recognises any relevant changes in the resident's situation that require further action or alter the initial advice, identifies error or may helpfully confirm that all appropriate actions have been completed. Follow-up also allows WBU to monitor and feedback on DWP administration and decision-making, effectively highlighting recurrent issues to advisers, identifying 'work arounds' and feeding into local and national social policy action.

2. In-depth support

FIS funding allows WBU to work in more depth with advisers, providing mentoring, strengthening skills and knowledge and increasing their confidence to work on complex cases. This increases informed choices and improves outcomes for residents. This has included meeting with clients directly, writing detailed submissions to support clients at tribunal and liaising with our EEA consultant to submit detailed and technical arguments to support a resident's claim for benefit.

Benefit	Target no. of beneficiaries as per SLA	No. of beneficiaries <u>year to date</u>
Proactive follow-up of UC benefit queries and complex queries: Supporting advisers, ensuring accuracy of DWP decision-making, identifying issues, developing good practice, shaping future advice	80 advisers	107 received follow-up contact
In-depth support, including: Detailed support challenging decisions Comparative analysis of benefit options Raising concerns with DWP and other national agencies. Targeted support direct with clients	12 clients	15

Case studies

Followed up, further advice given

A client's Universal Credit award had been suspended following a query regarding parental responsibility in a shared-care arrangement. This reassessment left the client facing loss of benefit income due to sharing care of the younger child with the other parent. DWP were requesting court documents that the client had been told it would be illegal to share with

anyone. Our advice provided scope for the client to challenge the decision. Additionally, WBU checked the client's potential entitlement to benefit should the Universal Credit decision be upheld and found the client would have no entitlement to Universal Credit without the child element.

On follow up, the adviser explained the complexity of the relationship between the parents and an increase in the client's work. WBU outlined the factors that DWP should base their decision on and have advised on the ongoing potential to challenge the DWP decision, the impact of the increased earnings on any potential award and offered ongoing support with this.

In-depth advice

A disabled claimant had been left inheritance in a discretionary trust and Universal Credit decided that the client was owner of the capital which were "readily available" to them, leading to an overpayment of £26,859.17. WBU were able to confirm that as the client's access to funds from the trust was at the discretion of the trustees, that the client could not be considered to own the capital held in the trust. This involved reviewing the will which created the trust, researching law and guidance and including this in our further advice. WBU have advised that the decision of the DWP to take account of the trust fund be challenged. There has been no response to the challenge to date and WBU will continue to follow up on the case.

In-depth advice

A disabled client was being supported to appeal a Personal Independence Payment decision. The client had been assessed as having no entitlement which was not changed following a mandatory reconsideration. The enquirer had received the schedule of evidence very close to the appeal date and was concerned that the claim pack was substantially incomplete. We advised on the possible options going forward, with the pros and cons of each option.

Following this, the enquirer brought the bundle into the office for review, and we provided detailed notes to support their submission in advance of the hearing, including how address the fact that the enquirer was recorded as the representative, but they were in fact an advocate. The enquirer was further supported with an in-person discussion about the case.

The client was ultimately successful in their appeal and was given a 10-year award with arrears backdated for 14 months. The enquirer noted the significance of our input in achieving this result.