

Financial Inclusion/Welfare Benefits Update Report

Summary

1. This report provides portfolio Executive Members with the Financial/Welfare Benefits 2019/20 outturn report and the 2020/21 mid-term position including:
 - the ongoing impact of Coronavirus as well recent welfare benefits changes in York, including Universal Credit, and importantly the support available for residents in dealing with these challenges;
 - an update on benefits statistics and performance as administered by the council including the York Financial Assistance Scheme;
 - other financial inclusion (FI) activity during 2020/21 including delivery of FI grant schemes.

Recommendations

2. The Executive Member for Finance & Performance is asked to:
 - a) note the report and the progress made in supporting residents who are financially vulnerable;
 - b) approve the commencement of the 2021/22 Financial Inclusion grants scheme as described in paragraph 54.

Reason: to ensure councillors, residents and stakeholder groups are aware of the ongoing financial inclusion activity across the city and use of associated funding including covid-19 support and to be updated on welfare benefits changes and their impacts.

Welfare Benefits Update

- The council provides a broad range of support to residents in need of support through the York Financial Assistance Scheme (YFAS), Council Tax Support (CTS) and Discretionary Housing Payments (DHP). The breadth of this support was increased across 2020 to help residents during the covid-19 pandemic and the additional schemes are picked up in the following paragraphs.

York Financial Assistance Scheme (YFAS)

- 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 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.
- In 2019/20 1,216 YFAS applications were received, of which 35% were awarded assistance. Table 1 below shows spend as at week 52.

Table 1 YFAS Payment Summary 2019-20

Overall Spend Totals					
Category	Current Spend	Budget	%	Extrapolation full year	%
Emergency	£ 14,581	£ 14,000	104%	£ 14,581	104%
Community	£172,883	£135,590	128%	£ 172,883	128%
Council Tax Support	£ 8,985	£ 60,000	15%	£ 8,985	15%
Total Spend	£ 196,449	£ 209,590	94%	£ 200,227	96%

- The figures for the first 6 months of 2020/21 (April – Sept) are set out in Table 2 below. There have been 875 applications, of which 55% were awarded assistance.

Table 2 YFAS Payment Summary 2020-21 Week 26

Overall Spend Totals					
Category	Current Spend	Budget	%	Extrapolation	%
Emergency	£ 28,940	£ 84,000	34%	£ 57,880	69%
Community	£ 97,508	£ 768,000	13%	£ 195,016	25%
Council Tax Support	£ 6,297	£ 348,000	2%	£ 12,595	4%
Total Spend	£ 132,745	£ 1,200,000	11%	£ 270,596	23%

- To assist with the financial impact on York residents arising from the Covid-19 pandemic April 2020 emergency decisions were taken to allocate an additional £1m of support which is administered and managed through the YFAS scheme, within which the criteria was

widened to include all residents finding themselves in financial hardship during the pandemic. Examples of spend against the fund by 30th September are shown in the Table 3 below including £75k allocated to support the work of the Community Hubs. Since then the fund has also been used as follows:

- to pay for the Free School Meals vouchers of £15 per child during the October half term holidays at a cost of £46.6k.
- £33k has been used to supplement the £957k CTS hardship grant funded by the government as outlined in paragraph 16 and in the table below, with a further estimated £35k required to the end of this financial year.

Table 3 Hardship fund spending to end of September 2020

Area of Spend	Spend
Community hubs - pre pay cards	£6,788
Community food parcels	£63,111
Mobile phones & internet	£2,740
Discretionary free school meals - Pupils confirmed	£9,030
COVID-19 Hardship Grant for CTS (Outturn)	£926,243
YFAS scheme (Pojected outurn)	£132,745
Hub Support	£75,000
Total	£1,215,657

8. The Community awards for items such as white goods, furniture and carpets are currently provided through a contract with the York Community Furniture Store. A tender process was undertaken in February 2020 to comply with both transparency and competition rules for provision of the service. The new contract commenced on 1 May 2020 and was awarded to York Community Furniture Store.

Winter Support Grant

9. On Sunday 8 November 2020, the government announced a package of extra targeted financial support for those in need over the winter period. The Covid Winter Grant Scheme sees new funding issued to councils to support those most in need across England with the cost of food, energy and water bills and other associated costs.
10. The Department for Work and Pensions (DWP) have provided funding to the council, who administer the scheme and provide direct assistance to vulnerable households and families with children particularly affected by the pandemic. This will include some families who normally have access to Free School Meals (FSM) during term time. The funding allocation for

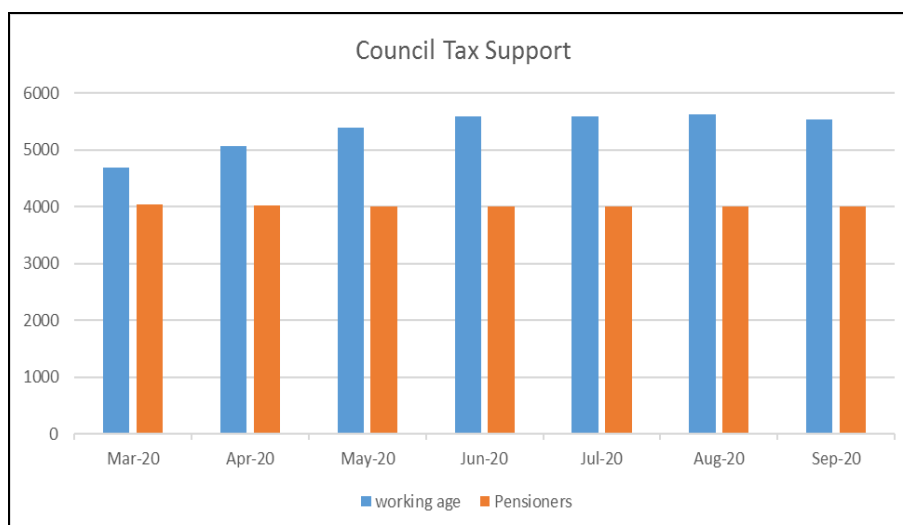
York is £416,729. Criteria for the use of the funding means 80% must be spent on food and utilities; and 80% on families with children.

11. In York approximately 50% of the funding will fund free school meals during Christmas, February and part of Easter holidays. The remaining funding will be used for the Winter Support Grants which went live on Monday 7th December to 31 March 2021.
12. The application process has been made easy to access and use for those who are in financial difficulty. It is open to all City of York residents who require urgent financial assistance as a result of the Coronavirus pandemic and have savings of less than £2000. Households can make one application per month.
13. The scheme has been publicised widely throughout the council, external networks and social media. In the first week there were over 250 applications

Council Tax

14. Covid has had a significant impact on Council Tax Support claims and on collection and recovery.
15. Council Tax Support awards amongst working age residents increased by 949 from March 2020 to August 2020 as shown in Table 4 below

Council Tax Support caseload	Working age	Pensioners
March 20	4682	4034
September 20	5535	3997



16. The Government provided a Hardship Fund as part of its covid support to provide existing and new claimants of CTS with up to £150 towards their bill during 2020/21. The Government funding of £957k was exhausted at

the end of October 2020 but the council agreed to fund the scheme for the rest of the financial year to 31st March 2021 and to date this has cost £33k. This support has assisted over 6,600 residents with their council tax during 2020.

17. All council tax recovery action ceased in April 2020 and was not resumed until 14th October when 8,000 Council Tax reminders were posted; these included an insert signposting people to check if they are entitled to any benefits and letting people know where to go for advice and support if they were having difficulty paying. In addition residents were advised they could spread any arrears across their remaining monthly payments.
18. On 18th November 3,000 summons were issued for court on 10th December and following the court hearing 2,241 liability orders have been issued. CYC is continuing to review work across customer services and revenues and benefits teams to ensure best practice around Council Tax Support (CTS) and Council Tax recovery; and working with networks within the council and external advice providers to explore how we can best identify and support people who can't pay.
19. In addition tools and training have been provided to Customer Service staff to improve signposting to Council Tax discounts, Council Tax Support and the discretionary Council Tax Reduction Scheme and to other support services for those who are in financial difficulties.

Discretionary Housing Payments (DHP)

20. The council received £210k in government funding for DHPs for 2019/20 in order to help with housing costs and plus an additional amount of £27k of its own funding – all the government allocation was spent. Total funding and expenditure and funding is shown in Table 5 below:

Table 5

Total DHP Fund available	£ 237,097	100%
Amount spent	£ 211,835	89%
Amount remaining	£ 25,262	11%

21. The council received £298k in government funding for DHPs for 2020/21 in order to help with housing costs and has additional CYC budget of £27k in reserve. The figures at the end of September 2020 are shown in Table 6:

Total DHP Fund available	£ 324,923	100%
Amount spent	£ 138,693	43%
Amount remaining	£ 186,230	57%

Universal Credit (UC)

22. The number of customers on UC by month last year is summarised in Table 7 with numbers increasing steadily over the 12 month period.

Table 7 York UC Claimants 2019/20 summary

Month 2019/20	Not in employment	In employment	Total
Apr-19	3,073	2,043	5,118
Oct-19	3,342	2,468	5,808
Mar-20	3,773	2,762	6,535

23. The impact of the pandemic on jobs and those in work but on universal credit is clear as shown in Table 8 with the numbers increasing by 57% from March to April 2020 and numbers almost doubling by the end of September 2020.

Table 8 York UC Claimants 2020/21

Month 2020/21	Not in employment	In employment	Total
Apr-20	6,040	4,265	10,305
May-20	7,215	4,941	12,158
Jun-20	7,217	5,235	12,453
Jul-20	7,093	5,432	12,523
Aug-20	7,113	5,578	12,689
Sep-20	7,080	5,761	12,841

This information is collated from the DWP official published data at <https://stat-xplore.dwp.gov.uk>.

24. The Citizens Advice 'Help to Claim' service supports clients through the early stages of a Universal Credit claim, checking UC eligibility, offering assistance completing the application, and support with that application through to the first correct full payment. This is a free, independent, confidential and impartial service provided by trained advisers from Citizens Advice. Clients can access the service through face to face appointments, a national freephone helpline, or webchat through the Citizens Advice website – see Table 9 for April to September 2020.

Table 9 Citizens Advice York - Help to Claim Statistical Information

2020 - 2021		Total	Telephone	Web Chat	Email
Q1	April	42	31	11	0
	May	50	46	4	0
	June	58	57	0	1
Sub-total		150	134	15	1
Q2	July	42	40	2	0
	Aug	39	34	3	2
	Sept	49	46	3	0
Total		280	254	23	3

Work of Welfare Benefits Officers

25. The Income Services Team through its welfare benefit advisors and Adult Social Care financial assessment officers have generated welfare benefit gains £3.289m in 2019/20. For the period 01/04/2020 to 30/09/2020 a further £1.053m was generated in successful claims for residents.

Digital Inclusion

26. Digital accessibility to services, support and supplies has become a critical aspect of financial inclusion work during the pandemic and will heavily feature in Financial Inclusion strategy work going forward. The work of Explore York (library and archives service) in leading Digital Inclusion (DI) in partnership with the council, following a previous Executive decision to fund a workshop led by Citizens Online will be key in taking this work forward. The initial outputs from that work includes commencing network meetings with key partners and supporting Digital Champions that are already operating in communities and organisations across the city. A joint action plan will be developed to help identify and tackle areas of digital and social exclusion.
27. Those without their own equipment were already disadvantaged prior to the Covid-19 pandemic, however some access was available thorough community and public access computers and free public wi-fi. During the Covid-19 pandemic these facilities have not been available or residents have had limited access to them. For those without IT equipment and/or internet residents 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

- shopping online to avoid contact and adhere to social distancing
- connecting with family and friends
- accessing education, training and employment
- accessing other help and support from organisations who have moved services online.
- children are unable to do undertake school work and other learning.

28. To seek to address some of this impact frontline teams have been working to support residents affected by the Covid-19 situation have identified people who are unable to access self help and support services because they do not have access to a telephone or internet access. Working with the Digital City team in ICT the council agreed a package of support for mobile phones and personal Wi-Fi hotspots with 3 months call/data, through an existing relationship with a local provider. This was funded through the YFAS hardship fund as shown in Table 3 above. This support is available to those:

- who do not have a landline or mobile phone or access to the internet in their home
- have health conditions or other additional factors which mean they are unable to access the support they need at this time without access to the internet.

29. Applications have been made via support workers and as a result 30 mobile phone awards have been made and 11 Wi-Fi hot spot (dongle) awards.

30. During evaluation of the scheme people receiving assistance with a smartphone/dongle have told us:

“The phone has improved my life and made me a lot happier. Without it I would have been miserable and not able to contact anyone. It has also enabled me to bid for new property on Home choice.”

“I have been able to shop online, as well as contacting friends daily.”

“It was extremely helpful for me to not be isolated both family who also had to shield and my support network on social media. Thank you.”

“The smartphone offers me a lot more independence now. The search for possible places for a voluntary or courses offered by York Learning is now possible without having to ask the keyworkers to log me in at one of the pcs in the hostel with the contract's included 5 GB. Most helpful are the free phone calls and SMS within the UK included in the contract as well. As it has all the important features of a smartphone I can also write my CV to prepare me to seek for a job. Also processes that require a

mobile number like signing up for a bank account or the Universal Credit are now possible. I appreciate very much having received it and I'm using it a lot, thank you very much!"

31. The recently launched York IT Reuse Scheme was developed as a result of the joint work of organisations and services in the City working across a wide spectrum of areas, all identifying a lack of digital access as a barrier to people with complex needs during the pandemic. The scheme is funded by the MCN Build Back Better Fund (BBBF) run by the Two Ridings Community Foundation. The scheme will be operated through the York Community Furniture Store (CFS) which will use funding of £29k for a part time development and coordinator post for 12 months.
32. To further help deliver the scheme CFS have recruited a team of volunteers to:
 - i. *Collect and receive:* Develop facilities and a campaign to collect IT equipment, particularly laptops and tablets donated by local people and through partnerships with businesses, schools, universities and other organisations.
 - ii. *Refurbishment:* Inspect and classify all donations before preparing them for reuse. All data will be eradicated before operating systems and core apps are reinstalled. Devices will be setup to meet the needs of particular user groups. This process will provide volunteering opportunities for people to learn new skills.
 - iii. *Reuse:* Refurbished devices distributed to deliver social benefit. Partners in the scheme will work collaboratively to identify those who would most benefit from the scheme.
33. In addition work has been undertaken with Changing Lives to develop their successful bid to BBBF in addition to the one above to provide a digital inclusion worker who will work with advice and support agencies across the City to develop and manage an application process along with CFS for the scheme. As well as linking to support and training to use the equipment.

Housing Update

34. Rent arrears in 2019/20 increased mainly due to the cumulative impact of austerity, personal debt, financial insecurity and the slow roll out of Universal Credit which is paid in arrears. There were also delays in the Trusted Landlord portal being set up where information can be exchanged with the DWP. Staff changes at the DWP exacerbated this along with a refusal to accept bulk rent increase information from the Council rather than from tenants themselves. Arrears at April 2019 stood at £941,588.

35. In April 2020 arrears were £975,943. From April to September 2020 council tenant rent arrears increased further overall by 36.63%. Currently rent arrears stand at £1,231,613 at the end of December 2020. After dramatic initial increases of £30k per week at the beginning of the financial year with prediction of a £2.5m rent arrears by the end of the year the Housing Team have worked with residents to slow this increase but around £250k reduction is needed to hit this year's arrears targets.
36. By December 2020 for those on UC there was a total arrears balance of £525,797.54. There has been an increase of 708 UC cases and an increase in UC related arrears of £193,336.98 since April 2020. This is an approximate £273.07 increase in arrears per household.
37. This is due mainly to the influx of tenants claiming UC during lockdown as a result of lack of employment and income. Direct payments to the council were stopped by DWP during the initial part of the pandemic to ensure basic UC claims were processed. Some have restarted but to add to the challenges around this DWP also pay households one month in arrears and tenants have other priority deductions taken from their overall UC income such as advanced payments and other priority debt such as DWP overpayments. The council is now also being advised in some cases that rent arrears will not be paid by DWP as the household claimant has already got many other priority debts, discussions are ongoing to ensure rent is paid also as a priority deduction.
38. Housing officers have supported tenants and their families/communities through some very difficult times so far this year and are helping tenants to claim Discretionary Housing Payments, YFAS payments for white goods/food and food bank assistance, while trying to find alternative accommodation to help with their financial distress and encouraging payment by Direct Debit (DD). Although the uptake of DDs was increasing up to the start of this financial year these have levelled off due to the financial distress of tenants not being able to meet their liabilities on fixed dates. As an alternative they make payments by other means e.g. by phone, web, Bank Standing Order or via Pay Point in their local stores. This way of making payment allows tenants to make payments on the day that they are paid, unlike Direct Debit, and assist them in budgeting the remainder of their funds around their rental liability.
39. A Housing Hardship Fund (help with rent arrears only) of £80,000 has been approved for tenants to apply for and if successful can be applied to their rent arrears. This builds on the existing support for our tenants as outlined above and applications have been received and are being processed. The Housing Hardship Fund was promoted to Council staff and partners on roll out towards the end of 2020 and these have been

reminded recently of this resource, along with all the other support and grant mechanisms available. We are expecting to see an increase in the number of applications for this fund as the financial impact of the pandemic continues.

40. The complete range of financial support and help available to all residents including private tenants has been made available to private landlords and is available on our website. Those landlords in contact with the council were written to during the initial lockdown with useful information to help them support their tenants to maintain tenancies through rent payment help and mortgage holidays. A reminder about the support available to Landlords and Tenants was given to the York Residential Landlord Association on the 12th January 2021.

Other activities funded by Financial Inclusion budgets.

41. This section of the report covers other activities funded by the council that have supported financial inclusion during 2019/20 and in the current year.
42. The Financial Inclusion Steering Group (FISG) is responsible for overseeing the delivery of financial inclusion work and also has strategic oversight of the council's DHP, YFAS and CTS schemes. Membership has recently expanded and now includes an increased number of CYC directorate representatives, plus the Welfare Benefits Unit, Joseph Rowntree Foundation, York CVS, and Explore York to supplement partner input by Citizens Advice York and Community First Credit Union. Until May 2019 the Executive Member for Adult Social Care & Health attended and thereafter the Executive Members for Housing & Safer Neighbourhoods and for Finance & Performance are members of the group.
43. The group's purpose is:

'To ensure that local people have the knowledge of and access to appropriate services, allowing them to make more informed choices to achieve and maintain financial stability'.
44. The group monitors on an ongoing basis grants awarded to local organisations to deliver projects that meet the group's objectives. It has an agreed base budget of £100k per financial year for approved grant schemes.

Outcomes of projects funded in 2019/20

45. Prior to the bidding round undertaken in February 2020, in the previous round ahead of 2018/19 ten projects were successful and those

schemes were extended by a series of member decisions to roll forward to March 2020. This was in light of a local election and change in political administration plus a scrutiny review into financial inclusion work.

46. The table at Annex A provides a summary of the projects and related outputs supported by the council until 31/3/2020.
47. Almost 1,900 residents were directly supported by these projects. Specific outcomes include 241 helped with multiple debts valued at £2.13m (of which £468k was written off). Some 337 residents saw £1.192m of increased income (annualised) gain. Over 3,300 unique benefit issues were handled with at least 300 attributable to UC claims. In addition, as a direct result of some of the project interventions 38 people found employment, 12 became volunteers and 30 entered education, training or study. The nature and focus of involvement with individual residents varies from project to project (some require high intensity prolonged one to one support) and is reflected in the outcomes noted. Straight comparisons between them therefore is not appropriate.
48. Two projects had some disruption caused by staffing changes which led to them being paused or reduced for a period whilst replacement staff were recruited. Organisations say that the short term nature of the funding is a factor that contributed to staff turnover. To mitigate the overall impact the end dates of the projects was extended appropriately within the existing funding.
49. 'Project Exchange' sessions (for the project leads) were held during 2019/20 which was very positive in raising mutual awareness of the wide range of support provided, making useful connections and links across providers promoting a more collaborative approach. This has not been possible during the current 2020/21 year due to the pandemic and most of the grant funded organisations being fully in response during the period at the same time as delivering the funded work.

Outcomes of projects grant funded in 2020/21

50. The bidding round for funding in 2020/21 (completed in March 2020) saw eleven bids from nine organisations for grants totalling £205,169. Nine sought to build on projects already funded in 2019/20. Six projects were successful with the full £100k awarded. All are for a 12 month duration.
51. All the organisations confirmed during April that they were taking steps to deliver Covid secure services and that they intended to deliver the project outcomes.
52. The table at Annex B provides a summary of these projects based on available monitoring reports during 2020. All partners responded swiftly

and positively to the challenges of Covid-19 working collaboratively and innovatively to continue to support vulnerable residents in the city.

Approval of a grant funded scheme in 2021/22

53. The annual budget of £100k and the existence of a Financial Inclusion grants scheme is still seen as critical in delivering the financial inclusion objectives of the council with considerable support being delivered directly to residents or to advice givers through the work of the projects. Officers in consultation with Executive members have considered other alternatives to a new annual scheme eg whether existing schemes should be funded for another year or whether the funding should be redirected elsewhere to other priority work, given the various and wide impacts of the pandemic.
54. Taking into account the new pandemic and to secure transparency around process the recommended approach is that a new scheme which is consistent with previous years, should be launched following a decision at this meeting. Criteria will be set and bids welcomed to meet the impacts of financial hardship which have heightened and worsened debt and poverty for York's residents during the pandemic. As with last year's process, an external experienced person will chair the decision-making panel.

Other related activities

Community Hubs

55. In October a report entitled *Community Hubs – Post Covid Recovery* was considered by the Executive Member for Culture, Leisure and Communities to assess how CYC could best support York's recovery from the impact of the pandemic. A key strand of this focused on signposting a clear transition from an emergency response to a longer term community approach. Whilst residents who have Covid-19 or are self-isolating will still need emergency support, the council wanted to highlight to residents that they were looking at longer term solutions; both for those directly affected by the virus and for those affected by the longer term impacts individually and within the community.
56. This model emphasises a person centred approach and supports applicants through crisis and helps build resilience to prevent future crises. The aspiration of this approach is to stop the cycle of crisis and response.
57. The approach and its ambitions dovetail into work currently taking place in Adult and Children's Social Care and Housing, as well as the voluntary sector, which seeks to emphasise preventative, asset based approaches to alleviate crises and reduce demand on high cost services.

This alternative support model will achieve this through working more flexibly to support individuals and communities. This will mean less emphasis on the approach which looks to stabilise crisis, moving the focus to supporting applicants to identify ways to prevent crisis re-occurring and build resilient support networks.

Resident Experience

58. The council is looking to use contact by residents for support arising from Covid-19, arrears of council tax and rent as trigger points for an initial indication of longer term challenges and intervention. The council is looking to use an integrated assessment allowing applicants to tell their story once and then be considered for support e.g. to pay rent, Council Tax or receive support to meet other needs. Using this approach should provide a much improved resident journey from first point of contact, improving the relationship between the Council and communities.
59. Those whose crisis requires immediate attention would potentially be provided with emergency support from York Financial Assistance Scheme, Community Hubs or other crisis services.

Council Plan

60. The outcomes in this report contribute to the key Council Plan priority focussed on delivering 'Well-paid jobs and inclusive economy' and the related focus on financial inclusion. The associated Financial Inclusion Policy review will be progressed in 2021 as current activity continues to be prioritised around the impacts of the Covid-19 crisis in terms of meeting immediate needs and planning for recovery impacts.

Implications

61.
 - (a) **Financial** – The direct financial implications relate to the funding of both FISG bids and the YFAS scheme which are funded within approved budget allocations/reserves.
 - (b) **Human Resources (HR)** - There are no implications
 - (c) **Equalities** – There are no direct implications
 - (d) **Legal** – There are no implications
 - (e) **Crime and Disorder** - There are no implications
 - (f) **Information Technology (IT)** - There are no implications

(g) **Property** - There are no implications

Risk Management

62. The key risks are in relation to YFAS, DHP, and other available hardship funds and include:

- The covid-19 pandemic is still ongoing and which there is still available government and council funded support for residents, forward planning of ongoing support through future budget processes 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 pandemic has impacted on the funding of the council and of our 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 secure ongoing service delivery.
- Any failure to provide an appropriate service will have a negative impact on the wellbeing of vulnerable people.
- There remains anecdotal evidence from third sector organisations and the growing HRA debt that indicates there could be a growing challenge around managing the impacts of UC.

63. These risks are managed through constant monitoring and review. The actual figures for UC, YFAS, DHP and rent arrears are reported to each FISG meeting to allow early intervention.

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Report Approved ✓ **Date** 10th January
2021

Specialist Implications Officer(s) *None*

Wards Affected: *List wards or tick box to indicate all*

All

Annexes:

Annex A - Financial Inclusion projects funded to 31/3/20

Annex B - Financial Inclusion projects funded for 2020/21

Background Papers:

Recorded decisions on Awards under the 'Improving Finances, Improving Lives' grant scheme:

2018/19 Awards:

<http://modgov.york.gov.uk/ieDecisionDetails.aspx?ID=5217>

Extension of 2018/19 Awards:

<http://modgov.york.gov.uk/ieDecisionDetails.aspx?ID=5434>

Further Extension of Awards:

<https://democracy.york.gov.uk/ieListDocuments.aspx?CIId=875&MIId=11415&Ver=4>

and

<https://democracy.york.gov.uk/ieDecisionDetails.aspx?ID=5634>

Approval of 2020/21 Awards:

[Agenda for Decision Session - Executive Member for Finance and Performance on Monday, 16 March 2020, 2.00 pm \(york.gov.uk\)](#)

List of Abbreviations

ADS	Assisted Digital Support
AY	Advice York
BBBF	Build Back Better Fund
CAY	York Citizen's Advice York
CFS	Community Furniture Store
CMT	Council Management Team
CTS	Council Tax Support
CVS	Council for Voluntary Services
CYC	City of York Council
DD	Direct Debits
DI	Digital Inclusion
DHP	Discretionary Housing Payment
DWP	Department for Work and Pensions
FISG	Financial Inclusion Steering Group
HB	Housing Benefit
IT	Information Technology
k	Thousand
LHA	Local Housing Allowance
MH	Mental Health
PBS	Personal Budgeting Advices
UC	Universal Credit
YFAS	York Financial Assistance Scheme