

13 March 2023

Executive Member for Finance and Major Projects Decision Session

**Report of the Director of Customers & Communities
Portfolio of the Executive Member for Finance and Major Projects
in consultation with the Executive Member for Housing and Safer
Neighbourhoods**

Recommendations for approval of grants from the Financial Inclusion Fund 2023/24

Summary

1. This report seeks approval of the recommended awards of grants under the above scheme for 2023/24 following a round of competitive bids and a rigorous selection panel process.

Recommendations

2. The Executive Member, in consultation with the Executive Member for Housing and Safer Neighbourhoods, is asked to approve the award of a total of £150,000 of grants to fund 11 projects for 2023/24, as set out in the table below, to deliver a range of financial inclusion activities by partners across the city. There is an approved budget of £50,000 for 2023/24 which will be increased to £150,000 using one-off growth. All projects are for a twelve-month period.

Organisation	Project title	Brief Summary	Amount
1. Age UK (York)	Providing Benefits Advice through Home Visits	Extension of their Money and Benefits advice service offered to people over pension age, providing an additional two days per week of support in response to increased demand.	£11,644
2. Welfare Benefits Unit	Advice Extra	Continuation of the Advice Extra project, building on innovative practice developed over the last few years helping to underpin first	£14,585

		tier advisors in responding to more complex cases.	
3. Peasholme Charity	My Money, My Life	Continue delivery of its financial capability pathway service, offering a range of interventions to support people from a point of 'crisis' through to a place of financial stability.	£25,764
4. Community Furniture Store	IT Reuse project	Continue to help reduce digital exclusion through device provision and skills enhancement, building on key partnerships and learning from existing project. Collect digital equipment, which is wiped/repaired/configured by volunteers for distribution to individuals facing digital exclusion, enabling users to access information, manage finances, look for work, and upskill, enhancing their well-being, financial security.	£20,000*
5. Experience Counts	50+ Project	Deliver two employment related wrap around training programmes to residents aged 50+ providing individualised coaching and support to advance into employment, self-employment, volunteering or further training.	£9,800*
6. Cotterminous CIC	Employment & Enterprise Programme	Provide practical support and employment advice to help people navigate their way back into meaningful employment through focussed training and workshops. Aimed at York's most marginalised residents many of whom are experiencing or at risk of homelessness.	£15,840
7. OCAY (Older Citizens Advocacy York)	Benefits Advocacy	Deliver comprehensive advocacy support to clients (aged 50+) caught in the benefits system to ensure they maximise their entitlement. Provides emotional/practical support to manage the challenges many face in making claims.	£6,938
8. Refugee Action York	Financially Included –	In collaboration with CAY continue and build on the existing project to	£14,271*

(RAY)	supporting access to services and support	support refugees, asylum seekers and migrants to access practical support, information and guidance, to relieve hardship, reduce isolation, advance education and improve integration.	
9. York Community Energy	Supporting parents struggling with energy bills	The project aims to increase the financial resilience of single parents/ families with children who are struggling with their energy and other bills, ensuring they get support with managing bills and keeping warm while saving energy where possible. Includes outreach activities and practical support on energy and other issues.	£16,221
10. York Explore	100% Digital York Partnership	The project exists to focus on supporting digital inclusion across the city working with over 15 partners. This funding extends the post of Digital Inclusion Co-ordinator (18.5 hours p.w.) for an extra 3 months to 31/3/24 (currently funded to 31/12/23).	£4,100*
11. Citizens' Advice York	Financial Inclusion for the Traveller Community	Continue the existing project working with the Travellers Trust to deliver and co-ordinate advice services to the Gypsy & Traveller Community.	£10,837
		TOTAL	£150,000

*four projects part funded

Reason: to ensure that funds set aside to support the delivery of financial inclusion activity are allocated appropriately.

The Financial Inclusion Fund 2023/24

- The Council's Financial Inclusion Steering Group (FISG)¹ is responsible for overseeing the delivery of a range of financial inclusion activities including strategic oversight of the council's Discretionary Housing Payments (DHP), York Financial Assistance Scheme (YFAS) and

¹ Now includes: Welfare Benefits Unit, Joseph Rowntree Foundation, York CVS, Explore York, Citizens Advice York, Community First Credit Union, York Food Bank, NHS, Two Ridings and a number of CYC directorate representatives. The Executive Members for Housing & Safer Neighbourhoods, for Finance & Performance and for Adult Social Care & Health are members of the group. There is a standing invitation to a representative of the Parish Councils.

Council Tax Support (CTS) schemes. Nine projects for 2022/23 are currently funded through FISG for specific Financial Inclusion schemes.

4. 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'.

5. The aim of the group is to secure the following outcomes:

- Ensure that residents have the knowledge to manage their finances effectively
- Better coordination of advice services across the city
- Advice givers and those 'sign posting' better understand the welfare benefits system
- Explore opportunities to reduce general living expenses.

6. To target resources more effectively to support those that need it most, bids were invited from partners across the sector for projects that promote financial inclusion in a variety of settings across the city. Performance is monitored regularly to ensure that organisations awarded grants deliver outcomes that align with the group's objectives and the submitted business cases.

7. The council provides a broad range of support to residents in need of assistance through a range of channels. This has extended significantly since 2020/21 in response to the impact of the Covid-19 pandemic and the current Cost of Living crisis. The most recent summary of work in this area was reported to the Executive Member for Finance and Major Projects on 17/10/22². This included an update on the outcomes of the projects that FISG already directly funds.

8. The bidding process to fund projects for 2023/24 opened on 21 January and by the closing date of 21 February 2023 17 applications from 15 organisations had been received seeking total funding of £309,702, far exceeding the £150k available. This was the highest level of interest for several years reflecting the very exceptional pressure on both residents and those organisations that provide critical support. Seven of the bids sought to build on projects already funded by this funding stream in 2022/23 and three were from organisations that have not asked for this funding before.

² <https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MId=13512&Ver=4>

9. All the bids were given thorough consideration by a panel and were assessed against a range of criteria drawn from the outcomes noted in paragraph 5 above. The four-person panel convened on 28 February 2023 and was made up of three senior CYC officers and a representative from the Joseph Rowntree Housing Trust.
10. Six bids were unsuccessful and eleven were successful. Seven of those were awarded the full amount sought and four were partially met. The total value awarded matched the £150,000 budget available. Approved projects are subject to the council's Financial Regulations and a Service Level Agreement is put in place for each before funds are released. Grants are paid by instalment with regular reporting on progress built in to ensure delivery.
11. As noted, demand was extremely high and the field was very strong. The panel was faced with making some very difficult but balanced choices given the competition for limited funds. Whilst all the bids had merit not all met the criteria sufficiently or to the same degree. The panel were extremely grateful for the interest shown and the quality of the submissions which reflects well on the entire sector and their commitment to supporting the city's residents particularly at this most challenging period. Constructive feedback will be offered to the six unsuccessful bidders.

Consultation

12. None required as this report is not a policy paper.

Analysis

13. There is no further analysis other than the existing information provided in the report.

Council Plan

14. Outcomes achieved through the council and its partners will contribute to the Council Plan commitment to help deliver 'Well paid jobs and an inclusive economy'. This includes tackling financial exclusion by investing in financial inclusion projects with measurable outcomes.

Implications

15. (a) **Financial** – The direct financial implications relate to the funding of the Financial Inclusion Fund bids which is funded within approved budget allocations. The funding available in 2023/24 consists of a base budget of £50k plus £100k additional allocation for 2023/24 giving a total of

£150k. The £100k is from an allocation of £250k one -off growth agreed in the 2023/24 budget process, *to provide additional support to financially vulnerable residents facing the current Cost of Living Crisis.*

(b) **Human Resources (HR)** - There are no implications

(c) **Equalities** – There are no direct equality or human rights implications of this report however a number of the grant funded schemes will seek to work to remove barriers in accessing support for those residents who are protected under the Equality and Human Rights legislation.

(d) **Legal** – There are no direct implications except that referenced above.

(e) **Crime and Disorder** - There are no implications

(f) **Information Technology (IT)** - There are no implications

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

Risk Management

16. The key risk is that projects do not deliver the required outcomes – this is managed by an individual Service Level Agreement per project and regular monitoring of outputs. Outcomes are also reported to Executive Members in a Financial Inclusion update every 6 months.

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Report Approved



Date 2nd March 2023

Specialist Implications Officer(s)

Helen Malam Principal Accountant - Corporate Finance

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

All

Annexes:

None

Background Papers:

Recorded decision for 2022/23 Awards on 16/3/22:

<https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MIId=12660&Ver=4>

Financial Inclusion/Welfare Benefits Update Report 17/10/22:

<https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MIId=13512&Ver=4>

List of Abbreviations

CYC	City of York Council
FISG	Financial Inclusion Steering Group
k	Thousand