

**Executive Member for Finance & Major
Projects Decision Session**

10 October 2022

**Financial Inclusion/Welfare Benefits Update Report
Summary**

1. This report provides the Executive Member for Finance & Major Projects in consultation with the Executive Member for Housing & Safer Neighbourhoods with the Financial Inclusion/Welfare Benefits outturn report 2021/22 and an update on the first quarter of 2022/23 including:
 - The financial support available to residents dealing with the challenges of covid-19 during 21/22 and the cost of living impacts moving into 2022/23;
 - An update on benefits statistics and performance administered by the council including the York Financial Assistance Scheme;
 - Other financial inclusion (FI) activity during 2021/22 including delivery of Financial Inclusion grant schemes.

Recommendations

2. The Executive Member for Finance & Major Projects is asked to note the report and the support provided to residents who are financially vulnerable.

Reason: to ensure councillors, residents and stakeholder groups are aware of the ongoing financial inclusion activity across the city. The use of associated funding including Covid-19 and cost of living support and their impacts.

Welfare Benefits Update

- The council provides a broad range of welfare support to residents through the York Financial Assistance Scheme (YFAS), Council Tax Support (CTS) and Discretionary Housing Payments (DHP). The breadth of this support was increased during 2020 through to 2022 to help residents during the Covid-19 pandemic and more recently with the cost of living increases. The additional schemes and support 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 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.
- In 2021/22, 1,284 YFAS applications were received. This is over 400 less than 2020/21. In terms of context the Government introduced in 2020 support to households through covid-19 support grants and by November 2021 and into 2022/23 these moved to household support grants to help with the cost-of-living crisis. The implementation of these schemes reduced demand on YFAS a trend that is reversing as we move through 2022/23.
- Full details of the spend and the trend in YFAS claims are set out in Annex A.
- Table 1 below sets out all the welfare support provided across 2021/22 the isolation payments total is for the 2020/22 period:

Table 1 Total Welfare Spend

Isolation Payments 2020/22	3182	£ 1,591,000
COVID Support Grant 2021/22	2846	£ 390,023
Household Support Fund 2021/22	6905	£ 1,037,906
DHP2021-22	400	£ 231,377
YFAS 2021-22	990	£ 259,870
HB 2021-22	6300	£ 25,174,452
CTS 2021-22	9365	£ 7,850,006
CTS Hardship payments 2021-22	6000	£ 476,686
TOTAL	35988	£ 37,011,320

Household Support Fund (HSF)

8. The Government announced on 30 September 2021 the Household Support Fund (HSF) for families in financial need was to be distributed by County Councils and Unitary Authorities in England effective 6 October 2021 to 31 March 2022. This replaced the Covid Support Grant as set out in Table 1 above and started to address the transition from covid-19 support to 'cost of living' support.
9. 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 those items and with wider essential costs where appropriate. At least 50% of the total funding had to be spent on families with children.
10. City of York Council was allocated £1,037,906 to cover the period 6 October 2021 to 31 March 2022.
11. The HSF provided grants through two routes – by invitation based on selected eligibility criteria and a discretionary scheme for other residents. £20,000 of funding was also allocated to provide a fuel voucher scheme.
12. People who met the following eligibility criteria were invited by letter to apply for the grant scheme:
 - Families with dependent children under 18 who are currently receiving Council Tax Support;
 - People in receipt of Housing Benefit/Council Tax Support and Enhanced Personal Independence Payments (PIP).
13. The support was provided as two payments, one in early December 2021 and a second amount in February 2022. These payments were intended to help families with household bills. The payment was a standard amount based on the number of children in the family. Residents who did not meet the criteria but who were struggling to meet their bills could also apply through the discretionary element of the scheme. There was some residual funding from the overall scheme left at the end of March 2022 but not sufficient for a third payment. To support residents and avoid paying back to central government the money was spent on buying further fuel and food vouchers (£125k) to be spend across 2022/23.
14. The government announced on 23 March 2022 that further funding of £1,037,906 was to be provided for a new Household Support Fund

scheme for April to September 2022/23. Government guidance set out how Local Authorities must use the funding as set out below:

- At least one third of the total funding must be used to support households with children,
- At least one third of the total funding must be used to support pensioners,
- The remaining funding to other households genuinely in need of support.
- Payments must be to help in one of the eligible categories - Food, Energy & Water, Essentials linked to Energy & Water, Wider Essentials, and Exceptional Emergency Housing Costs.

15. The key points of the council's scheme are set out below:

- Two routes to apply for the new Household Support Fund - invitation and discretionary.
- The 6,700 eligible residents who met the qualifying criteria received an invitation.
- Approximately 1,300 did not respond to the invitation letter and will be issued a cheque at the end of September 22.
- £50k of the funding was allocated to create a CYC Food Voucher Scheme alongside the fuel voucher scheme.

Fuel & Food Voucher Scheme

16. The York Fuel and Food Voucher scheme was set up using funding from both Government grant (HSF) and council budget £250k. The scheme provides food and fuel vouchers delivered through advice support workers both CYC and charity/voluntary sector. An important element of the scheme is that these are provided to York residents affected poverty and debt alongside information and advice on benefits and other longer-term support.

17. Fuel vouchers awards are allocated at standard award amounts of

- 1 x £28 for a single person household
- 1 x £49 for a two or more-person household

18. CYC Food Vouchers are provided for use at ASDA, Tesco or Morrisons Food vouchers awards are allocated at standard award amounts of

- 1 x £30 for a single person household
- 1 x £60 for a household of two to five people
- 1 x £100 for a household of six people or more

19. Approved vouchers applications are sent electronically directly to the resident by SMS text or email. Households can receive a maximum of 3 food vouchers and 3 fuel voucher awards from the scheme during 2022/23. Anyone needing further assistance over and above the 3 vouchers can apply for additional support via York Financial Assistance Scheme (YFAS) at <https://www.york.gov.uk/YFAS> or York Food Bank as appropriate. Payments are summarised in Annex B.
20. There are 16 support service partners in the scheme from within the council and the charity/voluntary sector. Currently, some 110 support workers are registered to process applications to award vouchers from:

Age UK York	Joseph Rowntree Housing Trust - Money Advisers
CAP (Christians Against Poverty debt advice)	Local Area Coordinators - CYC
Citizens Advice York	Older Citizens Advocacy York (OCAY)
Community Mental Health - Pathway to recovery	Peasholme Charity
Communities - CYC	Welfare Benefits Income Services - CYC
Community Links	York Energy Advice
Council Tax Benefits Advice Project – CYC	York Foodbank
Housing Management Officers - CYC	

Isolation Grants

21. The Government provided funding (£500 per claimant) across the pandemic to support those on low income who would lose pay through self-isolating. These ended in February 2022 and full spend is set out in Table 1 at paragraph 7 above.

Discretionary Housing Payments (DHP)

22. The council received £231k in government funding for DHPs (2021/22) to help with residents housing costs and has an additional CYC budget of £27k in reserve. Table 2 below shows the 21/22 spend and position at the end of quarter 1 2022/23.

Table 2 - Discretionary Housing Payment

	2021/22		Q1 2022/23	
Total DHP Fund available	£231,377	100%	£231,377	
Amount spent	£231,377	100%	£61,805	38%
Amount remaining	0		£160,661	

£27k contingency not included in budget

Council Tax Support (CTS)

23. CTS awards amongst working age residents, after rising during the peak of the Covid-19 pandemic, has fallen to similar levels to those pre-Covid, as shown in Table 3 below. This reflects a reduction more widely in claims for means-tested benefits. However, CTS claims are still comparatively lower than Universal Credit (UC) claims and claims for pensioners has reduced again indicating that not all qualifying residents are making claims.

Table 3 – CTS Caseload

Council Tax Support caseload	Working age	Pensioners	Total
March 2020	4,682	4,034	8,716
September 2020	5,535	3,997	9,532
March 2021	5,512	3,887	9,399
March 2022	4,685	3,735	8,420
June 2022	4,578	3,698	8,276

24. The Government provided a further Hardship Fund as part of its Covid grant support in 21/22 and the council provided existing and new claimants of CTS with up to £75 towards their bill during year. The total support provided to residents through this scheme was £477k as set out at Table 1 of this paper.

Council Tax £150 Energy Rebate

25. In March 22 the Government announced a new scheme to support residents with the increased cost of living crisis through the Council Tax Energy Rebate of £150 per eligible property.
26. All residents who were liable for council tax at a property in council tax bands A to D, and who are responsible for payment of the energy bills qualified for the rebate.
27. The core scheme will close at the end of September and the discretionary element at the end of November. No resident will miss out and those who have not claimed will have a credit awarded to their council tax account the current position is set out in Table 4 below:

Table 4: Summary Fuel Rebate Scheme Payments

<u>Overall Summary</u>	No		£	%
Total Eligible Customers	74,421	£	11,163,150	100%
Total Customers Paid	-64,673	-£	9,700,950	-87%
Paid using DD* information	-50,225	-£	7,533,750	-78%
Paid via Application -Cash	-9,884	-£	1,482,600	-15%
Paid via application - Credit	-4,564	-£	684,600	-7%
Total Customers Left to Pay	9,748	£	1,462,200	13%

*Direct Debit

Universal Credit (UC)

28. Support with claiming Universal Credit remains with CAY. The overall UC picture for York as of June 2022 is set out at Annex C of this paper and remains high compared to the pre-pandemic position. Whilst the most recent figures show unemployment in the city at 1.8% the number of residents on UC has risen to £11.2k. This is a clear indication of the low wage economy in some sectors which is not taking residents away from reliance on welfare benefits.

Information, sign posting and communications

29. It has become even more 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, grant and other financial support. The pandemic and the cost-of-living crisis have seen the introduction of a range of support, often time limited, as well as changes to ongoing benefits.
30. The CYC and Live Well York (LWY) website have been key tools in providing welfare support information to keep people up to date with the ongoing changes and differing criteria. Regular updates to staff have been provide through emails, briefing sessions and network meetings.
31. The 'Guide to money and benefits advice in York' booklet has been circulated through all Explore libraries, community venues and advice and support services. Information is also included regularly in Our City and on social media through CYC, LWY and third sector partners.
32. In Oct/Nov 21 the council worked with partners on York Challenge Poverty Talk Money Month. This was a series of events and a media campaign to support local people to:

- feel confident about managing their money
 - know where to get information and advice
 - know what financial support is available and how to get it
 - be confident about getting the best deal on their bills, such as gas, electricity and internet
 - know where to get debt advice to help them deal with problem debts
 - know where they can go for help.
33. Information pages were set up on www.livewellyork.com/talkmoney and local activities and events were added to the online calendar.
 34. Promoted advice and support is available at community hubs which have re-opened following the pandemic restrictions, both online and locally. Third sector advice partners promoted their sessions on the LWY calendar as part of the month of action.
 35. The council arranged three online events plus the City of York Council Facebook Q&A events. The CYC Facebook event reached 215 people with a further 126 engaging at some point.
 36. There were 30 Facebook posts promoting the month, as well as 8 twitter posts that were retweeted/liked 70 times.
 37. The <https://www.livewellyork.co.uk/talkmoney> was viewed over 1,000 times in the first two weeks. We have adapted the information on the page so this can continue as an ongoing resource. It continues to be the most visited page on their website with over 2,000 visits in June 2020.
 38. The council has run three further Talk Money Weeks during 2022 on social media and promoted through partners in February, April and June in the run up to the school holidays: highlighting the support available in the community and sign posting to support through <https://www.livewellyork.co.uk/talkmoney>.
 39. A further York Talk Money month 2022 is being planned from 10 October – 11 November 2022.
 40. The council have work with the Food Aid Network to produce the 'Worrying About Money' guide which will be available in libraries and community venues around the city.

Work of Welfare Benefits Officers

41. The Income Services Team through its Benefits and Contributions Advisers officers have supported 630 residents providing advice and

support which has generated welfare benefit gains of £3.054m in 2021/22.

Housing Update

42. Rent arrears in 2021/22 (April 4 2021 to April 3 2022) increased for a range of reasons including:
 - the ongoing cumulative impact of covid 19 on people's finances, employment and ability to access furlough payments.
 - local and national restrictions on the approach to arrears collection and enforcement actions (only 'soft' contacts were made during the restricted periods).
 - implementation of a new Housing wide IT system including an implementation period, staff training and rectification of post go-live system problems.
 - staff recruitment and retention issues.
 - the ongoing impact of welfare reform and the roll out of Universal Credit including a backlog of annual rent increase notifications (now cleared).
 - the emerging impact of the cost of living crisis.
43. Arrears recovery action had been suspended for such a long period that we were effectively starting from scratch with many cases from an enforcement escalation perspective. This did not apply where existing court orders were in place. All contacts focused on providing advice, making reasonable repayment agreements, accessing benefits and grants as well as other appropriate support where needed. Arrears at March 2021 were £1,130,421 and increased further throughout the following year.
44. On 4 April 2021 arrears were £1,149,964. From April 2021 to March 2022 council tenant rent arrears increased further to £1,305,398, an overall increase by 13.52%. Currently rent arrears stand at £1,661,758 as of July 2022. Monthly increases in arrears have, as predicted, increased due to the reasons outlined above. We are expecting a backlog of UC payments to come through to rent accounts following the elimination of the backlog of year end rent notifications.
45. The Housing Management Team have continued to work in partnership with other council departments and partners across the city to help people living in our homes access the support they need. We took part in the implementation of the Breathing Space system providing some relief from formal action where appropriate. We have worked closely with DWP to obtain Alternative Payment Arrangements, 3rd Party Payments

especially where arrangements restrict the ability of people to cover basic costs.

46. Housing Officers have supported tenant and their families / communities through continually difficult times and will continue to do so through what is to be increasingly difficult times to come. They have helped tenants with Discretionary Housing Payments, YFAS applications, Food and Fuel Vouchers, alternative housing if they were either under occupying or over occupying and need to move to assist with their financial situation. Repayment arrangements have been re-negotiated where they had become unaffordable, and we have promoted the use of Direct Debit to help people budget.
47. DWP continue to take their payments direct from Universal Credit before any other debts and take up to 20% of their total UC payment leaving tenants struggling to pay their basic rent and bills.
48. It is felt by the Housing teams that our customers are presenting with increasing vulnerabilities and complex needs. UC can be complicated for people to navigate and relies mainly on people managing their own claims. Access to digital systems and limited digital skills is an ongoing issue which the teams help with and signpost to. There is evidence that some are struggling to continue mobile data packages which again limit's ability to access claim information, journals and updates.
49. A small fund from the Housing Revenue Account was set up to assist people who live in our homes with basic rental payments due to specifically Covid 19 issues called the Housing Hardship Fund (help with rent arrears only) and this became more flexible throughout 2021 to 2022 as issues increased. The current balance rolled over from 2021/22 to 2022/23 was £14,000 and now stands at £6,000 for the remaining months. We will look to replenish this as part of the ongoing budget process. Part of this fund has been administered by the Local Area Coordinators where early help is needed.
50. The Housing Management Team will be piloting new roles from within existing resources to better support people moving into council homes and when people get into difficulties during the rest of their tenancy. We will report on the impact in next year's report.

Digital Inclusion

51. The cost-of-living crisis has continued to highlight the importance of digital inclusion and the inequalities face by those without access. For those residents 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.
 - 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 undertake schoolwork and other learning.
52. The successful 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.
53. The scheme is funded by the Multiple Complex Needs (MCN) Build Back Better Fund (BBBF) run by the Two Ridings Community Foundation. The scheme is operated through the York Community Furniture Store (CFS).
54. To help deliver the scheme CFS have 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.
55. The work of Explore York (library and archives service) in leading digital inclusion in partnership (100% Digital York) with the council, is key in taking this work forward. The initial output from that work includes developing the network of key partners and supporting Digital Champions that are already operating in communities and organisations across the city. A joint action plan has been developed to help identify and tackle areas of digital and social exclusion.
56. With CYC funding to create a part time Digital York Partnership Network Co-ordinator the partnership is now able to ensure all the work that is happening across the York area to support digital inclusion is captured and gaps identified. 100% Digital Leeds was recently invited to share

their success and this re-energised the York partnership for what could be achieved.

Early support pilots

Early Support Fund

57. The Early Support Fund is a small fund provided to Local Area Coordinators (LACs) to support residents who we know 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.
58. 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 Covid pandemic.
59. The fund is being run jointly across Local Area Coordinators, Housing and Communities. A new online application process with the web will go live in September 2022 and will enable other non-CYC partners but not individual residents to be able to apply directly. So far in 22/23 51 grant awards have been made totalling £12,150.
60. 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 situation, applications should be made to York Financial Assistance Scheme.

Council Tax Debt Project

61. This is a member approved pilot that supports residents with debt issues at the point of contact through being in Council Tax debt. A dedicated welfare benefits adviser took up post in April 2022 and has completed their training and is now accepting referrals from partner services in CYC and across the city.
62. The adviser will support people who are finding it difficult to pay Council Tax and are at risk of arrears and court action, by looking at their whole situation, ensuring people know about and are claiming all support available, maximise their income and reduce outgoings to help them manage their money and finances, including Council Tax payments, in a sustainable way going forward.

63. The project is focusing on people who are struggling to meet their payments or have received a first reminder, to try to ensure people are accessing all support available and to try to prevent further recovery action.
64. The pilot will test and develop a model of working between advisers and Council Tax, Housing and Benefits services which takes a holistic approach of residents' situations and the support that is available.
65. Independent evaluation of the project has been funded through Deciding Together funding programme via Two Ridings Community Foundation. We are working with Healthwatch and the MCN Lived Experience Project to explore the impact of current models and test new ways of working through their current Peer Research project.
66. Independent evaluation will also be carried out by Centre for Housing Policy, alongside the project team to map the learning and outcomes of the work; both in terms of specific developments for the Council Tax recovery process and the impact on residents; as well as monitoring and documenting any learning, good practice, difficulties and challenges from this explorative way of working that can be built on in future.

Other activities funded by Financial Inclusion budgets.

67. This section of the report covers other activities funded by the council that have supported financial inclusion during 2021/22 as well as highlighting activity in place for the current year.
68. The Financial Inclusion Steering Group (FISG) is responsible for overseeing the delivery of financial inclusion work and has strategic oversight of the council's DHP, YFAS and CTS schemes. Membership continues to expand and now includes York Food Bank joining the York Food Justice Alliance, the Welfare Benefits Unit, Joseph Rowntree Foundation, York CVS, York Explore, Citizens Advice York, Community First Credit Union and a number of CYC directorate representatives. There is a standing invitation to a representative of the Parish Councils. The Executive Members for Housing & Safer Neighbourhoods, for Finance & Major Projects and for Adult Social Care & Public Health are members of the group.
69. 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'.

70. The group in recent meetings has been undertaking an impact and needs analysis to inform a short-term Financial Inclusion Strategy update pending the work of the newly formed Poverty Truth Commission in York. The results of this work will be presented to councillors for review and approval in the coming months.
71. The group regularly monitors grants awarded to local organisations to deliver projects that meet the group's objectives. For 2022/23 the budget available is £157,726 made up of £150,000 base budget and an underspend of £7,726 from 2021/22.

Outcomes of projects funded in 2021/22

72. Seven projects were funded for 2021/22. Despite the continuing challenges and constraints of the pandemic all providers were able to maintain the delivery of high levels of support to residents by developing alternative and flexible ways of working with residents. All partners responded swiftly and positively to these challenges by working collaboratively and innovatively to continue to support vulnerable residents in the city. Table 5 below is a high-level summary of what the projects set out to deliver.

Table 5 Financial Inclusion projects funded for 2021/22

Organisation	Project title	Brief Summary	Amount
Older Citizens Advocacy York (OCAY)	Benefits Advocacy	To provide advocacy support to help with applications, assessments and appeals	£5,818
Citizens' Advice York	Financial Inclusion at GP surgeries	Continue to develop co-ordinated advice work located in GP practices.	£13,229
Citizens' Advice York	Financial Inclusion in the Traveller Community	Working with the Travellers Trust to deliver and co-ordinate advice services to the Gypsy & Traveller community.	£5,385
Peasholme Charity	My Money, My Life	Continue delivery of its financial capability pathway service	£25,057
Welfare Benefits Unit	Advice Extra	Extend reach of services to underpin first tier advisors in responding to more complex cases.	£13,900
Experience Counts	50+ Project	Deliver four employment related programmes to residents aged 50+	£19,262
Changing Lives	Financial & Social Inclusion Worker	Support vulnerable and hard to reach residents to gain financial independence.	£30,625

Outcomes for projects funded for 2021/22

73. Around 600 residents were directly supported by these projects. Over 1,500 unique benefit issues were handled with a sizeable proportion from those who found themselves reliant on welfare benefits as a result of the economic impacts of Covid-19 particularly those having to claim UC for the first time. Difficulties with the removal of the £20 UC uplift, queries on furlough payments, needing help with making Personal Independence Payments claims and debt all featured strongly in the type of support needed. In addition, as a direct result of some of the project interventions 15 people found employment and 24 took up training or employment opportunities. The nature and extent of the support provided to individual residents varies from project to project (for example, some require a high intensity prolonged one to one package of help whilst others are of a more limited transactional nature) and is reflected in the outcomes reported. Straight comparisons between projects therefore are not always appropriate.

Funding of projects for 2022/23

74. The bidding round for funding projects for 2022/23 saw eleven bids from nine organisations for grants totalling over £220k, exceeding the £157,726 available. Six of the bids sought to build on projects already funded in 2021/22 and four were from organisations that had not previously bid. Grants totalling £157,726 to fund nine projects for 2022/23 were approved (two were partially funded). All projects will last for twelve months. The table below summarises the projects funded.

Table 6 - Financial Inclusion projects funded for 2022/23

Organisation	Project title	Brief Summary	Amount
Blueberry Academy	Blueberry 50/50 On Line Marketplace	Run an online market for young people with learning difficulties to manage online sales for recycled/reuse items generating income and acquiring skills from their enterprise activities.	£9,000
Experience Counts	50+ Project	Deliver four employment related programmes to residents aged 50+.	£19,320
Changing Lives	Financial & Social Inclusion Worker	Support vulnerable and hard to reach residents to gain financial independence.	£19,479*
Refugee Action York (RAY)	Advice & Support – Equal Access for All	In collaboration with CAY provide support to refugees, asylum seekers and migrants to access practical support, information and guidance relieve hardship, reduce isolation, advance education and improve integration.	£13,480

Peasholme Charity	My Money, My Life	Continue delivery of its financial capability pathway service	£27,543
Citizens' Advice York	Financial Inclusion in the Traveller Community	Continue project working with the Travellers Trust to deliver and co-ordinate advice services to the Gypsy & Traveller Community.	£5,385
Age UK (York)	Reaching Out to Older People in their Community	Enhance the financial stability of older people (50+) living on a low income, promoting improved health and wellbeing, reducing reliance on other services, and to help retain their independence.	£18,692
IT Reuse	IT Reuse project	See paragraphs 43 – 45 above for more information about this scheme.	£26,864*
Welfare Benefits Unit	Advice Extra	Extend reach of services to underpin first tier advisors in responding to more complex cases.	£17,299

*partially funded

Community Hubs

75. In October 2020 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 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 (and now cost of living impacts) individually and within the community.
76. This model emphasises a person centred approach and supports residents through crisis and helps build resilience to prevent future crises. 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, community asset based approaches to alleviate crises and reduce demand on high cost services.
77. There have been a number of organisations showing an interest in offering to be a warm places through the Winter 2022/23 and the Communities team will be working with interested organisations over the coming weeks and months to look at arrangements and support needed alongside work in community hubs.

Food Sufficiency

78. The Community Officers for Food and the Holiday Activity & Food (HAF) Programme are both in post and have been visiting food projects and HAF providers to make introductions, gather information for mapping and intelligence on emerging challenges and opportunities. They have been visiting HAF projects together to look at how to connect families to wider food provision and other support and vice versa promoting HAF opportunities to families through food projects. They are also looking at opportunities to develop a pay it forward scheme with local businesses.
79. Officers are working with local businesses including shops, cafes and supermarkets to facilitate a shared understanding of the challenges facing communities and in turn map initiatives such as 'pay as you feel' and 'pay it forward' offers. Through building contacts and relationships raising awareness amongst businesses of ways to contribute or donate to community based food and support projects and maximising opportunities for collaboration on an area and city wide basis.
80. The aim is to set up an informal network of food project providers as part of the Good Place Network for food groups to share best practice, support each other, give advice, share information on funding etc. plus develop an email newsletter to share useful information widely. This would offer topics such as Food Safety, bid writing, money advice service so groups can develop their knowledge to better support themselves and their customers. The aforementioned mapping exercise feeds into this to make sure that everyone is aware of and has the opportunity to participate in the network.
81. Other ongoing work includes:
 - Updating and refreshing the Community Food Help pages on Live Well York and use visits to projects to encourage them to add and maintain their information.
 - Working with the council's Welfare Benefits and Strategic Partnership Manager to encourage and support signposting from food aid support to financial support and benefit advice and identify potential partners to offer food and fuel vouchers.
 - Setting up Twitter to connect with businesses and groups in York, stay up to date with events and networks/wider food picture and share good news stories.
 - Working with the Food Safety team to highlight support and information available for food projects.
 - Working with colleagues to look at links between food support and minority communities, especially those without recourse to public funds.

- Working with York Learning to look for opportunities to bring food-based maths activities to community settings.
- Working with North Yorkshire to look at strategic approaches and models elsewhere focussed on securing food sufficiency, and this will be picked up in future reports.

Council Plan

82. 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 2022 as current activity continues to be prioritised around the impacts of the cost of living crisis.

Implications

83. (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 of this report.
- (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

84. The key risks are in relation to YFAS, DHP, and other available hardship funds to support residents through what seems likely to be 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 pandemic and now the cost of living crisis 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 protect ongoing service delivery.

- Any failure to provide an appropriate service will have a negative impact on the wellbeing of vulnerable people.

85. 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.

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Report Approved ✓

Date 24/08/2022

Specialist Implications Officer(s) None

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

✓ All

Annexes:

Annex A – YFAS Statistics

Annex B – Food & Fuel Voucher Statistics

Annex C – Universal Credit Statistics June 22

Background Papers:

Approval of 2022/23 FI Awards (Executive Member for Finance & Performance 16/3/22):

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

List of Abbreviations

BBBF	Build Back Better Fund
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
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
LWY	Live Well York
MCN	Multiple Complex Needs
UC	Universal Credit
YFAS	York Financial Assistance Scheme