

**Decision Session – Executive Member for
Adult Social Care and Health**

14 June 2018

Report of the Assistant Director, Customer & Digital Services

Welfare Benefits Update and Financial Inclusion Outturn Report 2017/18

Summary

1. This report looks at the welfare benefit support provided by City of York Council during 2017/18. It considers the effect to date on residents of Universal Credit (UC) ‘full service’ that started to roll out from September 2017. It also looks at the work of the Financial Inclusion Steering Group (FISG) in addressing some of the root causes of financial inequality. The purpose of the paper is to inform the Executive Member of Adult Social Care and Health of how effectively the council is providing welfare support to residents post ‘full service’ UC and the progress made in delivering financial inclusion activity across the city.

Recommendations

2. The Executive Member is asked to:
 - a) note the impact of UC to date and the welfare support provided by the council to residents in 2017/18.

Reason: make the portfolio holder aware of the impact of UC and welfare benefit support available to residents.

- b) Approve that the council continues to work proactively with third sector partners, on the wide range of support, early intervention and advice through the activity of the FISG.

Reason: to ensure residents and groups are aware of financial inclusion activity.

Background

- 3 The council provides a broad range of support to welfare benefit customers through the York Financial Assistance Scheme (YFAS), Council Tax Support (CTS) and Discretionary Housing Payments (DHP). In addition the council provides digital support and personal budgetary advice in respect of UC claimants. This paper looks at these support mechanisms and any impact on them arising from the implementation of UC full service. It also looks at the work of FISG which was set up in January 2013 with the aim of addressing the root cause of financial inequality.¹

Welfare Support

4. The rollout of UC and its impact on residents across the country is well documented. The initial implementation of a 'live' service in York occurred on 16th February 2015 some three years ago. There has been little additional impact on the demand for our welfare support provision since implementation to date. The 'live' service, however, only affected single people and it was never envisaged that the impact would be high in York in the early years.
5. The rollout of the UC 'Full Service' in York started in September 2017 affecting all working age customers with some exemptions (e.g. customers in 'exempt' accommodation, families with more than 3 children). Pension age residents are not affected by UC. At this time only new welfare benefit claimants and some existing Housing Benefit (HB) customers with certain prescribed change of circumstances are claiming Full Service UC. The table below shows the DWP statistics of the number of customers starting a UC application.

Month by month claim stats since September 2017

DWP UC Stat's

Month	September 2017	October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Jobcentre Plus							
York Monkgate	498	530	494	577	327	559	565

6. The gradual transition of customers to UC along with buoyant employment levels in York has meant that any detrimental impact on our

¹ Membership includes council directorate representatives, Citizens Advice York (CAY), Advice York (AY) and South Yorkshire Credit Union (SYCU) as well as the Executive Member for Adult Social Care and Health.

residents has been slow in materialising in respect of our welfare benefit support. As the council moves away from providing HB our contact with customers in receipt of welfare benefits is progressively decreasing although Council Tax Support (CTS) remains a means tested benefit administered by councils nationally. The council should not become complacent as there are areas where the effect of UC is starting to be felt; the most noticeable of these is in Housing with an increase in rent arrears directly attributable to customers transitioning or newly claiming UC. The level of this debt is picked up at paragraph 9 below. This report also looks at feedback on the effects of UC on York residents from third sector support agencies across the City. These issues are picked up in the following paragraphs as well as the 2017/18 outturn position across the council's welfare provision.

UC Digital & Personal Support

7. The volume of customers presenting for the above since the implementation of UC full service is set out in the table below and has not created excessive demands within the customer Centre. The figures for 2017/18 are:

UC figures from Full Service go Live	July	August	September	October	November	December	January	February	March	April
Self Serve at our PC	33	38	40	51	33	13	22	21	8	11
Self Serve (referred to explore)	0	1	0	0	0	0	0	0	0	0
ADS appointment single	5	10	14	15	15	6	15	13	9	15
ADS appointment couple	0	3	5	1	0	3	2	4	2	3
PBS Appointments				9						

Key

ADS – Assisted Digital Support
 PBS – Personal Budgeting Support

Council Tax & Benefits Appointments

8. Customer Services introduced a pilot appointment scheme for Council Tax, Council Tax Support and Housing Benefit customers in March 2018. The pilot was introduced following consultation with both external customers and internal staff and will initially run for six months. Customers bringing in proofs to support new claims do not require an appointment. The purpose is to improve the service for customers who do come to West Offices and the better allocation of staff resource. The number of customers visiting West Offices has dropped dramatically following the implementation of digital revenue and benefit services that started in September 2016. Since this time the service level and customer satisfaction has risen to an all time high. The HB service has also benefited from the changes and is now statistically the best

performing regionally. No customer will be turned away, and a report on the pilot will be brought back to councillors later in the year to recommend a way forward. The appointment system runs between 8.30am and 5pm Monday to Friday. Residents are still able to access support with their welfare benefits in their own home if required through the council's trained Welfare Benefit advisors.

Effect of UC on Housing Revenue Account (HRA) – Housing Rents Debt

9. The current HRA stock is approximately 7,500 properties and of this 601 or 8.1% of the tenants are on UC. The current debt for this cohort is £252.5K an average of £420 per property. There are always some debts across the HRA account and UC has increased this by approximately 19.8%. The key issues for the HRA have been:
- Since Full Service in September 2017 there have been some issues and delays with regards to contacting DWP, as the HRA no longer have a direct housing landlord number to ring and have to use the same number as customers which increases a customer experience waiting time to over and above 30minutes. This is being looked at again with DWP with a view to reinstating the direct dial number which will improve the waiting times for a response to the call.
 - The HRA are now working with the DWP on the Trusted Landlord Portal (TLP) which means information can be provided directly to the DWP system instead of using secure emails. Therefore it is less likely in future that repeat requests or things going missing.
 - Through the TLP the council can apply for Alternative Payment Arrangements (direct payment to landlord of housing costs) if customer is vulnerable 'for what ever reason'. The council, however, cannot request direct payments for arrears via the portal at present and so this is still done via email and standard forms.
 - The HRA is in the process of natural migration of existing customer accounts from HB to UC.
 - The HRA is planning for the transition (DWP is intending to move all existing HB customers across to UC in 2019) of HB customers in 2019.
 - Temporary accommodation has been removed from UC and continues to be a council responsibility.
 - Housing Management Officers (HMOs) offer help and assistance with general day to day budgeting and debt advice in relation to the collection and prioritising their rental debt before any other debt.
 - HMOs signpost to other internal and external advice and help resources such as CAY, Assisted Digital Support (ADS) and York Learning.

- The need to still claim Council Tax Support separately is often missed and moving forward all customers will be advised if claiming UC, that CTS is available to help reduce arrears and debt to the council.

'Many residents have had difficulty when going on to UC. Completing the online application has been difficult and people haven't been able to get the help they need do the application. Several people didn't understand about housing costs being included and so didn't provide the right information which meant their housing costs weren't included and this caused them to get in to rent arrears.'

Bell Farm Community Association

View from the Third Sector Partners

10. Citizens Advice York and other agencies are seeing an increase in queries relating to UC. From their experience there are many residents who need help navigating the system, for instance:

- knowing who should claim UC, some people are incorrectly being told they should claim UC instead of other benefits such as contributory benefits e.g. job seekers (contribution based) or employment support allowance (contribution based);
- knowing when to claim, if people claim UC before receiving their final pay from a previous employer this is taken as income during their assessment period and deducted from their UC payment;
- knowing what's included in UC and what isn't, making sure people include their housing costs in their UC claim and making a separate application to the council for Council Tax Support;
- knowing how much they should receive and when; there have been a number of errors where additional elements have not been included in UC awards.

11. These matters are in addition to:

- making the actual claim on-line and how it works;
- having an email address and having access to it at the time of their claim;
- navigating the ID verification system;
- understanding that DWP will communicate with them through their online account;
- understanding that failure to respond could risk their claim.

12. Currently agencies are seeing people who are very worried about changes in their circumstances and the impacts of UC on them and their families. The foodbank statistics also show a 49.4% increase in demand from those customers moving to UC from April 2017 to March 2018.

Council Tax Support (CTS)

13. Following public consultation during 2015 a decision was taken by Executive on 15th December 2015, to increase the maximum amount of CTS support available by 7.5% to 77.5% with effect from 1st April 2016.
14. In 2016/17 the total value of bills raised for working age residents on Council Tax Support was £2,389k (1st April 2016), with the outturn collection rate at 79.65%, making the value of uncollected council tax at 31st March £487k, compared with 2015/16 where the collection rate was 74.94% and the value not collected at 31st March was £643k.
15. The outturn for 2017/18 saw the collection rate fall to 76.38% but positively the value of uncollected council tax fell to £392K for working age customers reflecting a reduction on previous years in 2017/18 CTS debt. The collection rates alone do not indicate the financial pressure on CTS customers. The value of liability (tax charged) more clearly reflects the tax burden and this is continuing to fall from an average of £433 per CTS claimant (2015/16) to £368 in 2017/18. The outturn liability for each year at 31st March is:
 - 2015/16 - £2,193K Customer No's: 5,063 Working Age
 - 2016/17 - £1,820K Customer No's: 4,790 Working Age
 - 2017/18. -£1,660K Customer No's: 4,507 Working Age
16. The 'council tax discretionary reduction scheme' (managed and funded under the YFAS umbrella) can provide financial help to any council tax payer who find themselves in difficulty with paying their council tax, subject to scheme criteria. Reductions are made on hardship grounds with each application considered on its own individual merits and based on their net council tax liability after any discounts, exemptions, reductions for disabilities or CTS have been applied. The council have worked hard along with CAY to promote this support making it as accessible as possible. The awards for the last three years show that the value is continuing to fall despite this work:
 - 2015/16 - £26,745
 - 2016/17 - £23,957
 - 2017/18 - £18,557

Discretionary Housing Payments (DHP)

17. Tenants on Housing Benefit (HB) or receiving the housing element of Universal Credit (UC) can claim DHP from the council if the amount they get is less than their rent and they are struggling to pay their landlord the difference. It is largely intended to be a short term award. The council receives a direct grant from the DWP to fund DHP payments and this can be increased from local resources up to a maximum of 2.5 times the DWP grant. In 2017/18 the council made 543 awards totalling £206,798 which was within the DWP grant of £256,596. This was an increased spend compared to 2016/17 where a total of £180,842 was awarded to 512 residents.
18. The DWP DHP grant for 2018/19 is £226,402 some £30K less than 2017/18 and expenditure by mid May 2018 was £56,665 (25% of the total available budget). It should be noted that DHP spend does not follow a linear profile as spend tends to be higher at the start of the year.
19. With an unpredictable impact on demand for DHPs following the roll-out of Full Service UC in September 2017 there will need to be close monitoring of expenditure in this area.

York Financial Assistance Scheme (YFAS)

20. YFAS 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.
21. A review in 2014 resulted in a revised scheme from April 2015 which largely removed the 'cash element'. It now provides essential household goods (delivery and fitting) such as beds, cookers, and fridges, directly through the Community Furniture Store as well as supermarket food vouchers, fuel top-ups for emergencies and pre-paid cards in exceptional circumstances. Food bank vouchers are issued through other supporting agencies.
22. There have been no changes to the scheme since 2015 and feedback from stakeholders has been positive. The last internal audit of the scheme completed in February 2017 gave an opinion of 'Substantial Assurance' as an overall assessment of controls present within its processes.

A summary of expenditure in 2017/18 is shown below:

Table 3: Household types helped

Category	Number
Single people, no children	663
Households with children	528
Couples, no children	29
Over pension age	40
Total	1260

Table 4: Types of spend

Category	Spend
Goods (fridges/cookers)	£148,047
Supermarket vouchers	£9,713
Help with energy bills	£2,447
Other	£1,413
Total	£161,620

Table 5: Category of spend

Category	Spend
Community	£148,987
Emergency	£12,633
Total	£161,620

23. By way of comparison, total spend in 2016/17 was £203,133 which means a decrease in 2017/18. The budget for 2018/19 remains at £209,590 and requires close monitoring going forward but will be considered alongside the success/impact of the FISG approved projects mentioned further in this report.
24. The rollout of UC Full Service has had little overall effect on York residents and the Welfare Support provided by the council at this time. The impacts are likely to be slow to present themselves, according to the experience of pilot authorities, and so pressures are predicted to increase overtime especially in areas such as DHP and YFAS.

Additional Welfare Support initiatives

25. The council continues to provide additional support where possible to all customers including those in receipt of Welfare Benefits. As the Government states that attachments cannot be made to state benefits without a liability order, CTS customers in arrears continue to pay only a nominal £20 fee; York, is believed to be the only authority nationally doing this. The council is also continuing its policy of not using bailiffs for the collection CTS arrears.
26. Customers who get into arrears with their CT are often reluctant to talk to the council about their debt and making arrangements to pay. The take up of digital by CT and HB customers has allowed the council to implement a digital solution (pre-court) for customers to arrange their own repayment plan without talking to us if they wish. If the offer can be made within set parameters there is no need to talk to an officer, and so the plan is set up and the revised bill issued automatically. This service

went live at the beginning of May 2018 so no statistics of its use are yet available.

27. The council tax team have set up a support scheme with Children's Services to ensure that Care Leaver cases do not go to court and any arrears can be managed through early intervention. This provides a good example of joint working across the council.

Promotion of Financial Inclusion

- 28 This section covers activities carried out or funded by the council that supported financial inclusion during 2017/18 and 2018/19 to date.

29. The council's Financial Inclusion Steering Group (FISG) is responsible for overseeing the delivery of financial inclusion work including the allocation of funds to projects delivered by partners that meet the group's objectives. It has an agreed and ongoing base budget of £100k per year from 2017/18. In February 2017 Council agreed an additional £50k per year for 2017/18 & 2018/19 to be allocated to projects and a further £25k per year to fund specific debt advice related support work across the same two year period.

30. 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'.

31. 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.

32. It also has responsibility for the strategic oversight of the council's DHP, YFAS and CTS schemes (covered earlier in this report).

33. To target resources effectively to those who most need support, bids are invited from partners for projects that promote financial inclusion. These are subject to panel selection at which bidders make a presentation about their proposals. Rigorous selection is made against a range of criteria. Successful schemes are subject to the council's Financial Regulations and a Service Level Agreement. Grants are paid by

instalment over the life of the project with regular reporting on progress built in to ensure delivery.

Funded projects 2017/18

34. In 2017 the grant scheme was relaunched as the '*Improving Finances, Improving Lives*' fund and steps were taken to ensure that a wider range of organisations were encouraged to apply through increased publicity and promotion. As a result of this nine grants were made the details of these are set out in the table below:

Provider	Project Title	Description	Duration	Period	Grant
Citizens Advice York	Specialist Debt Support Advice	Provide a specialist debt caseworker to support clients to manage debts and budgets and build confidence in money management for future. Appointments at W/O, community venues and via phone.	24 months*	1/7/17 - 30/6/19	£49,875
Experience Counts	Experience Counts: 50 plus project	Deliver workshops for residents aged 50+ /unemployed /at risk of redundancy/ returning to work, to help with employment prospects e.g. work on self esteem, CVs, mock interviews	7 months	01/9/17 - 14/3/18	£5,647
Citizens Advice York	GP Surgeries Advice Project	Continue and develop previous project to provide an advice service within GP surgeries for 30 hours per week. 2 full day sessions at Priory Medical Group plus sessions at 2 new practices.	12 months	1/7/17 – 30/6/18	£33,361
The Blueberry Academy	My Choice Plus	To work with people with learning difficulties, raising their financial confidence / skill levels to increase financial independence / giving them knowledge to access future support.	12 months	1/7/17 – 30/6/18	£6,000
Citizens Advice York	Information and Budgeting Cafes	Run 'information and budgeting cafes' in Tang Hall and Acomb to increase people's financial capability with a focus on prospective CYC tenants.	12 months	1/07/17 – 30/6/18	£19,089
York Foodbank	Making More of Your Money	Building on previous FISG project, deliver IAG to food bank users to help tackle barriers to financial inclusion.	12 months	01/10/17 - 30/9/18	£8,340
Peasholme Charity	My Money, My Life... a pathway approach to financial capability	Develop Peasholme's financial capability service, including online information/ advice, drop-in support at community venues, benefits advice, crisis interventions and signposting.	17 months	1/5/17 - 30/9/18	£17,663

Changing Lives	Financial Inclusion Champion	Fund a Financial Inclusion Officer for Changing Lives clients to help them address financial difficulties and support them to develop skills to avoid future crisis. Both 1:1 appointments and drop ins.	12 months	01/8/17 – 31/7/18	£25,000
Welfare Benefits Unit	Universal Credit Focus	It offers general and case-specific support to advisers dealing with issues from their clients about UC.	12 months	01/6/17 - 31/5/18	£16,070

Total £ 181,045

*For debt advice support funding, bids were encouraged for 2 years to provide continuity.

35. One project has been completed and achieved its aims. The remainder are all working to target. The table below provides a snapshot of some outcomes.

Organisation / Project Title	Outcomes to date
<i>Citizens Advice York – Specialist Debt Support Service</i>	44 clients accessed 74 appointments which dealt with 176 advice issues 400 debts valued at £221,409 being managed 3 clients had total of £15k (annual) benefit income increased 7 charity applications made, 5 successful £450. 20 clients referred from other advice agencies
<i>Experience Counts –50 plus project</i>	Delivered 3 x 5 half-day workshop programmes over 5 week periods starting in Sept/Nov/Jan. 1:1 sessions offered to all participants Of 21 who attended programmes, destinations were: 9 gained employment, 1 self-employment, 7 volunteering, 2 have interviews, 1 into functional skills training, 1 considering options.
<i>Welfare Benefits Unit – Universal Credit Focus</i>	90 UC queries on advice line 3 factsheets issued 6 briefing sessions for advisers delivered 9 email briefings.

36. A new initiative for 2017/18 was the facilitation of two ‘Project Exchange’ meetings in September 2017 and March 2018 between the successful bidding organisations. This allowed connections to be made, raised the awareness and profile of each other’s work, encouraged collaboration, provided shared feedback, identified common themes and provided an opportunity to hear about other community based activity. These will also take place in the coming year.

Grant Process 2018

37. The grant awards process (Improving Finances Improving Lives) for 2018/19 has just been completed and the proactive promotion of the

scheme saw a record number of bids (15). The financial value of the bids was approximately £400K for the available fund of £170K. All organisations bidding had to present their schemes and have their bids evaluated against set criteria. The nine successful organisations are set out in the table below:

Organisation	Project Title
Citizens Advice York	GP Surgeries Advice Service
Older Citizens Advocacy York	Benefits Advocacy
Experience Counts	50 Plus
York Advocacy	Benefits, debt advice
Peasholme / Food Bank	Community Advice
WBU	Universal Credit Focus
Citizens Advice York	Advice Information/budgeting cafes
Changing Lives	FI & Pre-employment Worker
Citizens Advice York	Advice York Co-ordination

Other activities

38. We actively encourage partners to become more visible in local communities and to work collaboratively reflecting the way that the council itself is developing its own services. For example the CAY GP surgery advice sessions now cover five practices; several organisations provide support in a coordinated and complementary manner in various locations across the city and Ward Committees have bought in specific advice/support services for local delivery.
39. We work together to take a joined up approach to supporting those residents affected by Welfare Reform, in particular the move to Universal Credit. This has included working with colleagues across CYC and throughout the city (e.g. with housing associations) to ensure a coordinated city wide approach is adopted.
40. The South Yorkshire Credit Union (SYCU) has been involved in FISG for several years. It has recently rebranded itself as 'Communities First Credit Union'. It has two branches in York – the main one in Acomb and a one day a week presence in West Offices but is working with the council and partners to have a presence in other community locations.
41. The payroll deduction scheme for CYC staff who are SYCU members has been implemented and the Tenancy Support Scheme for CYC tenants is in place. (This is a scheme run by SYCU, and used by other social landlords, which enables tenants' arrears to be paid off through a loan from SYCU. This is a way to help tenants protect their tenancy and manage their debts more effectively). Take-up on both remains low and

efforts are on going to identify barriers to its success and take action to promote these schemes more effectively.

42. There are a number of issues around accessing UC, advice and information, and credit/low price purchasing options. The FISG includes representation from ICT who are supporting Digital Inclusion activity being undertaken as part of the council's Digital Services Programme. A small number of bids to the *Improving Finances, Improving Lives* scheme are linked to improving digital skills and access to digital resources to help residents become self-sufficient in accessing the support and benefits on-line services can provide.

Area-Based Financial Inclusion - A targeted programme to support Inclusive Growth

43. Outside of the FISG funding stream, this is a £250k, two year multi agency project that supports people in Westfield and parts of Clifton, Guildhall, Heworth and Hull Road. It aims to increase financial resilience within these communities, with the guiding principles that project activities offer small steps, are delivered at a very local level and on a multi-agency basis.
44. It focuses on a number of key strands: jobs & skills; business & enterprise; financial resilience and community capacity building. Separate reports on this project have been made to Executive and the Executive Member for Economic Development and Community Engagement. The lead officer sits on FISG to ensure that work across the various strands is complementary and co-ordinated.
45. Specific work, for example, has been undertaken to develop the Chapelfields Community Hub and enhance provision in Foxwood as well as working closely with Tang Hall community Centre to co-ordinate support from a range of specialist organisations. There is growing integration across the organisation with this work including the attendance at these sessions from Welfare Benefit advisors and potential customer service officers in the future. This fits in well with the councils building community resilience work and local area co-ordination.

Consultation

46. Consultation across the Welfare Support and FISG areas is ongoing across the year including customer's surveys on digital access as apart of Customer Service week, Internal and external consultation on the pilot appointment system. Joint work and consultation continues with our third sector partners and internally across services e.g. support for Care Leavers.

Analysis

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

Council Plan

48. Outcomes achieved through the Financial Inclusion Steering Group support the commitment to achieve 'a prosperous city for all' through promoting financial inclusion by supporting the Living Wage, supporting voluntary organisations and developing financial inclusion work with measurable outcomes.

Implications

49. (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. Indirectly the ability and support required to ensure customers pay their council tax affects the overall council budget.
- (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

50. The key risks are in relation to YFAS & DHP and include:

- Managing the costs of the service (both service delivery and administration) within a fixed budget for 2018/19.
- Managing the budget to ensure that customers get the same service irrespective of when they apply in the financial year.
- Minimising opportunities for abuse, whilst ensuring that customers who need help can access scheme easily and quickly.
- Any failure to provide an appropriate service will have a negative impact on the wellbeing of vulnerable people and the reputation of the council.
- The council should not be complacent that UC will not have a severe impact on residents and should continue to monitor developments

closely. The impacts in other local authorities have not been felt for 12 months following implementation of Full Service. There is early anecdotal evidence from third sector organisations and the HRA debt as set out in this paper that indicates there could be a growing challenge around managing the impacts of UC.

51. These risks are managed through constant monitoring and review. The actual figures are reported to each FISG meeting to allow early intervention.

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Report Approved



Date 11/5/18

Specialist Implications Officer(s) *None*

Wards Affected:

All

Background Papers:

**Report of the Director of Customer & Business Support Services
29th October 2015 – Council Tax Support Scheme Review**

**Report of the Director of Customer & Business Support Services /
Portfolio of the Executive Leader, Finance & Performance and
Executive Member for Adult Social Care & Health 15th December
2015 - Council Tax Support – Consultation Decision Report**

List of Abbreviations

AY Advice York

CAY York Citizen's Advice York

CFS Community Furniture Store

CTS Council Tax Support

CYC City of York Council

DHP Discretionary Housing Payment

DWP Department for Works and Pensions

GP General Practitioner

FISG Financial Inclusion Steering Group

HRA Housing Revenue Account

SYCU South Yorkshire Credit Union

TLP Trusted Landlord Portal

UC Universal Credit

YFAS York Financial Assistance Scheme

m £million

k £thousand