



Executive**18 July 2019**

Report of the Deputy Chief Executive / Director of Customer and Corporate Services
Joint Portfolio of the Executive Members for Housing and Safer Neighbourhoods and for Finance and Performance

Annual Report on Financial Inclusion and Welfare Benefits Activities 2018/19**Summary**

1. This Annual Report updates the Executive on the following:

- any ongoing impact of recent and imminent 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 2018/19 including delivery of FI grant schemes;
- proposed action to implement the agreed recommendations from the Financial Inclusion Scrutiny Review as approved by Executive on 18 March 2019.

Recommendations

2. The Executive is asked to:

- a) note the report; and
- b) approve the actions to deliver the agreed recommendations from the Financial Inclusion Scrutiny Review (as approved 18th March 2019).

Reason: *to ensure councillors, residents and groups are aware of financial inclusion activity and use of associated funding, to be updated on welfare benefits changes and impacts. Also to ensure approved scrutiny actions are implemented.*

Welfare Benefits Update

3. 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). In addition the council provided tailored digital support and personal budgetary advice in respect of Universal Credit (UC) claimants until the responsibility was transferred to the Citizens Advice Bureau nationally in April 2019. This report looks at the current effects of the rollout of UC, support provided by YFAS and the work of FISG which was set up in January 2013 with the aim of addressing the root cause of financial inequality.¹

Latest annual UC Statistics

Table 1 – Number of customers on UC by month

York UC Claimants 2018-19			
Month 2018/19	Not in employment	In employment	Total
Apr-18	1,917	1,569	3,486
May-18	2,057	1,698	3,758
Jun-18	2,182	1,775	3,957
Jul-18	2,232	1,919	4,155
Aug-18	2,292	1,908	4,202
Sep-18	2,461	1,965	4,424
Oct-18	2,624	2,053	4,677
Nov-18	2,727	2,073	4,795
Dec-18	2,826	2,189	5,013
Jan-19	2,651	2,280	4,929
Feb-19	2,835	2,053	4,889
Mar-19	3,014	1,991	5,005

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

4. Table 1 above shows the number of residents claiming UC since April 2018 (data from the Department of Work & Pensions - DWP). The numbers increased by an average of 126 people per month; however seasonal differences are emerging. During the period from September 18 to December 18 UC claimants increased by 586, whilst during January and February they reduced by 124.

¹ Membership includes council directorate representatives, Citizens Advice York (CAY), Advice York (AY) and South Yorkshire Credit Union (SYCU) as well as the relevant Executive Member

Table 2 – Number of customers supported by the council April 2018 to date

UC figures from Full Service Go Live 2018/19	April	May	June	Q1	July	Aug	Sept	Q2
	Self Service at West Offices	11	10	9	30	3	3	2
Self Service York Explores	0	0	0	0	0	0	0	0
ADS* appointment single	15	14	10	39	8	11	19	38
ADS appointment couple	3	3	6	12	4	1	6	11
ADS appointment total	20	20	25	65	16	13	25	54
PBS** Appointments	10	4	4	18	7	3	2	12

UC figures from Full Service Go Live 2018/19	Oct	Nov	Dec	Q3	Jan	Feb	Mar	Q4	Total
	Self Service at West Offices	5	7	2	14	2	3	1	6
Self Service York Explores	0	0	0	0	0	0	0	0	0
ADS* appointment single	12	12	3	27	3	1	10	14	118
ADS appointment couple	1	0	1	2	0	0	5	5	27
ADS appointment total	13	12	4	29	3	8	15	26	174
PBS** Appointments	3	0	0	3	1	0	0	1	34

*ADS = Assisted Digital Support

**PBS= Personal Budgeting Support

5. The number of customers that requested Assisted Digital Support (ADS) and Personal Budgeting Support (PBS) remained lower than expected, but reflects the pattern of claimants through the year, increasing during autumn and dropping off in the new year.
6. The council started to review the delivery and publicity for UC support in September 2018 and was implementing a number of actions to improve the service and take up when the Government announcement came in November 2018 that the service nationally would be taken over by Citizens Advice Bureaux from April 19. The council, Citizens Advice York (CAY) and other partners worked closely to ensure a smooth transition to the new service.
7. The council has updated and circulated information about the new service and how customers can access support.
8. In addition to the above local data, national statistics show that the transfer or migration of customers from Housing Benefit (HB) to UC slows substantially after the 1st year of full service as shown in Table 3

below. It is too early to predict how this trend will affect the HB caseload in York as 'full service' has only been in place for a year.

Table 3 - Full Service Migration Rates from HB to UC over time

Measure	Year 1	Year 2
Lowest	6%	1%
Median	19%	5%
Highest	36%	14%

9. Over the last 12 months council tenant rent arrears increased until the last few months of the financial year, when there was steady reduction and the service exceeded the target of a 1% reduction overall for 2018/19. There are 1223 council households on UC with a current arrears balance of £447,075.76 and an increase of £153,253.49 since April 2018. This is due to the UC paying one month in arrears.
10. Officers have supported tenants through some very difficult times encouraging tenants to downsize to help with their financial distress and encouraging payment by Direct Debit. As such there has been a significant increase in the take up of this method of payment.
11. The introduction of the 2 week 'run on' for those transitioning from HB to UC and increased access to advance payments has had some impact on reducing financial pressures faced by new UC claimants.

Full Transition to UC

12. The DWP has paused plans for the full scale national roll out of the 'managed migration' of millions of claims from legacy benefits to UC. It will now be piloted in specific areas during 2019 to around 10,000 claimants. Harrogate is one of the pilot areas from July 2019, so CYC officers will be watching and learning from their experiences.
13. There have been, however, recent changes to the 'live' UC service which extends its reach so it now includes new claims for families with 3 or more children, and mixed age couples where one is under state pension age. Information has been updated for staff and customers.
14. The transition implications of moving approximately 5000+ existing working age Housing Benefits claimants in York to UC are likely to put increasing pressure on available support across the city. The current UC cohort are customers who move in and out of work, are younger and are used to the digital technology required to avoid UC sanctions. The core Housing Benefit customers have only known Housing Benefit, do not receive rental payments directly and approximately 40% are one parent

families. The pressure that has already been felt across the advice sector by partners and via financial relief schemes available, which are discussed in the next section of the report, will potentially seem insignificant compared to what may happen at full transition.

Encouraging applications to the Council Tax Support (CTS) Scheme

15. Over that last few years the council has worked with Advice York (AY) and other partners to promote the CTS scheme amongst member organisations and support workers. This work is continuing but the scheme is still under claimed by residents.
16. From May 2018 changes were made to the application process for CTS by introducing a new combined on-line claim form for both CTS and Discretionary Housing Payments (DHP). This allows customers to apply for help from both schemes together, raising the profile of both and allowing decision makers to consider the most appropriate and effective support. Feedback from this change has been positive.
17. Faced with a rising tide of costs getting by on a pension can be difficult. however, the number of older people in York receiving CTS has reduced by 26% over the last five years. The council has arranged two information events in June 2019 to raise awareness of CTS. The events are being organised alongside the council's 4 Community Growth team as well as Age UK York, Older Citizen's Advocacy York, Tang Hall Big Local, the Joseph Rowntree Housing Trust and other Advice York partners.
18. There is further work planned to increase the take up of CTS as part of the work on improving UC support and advice. Information about the scheme will be included in updates for support workers and partner agencies including CAY and AY.

Discretionary Housing Payments (DHP)

19. The council received £226.4k in government funding for DHPs for 2018/19 and allocated an additional amount of £27k from CYC's own budget, as there was a significant increase in need through the year. Final spend during the year was £245k.

20. In 2018/19 the council spent 100% of the government grant and whilst the number of DHPs awarded reduced slightly, the average award increased from £380 to £469. There was a small increase in one-off payments and a significant increase in awards for people receiving UC, increasing from 32 in 2017/18 to 145 in 2018/19. See annex 1 for a further breakdown of the awards.
21. The higher level of applications seems to be as a result of the cumulative effects of moving to UC and from people who are having large deductions taken from their UC payments for rent arrears, utility arrears, overpayments and UC budgeting loans. The scale of these deductions is leading to a considerable shortfall in income for some residents.
22. The majority of DHP cases continue to be as a result of the shortfall between a customer's rent and the Local Housing Allowance (LHA) rate so are not specific to UC cases.
23. 'Overlapping benefit', paid when a customer moves from one property to another and has an unavoidable dual liability for rent, does not exist in UC as it did in HB so the council is seeing an increase in claims from people who need help with rent at the original property as UC only covers the new one (a change of address can trigger a new claim for UC).
24. The customer's lack of understanding of how UC works and anomalies in the design and implementation are continuing to cause hardship and as a consequence leading to DHP applications.
25. An example of this is where a claimant receives two four weekly wages in the same assessment period which removes entitlement to UC for that month. They also lose the work allowance for this period. For claimants whose UC includes housing support this is £287 per month. This leads to considerable budgeting difficulties and as a result customers fall into arrears and try claiming DHP to help with the arrears.

York Financial Assistance Scheme (YFAS)

26. 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.
27. During 2018/19 the council undertook an officer review of YFAS emergency and community awards. As a result of the review a number of activities have been undertaken to improve services to customers.

28. CYC arranged four workshops aiming to increase understanding of the scheme across the city, improve the quality of applications and help ensure that appropriate awards and support is given. The workshops were attended by 72 people from 17 organisations across the city, including 34 staff members from across the council.
29. As a result of feedback, CYC has been working to improve the YFAS online application form to:
- encourage people explain more about their situation when they apply;
 - encourage people to provide details of other support they are receiving;
 - enable people to send supporting evidence with their application; and
 - enable a copy of the completed claim form to be saved.
30. These changes should reduce the time waiting for supporting evidence, reduce the number of people having to come in to West Offices and help to get better information to help get the best decision the first time.
31. The review is continuing to look at the information the council gives to people who apply for YFAS and CTS, about other support and advice available both from CYC and other agencies across the city, including website information and application decision notification.
32. In 2018/19 1,076 YFAS applications were received, of which 38% were awarded assistance. See annex 2 for more details.

*Table 4 – YFAS
outturn 2018/19*

Overall Spend Totals			
Category	Budget	Spend	%
Emergency	£14,000	£ 14,036	100%
Community Council Tax Support	£135,590	£191,164	141%
	£60,000	£ 18,832	31%
Total Spend	£209,590	£228,341	109%

Activities funded by the Financial Inclusion Steering Group (FISG)

33. This section of the report covers other activities funded by the council that have supported financial inclusion during 2018/19.
34. 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 consists of key CYC directorate representatives, the CAY and the Community First Credit Union. Until May 2019 the Executive Member for Adult Social Care & Health

attended and thereafter the Executive Member for Housing & Safer Neighbourhoods.

35. It awards grants to partners to deliver projects that meet the group's objectives. It had an agreed base budget of £100k for 2018/19 plus an additional £25k per year for two years (from 2017/18) to fund specific debt advice related support work.

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'.

36. 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.

37. To target resources effectively to support those that need it most, bids are invited from partners across the sector for projects that promote financial inclusion. These are subject to panel selection with organisations making a presentation about their proposals. Rigorous selection is made against a range of criteria. Funded schemes are subject to the council's Financial Regulations and a Service Level Agreement is put in place for each project. Grants are paid by instalment with regular reporting on progress built in to ensure delivery.

Current outcomes of projects funded in 2018/19

38. The 2018/19 bidding round generated the highest level of interest to date with fifteen bids coming forward with a total value well exceeding the funds available. Nine projects were successful with grants totalling £166,358. Seven were bids that built on existing projects and two were new, summarised in the table below. (Note: the table includes the existing two year project on specialist debt advice awarded in 2017/18).
39. A decision was taken on 21/1/19² to provide extra funding to extend five of the projects to 30/9/19 in order to avoid their cessation in the transition period to the new administration. The total additional funding amounted to £28,960.21. This is reflected in table 5 below.

² <https://democracy.york.gov.uk/ieDecisionDetails.aspx?ID=5434>

Table 5: Grants awarded in 2018/19

Organisation / Project Title/Duration/Funding	Aim/Key Outcomes to date
<p><i>Citizens Advice York</i></p> <p><i>'Specialist Debt Support Service'</i></p> <p><i>2 yrs: 1/7/17 to 30/6/19 but extended to 30/9/19</i></p> <p><i>Grant: £48,875+ £6,234.38 to extend to 30/9/19</i></p>	<p>Aim - Provide a specialist debt caseworker to support residents to manage debts / budgets / build confidence in money management for future. Appointments at CAY, community venues and via phone.</p> <p>Outcomes:</p> <ul style="list-style-type: none"> ○ 70 clients accessed 140 appointments ○ 435 debts valued at £301,476 being managed ○ 3 clients had total of £15k (annual) benefit income increased ○ 12 charity applications made, generating £940. ○ 26 clients referred from other advice agencies ○ Continues to be high demand for services.
<p><i>Older Citizens Advocacy York (OCAY)</i></p> <p><i>'Benefits advocacy'</i></p> <p><i>1 year: 1/10/18 to 30/9/19</i></p> <p><i>Grant: £4,901</i></p>	<p>Aim - Deliver comprehensive advocacy (emotional/ practical) support to residents who are at risk of not receiving their full entitlement to welfare benefits and falling into poverty. Will help to manage the difficulties experienced by making claims, which can aggravate existing health difficulties e.g. assist with form filling and supporting at appointments.</p> <p>Outcomes (to 31/3/19):</p> <ul style="list-style-type: none"> ○ Provided support to 51 resident s across a range of benefit issues
<p><i>Experience Counts</i></p> <p><i>'50 Plus project'</i></p> <p><i>15 months: 1/10/18 to 31/12/19</i></p> <p><i>Grant:£28,892</i></p>	<p>Aim - Skills and training programme for over 50s - unemployed /at risk of redundancy/ returning to work, to help with employment prospects e.g. work on self esteem, CVs, mock interviews. Will provide 6 X 6 week programmes (a 2.5 hour workshop per week with wraparound support). Each programme can take up to 10 participants</p> <p>Outcomes (to 1/2/19):</p> <ul style="list-style-type: none"> ○ Delivered 2 programmes as planned. ○ 17 participated, 2 found employment. Destination of attendees continues to be monitored.

<p><i>Changing Lives</i></p> <p><i>'Financial Inclusion and Pre-Employment'</i></p> <p>12 months: 1/11/18 to 30/10/19 (but extended to 31/12/19)</p> <p>Grant: £24,500</p>	<p>Aim: Work with clients across the Changing Lives service to improve ability to deal with and understand their financial situation and their access to financial products and services. Delivered through 1:1 appointments and weekly drop ins for clients. Support them to develop skills to avoid future crisis. Both 1:1 appointments and drop ins.</p> <p>Outcomes (to 11/2/19):</p> <ul style="list-style-type: none"> ○ 37 clients supported. <p>Note - Project on hold for two months from 20/3/19 to recruit new postholder, project end date extended by two months</p>
<p><i>York Advocacy</i></p> <p><i>'Advocacy Support-benefits and debt advice'</i></p> <p>12 mths: 1/12/18 – 31/11/19</p> <p>Grant: £15,587</p>	<p>Aim: Work one-to-one with people to access benefits /debt information / advice to help them make informed decisions, maximise their income and manage existing debts. Will help increase confidence and skills to reduce the risk of being in poverty in the future.</p> <p>Outcomes (to 28/2/19):</p> <ul style="list-style-type: none"> ○ 26 referrals (half one-off in nature, half on-going support) ○ 34% referred from Community MH services
<p><i>Peasholme Charity and York Foodbank</i></p> <p><i>'Community Advice Service'</i></p> <p>12 mths: 1/10/18 – 30/9/19 (but extended to 31/11/19)</p> <p>Grant: £9,484</p>	<p>Aim: Provide an Advice Worker at the food bank each weekday to deliver a Community-based advice and guidance drop-in service. Will build on the learning from previous partnership projects, both in York and nationally; aiming to reduce reliance on food bank provision. This will include referring repeat clients to mainstream support services, and signposting clients to appropriate service providers.</p> <p>Outcomes (to 31/3/19):</p> <ul style="list-style-type: none"> ○ 36 sessions provided ○ 47 people accessed support ○ 14 needed on-going support <p>Note: Project on hold for two months from March 2019 to recruit new postholder, project end date extended by two months</p>
<p><i>Citizens Advice York</i></p> <p><i>'GP Surgeries Advice Service'</i></p> <p>12 months: 1/7/18 to 30/6/19 but extended to 30/9/19</p> <p>Grant: £24,054 + £6,013 to extend to 30/9/19</p>	<p>Aim: The project delivers advice to clients and continues to develop co-ordinated advice services delivered within GP surgeries in York. Clients will be referred by GPs in the practises or via the CVS-run 'Ways to Wellbeing' project.</p> <p>Outcomes (to 31/3/19):</p> <ul style="list-style-type: none"> ○ Appointments at a number of locations through Priory Medical Group and York Medical Group with ○ 192 clients seen, 553 benefit issues ○ Increased income £297k (annualised)

<p><i>Citizens Advice York</i></p> <p><i>'Advice York Network'</i></p> <p>12 months 1/6/18 – 30/5/19 but extended to 30/9/19</p> <p>Grant: £10,390 + £3,463 to extend to 30/9/19</p>	<p>Aim: Provide a part time coordinator for the Advice York Network to deliver key priorities and objectives of the JRF funded review of the ongoing coordination and running of AY. Promote closer working of advice agencies in the city through meetings, directory, and service development fund raising.</p> <p>Outcomes (to 31/5/19):</p> <ul style="list-style-type: none"> ○ New regular e-bulletin for the sector produced ○ Refocused work plan and prioritised aims ○ Continues to make connections and links providing a platform for closer working.
<p><i>Citizens Advice York</i></p> <p><i>'Information & Budgeting Cafes'</i></p> <p>12 Months: 1/7/18 to 30/6/19 but extended to 30/9/19</p> <p>Grant: £38,452 + £9,613 to extend to 30/9/19</p>	<p>Aim: Building on the well-received 17/18 project and to continue presence (at Sanderson Court in Chapelfields, and Bell Farm) and to extend to two other venues (St. Luke's in Clifton and Travellers' Trust in Falsgrave Crescent). Will increase resident's financial capability through support with IT, signposting, finding useful information etc.</p> <p>Outcomes (to 31/3/19):</p> <ul style="list-style-type: none"> ○ Detailed advice given to 174 clients (others signposted) ○ £148.8k income gains for 223 residents
<p><i>Welfare Benefits Unit</i></p> <p><i>'Universal Credit Focus'</i></p> <p>12 months: 1/6/18 – 30/5/19 but extended to 30/9/19</p> <p>Grant: £10,908 + £3,636 to extend to 30/9/19</p>	<p>Aim: build on and continue to offer general and case-specific second-tier support to advisers dealing with issues from their clients about UC. It will offer in-depth advice to advisers as well as providing support with complex issues and challenging decisions. The project will use evidence of problems facing residents to bring issues to the attention of the DWP and other stakeholders.</p> <p>Outcomes (to 28/2/19)</p> <ul style="list-style-type: none"> ○ 106 UC queries on advice line ○ 5 briefing sessions for advisers delivered ○ email briefings ○ 6 detailed case support provided

40. As reported in November 2018 the number of residents directly helped by the 2017/18 projects exceeded 800 with 445 debts valued at £318k managed and £58k of increased income was recorded. So far the projects funded for 2018/19 have helped over 650 residents and achieved increased income of £446k. The nature and intensity of involvement with individual residents varies from project to project and is reflected in the outcomes noted and it is not possible to make straight comparisons between them. It should also be noted that projects have variable start and end dates.

41. Two projects have had some disruption caused by staffing changes which led to them being suspended 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 have been extended appropriately within the existing funding.

42. A 'Project Exchange' session (for the project leads) was held in April 2019 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.

Other activities

43. Work continues to enable providers to work in a complementary and responsive manner with the expanding community based settings that the council has been helping to facilitate. The council actively encourages partners to become more visible in delivering their services locally and to work collaboratively with other providers, reflecting the way that the council itself is delivering its own services. For example several organisations provide support in a coordinated manner in various locations across the city and Ward Committees have bought in specific advice/support services for local delivery.
44. As a specific example the Credit Union has been involved in FISG for several years. It has rebranded itself as 'Community First Credit Union'. It has changed the way it deploys their staff and is now participating in more outreach work in other community locations in for example Tang Hall and Bell Farm

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

45. Outside of the FISG funding stream, this is a £250k, initially 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. Originally due to end in March 2019 it was extended for a further 6 months until September 2019 within the existing funding allocation. A summer intern from the University of York has been secured to support the final evaluation and project report.
46. It focuses on a number of key strands: jobs & skills; business & enterprise; financial resilience and community capacity building³. The lead officer sits on FISG to ensure that work across the various strands is complementary and co-ordinated.
47. The project has had a strong focus on developing community hubs in partnership with local community organisations. These hubs all follow a similar core model but have developed approaches bespoke to the needs and capacity of the local communities. The core model is one of a weekly community led local session, with a food offer and a range of support services available on a drop in no appointment needed basis.

³ Separate reports on this project have been made to Executive and the Executive Member for Economic Development and Community Engagement.

Services involved in the hubs include Local Area Coordination, CYC Benefits and Adult Social Care Advice, Housing Management, York Learning, Citizens Advice York, Police, Health Watch, Health Champions, Wellbeing, South Yorkshire Credit Union. Local additions include activities such as arts and craft sessions and gardening.

48. Specific highlights include:

- Chapelfields Community Hub celebrates its second birthday at the end of June 2019 and has become an established feature of the local community calendar.
- Foxwood Community Hub has now been running for over a year and has been successfully supported to apply for funding which has in turn facilitated the commissioning of a coordinator for the Friday Community Hub. Foxwood Community hub has a strong working relationship with Action for Elders and the local Health Walk.
- Red Tower Community Hub is the youngest of the community hubs starting in October 2019. This followed a summer project to support local families combat 'Holiday Hunger'. This project has attracted a good number of volunteers and has proved very popular in the local area frequently attracting session numbers in excess of 60 people.
- Services were also directed to existing offers such as Bell Farm Community Club.
- Tang Hall Big Picnics were started in partnership with Tang Hall Big Local as a direct response to an identified local need, the high percentage of free school meals at local schools and the fact that a local pay as you feel cafe with a strong following did not operate in Tang Hall during the school holidays and for an extended period over the summer. From humble beginnings of a basic 'pay as you feel picnic' food offer over 6 weeks in 2018 the Big Picnics now operate during all of the school holidays and for an extended period from June to September. The offer is now a 3 course cooked meal - cooked by local people who have been trained by a chef and supported with skills development through York Learning and the 4CGY project. Tang Hall Big Local and Tang Hall Food Coop are now delivering a Friday morning healthy breakfast session alongside commissioned financial support services.
- 'Cooking on a Budget' courses have been delivered in Clifton, Haxby Road, Bell farm, Tang Hall and Chapelfields. These have been used to encourage healthy eating and as a gateway into other skills development opportunities.
- Hub sustainability and volunteer recruitment and development forms a big part of the final phase of the project. The commission with York Learning to provide community outreach was extended to support

this and to maximise the impact of the project in terms of skills and employability.

49. Following on from the success of two previous job fairs in the first ever Tang Hall Jobs Fair was held at the new Centre@Burnhome in May 2019. A further Acomb Jobs Fair has been sponsored by the project which will be held on the 6th November 2019 and delivered by York Learning. A total of 4 of Jobs fairs outside of the city centre will have been supported by the project.

Implementation of Scrutiny Review of Financial Inclusion Recommendations

50. During the previous administration, a scrutiny review was undertaken into Financial Inclusion in York with the aim of understanding the impact of Universal Credit on the city's citizens and the activities being run to promote Financial Inclusion. The recommendations of the review were accepted in full by the then Executive on March 18th 2019. A draft action plan for implementation of the recommendations has been produced and is shown at annex 3. Executive Members are asked to approve the content of the plan, and progress will be monitored by FISG and reported to Executive Members every 6 months in the Interim and Annual Reports on Financial Inclusion and Welfare Benefits Activities.

Consultation

51. In relation to welfare benefits changes and support, dialogue is ongoing between all the council's third sector partners including CAY, WBU & AY. There is also consultation with the DWP regional contact in terms of any changes to UC process, claimant numbers, assisted digital support and future migration. Council service managers involved in Financial Inclusion Steering Group in addition to Council Management Team (CMT) have been involved in the development of this report

Analysis

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

Council Plan

53. Outcomes achieved through the council and its third sector partners welfare benefit support contributed during 2018/19 to the then Council Plan commitment to achieve 'a prosperous city for all' including promoting financial inclusion by supporting the Living Wage, supporting voluntary organisations and developing financial inclusion work with measurable outcomes.

Options

54. The majority of the report is for noting. In relation to the approval of the action plan in annex 3, Executive members could choose to accept or reject some or all of the planned actions and ask officers to consider alternatives to take forward.

Implications

55. (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. 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) **One Planet/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

56. 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.
- 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 a period we are now approaching. There is anecdotal evidence from third sector organisations and the growing HRA debt hat indicates there could be a growing challenge around managing the impacts of UC.

57. These risks are managed through constant monitoring and review. The actual figures for YFAS & DHP are reported to each FISG meeting to allow early intervention.

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Manager
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Chief Officer Responsible for the report:

Ian Floyd - Deputy Chief Executive & Director
of Customer & Corporate Services



Date 4th July 2019

Report Approved

Specialist Implications Officer(s) *None*

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



All

Annexes:

Annex 1 Discretionary Housing Payment Summary 2018/19

Annex 2 YFAS applications 2018/19 and comparative data

Annex 3 Draft Action Plan to deliver the CSMC Financial Inclusion Scrutiny
Review Recommendations (March 2019)

Background Papers:

Welfare Benefits Update and Financial Inclusion Outturn Report 2017/18 –
June 2018:

<http://modgov.york.gov.uk/ieListDocuments.aspx?CId=740&MId=10806&Ver=4>

Welfare Benefits & Financial Inclusion Update – November 2018 –

<http://modgov.york.gov.uk/ieListDocuments.aspx?CId=740&MId=10812&Ver=4>

Financial Inclusion Scrutiny Review – March 2019:

- Customer & Corporate Services Scrutiny Management Committee
<http://modgov.york.gov.uk/ieListDocuments.aspx?CId=144&MId=10489&Ver=4>
- Executive:
<http://modgov.york.gov.uk/ieListDocuments.aspx?CId=733&MId=11469&Ver=4>

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>

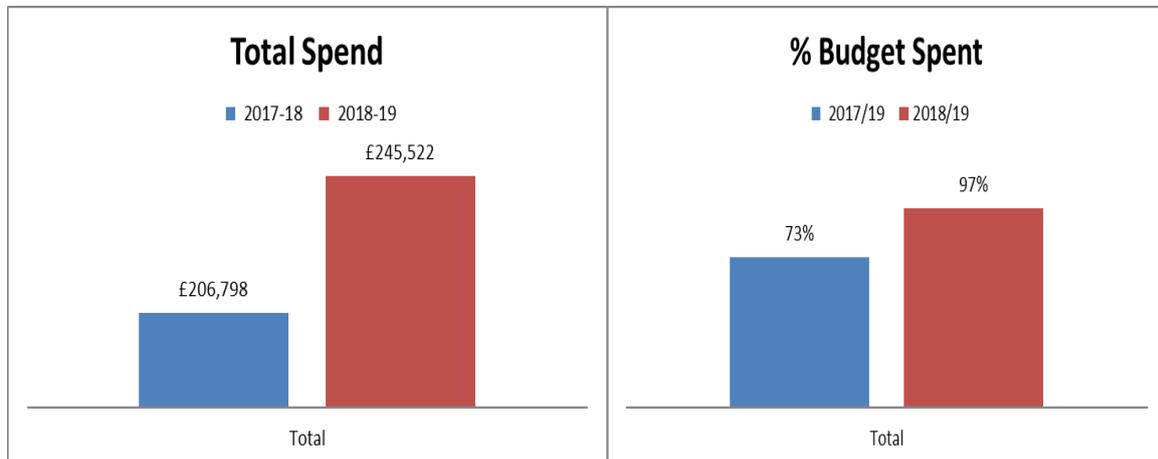
List of Abbreviations

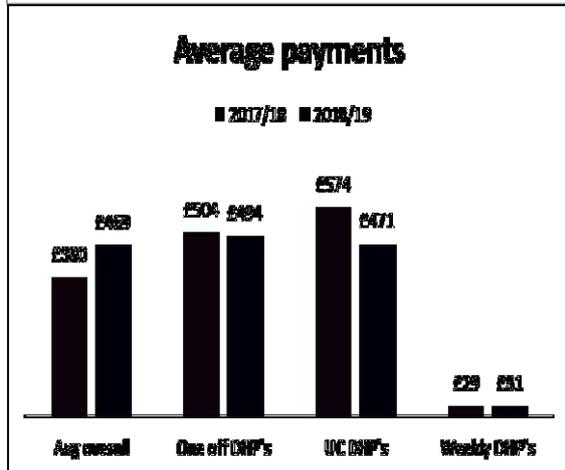
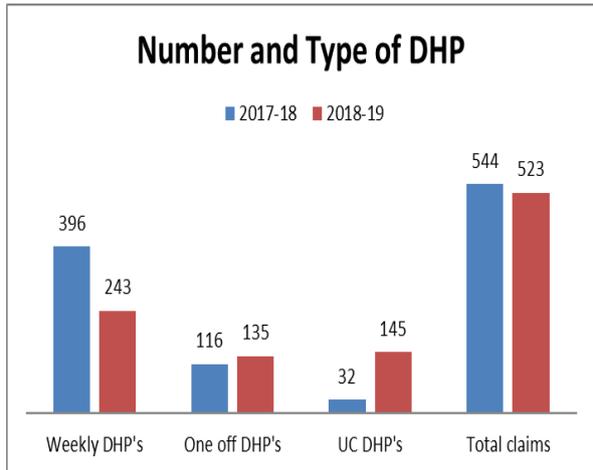
ADS	Assisted Digital Support
AY	Advice York
CAY	York Citizen’s Advice York
CMT	Council Management Team
CTS	Council Tax Support
CVS	Council for Voluntary Services
CYC	City of York Council
DHP	Discretionary Housing Payment
DWP	Department for Work and Pensions
FISG	Financial Inclusion Steering Group
HB	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

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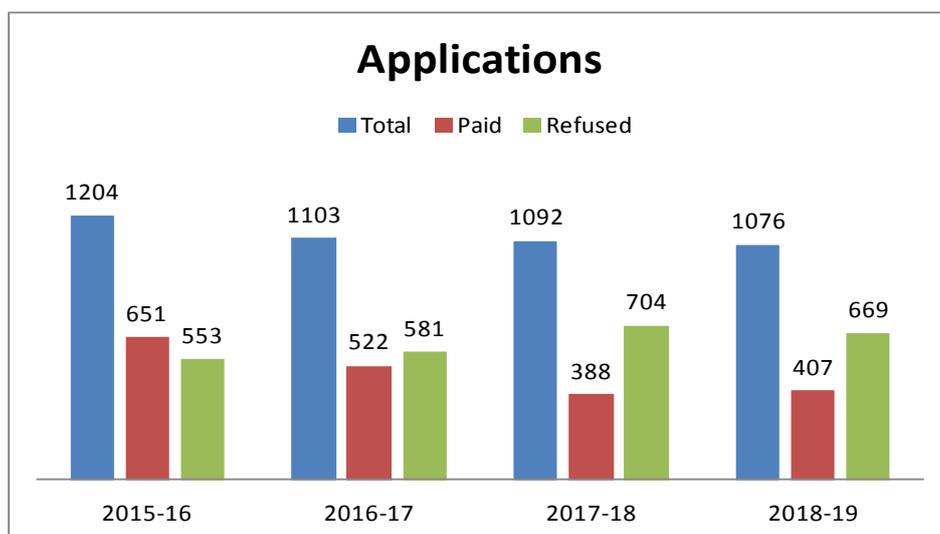
Discretionary Housing Payment Summary 2018/19

Total funding available includes £226,402 Central Government Funding for DHPs plus £27k CYC's own budget.





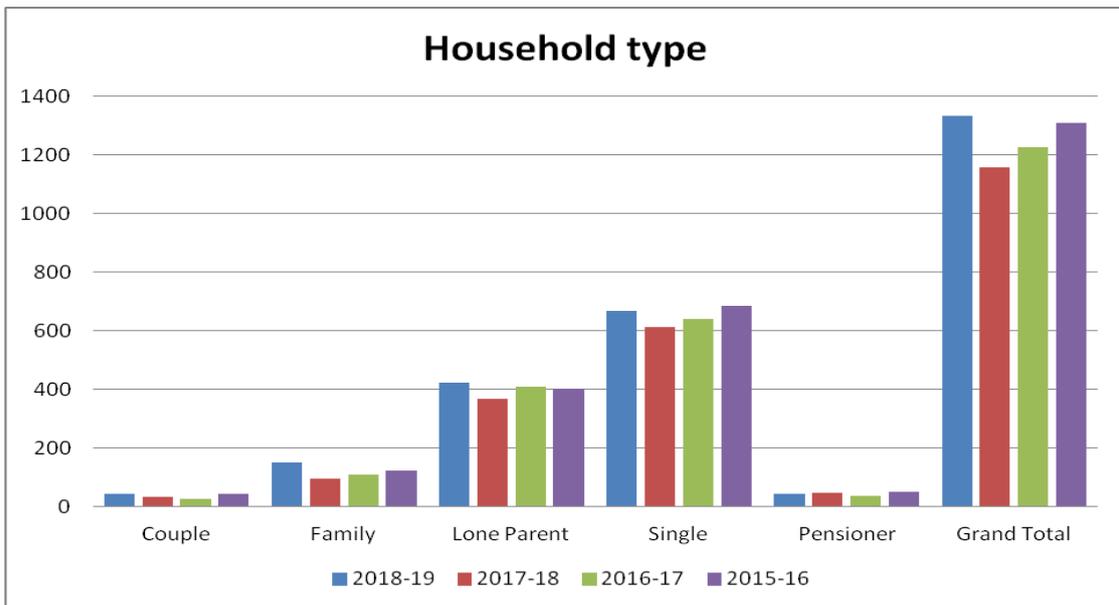
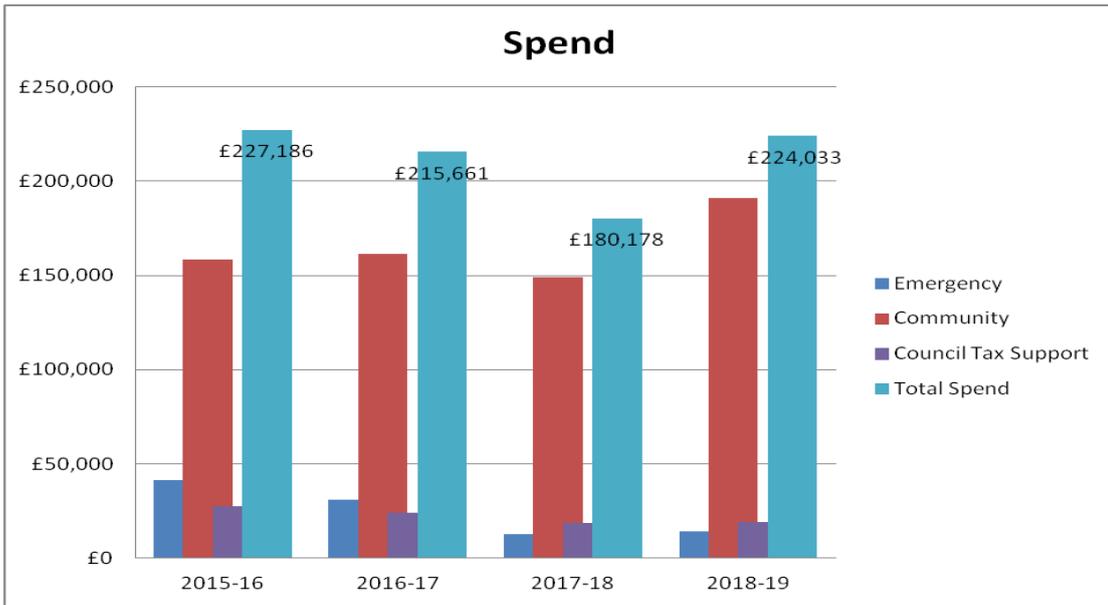
YFAS applications 2018/19 and comparative data



YFAS	2017-18	2018/19
Average award	£417	£504
Lowest award	£20	£23
Highest award	£1,931	£1,961

Council Tax Support	2017-18	2018/19
No. of applications considered*		583
No. of customers receiving awards	223	147
Average award	£83	£128

* From April 2018 the application form for DHP & CTS was combined. All application for are now considered for both DHP & CTS.



Action to Plan to deliver the CSMC Financial Inclusion Scrutiny Review Recommendations (March 2019)

No.	Recommendation	Responsibility	Date	July 2019 Update/Actions
i	A deeper scrutiny review into the causes of and responses to food poverty is considered, taking into account key elements of the York Food Poverty Alliance report	Head of Civic & Democratic Services /Chair of CSMC	March 2020	<p>10/6/19 Customer & Corporate Services Scrutiny Management Committee (CSMC)</p> <ul style="list-style-type: none"> • Received a Food Poverty Scrutiny Review Scoping Report • Agreed to add to Forward Plan for the Committee to refine the scope and form of the review.
ii	<p>A review and refresh of the 2012 Financial Inclusion Policy and associated Action Plan should be undertaken. This review should include, but not be limited to:</p> <ul style="list-style-type: none"> • consideration of the work of Advice York and the FISG • the impact of the roll-out of Universal Credit • measures to address food poverty and • support for digital inclusion. 	Assistant Director of Customer & Digital Services (AD C&DS)	March 2020	<p>As per FISG 26/5/19 a plan to be presented at the next FISG meeting to deliver the review /refresh of the Policy.</p> <p>Ongoing monitoring of the delivery of the plan by FISG, including joint Executive members.</p>

No.	Recommendation	Responsibility	Date	July 2019 Update/Actions
iii	Consider broadening the membership of the Financial Inclusion Steering Group to include organisations such as the Welfare Benefits Unit.	Director of Customer & Corporate Services (Chair of FISG)	September 2019	As per FISG 26/5/19 - to invite Welfare Benefits Unit and Joseph Rowntree Foundation to future meetings. Other possibilities will be subject to discussion with relevant organisations.
iv	Investigate options for securing long-term funding support for successful time-limited FISG grant funded schemes, such as the Citizens Advice York GP Surgeries Advice Scheme;	Director of Customer & Corporate Services/AD C&DS	March 2020	To include, where there is a business case in Service Level Agreement negotiations, annual budget discussions and necessary councillor approvals.
v	Continue to monitor the impact of Universal Credit in York and agree that future six-monthly reports on Financial Inclusion are considered by the Executive rather than the Executive Member	AD C&DS	Complete	Implemented as per Executive Report 18th July 2019
vi	Commission the FISG to examine the current provision of digital and IT services available for benefit claimants at West Offices and other publicly-accessible buildings to ensure these facilities are accessible for all who need them	AD C&DS	March 2020 Ongoing	To incorporate into Digital Inclusion work as part of the new Financial Inclusion Strategy and Work Plan To monitor at every meeting of Financial Inclusion Steering Group (FISG)

No.	Recommendation	Responsibility	Date	July 2019 Update/Actions
vii	Ensure the language and terminology on CYC forms used for requesting financial assistance is easily understood and adequately conveys the necessary information to people who may have difficulties filling in these forms	Head of Customer & Exchequer Services	Ongoing	To monitor at every meeting of FISG
viii	Seek out and learn from best practice elsewhere on how best to engage with 'hard to reach' groups who may not necessarily be comfortable reaching out to statutory bodies when they need advice or support;	Members of FISG	Ongoing	<p>Work already done includes working with Leeds City Region and looking at other councils approaches eg Gateshead around debt management.</p> <p>Also looking at option of engaging with third sector body to assist with Digital Inclusion review. Will include learning from the experience of other bodies.</p> <p>To include in 6 monthly Financial Inclusion Report to Executive.</p>
ix	Raise awareness within Council directorates of the impact that their policies and actions can have on more vulnerable members of the community, and encourage more cross council and cross-partner engagement	See item iii	See item iii	To broaden the membership of FISG to ensure key council services are represented and develop and deliver the new Financial Inclusion Strategy.

No.	Recommendation	Responsibility	Date	July 2019 Update/Actions
x	Ensure that after May 2019 all new and existing Members have comprehensive training around Financial Inclusion so they have a full understanding of the role of the council and its partners.	Head of Civic & Democratic Services	March 2020	Scheduled as part of member training programme.