

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

Interim Report on Financial Inclusion and Welfare Benefits Activities 2019/20

Summary

1. This Interim Report updates the Executive on the following over the six months to 31 September 2019:
 - 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 2019/20 including delivery of FI grant schemes and proposals for further digital inclusion work;
 - an update on 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;
 - b. note progress against Financial Inclusion Scrutiny recommendations;
 - c. approve the use of £1300 Financial Inclusion budget to fund an event to bring together partners and resources in the city to work strategically in tackling digital exclusion in York.

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

- The council provides a broad range of support to residents in need of support through the York Financial Assistance Scheme (YFAS), Council Tax Support (CTS) and Discretionary Housing Payments (DHP). The digital support and personal budgetary advice in respect of Universal Credit (UC) claimants has been the responsibility of Citizens Advice Bureau nationally since 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 2019-20

Month	Not in employment	In employment	Total
Apr-19	3073	2043	5118
May-19	3,052	2,119	5,174
Jun-19	3,320	2,064	5,390
Jul-19	3,181	2,251	5,434
Aug-19	3,342	2,271	5,619
Sep-19	3,505	2,283	5,788

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

- 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 130 people per month. This has increased from 126 per month for 2018/19.
- The Citizens Advice 'Help to Claim' service supports clients through the early stages of a Universal Credit claim, checking UC eligibility, offering assistance completing the application, and support with that application through to the first correct full payment. This is a free, independent, confidential and impartial service provided by trained advisers from

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

Citizens Advice. Clients can access the service through face to face appointments, a national freephone helpline, or webchat through the Citizens Advice website.

6. In the most recent quarter July - September 2019, the 'Help to Claim' service continued to operate from 21 locations across North East Yorkshire and the Humber, serviced by staff and volunteers from seven local Citizens Advice services; Citizens Advice Craven and Harrogate, Citizens Advice Mid North Yorkshire, Citizens Advice York, Citizens Advice Scarborough and District, Citizens Advice Hull and East Riding, Citizens Advice North Lincolnshire, Citizens Advice North East Lincolnshire. Over 700 clients received support with Universal Credit through the Help to Claim service in the district. Of these, 68% received face to face assistance in the district, 23% received advice through the Help to Claim advice line, and 6% through the Help to Claim webchat facility. Help to claim figures and general UC support York CAB for 2019/20:

Table 2 Help to Claim

Qtr 1			Qtr 2			
April	May	June	July	August	Sept	Total
18	19	25	24	21	26	133

Table 3 General UC Support

In person	Telephone	Adviceline Phone	Email	Letter	Total
179	16	36	1	1	233

Housing Update

7. From April to end of September 2019 council tenant rent arrears increased overall by 18.5%
8. At 14.11.2019 there were 1364 council households on UC with a total arrears balance of £510,446.99, which saw an increase of 352 cases and an increase in arrears of £99,744.60 since 1.4.19. This is an approximate £283.37p increase in arrears per household. This is due mainly to UC paying one month in arrears and 3rd Party deductions taken from overall UC income such as advanced payments and other priority debt such as DWP overpayments.
9. Officers have supported tenants through some very difficult times encouraging tenants to downsize where appropriate, claim Discretionary Housing Payment while trying to find alternative accommodation to help with their financial distress and encouraging payment by Direct Debit (DD). Although the uptake of DDs have been increasing the rise has

been small partly due to the limited dates in the month for DD's. Currently CYC offer four payment dates which are 1st, 8th, 15th and 22nd. As such it is proving difficult for some tenants to budget especially those on UC so as an alternative they make payments by other means e.g. by phone, web, bank standing order or via Pay Point in their local stores. This way of making payment allows tenants to make payments on the day that they are paid unlike Direct Debit.

10. The introduction of the 2 week 'run on' for those customers transitioning from HB to UC along with increased access to advanced payments has had some positive impacts on reducing financial pressures faced by new UC claimants. Whilst advance payments have provided some initial help they can also contribute to further rental debt as the DWP claw this money back across the following 12 months.

Full Transition to UC

11. 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 is now being piloted in specific areas to around 10,000 claimants. The forecast impact for York would see around 5000 people migrate to Universal Credit.
12. The pilot in Harrogate continues after going live on 24 July 2019. CYC has been informed that it is too early in the pilot for any progress update to be published although take up numbers are very low. CYC officers and partners continue to watch and learn from Harrogate's experiences.

Council Tax

13. CYC is continuing to review work across customer services and revenues and benefits teams to ensure best practice around Council Tax Support (CTS) and Council Tax recovery. This has included visiting Gateshead Borough Council to look at their approach to Council Tax recovery which they have been developing over the last 5 years and is a different approach to CYC's. As part of the ongoing financial and digital inclusion work the council has also been talking to Barclays about their Digital Eagles scheme, Citizens Online around their match funded community work to help the council get residents online and Leeds City council's digital engagement work.
14. In addition tools and training have been provided to Customer Service staff to improve signposting to Council Tax discounts, Council Tax Support and the discretionary Council Tax Reduction Scheme plus other support services for those who are in financial difficulties.

Discretionary Housing Payments (DHP)

15. The council received £210k in government funding for DHPs for 2019/20 in order to help with housing costs and plus an additional amount of £27k of its own. The figures at the end of September 2019 were:

Table 4 DHP spent including CYC budget contribution

	£	%
Total DHP Fund available	£ 237,097	100%
Amount spent	£ 138,140	58%
Amount remaining	£ 98,957	42%

Table 5 DHP Spend against Government grant only

	£	%
Total DHP Fund available	£ 210,097	100%
Amount spent	£ 138,140	66%
Amount remaining	£ 71,957	34%

York Financial Assistance Scheme (YFAS)

16. 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.
17. In first half of 2019/20 598 YFAS applications were received, of which 48% were awarded assistance. The trend for YFAS awards can fluctuate by month or even week to week with the extrapolated forecast spend fluctuating between the low 90% to over 110% of total budget. Table 4 below shows the spend at week 28 of this financial year.

Table 6 – YFAS Spend

Week28 - 2019/20

Overall Spend Totals

Category	Current Spend £	Budget £	%	Full year Estimate £	%
Emergency	7,491	14,000	54%	13,912	99%
Community	90,039	135,590	66%	167,216	123%
Council Tax Support	7,439	60,000	12%	13,815	23%
Total Spend	104,970	209,590	50%	198,692	95%

18. The Community Awards for items such as white goods, furniture and carpets are currently provided through a contract with the York Community Furniture Store until end March 2020. A tender process is currently being undertaken to comply with both transparency and competition rules for provision of the service from April 2020.

Other activities funded by Financial Inclusion budgets

19. This section of the report covers other activities funded by the council that have supported financial inclusion during 2019/20.
20. The Financial Inclusion Steering Group (FISG) is responsible for overseeing the delivery of financial inclusion work and also has strategic oversight of the council’s DHP, YFAS and CTS schemes. Membership has recently expanded and now includes an increased number of CYC directorate representatives, plus the Welfare Benefits Unit and the Joseph Rowntree Foundation to supplement partner input by Citizens Advice York and Community First Credit Union. Until May 2019 the Executive Member for Adult Social Care & Health attended and thereafter the Executive Members for Housing & Safer Neighbourhoods and for Finance & Performance are members of the group.
21. 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’.
22. The group monitors on an ongoing basis grants awarded to local organisations to deliver projects that meet the group’s objectives. Approved base budget of 100k per year is available for Financial Inclusion schemes.

Current outcomes of projects funded in 2019/20

23. The last bidding round in 2018/19 generated the highest level of interest to date with fifteen bids coming forward. Nine projects were successfully awarded funds.
24. A decision was taken on 14/8/19² to provide extra funding to allow the extension of the ten active projects to 31/3/20. The total additional funding amounted to £75,714 after all ten projects had their proposals accepted and a suitable SLA agreed. This was to safeguard successful schemes in the short term and to allow a longer term and more sustainable strategy to be developed.
25. The table below provides a summary of the ten projects currently supported by the council until 31/3/20.

Table 7: Financial Inclusion projects funded to 31/3/20

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, extended to 31/3/20</i></p> <p><i>Grant: £48,875 + £6,234 to extend to 30/9/19 + £12,469 to extend to 31/3/20</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 (to 30/6/19):</p> <ul style="list-style-type: none"> ○ 127 clients accessed 269 appointments ○ 736 debts valued at £873k being managed ○ 11 clients had total of £15k (annual) benefit income increased ○ Continues to be high demand for services particularly linked to UC.
<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, extended to 31/3/20</i></p> <p><i>Grant: £4,901 + £2,046 to 31/3/20</i></p>	<p>Aim - Deliver comprehensive advocacy (emotional/ practical) support to residents who are at risk of not receiving full entitlement to 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 30/9/19):</p> <ul style="list-style-type: none"> ○ Provided support to 104 resident s across a range of benefit issues

² <https://democracy.york.gov.uk/ieListDocuments.aspx?MId=11415&x=1>

<p><i>Experience Counts</i></p> <p><i>'50 Plus project'</i></p> <p>15 months: 1/10/18 to 31/12/19 extended to 31/3/20</p> <p>Grant: £28,892 + £4,815 to 31/3/20</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 4/6/19):</p> <ul style="list-style-type: none"> ○ Delivered 4 programmes to date as planned. ○ 47 registered, 34 participated (others found work, unable to attend ill-health etc) ○ 19 found work, 8 volunteering. 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, extended to 31/03/20)</p> <p>Grant: £24,500 + £6,125 to 31/3/20</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 12/7/19):</p> <ul style="list-style-type: none"> ○ 55 clients supported. ○ 4 supported into training ○ 3 pre-employment workshops held <p>Note - Project on hold for two months from 20/3/19 to recruit new postholder</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, extended to 31/3/20</p> <p>Grant: £15,587 + £5,196</p>	<p>Aim: Work 1-2-1 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 31/8/19):</p> <ul style="list-style-type: none"> ○ 80 referrals (half one-off in nature, half on-going support) ○ 54% of clients have MH issues
<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, extended to 31/3/19</p> <p>Grant: £9,484 + £3,161 to 31/3/20</p>	<p>Aim: Provide an Advice Worker at the food bank on weekdays to deliver a community-based advice / guidance drop-in service. Build on the learning from previous partnership projects, both in York and nationally; aiming to reduce reliance on food bank provision. Includes referring repeat clients to mainstream support services, and signposting clients to appropriate service providers.</p> <p>Outcomes (to 31/8/19):</p> <ul style="list-style-type: none"> ○ 82 sessions provided ○ 102 people accessed support ○ 26 needed on-going support <p>Note: Project on hold for two months from March 2019 to recruit new postholder.</p>

<p><i>Citizens Advice York</i> <i>'GP Surgeries Advice Service'</i></p> <p>12 months: 1/7/18 to 30/6/19, extended to 31/3/20</p> <p>Grant: £24,054 + £6,013 to extend to 30/9/19 + £12,027 to 31/3/20</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 30/6/20):</p> <ul style="list-style-type: none"> ○ Appointments at a five locations through Priory Medical Group and York Medical Group with ▪ 208 clients seen with 1,182 benefit issues ▪ Increased income £369k (annualised)
<p><i>Citizens Advice York</i> <i>'Advice York Network'</i></p> <p>12 months 1/6/18 – 30/5/19, extended to 31/3/20</p> <p>Grant: £10,390 + £3,463 to extend to 30/9/19 + £5,195 to 31/3/20</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> <i>'Information & Budgeting Cafes'</i></p> <p>12 Months: 1/7/18 to 30/6/19, extended to 31/3/20</p> <p>Grant: £38,452 + £9,613 to extend to 30/9/19 + £19,226 to 31/3/20</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. Works very closely with CYC's community hubs initiative.</p> <p>Outcomes (to 31/3/19):</p> <ul style="list-style-type: none"> ○ Detailed advice given to 209 clients (others signposted) ○ £185k income gains for 111 residents ○ £40k debts for 54 residents handled
<p><i>Welfare Benefits Unit</i> <i>'Universal Credit Focus'</i></p> <p>12 months: 1/6/18 – 30/5/19, extended to 31/3/20</p> <p>Grant: £10,908 + £ 3,636 to extend to 30/9/19 + £5,454 to 31/3/20</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 31/8/19)</p> <ul style="list-style-type: none"> ○ 187 UC queries on advice line ○ 7 briefing sessions for advisers delivered ○ email briefings ○ 11 detailed case support provided

26. Key outcomes from the projects include almost 1,100 residents directly helped with 817 debts valued at £913k managed and £569k of increased income (annualised) gained. The nature and focus of involvement with individual residents varies from project to project (some require high

intensity prolonged one to one support) and is reflected in the outcomes noted. Straight comparisons between them therefore is not appropriate.

27. Two projects have had some disruption caused by staffing changes which led to them being paused or reduced for a period whilst replacement staff were recruited. Organisations say that the short term nature of the funding is a factor that contributed to staff turnover. To mitigate the overall impact the end dates of the projects have been extended appropriately within the existing funding.
28. 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

Work of Welfare Benefits Officers

29. The Income Services Team in Exchequer Services through its welfare benefit advisors and Adult Social Care financial assessment officers have generated £1.376m of additional welfare benefits for customers in York across the first 6 months of this financial year. The support provided by the welfare benefit advisors through Cancer Care Services at York District Hospital accounted for £446k of this total. This was mainly Attendance Allowance (AA) and Personal Independence Payments (PIP). The remainder is from the other benefit claims submitted by the team for social care or general referrals.

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

30. Outside of the FISG funding stream, this was a £250k, two and a half year multi-agency project that supports people in Westfield and parts of Clifton, Guildhall, Heworth and Hull Road. Establishing key connectivity and links to partners has helped facilitate the local delivery of services, along with informal networking leading to enhanced community resilience and independence. There are strong links to Local Area Teams and Local Area Co-ordinators underpinned by a strong spirit of collaboration.
31. The lead officer sits on FISG to ensure that work across the various strands is complementary and co-ordinated.
32. The project has had a strong focus on developing community hubs in partnership with local community organisations. Each model is different, but with key core principles, evolving through the involvement and commitment of local people responding to local circumstances and need. 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. Services involved in the hubs include, 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.

33. There are opportunities for future development of the hubs and funding has been set aside from the Inclusive Growth Initiatives programme that Members agreed in July to facilitate this work. Monitoring and reporting of progress will be brought forward to the Executive Member for Economy and Strategic Planning

Implementation of Scrutiny Review of Financial Inclusion Recommendations

34. The recommendations of a scrutiny review into financial inclusion were accepted in full by the then Executive on March 18th 2019. Attached at Annex A is an updated Action Plan which is monitored by both the FISG and Customer & Corporate Services Scrutiny Management Committee.
35. The main areas of progress include the commencement of the Food Poverty Scrutiny Review, the expansion of the membership of FISG and the preliminary planning work for the revision of the Financial Inclusion Policy. Work will start soon on developing the themes of the Policy with partners and looking at the financial strategy for Financial Inclusion projects going forward.

Proposed work to address Digital Exclusion in the City

36. City of York Council recognises that not all residents have digital skills and/or access to equipment or internet. With more public services moving online it is important for the council to ensure digital inclusion sits at the heart of digital transformation work and that residents are not disadvantaged in this digital age. Many council services have already moved online such as registrar services and revenues & benefits; and there are more services planned for channel shift.
37. The council's Financial Inclusion Strategy is in the process of being renewed and will include the impact of the digital by default benefit 'Universal Credit'. Digital Inclusion will form a key strand of the strategy and work is needed to improve understanding across the city, about the likely impacts and opportunities.
38. FISG members are initiating internal and external conversations with departments and organisations interested in digital inclusion. They are seeking the views and engagement of the local public, private and third sectors to find out more about existing digital inclusion work and learn from what has worked elsewhere.

39. FISG and a cross council digital inclusion task group have listened to presentations from Citizens Online which is a charity with 20 years' experience in digital inclusion and skills development, they help organisations ensure the switch to digital service does not exclude people. They offer different levels of service and can access National Lottery Community match funding for many initiatives.
40. Having undertaken early discussions with partners in the city and other councils, council officers across all service areas are keen to hold an initial discussion with other partners in all sectors in the city to release further funding without relying further on public finances, and with the sole ambition to secure digital access and digital benefits for residents. Should this be successful then a combined procurement for any further support and digital initiatives could be undertaken.
41. For £1300 Citizens Online would organise and facilitate a digital inclusion workshop for CYC and relevant public, private and third sector partners. The workshop would be engaging and interactive using digital technology. The aims would be:
- *Share existing digital exclusion data insights with stakeholders;*
 - *Gain insights into the current digital inclusion landscape and ecosystem in York;*
 - *Gauge the level of interest in working together to tackle digital exclusion*
 - *Explore which organisations are willing to commit funding*
 - *Identify next steps for a digital inclusion action plan or partnership approach*
42. Executive members are asked to approve this funding from Financial Inclusion 2019/20 residual funds to assist in securing partner funding and ongoing city wide action in the future.

Consultation

43. 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

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

Council Plan

45. Outcomes achieved through the council and its third sector partners welfare benefit support has contributed to the previous 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.

Implications

46. (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. There is £17k remaining of 2019/20 Financial Inclusion scheme funding, which will be carried forward into 2020/21. If approval is given to fund the Citizens Online workshop this would be funded from the £17k balance.

(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

47. 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 2019/20.
- 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.
- There is evidence from third sector organisations and the growing HRA debt that indicates there will be a growing challenge around managing the impacts of UC.

48. 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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Report Approved



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Specialist Implications Officer(s) *None*

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

All

Annexes:

Annex A - Implementation of Recommendations from Financial Inclusion
Scrutiny Review

Background Papers:

Welfare Benefits Update and Financial Inclusion Outturn Report 2018/19

<https://democracy.york.gov.uk/ieListDocuments.aspx?CId=733&MIId=11107&Ver=4>

Financial Inclusion Scrutiny Review – March 2019:

- Customer & Corporate Services Scrutiny Management Committee
<http://modgov.york.gov.uk/ieListDocuments.aspx?CId=144&MIId=10489&Ver=4>
- Executive:
<http://modgov.york.gov.uk/ieListDocuments.aspx?CId=733&MIId=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>
- Further Extension of Awards:
<https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MIId=11415&Ver=4>
and
<https://democracy.york.gov.uk/ieDecisionDetails.aspx?ID=5634>

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
DD	Direct Debit