

The Financial Inclusion Fund Grants scheme 2025/26

The Financial Inclusion Fund Grants scheme 2025/26 provided £100k to support the delivery of Financial Inclusion projects. This included £50k additional one off growth as part of the Council budget.

Seven bids were successful. Five of those were awarded the full amount sought and two were partially met. All the grants awarded contribute towards and build on continuing areas of work supported by funding from other sources.

Table: Financial Inclusion projects funded for 2025/26

Organisation	Project Title	Award £	No. of beneficiaries
North Yorkshire Citizens Advice & Law Centre	Housing Matters York	£24,909	74
Community Furniture Stores /IT Reuse	Bridging the Digital Divide: Expanding IT ReUse to Support More People	£15,500	345
Citizens Advice York	Financial Inclusion for the Traveller Community	£10,837	35
Community First Community Bank	CFCB Supporting Communities pilot	£5,000	20
Refugee Action York	Mitigating Financial Hardship for Refugees, Asylum Seekers and Migrants	£7,788	95
York Community Energy CBS Limited	Energy advice & support for “hard to reach” groups	£18,488	204
Welfare Benefits Unit	AdviceExtra: Enhanced Support, UC Migration Focus and Frontline Upskilling	£17,452	84
Total		£99,974	857

Example case studies

York Energy Advice

DL is a council tenant with a history of complex mental health difficulties, who has also recently experienced a devastating family loss. She was too overwhelmed to deal with her energy supply issues ranging from a reported £2,000 debt (which turned out to have been written off), broken meter, gas having been capped for 4 years and having no reliable heating. We liaised with all the relevant parties and supported DL in gradually resolving all these issues. DL now has a gas supply to her flat so she can keep warm.

DL said: *"I was very impressed [with YEA support]... I couldn't believe it, you were the first person that managed to sort it out. I had been trying for four years."*

North Yorkshire Citizens Advice & Law Centre - Housing Matters York

The client attended the drop in with her social prescriber. The client owned their property, but there was a building management agent in charge of repairs. She was severely suffering from damp and cold in the property due to roofing issues. This matter involved a homeowner, and complicated matters relating to negligence and company law (relating to the ownership structure). We were able to go through potential avenues she could explore to resolve this issue, and direct her to additional specialist advice on negligence and company law and whether this would be likely to be fruitful to achieve what she needed. The client was reassured in their situation and empowered to resolve their matter themselves. They were given an opportunity to talk through their problems and receive legal expertise to direct them as to their options.

Welfare Benefits Unit

A very vulnerable customer made an incomplete managed migration application to Universal Credit which was "closed" followed by a further successful claim. This supported the adviser and client to successfully challenge termination of the claim with Universal Credit awarded from the date of original claim and access to full transitional protection.

A disabled client lost their award of Personal Independence Payment on review and took the challenge to tribunal. The client had had a telephone review which she had been unprepared for and the mandatory reconsideration had been unsuccessful. WBU reviewed the papers and made

detailed suggestions to amendments to a submission in support of the appeal. The adviser subsequently informed us that the appeal was successful resulting in an award including the daily living component increased to the enhanced rate plus a new mobility component.

Refugee Action York

RAY have worked with a number of families and couples during two critical phases on their integration journeys. Most families have limited English and negligible knowledge of the UK benefits system. A recent family with four children and limited knowledge as stated were assisted to claim Child Benefit that will total over £4000 in the first 12 months.

The second critical phase is support around moves from temporary or home office accommodation to permanent accommodation. We assist service users to communicate with Housing Options or Housing Workers in temporary accommodation. A recent family was assisted to access funding for their removal costs and a grant for use with the community furniture store together with partnership work to access Acts 435 funding for flooring. The total accessed being over £900 as a direct result of RAY's intervention.

City of York Council Crisis and Resilience Community Grant Programme 2026 – Awards May 26

The Crisis and Resilience Fund (CRF) has been made available to local authorities (LAs) in England to support low-income households who encounter a financial shock and to support activity that builds individual and community financial resilience to enable individuals and communities to better deal with crises in the long-term, reducing crisis need.

City of York Council Crisis and Resilience Community Grant Programme 2026/7 will support 'Resilience Services' that contribute towards improving the financial resilience of individuals. Bids were invited from Community & Voluntary Sector (VCS) organisations to provide resilience services for York residents from April 2026. £200,000 funding was allocated for the initial grant programme for 26/7. The criteria and application process we set out in the eligibility and guidance document, Annex 1. This set out a maximum grant award of £50,000. The closing date for applications was 20 April 26.

12 applications were received from 10 organisations. The total amount requested was £311,728.29.

All the applications had merit and met some of the aims and objectives of the grant programme.

The 4-person panel, two CYC officers and two community partner representatives, assessed the applications against the criteria and guidance set out.

The panel recommended seven grant awards totalling £199, 967. Three awards were for the full amount requested. The other four awards were lower amounts for elements specific elements of the grant proposals, agreed with the delivery organisations. This is to make best use of the funding available to support the needs of the city, provide a range of services and support the provides across the city.

The awards have been approved by the delegated CYC officer.

Annex 1.



City of York Council
Crisis and Resilience C

Awards agreed.

Organisation	Service	Amount requested	Agreed awards	Overview of provision
Coterminous	Thrive and Survive – (a relationship-led financial resilience pathway)	£29,235	£29,235	Thrive and Survive is an innovative, relationship-led Financial Resilience Pathway designed to provide practical financial support, emotional resilience and personalised guidance to some of York's most marginalised residents experiencing financial crisis. Full grant amount
Age UK York	Information & Advice Service (Money & Benefits)	£26,995	£26,995	Specialist money and benefits support for older people, including older people with disabilities. Provide dedicated resources to maximise residents income, providing an additional senior role enhancing resilience and responsiveness to local provision. Full grant amount
Community Furniture Store	IT ReUse: Digital Access and Skills for Financial Resilience	£50,000	£34,750	IT ReUse Project, a city-wide digital inclusion and financial resilience programme that addresses both immediate crisis need and longer-term financial stability for low-income residents in York. Contribution to overall project costs
York Carers Centre	Financial Resilience Advice Worker	£30,207	£26,607	Financial Resilience Advice Worker to support unpaid carers experiencing financial hardship; delivering a combination of early intervention, crisis prevention and financial resilience support, directly aligned to the aims of the Crisis and Resilience Fund.

Citizens Advice York	Community Based Debt Advice	£57,870	£50,000	Specialist Debt Advice Service designed to improve the financial resilience of residents across the city. The service will combine high-quality, specialist advice with proactive outreach and strong partnership working to ensure that support reaches those most at risk of financial hardship. Max grant amount
Welfare Benefits Unit	Underpinning Quality Local Advice: Building Sector Resilience	£43,649	£17,380	AdviceExtra: In-depth support and proactive follow-up to advice and guidance provided via the adviser helpline. WBU will provide detailed, casework-level guidance to frontline advisors supporting York residents, examining complex cases in depth from start to finish. Grant for Advice Extra element.
Refugee Action York	Improving Financial Resilience for Refugees, Asylum Seekers and Migrants	£15,000	£15,000	Improving Financial Resilience for Refugees, Asylum Seekers and Migrants Provide flexible, tailored support • to better manage personal and family finances • towards employment and training • maximise income to ensure people understand are able to claim everything they are entitled. Grant for RAY project worker costs.
Total grants awarded			£199,967	