Meeting:	Combined Executive Member Decision Session
Meeting date:	Wednesday, 9 September 2026 10.00 am
Report of:	Director of Communities
Portfolio of:	Executive Member for Finance, Performance, Major Projects, Human Rights, Equality and Inclusion Executive Member for Children, Young People and Education

Decision Report:

Financial Inclusion/Welfare Benefits Outturn 2025/26

Subject of Report

1. This report provides the Executive Member for Finance, Performance, Major Projects, Human Rights, Equality and Inclusion and the Executive Member for Children, Young People and Education with the Financial Inclusion/Welfare Benefits outturn report 2025/26 and ongoing work in 2026/27.

2. The Council approved a 10-year city-wide anti-poverty strategy in November 2025. The ambition is to fight poverty in York and its impacts now and in the future. Looking to establish the conditions that would make the city of York a healthier, fairer, more affordable, more sustainable and more accessible place, where everyone feels valued, creating more regional opportunities to help today's residents and benefit future generations.

3. The strategy links activity against causes of poverty with three strategic objectives:
   I. **Tackling poverty today** – Helping people who are struggling right now.
   II. **Preventing people from falling into poverty** – Making sure fewer people end up in poverty in the future.
   III. **Creating long-lasting change** – Making York a more equal and affordable city for the long term

4. This long-term strategy builds on the continuing activities across the council and City, along with voluntary and community sector partners and others, to support and enable residents in financial difficulties and

affected by the ongoing economic environment. This report (Financial Inclusion/Welfare Benefits Outturn 2025/26) provides an update on this financial inclusion (FI) activity during 2025/26 including:

- the financial support available to residents dealing with the challenges of the increased cost living in 2025/26;

- an update on benefits statistics and performance administered by the council including Household Support Fund 7 (HSF7) and the York Financial Assistance Scheme; and

- other areas of support for residents which provide financial inclusion and resilience including:

    - Community, housing, advice, information, signposting and communications.

    - Digital inclusion activities; and

    - Delivery of the financial inclusion grant schemes.

Benefits and Challenges

5. The Cost of Living along with other factors such as Housing costs, availability, and NHS capacity is continuing to have a detrimental effect on residents in the city, impacting on health and well-being; with increasing numbers of residents needing financial support and presenting with vulnerabilities and complex needs. Welfare benefits and broader community support are complicated for people to navigate, and the systems rely on people managing their own claims and having access to digital resources.

6. The challenges facing the local authority and community sector partners also impact the amount, level and range of support they are able to provide. It is more important than ever that we are able to work together to make the best use of all our resources to support residents and build resilient and vibrant communities. This report summarises these impacts and action the council and partners are taking to help support residents in these increasingly challenging times.

Policy Basis for Decision

7. Financial Inclusion and welfare benefits continue to be key to meeting the aims of the Council Plan for 2023 to 2027, 'One City For All' which sets out the council's priorities and details what steps will be taken to establish conditions which make the city of York a healthier, fairer, more affordable, more sustainable and more accessible place, where everyone feels valued, creating more regional opportunities to help today's residents and benefit future generations. The four core commitments of the plan are:

   - Equalities and Human Rights - Equality of opportunity
   - Affordability - Tackling the cost-of-living crisis
   - climate - Environment and the climate emergency
   - Health - Health and wellbeing.

Financial Strategy Implications

8. This report has no direct implications with regards to the council's financial strategy.

Recommendation and Reasons

9. The Executive Members are asked to:

   i. Note and comment on the details of this report in relation to the support provided to residents affected by the impacts of the continuing high cost of living.

   Reason: *to ensure councillors, residents and stakeholder groups are aware of the ongoing financial inclusion activity across the city.*

Background

10. The council's core commitments provide a vision of a heathier, fairer, more affordable, more sustainable, and more accessible city where everyone feels valued. They inform the decisions we make, and describe how we then work with partners, residents, businesses and communities to deliver our priorities. Table 1 below shows the changes in welfare demographic data between May 2025 to May 2026

Table 1

	May 2025	May 2026
Households in relative poverty*	2,675	2508
Children in relative poverty	1,820	1,820
Households receiving Council Tax Support	8,225	8,019
CTS households with children.	2,919	2,826
CTS Working age households	56%	56%
CTS Pensioner households	44%	44%

*Relative poverty[1] used in these calculations is defined as Households whose income is less than 60% of current median income

11. Annex A shows a snapshot of demographic data and poverty matrix for York based on the cohort of 8,019 households receiving council tax support and housing benefit in May 2026 the subsequent pages show all the CTS customers going in and out across the year. This background information helps in understanding the level of the challenge that the council's welfare benefit resource has to support.

12. The needs of many residents remain complex. The ONS 'dimensions of deprivation' used to classify households[2] are indicators based on four selected household characteristics – Education, Employment, Health and Housing in York:

   a. 32.7% of households are deprived in one dimension,
   b. 11.1% of households are deprived in two dimensions
   c. 2.2% of households are deprived in three dimensions

13. The council provides a range of local welfare support to residents through the York Financial Assistance Scheme (YFAS), Council Tax Support (CTS) and Discretionary Housing Payments (DHP). The Household Support Fund (HSF) and Crises & Resilience Fund (CRF – from 1ST April 2026) from Government also provides financial resources to support residents with financial pressures they are facing due to the increases in cost-of-living. The council continues to operate a food and fuel voucher scheme open to all residents.

14. Council departments continue to work in close partnership with voluntary and community organisations to co-ordinate, make the best

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[1] https://researchbriefings.files.parliament.uk/documents/SN07096/SN07096.pdf
[2] https://www.ons.gov.uk/census/maps/choropleth/population/household-deprivation/hh-deprivation/household-is-deprived-in-one-dimension?lad=E06000014

use of the resources and effectively support residents. The council has continued to learn from its own experience and those of its residents, partners and from areas across the region and the country as a whole. The new CRF fund from April 2026 supports the continued building of community resilience.

15. Table 2 below sets out the YFAS, HSF grants and CYC Food and Fuel Voucher Scheme spend provided across the 2025/26 period:

Table 2

Discretionary support schemes	**Spend 2025/26**	**No of awards**
YFAS scheme	£192,010	406
HSF 7 Discretionary Grants Scheme	£124,660	562
HSF 7 direct CT payments working age CTS, carers & disabled customers	£808,950	5393
HSF 7 direct bank payments working age CTS carers & disabled customers	£431,300	4,313
Food & Fuel Vouchers 25-2	£203,598	3,294
Total	£1,760,518	13,968

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 Department for Work and Pensions (DWP), was part of the Social Fund. YFAS is now fully funded and locally administered by the council and can assist residents to stay or move into the community or with emergencies.

17. The full YFAS statistics are set out at Annex B. The CYC budget for YFAS received a one-off increase of £130k 2025/26 as part of the budget process to provide additional support to residents.

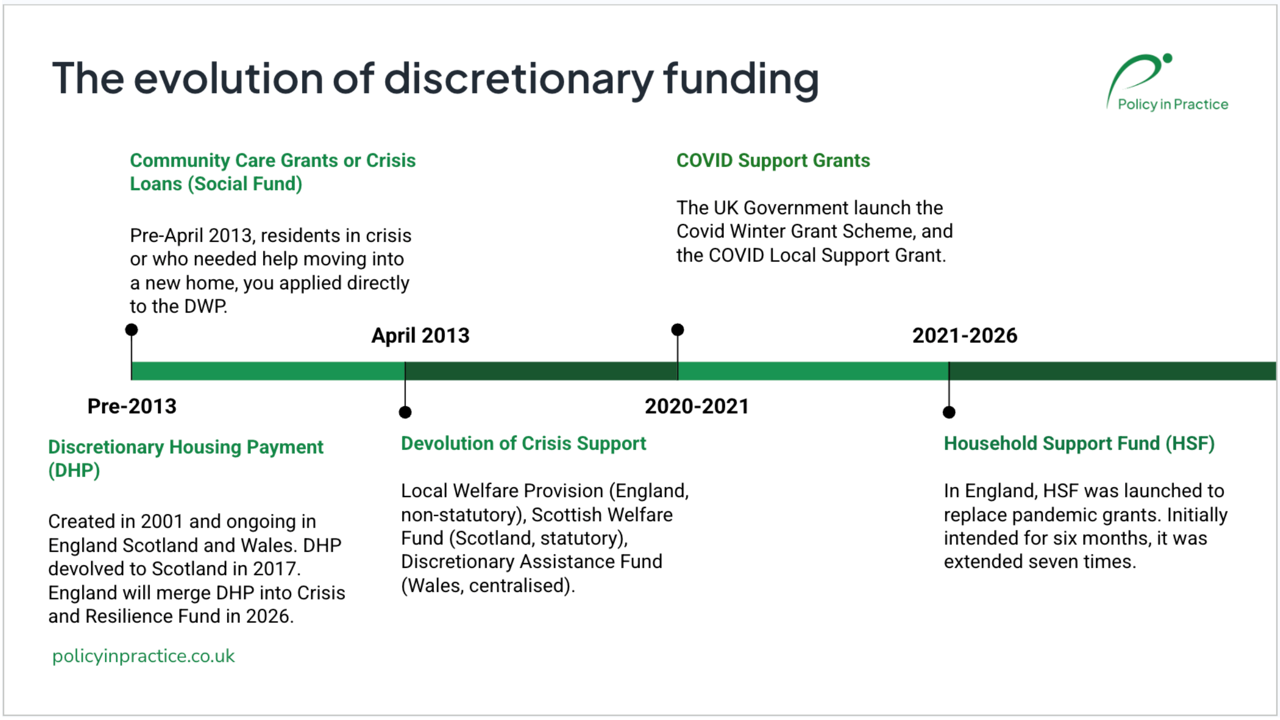
18. In 2025/26 995 YFAS applications were received. This continues the overall trend in decreasing YFAS applications as alternative sources of support are available via the Household Support Fund (HSF) and the CYC Food & Fuel Voucher Scheme are available.

Household Support Fund (HSF)

19. The Government first announced the Household Support Fund (HSF) for families in financial need in October 2021 following legacy coronavirus family support funds. The Household Support Fund was introduced to support households in the most need with food, energy, and water bills. It could also be used to support households with

essential costs related to these items and with wider essential costs where appropriate. HSF schemes have been one off temporary fixed term schemes each with slightly different criteria but all with the same theme of Food, Energy & Water. Table 3 below shows the evolution of discretionary funding:

Table 3



20. The Household Support Fund 7 (HSF7). covered the period 1 April 2025 to 31st March 2026 inclusive. City of York Council received £1.8m of the £742m fund to support its qualifying residents with meeting immediate needs and help for those who are struggling to afford household essentials including energy and water bills, food, and wider essentials.

21. Following on from previous HSF schemes support was provided through direct payments to residents, discretionary applications and direct grants for advice and support. In terms of direct payments £1,240K was paid to approximately 5,000 qualifying families in two payments. A full breakdown of all payments is as set out in Table 4 below:

22. Two HSF direct payments were made to working age customers as shown in table 4 below. One £150 payment directly on to Council Tax accounts, reducing payments for the whole year and one £100 payment in December 2025 into customer bank accounts. Over 5000 households received these payments

23. 562 people received discretionary HSF grants totalling £124.6k.

Table 4. Household Support Fund 7

HSF7 Spend		
Budget	**Actual No's**	**Total Amount £**
4200 Working age CTS customers £150 CTAX credit	4281	£642,150
4200 working age CTS customers £100 direct payment	3172	£317,200
700 SMI exempt cash payment £100	409	£40,900
500 SMI disregard council tax credit £150	526	£78,900
500 SMI disregard cash payment £100	380	£38,000
150 Carers discount council tax credit £150	90	£13,500
150 Carers discount cash payment £100	44	£4,400
500 disabled band reductions council tax credit £150	496	£74,400
500 disabled band reductions direct payment £100	308	£30,800
Discretionary application scheme	562	£124,660
Food & fuel vouchers	3,132	176,100
Spotlight licences – Government Fraud Checking software	80	£3,000
Warm places family food and support activities	300	£60,000
Talk money, Worrying about Money leaflets, letters to target support from Low Income Family Tracker LIFT data.	1000	£7,584
Direct grants for people in CT arrears & getting HSF advice and grants to enable people to remain in private tenancies where DHP not available.	10	£6,931
Additional community benefits advisers x 2	200	£80,000
Benefits & digital support grants	5	£149,000
Administration		£50,000

Crisis & Resilience Fund

24. 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. This funding replaces the former Household Support Schemes (HSF). The funding covers the period of 1 April 2026 to 31 March 2029 inclusive.

25. This money includes specified funding for housing support. As with the rest of the CRF, the Housing Payment element will commence from April 2026 and replaces Discretionary Housing Payments (DHPs).

26. The Fund is classified as Local Welfare Provision (LWP) However, it is not intended to replace existing local welfare support schemes, which play an important role as established discretionary crisis support mechanisms.

27. The level of funding for York is approx. £1.6m pa (£1,587k) and this includes the DHP element of £163k previously funded separately. The Household Support Funding was £1.8m with the DHP funding of £163k. This means in real terms the actual welfare support funding has fallen by a little over £363k pa and over £1m across the next three years.

28. The funding has been split across the four strands set out in the governments guidance document as set out at Table 5 below:

Table 5

Strand	Amount	%
1 - Crisis Payment	£ 650,000	41%
2 - Housing Payment	£ 300,000	19%
3 - Resilience Services	£ 605,000	38%
4 - Community Coordination	£ 45,000	3%
Total	**£ 1,600,000**	**100%**

29. As at the end of June 2026 the spend against the CRF was:

- Crisis payments – £140k
- Housing Payment – £68k
- Resilience Services – £454k
- Community Coordination - £0

CYC Food and Fuel Voucher Scheme

30. The York Fuel and Food Voucher scheme was set up in January 2022 and the scheme has continued as part of the CYC Household Support Fund. The scheme provides food and fuel vouchers delivered through advice support workers from both CYC and charity /voluntary sector. It is an important element of the scheme that these are provided to York residents affected by poverty and debt alongside the provision of information and advice on benefits and other longer-term support.

31. Applications can only be considered as part of an overall financial capability advice or support assessment, by phone or face to face, including appropriate benefits checks and other information about reducing out goings, e.g. social tariffs for broadband, energy efficiency measures.

32. If residents need assistance with food and do not want a referral/signposting to a support service or this is not appropriate, they are directed to other food support including:

- York Financial Assistance Scheme,
- York Food Bank or
- community food support.

More information is available at www.york.gov.uk/HelpWithFood .

33. Approved voucher applications are sent electronically directly to the resident by text or email. Households were allowed a maximum of 3 food vouchers and 3 fuel voucher awards during 2025/26.

34. There are 7 external support service partners in the scheme from the charity/voluntary sector, plus CYC teams including Local Area Coordinators, Benefits & Contributions Advisors, and Housing Management Officers. Over 80 support workers are registered to process applications to award vouchers. The number of food & Fuel vouchers issued is set out at Table 6 below. Details of awards are summarised in Annex D.

Table 6

	No of vouchers	**Cost including admin fee**
Food vouchers	1,678	£128,640
Fuel vouchers	1,454	£47,460

Benefit Take Up & Low-Income Family Tracker (LIFT) data platform

35. Funding from the Household Support Fund has been used to continue the partnership with Policy in Practice to use their Low-Income Family Tracker (LIFT) platform and Benefits Calculator to support the council's financial inclusion work. LIFT is a web based interactive tool that combines a comprehensive welfare policy analytics engine with local authority administrative data to drive strategic and operational decisions and activity. The tool supports councils through providing interactive dashboards to identify financially struggling residents at street level, design appropriate interventions, and track the effectiveness of these interventions.

36. During 2025/26 the following campaigns have been launched:

- Continued targeted Pension Credit take up campaign in partnership with Age UK York and OCAY a further 162 claims were made with a £7k increase in household income and £55k life time income:
- Households with care packages
- Households without care packages
- Improving visibility of pensioner debts: through bringing in adult social care debts data for a single view of household debts
- Council Tax pilot project with randomised controlled trial to test alternative communications and support.
  Healthy Start take up campaign.

37. The Pension Credit take up campaign was continued through 2025/26 writing to 147 households in three mailings May, September and October 2025. LIFT data shows average pension benefit income increased by £338/month, equating to overall benefit additional income of over £596K pa. At the start of the campaign 14 households had a monthly cash shortfall, which had reduced to 7 by May 26.

38. In November the council contacted households eligible for Healthy Start. Table 7 below shows the take up following the campaign.

Table 7. Healthy Start take up

	Number signed up
October 25	605
November 25	612
December 25	617
January 26	608
February 26	598
March 26	589

39. HSF 7 has funded two community advisers from May 25 based in the Neighbourhoods and Communities team. They have followed up letters sent out by phone, email and text to offer advice and support people to claim eligible benefits.

40. They have also delivered 10 outreach drop-in advice sessions per week in community hubs, plus additional sessions at SEND Central, St Leonards Hospice, and Talk Money Campaign events. They provided detailed advice and support to 250 residents who they have assisted make 243 benefit and grant applications. These have resulted in yearly financial gains totalling £824,990 an average of £3299.96 per person

41. 30 referrals have also been made to other services for additional support: Citizens Advice York, Local Area Coordinators, Housing Support, National Energy Action, and Gamcare.

Discretionary Housing Payments (DHP)

42. The council received £163.9k in government DHP funding in 2025/26. The total government allocation was spent providing 158 DHP awards. Table 8 below shows the 2025/26 spend and number of applications received.

Table 8. Discretionary Housing Payment

	2023/24	2024/25	2025/26
Total DHP Fund available	£163,991	£163,991	£163,991
Amount spent	£163,991	£163,991	£163,991
Percentage	100%	100%	100%
DHP applications received	312	386	215
Number of DHPs awarded	195	163	158

Council Tax Support (CTS)

43. The number of CTS awards amongst working age residents has continued to decline as shown in Table 8 below. CTS claims, however, are still comparatively lower than Universal Credit (UC) claims and claims for pensioners has fallen again indicating that not all qualifying

residents (Working age & Pension age) are making claims. Support and advice for pension age claimants is now being targeted by using date from the LIFT platform to help residents maximise their benefits.

Table 9. Council Tax Support Caseload

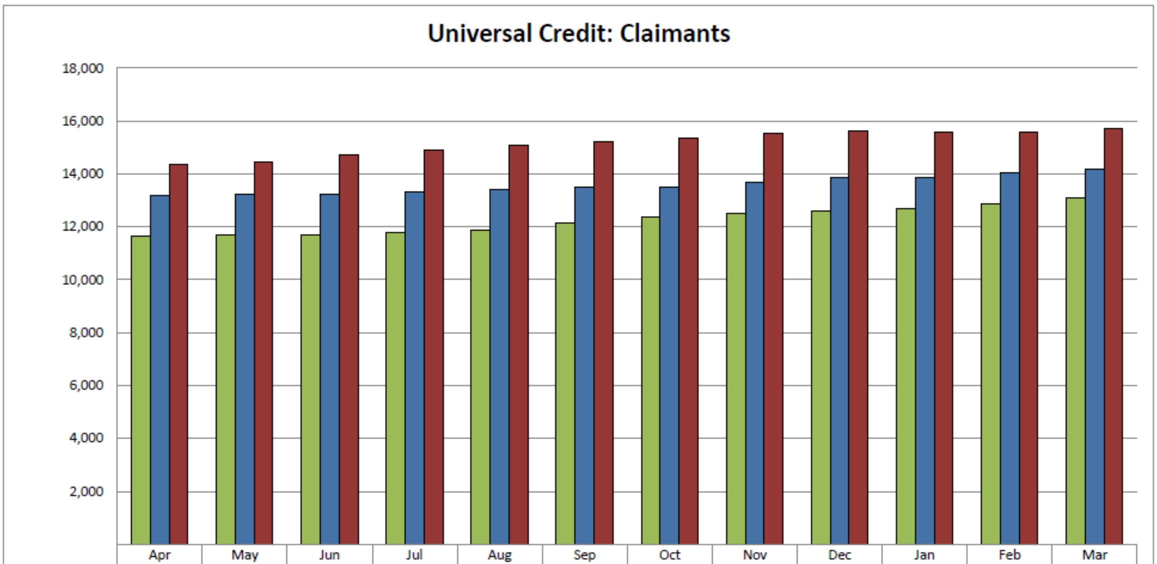
Council Tax Support caseload	Working age	Pensioners	Total
March 2020	4,682	4,034	8,716
March 2021	5,512	3,887	9,399
March 2022	4,685	3,735	8,420
March 2023	4,446	3,572	8,018
March 2024	4,218	3,450	7,668
March 2025	4,183	3,378	7,561
March 2026	4,146	3,287	7,433

Universal Credit (UC)

44. 2025/26 saw the migration of all residents on legacy benefits move to UC by the 31st March 2026. Table 9 below sets out the number of residents claiming Universal Credit, both those in work and those who are looking for work or a unable to work due to ill-health or caring responsibilities. The large difference between the numbers reflects the increasing number of residents who are reliant on benefits whilst been in employment.

Table 10: Total Universal Credit Claimants in York

15,744 York individual claimants in March 2026, 1.0% increase from last month .



	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
2023/2024	11,631	11,700	11,673	11,779	11,885	12,147	12,351	12,485	12,602	12,685	12,871	13,114
2024/2025	13,194	13,238	13,237	13,332	13,409	13,492	13,502	13,700	13,844	13,851	14,049	14,160
2025/2026	14,359	14,459	14,712	14,892	15,088	15,239	15,364	15,535	15,630	15,557	15,586	15,744

Source: DWP

Please note that figures for the latest month are provisional and will be finalised in the next release.

Work of Welfare Benefits Officers

45. The Income Services Team through its Benefits and Contributions officers have provided advice and support to 398 residents and generated additional welfare benefit gains of £2,232,572 in 2025/26.

Information, signposting, and communications

46. It is increasingly important that residents know about what support is available if they are struggling financially and where to get advice and assistance to secure/apply for benefits, grants and other financial support. There have been several changes to the HSF and other discretionary support, as well as national benefit changes and managed universal credit migration.

47. Feedback from residents tells us many residents do not know where to look or go for information, advice and support when they are having financial difficulties. To help with this York Talk Money campaigns have continued to raise awareness and to support people struggling financially. The Advice York partners have worked together across 3 campaigns in 25/26:

    - Mon 7 July to Friday 18 July
    - Mon 3 Nov to Friday 14 Nov (incl. National Talk Money Week)
    - Monday 2 Feb to Friday 13 February

48. These campaigns include social media, newsletters, signposting to resource, regular community advice services and www.livewellyork/talkmoney. This includes advice and support from partners: Older Citizens Advocacy York, York Energy Advice, and Community First Credit Union.

49. The council also ran a series of welcoming and informative events to support families and individuals with practical advice and resources to get support and save on bills, with CYC Benefits Advisers the Digital Inclusion Co-ordinator, National Energy Advice, Yorkshire Water and other local partners.
    - The Gateway Centre, Front Street, Tuesday 8 July 10am -12 noon
    - Marjorie Waite Court Community Café, Tuesday 8 July from 1-3pm.

- Tang Hall Breakfast Club & Advice Hub, Friday 7 November 9.30-11am
- Foxwood Community Centre Hub, Cranfield Place YO24 3HY Friday 7 November from 11.45 until 2pm.
- Monks Cross Shopping Park, Monks Cross, York YO32 9GX Wednesday 4 February 1.30pm - 4.30pm
- Morrisons Supermarket, Foss Islands Road, York YO31 7UR Wednesday 11 February1.30pm - 4.30pm

50. The council continues to work with the Independent Food Aid Network to develop the 'Worrying About Money' guide. This is distributed across the city including libraries, community centres and support services.

Opportunities Fund

51. The Early Support Opportunities Fund is externally funded and available to Local Area Coordinators (LACs), Housing Management Officers and Community teams to support residents who face additional barriers. A key focus is on homelessness and debt prevention, including those in rent and council tax arrears.

52. Continuation of funding has been secured from The Purey Cust Trust who have awarded an initial £1500, with an agreement to provide further funding beyond this initial grant.

53. The fund is jointly run across Local Area Coordinators, Housing and Communities. This joint approach works well and demonstrates collaborative working across departments. These grants are one small part of an overall strategy to secure the long-term financial security, social inclusion, and wellbeing of residents, contributing to creating resilient citizens and communities. Opportunities Grants are not emergency grants. Where there is an emergency, applications were made to the HSF and from April 2026 to the CRF.

54. Table 11 & 12 below provides details of how the funding has been spent across 2025/26.

Table 11 – Details of Early Support Fund applications

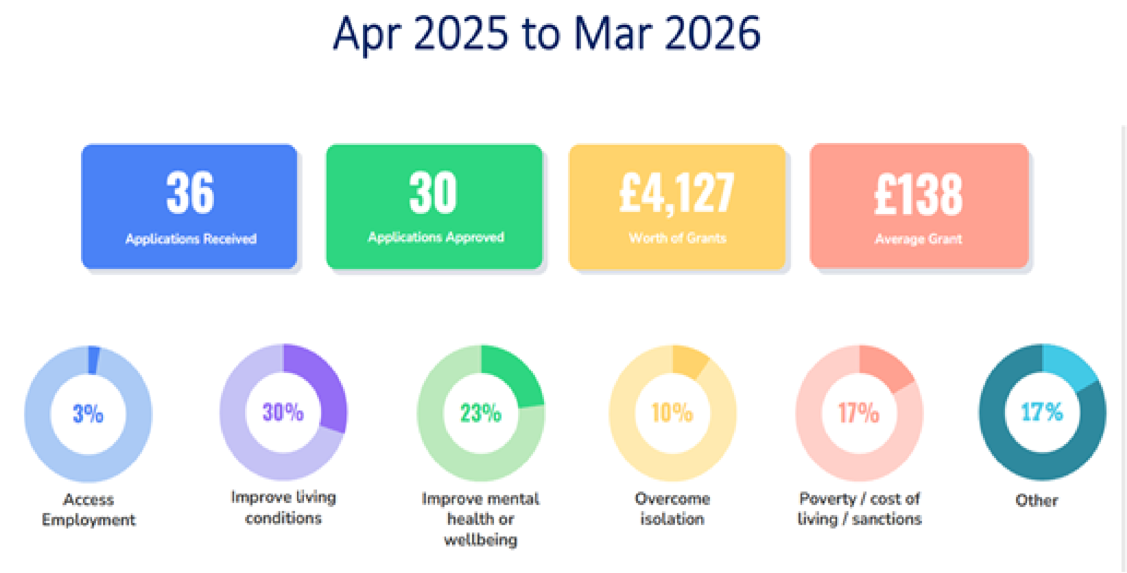
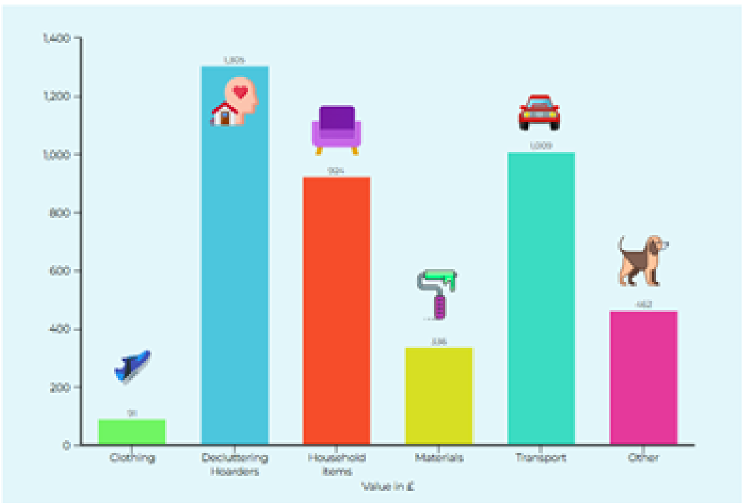


Table 12 – Early Support Fund Types of grants

An example of some of the items the Opportunities Fund has funded – underpinned by choice and control



Clothing – footwear and clothing for job interviews.

Decluttering / hoarders – specialist sensitive decluttering services

Household items – cooking appliances, washing machine, key safe and baby items

Materials – contribution towards the fitting of a carpet, paint & wallpaper

Transport costs – removal fees, taxis, fuel and train tickets.

Other – includes dog bed and crate, and flea treatment for a cat, art membership and road tax for someone living in their vehicle.

Council Tax Debt Project

55. The council has continued to test and develop communications and support to residents in Council Tax (CT) arrears in three areas.

56. Firstly, working jointly with University of York we have tested a pre-reminder letter offering information, advice and support to a sample of residents in Council Tax arrears, supported by HSF funded advice provision using a Random Control Trial (RCT)

57. The RCT sample was identified from LIFT data in 3 groups in October, November and January totalling 864 household. From which a random sample of 503 households was select to receive the letter and follow up emails, phone calls and texts. The outcome from the follow up is set out at Table 13 below.

Table 13:

No.	Outcome
36	Did not want/need help
14	Already had/having help from another organisation
54	Happy to help themselves (online/phone)
6	Noted drop in for future but not currently in need
51	Follow up appointment made (drop-in/home visit/West Offices etc)
272	No contact – Voice message or emails sent
70	No contact – no answer phone or email available

58. Initial LIFT tracking data at from October 25 to May 26 shows improved outcomes for those in the intervention letter and follow up group. Overall, the arrears for those in the treatment group who received the letter offering support increased by a lower amount than those in the control group who didn't receive the letter offering support.

59. The next stage of the evaluation will include further analysis, surveys and interviews with residents and staff.

60. Secondly, we consulted residents and partners on the wording of a new reminder letter; which was agreed in April 26. The new letters will be implemented as soon as possible when technical issues with the new system are resolved. This responds to feedback from residents and the Poverty Truth Commission.

61. Thirdly a new system has been precured from Telsolutions to provide a digital solution to let residents know about missed Council Tax payments via text, e-mail and voice message. Using text reminders for council tax payments helps people avoid missed deadlines, extra penalty fees, formal recovery action and know where to get help. The new systems will be implemented across 2026 and will be evaluated, review and develop to meet the needs of residents and recovery outcomes.

62. The council recognises that non-payment/arrears of council tax can indicate residents are facing other issues in their lives for example other

debts, and complex health and/or family relationship problems. By getting a better understanding of all the issues including council tax debt and offering broader wrap-around support the council can provide longer term benefits for residents, prevent further debt, improve wellbeing, reduce administration and lead to more resilient and positive individual and community outcomes.

Community Based Activities

63. The Communities Team continues to work with the Good Place Network which brings together those individuals and groups running community hubs, venues and food projects across the city. This network has continued to grow in membership. The Communities Team supports and facilitates meetings and regularly shares information updates on campaigns, resources, funding, good practice and volunteer development opportunities. The network works together to plan seasonal support and share intelligence on trends in challenges faced by local residents.

64. An example of the work undertaken is the Christmas/Winter 2025/26 activities undertaken in partnership. With the help of volunteers, local organisations and businesses, thousands of food parcels, toiletries, toys, books, and games were distributed to vulnerable families and children across York last Winter. Families also attended festive events, parties and even a community cinema where they could choose gifts and essentials, and take-home bags of food, take part in arts and crafts activities with information and support available for parents —organised and promoted by Community Officers, often in partnership with the Good Places Network.

Individual Ward and City Wide Funding

65. These two funding streams support projects which address the four council plan priorities. Within the grants made over the 2025/26 period included additional benefits and advice outreach services, support for community hubs and free to access activities for families and children.

Food Sufficiency and Holidays Activities and Food (HAF)

66. The Community Officers and the Holiday Activity & Food (HAF) Programme Coordinator continue to work together to ensure maximum benefit from available resources. They ensure that activity providers and the Good Place Network members have up to date information in order to fulfill their requirement to signpost families to support. Through visits and post programme monitoring they gather feedback from providers and

participants on emerging themes and current challenges facing families as well as ensuring quality provision. Community Officers work with ward members to develop and fund free universal access to further develop the holiday activity offer across the city often linking local food projects up with activity providers to further enhance what is available to families and showcase what is on offer year-round. Also directly running activities to add capacity into the system and address identified gaps in provision.

67. York's reach was well above average for every holiday period in the 2025/2026 reporting year:

- Easter 2025 – National average reach 13.5%; York reach 29%
- Summer 2025 – National average reach 20.8%; York reach 31.9%
- Christmas 2025/2026 - National average reach 9.7%; York reach 17.3%.

Feedback from Childcare Works was that York's HAF reach is near optimal when comparing it to others in terms of quality and available funding. Nationally the percentage of good/excellent provider scores were 83.3%; York's were 100%.

68. In total, the council distributed £425,040 in direct grants for the HAF 2025/2026 programme. Grants were awarded to 29 organisations offering a wide range of activities across the city including sport, arts and theatre, cooking and healthy living, day trips, and much more. Relationships also strengthened with the asylum seeker families living and going to school in the City, making sure that integrated activities were available for those children and young people.

69. Despite a tight timeline following the announcement of continued HAF funding, the following Easter programme (within the 2026/27 financial year) attracted many applications. The growth of York's programme has meant that a high-quality and diverse programme can be offered that is also cost-effective. There were 6,000 places offered over Easter 2026 (compared to 5,500 for Easter 2025), which were spread across the city, with greater emphasis on areas with higher numbers of free school meal eligible. New data analysis highlighted areas that needed additional focus, which was taken into consideration with each application round. There has been increased involvement from schools, with partnerships forming between activity providers and the schools themselves. For example, United Education has collaborated with Clifton Green Primary School, one of our schools with the highest proportions of free school meal eligible, to deliver a multi-activity camp at St Peter's School, which offers excellent swimming facilities.

Quotes from families:

> *'HAF's [New Visuality] Art Camp has gone above and beyond to help and make my son feel comfortable. My son has ADHD and autism with complex needs, so activities are difficult for him. It is a relief to have a place we can take him where he is not only comfortable, but excited to go to. It really takes the pressure off during the school holidays.'*
>
> *'I'm a working parent without any family to help out. The holidays give me so much anguish, and I was always so worried about losing my job because I can't find childcare. I just can't thank you enough for finding a camp that my son loves but that also means I can keep working and not have to worry so much.'*

Digital Inclusion

70. In our world today, digital inclusion is vital to financial inclusion. Those without access to digital devices, the internet, data and/or digital skills and confidence are being left behind. They are paying more for bills and the things they buy, their access to opportunities and support are limited. Without IT access the following is more difficult:

- making new or managing benefits claims for vital support
- accessing online discounts for essential household costs, fuel, insurance, phones, for example;
- connecting with family and friends;
- accessing education, training, and employment;
- accessing other help and support from organisations who have moved services online;
- children accessing schoolwork and other learning;
- accessing GP services.

71. The Digital Friendly York (DFY) network of over 20 organisations meets quarterly, working together to maximise opportunities for all in York to access digital technology and equip them to access information, services and support in the right way for them by recognising individuals as well as the needs of communities. More details at www.livewellyork.co.uk/digitalfriendlyyork

72. At present no one partner organisation has the single responsibility for or capacity to drive these key priorities for digital inclusion in York forward. Funding from the University of York Cost of Living Fund enabled the partnership to engage an adviser to work with DFY to

develop proposals for an independent Charitable Incorporated Organisation (CIO) to lead on developing and promoting digital inclusion in the city. Application to the Charity commission has been submitted and final approval has recently been confirmed.

73. The part time Digital Inclusion Co-ordinator, managed by York Learning has worked with partners to provide community based digital inclusion activities. Funding has been secured via Household Support Fund, to continue this post until May 2027.

74. Funding from the UK Shared Prosperity Fund via York and North Yorkshire Combined Authority's Digital Inclusion Programme has enabled 9 York organisations to establish digital services in York, they have trained Digital Champions to support individuals in gaining the skills and confidence needed to overcome barriers to getting online.

75. Targets for York and North Yorkshire were to provide training for 100 digital champions and 1000 people to get skills and support 20 organisations. The project was declared successful by the Combined Authority as it massively overachieved the targets. In York alone:

- 74 trained as digital champions,
- 177 received digital skills support in 41 venues
- 9 organisations received funding,
- Refugee Action York - Empowering refugees and asylum seekers through tailored digital support embedded in community hubs/weekly sessions.
- IT ReUse - Expanding IT ReUse into a digital support hub. Expanding the refurbishment workshop to increase volunteer capacity and device throughput.
- York's Mental Health Hubs – training Digital Champions to support Hub staff to providing Digital Buddies for Mental Wellness. 1:1 and group-based activity based on the needs of hub users and the support they require.
- The Collective Sharehouse - Community Connect: Access Amplified to support to build community digital capacity in Micklegate. Training community Digital Champions will be to help each other.

- York Learning: Digital Friendly York Digital Inclusion Co-Ordinator - Series of roadshows, promoted in advance, in areas of York with digital exclusion, supporting residents with access to key local authority services and skills building. 16 roadshows across 5 locations: Planet Food café , Tang Hall Community Centre, Foxwood Community Centre, Oaken Grove Community Centre, Lidgett Methodist Church,

- Eimaan Culture and Community Services CIC - Empowering ethnic minority groups to gain knowledge, skills, practice and ensuring they have access to and can effectively use digital technologies and the internet.

- North Yorkshire Business and Education Partnership - A targeted digital inclusion project for SEND pupils, delivering online safety and ATE pathways support through two sessions in six schools, with resources for parents. Introduce young people and their families to Apprenticeship and Technical Education (ATE) pathways, including supported internships.

- Mysight York - Helping blind and partially sighted people in York build digital skills and confidence through one-to-one support, tech loans, drop-ins, and peer mentoring. Helping people develop essential skills such as using a smartphone, setting up voice assistants, or accessing healthcare and banking services online. Including regular “Digital Café” drop-ins.

- Explore York - Supporting older adults to confidently use smartphones and tablets to access essential health services and information through guided one-to-one and group digital sessions. Focusing on accessing health and well-being services e.g. using the NHS app, booking doctors’ appointments.

76. The Digital City Team within the council’s ICT Service continues to engage with national and local broadband infrastructure providers as part of its work programme to retain interest and investment in York’s digital connectivity landscape. The programme delivers both commercial and social value to the city, leveraging a combination of private investment and government-funded schemes to maximise opportunities for residents and businesses to access gigabit-capable broadband. This supports digital inclusion through greater choice and affordability, while helping to drive deployment in some of York’s harder-to-reach areas.

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77. Public free Wi-Fi is available in libraries, sports centres, sheltered housing schemes, community centres and hubs and council offices. In

York City Centre, there is a free Wi-Fi concession in operation for all visitors and residents to use with free Wi-Fi also available on the city's local and regional bus services whose routes include York.

Financial Inclusion Fund Grants

78. The Financial Inclusion Grant budget of £100,000 was awarded to 7 projects for 2025/26, as set out in table 14 below, to deliver a range of financial inclusion activities by partners across the city.

79. The Financial Inclusion Fund grant scheme 2025/26 supports the administration's key pledges: Affordability; Equalities and Human Rights; and Health Inequalities.

80. Grants were awarded supporting financial inclusion provision to:

- mitigate the hardship impacts felt as a result of the cost-of-living crisis.
- support for residents claiming eligible benefits including, Universal Credit, pension Credit and Council Tax Support
- tackle food & fuel poverty
- help those who are, or at risk of becoming, homeless
- embed advice services into the community
- support digital inclusion
- empower individuals in communities to help themselves and help others longer term
- provide support and help 'hard to reach' groups and individuals within the community
- particularly support those with additional health needs and disabilities.

81. Grants were awarded through part or matched funding to support work within these organisations. All the service providers have met their target outcomes of the funding. Most surpassing these. Providing excellent advice and support to residents to improve their financial situation and wellbeing.

82. An overview of the funded work, the services provided, and outcomes is in Annex F.

Table 15. Financial Inclusion projects funded for 2025/26

Organisation	Project Title	Award £
North Yorkshire Citizens Advice & Law Centre	Housing Matters York	£24,909
Community Furniture Stores /IT Reuse	Bridging the Digital Divide: Expanding IT ReUse to Support More People	£15,500
Citizens Advice York	Financial Inclusion for the Traveller Community	£10,837
Community First Community Bank	CFCB Supporting Communities pilot	£5,000
Refugee Action York	Mitigating Financial Hardship for Refugees, Asylum Seekers and Migrants	£7,788
York Community Energy CBS Limited	Energy advice & support for "hard to reach" groups	£18,488
Welfare Benefits Unit	AdviceExtra: Enhanced Support, UC Migration Focus and Frontline Upskilling	£17,452
Total		£99,974

84. 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.

85. 12 applications were received from 10 organisations. The total amount requested was £311,728.29, far exceeding the £200k budget available. This reflects the very exceptional pressure on both residents and those organisations that provide critical support.

86. 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.

Table 16. Crisis and Resilience Community Grant Programme 2026/7

Organisation	Project Title	Award £
Coterminous	Thrive and Survive – (a relationship-led financial resilience pathway)	£29,235
Age UK York	Information & Advice Service (Money & Benefits)	£26,995
Community Furniture Store	IT ReUse: Digital Access and Skills for Financial Resilience	£34,750
York Carers Centre	Financial Resilience Advice Worker	£26,607
Citizens Advice York	Community Based Debt Advice	£50,000
Welfare Benefits Unit	Underpinning Quality Local Advice: Building Sector Resilience	£17,380
Refugee Action York	Improving Financial Resilience for Refugees, Asylum Seekers and Migrants	£15,000
Total		£199,967

Consultation Analysis

87. This paper sets out the breadth of support delivered to residents in the city across 2025/26 and progress to date in 2026/27. The report sets out the extent of partnership working with our community partners which is now greater than ever. Any initiative has its own decision paper, EIA and sets out the extent of consultation. The purpose of this paper is to summarise all this work to inform the relevant Executive members and does not require consultation other than the comments of the Implication Officers.

Options Analysis and Evidential Basis

88. There are no other options to consider in relation to recommendation at paragraph 9 as the report is for noting

Organisational Impact and Implications

89. The comments of the implications officers are set out below:

    (a) **Financial** – There are no financial implications of this report as it is for noting.

(b) **Human Resources (HR)** - There are no HR implications contained within this report.

(c) **Equalities and Human rights** – There are no direct implications of this report as the report is for noting, however the work undertaken by the council and partners will have impacted positively on all residents accessing the support and those with intersectional and multi complex needs are likely to have been most affected by the impacts of the pandemic and Cost of Living Crisis.

(d) **Legal** – Any grants awarded by the council through the various schemes set out in this report are done so in accordance with an agreed governance process via the Financial Inclusion Steering Group and are subject to appropriate arrangements being put in place to cover the terms of the grant.

(e) **Health and Wellbeing -** The report describes the outcomes of a range of initiatives that were designed to increase income and reduce debt for York's financially excluded residents. The report rightly highlights that these activities directly contribute to the aims and commitments of the council plan, including improving health and wellbeing and reducing health inequalities.

(f) **Procurement** - There are no implications

(g) **Environment and Climate action** – No climate change implications have been identified

(h) **Data Protection and Privacy-** The data protection impact assessment (DPIAs) screening questions were reviewed for the recommendations and options in this report and as there is no personal, special categories or criminal offence data being processed to set these out, there is no requirement to complete a DPIA at this time. However, this will be reviewed following the approved recommendations and options from this report and a DPIA completed if required.

(i) **Communications** - Directly supporting residents with this issue and signposting to other organisations who can offer support is part of the council's wider communications approach to community cohesion and wellbeing in the city. As such, regular information campaigns are run throughout the year, using a variety of communication channels owned directly by the council alongside supporting advocates with information for residents too.

(j) **Economy** - The programmes and projects described in this report make a positive impact on the York economy.

(k) **Affordability** – All affordability implications are included in the body of the report.

Risks and Mitigations

90. The key risks are in relation to spending the CRF to provide maximum benefits for residents whilst staying with the level of Government CRF grant provided. This is done by:

- Forward planning of ongoing support through annual budget processes maximising government support will be key as the expected cost of living impacts will exist into the long term.

- Managing the budget to ensure that customers get the same service and support irrespective of when they apply in the financial year.

- The cost-of-living crisis has impacted on the funding of the council and of partners in the voluntary and charity sector, so service resilience across all partners needs to be a key consideration for decision makers in the short and medium term to protect ongoing service delivery.

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

91. These risks are managed through constant monitoring and review. The actual figures for CRF including DHP, are reported to each FISG meeting to allow early intervention. The Government three year funding of CRF allow for a longer-term planning (3 years).

Wards Impacted

92. Residents from all wards have benefitted from the welfare support in this report.

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Background papers

Decision Session of the Executive member for Finance & Major Projects- 13 March 2023 - Financial Inclusion Interim Strategy 2023-25
https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MId=13518&Ver=4

Annexes

Annex A Poverty gap statistics
Annex B YFAS Trends Summary Report 2025/26
Annex C HSF Report 2025/26
Annex D Food & Fuel Voucher Scheme Report 2025/26
Annex E Financial Inclusion Fund Grants report 2025/26

List of Abbreviations

CAY	Citizen's Advice York
CFS	Community Furniture Store
CRF	Crises & Resilience Fund
CTS	Council Tax Support
CVS	Council for Voluntary Services
CYC	City of York Council
DD	Direct Debits
DFY	Digital Friendly York
DI	Digital Inclusion
DHP	Discretionary Housing Payment
DRO	Debt Relief Order
DWP	Department for Work and Pensions
FISG	Financial Inclusion Steering Group
HAF	Holiday Activities and food
HB	Housing Benefit
HSF	Household Support Fund
IT	Information Technology
k	Thousand
LAC	Local Area Co
LIFT	Low Income Family Tracker
LWY	Live Well York
PiP	Policy in Practice
UC	Universal Credit
UKSPF	UK Shared Prosperity Fund
YFAS	York Financial Assistance Scheme