

## **Financial Support for York Residents - summary checklist**

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## **DWP benefits for people who are looking for work or on a low income**

### **Universal Credit and / or ‘New style’ Jobseekers Allowance**

To be eligible for ‘new style’ JSA you’ll need to have worked as an employee and paid Class 1 National Insurance contributions, usually in the last 2 to 3 years. National Insurance credits can also count.

You may be able to get Universal Credit if:

- you’re on a low income or out of work
- you’re 18 or over (there are some exceptions if you’re 16 to 17)
- you’re under [State Pension age](#) (or your partner is)
- you and your partner have £16,000 or less in savings between you

## Employment Support Allowance

You can apply for Employment and Support Allowance (ESA) if you have a disability or health condition that affects how much or whether you can work.

## Pension Credit

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income.

Pension Credit can also help with housing costs such as ground rent or service charges.

You might get extra help if you're a carer, severely disabled, or responsible for a child or young person.

Pension Credit is separate from State Pension.

You can get Pension Credit even if you have other income, savings or own your own home.

## Check whether you may be eligible for these or other DWP benefits and how to claim -

Use an [independent benefits calculator](#) at [www.gov.uk/benefits](http://www.gov.uk/benefits)

## Government help with energy costs

The government has announced 2 schemes to help with household energy costs:

- [Council Tax £150 Rebate Scheme](#)
- [Council Tax Discretionary Energy Payment Scheme](#)

These schemes are intended to reduce the impact of national increases to energy costs in 2022.

Both schemes will be being administered by local authorities on behalf of central government.

These schemes are not a [council tax discount or exemption](#), which you may be separately eligible for if you are in financial difficulty.

## Council Tax £150 Rebate Scheme

To qualify for the payment you must live in a property in council tax bands A to D and be responsible for payment of the energy bills.

The Council Tax £150 Rebate Scheme will be issued automatically to qualifying council tax payers who pay their council tax by Direct Debit.

We'll pay the £150 Rebate directly into the bank account of those who pay by Direct Debit by the end of April.

You can sign up online to [pay your council tax by Direct Debit](#).

Second homes and holiday lets will not qualify for the payment.

If you're unsure which council tax band you are in, you can check your bill or you can [check your council tax band online](#).

If you pay council tax by Direct Debit but you do not pay the energy bills, then please let us know by emailing: [council.tax@york.gov.uk](mailto:council.tax@york.gov.uk).

Payments for customers without a Direct Debit -

We'll be providing an online application form by May for those who are eligible for the £150 rebate, but who don't pay council tax by Direct Debit.

For those who are not able to access online they will be able contact CYC customer centre to complete by phone.

We'll be updating the website and other media as soon as more information and the application form becomes available.

[www.york.gov.uk/HelpWithEnergyCosts](http://www.york.gov.uk/HelpWithEnergyCosts)

### **Council Tax Discretionary Energy Payment Scheme**

The Council Tax Discretionary Energy Payment Scheme is separate to the Council Tax £150 Rebate Scheme, and is for those who do not qualify for the Rebate Scheme.

Eligibility will be based on certain criteria, with an application form to be completed by those who feel they are eligible for payments.

The discretionary payment scheme criteria and online application form will be made available by May, once the scheme has been approved.

For those who are not able to access online they will be able contact CYC customer centre to complete by phone.

We'll be updating the website and other media as soon as more information and the application form becomes available.

<https://www.york.gov.uk/HelpWithEnergyCosts>

## Self-isolation support payments

The Test and Trace Support Payment scheme ended on 24 February 2022, as there is no longer any legal requirement to isolate if you have coronavirus. As a result no new claims from people testing positive after this date can be accepted.

If you were required to isolate before 24 February 2022, you can still submit an application up to 6 April 2022. For more information see [www.york.gov.uk/selfisolate](http://www.york.gov.uk/selfisolate)

## CYC ongoing support

### Housing costs

If you're struggling to pay your rent and aren't already receiving [Housing Benefit](#) or [Universal Credit](#), you should apply for Universal Credit for support with housing cost

If you're in receipt of Housing Benefit or Universal Credit housing costs, you can also apply for extra help with your rent by claiming [Discretionary Housing Payments](#).

For more information see [www.york.gov.uk/dhp](http://www.york.gov.uk/dhp)

### Council Tax Support

If you are struggling to pay your council tax:

- claim [Council Tax Support](#) online

### Council Tax Discretionary Reduction Scheme

The Council Tax Discretionary Reduction Scheme provides assistance to people who are struggling to pay their council tax bill.

We can only make reductions on the basis of **hardship**, for example:

- you may be receiving benefits but your [Council Tax Support](#) doesn't cover all your council tax bill
- you do not qualify for Council Tax Support and a you have a change in your circumstance which are affecting your payments, for example you are not working due to Covid 19 and have no savings.

For more information see [www.york.gov.uk/TaxReductionScheme](http://www.york.gov.uk/TaxReductionScheme)

## York Fuel Voucher Scheme

### Fuel Voucher Scheme eligibility

- The application is for a household within City of York boundaries.
- The household is seeking advice and support from partner advice and support services due to fuel poverty\* and/or have fuel debt.
- AND they are a vulnerable household
- A vulnerable household may include, but is not restricted to:
- A person who has a physical or sensory impairment, learning disability or mental health problem<sup>1</sup> and who may be unable to protect themselves from harm or abuse, or their carer.
- Elderly, frail or confused older people
- People who are seriously ill or have a severe long-term health condition.
- People who are recently bereaved
- Pregnant women or those who have recently given birth
- Those who have obvious difficulty in understanding, speaking or reading English
- Care leaver
- Those fleeing domestic abuse
- Anyone suffering severe hardship

Applications must be made via advice and support workers including Local Area Coordinators, Peasholme Charity, Mental Health Social Workers, CYC Benefits Advisers. Detail of local advice and support services -

[www.livewellyork.co.uk/information-and-advice/money-legal/money-and-benefits-advice](http://www.livewellyork.co.uk/information-and-advice/money-legal/money-and-benefits-advice)

## York Financial Assistance Scheme (YFAS)

YFAS provides help to York residents in financial difficulties due to exceptional circumstances. Additional funding has been made available to help people affected by COVID-19.

Two types of assistance are offered:

- **Emergency Assistance**, such as food and fuel
- **Community Assistance** to help with exceptional pressures or financial difficulties

If you apply to YFAS because you're affected by coronavirus it will be treated as **Emergency Assistance**, and our usual annual income rules will not apply - instead YFAS will consider your individual financial circumstances.

For more information see [www.york.gov.uk/yfas](http://www.york.gov.uk/yfas)

## **Household Support Fund**

COVID Winter Grant Scheme is provided by City of York Council to support people who require urgent financial assistance.

The scheme running from October 21 to 31 March 22 is now closed.

### **New scheme for 2022/23**

The Government announced on 23 March 22 additional funding will be provided for a new Household Support Fund scheme for 2022/23. New guidance has been received from the Government. A new CYC scheme will be developed to meet the new guidance and will be available in May.

[www.york.gov.uk/householdsupportfund](http://www.york.gov.uk/householdsupportfund)

## **Council Tenants with rent arrears**

Financial support is available for CYC housing tenants who are struggling to pay their rent, through the Covid-19 Housing Hardship Fund 2020.

This support can help with rent arrears and other one off cost that will help the household situation and prevent arrears.

Applications must be made by Housing Management Officers or support workers on the tenant's behalf.

Detail of local advice and support services -

[www.livewellyork.co.uk/information-and-advice/money-legal/money-and-benefits-advice/](http://www.livewellyork.co.uk/information-and-advice/money-legal/money-and-benefits-advice/)

Any queries regarding the scheme contact Helen. [Williams@york.gov.uk](mailto:Williams@york.gov.uk), [Emma.thorpe@york.gov.uk](mailto:Emma.thorpe@york.gov.uk) or [Charlotte.Stokes@york.gov.uk](mailto:Charlotte.Stokes@york.gov.uk)

## **Early Support Fund**

The Early Support Fund provide a grants of up to £250 for residents in financial difficulty. Grants to be paid to improve the overall financial position of customers identified as needing a financial support to facilitate this.

Grant will be part of an overall action plan to secure the longer term financial security, social inclusion and wellbeing of the person in question.

Requests can be made by support workers working to provide advice, support and advocacy to residents experiencing financial and / or social hardship, where an assessment of their financial situation has been done.

Applications can currently be made via Local Area Coordinators, Community Officers or Housing Management Officers. [www.york.gov.uk](http://www.york.gov.uk)

## Useful links

[www.york.gov.uk/benefits](http://www.york.gov.uk/benefits)

[www.york.gov.uk/getadvice](http://www.york.gov.uk/getadvice)

[www.livewellyork.org.uk](http://www.livewellyork.org.uk)

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

<https://www.york.gov.uk/CommunityDropIn>

CYC Customer Services 01904 551550York

## Other ongoing support

### Community food support

Community food provision is available throughout the City.

For information about community food banks see

[www.yorkfoodpoverty.org/whats-happening/](http://www.yorkfoodpoverty.org/whats-happening/)

[www.yorkfoodbank.org.uk](http://www.yorkfoodbank.org.uk)

[YorkFoodJusticeAlliance map](#)

[www.livewellyork.org.uk](http://www.livewellyork.org.uk)

### Energy advice & switching

#### York Energy Advice



York offer free support on energy issues to anyone in York on a low income, aged 65 or over, or experiencing a long term physical or mental health condition or disability.

Phone: [01904 922249](tel:01904922249)

Email: [info@yorkenergyadvice.org.uk](mailto:info@yorkenergyadvice.org.uk)

Web: Fill in the [online referral form](#) and/or [check out Events page](#)

### **CONNECT FOR HELP**

Connect for Help is a free service that is helping people reduce their energy bills, stay warm and access the local help available to them - all without costing them any money. Connect for Help offers a free telephone assessment of your needs, extra advice sessions to help with energy and money issues, and referrals to other services in your area that can help.

[www.connectforhelp.org.uk/are-you-eligible](http://www.connectforhelp.org.uk/are-you-eligible)



## It Reuse – Computers, phones, internet connection

[www.itreuse.org.uk](http://www.itreuse.org.uk)

- **Information for Individuals**

Find the best organisation to help you in your application.

- [Money and Benefits Advice](#)

- More information or Getting Online

- [Getting Online](#)

- **Support Workers**

Support Workers need to register with the scheme. Once registered can apply for laptops, tablets, desktops, mobile phones and internet connection for the people they are supporting

- [Register Now](#)

- **Community Groups**

Accessing IT equipment can be difficult for groups as much as individuals. We offer a limited number of machines to community organisations in need.

- [Contact Us](#)

## Internet access for disadvantaged children

Disadvantaged families may be able to benefit from free increases to their mobile data if they're a customer of either:

- EE
- Three
- Sky Mobile
- SMARTY
- Tesco Mobile
- Virgin Mobile

More providers may join the scheme soon.

Schools, trusts and local authorities can request free mobile data increases for families if they're experiencing disruption to face-to-face education.

<https://www.gov.uk/guidance/get-help-with-technology-for-remote-education-during-coronavirus-covid-19#get-laptops-and-tablets-for-children-who-cannot-attend-school-due-to-coronavirus-covid-19>

<https://get-help-with-tech.education.gov.uk/internet-access>

## Internet – tariffs for people on low income.

Some broadband providers – such as BT, KCOM and Virgin Media – offer cheaper tariffs to help customers on low incomes.

Information on choosing a mobile phone calls and data package.

[www.citizensadvice.org.uk/consumer/phone-internet-downloads-or-tv/switch-broadband-phone-or-tv-provider/](http://www.citizensadvice.org.uk/consumer/phone-internet-downloads-or-tv/switch-broadband-phone-or-tv-provider/)



## Household goods & furniture



**York Community Furniture Stores** are open to everyone to buy new and good quality pre-owned furniture and white goods at affordable prices. Paint at affordable prices - As part of the Community RePaint scheme, donated paint is available to buy at all Community Furniture Stores.

## Water bills

[www.yorkshirewater.com/bill-account/help-paying-your-bill/Help-paying-your-bill](http://www.yorkshirewater.com/bill-account/help-paying-your-bill/Help-paying-your-bill)

We don't want anyone to worry about paying for the water they need. If you're struggling to pay, there's immediate short term and longer-term schemes you can apply for.

### Payment holidays

You can apply for a payment holiday if:

- your income has stopped and you need to pause your payments
- your income has significantly reduced and you need to lower your payments for a while
- you're unable to get out to pay your bill.

### Ongoing help

Are your bills mounting up? There are a range of ongoing help schemes you can apply for -

**WaterSure** - If you have a water meter, claim an income-based benefit and need to use extra water because you have a medical condition or three or more children, you might be able to get help with our WaterSure scheme.

**WaterSupport** - If you have a low income and your annual water bill is more than £430, you may be able to get help from WaterSupport scheme.

**Community Trust** - If you have arrears with Yorkshire Water that are over 12 months old and at least one priority debt, you might be able to get an award towards water arrears.

**Water Direct** - If you receive a deductible income-based benefit, we can take payments directly from your benefits. Less hassle, less worry!

**Resolve** - If you're struggling to catch up on previous water bills, our Resolve scheme could help you be debt-free so you can continue paying your water bill in affordable amounts.

**Call Yorkshire Water to apply or for advice on 0345 1 299 299**