

City of York Council Household Support Fund 7 Scheme for residents April 25 - 31 March 26

1. Household Support Fund 7 (HSF) is delivered by City of York Council using central government scheme funding to support our vulnerable households in most need of help & support with significantly rising living costs.
2. The support will be provided through two routes

Route 1 – Direct payment

3. Residents of working age who are receiving Council Tax Support and those receiving SMI disregard, Carers Council Tax discount and Disability-related Banding Reduction will receive support via two payments. These payments are intended to help families with household bills.
4. The first payment is based on those qualifying households on the 1st April 2025 and will be one £150 credit to their Council Tax account providing they meet one or more of the qualifying criteria.
5. Eligible households will be identified by City of York Councils Revenues & Benefits Team and based on the residents Council Tax Support or discount claim. Eligible credits will be applied direct to the customers Council Tax account. Customers will not need to apply for the credit.
6. The second payment will be a single cash payment of £100 to qualifying residents meeting one or more of the same criteria (Para 3) on 1st September 2025 plus those households with a full SMI discount.
7. Qualifying residents will be invited to apply and will need to provide up to date bank details in order to receive their payment. The account details are required for both the payment and the security checking process. The award will be paid directly into the resident's bank account.
8. Recipients will receive one payment per household in to help with living costs.

Route 2 - Discretionary applications

9. The discretionary scheme for York residents, who are not eligible for the direct Council Tax credit or cash grant and need financial assistance to help with the rising living costs will open May 24.
10. Applications can be made at
www.york.gov.uk/householdsupportfund
11. The Fund is intended to cover a wide range of low-income households in need, including
 - families with children of all ages
 - pensioners, particularly those who are no longer be eligible for Winter Fuel Payment
 - unpaid carers,
 - care leavers
 - disabled people and those with long term health conditions
 - larger families
 - single-person households
 - people affected by high rent or mortgage costs
 - and those struggling with one-off financial shocks or unforeseen events.
12. Grants will be through a discretionary means tested application which will require applicants to prepare some financial information.
13. Yorks HSF 7 scheme can provide assistance with
 - Food
 - Energy bills – electricity, gas, oil
 - Water bills (including sewerage)
 - Other essential costs linked to energy or water
14. Other wider essentials on a discretionary basis, these may include for example
 - a. support with other bills including broadband or phone bills, clothing, and essential transport-related costs such as repairing a car, buying a bicycle, or paying for fuel.
 - b. Some exceptional housing costs

15. Approved awards for assistance with food, energy bills – electricity, gas, oil and Water bills (including sewerage) will be standard amounts based on household size.
16. Applications can also be made for exceptional financial circumstances relating to other essentials which will be assessed on a discretionary basis. Any exceptional discretionary awards will be made on an individual basis as appropriate.

Who can apply?

17. The scheme is open to City of York residents who are over 16 years of age and have recourse to public funds, who require urgent financial assistance over the period.
18. To be considered you must need financial assistance to help with significantly rising living costs and have inadequate savings to meet eligible costs in line with the scheme.
19. A person in need of additional support may include, but not restricted to:
 - Anyone suffering severe financial hardship
 - Someone age 24 or under with an Education, Health and Care plan
 - Someone age 19 or under classed as not in education, employment or training (NEET).
 - A person who has a physical or sensory impairment, learning disability or mental health problem¹.
 - 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

¹ The Royal College of Psychiatrists and Money Advice Trust's Debt collection and mental health: ten steps to improve recovery provides useful guidance and further definition of what constitutes a mental health problem

- Recently unemployed people
- Care leaver
- Those fleeing domestic abuse
- Those who have difficulty in understanding, speaking or reading English

Who cannot apply?

20. The following categories of people do not qualify for help:
 - a. People who do not live within the City of York Council boundaries
 - b. People with No Recourse to Public Funds (NRPF) are not eligible to receive support
21. Assistance will be considered based on propensity to pay essential bills in line with the scheme eligibility criteria. We will use monthly expenses, liabilities and capital for your household to determine this.

How to apply

22. Route 1 - Eligible households will be identified by CYC Revenues & Benefits based on the customers Council Tax Support or discount claim, for a credit to their council tax account and invited to claim for a direct payment to their bank account.

23. Route 2 – Residents can apply at www.york.gov.uk/housholdsupportfund

People who are not able to apply online can apply via phone on 01904 551556

Advice and support are available from advice services across the city, see www.york.gov.uk/benefitsadvice or City of York Council Benefits Advice on 01904 552044 (10.00am - 4.00pm, Monday to Friday) or email: incomeservices@york.gov.uk

What information I will need to provide

24. We will need to information about your circumstances and what assistance you are applying for.
25. We will need to ask for information and evidence to show applicants meet the criteria, such as
 - your household includes a child/ren
 - you are a person in need of additional support
 - Your household income, savings, and expenditure, including
 - Earnings
 - DWP benefits
 - Any other income
 - Readily available funds - cash in hand, in the bank or building society accounts.
26. We may ask for further information about your personal circumstances in depth to make sure you are seeking all available support.
27. We will need to see evidence you are liable for costs and the amounts owed and how your utilities are paid for e.g., Pre-payment meter, monthly direct debit, and quarterly, when applying for assistance with
 - Energy bills – electricity, gas, oil
 - Water bills (including sewerage)
 - Other exceptional emergency costs

How many times can I apply

28. There will be one application award payment per household. The funding is ring-fenced and covers the period from April 25 – 31 March 26
29. Route 1 – Council Tax Credits to be made by the end of June 25
30. Route 2 - Discretionary payments will be made on an application basis from October 25 – 31 March 26

How will awards be made

31. Route 1 – eligible households of working age who are receiving Council Tax Support, SMI exemption, Carers Council Tax discount and Disability-related Banding Reduction will receive two fixed payments, one directly to their Council Tax account and one to their bank account.
32. Route 2 - Discretionary awards will be assessed on the criteria set out. Applicants who are assessed as outside the criteria will be directed to alternative advice and support as appropriate.
33. Direct grant awards will be made via e-vouchers or payments will be made to the applicant's bank account.

Advice and support

34. Where grants cannot be awarded residents will be signposted to other advice and support. Including
 - other financial support such as Universal Credit, Council Tax Support, Discretionary Housing Payments, York Financial Assistance Scheme (YFAS)
 - Advice agencies for further information and advice, if there may be other support available or you are not seeking the support you need. For example, this could be getting you some advice and help on how to prepare an income and expenditure budget or by helping you to access more specialist support such as, for example, StepChange debt charity.

Reviews

35. The whole scheme (Direct payments & Discretionary awards) is discretionary meaning that there is no right of appeal. However, you do have the right to a review if you are unhappy with our decision. In this case the decision will be looked at again by someone who did not make the original decision.
36. Where the Council cannot help it will provide you with information about other agencies that may be able to help and where appropriate, make a referral on your behalf. If you remain unhappy you can use the Council's complaints process.
37. We will not review a claim if the funding is exhausted, or the scheme has closed (31 March 26).