Financial Support for York Residents



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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 <u>State Pension age</u> (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

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.

Payments have been made 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.

Anyone in a property in council tax bands A to D and be responsible for payment of the energy bills, who has not received their payment needs to apply via online application form at

www.york.gov.uk/CouncilTaxRebateScheme

To complete the form you will need:

- your payment reference number from your latest council tax bill you can request a copy bill online
- your bank account details if you want the £150 paid into your bank - if you would like the payment credited to your council tax account your bank details will not be required

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

If you can't get online or use any digital devices, and nobody in your household can help, you can telephone: 0300 373 0727 where a member of staff can complete the form on your behalf. Please make sure you have all the information required to hand.

Drop-in sessions are also available where people can get assistance to make applications for the £150 council tax energy rebate.

Sessions will take place from Monday 6 June to Friday 24 June in venues such as Citizens Advice offices and libraries. See a **full list of drop-in sessions**, times and venues.

You can also get support through your <u>Local Area Coordinator</u>, local food bank, or from local community hub and advice services across the city. See more information about **available benefits advice**.

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 July.

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

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

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 <u>Council Tax Support</u> 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

York Fuel & Food 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

Food Voucher Scheme eligibility

- The application is for a household within City of York boundaries.
- The household is seeking advice and support from the partner service due to food poverty or other financial hardship AND the household is unable to meet their current household need for food.

AND

- The household
 - has dependent children
 - o or 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 problem1 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/moneyandbenefitsadvice

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

£150 Energy Rebates

All residents who are liable for council tax at a property in council tax bands A to D, and who are responsible for payment of the energy bills will qualify for the energy rebate.

If your £150 rebate payment has not been received you will now need to apply for the Council Tax £150 Energy Rebate Scheme online.

If you are unable to apply online see information about <u>offline</u> applications for those who cannot use digital services.

Or phone 0300 373 0727 where a member of staff can complete the form over the phone.

Please make sure you have all the information required to hand. Phone lines are very busy and people may have to try more than once.

We'll be opening applications for a <u>Council Tax Energy Rebate</u> <u>Discretionary Payment Scheme</u> by the end of June, for anyone that didn't qualify for the rebate in council tax bands E to H.

Household Support Fund - 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

The York HSF grants will be provided through two routes

Route 1 - Invited to apply

People who meet the following eligibility criteria have been invited by letter to apply for the grant scheme.

- Families with dependent children under 18 who are currently receiving Council Tax Support.
- People in receipt of Housing benefit/Council Tax Support and Enhanced Personal Independence Payments (PIP) or high rate Disability Living Allowance (DLA)
- People over state pension age who are currently receiving Council Tax Support.

The invitation will letter give details of how to apply. This will be through an online application at www.york.gov.uk/HouseholdSupportFund

Anyone who needs assistance to apply can <u>contact our Benefits Team</u> or talk to one of the <u>advice and support services across the city</u>
Or via phone <u>01904 551556 option 8</u>.

This support will be provided as one payment in July 2022. These payments are intended to help families with household bills. The payment will be a standard amount based on the number of children in the family.

Route 2 - Direct applications

Residents who have not been invited to apply, or miss the deadline for applying through this route, and are struggling to meet their utility bills can apply through the discretionary route at www.york.gov.uk/householdsupportfund

Grants will be through a discretionary means tested application which will require applicants to prepare some financial information.

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.

Households can only receive one Household Support Fund grant.

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/

Any queries regarding the scheme contact Helen. <u>Williams@york.gov.uk</u>, Emma.thorpe@york.gov.uk or 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

Useful links

www.york.gov.uk/benefits

www.york.gov.uk/getadvice

www.livewellyork.org.uk

www.moneyhelper.org.uk

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

CYC Customer Services 01904 551550

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/

www.yorkfoodbank.org.uk

YorkFoodJusticeAlliance map

www.livewellyork.org.uk

Energy advice & switching

York Energy Advice

YEA 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: <u>01904 922249</u>

Email: info@yorkenergyadvice.org.uk

Web: Fill in the online referral form and/or check out Events page

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.

FOR HELP

www.connectforhelp.org.uk/are-you-eligible

It Reuse – Computers, phones, internet connection 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

o 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.

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/

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

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:

- o 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
- o 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