

## York's Financial Assistance Scheme criteria

York's Financial Assistance scheme has 4 different elements:

[Emergency Assistance](#)

[Community Assistance](#)

[Discretionary Housing Payments](#)

[Council Tax Discretionary Reduction](#)

### **A) Who can the scheme help?**

- 1 York's financial assistance scheme (YFAS) is provided by City of York Council to support people who require urgent assistance, following an emergency or unforeseen event, and supports vulnerable adults to move into or remain in the community.
- 2 In addition to urgent assistance, YFAS provides help with Housing costs through Discretionary Housing Payments (DHP) and support for customers experiencing difficulties in paying their Council Tax, depending on the customers individual financial circumstances.
- 3 **It is means tested and you must have no other form of help.**
- 4 The scheme is cashless (other than in exceptional circumstances) with assistance provided in the form of Goods (through council contracts) or Vouchers, DHPs are paid as a top up to Housing Benefits or Universal Credit Housing element and Council Tax Discretionary reductions reduce the balance owed on your Council Tax account.
- 5 The scheme is discretionary but will not provide assistance to people who are eligible for a hardship payment, budgeting loan or a benefits advance from the Department for Work and Pensions (DWP) or provide help where other agencies have a statutory responsibility to do so. An award is not guaranteed.

## **B) Emergency Assistance**

### **Intended to cover immediate short-term needs**

- 1 Food or fuel costs - supermarket food vouchers and fuel top ups to stop you from going hungry and to help keep your home lit and warm.
- 2 Exceptional travel expenses - if you are attending the funeral of a close relative or visiting a relative in hospital who has suddenly been taken ill or whose condition suddenly deteriorates.
- 3 Loss of possessions or property following a disaster - a disaster is an event of great or sudden misfortune which normally results in significant damage to, destruction or loss of, possessions or property and your losses are not covered by insurance. A disaster could be: flooding, gas explosion, chemical leak or a fire.
- 4 If your DWP benefit has been sanctioned (stopped/reduced) and you can provide evidence that you are formally challenging the decision (by a reconsideration or appeal) you will be eligible to apply for emergency supermarket vouchers and fuel top ups.
5. Essential clothing can be provided if you have been released from prison, have fled domestic abuse and had to leave your clothes behind, or you have secured accommodation after being street homeless. School clothing is not included as this is covered by another council scheme. Search for school uniforms at [www.york.gov.uk](http://www.york.gov.uk)
- 6 Cash awards are not payable other than in exceptional circumstances. This is at our discretion and could be when a support agency requests this.

## **C) Community Assistance**

### **Support vulnerable people to move into or remain in the community. It is means tested and you must have no other form of help.**

- 1 Vulnerable people could include
  - Carers;
  - People who are experiencing greater than the normal range of pressures experienced by most people or there has been a significant unfortunate event that makes their situation extraordinary;

- People moving out of institutional, residential care, or supported accommodation into the community;
- People setting up home as part of a planned programme of resettlement
- Young people leaving care
- Ex- offenders leaving prison or detention centres;
- People with learning or physical disabilities;
- People with mental health problems;
- People who have a drug or alcohol dependency;
- Homeless people, rough sleepers or those at risk of homelessness; or
- People facing or fleeing domestic abuse

## 2 **What can you apply for?**

The range of goods or services available under Community assistance will be basic necessities such as:

- Beds and bedding;
- Cookers, fridges and washing machines;
- Basic furniture – for example, a wardrobe and a sofa;
- Essential repairs;
- Other items will be provided on the basis of need, for example, a vacuum cleaner because the applicant is asthmatic;

- 3 We will provide goods or services – goods will be delivered to your home and placed in the room that they have been purchased for. Cookers and washing machines will be installed
- 4 Cash awards are not payable other than in exceptional circumstances. This is at our discretion and could be when a support agency requests this.

**D) Who can make an application for Emergency/Community assistance?**

1 City of York residents who are over 16 years of age and have recourse to public funds (which applies if you have moved to the UK from another country), who have an emergency or need assistance to move into or remain in the community and have no other form of help.

2 **And** to be considered you must be:

Be receiving one of these benefits

- Housing Benefit and / or Local Council Tax Support,
- Universal Credit
- Income Support, or Income-based Jobseeker's Allowance,
- Employment and Support Allowance (income-related),
- Pension Credit,
- Or a payment on account of one of them (or about to get any of them on leaving an institution or residential accommodation in which you have received care).

3 **Or** you are fleeing domestic abuse.

4 **Or** your home has been affected by a disaster or an emergency

5 **Or** your DWP benefit has been sanctioned and you can provide evidence that you are formally challenging this decision.

6 **Or** you have income of less than £15103.40\* per annum  
(\* figure based on the Living Wage)

7 **Exception** – if you are applying following a disaster and your income is above the £15,103.40 - in these circumstances an additional assessment will be made by looking at your individual financial circumstances and your application will be considered on its own merits. We will look at other sources of help to cover the costs of the emergency e.g. York Disaster Fund (when several residents are affected by a flood), and if they exist then you may receive less or nothing.

**E) Who cannot apply for Emergency/Community assistance?**

1 The following categories of people do not qualify for help:

- People who do not live within the City of York Council boundaries

- Residents in care homes (within the meaning of specific acts) with no plans for discharge.
- Hospital in-patients with no plans for discharge
- People lawfully detained or on release on a temporary licence
- Members of a religious order who are being fully maintained by it
- People who do not have recourse to public funds
- Residents under 16 years of age

**F) Is there any additional information I will need to provide?**

1 We may need to ask you for information and evidence of any:

- Savings;
- Earnings;
- Other income;
- Cash in hand;
- Readily available funds in bank or building society accounts;
- Sources of credit such as - cash cards, credit cards, cheque cards, cheque accounts, overdraft facilities, loan arrangements (if getting Income Support, Income based Job Seeker's Allowance, Employment & Support Allowance (income related) or Pension Credit, you will not expected to use these sources of credit);
- Help from employers, relatives, close friends, charities & benevolent funds (but only if looks certain available – will not automatically be suggested as an alternative to emergency assistance).

2 Housing Benefit, Disability Living Allowance, Personal Independence Payment, your home and personal possessions will not normally be counted. We may also decide that it is reasonable to not take account of other money or assets depending on the circumstances of the claim.

3 We will need to establish why you have had to apply for financial support. We may ask you about your personal circumstances in depth to make sure that you are seeking all necessary support. If you are not seeking the support you need we will suggest agencies that may be able to help you. 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 agencies such as, for example, the StepChange debt charity.

- 4 If you apply to the scheme again and you are not getting the support that you need we will refer you to a support agency and often this will be a condition of receiving the second award.

**G) How many times can I apply for Emergency/Community assistance?**

- 1 You can apply for a maximum of 2 emergency awards in a twelve month period from the date of your first award.
- 2 You can apply for a maximum of 2 community awards in a twelve month period from the date of your first award.
- 3 Please see F3 & F4 above for 'additional information I will need to provide.'
- 4 If you experience a disaster or you are eligible to apply for assistance when sanctioned by the DWP, these applications do not count towards the above limits.

**H) How do I apply for Emergency/Community Assistance?**

- 1 You can apply on-line (by searching for York's Financial Assistance Scheme on our website). On-line applications are checked throughout the day and emergency application will be prioritised. We will contact you within 24 hours of your application but try where possible to make awards on the day that we receive them.
- 2 You can phone the YFAS team on **0808 1685238** or 01904 551556
- 3 You can ask for a paper application form

**I) If you need help and support in making an application**

- 1 You can ask people who are supporting you, e.g. support workers.
- 2 If you need help to make your application on-line you can visit West Offices customer reception, Monday to Friday between 8.30am and 5pm, at Station Rise, York, YO1 6GA.

**J) Reviews**

- 1 You have the right to a review if you are unhappy with our decision. The decision will be looked at again by someone who did not make the original decision.

- 2 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.

**K) Discretionary Housing Payments scheme (DHP)**

- 1 This helps tenants who receive Housing Benefit, (or the housing element of Universal Credit), in severe financial hardship to pay their rent.
- 2 This scheme is part of Housing Benefit legislation. The maximum DHP award can be no more than the difference between your eligible housing costs and your Housing Benefit.
- 3 Example: Your rent is £140 per week and does not include any services (e.g. heating). You receive £120 Housing Benefit so the maximum financial assistance that you could ask for is £20 per week.
- 4 If your circumstances change and you are overpaid help with your rent you will usually be asked to repay it.

*You'll find information about DHPs & an application form by searching for Discretionary Housing Payments on our website*

**L) The Council Tax Discretionary Reduction scheme**

- 1 This scheme can provide help for council tax payers who are having financial difficulty paying their Council Tax. If you apply for help with paying Council Tax the qualifying criteria set out at F) 2 & 3 of this document are not binding and each application will be considered on its own merits.

*You'll find information about council tax discretionary reductions & an application form by searching for Council Tax Discretionary Reductions on our website*

**M) What other help can I get?**

- 1 Help from the Department for Work & Pensions (DWP) - You may be eligible for help for the items listed below from the Social Fund paid by the DWP. They will continue to take claims for the following:
  - Short Term Benefit Advances

- Funeral Payments
- Sure Start Maternity Grants
- Cold Weather / Winter Fuel Payments
- Budgeting Loans will continue to be available until Universal Credit is fully rolled out. As people migrate across to Universal Credit they will have access to a new system of Budgeting Advances for those getting Universal Credit recipients.

You should contact the DWP:

- Phone: 0845 603 6967 or
- Text phone: 0845 608 8553
- Or visit their website <https://www.gov.uk/>

- 2 **If you have a child who is at risk of going into care** - you may be entitled to help under Section 17 Funding under the 1989 Childrens Act – which is designed to promote the welfare of ‘children in need’ through provision of financial support/services which aim to avoid children going into care.

Contact the Referral and Assessment Team on 01904 551900, option 3, to make enquiries about Section 17 funding.

- 3 **South Yorkshire Credit Union can help with budget accounts & loans**

The credit union is based in the City of York Council head quarters:

West Offices, Station Rise, York, YO1 6GA

**The Credit Union opening hours at West Offices are:**

Monday, Tuesday & Thursday – 9.00 to 12.45 then 13.30 to 16.00

Wednesday - **CLOSED** (but at Clifton Community Centre 9.30 to 13.00.)

Friday – 9.00 to 12.45 then 13.30 to 15.30

- 4 **For information and links to national and local advice services visit the Advice York website**

<http://www.adviceyork.org.uk/needadvice.html>