

**Key Decision: NO**

**Report No. FIN2501**

## **COUNCIL TAX SUPPORT SCHEME - 2025/26**

### **SUMMARY:**

This report sets out the work undertaken by the Council Tax Support Task and Finish Group, to review the Council's Council Tax Support Scheme (CTSS) and recommend action as follows:

### **RECOMMENDATIONS:**

Cabinet are requested to:

- a) Recommend to Council that the current Council Tax Support Scheme for working age customers continues for 25/26 with the annual uplift to rates within the calculation mirroring that applied to national benefit rates.
- b) The budget for Exceptional Hardship relief be maintained at £12,000.
- c) To make minor changes in accordance with the annual uprating amounts applied by the Department of Work and Pensions

## **1. INTRODUCTION**

- 1.1 The purpose of the report is to present to Cabinet the proposed CTSS for 2025/26, prior to consideration by full Council on 20 February 2025.

## **2. BACKGROUND**

- 2.1 Since 1 April 2013, local authorities have been providing their own CTSS to replace the previous national Council Tax Benefit Regulations, which had supported residents with their Council Tax costs.
- 2.2 Whilst local authorities have the freedom to set their own schemes, based on local circumstances and needs, local authorities are required to provide pensioners with the same level of support received under the previous national Council Tax Benefit arrangements.
- 2.3 Accordingly, most local authorities have devised hybrid schemes, whereby those of pensionable age receive up to 100% of their Council Tax bill in support, whilst the maximum level of support for working age customers can be typically lower and a range of other local adjustments have been made.
- 2.4 In Rushmoor we are in our eleventh year of operating our local scheme, which has been overseen by a cross-party Member Welfare Group, superseded in 2018

by the Council Tax Support Task and Finish Group, convened by the Overview and Scrutiny Committee.

- 2.5 In previous years Rushmoor's scheme awarded maximum awards of CTS at 92%, 90% and 88% of a person's council tax liability, subject to a means test to determine the amount of CTS they could receive. In all cases a CTS recipient would pay a minimum contribution to their Council Tax.
- 2.6 Evidence showed that people were struggling to pay their minimum contribution of 12% (in the 2023/24 scheme) towards their Council Tax where they are on the lowest incomes and these small balances are disproportionately costly for the Council to collect.
- 2.7 However last year, the Council agreed to amend the Working Age scheme for 24/25 to allow a maximum award of up to 100% of the Council Tax liability for people on the lowest incomes.
- 2.8 Collection rates for recipients of CTS do tend to be lower than those of the overall collection rate. The way these are calculated is slightly different to the main rates as CTS is awarded at the start of the year for up to the full annual charge. Main collection rates are calculated as a % of the Council Tax due in the year to date. The only date we are 100% sure of the actual figures is at 31 March when we have comparable figures.
- 2.9 Council Tax collection rates to date show a 72% collection rate for people in receipt of CTS, which is up on the same date last year of 62%. Previously reported figures for Working Age recipients in November 23 were reported incorrectly at 88%. This was the correct figure for the Pensioner collection rate.
- 2.10 This improvement in the collection rate for CTS working age recipients is mirrored in the main council tax rates which at the end of November 24 were 94.01% against 93.93% in November 23. We expect to see this increase maintained through the remaining months of the year, resulting in an overall increase in council tax in year collection for 24/25.

### **3 DETAILS OF THE PROPOSAL**

#### **General**

- 3.1 The Group met on the 16 October 2024, and 4 December 2024 to make their recommendations.
- 3.2 The Group considered all the data regarding the CTSS and the on-going impact of the change to 100% maximum support for those on the lowest income introduced in April 2024.
- 3.3 The Group weighed up several factors and paid specific attention to the following matters during their deliberations:

- Current collection rates for Council Tax payments in Rushmoor and those of CTS recipients, and how they compare to previous years
- Council Tax Support caseload data
- Council Tax Support scheme costs
- Comparable data relating to CTS schemes for other local authorities in Hampshire
- Other general economic indicators
- Claims for exceptional hardship support

**TABLE 1:** Overall Council Tax Collection Rates

Month and Year	% Collected of in year charge due to date
November 22	94.18%
November 23	93.93%
November 24	94.01%

**TABLE 2:** Council Tax Support - Caseload Data

Date	Working Age	Pensioner	Total
November 22	2802	1956	4758
November 23	2774	1953	4727
November 24	*2830	1941	4771

*\*Caseload figures show an increase in CTS claims due to UC taking over from Housing Benefit*

Presently expenditure on the CTS scheme is £6,115,270, the table below shows the comparative position.

**TABLE 3:** Council Tax Support – Award Data

CTS paid by group	November 22	November 23	November 24
Pensioner	£2,221,024	£2,319,064	£2,417,282
Working age	£2,889,591	£3,028,816	£3,697,988
Total	£5,110,615	£5,347,880	*£6,115,270

*\*The scheme costs are shared with the major preceptors. RBC share is 11% of the total.*

At the meeting of the Member Working Group in December 2024 the Group were advised that no payments to customers on the grounds of hardship had been made to date during 24/25 and that this was primarily attributable to the scheme enhancements made with effect from 1<sup>st</sup> April 2024.

### **Option put forward by the Group**

- 3.4 Having considered all the data available and recognising that the scheme change in 24/25 is still settling in, the Group, on balance considered the best option was

one of no immediate change to the scheme but to continuing monitoring performance and keep it under review.

### ***Alternative Options***

3.5 No alternative options were considered.

### ***Consultation***

3.6 No public consultation was necessary as the CTS Task and Finish Group has recommended the scheme remain unchanged for 25/26.

## **4 IMPLICATIONS**

### ***Risks***

4.1 There are not considered to be any risks associated with the implementation of the recommendations of this report.

### ***Legal Implications***

4.2 The Local Government Finance Act 2012 provided the introduction of the localisation of CTS by making changes to the Local Government Finance Act 1992. These require that:

“For each financial year, each billing authority must consider whether to revise its scheme or replace it with another scheme.”

### ***Financial Implications***

4.3 It is assumed at the time of writing, that there will not be any additional financial support from the Ministry of Housing, Communities and Local Government (MHCLG) for 25/26 to fund additional pressures on the CTSS in England.

4.4 The Group considered the data relating to the cost of the scheme to date. The estimated cost of the scheme for 25/26 will be included in the estimate for calculating the total amount of Council Tax income for the year.

### ***Resource Implications***

4.4 None. Revenue and Benefits staff will continue to administer the scheme within existing staff and budget resources.

### ***Equalities Impact Implications***

4.5 An Equalities Impact Assessment is not needed in this instance. This is because the scheme is unchanged from the previous year where the changes included in the 24/25 scheme, meant no individuals were detrimentally affected.

***Other***

4.6 None.

**5 CONCLUSIONS**

5.1 Following careful analysis of the CTSS, by the Council Tax Support Task and Finish Group, they propose that Cabinet should make recommendations to the Council as set out at the head of the report.

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**LIST OF APPENDICES/ANNEXES:**

- Appendix 1
  - October 24 presentation to Council Tax Support Members Task and Finish Group
- Appendix 2
  - December 24 presentation to Council Tax Support Members Task and Finish Group

**BACKGROUND DOCUMENTS:** None

**CONTACT DETAILS:**

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# Local Council Tax Support Scheme

Council Tax Support Task and Finish Group

16<sup>th</sup> October 2024



# Agenda

1. Role of the Group
2. Background to the Scheme
  - a) What is Council Tax Support (CTS)?
  - b) Drivers for changing the Scheme in 24/25
3. Council Tax Support Scheme(CTSS) 2024/25
  - a) Cabinet Report 6 Feb 24
  - b) 24/25 CTS Scheme
4. Latest Data
5. Sector View
6. Key Measures
7. HCC Consultation
8. Members Priorities
9. In Summary
10. Timeline
11. What next Members?

# Role of the Group

## Purpose

- To carry out the annual review of the CTSS

## Terms of Reference and Responsibilities

- Review the operation of the current CTSS
- Assess the impact and consider changes to the scheme
- Undertake appropriate consultation with recipients and residents
- Make recommendations to the Cabinet for the local scheme



# Background to the Scheme



In April 2013, help for low-income households with paying their Council Tax bills moved from a single national scheme (Council Tax Benefit) to a devolved system. Local authorities (LAs) in England now run their own local CTS schemes, paying the costs of, administering and setting the rules for help to local citizens.



Over the past 11 years a wide variety of different local rules have been adopted by councils.



In setting CTS schemes for this year (2024/25), LAs had to balance the competing claims of protecting their own council budget with protecting citizens in financially difficult times.

# What is Council Tax Support?

- CTS provides financial assistance to people on low incomes, helping them manage their Council Tax bills.
- Every year, the Council reviews the scheme for working-age applicants in the area to determine if any changes are necessary.
- The current working-age scheme is means tested where entitlement is calculated by comparing the money coming into a household with the amount the Government says the household needs to live on.
- Two schemes are available, one for Working Age residents and another for Pension Age residents. The pensioner scheme is protected by legislation and cannot be changed locally.
- Discount can be up to 100% for people on the lowest incomes in both schemes. \*
- The annual cost of the scheme is shared with all preceptors
- Must set our scheme by end of March each year at Full Council
- Cabinet report in February 24 recommended the Council accept the new scheme from April 24

\* *RBC calculation is based on a maximum liability for Band D property*

# Drivers for Changing the Scheme in 24/25

The members Council Tax Support Task and Finish Group were clear about their priorities for the scheme in 24/25

- Giving more support to the most vulnerable
- Simplifying the Scheme for customers by making it work better with Universal Credit
- Reduce administrative costs and time

# 24/25 Council Tax Support Scheme

- 6 February 2024 Cabinet report ‘**Council Tax Support Scheme 24/25**’

## **RECOMMENDATIONS:**

- That Cabinet recommend to Council the following changes to its CTSS for 24/25, to be effective from 1<sup>st</sup> April 2024:
- To increase the maximum Council Tax liability used to calculate CTS from 88% to 100%
- The budget for Exceptional Hardship Relief be reduced in 24/25 by £20,000 to £12,000
- To make minor changes in accordance with the annual uprating amounts applied by the Department of Work and Pensions

# Council Tax Support Scheme (CTSS) 24/25

## Working Age Scheme only

- Rushmoor's local CTSS for Working Age claimants can award support of up to 100% of a person's Council Tax liability, but capped at a Band D
- Since 2013 previous Rushmoor schemes have included a minimum contribution from 8.5% to 12% of the eligible Council Tax liability for all working age CTS recipients
- The scheme costs are reflected in the Council Tax base as the scheme is fully funded from Council Tax payments. Rushmoor shares these costs with the other major preceptors.

# 24/25 so far...impact of the 100% change

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April 24 saw 2,835 working age recipients of CTS

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Of those, 2,040 (71%) receive 100% CTS and 795 received partial CTS

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With less queries because of the change, we have increased capacity to work on the 'won't payers' rather than chasing small debt cases for people who can't pay.

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Signs of reductions in administrative costs in terms of multiple bills and staff time

# Approach to Collection from April 2024 for CTS Customers

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75% of working age caseload are on 100% award

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If they have arrears, we will work with them to make payments

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We will obtain Liability Orders for the higher balances and would use the Bailiffs where appropriate

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Costs are £20 for CTS customers but £75 for others

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We suggest Exceptional Hardship payments where we think the customer meets the criteria



# Sector View

On balance steady state

For the first year since localisation, offering 100% maximum support is the most common approach – ***Entitled to May 24***

Direction of travel – what do you think of what you have seen/heard?

What information do you need for next time?



# Our Task – Key Measures

Is the scheme working for the residents and for the Council?

What is the local/national picture?

How do the finances add up?

Relationship with other preceptors – *main preceptor HCC agreed happy to allow us to determine local priorities for the scheme*

What economic conditions exist now?

# Hampshire County Council

## Hampshire and Isle of Wight Fire and Rescue Authority

### **Joint response to Council Tax Support Scheme consultation**

Thank you for consulting us about a change to the Council Tax Support Scheme.

The change involves making the scheme more generous, with maximum support for working age recipients increased from 88% to 100%. The consultation states that the cost of the scheme is expected to remain about the same, due to only relatively small amounts of Council Tax being collected from vulnerable people.

We believe that Rushmoor Borough Council, as the authority responsible for running the scheme, will best know the circumstances of existing recipients. This should guide the design of the scheme, so without holding this detailed data we do not wish to comment on exactly where the support threshold should be set. We believe that a good scheme should though follow two general principles. Firstly, support should be prioritised for the most vulnerable. Secondly, the cost of the scheme needs to be carefully managed, as it reduces the amount of Council Tax income received to fund vital services.



# What are your priorities Members?



# In Summary

## National Changes

- Remaining Working Age Housing Benefit caseload being migrated to Universal Credit in 24/25
- LAs still receiving Household Support Funding for food vouchers and Exceptional Housing Crisis payments
- Pensioners on Pension Credit will not lose their Winter Fuel Allowance
- September 24 Government push through LAs to increase Pension Credit take-up
- Plans to merge Housing Benefit and Pension Credit by 2028

## Local issues

- The 24/25 current scheme appears effective and delivers against the Council's main objective: giving extra support to those with the lowest incomes.
- Collection rates in 23/24 increased for first time in four years
- Decreased draw on the Exceptional Hardship Fund seems to be due to the increased support now available through the CTS scheme and our approach to supporting people with arrears to engage with us and make affordable repayment plans

# Timeline

**Future Meeting**

**Continue to monitor payments and impact**

**Report to Cabinet to reflect the groups recommendation on the scheme for 25/26**



**What can we do for you before next meeting?**

# Local Council Tax Support Scheme

Council Tax Support Task and Finish Group

4<sup>th</sup> December 2024

A document from Rushmoor Borough Council titled 'Local Council Tax Support Scheme'. The document includes contact information for the Benefits Team, a coat of arms, and a section titled 'Part 1 About you and your partner'. It contains questions about having a partner, surnames, other names, titles, and addresses. There are also sections for 'For official use only' with stamps for 'Date issued stamp' and 'Date received stamp', and a 'Reason' field. A 'Crystal Mark' logo is also present.

# Agenda

1. Latest collection rate data
2. Exceptional Hardship Fund and Discretionary Housing Payments:
  - a) Backgrounds
  - b) RBC Policy
  - c) Case examples
3. In summary
4. Date of Next Meeting



# Collection Rates

	Council Tax Collection Rates	Council Tax Support Collection Rates
<b>23/24 (@ 30/11/23)</b>	94.38%	62.5%
<b>24/25 (@ 30/11/24)</b>	94.58%	72.5%
		No further data but will update at end of the year

# Exceptional Hardship Fund - Background

- Local authorities are required to have a hardship policy as part of the council's Council Tax Support (CTS) scheme.
- The operation of the policy is totally at the discretion of the council
- The scheme allows for people who may need additional support beyond CTS and who are facing 'exceptional hardship' to get an additional reduction in their Council Tax liability
- Support is considered under Section 13(A) of the Local Government Finance Act 1992 - where an applicant is in receipt of CTS. This is called 'exceptional hardship'

# Exceptional Hardship Fund - Policy

- The policy was written in 2013 and has been reviewed as the Scheme has changed
- Purpose remains that it provides guidance for making decisions on Exceptional Hardship applications with some key objectives:
  - A payment for a short period to help someone to manage their finances and pay their Council Tax
  - To help those who are struggling but trying to help themselves financially
  - Help those people who are financially vulnerable
  - Assisting customers where they or their family members are sick or disabled
  - Other reasons or circumstances where they are exceptional or severe

# Exceptional Hardship Fund - Exceptions

An EHF cannot be awarded for the following circumstances:

- For any other reason than to reduce Council Tax Liability
- Where the council considers that there are unnecessary expenses/debts etc. and that the customer has not taken reasonable steps to reduce these
- To cover previous years council tax arrears where there wasn't an entitlement to CTS
- A shortfall caused by a Department of Work and Pensions sanction or suspension that has been applied because a customer has turned down work/interview/training opportunities

# Awarding an Exceptional Hardship Payment

Some of the things factors we consider when we decide on an award. This list isn't exhaustive.

- Changing payment methods, re-profiling Council Tax Instalments or setting alternative payment arrangements to make them affordable
- The personal and financial circumstances of the customer and others in the home.
- The difficulties being experienced by the customer, which is stopping them from being able to meet their Council Tax liability, and the likely length of time this difficulty will exist
- Shortfalls due to non-dependant deductions
- Other debts outstanding for the customer and partner
- Whether the customer has already accessed or is engaging with third parties for assistance with budgeting and financial/debt advice.
- The exceptional nature of the customers and/or their family's circumstances that impact their finances



# EHF examples



# Customer LK

## Application Details

- 49-year-old - single, living in Band B property alone
- Only income was Universal Credit with Housing Allowance element
- Outstanding Council Tax liability of £2876.32 between 2019 and 2024 liability years.
- Applied for EHF stating that could not afford to pay what was owed and was now subject to Social Sector Size Criteria (SSSC) Deduction from her Housing Allowance element as son had moved out.

## Outcome

- Council Tax Support start date was reviewed and an additional amount of £189.28 was awarded.
- EHF was refused as customer was now receiving 100% Council Tax Support and the outstanding liability was predominantly due to not paying the outstanding liability over the previous six years for a non-dependant deduction for her son that had now moved out.
- Customer was advised what further information to provide for a DHP to be considered to help with the SSSC deduction.
- Customer has made payments since of £650.

# Customer TU

## Application Details

- Family of four - Father (43), Mother (43), daughter (17) and son (3) in a three bed, Band E property.
- Income of Universal Credit with the Standard, Child and Housing Allowance elements, Child Benefit and self-employed earnings.
- Outstanding Council Tax liability of £2840.59 across 2023 and 2024 liability years.
- Applied for EHF stating that could not afford to pay their liability as there were difficulties with their work.

## Outcome

- EHF was refused as customer had just applied for and received Council Tax Support based on their current circumstances.
- Outstanding liability was predominantly due to them not having made a payment for six months despite income being too high for Council Tax Support.
- Customer was advised what further information to provide for a DHP to be considered to help with any shortfall in rent.
- Customer's Universal Credit changed one month after EHF application and no longer qualified for Council Tax Support due to increase in income.
- Customer only made a payment of £200 following this, despite returning to work and Council Tax Support ending.
- Was summonsed to court on 26 September 2024, has made further payments totalling £300 since and offered to pay £250 per month following the 14-day letter, which has been accepted for a special arrangement.



# Customer BG

## Application Details

- Single parent (43) with one non-dependant (18), who recently changed from a dependant when they left full-time education in summer 2024.
- Band C, two-bedroom property.
- Current income of Universal Credit Standard and Housing Allowance elements.
- Applied for EHF stating that they were “behind on rent, gas and electric” and that due to the reduction of UC due to dependant becoming a non-dependant and not working, they can no longer afford the instalments.

## Outcome

- Council Tax Support was assessed, and account was updated reducing outstanding liability.
- EHF was refused as the bill had been reduced significantly meaning instalments had reduced from £117 to £69.86.
- Customer had highlighted that they were struggling to bridge the gap due to dependant becoming a non-dependant so was awarded a DHP of £525.39 to cover the shortfall in UC for one month.

# Customer AC

## Application Details

- Single parent (33) with dependant (9) in two-bedroom, Band C property.
- Current income of Universal Credit Standard Allowance, Housing Allowance and Child Allowance elements and Earnings.
- Outstanding Council Tax liability of £1396.86 in current year.
- Applied for EHF stating had high debts and sickness meant less wages.

## Outcome

- Council Tax Support was assessed but customer did not qualify. EHF was refused as no entitlement to CTS.
- Customer was given a food voucher and given payments to make moving forward which appeared affordable based on the income and expenditure provided.
- Customer had a total income of over £2500 per month living in a Band C, Housing Association property to pay an instalment of £167 per month.
- Customer has paid £396.86 over the three months since it was refused.

# Customer CH

## Application Details

- Single parent (32) with dependants (10 and 3) in a Band C.
- Current income totalled £3678.47 of Universal Credit Standard Allowance, Housing Allowance, Child Allowance, Childcare Allowance and Carers Element, Disability Living Allowance and Self-employed earnings.
- Outstanding Council Tax liability of £2139.81.
- Applied for EHF stating the payments had spiralled and explaining the disabilities of the three residents.

## Outcome

- Council Tax Support was reviewed from earliest possible date and £646.78 was awarded.
- Customer's instalment date was amended to ensure payments were being made and therefore could not "spiral".
- Customer was awarded DHP totalling £299.76.
- Customer has paid £357.46 on this account since EHF was refused.

# Customer CS

## Application Details

- Single parent (32) with dependants (11 and 10) in a Band C.
- Current income Universal Credit Standard Allowance, Housing Allowance, Child Allowance, and Carers Element, Carers Allowance, Disability Living Allowance and earnings.
- Outstanding Council Tax liability of £1675.39 for current year.
- Applied for EHF stating had been paying bill and did not understand why owed money.

## Outcome

- Customer did not understand how the bill was produced so this was explained and the instalments sorted out so that she could pay moving forward.
- Customer was awarded an immediate DHP of £375.82 for the latest Universal Credit award period, with the promise of further payments for the next four monthly UC award periods.
- Customer was given a £50 food voucher.
- Customer has paid £750 since EHF was refused.

# Exceptional Hardship Payments 24/25 so far

**CTS group members agreed to make some funds available to provide additional support to people receiving Council Tax support who were still suffering financial hardship.**

**This fund has decreased by £20k to £12k as it was expected that demand would decrease due to the change to 100% support.**

- Budget is £12k
- We haven't spent any of the money as of 30<sup>th</sup> November 24. All 5 applications refused either because they haven't produced any evidence of their financial situation, or we consider they have sufficient income to be able to pay something towards their arrears.
- Main reasons for granting an award would be:
  - Health issues
  - Financial hardship
  - Serious debt issues
  - Cost of Living impact

# Discretionary Housing Payment - Background

- Since April 2013, the government has provided annual funding to ease the impact of the Welfare Reform changes like the household benefit cap, the size criteria in the social rented sector or 'bedroom tax' and the Local Housing Allowance
- Where people are struggling to pay their rent because of these changes or where there are other difficulties someone can make a claim to the Council for a Discretionary payment.
- Rushmoor uses the DWP guidance to assist with making decisions
- To get a discretionary payment towards a person's rent they must either:
  - be entitled to some Housing Benefit from the Council; or
  - be getting Universal Credit that includes something towards the housing costs.



# Discretionary Housing Payments – Who Might Claim

Many people on benefits have difficulty paying their rent. Among these are:

- Those whose benefit is restricted because their rent is considered too high and/or the property is considered too large
- Those whose benefit is reduced by deductions for non-dependants who may not contribute adequately to cover those deductions
- Those who don't get maximum benefit
- Those who for all sorts of reasons have other calls on their income (additional expenses or outstanding debts) which they prioritise ahead of rent
- Those who have general difficulty managing the income they have, including those who are subject to the household benefit cap
- Those who are returning to work after a long period of unemployment who have difficulty in managing finances during the transition from benefit to a stable in-work income

# Discretionary Housing Payments - Guidance

Factors to consider when deciding to make an award. This list is not exhaustive:

- The claimants personal and financial circumstances and those of the people living in the home
- Are there any special circumstances such as fleeing domestic violence; children with disabilities and additional home care needs; parents with access to children through custody arrangements; extra bedroom needs for caring reasons
- Is there a likelihood of imminent eviction and will the DHP prevent homelessness
- Is it realistic to ask the customer to move
- Awards are normally expected to last for a fixed period of between four weeks and up to 52 weeks depending on the individual circumstances.
- Awards to residents with high rents will usually be below the maximum possible so that the resident makes some contribution to the shortfall
- Discretionary funding does not cover the cost of deposits and advance rent. The funding is limited and there is a risk of landlords asking for the payment, where they can waive them or ask for a deposit bond.
- As Universal Credit replaces Housing Benefit the Council will continue to have powers to make Discretionary Housing Payments to help with housing costs and receives government funding for this. Payments can only be made towards eligible housing costs.
- The discretionary nature of the Discretionary Housing Payments scheme means that there is no right of appeal to an Appeal Tribunal but there is an internal review process.



# Discretionary Housing Payments 24/25 so far

- These payments are made from a cash limited fund provided by the government to support people who need additional help with housing costs not covered by Housing Benefit or Universal Credit
- We have awarded £51,703 to 137 recipients from the allocated funds of £160,572. We usually spend more in the second half of the year
- We have also spent £42k to date from an Exceptional Housing Payment fund allocated by HCC

Reasons for request	Number	£
HB - Financial Hardship and Debt issues	10	7,105
Universal Credit DHP award	127	44,597
Refusals	61	

# In Summary Members



The scheme is performing well. The collection rate is robust and up monthly on last year's position.



Our sense is that you want to keep an eye on the scheme but no radical change for 25/26



To continue with the Exceptional Hardship Fund amount of £12k in 25/26 with a review of the amount remaining after 6 months



Prepare report for Cabinet on 14<sup>th</sup> January 25 and Full Council on 20<sup>th</sup> February 25



Meeting of the group in March 25 to review latest scheme data