

<b>Isle of Anglesey County Council</b>	
Report to:	<b>The Executive</b>
Date:	<b>10<sup>th</sup> December 2024</b>
Subject:	<b>Housing Rent HRA and Housing Service Charges 2025/26</b>
Portfolio Holder(s):	<b>Councillor Robin Williams</b>
Head of Service / Director:	<b>Ned Michael, Head of Housing Services</b>
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Local Members:	

<b>A – Recommendation/s and reason/s</b>	
<p>Following the Welsh Government’s announcement of an increase of up to 2.7% in social rent levels Members of the Executive Committee are asked to approve the rent increase and service charges for 2025/26 as set out below :-</p>	
<b>R1</b>	to approve the rent increase of 2.7% on all general rent units in line with the Welsh Government rent policy on collection over 51 weeks.
<b>R2</b>	to approve an increase of £1.00 per week for the rent of all garages.
<b>R3</b>	to approve that the service charges costs as noted within section 6.3 of the report be applied to all tenants who receive the relevant services.
<b>R4</b>	to approve the administration of the ‘Rent Support Scheme’, a local scheme to support tenants who are in financial difficulty.
<b>R5</b>	that a letter is written to Welsh Government stating that the increase in rents is insufficient to enable the HRA to finance the increased costs as a result of additional employer NI contributions following the Budget announcement, WHQS2023 standards and building cost inflation.

## A – Recommendation/s and reason/s

### Reasons:

#### **1.0 Background**

**1.1** The Council is required under the Local Government and Housing Act 1989 to keep a Housing Revenue Account (HRA), which is ring-fenced for transactions specifically relating to Local Authority Housing.

**1.2** On the 13<sup>th</sup> November 2024 the Welsh Government confirmed in a letter that it had agreed the Policy for Social Housing Rents for 2025/26. It advises all Local Authorities should use the formula of consumer price index (CPI) + 1% with the value of CPI in September 2024 being 1.7%.

**1.3** The Minister has determined that the total maximum annual rent uplift across the whole of the stock will be **up to 2.7%**.

**1.4** Whilst 2.7% will be the maximum increase allowable, it is expected that the Authority's decision on rent increase **must** consider the needs of landlords and affordability of rents for tenants equally.

**1.5** The proposed increase by the Welsh Government has been agreed before the recent Budget announcement that employer NI contributions would be increasing by 1.2% to 15% and the lowering of the threshold from £9,100 to £5,000. It is estimated that this change will add approximately £100,000 to the HRA staff costs.

**1.6** It is the ambition of the Welsh Governments that all Registered Social Landlords including the 11 local authorities that have retained their housing stock commit to meeting to the WHQS 2023 recently launched by 2033. It will require significant investment from the HRA to fund over the next 8 years to realise these additional standards which will result in a reduced revenue surplus being available from the HRA to finance capital investment required to meet the new standards.

**1.7** We will continue to receive the Major Repair Allowance of approximately £2.7m from the Welsh Government which has not increased to meet the additional new standards.

**1.8** It is also expected of the Welsh Government that all RSLs in Wales continue to increase the number of new affordable social homes being developed to fulfil their ambition of 20,000 new homes. Over the past 3 years the Housing Service has completed the development of 76 new homes and purchased 51 former Council houses. In addition to this we have a development programme of 49 new homes on site.

**1.9** We trust that the above justifies the means case to be maximising our rental income in order to meet the aspirations of the Welsh Governments which includes the need to ensure a suitable flooring finish in our homes which is going to be increasing our costs when re-letting homes.

## A – Recommendation/s and reason/s

**1.10** As part of the Welsh Government's rent standard, all Social Landlords are required to make an annual assessment of affordability for tenants, cost efficiency and demonstrate that their homes and services represent value for money.

### **1.11 Rent Agreement Commitments and Initiatives**

As part of the consideration process for this settlement, a number of new commitments and initiatives have been set by Welsh Government which include :-

- No evictions due to financial hardship for the term of the settlement, where tenants engage with landlords.
- Provide targeted support to those experiencing financial hardship to access support.
- Maximise the use of all suitable social housing stock, with a focus on helping those in the poorest quality transitional accommodation move into longer term homes that meet their needs.
- Continue focused communication to encourage tenants to talk to their landlord if they are experiencing financial difficulties and access support available.
- Build on existing engagement with tenants in rent setting decisions, including explaining how income from rent is invested and spent.
- Continued commitment to invest in existing homes to keep them safe, warm and affordable to live in.
- Work in partnership with tenants, Welsh Government, funders and other partners to develop a consistent approach to assessing affordability across the social housing sector in Wales.
- Continue to strengthen approaches designed to ensure you minimise all evictions and work effectively with partners to deliver on the commitment not to evict into homelessness.
- Undertake a standardised tenant satisfaction survey and provide the data for publication on a central website to assist tenants in scrutinising and comparing landlord performance. The next submission date, based on the revised core questions, is 28 February 2024 for publication in April. (Separate guidance has been issued.)

**1.12** Intermediate Rent - the Minister for Climate Change has agreed an interim position that landlords may offer Intermediate Rent tenancies at 80% of market value as long as they continue to consider and pay due attention to Local Housing Allowance rates. In all cases, landlords must be satisfied that these tenancies are still affordable for tenants.

## **2.0 Affordability**

**2.1** In order to assess the current average rent affordability for Isle of Anglesey County Council tenants, the Joseph Rowntree Foundation (JRF) Living Rent methodology has been used.

## A – Recommendation/s and reason/s

**2.2** The JRF Living Rent model establishes a link between rents and the ability of people on low income to afford them, using the lower quartile localised earnings data from the Office for National Statistics Annual Survey of Hours and Earnings.

**2.3** The model states that a Living Rent should be affordable for a household with someone in full-time employment, working the average number of hours worked per week and earnings around the minimum wage. The model therefore uses the lower quartile national earnings figures.

**2.4** The principle of JRF model states that 28% of these net weekly earnings (lowest quartile) is therefore £96.45 per week, meaning a person on social rent should not be paying more than £96.45 per week on rent for a single person in a one bedroom flat.

**2.5** Weightings are necessary to reflect the different composition of our property types and sizes :-

<b>Property Category</b>	<b>Factor</b>	<b>No. of bedroom</b>	<b>Factor</b>
Bedsit	-0.10	Bedsit	0.00
Flat	0.00	1 Bed	0.00
Bungalow	0.10	2 Bed	0.20
House	0.10	3 Bed	0.30
		4 Bed	0.40
		5+ Bed	0.50

**2.6** Using the JRF methodology shows that the average rent for all property types and sizes is currently considered affordable for Anglesey tenants and therefore complies with Welsh Government requirements.

**2.7** If we calculate the affordability based on the inflation rate of 2.7% all categories would be remain to be deemed affordable.

## A – Recommendation/s and reason/s

### 3.0 Impact of rent increases on our tenants

**3.1** The annual rent increase will be calculated by 'Current Rent + 2.7%' for all tenants.

**3.2** Currently 2931 of the Council's tenants (74.5%) will face no additional hardship as a consequence of the proposed rent increase and service charges, as they are in receipt of full or part Housing Benefit or in receipt of Universal Credit. Tenants who are not in receipt of housing benefit will have to meet the rent and service charges, unless of course they become eligible for benefit, following the increase.

Property Type	No. of Bedroom	Start Factor	Adj Factor	Living Rent	IOACC Ave weekly rent	Rent + 2.7%
Bedsit	Bedsit	1.00	0.9	£86.81	£81.60	£83.80
Flat	1 Bed	1.00	1	£96.45	£91.74	£94.22
Flat	2 Bed	1.00	1.2	£115.74	£101.40	£104.14
Flat	3 Bed	1.00	1.3	£125.39	£112.00	£115.02
Flat	4 Bed	1.00	1.4	£135.03	£122.40	£125.70
Bungalow	1 Bed	1.00	1.1	£106.10	£101.39	£104.13
Bungalow	2 Bed	1.00	1.3	£125.39	£111.05	£114.05
Bungalow	3 Bed	1.00	1.4	£135.03	£120.99	£124.26
Bungalow	4 Bed	1.00	1.5	£144.68	£133.79	£137.40
House	1 Bed	1.00	1.1	£106.10	£101.57	£104.31
House	2 Bed	1.00	1.3	£125.39	£112.17	£115.20
House	3 Bed	1.00	1.4	£135.03	£119.94	£123.18
House	4 Bed	1.00	1.5	£144.68	£127.89	£131.34
House	5+ Bed	1.00	1.6	£154.32	£137.25	£140.96

**3.3** Applying the 2.7% increase will provide a range of increase between the £2.20 per week and £3.98 per week for all tenants.

1190 increase between £2.20 - £2.79

2670 increase between £2.80 - £3.39

64 increase between £3.40 - £3.98

**3.4** There are approximately 993 tenants who are not receiving any help towards their rent and are therefore, paying the rent in full. The implementation of these increases will mean :-

247 increase between £2.20 - £2.79

732 increase between £2.80 - £3.39

14 increase between £3.40 - £3.96

## A – Recommendation/s and reason/s

### **3.5 Intermediate Rent**

We currently have 37 properties under the 'Intermediate' rent rate and in order to be fair and consistent, it is decided to apply the same increase of 2.7% for these tenants. The ranges of increase will be :-

6 increase between £2.20 - £2.69

3 increase between £2.80 - £3.39

28 increase between £3.40 – £4.07

**3.6** If we apply the 2.7% rent increase and collect over 51 weeks to take account the rent free week over the Christmas period. We will generate an annual rental income of £23.1m which is approximately £605k of additional annual rental income.

**3.7** Due to the impact of the Government's Welfare Benefit Reform and the impact of the Cost of Living crisis the provision for bad debts has therefore been increased to £347,956 (1.5%) for 2025/26 as we expect arrears will increase when tenants have to meet a greater proportion of rent themselves.

### **4.0 HRA 30 year Business Plan**

**4.1** In the 30 year plan published in March 2024 the Council demonstrated that we are ambitious by providing more affordable housing together with extra care housing. Therefore, it is imperative that we maximise the rental income to be able to develop and increase the stock.

### **5.0 Financial Support for tenants**

**5.1** Housing Services has a Financial Inclusion team which consists of three Financial Inclusion Officers available to provide information, advice and support to tenants who would face any financial hardship as a result of implementing the increase.

**5.2** The Council will also set aside a 'Rent Support Scheme' fund which is a local scheme for tenants who may be in financial difficulty as a result of the increase.

**5.3** Households deemed to need assistance with their rent will be able to apply to or be referred to the Rent Support Scheme.

### **6.0 Service Charges**

**6.1** The charges for services that the Authority provides during 2025/26 are based on actual costs incurred during 2023/24 and is shared equally among tenants and leaseholders utilizing the services. It should be noted that the majority of these costs are eligible for housing benefit or Universal Credit.

## A – Recommendation/s and reason/s

**6.2** Most of the costs for providing these services have increased compared to last year's figures. The total income that will be generated is approximately £243k.

**6.3** Proposed 2025/2026 weekly charges, based on 51 weeks, range from:

Lift maintenance - £0.23 - £2.89

Cleaning of communal areas - £4.57 – £12.72

Fire alarms and fire equipment - £2.10

Door entry systems - £0.25

Sewerage Charges - £4.47

Heating & Lighting of communal areas - £1.68

TV Aerial's within communal areas - £0.20

Ground Maintenance (Domestic Properties) - £5.75 (6 monthly charge)

Ground Maintenance (Sheltered Properties) - £0.15 - £3.23)

Management costs at 15% of each service charge.

**6.4** Currently there are 40 leaseholders who will be charged for the services they receive by the Authority. This will generate an additional annual income of approximately £10k.

## 7.0 Garages

**7.1** The Welsh Government Rent Policy does not provide any guidance on how to increase garage rents. The Council is therefore proposing to increase the garage rent by 10% which will increase the rent by £1.00. This will increase the rent from £10.02 per week to £11.02 and will generate income of £290k after deducting empty garages. As at 4<sup>th</sup> November 2024 there are 517 occupied garages and 151 empty garages.

We will aim to use the extra income to create a strategic plan for the garages.

## B – What other options did you consider and why did you reject them and/or opt for this option?

Raising the rent by a lower sum than the maximum allowed by the Welsh Government Rent Policy, but given the additional budget pressures faced by the HRA, a rise lower than the 2.7% would be insufficient to meet rising costs and would weaken the overall financial sustainability of the HRA.

## C – Why is this a decision for the Executive?

The Welsh Government Rent Policy has implications for the HRA Business Plan.

**Ch – Is this decision consistent with policy approved by the full Council?**

All Local Authorities, as instructed by the Welsh Government are required to implement the Rent Policy. Rejecting this policy would ultimately mean a loss of income for the Authority and inevitably affect the services provided. This would also undermine the HRA Business Plan and and potentially leave us subject to intervention by the Welsh Government if the policy was not adopted.

**D – Is this decision within the budget approved by the Council?**

Yes

**Dd – Assessing the potential impact (if relevant):**

1	How does this decision impact on our long term needs as an Island?	Through continued investment within our stock meaning homes achieve WHQS standards on an ongoing basis
2	Is this a decision which it is envisaged will prevent future costs / dependencies on the Authority? If so, how?	Not relevant
3	Have we been working collaboratively with other organisations to come to this decision? If so, please advise whom.	Anglesey works with the other 10 stock holding authorities and the WLGA to influence the Welsh Government's rent policy.
4	Have Anglesey citizens played a part in drafting this way forward, including those directly affected by the decision? Please explain how.	An online survey was conducted to engage with tenants and receive their views on rent affordability & rent setting. Tenants are informed annually of rent & service charges increase post-democratic approval in December. Tenants are provided with 2 months notice of this increase via letters.
5	Note any potential impact that this decision would have on the groups protected under the Equality Act 2010.	EIA has been created and updated. Applying the rent increases to all tenants means we will apportion the increase fairly and limit the individual increase per tenant.
6	If this is a strategic decision, note any potential impact that the decision would have on those experiencing socio-economic disadvantage.	Welsh Government expects Councils to increase rents annually and provides an appropriate formula for this purpose. Councils have an obligation to maintain high standard of accommodation for its tenants, and is therefore reliant on this



Dd – Assessing the potential impact (if relevant):		
		additional revenue to counter the effects of inflation. Most tenants will be unaffected by the increase due to the eligibility of Housing Benefit or Universal Credit.
7	Note any potential impact that this decision would have on opportunities for people to use the Welsh language and on treating the Welsh language no less favourably than the English language.	None – the rent increase is not directly associated with the Welsh Language given all tenants will be affected by the rent & service Charges increase.

E – Who did you consult?		What did they say?
1	Chief Executive / Senior Leadership Team (SLT) (mandatory)	The draft report was presented to the Leadership Team on 19 November 2024 and comments made at that meeting have been considered in the drafting of the final report.
2	Finance / Section 151 (mandatory)	Commented on the draft report and these were incorporated into the final draft.
3	Legal / Monitoring Officer (mandatory)	Was present at the Leadership Team meeting on 19 November 2024
4	Human Resources (HR)	Not applicable
5	Property	Not applicable
6	Information Communication Technology (ICT)	Not applicable
7	Procurement	Not applicable
8	Scrutiny	
9	Local Members	Relevant to all Members

F - Appendices:

Ff - Background papers (please contact the author of the Report for any further information):
WG Notification 2025/26 Rent Support Scheme Policy EIA Assessment



Chairs of Registered Social Landlords  
Director of Finance of Local Housing Authorities  
Director of Housing of Local Housing Authorities  
Chief Executives of Registered Social Landlords  
Directors of Finance, Registered Social Landlords

13 November 2024

Dear Colleagues

### **Social Housing Rent and Service Charges 2025-2026**

The purpose of this letter is to advise social landlords of the maximum rent increase which can be applied to social housing tenancies from 1st April 2025.

I wrote to you on 17 May to inform you of the decision to extend the current Welsh Government Rent and Service Charge Standard 2020-2025, as we undertake the necessary work to inform our development of a future social rent policy for Wales. This means the maximum rent uplift to social rents across Wales for 2025-26 will be set and implemented under the framework provided for under the current rent standard.

The Cabinet Secretary for Housing and Local Government confirmed in her [Written Statement](#) of 16 October that the September Consumer Price Index (CPI) was 1.7%, which means **for the following year**:

1. The total maximum annual rent uplift for 2025-2026 across the whole of your stock (as at 31 March 2024) will be **up to 2.7%**.
2. Whilst 2.7% will be the maximum increase allowable, it must not be regarded as the default increase. Landlords' decisions on rent must take into account the affordability of rents for tenants
3. The level of an individual rent can be reduced, frozen or can rise by up to an additional £2 per week, **on condition that the total rental income collectable across the whole stock increases by no more than 2.7%**. This provision is designed to enable social landlords to restructure rents where appropriate. In

effect, if you decide an individual rent should increase by up to £2.00 per week on top of 2.7%, other rent(s) will need to be frozen or reduced to ensure the overall increase for the whole stock does not exceed 2.7%.

4. Social landlords should advise the Welsh Government if they have concerns about the impact that the rent standard has upon their business plan, financial viability or on their ability to meet their obligations to tenants and lenders.
5. Under the rent standard social landlords are expected to set a rent and service charge policy which ensures social housing is and remains affordable for current and future tenants. As part of the annual decision on the level of rent uplift/reduction to be applied, social landlords must assess cost efficiencies across the operating cost base and value for money as well as affordability for tenants.

### **Suspension of Target Rent Bands**

The use of target rent bands to inform rent setting has been suspended since 2021 and this will continue into 2025-2026. The role of target rent bands is being reviewed as part of the wider work to develop a new social rent policy for Wales.

### **Monitoring Compliance**

All social landlords are required to make, and evidence, an annual assessment of affordability for tenants; cost efficiencies; and to demonstrate their homes and services represent value for money as part of their decision on the rent uplift to be applied each year.

Social landlords should remember the rent standard allows for the **maximum** increase which can be applied. **It is not a target rent.**

To assist with providing the necessary assurance, each social landlord will be required to complete a self-certification monitoring form which will be used to monitor compliance with the Welsh Government Rent Standard. The form is included under Annex B of the [Rent Standard](#), and will be further updated and published before the end of November. This must be completed and returned by the end of February 2025.

Please note that detailed assessments of compliance with the rent standard will be undertaken and further information/assurance may be requested where there are any concerns.

### **Rent Agreement Commitments and Initiatives**

As landlords have evidenced, the wider package of support and assistance to tenants agreed with the sector as part of the wider rent settlement, remains fundamental to enabling people to manage through the enduring cost of living crisis. These initiatives, which are outlined in [Part 3 – Jointly Agreed Initiatives](#) of the rent standard will be rolled forward, *unchanged* into next year as part of the extension of the current rent standard.

In the meantime, we are continuing to progress our programme of work to review the implementation of the current rent standard. Your support with and input into this work remains integral to shaping our policy considerations and will help inform the development of policy proposals for a new social rent policy for the future.

We will undertake a formal consultation exercise on our draft policy proposals for a new social rent policy for Wales in Summer 2025 but a progress update on the current work will follow later this winter.

If you have any queries or concerns about rent setting and Welsh Government's expectations, please feel free to contact the teams through the email addresses below.

LHA's – [HousingQualityStandards@gov.wales](mailto:HousingQualityStandards@gov.wales)

RSL's – [HousingRegulation@gov.wales](mailto:HousingRegulation@gov.wales)

Yours faithfully

A handwritten signature in black ink, appearing to read 'EMMA WILLIAMS', written over a light blue horizontal line.

**EMMA WILLIAMS**

**Cyfarwyddwr Tai ac Adfywio / Director of Housing and Regeneration**  
**Llywodraeth Cymru / Welsh Government**

**C.C.** Local Authority Council Leaders  
Local Authority Chief Executives  
Local Authority HRA Business Plan contacts  
Welsh Local Government Association  
Community Housing Cymru  
Chartered Institute of Housing Cymru  
TPAS Cymru  
Tai Pawb  
UK Finance

# **COST OF LIVING SUPPORT SCHEME**

## **TAI MÔN RENT SUPPORT SCHEME**

**2025/26**

<b>Date</b>	<b>Version</b>	<b>Name</b>
Feb 2023	0.1	Llinos Williams
April 2023	0.2	Darren Gerrard
Feb 2024	0.3	Katie Jones
December 2024	0.4	Darren Gerrard

## **1. BACKGROUND**

- 1.1 Each Year, the Housing Department undertake a business plan analysis on the rental liability for the forthcoming financial Year
- 1.2 IOACC Executive approved a 2.7% increase in rental liability for the 2025/26 financial Year.
- 1.3 Rental income support existing operations and the growth of Council properties on Anglesey in order to address housing need.
- 1.4 Due to the cost of living crisis and the continued increase in household expenditure, a mitigation to support tenants that are facing financial hardship is to develop a rent support scheme.

## **2. WHO CAN APPLY OR BE REFERRED FOR A PAYMENT?**

- 2.1 Council tenants considered in financial difficulty will be able to apply to or be referred to this scheme.
- 2.2 Applications must be undertaken by the Lead tenant (including joint tenants) and with support from their Housing Management Officer (Arrears)
- 2.3 Tenants that are claiming welfare support and are struggling financially due to under-occupancy rates (bedroom tax), historical arrears whilst claiming welfare are entitled to this funding, however, must be supported by their Housing Management Officer to complete a Discretionary Housing Payment (DHP) and explore other funding opportunities first. In addition to this, there will be a continued emphasis for tenants facing under occupancy rates to complete a housing application for a transfer into a smaller and much more affordable property.
- 2.4 Each application will be required to complete a full personal financial statement by referring officers and will be referred to the Financial Inclusion Team if required. During this assessment, the Financial Inclusion Officers may assess additional avenues of support to improve household and financial wellbeing.
- 2.5 Applications or referrals from support workers or social workers on behalf of the individual(s) in need will be accepted for consideration but only if completed with the full knowledge, consent, and participation of the individual.
- 2.6 Any backdating request or amount of award will be considered by the assessing officer based on the individuals' circumstances.

## **3. WHAT CAN AN AWARD FROM THIS SCHEME BE USED FOR?**

- 3.1 An award from this scheme can be made if a tenant(s) can demonstrate that he/she/they are in financial difficulty.
- 3.2 The funding will be secured against the rent account on Housing Services' tenancy recording system.

## **4. RENT SUPPORT SCHEME TRANSACTION OVERVIEW**

- 4.1 Before making an award, the Assessing Officer must be satisfied that the claimant is in financial difficulty, is fully liable for rent and in need of the rent support scheme
- 4.2 The claimant or support worker applying on their behalf must provide information about the financial difficulty the individual is in.

## **5. THE APPLICATION PROCESS**

- 5.1 Claimants will be required to complete an application form which will be available in digital and paper format.
- 5.2 The application form contains an income and expenditure section. This must be fully completed by the applicant and referring officer before it can be assessed. The claimant should include recent bank statements or documents with the application form that demonstrate the applicant is in financial hardship, and that information given in the income and expenditure section is accurate. Providing these documents is the responsibility of the claimant or their representative. If further documentation is requested by the Assessing Officer, this must be supplied and received within 2 weeks from the date of the request being made.
- 5.3 Applications to the scheme will normally be made by the individual in need. However, claims can also be accepted from third parties such as appointees, advocates and support services acting on behalf of the claimant if they are vulnerable.

## **6. THE DECISION MAKING PROCESS**

- 6.1 Each application to the scheme should be considered on its own merits. Decisions should be fair and consistent.
- 6.2 One area of difficulty in assessing eligibility for an award may arise with regards to applicants with alcohol and/or substance abuse problems. The individuals concerned may lead chaotic lifestyles that result in poor decision making. This may include expenditure on items that would, to most people, appear to be unreasonable. However, this should not necessarily preclude making an award. The main criteria in making a decision in such cases will be to determine whether the applicant is receiving appropriate help to deal with their problems. If they are being supported on a formal programme delivered by an official service provider, it may be relevant to consider making an award. Awards in these circumstances should be supported by documentary evidence from the organisation working with the applicant. Furthermore, the proportion of household income devoted to these items will also be a relevant factor in the decision making process.
- 6.3 The Assessing Officer must always take account of individual circumstances when assessing the reasonableness of household expenditure. For example, some medical conditions or disabilities may require high levels of expenditure on some items; this should not necessarily preclude making an award. However, where such situations apply, the Assessing Officer may require the applicant to provide documentary evidence in support of the stated expenditure.

- 6.4 Should the Assessing Officer determine that an applicant's stated expenditure on certain items is unreasonably excessive, they have discretion to disregard part or all of that expenditure in the financial assessment. In determining this, an explanation of the decision must be given. Similarly, where the officer deems that the applicant is clearly living beyond their means in an unreasonable manner, they may choose to disregard such expenditure from the calculation. Again, an explanation of this must be given. In such cases, a referral for budgeting advice will be offered to assist long term.
- 6.5 In some instances, an applicant will provide expenditure profiles that are clearly unrealistically low or do not include expenditure that would normally be present in any household. In such cases, the Assessing Officer should consider increasing the expenditure profile by an appropriate notional amount in order to ensure that the applicant is not unduly disadvantaged during the assessment process.
- 6.6 Non-dependant charges will normally be treated as part of household income. However, the assessing officer may, in certain circumstances, choose to disregard the non-dependant charge as income. As a general rule, where the charge relates to a non-dependant who is employed, it should always be treated as income. However, where the charge relates to someone in receipt of welfare benefits, the assessing officer may choose to disregard it as income if they believe that there is no reasonable prospect that the non-dependant will contribute towards household costs and that the failure to do so will result in financial hardship to the DHP applicant
- 6.7 Expenditure listed by the claimant in the application form relating to court fines will not be taken into account; the scheme cannot be seen to be paying off such liabilities where the claimant has penalties imposed by the courts.
- 6.8 Consideration should be made to alternative sources of assistance; for example - could the hardship be eased by applying to DHP and DAF (EAP or IAP). This will depend on the individual circumstances of the applicant and the reason for their application. For example; a claimant stating they are in crisis from regular spending on take away foods because they do not have a cooker could be provided with an air fryer or slow cooker in order to cook meals from home and reduce food spend in take away establishments.
- 6.9 If an Assessing Officer identifies the need for further advice, guidance and assistance that may benefit the claimant in the long term, appropriate referrals or signposting for help will be made but compliance prior to the award decision will not be a determining factor in the application from this scheme.

## **7. TIMESCALES**

- 7.1 This scheme is in place to provide help to Council tenants who and are suffering financial hardship. Consequently, it is essential that applications are dealt with as quickly as possible. Unless exceptional circumstances prevent it or additional information/documentation is needed from the claimant to enable a decision to be



made, all applications should be determined within one month of receipt with the aim of a quicker processing time where possible.

**8. THE AMOUNT OF AWARD**

8.1 Awards will be dependant on the individuals circumstances however a maximum award of £1,000 is in place to ensure as many individuals as possible are supported.

**9. APPEALING A DECISION**

9.1 Where the applicant disagrees with the decision not to make an award, or the amount of an award, they can request that the decision be reconsidered. This can be referred to a Senior Officer for a final determination on the matter.

**10. HOW PAYMENT WILL BE MADE**

10.1 Payment will be made against the rent account on the Housing Management system