

# Business Support & Digital Overview and Scrutiny Committee

BRIEFING NOTE – No. 05/2024-2025

Date: August 2024

Briefing paper to: All Members of the Business Support Overview & Scrutiny  
Committee

## **Provision of benefit advice given to Medway residents**

The Benefits and Financial Welfare Service covers the following functions:

### **Housing Benefit and Council Tax Assessment**

Housing Benefit (HB), whilst largely replaced by Universal Credit still provides housing cost support for pensioners, those placed in temporary accommodation by the Council and for those in specified (supported) accommodation. We also still have around 4,000 claimants receiving Housing Benefit who have not yet moved to Universal Credit.

The Council is required to operate a local Council Tax Reduction Scheme (CTR), for those on a low income which sits alongside a national scheme for pensioner households. Our current scheme is a banded one which allows for residents to easily see, based upon their income, whether they are entitled to assistance and how much that assistance is worth. There is a maximum entitlement of 65% of the weekly Council Tax, however the Council operates discretionary assistance for those who require additional help.

### **Appeals and Financial Assistance/Welfare**

Discretionary Housing Payments (DHP) are payments that the Council provides to those who are struggling to pay their housing costs. Residents must be receiving the housing element of Universal Credit or Housing Benefit to be eligible for assistance. The fund is provided by the Department for Work and Pensions and is currently worth £484,162 (2024/25). Residents who apply need to demonstrate hardship and/or a risk of homelessness to be considered for a payment. The team works with the Council's Housing Service to ensure the fund is spent in the most effective manner.

Exceptional Hardship Payments form a part of our CTR scheme and provide additional assistance with Council Tax. Residents must demonstrate hardship within their application and any assistance is posted directly to their Council tax account.

### **Household Support Fund**

The fund is worth £2.262million in 2024/25 (to September 2024). The fund will be spent primarily supporting those eligible for free school meals in the school holidays and the

remaining being used to continue our grant scheme which offers support with food, fuel, water and household essentials.

### **Macmillan Welfare Benefits Team**

Medway Council works in partnership with Macmillan to provide benefits advice, advocacy, information, signposting and help with form completion for residents affected by cancer within Medway. Macmillan asked the Council to run a larger service which extends this service out to West and North Kent.

### **Housing Related Support**

This is delivered for Medway Council's Housing Service as the previously externally commissioned function was brought back in house from April 2023. The primary function of this team is to improve the quality of life for vulnerable households through delivering housing support services, aiming to promote independence, prevent homelessness and create opportunities for Medway's residents.

### **Financial Welfare Team**

This is the newest team formed in 2024. We have officers who provide benefits and financial welfare advice to any resident in Medway. The team have a great depth of knowledge and are the front door to many of our services. The team co-locate with both Adult and Children's Social Care which enables that immediate response to queries and holistic support for our residents. The team has started to attend events in Medway and have received excellent feedback from those who have been assisted to date. A new page on the website has been created forming our Financial Welfare Hub, the page has advice, budget planners and calculators. It also holds a referral form so that residents can contact the service for advice.

### **Money Guiders**

Medway Council has partnered with the Money and Pension Service (MAPs) and has been onboarded to their Money Guiders Programme and Money Advisor Network. Money Guiders offers a free programme of training directed at anyone that has money conversations with customers within their job role. It starts with a City and Guilds accredited foundation course (2.5 / 3 hours over 6 modules) and then leads into 3 tiers of technical domains (up to 10 hours in total). Money Guiders helps organisations to talk about money with customers confidently, and offer safe, effective guidance in the unregulated space.

The Money Advisor Network (MAN) allows officers, during a face to face or telephone discussion to refer a customer who requires personal debt advice, through one of three ways:

- Referral to the online debt self-help tool
- Immediate call back from a Debt Advice Agency

- Schedule a call back from a Debt Advice Agency

### **Webpages for Support**

[Financial Welfare Hub](#)

[Council Tax Reduction](#)

[Household Support Fund](#)

[Help for Households \(Medway\)](#)

[Help for Households \(Gov.uk\)](#)

[Council Tax and Benefit pages](#)

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