

## HELP WITH COUNCIL TAX

### **NOTES AND APPLICATION FORM FOR A PAYMENT FROM THE EXCEPTIONAL HARDSHIP FUND**



#### **EXCEPTIONAL HARDSHIP FUND NOTES** (Application is on page 4)

An Exceptional Hardship Fund has been set up to ensure that where there is exceptional need, up to 100% relief on council tax can be awarded.

Torridge District Council recognises that the circumstances of some of our working age customers means that further help will be necessary. The fund will be used in a supportive and reactive capacity to allow for short-term difficulties as set out in the Council's Policy. Customers wishing to apply for additional support must complete the application form on page 4 of this document and any additional award will be made in line with the Council Tax Exceptional Hardship Policy. This fund is for those experiencing "exceptional hardship" as a result of having to pay towards their Council Tax.

The Revenues and Benefits Service, in conjunction with the Services' Lead Member, will decide whether or not to make an Exceptional Hardship Fund award, and how much any award might be.

#### **What sort of things will you take into account when deciding whether or not an award from the Exceptional Hardship Fund can be made?**

- The shortfall between Council Tax Support and Council Tax liability;
- The steps taken by the customer to reduce their Council Tax liability;
- Changing payment methods, re-profiling Council Tax instalments or setting alternative payment arrangements in order to make them affordable;
- Ensuring that all discounts, exemptions and reductions are granted;
- Steps taken by the customer to establish whether they are entitled to other welfare benefits;
- Steps taken by the customer in considering and identifying where possible the most economical tariffs for supply of utilities;
- If a Discretionary Housing Payment has already been awarded to meet a shortfall in rent;
- The personal circumstances, age and medical circumstances (including ill health and disabilities) of the customer, their partner, any dependants and any other occupants of the customer's home;
- The difficulty experienced by the customer, which prohibits them from being able to meet their Council Tax liability, and the length of time this difficulty will exist;
- Shortfalls due to non-dependant deductions;
- The income and expenditure of the customer, their partner, any dependants or other occupants of the customer's home;
- How deemed reasonable expenditure exceeds income;

- That all income may be taken into account, including those which are disregarded when calculating Council Tax Support;
- Any savings or capital held by the customer or their partner;
- Other debts outstanding for the customer or their partner;
- Whether the customer has already accessed or is engaging for assistance with budgeting and financial/debt management advice. An Exceptional Hardship Fund award may not be made until the customer has accepted assistance either from the Council or third party, such as the Citizens Advice or similar organisations, to enable them to manage their finances more effectively, including the termination of non essential expenditure;
- The exceptional nature of the customer and/or their family's circumstances that impact on finances;
- The length of time they have lived in the property.

The list is not exhaustive and other relevant factors and special circumstances will be considered.

An award from the Exceptional Hardship Fund does not guarantee that a further award will be made at a later date, even if the customer's circumstances have not changed.

An Exceptional Hardship Fund award may be less than the difference between the Council Tax liability and the amount of Council Tax Support paid.

### **If my application is successful, how much will I get and for how long?**

Each application will be considered on its own merits. In the case of a successful application, the amount of award and the length of award will be decided on an individual basis. It is likely that any award of Exceptional Hardship will be awarded for short time while you are trying to resolve the difficulties you are experiencing.

### **Who can apply for an award of Exceptional Hardship Payment?**

The person who claimed council tax support.

### **How do I apply for an award of Exceptional Hardship Fund award?**

You will need to complete an application form. One can be obtained from the Council Office or from Torridge District Council's website.

### **Then what happens?**

The Council will write to you and let you know of their decision. If your application is successful, you will be advised of the requirement for you to advise the benefits team of any future changes in circumstance that may be relevant to the award of Exceptional Hardship payment.

## **What happens if I apply and am not happy about the outcome of my application?**

If you are not happy with a decision you can write to the benefits team, giving your reasons and/or by also providing further/additional information, at which time the decision will be looked at again.

Any such request must be made in writing and within one month from the date of the notification letter confirming the original decision.

### **Privacy notice:**

Torrige District Council collects stores and processes your personal information in accordance with the requirements of the General Data Protection Regulation (Regulation (EU) 2016/679) and Data Protection Act 2018.

Our lawful basis has been determined as:

- Legal Obligation – in relation to personal data
- Social Security Law – in relation to ‘special category’ personal data

Personal information provided on this form may be shared with other council services where this assists in the delivery of those services.

Personal information provided on this form may be shared with third parties where we are legally obliged to do so, or where this is necessary to enable us to provide the service requested.

To view our full privacy policy including information on your rights, how to contact the Data Protection Officer, data retention information, more detail on information sharing and how to provide feedback or make a complaint, please see the privacy pages of our website: [www.torrige.gov.uk/privacypolicy](http://www.torrige.gov.uk/privacypolicy)

Alternatively, a full copy of our privacy policy can be viewed at our main office or a copy can be requested by writing to:

Data Protection Officer  
Riverbank House  
Bideford  
Devon  
EX39 2QG

**APPLICATION FORM FOR EXCEPTIONAL HARDSHIP PAYMENT**  
**Please complete in BLACK ink**

Name: ..... Claim Ref:.....

Address ..... Date moved into property: .....

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My council tax charge is £..... per week. I receive £..... council tax support.

This leaves £..... council tax to pay.

Are you in arrears with your council tax? Yes  No

If yes, how much council tax do you owe? £ .....

What dates are the arrears in respect of? .....

**To help the Council decide on whether or not you are eligible for an award from the Exceptional Hardship Fund we will need to ask you the following questions. Please answer each one, giving as much detail as possible.**

1. Have you ensured that you have applied for all council tax discounts applicable for you and your household?

Yes  No

2. Have you discussed re-payment options with the council tax team?

Yes  No

3. Have you taken steps to ensure you are receiving all the welfare benefits you are entitled to?

Yes  No

4. Please explain what steps you have already taken to reduce household expenditure:  
e.g. reviewed your utility charges;

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.....  
.....  
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5. Are you currently receiving a Discretionary Housing Payment for help with your rent?

Yes  No

6. Do you or any members of your family have any age related disabilities or health problems that contribute to your need for an award from the Exceptional Hardship Fund?

Yes  No

If yes, please explain .....

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7. Please explain the exceptional nature of the difficulty you are experiencing, which stops you from being able to meet your Council Tax liability, the length of time this difficulty will be for and how you think this will be resolved, in the near future.

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8. Is the shortfall due to non dependant deductions? \*Yes \*No \* Delete

9. Please list your **weekly** income, including the amount for each and details of savings.

Income Type	Amount per week £
<b>Savings Information</b> <b>Please provide your last 2 months statements for all accounts held</b>	



13. Is there anything else we should know?

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I declare that the information I have given is true and complete and I authorise the Council to check the information if it wishes to do so. I undertake to notify the benefits team immediately, in writing, of any changes in the personal or financial circumstances of myself and any member of my household.

I am aware that if I deliberately make a false statement or withhold information in order to obtain a payment from the Exceptional Hardship Fund, the Council will ask me to repay any amount awarded as a result of the incorrect information provided.

Claimant's signature ..... Date .....

Partner's signature ..... Date.....