

## **Bracknell Forest Council's Discretionary Council Tax Support Scheme Policy 2026-2027**

April 2026

### **Introduction**

We have a discretionary hardship fund. Support from this fund is available for households where financial hardship has been caused by changing circumstances. This change will have created a Council Tax bill that they are unable to meet.

We define financial hardship as being unable to pay for the essential needs of yourself and your family. There is no right of financial support.

To apply for a Discretionary Council Tax hardship payment, you must either:

- be entitled to Council Tax Support; or
- need further financial help to meet the difference between your Council Tax liability and the amount awarded under the Council Tax Support scheme.

The policy sets out how CTDF claims are decided and the factors the council considers when deciding whether to grant or refuse an award.

### **Objectives of this policy**

The use of CTDF funds is intended to support households who need financial help.

- To support people experiencing personal crisis or exceptional circumstances who are facing severe financial hardship
- To support people who have demonstrated that they need additional financial support to meet their Council Tax Bill.
- To support people who are deemed to be facing significant financial hardship due to wider welfare reform changes

### **Assessment of CTDF applications**

In determining whether to award a CTDF, consideration will be given to:

- The reasons why the applicant's circumstances should be considered exceptional
- The financial and medical circumstances of the applicant, their partner or dependent children (including ill health and disability)
- The income and expenditure of the applicant, their partner and any dependents. Where it is considered that expenditure is unreasonable or otherwise incompatible with the award of a CTDF, the applicant will be referred for debt advice or signposted to other means of support
- Any savings or capital that may be held by the applicant, their partner or anyone else living as part of the household.

- Any other special circumstances made known to Bracknell Forest Council by the applicant or their representative. This may include additional information provided by other departments of Bracknell Forest Council, such as Children's Social Care, or by a landlord or other third party.

### **Date, amount and conditions of an award of CTDF**

Each application for CTDF will be considered on the individual circumstances and with consideration to wider policy intention.

Any successful award will be for the current financial year and determined by the applicant's scope to reduce reliance on CTDF funding in the future and the circumstances which have led to the application.

### **Backdated applications for CTDF**

Backdated CTDF applications will not usually be considered in line with the policy unless significant exceptional circumstances prevented an application being made at an earlier date. Examples of when a backdated CTDF application may be considered are as follows;

- Where an application was delayed due to significant and evidenced ill health or capacity issues
- Where an applicant has been misadvised by a member of the Welfare Service

This is not an exhaustive list, and applications will be considered on their merits and the circumstances surrounding the application.

### **Repeat applications**

In most cases, the award of a CTDF is intended to provide customers with time to explore options to assist them to improve their financial or personal circumstances.

In a case where a repeat application is received, the applicant will be asked to provide evidence of activity related to improving their financial or personal circumstances.

A CTDF award does not automatically entitle an applicant to a future application being successful and a subsequent CTDF application may not be successful even if circumstances have not improved in line with the policy objectives.

### **Administration of CTDF awards**

A CTDF will normally be awarded to the person who is on the Council Tax Account.

Awards will be made directly to the Council Tax Account.

Decisions regarding CTDF's will be notified to the applicant within 14 days or as soon as reasonably practicable after receipt of the last piece of information needed to finalise the application.

**Decisions regarding CTDF awards will be notified to the applicant and will include.**

- Reasons for the decision
- The start and end date of any award
- The amount of the award

**We will not make any award to you if:**

- you have other assets that could be used to pay your Council Tax
- there are other benefits you may be entitled to, but you have not applied, or your claim has not yet been assessed
- your situation is expected to improve soon, and you will then be able to pay your Council Tax
- there is no money left in the discretionary hardship budget

Customers may be asked to provide evidence of any items set out in the application such as bank statements, payslips or self-employed accounts, evidence of expenditure and any documentation in respect of expenditure such as car loans, contracts or subscriptions

**Changes in Circumstances**

It is a condition of your application for Council Tax discretionary hardship that you tell us about any change in your financial or family circumstances which may affect your entitlement to the award. If you fail to tell us anything relevant, you may be prosecuted for fraud.

**Requesting a review**

Where an applicant is dissatisfied with a decision, they must write to the Welfare Service within one calendar month of the date of the notification of decision stating that they wish to request a review.

The written request for a review must state the reasons the applicant disagrees with the decision and if necessary, provide any information or evidence to support their case.

The review will be considered by a Senior Officer who did not have any involvement in the original decision. Where no further evidence or information is provided, the review is unlikely to be successful although each case will be considered individually.

The decision will be notified to the applicant which explains the reasons for either revising the decision and any subsequent conditions relating to the award, or that the decision has remained unchanged and the reasons for this.

There will be no further right to request a review but in cases of alleged maladministration, the applicant may wish to follow the Council's Corporate Complaints process.

**Ending a CTDF award**

A CTDF award may be terminated during the period of an award when:

- A change in circumstances means that the CTDF is no longer applicable or appropriate.
- Entitlement to Council Tax Support ceases
- The financial year comes to an end
- It is determined that the applicant misrepresented, or failed to disclose a relevant material fact in relation to their award of CTDF, or where fraud has been admitted or proven, in connection to claims for Housing Benefit, Universal Credit, Council Tax Support or Housing Payments

## **Fraud**

Bracknell Forest Council is committed to fighting against fraud in all its forms. An applicant who tries to fraudulently claim CTDF by falsely declaring their circumstances or providing false statement or evidence in support of their application, may have committed an offence under Section 2 of the Fraud Act 2006. Where it is suspected that such a fraud may have occurred, the matter will be investigated, and this may lead to the instigation of criminal proceedings.

## **Policy Review**

This policy is effective from 1 April 2026. It will be reviewed annually, or in response to any legislative changes, welfare reform or other factors that impact on its effectiveness.