

Present: Councillor Mary Green (*in the Chair*),
Councillor Sue Burke, Councillor Sally Tarry and
Councillor Naomi Twedde

Apologies for Absence: None.

38. Confirmation of Minutes - 30 May 2024

RESOLVED that the minutes of the meeting held on 30 May 2024 be confirmed and signed by the Chair as a true record.

39. Declarations of Interest

No declarations of interest were received.

40. Performance Update

Purpose of Report

To provide the Shared Revenues and Benefits Joint Committee with an update on performance in the Revenues and Benefits Shared Service.

Decision

That the report be noted, with an update to be presented to the next meeting of the Committee on 21 November 2024.

Alternative Options Considered and Rejected

None.

Reason for Decision

The report provided an update on Revenues and Benefits performance in respect of Quarter 1 for the financial year 2024/25.

The Revenues and Benefits Shared Service had now been in operation for thirteen years forming on 1 June 2011, and performance had largely been maintained and improved whilst continuing to provide value for money. Continual improvement and success was being achieved in both statistical and financial performance, as well as positive outcomes for customers of the partner local authorities. However, the Covid-19 global pandemic and then cost of living challenges had understandably impacted on some areas of performance and these impacts were likely to continue for many more months.

In respect of Council Tax, up to the end of Quarter 1 2024/25, in-year collection for Lincoln was down by 0.60% and North Kesteven was down by 0.33% respectively. At the end of August 2024, City of Lincoln figures were down by 0.48% and North Kesteven down by 0.29%. At this early stage in the financial year, neither rate was a cause for concern, although, as previously flagged to this Committee, Council Tax collection was generally lower at both regional and

national levels - seeming to indicate that some tax payers were struggling to pay their bills as a consequence of cost of living pressures.

In terms of the national context, latest figures for annual Council Tax in-year collection outturns 2023/24 saw City of Lincoln Council at 246th (2022/23- 240th) and North Kesteven 20th (2022/23- 9th) out of 296 local authorities whose performance was reported. Out of the seven Lincolnshire Districts, for 2023/24 City of Lincoln and North Kesteven achieved 6th and 1st highest collections, respectively.

In respect of Business Rates, up to the end of Quarter 1 2024/25 compared to the same point in 2023/24, in-year collection was down for Lincoln by 0.60%, North Kesteven up by 2.27% and West Lindsey down by 1.82%. At the end of August 2024, the figures painted a relatively similar figure for in-year collection with Lincoln collection down by 0.65% compared to August 2023, North Kesteven down by 0.87%, and West Lindsey down by 2.42%. There were no major concerns with in-year collection at this early stage of the year. It should also be noted that collection has been 'skewed' somewhat in recent financial years due to varying criteria/awards of the Expanded Retail Discount (ERD).

In terms of the national context, the latest available figures for annual Business Rates in-year collection outturns 2023/24 saw City of Lincoln Council's in-year collection at 96th (2022/23 22nd), North Kesteven 39th (2022/23 14th) and West Lindsey 95th (2022/23 162nd) out of 296 local authorities whose performance was reported. Out of the seven Lincolnshire Districts, for 2023/24, City of Lincoln, North Kesteven and West Lindsey achieved 4th, 2nd and 3rd highest collections, respectively.

The number of outstanding Revenues Customers at the end of Quarter 1 2024/25 was 3,005 (split Lincoln 1,834, North Kesteven 1,171) – this compared to 797 (split Lincoln 609, North Kesteven 188) at Quarter 1 2023/24. At the end of August 2024, the figures were very similar in nature. There had been, and continued to be, significant demands on the team plus recruitment having only just taken place in respect of vacant positions. It should also be noted that from 2024/25 Revenues items outstanding also included those from the Citizens Access Revenues self-serve portal, so there would effectively be a new 'baseline' for this measure of performance.

As at the end of Quarter 1 2024/25, in period collection of Housing Benefit overpayments stood at for City of Lincoln 124.63%, and North Kesteven 90.42%.

Outstanding Housing Benefit overpayments debt also continued to decrease overall. As at the end of Quarter 1 2024/25: at £2,135,045 for City of Lincoln and £1,190,944 for North Kesteven. At the end of August 2024, Housing Benefit overpayments collection debt stood at more than 100% for both authorities.

As at the end of Quarter 1 2024/25, there were 4,908 Benefits customers outstanding and awaiting assessment (split Lincoln 2,997, North Kesteven 1,911). This figure was higher than at the same point last year, Quarter 1 2023/24 (3,682 Benefits customers outstanding and awaiting assessment (split Lincoln 2,622, North Kesteven 1,060)). Demands on the team continued to be high, as well as there being a number of unforeseen staffing absences.

There continued to be a significant demand on the Benefits Team, particularly in relation to (but not exclusively) Universal Credit - related information impacting on

Housing Benefit and Council Tax Support claims. At the same time, Benefits Officers were also working on other schemes, such as Discretionary Housing Payments, and Household Support Fund.

Direction of travel was positive at the time of writing this report, with overall outstanding work reducing to 2,842 (split Lincoln 1,936, North Kesteven 906) by 5 September 2024.

Despite the significant demands on the Benefits Team, officers continued to turn around claims and reported changes of circumstance promptly, and accurately. As at the end of Quarter 1 2024/25 City of Lincoln turned around new benefits claims in 14.20 days and North Kesteven in 17.61 days respectively. Changes of circumstances notifications were dealt with by City of Lincoln in 4.54 days and 6.72 days for North Kesteven respectively. As at end of August 2024, figures for changes of circumstances notifications were similar to that at Quarter 1 the previous year.

The latest national data available showed that in Quarter 4 2023/24 New Claims were processed in an average of 19 days by Councils, with Changes of Circumstance being processed in an average of 3 calendar days (although it should be noted for Changes of Circumstance the average normally decreased in Quarter 4, due to high volumes of '1-day' changes processed due to annual rent, pension changes, etc). Also, these national figures were for a specific quarter only (i.e., Quarter 4 2023/24) and not cumulative over the financial year – which was how officers reported these areas of performance for our shared service.

In terms of the claims checked that were 'correct, first time' (with even £0.01p 'out' being classified as an incorrect assessment), at the end of Quarter 1 2024/25:

- City of Lincoln: 96.68% (466 out of 482 checked),
- North Kesteven: 98.14% (264 out of 269 checked).

It should be noted that these checks were in addition to those carried out under the requirements of the annual Housing Benefit Subsidy claims.

The table at paragraph 6.1 of the officer's report showed the invaluable support provided by the Welfare Team to the residents of Lincoln and North Kesteven in Quarter 1 2024/25.

Outcomes and demands had generally increased throughout the team, for both partner local authorities. There were a number of key reasons why the levels of Welfare/Money advice in Lincoln was higher than in North Kesteven, including:

- Differences in demographics;
- 'Customer journey' different at each Council;
- Significant number of foodbank vouchers issued at Lincoln (1,686) compared to North Kesteven (79).

Members offered their thanks to all members of staff in recognition of the performance achievements within the Revenues and Benefits Shared Service, particularly with added pressures.

41. Revenues and Benefits - Financial Monitoring Quarter 1 2024/25

Purpose of Report

To provide the Shared Revenues and Benefits Joint Committee with the first quarter's (ending 30 June 2024) performance for the Revenues and Benefits Shared Service for 2024/25, as detailed at Appendix 1 to the report.

Decision

That the actual position at Quarter 1 as detailed within the report be noted.

Alternation Options Considered and Rejected

None.

Reason for Decision

The forecast overturn for 2024/25 predicted there would be an overspend against the approved budget of £84,580.

The current MTFS assumptions reflected a pay award of 3% in 2024/25, however given the latest nationally proposed pay award was in excess of this, an estimate of the impact had been calculated at £41,180, split between each authority as follows; City of Lincoln £21,640 and North Kesteven £19,540. As this offer was yet to be accepted by the Unions, it was still subject to change, but was included in the forecast above.

The approved budget for 2024/25 was agreed by the Shared Revenues and Benefits Joint Committee on 22 February 2024, which set a budget of £3,075,650 for the service.

At Quarter 1 the budget was increased to reflect New Burdens grants totalling £27,480, giving a revised budget of £3,103,130.

Financial performance for the first quarter of 2024/25 as detailed at Appendix 1 of the officer's report resulted in an overspend against the approved budget of £6,882, including the nationally proposed pay award.

The forecast overturn for 2024/25 predicted that there would be an overspend against the approved budget of £84,580, as detailed at Appendix 2 of the officer's report (including the nationally proposed pay award). It should be noted that at the end of quarter 2 postage for Revenues Local Taxation was to be reviewed, as there was potential for a reduction/underspend in this area which would significantly reduce the projected overall overspend.

The main forecast year-end variations against the approved budget for 2024/25 were noted within the table at paragraph 4.3 of the officer's report.

It should be noted that through Household Support Fund wave 5 (HSF5) 2024/25, the following internal administrative costs to the Revenues and Benefits Shared Service had been claimed for, to be paid by Lincolnshire County Council (with national funding for HSF5 coming from Department for Work and Pensions); City of Lincoln £12,618, North Kesteven £8,675. These amounts would however not come into the Revenues and Benefits shared service budget and would stay in the individual local authorities' budgets.

42. Business Rates Update

Purpose of Report

To provide the Shared Revenues and Benefits Joint Committee with an update on current issues within non-domestic rates, related to City of Lincoln Council, North Kesteven District Council and West Lindsey District Council. The report was not intended to include non-domestic rate performance matters, as this was covered within the Performance Update reported to Joint Committee today.

Decision

That the content of the report be noted.

Alternative Options Considered and Rejected

None.

Reason for Decision

The report included some of the changes announced as a result of the Government's financial support provided to businesses in the form of business rates relief. The report also focused on the financial impact of recent appeals and reductions to rateable values.

The following updates were noted:

NDR Changes and Significant Reliefs/Discounts

At the Autumn Statement on 22 November 2023, the Chancellor of the Exchequer announced a continued Government package of business rate measures to support businesses in England:

- Retail, hospitality and leisure relief would continue for 2024/25 at 75% up to £110,000 per business
- A freezing of the small multipliers for a further year at 49.9p an increase in the standard multiplier from 51.2p to 54.6p.

Retail, Hospitality and Leisure Relief 2023-24

Eligibility criteria for the Retail, Hospitality and Leisure Relief was set out by the Department for Levelling Up, Housing and Communities (DLUHC) and issued to Local Authorities on 20 December 2021, with no changes to the qualifying criteria for the year 2023/24. This relief had been extended for the year 2024/25. The table at paragraph 5.5 of the officer's report reflected the significant reduction in the amounts awarded in the last three years (previously known as the Expanded Retail Discount (ERD) scheme), with an estimate on the award to be granted in 2024/25.

Potential reductions to rateable values were contained within paragraph 6, which included hotels occupied by asylum seekers.

Under Section 66(1) of the Local Government Finance Act 1988, a property was domestic if used for living accommodation with the only exception being in

Section 66(2) which stated that a property was not domestic if being used in the course of a business providing short-stay accommodation to individuals whose sole or main residence was somewhere else.

Where a hotel was used as accommodation for refugees/asylum seekers, the occupants did not have a sole or main residence elsewhere. Therefore, the hotel should be brought into the Council Tax listings with the maximum charge being a Band H property.

The Valuation Office had recently removed a hotel from the Non Domestic Rating list and brought this into the Council Tax listings as a Band H Council Tax dwelling.(not in our districts) The result of this was a loss of Non Domestic Rating income to the authority which was not offset by the amount of a Council Tax paid for a Band H dwelling.

The Valuation Office were making changes to properties that they knew about, but as the Home Office would likely have a register of the properties being used to house refugees/asylum seekers, this may increase the number of hotels that were removed from Non Domestic Rating listings.

Business Rates Review

The final report for a Business Rates Review was also published at the Budget. The Budget and the Review committed in the longer term to improvements to the Business Rates system – which included;

- More frequent revaluations, moving to a revaluation every three years starting from the next revaluation which came into force on 1st April 2023, the next being 1st April 2026 and so on.
- The process of revaluation started approximately 2 years before the new valuations came into force. Therefore, the work had begun on collection of information for the list that would come into force on 1 April 2026
- For each revaluation, the Government introduced a Transitional Relief scheme. Transitional relief limited how much a bill could change each year. As the NDR system was self-financing, historically these limits had limited both large increases and large decreases. In the Budget, the government announced a change to the Transitional relief scheme so that only increases were limited. For any reduction in the rateable value, a ratepayer would receive the full benefit of the reduction immediately.

Heat Network Rate Relief Scheme

The Government had published the guidance for Local Authorities on the operation of the Heat Network Rate Relief Scheme for 2023/24, substantially unchanged from 2022/23. Local Authorities were to continue to deliver the discretionary relief using their discretionary powers for 2023-24 until the relief was made mandatory through the Non-Domestic Rating Bill. This was now mandated from 1 April 2026. The relief was targeted at hereditaments used wholly or mainly as heat networks with its own rating assessment, to provide relief for those networks generating from a low carbon source to ensure the policy supported decarbonisation.

Business Rates Avoidance and Evasion Consultation

In the Spring budget on 15 March 2023, the Chancellor announced that the government would consult on measures to tackle business rates avoidance and evasion.

A consultation paper was provided in July 2023 with a target date of 27 September 2023 for responses.

One of the most prevalent rates avoidances schemes was to 'reoccupy' a property for 6 weeks and 1 day, empty the property again and claim a further 3 month exemption. The occupation was contrived for the sole purpose of claiming a further period of empty exemption. Due to caselaw involving *Makro Properties v Nuneaton and Bedworth* (2012) and *Principled Offsite Logistics Ltd v Trafford Council*, the occupation had to be minimal such as moving a few boxes into a warehouse. Estimated losses to the shared service over 2022-23 for this type of rates avoidance was estimated to be - City of Lincoln £636k, North Kesteven £87k, and West Lindsey £65k

Whilst not illegal, the practice was considered to be rates avoidance and companies had been set up for the sole purpose of abusing this loophole in the legislation.

In March 2024, the consultation resulted in

- the extension of the empty property relief 'reset period' to be increased from six weeks to three months with effect from 1.4.2024.
- the announcement of a further consultation on adopting a 'general anti-avoidance rule' for business rates in England
- and a commitment from the Government to improve communication about 'rogue' business rates agents.

Non Domestic Rating Bill – Royal Assent 26 October 2023

This bill made a number of changes to Non Domestic Rating.

One of the changes removed the 6 month backdating rule for discretionary rate relief decisions in England.

The Act created section 47(6A) which stated that a decision, by a billing authority in England, with regards a day was invalid if the day fell before 31 March 2023 and the decision was made more than 6 months after the end of the financial year to which it related, i.e. the backdating rule did not apply to decisions in respect of 2023-24 onwards.

This was likely to mean that with effect from 1 April 2024 we would be able to make decisions on discretionary reliefs fully retrospectively (in respect of the financial year 2024/25 onwards....").

The other significant change was the decoupling of the multipliers and, in effect, the abolition of the small business supplement from 1 April 2024. This meant that Government could choose to raise the two multipliers by different amounts.

The bill also paved the way for data sharing between the Valuation Office Agency (VOA), HMRC and billing authorities. The authorities already had a sharing agreement with the VOA but due to the changes with what they could now share,

we expected a new sharing agreement and protocol to be announced by the VOA.

Occupied for Purposes of Prayer

Further to the rates mitigation schemes that were widely advertised on the internet, authorities were seeing a new scheme where empty properties were being 'let' to 'religious groups' for religious worship and ceremonies.

A number of authorities were reporting that they were being informed that an empty restaurant, empty warehouse etc was being used in this way. This would attract an exemption, but the property must be registered as a property for religious worship and ceremonies with the Registrar General.

The Registrar General had been notified by several local authorities of our concerns.

Intention to Abolish Mandatory Relief for Private Schools

The abolition of mandatory relief for private schools was outlined in the [technical note](#) on applying VAT to school fees, published on the 26 July 2024.

The intention was to remove entitlement to mandatory relief for private schools from April 2025 with primary legislation being introduced after the Autumn budget in October 2024.

Members discussed the content of the report in further detail.

43. Cost of Living Support

Purpose of Report

1. To provide Shared Revenues and Benefits Joint Committee with an update regarding various areas relating to the national welfare reform agenda, as well as current cost of living initiatives to support residents.
2. To seek support for and approval in principle regarding implementation of an extended Household Support Fund/delegation to make this decision.

Decision

1. That the content of the report be noted, and a further update be presented at the next meeting of this Committee.
2. That Joint Committee:

- a. Gave approval to officers within the Revenues and Benefits Shared Service to deliver an extended Household Support Fund scheme from October 2024, - depending on associated guidance with the scheme, officers to deliver this fund/these monies on a similar basis as in previous rounds of the Household Support Fund scheme, with reference to any specific identified cohorts where appropriate.
- b. Delegated the decision on the extended scheme from October 2024, to the Chief Executive of both partner local authorities, - to enable prompt and effective delivery of these vital cost of living support monies.

Alternative Options Considered and Rejected

None.

Reason for Decision

The report provided Shared Revenues and Benefits Joint Committee with an update with regard to the national and local position of welfare reform/other initiatives, with a specific focus on Universal Credit, Discretionary Housing Payments, Household Support Fund, Energy Bill Support Schemes, Council Tax Support Fund and Financial Inclusion matters.

The national Welfare Reform agenda had a significant impact on residents of Lincoln and North Kesteven since 2013 when certain changes were introduced – such as Removal of Spare Room Subsidy, and Benefit Cap – and had continued as further changes had been introduced, such as the ongoing rollout of Universal Credit. These changes had resulted in major changes to the operating of our shared service, to ensure a proactive and positive response to welfare reform and the impacts on residents.

The Covid-19 pandemic and cost of living related matters had caused significant challenges to households locally and nationally. The Revenues and Benefits Shared Service played a lead and key role in developing deliverable schemes to help mitigate some of the impacts of cost-of-living challenges. Some of these schemes were directly delivered by this Service, some in partnership with other teams within the Councils, also with organisations such as those in the voluntary sector.

Universal Credit (UC)

The latest national figures published by the Department for Work and Pensions (DWP) were released on 9 July 2024, with statistics relevant to the period up to May 2024:

- 6,757,693 households receiving UC
(this was an increase from 6,458,756 as reported at the last meeting of this Committee).

Local authority statistics:

- City of Lincoln – 12,900 (12,495 as at the last report).
- North Kesteven – 8,172 (7,857 as at the last report).

On 25 April 2022, the Secretary of State for Work and Pensions made a statement in the House of Lords ([Written statements - Written questions, answers and statements - UK Parliament](#)) regarding managed UC migration for working-age legacy benefits – with the aim of completing this migration by the end of 2024. A ‘Discovery Phase’ of migration had been taking place, with a number of areas around the country (not Lincolnshire) with a relatively small number of UC cases.

DWP released information to state those in receipt of Tax Credits would be asked to apply for UC by the end of 2024 ([Tax credits are ending - Understanding Universal Credit](#)). DWP also announced, through the Autumn Statement 2022, that the managed migration of Employment and Support Allowance (ESA) cases had been delayed to 2028/29. A further announcement was made on 19 April 2024 with plans to bring forward the managed migration of ESA cases. Notifications for this group were now planned to commence in September 2024 with the aim of notifying everyone to make the move to UC by December 2025, - however no definitive timescale had yet been announced and this could change.

As at the time of writing this report, further information was awaited from DWP in terms of estimated numbers of cases anticipated as moving from a legacy benefit (for example, Housing Benefit (HB)) to UC in 2024/25, - as well as a more definitive timeline for the next 18-24 months. Under current plans, our shared service would continue to be responsible for administering and processing HB claims for those of pension age, all Council Tax Support claims, and Exempt/temporary accommodation HB claims, - as well other related work such as Discretionary Housing Payments. Revenues and Benefits management continued to keep the whole LiNK team aware of UC managed migration and the potential impacts moving forward.

Discretionary Housing Payments (DHP)

On 13 March 2024, DWP announced DHP government grants for 2024/25. For City of Lincoln and North Kesteven, these were exactly the same amounts as for 2023/24 at £132,330 for City of Lincoln and £86,931 for North Kesteven respectively.

The table at paragraph 5.2 of the report broke down the number of DHP applications received and determined in Quarter 1 2024/25.

Local Housing Allowance (LHA) rates increased from 2024/25 ([Local Housing Allowance \(LHA\) rates applicable from April 2024 to March 2025 - GOV.UK \(www.gov.uk\)](#)), having previously been ‘frozen’ for several years. Increased LHA rates may help affordability of rents for some private sector (and some social sector) tenants, however as things stood this was only a ‘one year unfreeze’.

Household Support Fund

The report gave an update on the current position in relation to Household Support Fund wave 5 (‘HSF5’), as well as the recently-announced extension to Household Support Fund – i.e. wave 6 (‘HSF6’).

Household Support Fund wave 5 (HSF5)

In the Spring 2024 budget, the Government confirmed that a further £421 million would be made available to county councils and unitary authorities in England via

the Household Support Fund (HSF) for the period 1 April to 30 September 2024. The fund was intended to support vulnerable households most in need with the cost of essentials, such as food, energy and water

Following the publication of the scheme guidance on 2 April 2024, Lincolnshire County Council presented a report to its Overview and Scrutiny Management Board ([H \(moderngov.co.uk\)](https://www.moderngov.co.uk)), setting out details of the scheme and options to utilise the Lincolnshire allocation of £5,464,685.20 for the benefit of residents most in need of support. This was the fifth round of funding and as with earlier rounds, collaboration with District Councils was required to effectively deliver the scheme. Relationships with delivery partners and mechanisms were now well established with learning taken from previous funding rounds. As with previous rounds, Lincolnshire County Council proposed that funding be allocated to schools and early years providers to distribute to targeted cohorts and to support eligible care leavers in supported living accommodation. The remainder would be allocated to District Councils using the Indices of Multiple Deprivation (IMD), to support the delivery of an application-based element and locally determined schemes that met the specific needs of communities.

Allocated shares of HSF5 for our shared services were as follows:

- City of Lincoln: £252,352.96
- North Kesteven: £173,492.66.

Officers were again working with an established range of referral partners and application processes – as well as some new partners/routes – to ensure these HSF5 monies (through vouchers, food parcels, energy top-ups, etc.) were delivered to those identified as in need. A key focus was again on reducing foodbank dependency wherever possible, working with partners to help residents to access other means of support (e.g. money advice), - as well as supporting a drive to further increase usage of community groceries. Also, a strategic aim of HSF5, was to try and leave a ‘legacy’ of impact – as there was no guarantee of a Household Support Fund scheme (or of another form of local welfare provision) beyond 2024/25.

In terms of administrative costs incurred by the shared service for delivery of HSF5, in the region of 5% of Lincoln and North Kesteven’s allocations were to be reclaimed for these costs – as was allowable under the scheme. A range of % administrative costs had been claimed by District Councils, in previous rounds of HSF.

Extension of Household Support Fund wave 6 (HSF6)

On 2 September 2024, the Government announced an extension to the Household Support scheme. Department for Work and Pensions (DWP) stated there would be an extension to the Household Support Fund, for the next six months – i.e. 1 October 2024 to 31 March 2024.

At the time of writing this report, officers awaited further information in respect of the scheme – i.e. guidance, financial allocation for Lincolnshire (which would then follow with allocations for Lincolnshire District Councils, following discussion with Lincolnshire County Council). Officers were starting to make indicative plans how and when such a fund could be allocated, including to any potential targeted cohorts, and would look to deliver these vital funds as soon as decision-making processes and guidance allowed.

Cost of living pressures were likely to remain high – locally and nationally – and increase, through the winter months. With the extension of Household Support Fund now having been announced, officers would need to mobilise quickly with the aim of providing vital cost of living support monies to residents/partner organisations quickly and effectively. Depending on associated guidance with this extended scheme, officers would aim to deliver this fund/ these monies on a similar basis as previous rounds of Household Support Fund. On this basis, recommendation 11.2 of this report sought approval of a scheme in principle, and also to delegate these decisions to the Chief Executive of both partner local authorities.

Winter Fuel Payments and Pension Credit

On 29 July 2024, the Chancellor announced that Winter Fuel Payments would become means-tested from 2024/25. Eligibility information had subsequently been made available on GOV.UK ([Winter Fuel Payment: Eligibility - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/announcements/winter-fuel-payment-eligibility)), as shown in paragraph 7.2 (of the officer's report).

Lincolnshire Financial Inclusion Partnership (see Section 9 of this report) had already planned a countywide Pension Credit take-up campaign in Autumn 2024, - this announcement had brought forward this activity, and communications and take-up activities were now taking place to encourage and assist residents in claiming Pension Credit as soon possible. A national Pension Credit Week of Action also took place in week-commencing 9 September 2024 ([“You could get Pension Credit” – Week of Action to drive take up - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/announcements/pension-credit-week-of-action)).

In the Chancellor's statement on 29 July 2024, the potential of Housing Benefit and Pension Credit being 'merged' was mentioned. Any merger (whether this be into Housing Benefit, or into Pension Credit), would be likely to take several years, if not longer. No further detail was available at this time, however officers would continue to engage with Department for Work and Pensions colleagues.

Financial Inclusion

Financial inclusion continued to be a key objective and factor in many areas of LiNK's work. The Lincolnshire Financial Inclusion Partnership (LFIP) was currently chaired by the Assistant Director Shared Revenues and Benefits for North Kesteven District Council and City of Lincoln Council, - which brought together organisations and partners to promote and raise the profile of financial inclusion across the county.

Three key areas of high-profile engagement by LFIP in 2024/25, were:

- A co-ordinated countywide approach to Pension Credit take-up activity;
- Co-ordination of 'Talk Money Week' activities in Lincolnshire during November 2024: [Talk Money Week \(moneyhelper.org.uk\)](https://www.moneyhelper.org.uk) ;
- A conference to be held on 27 February 2025, at The Storehouse in Skegness ([HOME | The Storehouse](https://www.the-storehouse.co.uk)), to follow-up from the highly successful conferences held at the Jakemans Community Stadium in Boston in February 2023, and Jubilee Church Life Centre in Grantham in February 2024.

Representatives of LFIP also presented a well-received session at the Lincolnshire Suicide Prevention Conference held at Bishop Grosseteste

University in Lincoln, on 4 September 2024, in respect of the links between Money and Mental Wellbeing.

In terms of the well-documented ongoing national cost of living pressures, both our partner Councils continued to review and update web pages dedicated to initiatives to try and assist our residents with cost of living support:

- [Cost of Living Support – City of Lincoln Council](#)
- [Cost of Living Support | North Kesteven District Council \(n-kesteven.gov.uk\)](#) .

City of Lincoln Council approved funding for some cost of living projects through the UK Shared Prosperity Fund, for 2024/25, and this work continued to deliver effective initiatives working with a range of partners.