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**To:** Scrutiny Co-ordination Committee

**Date:** 20 November 2025

**Subject:** Benefit Take Up and Financial Support

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## 1 Purpose of the Note

- 1.1 This Briefing Note sets out the activities undertaken by the Council to maximise the take up of financial support for Coventry residents.

## 2 Recommendations

- 2.1 Scrutiny Coordination Committee is recommended to:
- Note the actions taken to promote benefit take up;
  - Forward any additional recommendations to the Cabinet Member Strategic Finance and Resources.

## 3 Background and Information

- 3.1 The Council is directly responsible for the provision of various forms of financial assistance to residents. This includes:
- Council tax support – means tested support which can reduce council tax payments for working age people by 80 per cent and by 100 per cent for people of pension age;
  - Discretionary Housing Payments – a Government scheme administered and partly funded by the Council. The scheme provides financial assistance to support low income households with the cost of housing;
  - Housing benefit – a means tested statutory benefit for people of pension age and for people of working age who reside in the temporary or supported accommodation;
  - Household Support Fund – a Government funded scheme to provide emergency financial support to assist with the costs of utilities, essential household goods and food;
  - Community Support Grants – a Council funded programme of assistance to support people with the cost of goods to assist them in setting up a new home;
  - Administration of Free school meals.

- 3.2 In addition to the direct provision of financial assistance, the Council provides advice, signposting and various resources to support benefit take up and income maximisation.
- 3.3 Council officers are active members of various multi agency anti poverty forums including the Poverty Alliance and the Coventry Inclusion Forum.
- 3.4 In response to the COVID pandemic and the subsequent cost of living crisis, the Council worked collaboratively with third sector partners to establish a single, central online resource for people looking for financial and wellbeing support.

<https://www.coventry.gov.uk/homepage/1880/cost-of-living-and-wellbeing-support---support-by-resources>

- 3.5 The resource covers a range of themes ranging from benefits take up to help with utility bills, from specialist money advice signposting to credit unions and, clothing and employment.
- 3.6 The Council's website also includes an intuitive and interactive benefits calculator which allows residents to identify the type of support to which they may be entitled based on their circumstances.
- 3.7 In addition to online resources, the Council employs two Welfare Benefits Advisors who undertake reactive and proactive income maximisation work with customers.

#### **4 Council tax support**

- 4.1 Nearly 24,000 Coventry households benefit from council tax support at a cost to the Council of £28 million annually.
- 4.2 Despite this, council tax support is recognised to be one of the most underclaimed benefits. There are a number of reasons for this. Often people aren't aware that they can get help with their council tax payments. However, the nature of the benefit is such that many people don't prioritise claiming. Unlike support for rent payments or general living costs, residents tend not to notice any obvious practical consequences if they don't make council tax payments. People in this circumstance often have a range of debts and council tax liability is not a priority for them.
- 4.3 Equally, there are no doubt many households paying more council tax than they need to because they haven't claimed the support that would reduce their council tax bills.
- 4.4 Underclaiming of council tax support has become an increasing problem with the migration of housing benefit to Universal Credit for people of working age. People will claim Universal Credit but neglect to, or fail to realise they can, claim council tax support.
- 4.5 To help address this, the Council has established a proactive approach to awarding council tax support – using the minimum possible level of information in order to actively make an award of council tax support even where the customer has not made a formal application. This approach includes using information provided by the Department for Work and Pensions rather than asking customers to complete an application form.
- 4.6 The Council uses a number of methods to publicise council tax support, including articles in *Your Coventry* and literature with annual council tax bills.

- 4.7 The Council's debt recovery team work closely with colleagues in our benefits teams to identify and refer debtors who may have an entitlement to council tax support.
- 4.8 It should be noted that council tax support represents a cost to the Council – currently £28 million annually. Increasing the take up of the benefit would ultimately increase cost to the Council by way of reduced council tax receipts. However, it is recognised that channelling support to those that need it most, has wider social benefits for the city and potentially reduces the risk of more costly interventions for those households in the future.

## **5 Wider Income Maximisation**

- 5.1 The Council uses software to profile Coventry's most financially vulnerable residents and proactively target take up and support. The Low Income Family Tracker (LIFT) product assists the Council as we work with third sector partners to identify residents who may not be receiving all of the support to which they're entitled.
- 5.2 Through the LIFT programme, the Council and partners have been able to:
- Proactively award Free School Meals through an opt-out campaign, awarding to households who had otherwise not actively claimed themselves.
    - In 2024/25, this resulted in Free School Meals awards to an additional 752 children and an additional £0.975 million pupil premium for Coventry schools.
    - In 2025/26, an additional 478 children have been awarded Free School Meals and additional pupil premium income of £0.64 million.
  - Identify retrospective eligibility for Severe Disability Premium for 25 households, resulting in additional housing benefit and council tax support entitlement of £93,000 for those households.
  - Promote Pension Credit take up with an additional 79 customers now in receipt of Pension Credit as a result. Whilst the Council does not administer pension credit, we work with our communications team to promote the take up of a range of benefits and have recently run a publicity campaign during the national Pension Credit Week of Action. As part of this campaign, in addition to people of pension age, the Council also targeted communication at younger generations who may know or support someone of pension age.
  - Partner with Central England Law Centre to get specialist support for people who are subject to the national benefit cap.
  - Raise awareness of the Holiday Activities and Food programme by including information about this on Free School Meals letters.
  - Raise awareness of the Healthy Start Programme by text messaging 16,000 households in receipt of Housing Benefit or Council Tax Support.
- 5.3 As part of the wider digital agenda, work is currently ongoing to look at opportunities to join up financial support streams across the Council so that customers aren't asked to claim multiple times. This workstream will look at how we can create single points of access for customers to access a range of different types of support.
- 5.4 It will also look at how we use data across the organisation to better identify and proactively channel support to the right people.

## **6 Health Equalities Impact**

- 6.1 Promoting the take up of benefits and income maximisation are important in improving health outcomes and reducing health inequalities. Ensuring households have sufficient income to meet their needs will encourage happier and healthier households.

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