

Agenda Item	3
Report No	CIA/25/22

THE HIGHLAND COUNCIL

Committee: City of Inverness Area Committee

Date: 4 November 2022

Report Title: Inverness Common Good Fund
Financial Monitoring and Budget Allocation Report

Report By: Executive Chief Officer, Communities and Place

1. Purpose/Executive Summary

- 1.1 At the City of Inverness Area Committee (CIAC) held on 26 September 2022, Members agreed that a special meeting of the CIAC would be held to review Common Good expenditure for 2022/23 with a view to considering the potential of redirecting resources from this year's budget to poverty alleviation measures.
- 1.2 To support Members in their considerations, this report presents the expenditure monitoring position for the Inverness Common Good Fund (ICGF) as at 30 September 2022 and the projected year end position. It highlights predicted underspends but also areas of discretionary spend where planned spending, against this year's budget agreed on [17 February 2022](#), could be redirected. The report also outlines the potential implications of any reconfiguration (reprioritisation) of planned spending.
- 1.3 This report also sets out a proposal, including the implications, for a one-off increase of the 2022/23 Winter Payments Scheme award to reflect energy cost price increases and cost of living increases for eligible residents in Inverness and landward areas as requested at the CIAC on 26 September 2022.
- 1.4 To support Members in their decision making, this report is in the following format:
 - Background and context;
 - Current status of the 2022/23 budget including underspend and the value of areas of discretionary spend which could be reprioritised;
 - Impact of proposed increase to Winter Payment Scheme from £97 to £150 for 2022/23;
 - Considering how to reprioritise any poverty alleviation measures;
 - Preparing for the 2023/24 budget.

2. Recommendations

2.1 Members are asked to:

- i. Consider the 2022/23 financial monitoring report for the six months to 30 September 2022; note the predicted outturn and associated underspend and note the potential discretionary areas of the budget where spending could be redirected.
- ii. Consider utilising £0.100m of the predicted underspend from the 2022/23 budget to increase the single tier payment for those applicants that satisfied the eligibility criteria for the Winter Payment Scheme for 2022/23 to £150 in the light of the Cost of Living Crisis;
- iii. Consider and agree any areas of the budget they may wish to repurpose for poverty alleviation measures;
- iv. Consider and discuss the type of poverty alleviation measures they would wish to see proposed, noting any proposals would be subject to a report to CIAC set 24 November 2022, noting that this is subject to and dependent upon the type of proposals suggested and the associated work to develop these in sufficient time for the meeting on the 24 November 2022;
- v. Agree to a series of Members' workshops to be held in preparation of the ICGF Budget for 2023/24, with a focus on establishing priorities for the ICGF, planned to be presented to the first scheduled meeting of the CIAC in 2023.

3. Implications

3.1 Resource implications - The report notes that the latest projected underspend in this year's budget is £0.132m.

Committing additional sums from revenue income will reduce the capacity of the fund to deliver on other priorities, in particular, ensuring that investments recover so as to provide a source of funding for future projects in support of the maintenance of common good fund assets. By committing a further percentage of income to recurring annual revenue expenditure, the capacity of the reserves to produce annual income is further reduced. In order to ensure long term stability, a clear investment strategy is essential. Preparation of this in the context of identified priorities should be undertaken prior to any long term commitment being made to additional revenue funding.

As part of the 2022/23 Common Good Budget setting process, it was highlighted that equity was required to be realised by selling some Common Good assets, in the form of Investments overseen by the Investment Sub-Committee, to help meet the costs of capital projects. Based upon the September 22 monitoring, a sum of £0.560m would be required to be found from disinvestment and, as discussed throughout this report, Members may wish to use some of the possible underspends/repurposing, rather than selling the assets.

- 3.2 **Legal implications** - The application of funds will fall within the competency guidelines set out both in statute and in common law in relation to Common Good Funds.

The existing application of funds will fall within the competency guidelines set out both in statute and in common law in relation to Common Good Funds. However, since coming into force in 2018, the Community Empowerment (Scotland) Act 2015 (section 104) has imposed a duty on local authorities to undertake a public consultation when considering disposal of change of use of Common Good property. The statutory guidance which supplements the Act states, in relation to cash funds, that this “*would not cover every payment to different people, or moving investments about, but would include, for example, changing the rules about what type of things could be funded*”. It is important to note therefore that should any proposals be made to utilise resources in a significantly different or new way from previous expenditure this would trigger the requirement to conduct the consultation process before any decision to introduce the scheme could be taken.

- 3.3 **Community (Equality, Poverty, Rural and Island) impacts** – This report is to support members in their consideration of whether to redirect planned Common Good expenditure for 2022/23 to focus on poverty alleviation measure. The proposal to increase the Winter Payment to £150 per person would have a positive impact on individuals struggling financially and also to those receiving disability benefits, also more likely to be negatively impacted by increasing costs of living.

- 3.4 **Climate Change / Carbon Clever** implications– None

- 3.5 **Risk implications** – The report proposes to utilise forecasted underspends. However, it is important to note that this would not leave any flexibility for unpredicted overspends in any area of the budget, as have already been experienced this financial year.

The current tenancy lettings market is very challenging, with escalating staff and energy costs undermining confidence in small businesses taking on new leases. This has resulted in delays in being able to fully let the refurbished areas of the Victorian Market. The ICGF will need to continue to carry a number of tenancy voids for the Victorian Market, including service charge which cannot be recovered from other tenants. The annual report on the Victorian Market will be presented to Committee later in the year.

There is a risk that those eligible to access discretionary winter payments become dependent on this fund and should future income to the ICGF reduce, that the winter payment scheme will become unsustainable. There is a further risk that the final amount established for the Winter Payment scheme for 2022/23 then establishes the baseline for future Inverness Winter Payment schemes which Members may wish to consider.

- 3.6 **Gaelic implications** – None

4. Introduction

- 4.1 At the City of Inverness Area Committee (CIAC) held on 26 September 2022, Members agreed that a special meeting of the CIAC would be held to review Common Good expenditure for 2022/23 with a view to considering the potential of redirecting resources from this year's budget to poverty alleviation measures.
- 4.2 The purpose of the report is to advise members of the anticipated financial position against the agreed budget at the end of financial year 2022/23. **Appendices 1 and 2** show both core and project income and expenditure to 30 September 2022, the predicted year end outturn and the predicted variance. It highlights predicted underspends but also areas of discretionary spend where planned spending, against this year's budget agreed on [17 February 2022](#), could be redirected. The report also outlines the potential implications of any reconfiguration of planned spending. Further information is presented in section 5.
- 4.3 The report also outlines the proposal made at CIAC on 26 September, to increase this year's Winter Payment to £150, subject to a full financial impact assessment being undertaken and presented to committee. The implications of this proposal are outlined in the report at section 6.

5. Overview of 22/23 Budget Status

- 5.1 **Appendix 1** shows the core revenue budget expenditure for the year of £2.695m, to be met by budgeted revenue income of £2.230m (plus a transfer from Reserves of £0.465m (£0.444m of this reserves sum is from the 2021/22 grant budget underspend). Core spend, and income received, is currently anticipated to show an overall £0.132m underspend. As reported to CIAC in September, this is as a result of a premium of £0.215m for a lease extension in the Industrial Estates. This reduces the impact of an overspend in Victorian Market Maintenance for roof repairs and additional fit-out costs of £0.150m, along with additional costs on Longman Landfill of £0.045m.
- 5.2 **Appendix 2** shows that both the Town House Phase 3 and the Victorian Market project are in their final stages, and both are set to come in on budget. **Victorian Market** – additional works have been undertaken utilising the maintenance budget to ensure that units have been fitted out with landlord's fixtures and fittings to accommodate specific tenant requirements.
- 5.3 **Appendix 3** shows the reserves position for the fund to date and projected value reflecting decisions taken to use reserves for projects. Any further requests for additional funding, or new initiatives requiring funding will also impact on the future level of the Fund's reserve. Such requests will be brought to subsequent meetings of this committee for approval and if approved, this statement will be updated to show the financial impact on reserves.

5.4 **Appendix 4** shows the core revenue budget which was agreed at the CIAC held on 17 February 2022. It clarifies the classes of expenditure (essential and discretionary), which reflect the legal duties placed on the Council to administer the ICGF, noting that Members have the widest scope to reallocate budget lines which are classed as discretionary expenditure.

Essential – this is competent as it is for the upkeep of property either in the ownership or the control of the Fund (Council).

Discretionary – this falls into two classes:

- expenditure that is planned but not absolutely essential for the upkeep of the Fund owned/managed properties; and
- Grants/projects and events programmes – here the test falls back on whether or not that expense brings sufficient benefit to the residents of the former Burgh.

5.5 The following is a further detailed appraisal of the discretionary budget lines. This can be summarised as follows:

Table 1

Discretionary Area of Budget	Remaining or Uncommitted Spend Available 22/23 £m
Grants (Table 2)	0.201
General (Table 3)	0.147
Festive Lights (Table 4)	0.072
Total	0.420

5.6 The following summarises the budget lines in detail for each discretionary area of budget including implications of repurposing these funds.

Table 2 Common Good Grant Budget

Discretionary Area of Budget	Description	Remaining or Uncommitted Spend Available 22/23 £m	Implications
ICGF Grant Budget	There is £0.201m unallocated budget, which would be free to reallocate. This excludes an application from Blythswood for a sum of £20k for Foodbank support as detailed in the September CIAC paper. Not all sums committed to date are claimed which will result in sums being carried forward into 2023/24. Applications totalling £0.098m have been received for the ICGF Sub-Committee Meeting set for 7 November.	0.201	As this budget is completely discretionary with no recurring commitments, the remaining uncommitted budget could be redirected within minimal impact or, a further option, could be ringfenced for poverty related grant applications.
Total Grant Fund		0.201	

Table 3 – General discretionary budget lines

Discretionary Area of Budget	Description	Remaining or Uncommitted Spend Available 22/23 £m	Implications
Civic Hospitality	Commitments made to date have been relied on by applicants and so flexibility is limited to the underspend shown. This protects the risk of cost increase and the need for the Council to honour its commitments to third parties.	0.050	No more events could be approved. Will impact applicants plans for 2023/24 noting the event planning lead in times.
Conference Support	As at today's date, there is £0.034m unallocated budget, which would be free to reallocate. An application of £0.015m has been received for the ICGF Sub-Committee Meeting set for 7 November.	0.034	Expectation based on previous year's applications that further requests will be made to this budget. May impact events such as European Pipe Band Championships seeking support to operate.

Discretionary Area of Budget	Description	Remaining or Uncommitted Spend Available 22/23 £m	Implications
City Promotions	Small spend to date, none committed.	0.043	Reduces options to support events to improve City vibrancy e.g. HRH The Queen's Green Canopy
Commemorative Bedding	No expenditure against this to date nor expected due to move away from annual bedding plants.	0.011	Minimal impact as no spend planned.
Town Twinning	No spend to date and none committed however purpose is to fund links with our twinned communities of Augsburg, St Valery and La Baule.	0.009	Relations with our twinned communities of Augsburg, St Valery and La Baule would suffer reputational damage if we didn't continue to support the Town Twinning Committee
Total General		0.147	

Table 4 – Festive Lights

Discretionary Area of Budget	Description	Remaining or Uncommitted Spend Available 22/23 £m	Implications
Annual Festive Lights	£0.073m funds annual City Centre festive lights display. It is considered that this sum is fully committed.	0.000	Preparations for Festive Lights display already underway.
City Centre New Festive Lights	£0.100m was allocated, in addition to core expenditure for the augmentation of the programme. £0.028m has been committed to date and £0.015 ringfenced as below for Town House display leaving £0.057 uncommitted to date.	0.057	CIAC previously agreed with the business case to allocate to improve Festive Lighting in the City. Without investment, the standards will continue to fall.

Discretionary Area of Budget	Description	Remaining or Uncommitted Spend Available 22/23 £m	Implications
Town House Lights & Event	As part of the additional City Centre Festive Lights Programme £15k is being set aside to improve Festive Lighting on the Town House and to create the opportunity for the public to visit the interior civic spaces, which will be suitably decorated	0.015	The Town House is a key attraction and not progressing will miss an opportunity to enhance its impact and allow more visitors to view its interior.
Total Festive Lighting		0.072	

5.6 Events and Festivals

Bootanics, the Highland Games & Bonfire Night have already been, or are about to be, delivered as part of the Events and Festivals programme.

- 5.7 The Red Hot Highland Fling is due to take place on 31 December. Planning and arrangements are well underway for this major event. Against a budget of £0.150m, the sum of £0.075m would remain payable to suppliers if the event was cancelled at the time of writing. This means a cost of £0.075m with no benefit or product realised.

6. Winter Payment Scheme

- 6.1 At CIAC on 26 September 2022 Members approved the implementation of a Winter Payments Scheme for the 7 City Wards for 2022/23. A decision was also taken to consider a one-off increase of the 2022/23 Winter Payments Scheme award to reflect energy cost price increases and cost of living increases for eligible residents in Inverness and landward areas as requested at the CIAC on [26 September 2022](#).

- 6.2 **Appendix 5** provides the eligibility criteria agreed for 2022/23.

- 6.3 **Appendix 6** provides estimated financial implications for the ICGF, of increasing the benefit level. Noting the existent benefits available within the national benefit system and the intention of the Winter Payments Scheme to be a basic enhancement for residents of the City to have a more enjoyable festive season, a one off increase to £150 is recommended, entailing a further allocation of £0.100m, to cover anticipated additional expenditure, giving a total allocation of £0.300m, which equates to 12% of the total estimated revenue income for 22/23 of £2.491m.

It is proposed that should Members wish to proceed with this allocation, the additional spend of £0.100m is taken from the current forecasted underspend of £0.132m as detailed in section 5.

7. Further Budget Considerations

- 7.1 If Members wish to proceed with the proposal outlined in section 6 to increase the Winter Payments Scheme to £150 for 2022/23, this would leave a remaining sum of £0.452 that Members may wish to consider reprioritising for poverty alleviation measures.
- £0.032m – underspend from the 2022/23 budget
 - £0.420m - uncommitted or remaining discretionary spend which could be reprioritised.
- 7.2 Members are reminded that as detailed in tables 2-4 in section 5.6, there are implications – some greater than others – of repurposing certain budget lines.
- 7.3 As part of the 2022/23 Common Good Budget setting process, it was highlighted that equity was required to be realised by selling some Common Good assets in the form of Investments overseen by the Investment Sub-Committee to help meet the costs of the capital projects. Based upon the September 22 monitoring, a sum of £0.560m would be required to be found from disinvestment i.e. selling assets. Whilst considering reprioritisation of existing budgets, Members are asked to consider whether they would wish to utilise some of the remaining underspend or uncommitted discretionary budget for this purpose, rather than selling ICGF assets.
- 7.4 In addition to the £0.100m required to support the proposed one-off increase to the Winter Payment Scheme, Members are asked to consider and discuss any additional budget lines (and accompanying sums) they may wish to repurpose. Members are also asked to consider and discuss the type of poverty alleviation measures they would wish to see proposed. Further detailed work would then be required to develop each proposal, including any implications, and would be subject to a report to the CIAC on 24 November 2022 for final agreement. However, this is subject and dependent upon the type of proposals suggested and the associated work to develop these in sufficient time for the meeting on the 24 November 2022.

8. 2023/24 Budget

- 8.1 In preparation for the Budget setting process for 2023/24, it is proposed that a series of workshops are held with Members with a focus on establishing priorities for the ICGF. This in turn would support identification of key areas of spend for the 2023/24 budget.
- 8.2 The workshops will also take the opportunity to consider the level of funding made for ICGF Investments that should be made available from annual income. The Council has delegated power to manage cash Investments by ICGF to the Investment Sub-committee, which reports to the Pensions Committee. The City Area Committee has power to administer the Revenue income of the ICGF and Projects. In this context, officers can confirm that the value of the fund fell by 1.5% during the quarter to 30 September 2022, in contrast to a benchmark decline of 5.1%. On a year-to-date basis, the Fund has fallen by 12.4% in contrast to the benchmark return of 11.44%. The value of the investments at end of September 2022 was £5.207m.

The value of the investments is subject to constant change based on the market conditions. It is therefore an important area for consideration to inform funding priorities for the ICGF.

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Date: 20 October 2022

Appendix 1: ICGF Monitoring Statement 30 Sep 2022/23 – Core Spend
Appendix 2: ICGF Monitoring Statement 30 Sep 2022/23 – Project Spend
Appendix 3: ICGF Monitoring Statement 30 Sep 2022/23 – Reserves
Appendix 4: ICGF Budget 2022/23 – By Essential and Discretionary Spend
Appendix 5: Eligibility Criteria for Winter Payment Scheme
Appendix 6: Estimated Financial Implications for Winter Payment Scheme

APPENDIX 1
MONITORING STATEMENT 2022/23
INVERNESS COMMON GOOD FUND CORE SPEND
FOR PERIOD ENDING SEPTEMBER 22

	ACTUAL YEAR TO DATE £000	ANNUAL BUDGET £000	ESTIMATED OUTTURN £000	ESTIMATED VARIANCE £000
EXPENDITURE				
Victorian Market Maintenance	34	67	217	150
Victorian Market Operations	92	145	150	5
Victorian Market Management	26	55	55	0
Town House Maintenance	43	100	100	0
Other Properties	92	155	200	45
Civic and Conference Hospitality	47	125	115	(10)
Ness Islands & Bank Maintenance	2	36	36	0
ICGF Bowling Clubs	12	50	50	0
River Ness Fishings	0	20	20	0
Festive Lights	2	73	73	0
City Centre - Festive Lights	0	100	100	0
Town Twinning	0	9	9	0
Winter Payments	0	200	200	0
Inverness Common Good Fund Grants	83	582	582	0
Conference Support	39	83	63	(20)
City Promotions	17	64	34	(30)
Partnership Working BIDS	60	177	177	0
Events & Festivals	15	303	303	0
CCTV	0	90	90	0
Property Management Fees	0	143	143	0
Central Support Charge	6	87	87	0
Commemorative Bedding	0	11	0	(11)
Investment Advisor Fees	3	10	10	0
Press & Public Relations	0	10	10	0
TOTAL EXPENDITURE	573	2695	2824	129
FUNDED BY:				
Rents & Lettings				
Industrial Estates	968	1740	1955	(215)
Victorian Market	78	90	130	(40)
Town House	238	234	240	(6)
1-5 Church Street	48	96	96	0
River Ness Fishing Rights	4	10	10	0
Other Properties	22	35	35	0
Other Income				
Fishing Assessment Dues	0	20	20	0
Refund VAT Invest Mngt Fees	1	4	4	0
Interest on Revenue Balances	0	1	1	0
TOTAL FUNDING	1359	2230	2491	(261)
TOTAL (FUNDED FROM)/CONTRIBUTING TO RESERVES	786	(465)	(333)	(132)

**APPENDIX 2
MONITORING STATEMENT 2022/23
INVERNESS COMMON GOOD FUND PROJECT SPEND
FOR PERIOD ENDING SEPTEMBER 22**

	ACTUAL YEAR TO DATE	ANNUAL BUDGET	ESTIMATED OUTTURN	ESTIMATED VARIANCE
	£000	£000	£000	£000
PROJECT SPEND				
Town House Refurbishment - Phase 3	44	80	80	0
Victorian Market - Market Hall Improvements	202	410	410	0
Compensation Payments - Victorian Market	3	8	8	0
TOTAL TO BE FUNDED FROM RESERVES	249	498	498	0

**APPENDIX 3
MONITORING STATEMENT 2022/23
INVERNESS COMMON GOOD FUND RESERVES
FOR PERIOD ENDING SEPT 22**

	£000
Value of investment portfolio at 30.06.2022	5,291
Change in value of investment portfolio over 2022/23 Q2	<u>(84)</u>
Value of investment portfolio at 30.09.2022	5,207
* Loans Fund balance (cash reserves) as at 31.03.2022	539
Net Other Debtors/Creditors at 31.03.22	<u>(263)</u>
	<u>276</u>
Total reserves balance as at 30.09.22	<u>5,483</u>
Anticipated use of reserves during 2022/23:	
To fund core budget spend (from Appendix 1)	(333)
To fund project spend (from Appendix 2)	<u>(498)</u>
	<u>(831)</u>
Anticipated Reserves as at 31.03.2023**	<u>4,652</u>
ANTICIPATED RESERVES AFTER COMPLETION OF ALL PLANNED PROJECTS	<u>4,652</u>
Anticipated Loan Funds balance 31.3.22	276
Anticipated use of reserves during 2022/23	<u>(831)</u>
Anticipated disinvestment	<u>(555)</u>
Anticipated disinvestment (rounded up to nearest £0.010m)	<u>(560)</u>

* Unaudited

** does not take into account any potential movement in value of investments over remainder of the year

APPENDIX 4
INVERNESS COMMON GOOD FUND
BUDGET 2022-23

	* Revised Annual Budget 2022/23 £000	
EXPENDITURE		
Victorian Market Maintenance	67	Essential
Town House Maintenance	100	Essential
1-5 Church Street Maintenance	-	Essential
Other Properties 2021	109	Essential
Other Properties (c/f)	46	Essential
Ness Islands & Bank Maintenance	36	Essential
River Ness Fishings	20	Essential
Inverness Steeple	-	Essential
ICGF Bowling Clubs	50	Essential
Civic and Conference Hospitality	125	Discretionary
Town Twinning	9	Discretionary
Winter Payments	200	Discretionary
Inverness Common Good Fund Grants 2021	275	Discretionary
Inverness Common Good Fund Grants (c/f)	307	Discretionary
Conference Support	40	Discretionary
Conference Support (c/f)	43	Discretionary
City Promotions	42	Discretionary
City Promotions (c/f)	22	Discretionary
Castle Wynd Conveniences	-	Discretionary
Partnership Working BIDS	151	Discretionary
Partnership Working BIDS (c/f)	26	Discretionary
Events & Festivals	303	Discretionary
Commemorative Bedding	11	Discretionary
Festive Lights	73	Discretionary
City Centre - Festive Lights	100	Discretionary
Victorian Market Operations	145	Cost Recovery
Victorian Market Management	55	Cost Recovery
CCTV	90	Cost Recovery
Property Management Fees	143	Cost Recovery
Central Support Charge	87	Cost Recovery
Investment Advisor Fees	10	Cost Recovery
Press & Public Relations	10	Cost Recovery
TOTAL EXPENDITURE	2,695	

FUNDED BY:

Rents & Lettings

Industrial Estates	1,740
Victorian Market	90
Town House Rents	234
1-5 Church Street	96
River Ness Fishing Rights	10
Other Properties Rents	35

Other Income

Fishing Assessment Dues	20	
Contribution from Place Based Investment Programme	-	* Received in 21/22
VAT on Management Fees	4	
Interest on Revenue Balances	1	
	2,230	

IN YEAR SURPLUS/(DEFICIT)

(465)

Unspent Commitments included in above

Other Properties	46
Grants	307
Conference Support	43
City Promotions	22
Joint Working BIDS	26
TOTAL FUNDING	444

INVERNESS COMMON GOOD FUND PROJECT SPEND

Town House Refurbishment - Phase 3	80
Bowling Clubs	-
Town House - Civic Floor	-
Whin Park Improvement Works	-
Victorian Market - Market/Fish Hall Redevelopment	410
Compensation Payments - Victorian Market	8
TOTAL	<u>498</u>
FUNDS AVAILABLE FOR PROJECT SPEND	(465)
BALANCE TO BE FUNDED BY RESERVES	<u>(963)</u>

*February Budget revised due to more Grants being paid after the CIAC approved budget and Place Based Funding £79K received in 21/22 after Budget set. Extra budget required for roof repairs at Victorian Market.

Appendix 5

Eligibility Criteria for Winter 2021/22

The Inverness Winter Payments Scheme is open to eligible households within the Aird and Loch Ness, Inverness West, Inverness Central, Inverness Ness-side, Inverness Millburn, Culloden and Ardersier and Inverness South Wards,

- 1 Automatic awards to be made for those aged 90 years or over and those that receive a Scottish Welfare Fund Crisis Grant between 1 December 2021 and 30 April 2022 inclusive. (This is currently 28 February 2022 when the scheme is scheduled to close).
- 2 Those in receipt of one of the following benefits to be eligible for a Scheme payment:
 - Pension Credit Savings Credit (PCSC)
 - Income Support (IS)
 - Income-Based Job Seeker's Allowance (JSA IB)
 - Income-Related Employment and Support Allowance /Incapacity Benefit (ESA IR & IB)
 - Universal Credit for non-earners.
- 3 In addition to the criteria set out at paragraph 8.3 above, a resident in the property must be entitled to one of the following:
 - Attendance Allowance
 - Disability Living Allowance (middle or high rate care component)
 - Personal Independence Payment (daily living component – standard or enhanced rate)
 - Adult Disability Payment (care component)
 - Armed Forces Independence Payment
 - War Pension
- 4 People in receipt of Pension Credit (Guarantee Credit), without the requirement to have a disability benefit, and households with children under the age of 5 years who were in receipt of Income Support, Income-Based Job Seeker's Allowance, Income-Related Employment and Support Allowance or Universal Credit to be eligible for the Scheme.
- 5 Except for those described in paragraph 1, all applicants will be required to confirm that there are no people in the household in receipt of a wage at the time of the application or in the previous calendar month, and no-one in the household has capital in excess of £6,000.

Abbreviation

Benefit

- | | |
|-----------|---|
| • UC | • Universal Credit |
| • IS | • Income Support |
| • JSA(IB) | • Jobseekers Allowance (Income-based) |
| • ESA(IR) | • Employment and Support Allowance (Income-related) |
| • IB | • Incapacity Benefit |
| • PCGC | • Pension Credit Guarantee Credit |
| • PCSC | • Pension Credit Savings Credit |

Appendix 6

Number of awards	Award level											
	£97	£100	£105	£110	£115	£120	£125	£130	£135	£140	£145	£150
1,800	£174,600	£180,000	£189,000	£198,000	£207,000	£216,000	£225,000	£234,000	£243,000	£252,000	£261,000	£270,000
1,900	£184,300	£190,000	£199,500	£209,000	£218,500	£228,000	£237,500	£247,000	£256,500	£266,000	£275,500	£285,000
2,000	£194,000	£200,000	£210,000	£220,000	£230,000	£240,000	£250,000	£260,000	£270,000	£280,000	£290,000	£300,000
2,020	£195,940	£202,000	£212,100	£222,200	£232,300	£242,400	£252,500	£262,600	£272,700	£282,800	£292,900	£303,000
2,040	£197,880	£204,000	£214,200	£224,400	£234,600	£244,800	£255,000	£265,200	£275,400	£285,600	£295,800	£306,000
2,060	£199,820	£206,000	£216,300	£226,600	£236,900	£247,200	£257,500	£267,800	£278,100	£288,400	£298,700	£309,000
2,080	£201,760	£208,000	£218,400	£228,800	£239,200	£249,600	£260,000	£270,400	£280,800	£291,200	£301,600	£312,000
2,100	£203,700	£210,000	£220,500	£231,000	£241,500	£252,000	£262,500	£273,000	£283,500	£294,000	£304,500	£315,000
2,200	£213,400	£220,000	£231,000	£242,000	£253,000	£264,000	£275,000	£286,000	£297,000	£308,000	£319,000	£330,000
Average 10% increase year on year - This would mean a potential 2029 awards 22/23												