



## Notice of KEY Executive Decision

<b>Subject Heading:</b>	Household Support Fund extension 2024
<b>Decision Maker:</b>	Councillor Ray Morgon
<b>Cabinet Member:</b>	Councillor Chris Wilkins
<b>ELT Lead:</b>	Kathy Freeman
<b>Report Author and contact details:</b>	James Hunt James.hunt@havering.gov.uk
<b>Policy context:</b>	To give vulnerable households such as those including children, pensioners and care leavers who would otherwise struggle with energy bills, food or other essential living costs, financial support from 1 October 2024 to 31 March 2025
<b>Financial summary:</b>	A ring-fenced government grant of £1,648,150.98 has been made available for the period 1 October 2024 to 31 March 2025 to support local expenditure including administrative costs of the Household Support Fund extension 2024.
<b>Reason decision is Key</b>	Expenditure (including anticipated income) of £500,000 or more. Significant effect on two or more Wards.
<b>Date notice given of intended decision:</b>	23 October 2024

**Key Executive Decision**

<b>Relevant OSC:</b>	Overview and Scrutiny Board
<b>Is it an urgent decision?</b>	Yes.
<b>Is this decision exempt from being called-in?</b>	Yes.

**The subject matter of this report deals with the following Council Objectives**

People - Supporting our residents to stay safe and well **X**

Place - A great place to live, work and enjoy

Resources - Enabling a resident-focused and resilient Council

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### Part A – Report seeking decision

#### **DETAIL OF THE DECISION REQUESTED AND RECOMMENDED ACTION**

On the 26 September 2024 the government confirmed the extension of the Household Support Fund (extension) to further extend previous scheme from 1 April 2024 to 30 September 2024. The HSF Extension continues to support those households most in need due to the rising cost of living.

Havering has been allocated £1,648,150.98 to be distributed from 1 October 2024 to 31 March 2025.

The recommendations below have been made with due regard to Government guidance, the Council's Poverty Reduction Strategy and Section 17 of the Children Act 1989 to support vulnerable and low-income individuals and families.

#### Recommendations

1. To approve the use / allocation / distribution of the Household Support Fund grant in accordance with the proposals contained within this report (subject to 2 below).
2. To delegate to the Strategic Director of Resources the ability to authorise changes to the funding proposals contained within this report to maximise the Council's ability to spend and / or distribute the grant by the deadline of 31 March 2025.

#### **AUTHORITY UNDER WHICH DECISION IS MADE**

The Leader of the Council is responsible for arranging for the exercise of all executive functions...And may exercise any Executive functions personally provided notice is given to the Proper Officer.

(d) To determine the Council's policy, strategy and programme in relation to the area and in respect of all Executive matters.

(q) To approve applications for the submission of bids for grants and other financial assistance which require the provision of additional finance or match funding or are likely to lead to residual costs or implications for the Council or where the amount of the grant application exceeds £500,000 and to accept such funding when granted.

#### **STATEMENT OF THE REASONS FOR THE DECISION**

##### **1.0 Introduction**

1.1a The Household Support Fund (HSF) is £1,648,150.98. The Council has previously received funding from the HSF in April 2024 for 6 months and April 2023

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- 1.1 In a letter dated 24 September 2024, the Government announced that the Household Support Fund would be extended from 1 October 2024 to 31 March 2025. Details of the launch are contained in the letter dated 24 September 2024 which is attached at Appendix A Household Support Fund (24).
- 1.2 Government has provided guidance on how to spend the HSF Extension grant which is similar to previous years. A summary of the guidance is provided in this report. Appendix B Household Support Fund (24) Guidance contains the full version of the guidance.
- 1.3 £1,648,150.98 has been allocated to Havering to fund scheme expenditure and the cost of administration. Funding details for England are attached at Appendix C Household Support Fund (2024) Grant Determination.

### **2.0 HSF Extension Summary of Government Guidance and Grant Conditions**

- 2.1 The Government has made clear that the extension to the Household Support Fund is a new fund. As such all monies relating to previous funds cannot be transferred.
- 2.2 Government guidance remains similar to previous HSF funding schemes in that councils are expected to use the grant to continue to support vulnerable households in most need who would otherwise struggle with energy bills, food, water bills and other essential costs. HSF Extension should also be used to support households who may not be eligible for other support government has recently made available but who are nevertheless in need and who require crisis support.
- 2.3 The HSF Extension should support low-income households including large families, single-income families, families with children of all ages, pensioners, unpaid carers, care leavers and disabled people.
- 2.4 Additionally, HSF Extension can be used to support housing costs where existing housing support schemes do not meet this need.
- 2.5 When administering this scheme, councils are encouraged to adopt the following principles:
  - Use discretion on how to identify and support those most in need.
  - Use the funding to meet immediate needs and help those who are struggling to afford energy, food and water bills, and other related essentials. Funding can also be used to support households who are struggling to afford wider essentials.
  - In exceptional cases of genuine emergency, the funding can additionally be used to support housing costs where existing housing support schemes

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including homelessness prevention grants do not meet this exceptional need. HSF 5 cannot provide mortgage support.

- Work together where necessary and appropriate with other local services, such as social and care workers to help identify and support households within the scope of the scheme.

2.6 It is mandatory for Authorities to make public their plans for The Fund, including how and when they intend to deliver the application-based portion of their scheme. This should be through a website page dedicated to the Fund headed with 'Household Support Fund' on their Authority website.

2.7 With regard to communications, Government has now made it mandatory for Authorities to reference that the grant is funded by the DWP/Government in any publicity material, including online channels and media releases. There should be a dedicated website that links to the Government's [Cost of Living Hub](#) should be included, as well as a specific reference that the grant is funded by the Department for Work and Pensions or the UK Government.

2.8 While the primary intention of the HSF Extension is to provide crisis support, Government advice is that councils can use the fund for complementary advice services, but these should not be a significant portion of the fund.

2.8 Eligible spend includes the following items:

- Energy and Water. This may include support with energy bills for any form of fuel that is used for the purpose of domestic heating, cooking, or lighting, including oil or portable gas cylinders. It can also be used to support water bills including for drinking, washing, cooking, as well as for sanitary purposes and sewerage.
- Food. This may include through vouchers, cash or in kind.
- Essentials linked to energy, water and food. The Fund can be used to provide support with essentials linked to energy, water and food (for example insulation or energy efficient items which reduce bills, the purchase of equipment such as fridges, freezers, ovens, slow cookers or costs associated with obtaining these essentials e.g. delivery, installation). We encourage Authorities to consider supporting households on low incomes to repair or replace white goods and appliances with more energy efficient ones, or to invest in simple energy efficiency measures which will pay back quickly, such as insulating a hot water tank, fitting draft excluders to a front door, or replacing inefficient lightbulbs or white goods. The intention of this is to provide sustainable support which results in immediate and potentially long-lasting savings for the household.
- Wider essentials. The Fund can be used to support wider essential needs not linked to energy, water or food should Authorities consider this

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appropriate in their area. These may include, but are not limited to, support with other bills including broadband or phone bills, clothing including uniform, period and hygiene products, essential transport-related costs such as repairing a car, buying a bicycle, or paying for fuel. It can also include one-off payments to prevent a crisis.

- Advice services. The Fund may be used to provide supplementary advice services to award recipients, including debt, benefit and/or employment advice, where Authorities consider this appropriate. As above, Authorities are reminded that the primary intention of The Fund is to provide support for those households most in need, and we would expect any advice services to complement this. We would not expect a large portion of funding to be spent on advice services. We would expect to see a connection between the funding provided for advice services and the practical support provided under The Fund. We anticipate that a significant proportion of this will be through signposting to existing advice services funded through other routes, such as the Help to Claim scheme which supports those making a claim to Universal Credit.
- Preventative Support. The Fund may be used to prevent poverty locally and build local resilience. This enables Authorities to fund activity which prevents vulnerable residents from falling into – or falling further into – crisis. This could include specific support to individual households or wider support within the broader community, such as warm spaces. This could include providing funding to local community groups who deliver preventative services. This is not mandatory activity, and we still expect The Fund to primarily provide crisis support to those most in need. We would not expect a large portion of funding to be spent on preventative support.
- Housing costs. The Fund can be used to support housing costs. However, where eligible, ongoing housing support for rent must be provided through the Housing cost element of Universal Credit and Housing Benefit rather than The Fund. In addition, eligibility for Discretionary Housing Payments must first be considered before housing support is offered through The Fund. The Authority must also first consider whether the claimant is at statutory risk of homelessness and therefore owed a duty of support through the Homelessness Prevention Grant (HPG). It is expected that the focus of support should be on bills and that support for housing costs should only be given where existing housing support schemes do not meet need. Beyond this, Authorities have discretion to determine the most appropriate use of The Fund for their area, based on their understanding of local need and with due regard to equality considerations.
  - Households in receipt of Housing Benefit, Universal Credit, or Discretionary Housing Payments can still receive housing cost support through The Fund if it is deemed necessary by their Authority. However, The Fund should not be used to provide housing support on an ongoing basis or to support unsustainable tenancies. Individuals in receipt of some other form of housing support could still qualify for the other elements of The Fund, such as food, energy, water, essentials linked to energy and water and wider essentials.
  - The Fund cannot be used to provide mortgage support, though homeowners could still qualify for the other elements of The Fund (such as energy, food, water, essentials linked to energy and water and wider

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essentials). Where a homeowner is having difficulty with their mortgage payments, they should contact their lender as soon as possible to discuss their circumstances as lenders will have a set procedure to assist. Those who are in receipt of or treated as receiving a qualifying benefit could be entitled to Support for Mortgage Interest.

- The Fund can exceptionally and in genuine emergency be used to provide support for historic rent arrears built up prior to an existing benefit claim for households already in receipt of Universal Credit and Housing Benefit. This is because these arrears are excluded from the criteria for Discretionary Housing Payments. However, support with rent arrears is not the primary intent of The Fund and should not be the focus of spend.
- Individual awards can be whatever type and amount is deemed appropriate by Authorities for the receiving household, bearing in mind the overall spend eligibility priorities listed above, the intention that The Fund provides support throughout The Fund Period, and the risk of fraud and error. Awards to any given household can cover several or only one of the spend eligibility categories listed above.

### **3.0 Proposals to spend the HSF Extension Grant**

- 3.1 Havering has developed a local delivery framework and approach which is flexible and ensures the conditions and principles of the Housing Support Fund Extension guidance are met.
- 3.2 Officers have used their local knowledge of residents to maximise assistance to those most in need across the borough. Data shows that 97% of applicants are deemed as low-income, 58% are low-income families with children, 3% are pensioner households and 68% are households who are in Millennial and Gen Z generations. This trend has stabilised compared to last year, younger people with no dependants are more likely to apply for financial help than other cohorts.
- 3.3 In determining how HSF extension was to be spent the following principles were agreed:
- Must evidence impact
  - Must not replace normal council spend
  - Minimise/minimal administration costs
  - Try and provide services after the end of HSF

The proposals for expenditure of the HSF Extension grant are set out below.

### **3.4 Food Distribution Network £40,000**

- 3.5 Our data shows that food is the main reason people apply to the EAS for help.
- 3.6 There are a network of food banks in Havering which rely on donations to function. Unlike in other boroughs there is no Food Alliance which helps source and distribute food.

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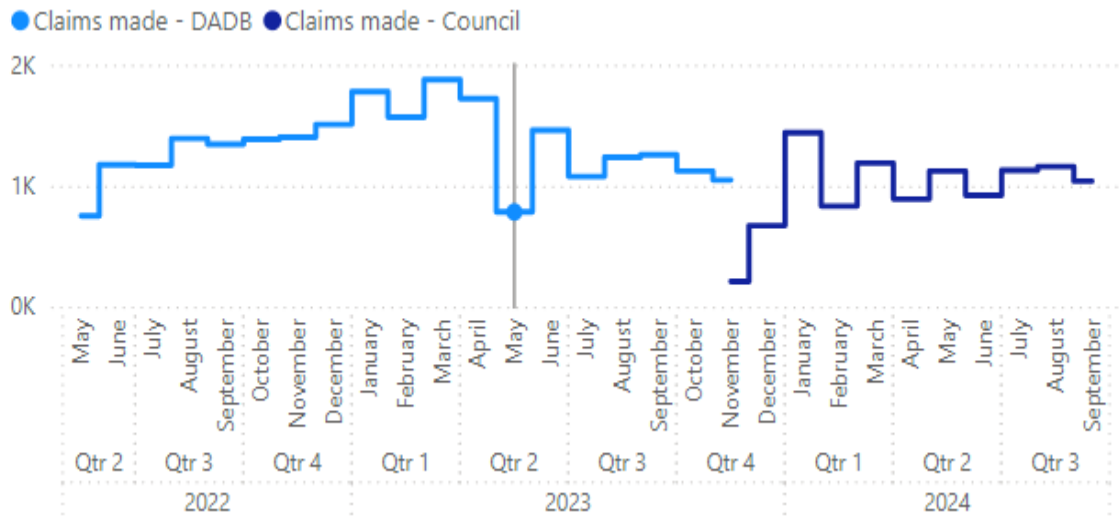
- 3.7 Setting up a distribution network to move food which is going to waste to the already established food bank network allows to support residents but to also help our strategies for Climate change and Healthy weights.
- 3.8 Most importantly, it will leave a legacy after the end of the HSF.
- 3.9 The money will help identify refrigerated storage facilities necessary to house required donated food. Assess refrigerated transportation vehicles or insulated containers costs to maintain food safety during delivery.
- 3.10 The funding will also help develop and implement a food alliance made up of all partners from the borough. This work has already started and seeks to coordinate food suppliers, food banks and charities to help more families in food poverty.
- 3.11 The development of Havering's food alliance is being undertaken by Tapestry and they are currently seeking funding from partners to continue to develop this partnership.
- 3.12 Since April 2022, over 13,000 applications to the EAS stated 'food' as the main reason for their application. Increasing the access and availability will have a significant impact on the lives of residents and the number of applicants to the EAS.

### **3.13 Emergency Assistance Scheme (EAS) £ 660,000**

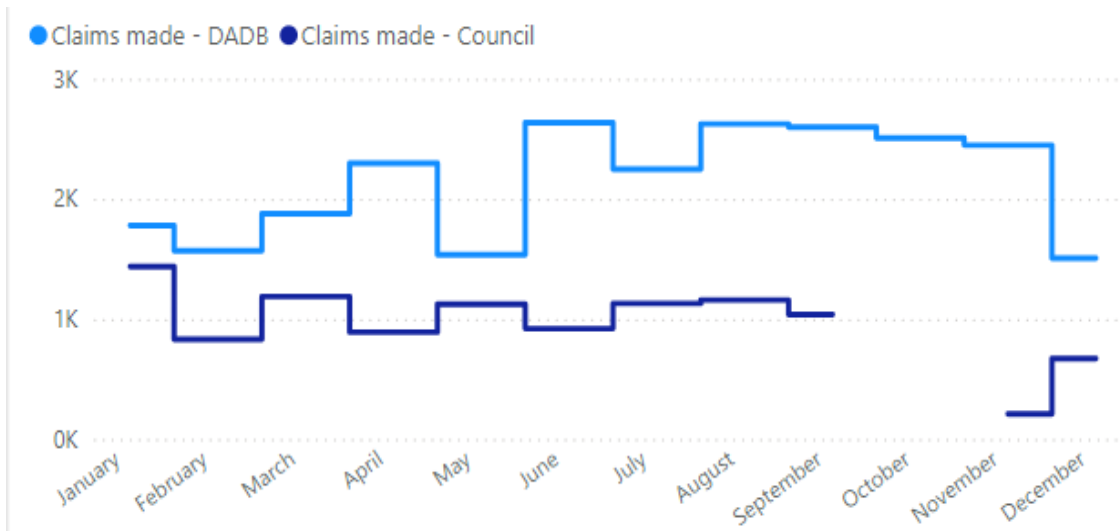
- 3.14 The EAS has been running for several years. It gives money towards white goods, furniture and cash payments to those people who find themselves in financial difficulty.
- 3.15 The first 6 months of 24/25 saw over 6,200 applications for financial help. The [Cost of Living dashboard](#) holds more detailed information.
- 3.16 In processing claims for emergency assistance, evidence of income is always required, and welfare benefits are verified through the Council's and DWP's computer systems.
- 3.17 As we have reduced the other areas of spend for HSF extension the monthly budget for EAS has remained at £110,000 per month. The graph below shows the numbers of application made, since May 2022:



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The light blue line is the EAS managed by DADB and the dark blue managed by the Council.



The graph above compares the number of applications by month for the recent Council run service and the last two years it was run by DADB.

Comparing month on month there has been a drop between 26% and 39% in the number of applications between the time DADB managed the fund and the Council.

The number of applications has dropped however, several factors should be considered when assigning the next 6 months budget. The first is that larger payouts for exceptional circumstances are more common, the second is that the EAS is going to be used as a replacement for the Winter Fuel Allowance. This adds to potential for an increase in spend.

3.18 The EAS is run by the Refugee and Crisis team, they have also been running the Cost of Living helpline.

**3.19 Free school holiday meals for children of eligible families £316,000**

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3.20 Officers seek to ensure that children of families on welfare benefits eligible for free school meals do not go hungry during the school holidays. Allocating funding direct to this cohort will assist reduce child poverty in the borough and free up money for families to spend on other essential items.

3.21 It is proposed that £316,000 of the HSF extension fund is used to make payments of £15 per week to eligible families to help pay for meals during the 2024/25 holidays. This will assist relieve pressure on low-income families with children struggling with the increased cost of living.

3.22 There was significant underspend in the previous iteration of the scheme. We have used more realistic figures of actual spend in the last Household Support Fund. This fund will also be managed by the same team as the EAS which means residents will receive a much more joined up service of help and support.

### **3.23 Council Tax Discretionary fund £178,950**

3.24 The fund will be credited automatically to accounts of those households who qualify for support.

### **3.25 Transition from Housing Benefit (HB) to Universal Credit (UC) £60,000**

3.26 From April 2024 the DWP will be moving any existing claimant who is receiving HB to UC.

3.27 The process to do this will be to cease payments of HB and encourage claimants to apply for UC. As with previous studies of benefit uptake, we know there will be a small but significant group of residents who will not re-apply for UC.

3.28 Furthermore, UC is paid directly to the claimant whereas HB is paid direct to the landlord. From studies which measure the impact of the rollout of UC we know that this will lead to a small but significant number of households getting into financial difficulty.

3.29 These households have been adversely affected by the fact that there are 49 rent weeks in this financial year (2024/25) and Universal Credit will only pay for 48 of these. If they had remained on Housing Benefit, this extra week would have been covered. Therefore, we have assisted residents who are already on a low income by applying for this shortfall to be credited to their rent account to prevent them from falling into arrears.

### **3.30 Advice Services £195,200**

3.31 As the criteria allows for the provision of advice and prevention, funding our existing advice services meets a lot of requirements to leave a legacy.

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3.32 The funding for advice is broken down into three categories:

- Citizens Advice Bureau Central Contract - £40,000
- Citizens Advice Bureau Benefit Drive - £78,200

A dedicated advisor who works to increase the uptake of benefits in Havering, focusing on Pension Credits

- Local Area Coordinators - £77,000

### 3.33 Prevention £71,900

3.34 The council runs several events and projects which offer support and advice for Residents who meet the criteria of the Household Support Fund.

3.35 Funding these events and projects for the remainder of the financial year will mean they can also be delivered in 25/26:

- **Havering Reengagement Programme £25,000**

The aim of the project was to support young people to feel more confident and self-worth to want them wanting to achieve and motivate them to get back into the community. For some young people having someone regular to show they cared / want to help them was a quick fix to support them into an education, employment or training (EET) outcome. The funding took a young people's approach and ensured they had valuable input from the young people in terms of what fun activities would motivate them to meet new young people and also support with confidence and self-worth

- **Parent & Learner Apprenticeship event £1,900**

Hosted an apprenticeship event during national apprenticeship week at New City College Havering for local year 10&11 residents, including parents and carers.

- **REAP London £15,000**

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A project to encourage Residents to grow and prepare their own food. This will be hosted on the Maygreen estate. Project includes the cost of gardening and maintenance of beds and training programmes.

- **Homeless Drop In**

Bi-weekly drop-in session for the street homeless community where all necessary services are in one place at Harold Hill Library.

- **Digital Skills**

Community based programmes to help Residents shift to digital services held at Harold Hill Library.

### **3.36 Cost of Administration £102,000**

3.37 To ensure as much money goes to residents, administration of these monies will be included in the day-to-day running of the appropriate service as much as possible.

3.38 The breakdown of the administration charges is:

- School Holiday Meal scheme £35,000
- EAS £35,000
- Marketing staff and materials £32,000

3.39 There is one staff member TUPE from DADB hired to process applications for the EAS. The School Holiday Meal scheme was administrated by a dedicated team, this team has now been disbanded. The team who runs the EAS has stepped into administrate this scheme. This requires the use of current staff resource to manage the applications. Therefore, this administration fee covers the cost of that resource. The marketing of the Cost-of-Living response had been covered by staff members volunteering their time. This is no longer feasible therefore money is set aside to fund the marketing officer and associated costs.

3.40 Table of proposed HSF expenditure.

<b>Service</b>	<b>Estimated Costs HSF 5</b>
Emergency Assistance Scheme	£660,000
School Holiday meals	£316,000
Council Tax Discretionary Fund	£178,950
HB to UC	£60,000
Food Distribution Network	£40,000
CAB central contract - GF	£40,000
CAB Benefit Drive	£78,200

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Local Area Coordinators x3	£77,000
Havering Reengagement Programme	£25,000
Parent & Learner Apprenticeship event	£1,900
REAP London	£15,000
Homeless Drop in	£15,000
Digital skills	£15,000
Marketing	£5,000
Administration for Marketing	£27,000
Administration for SHM	£35,000
Emergency Assistance Scheme - Admin cost	£35,000
<b>Total</b>	<b>£1,624,050</b>
Contingency	£24,101

3.41 Scheme expenditure costs will be monitored to ensure they stay within budget.

### **4.0 Media and Communication**

- 4.1 A marketing plan and campaigns during the year will continue to promote HSF extension in line with Government to ensure take up is maximized. The fund will be promoted under the ongoing [Cost of Living Marketing campaign](#).
- 4.2 Marketing will be directed towards young, single households, elderly people, disable households, homes with pre-meters and low-income families.
- 4.3 Frontline staff will be made aware of the funding and can continue to make referrals on behalf of their clients to the HSF extension schemes.

### **OTHER OPTIONS CONSIDERED AND REJECTED**

The Emergency Assistance, free school holidays meals and other council run schemes are now well established and operating efficiently. These schemes provide greater choice of purchase for the applicant as they are paid by BACs. For these reasons allocating funding to food banks and paying by food vouchers was considered and discarded.

Commissioning external providers to manage the schemes was also considered and rejected as the Council Services mentioned in this report have experience and knowledge of their schemes and customers and can expedite payment. As we have agreed to remove administration fees and cover the cost in current budgets the council will be more cost efficient than any other provider.

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The tight deadline to spend HSF extension money does not allow for any re-procurement of services.

As the food distribution network is part of the wider work in developing a food alliance under the poverty reduction and Healthy weight strategies, we will be using the NHS and VCS partners already involved.

Using the current reserve of £1.2 million to fund the EAS was rejected as the HSF extension is primarily for helping low-income families.

### **PRE-DECISION CONSULTATION**

While there is no statutory requirement for a public consultation, SLT members, Children and Adults Services, Responding to the Cost-of-Living Crisis Strategic Group, Policy and Regeneration and Exchequer and Transactional Services have been consulted regarding this decision.

### **NAME AND JOB TITLE OF STAFF MEMBER ADVISING THE DECISION-MAKER**

Name: James Hunt

Designation: Head of Housing Strategy

Signature:



Date: 18 October 2024

## Part B - Assessment of implications and risks

### **LEGAL IMPLICATIONS AND RISKS**

The Housing Support fund is made available to councils under s31 of the Local Government Act 2003.

The Emergency Assistance Scheme is a discretionary scheme set up in accordance with the Council's powers under Section 1 of the Localism Act 2011 whose criteria fully meet the conditions set out for HSF 4 expenditure.

The recommendations within this report adhere to the guidance for the Household Support Fund 3 for families and people of pension age, as well as promoting the welfare of children in accordance with Section 17 of the Children Act 1989.

### **FINANCIAL IMPLICATIONS AND RISKS**

The DWP ring-fenced funding of £1,648,150.98 has been provided to cover the period from 1 October 2024 to 31 March 2025.

The amount allocated to the Emergency Assistance Scheme of £660,000 should be sufficient to cover the period to 31 March 2025 and the service will be monitoring expenditure closely. If expenditure should exceed the budget allocated, the emergency assistance scheme reserve can cover the shortfall.

There will be a need to consider how the continuation of the EAS and food distribution network will be funded beyond the end of the of the HSF funding.

Currently, in reserves, from previous funding of this type, is £1.2 million.

Grant payments will be made by the DWP upon submission of quarterly returns in January covering October to December and in April covering January to March.

### **HUMAN RESOURCES IMPLICATIONS AND RISKS (AND ACCOMMODATION IMPLICATIONS WHERE RELEVANT)**

There will be additional verification and processing work arising from the Household Support Fund for Children's Services, Exchequer and Transactional Services and other departments. As this fund has been running for several years the administrative burden is now very low. Furthermore, no staff is specifically hired to administrate the HSF extension. The small burden can be covered by existing teams.

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### **EQUALITIES AND SOCIAL INCLUSION IMPLICATIONS AND RISKS**

The Public Sector Equality Duty (PSED) under section 149 of the Equality Act 2010 requires the Council, when exercising its functions, to have due regard to:

- (i) The need to eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010;
- (ii) The need to advance equality of opportunity between persons who share protected characteristics and those who do not, and;
- (iii) Foster good relations between those who have protected characteristics and those who do not.

Note: 'Protected characteristics' are age, disability, gender reassignment, marriage and civil partnerships, pregnancy and maternity, race, religion or belief, sex/gender and sexual orientation.

The Council is committed to the Equalities Duty in the provision and commissioning of its services. An Equality & Health Impact Assessment is attached at Appendix D EqHIA Household Support Fund extension 2024. As EqHIA are re-assessed every 2 years the previous one from HSF 5 is included.

In addition, the Council is also committed to improving the quality of life and wellbeing for all Havering residents in respect of socio-economics and health determinants. The recommendations for approval in this report will be essential to support the financial health of families with children and pensioners during the cost-of-living crisis.

### **HEALTH AND WELLBEING IMPLICATIONS AND RISKS**

Havering council is committed to improving the health and wellbeing of all residents including those most vulnerable. Research has shown there is a clear correlation between poverty and health. The purpose of this decision is to provide financial support to low-income families with children, pensioners and vulnerable residents to ensure they have adequate nutrition and warmth during the winter months and to minimise the health impact of the cost-of-living crisis on them, thereby reducing the risks of illnesses, poor mental health, homelessness and excess winter deaths.

The financial support provided to vulnerable households in the borough will have a positive impact on residents' health and wellbeing. The transition Universal Credit can have a potential to improve the resilience of the residents concerned.

There are no identifiable risks or negative implications to this report.

### **ENVIRONMENTAL AND CLIMATE CHANGE IMPLICATIONS AND RISKS**

There are no environmental and climate change implications or risks to this report.



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**BACKGROUND PAPERS**

[HSF Extension April to September 2024 ED](#)

**APPENDICIES**

Appendix A Household Support Fund (October 2024 - March 2025) Launch Letter

Appendix B Household Support Fund (October 2024 - March 2025) Guidance

Appendix C Household Support Fund (October 2024 - March 2025) Grant Determination

Appendix D EqHIA Household Support Fund Extension

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**Part C – Record of decision**

I have made this executive decision in accordance with authority delegated to me by the Leader of the Council and in compliance with the requirements of the Constitution.

**Decision**

Proposal agreed

~~Proposal NOT agreed because~~

**Details of decision maker**

Signed



Name: **Councillor Ray Morgon, Leader of Havering Council**

Cabinet Portfolio held:

CMT Member title:

Head of Service Title

Other manager title:

Date: **1<sup>st</sup> November 2024**

**Lodging this notice**

The signed decision notice must be delivered to Democratic Services, in the Town Hall.

**For use by Committee Administration**

This notice was lodged with me on \_\_\_\_\_

Signed \_\_\_\_\_