

Report to Cabinet

Subject Council Tax Support | Households with Terminally Ill Members

Date 26th March 2026

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Purpose

The purpose of this report is to seek approval to introduce a council tax discount to support households living with a terminally ill family member.

Recommendation(s)

THAT:

- 1) Cabinet approves guidance at appendix 1 to this report for determining applications for a reduction in council tax for households living with a terminally ill family member.
- 2) Cabinet approves a delegation to the Chief Finance and s151 Officer to determine applications for discretionary reduction in council tax under section 13A(1)(c) of the Local Government Finance Act 1992 in relation to households living with a terminally ill family member in the Borough of Gedling, in line with the guidance at appendix 1 to this report.
- 3) That Cabinet approves an additional budget of £25,000 for this year and an equivalent budget in future years for this purpose, with the level of future budget to be determined based on requirement.

1 Background

- 1.1 In June 2024, Marie Curie, the UK's leading end of life charity, [published a report](#) that explored poverty and fuel poverty at the end of life in the UK. The report identified that in 2023, 111,000 people died in poverty, more than one in six deaths registered in England, Scotland and Wales.

- 1.2 In the report the charity recommended that local authorities should review council tax and discretionary support schemes to provide support to households on a low income that include someone living with a terminal illness.
- 1.3 Council tax exemptions and discounts are set in legislation and cannot be amended by the Council. There is currently no statutory council tax exemption or relief that can be awarded to residents living with a terminal illness.
- 1.4 The Council has the discretion to reduce the council tax liability for individuals or prescribed groups as it thinks fit. This discretion is exercised in accordance with section 13A(1)(c) of the Local Government Finance Act 1992.
- 1.5 The Council currently uses this discretion to reduce or remove the council tax paid by residents between the ages of 18 and 25 who have left care.
- 1.6 An options appraisal was presented to the Council's Senior Leadership Team outlining the potential options available to the Council on 3rd December 2025. The options explored are detailed below (from paragraph 1.10).
- 1.7 Information obtained from the Nottinghamshire Healthcare NHS Trust identified that, as at 12th November 2025, there were **520 people** in the Borough of Gedling with an end-of-life diagnosis.
- 1.8 It is not possible to confirm how many of these people are resident in hospitals, care or residential homes and how many are receiving care in the homes of family members. There is also no address information which would enable assessment of council tax banding and eligibility to other council tax exemptions or discounts.
- 1.9 The lack of definitive information means accurate costing is difficult. It is possible however, to make some assumptions to provide costed options. Four options have been considered and are set out below:

Option 1

- 1.10 Develop a scheme to provide 100% council tax relief to all households in the Borough of Gedling impacted by having a relative who is receiving end-of-life care. This would be provided irrespective of where in the Borough the individual receiving care lives.

- 1.11 It is not possible to cost this option as the provided data only details those residents in the Borough identified as being in the last year of life. This option could provide relief to multiple households, where adult children of the patient reside in the Borough.
- 1.12 It is considered that this option would potentially provide support to significantly high numbers with no real limit in place to ensure affordability.

Option 2

- 1.13 Develop a scheme to provide 100% council tax relief to all households in the Borough of Gedling impacted by having a relative living in the household who is receiving end-of-life care. This option limits the exposure to provision of the relief to the direct household.
- 1.14 Information provided suggests 520 residents in the district are living with an end-of-life diagnosis. What is not known is how many of those 520 residents are living in private accommodation and therefore eligible. The table below gives an estimate of the cost of this scheme on the assumption of relief to 520 households dependent upon the council tax band of the property in which the resident resides.

Property Band	Band Charge in 2025/26 (£)	Cost of Relief (520 households) (£)
Band A	1,654.91	860,553
Band D	2,482.35	1,290,822

- 1.15 This means the estimated cost of option 2 is between £860k and £1.3m.

Option 3

- 1.16 Develop a scheme to provide 100% council tax relief to all households in the Borough of Gedling that are in receipt of relief through the local council tax reduction scheme (CTRS) and are impacted by having a relative living in the household who is receiving end-of-life care.
- 1.17 This option limits the exposure to provision of the relief to the direct household, but only where the occupants of the household have limited finances and are supported through the CTRS.
- 1.18 In the Borough, there are 55,638 residential properties, 6,100 of those households receive support through the CTRS which is around 11% of households.

- 1.19 It is assumed that an end-of-life diagnosis is not linked to CTRS eligibility (i.e. not linked to income), applying the same percentage as the percentage of CTRS claimants (11%) to the 520 end-of-life residents reduces this likely eligible households to 57.
- 1.20 Gedling Borough Council's CTRS discounts households up to 100% of the council tax liability depending on income. However, not all households receive 100% discount meaning that financial support may still be required where a relative living in the household is receiving end-of-life care.
- 1.21 Currently 57% of CTRS claimants (32 households) receive 100% discount, therefore will have no requirement for support under this initiative.
- 1.22 The remaining 43% of CTRS claimants (25 households) receive less than 100% support and will be eligible for an amount of discount under this initiative.
- 1.23 It is difficult to anticipate how much discount might be required by these 25 households as the amount of CTRS already applied to the household will always vary. The table below shows the **average amount of CTRS applied to all households currently receiving less than 100% CTRS.**

Average Type	Average Value (%)
Mean	60
Median	50
Mode / modal	98

- 1.24 The mode / modal average council tax band for all households in receipt of CTRS is band A. The national average council tax band is band D. The table below details the estimated budget requirement to fund option 3 based on **households in receipt of CTRS at less than 100%** multiplied by **the annual council tax charge** divided by the **amount of charge remaining** after applying the **mean average CTRS award** of 60%.

Property Band	Band Charge in 2025/26 (£)	Charge remaining after CTRS award (£)	Number of eligible households	Total (£)
Band A	1,654.91	661.96	25	16,549.10
Band D	2,482.35	992.94	25	24,823.50

- 1.25 This means the estimated cost of option 3 is between £17k and £25k.

Option 4

- 1.26 The option remains to do nothing. This would mean that no changes are made to the council tax discounts currently offered and no cost would be incurred.

2 Proposal

- 2.1 It is proposed that the guidance at appendix 1 (termed Terminally Ill Council Tax Support Guidance) is approved for use in the determination of applications for reduction in council tax for households living with a terminally ill family member. This is option 3 in this report.
- 2.2 It is proposed that Cabinet allows the determination of applications in line with the guidance at appendix 1, to be delegated to the Chief Finance & s151 Officer.
- 2.3 It is proposed that Cabinet approves the creation of a budget in the sum of £25,000 For 2026/27 and increasing in-line with council tax increases in subsequent years for the purpose of administering the proposed council tax discount.

3 Alternative Options

- 3.1 An alternative to the proposal would be to consider option 1 or option 2 detailed in paragraph 1 of this report. These options are not recommended due to their potential significant financial impact.
- 3.2 Another alternative option would be to consider option 4 detailed in paragraph 1 of this report and do nothing.

4 Financial Implications

- 4.1 Any decision to award relief under section 13A(1)(c) of the Local Government Finance Act 1992 must be met entirely by the Council's general fund. This means that precepting authorities do not share the burden of payment and the whole cost of any discount is met by the Council's taxpayers.

- 4.2 Any decision to adopt one of the options in this options report will require the Council to establish a budget to accommodate the anticipated discounts awarded under the scheme.
- 4.3 Options 1 and 2 are considered to be financially unviable for the Council simply as the cost would be too great.
- 4.4 Option 3 is recommended and, if approved, would require an increase to the general fund budget for 2026/27 of £25,000. This requirement would also continue in each subsequent year.

5 Legal Implications

- 5.1 The Council has the discretion to reduce the council tax liability for individuals or prescribed groups as it thinks fit. This discretion is exercised in accordance with section 13A(1)(c) of the Local Government Finance Act 1992.
- 5.2 Cabinet is the appropriate body to consider and approve guidance for use in the administration of the proposed discount, as well as to approve the establishment of a budget and a delegation to the appropriate officer for administration.

6 Equalities Implications

- 6.1 An equalities impact assessment has been carried out and is attached to this report at appendix 2.

7 Carbon Reduction/Environmental Sustainability Implications

- 7.1 It is not considered that the proposals in this report will have any positive, or negative impact on the Council's carbon reduction goals nor any wider implications on environmental sustainability.

8 Appendices

- 8.1 Appendix 1 - Terminally Ill Council Tax Support Guidance
- 8.2 Appendix 2 - Equalities Impact Assessment

9 Background Papers

9.1 [Marie Curie Press Release.](#)

Statutory Officer approval

Approved by: Tina Adams

Date:

On behalf of the Chief Financial Officer

Approved by: Francesca Whyley

Date:

On behalf of the Monitoring Officer