

October 2023 - Cost of Living Working Group - Update from Housing Related SDC Services

As agreed by the Cost of Living (CoL) Working Group, these monthly briefings will now focus on a single topic.

This month, the Working Group invited officers to discuss how the Cost of Living is impacting their housing related work. The Working Group explored the challenges and scope for more joint working. The Housing topic will be revisited in the February CoL Working Group. Working Group members welcome questions or requests for further data in preparation for that meeting.

Simon Killen – Revenue and Benefits

Council Tax

The Revenue and Benefits department have not seen a significant increase in Council Tax arrears this year or the last two years. The SDC Council Tax income should be £1.07m in 23/24. Based on previous data, less than 4% may go uncollected due to arrears.

The team report that collection rates continue to be impacted by the Covid-19 pandemic following suspension of recovery action in 2020 and 2021. The resumption of these services did not occur until 2022. In addition, some residents are requesting to pay over a longer instalment period. This means, the Council Tax is collected eventually but not until the new financial year.

If a resident is struggling with financial issues, they are advised to seek help from Stroud Citizens Advice directly.

SDC Council Tax Collection Figures 2018 - Current

The in-year collection rate is the amount of council tax due for the financial year that was received by 31 March of the year in question, shown as a percentage of the net collectable debit in respect of that year's council tax.					
	Council Tax to be collected in Year	Percentage of Council Tax Collected in Year %			
YEAR	NET COLLECTABLE DEBIT (£)	JUNE %	SEPT %	DEC %	MAR %
2018/19	£76,920,536	31.06	57.34	83.33	98.97
2019/20	£82,173,995	30.75	57.04	83.49	98.90
2020/21*	£85,551,758	24.35	49.59	82.51	93.20
2021/22*	£91,035,146	24.53	51.24	77.30	96.86
2022/23	£95,509,028	27.38	53.96	78.54	96.13
2023/24	£107,388,514	29.35	54.10		

* Note: collection rates continue to be impacted by the Covid-19 pandemic following suspension of recovery action in 2020 and 2021. The resumption of these services did not occur until 2022.

Discretionary Housing Payments (DHP)

The Council have/are currently helping 22 council tenants and 52 private tenants with Discretionary Housing Payments.

Discretionary Housing Payments	Budget 23/24	Paid / Committed	Remaining
	£58,498.00		
Private Tenants		£37,046.97	
Council Tenants		£8,316.97	
			£13,134.06

Reasons for being awarded help through DHP this year include:

- 25 Restriction in Local Housing Allowance.
- 18 Under occupation.
- 15 Rent in advance.
- 4 Dual benefit.
- 2 Help towards rent arrears.
- 2 Non dependant deductions.
- 1 Removal costs.

Upcoming Actions

- Emma KC will update Simon's team on the outreach support available in Stroud District by P3, Clean Slate, GL Communities in partnership with the Community Hubs.
- Simon's team will receive updated training in making direct Citizens Advice referrals.

Liz Shellam – Customer Contact Centre (CCC)

The Customer Contact Centre are the first point of contact for all Council Tax calls, Waste & Recycling, and overflow for Council Tax recovery calls, Environmental Health, Elections and Licensing which equates to 40% of total calls for the organisation.

We receive approximately 500- 600 calls on the Council Tax recovery line and these calls relate specifically to residents who are experiencing payments issues, responding to correspondence we have sent and requiring assistance with making a payment, arranging a payment plan, or discussing further options. Even though the number of calls has reduced since pre-covid for Council Tax queries and Council Tax recovery, the average call handling time have increased by approx. 60 seconds for general queries and 30 seconds for recovery calls. This aligns with Simon's comments regarding the complexity of calls we are receiving, and the additional support required.

Anecdotally, the team have experienced notable increase in mental health issues which has translated in an increase in "difficult" and abusive calls which can be directly

linked to financial issues. Likewise, even when dealing with simple queries (not financial related) the general mood of residents has an undertone of worry, less tolerant and resilient which can mean some seemingly straightforward calls can escalate.

We have recognised this and understand the importance of equipping our staff with the right skills to deal with this type of contact.

Actions taken.

- 60 frontline staff have undertaken MIND Mental Health Customer Support training.
- MIND training is now ongoing for new starters and will be run bi-annually.
- CCC staff have completed Negotiation training with Insp. Paul Cruise to assist with dealing with someone in crisis.
- 15 housing & 2 CCC team members have completed Managing difficult conversations training.
- E-learning updated platform launching in December - providing supplementary training.

The current information management system does not provide detailed information about callers or outcomes. It is hope that the new Liberty system will improve reporting and enable the Council to gather more meaningful data.

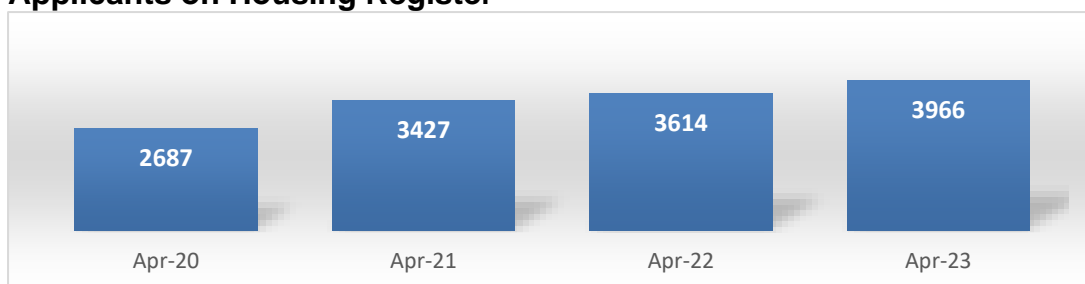
Upcoming actions

- Emma KC is joining the CCC team meeting on 2nd November 2023 to share Hubs map and signposting info.
- CCC to visit some Community Hubs in December
- 'Managing Difficult' conversations training provisionally scheduled in for December for all CCC staff, apprentices, and Planning Support

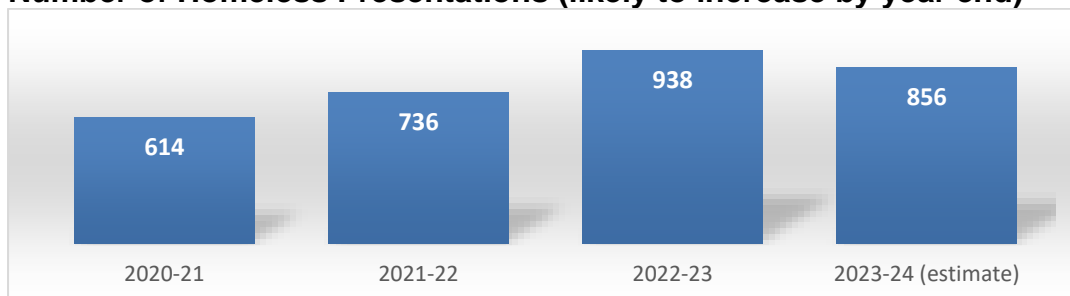
Julian White – Housing Advice

Affordable housing is a challenge for the district, and affordable private rental accommodation is especially hard to find. More residents are applying to join the SDC housing register than ever before. The amount the Council is having to spend to temporarily accommodate people is higher than ever.

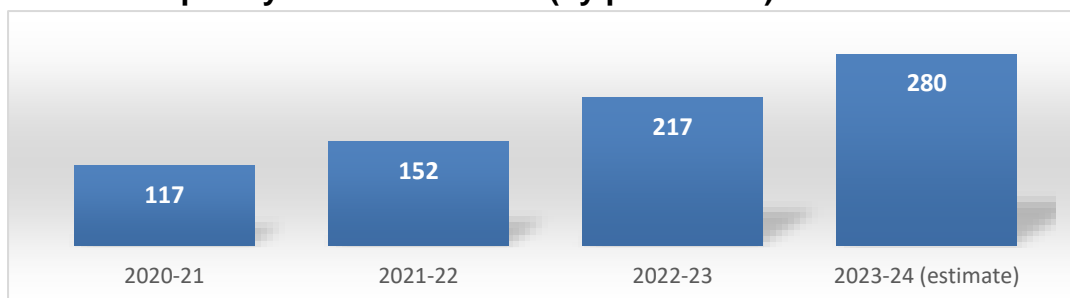
Applicants on Housing Register



Number of Homeless Presentations (likely to increase by year end)



Use of Temporary Accommodation (by placement)



Upcoming actions

The Housing Advice team can support in numerous ways to avoid homelessness, like signposting to money advice, and support to avoid relationship break down. The team are beginning conversations with local Estate Agents to promote the help available and try to encourage earlier approaches from tenants struggling with their rent This is a new step for the Housing Advice team and they hope to engage with more private landlords in the future.

Emma and Julian will work with the Comms team to ensure the SDC weblinks for Housing Advice are linked to the Cost of Living pages and are clear.

Andy Kefford - Housing

Council Tenant rent arrears have actually fallen by 2.16% in this year to date.

	Number of SDC Tenants in Rent Arrears in Year to Date
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October 2022	801
October 2023	721

Similar to the Customer Contact Centre, front line Housing staff report a rise in the number of tenants showing signs of stress and mental health issues. Staff are dealing with more aggressive and abusive calls and are dealing with more complex issues.

In response, staff are helping tenants to seek help, signposting to support with SDC and external partners like P3 and Citizens Advice.

Upcoming Actions

- Further training for front line staff along with Customer Contact team.
- As new outreach opportunities develop, front line Housing staff are working in partnership with VCS colleagues to provide regular drop in clinics during Community Hub Cafes, Foodbanks and Party sessions.

Next:

The next Cost of Living Working Group will focus the Cost of Living impact on the development of Community Hubs.