

Housing Scrutiny Report

Rent Arrears Report

April 2022 to March 2023

Housing Scrutiny Commission: 31st July 2023

Assistant Mayor for Housing: Cllr Elly Cutkelvin
Lead Director: Chris Burgin

Useful information

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- Report version number: V.1

1. PURPOSE OF REPORT

- 1.1 To inform the Members of the Scrutiny Commission on the rent arrears progress within the general housing stock, over the full financial year, from April 2022 to March 2023.

2. RECOMMENDATIONS

- 2.1 The report is for information and Members are asked to note the contents of the report.

3. SUMMARY

- 3.1 At the end of the financial year (2nd April 2023) the cash amount outstanding was **£1.725m**, for current tenant rent arrears within the general housing stock. This is **9% higher** than at the same point in the previous financial year. (see 4.4, Table 2).
- 3.2 The proportion of rent collected between April to March 2023 was **99.66%** which is above target.
- 3.3 The team supported tenants to apply for Discretionary Housing Payments. A total **£396,361k** was paid in awards for all qualifying Council tenants. This is a 28% decrease in awards compared to the previous financial year as the DWP grant was substantially reduced compared to previous years.
- 3.4 The team worked in partnership with the Housing Options service to support households at risk of homelessness. A total of **72 households** were supported to clear or reduce their rent arrears with a combined total of **£103,245k** being paid out in Government funding. (see 4.37).
- 3.5 The team supported tenants with applications to the Household Support funds. A total of **£30k** was paid across **26 households**. A further **4,223** tenants or 22% of all Council tenants were supported with fuel, water costs, food, and white goods. Many tenants received multiple awards for different things. (see 4.38 & 4.39)
- 3.6 The total value of the top 500 arrears cases **decreased 15%** by year-end when compared to quarter 1 and since 2019/20 the overall debt in this category **decreased by 25%**. (see 4.12, Table 7 & 8)
- 3.7 By the end of the financial year 2022/23, a total number of **6,483** council tenants

are claiming UC equating to **34%** of all current council tenants. This compares to **35%** of council tenants in receipt of Housing Benefit. A total of **55%** of UC tenants were in rent arrears which is a **2% increase** from the same point last year. (see 4.18, Table 9).

- 3.8 The Rent Management Advisors have been supporting tenants with welfare benefit claims and had received **938 referrals** throughout the year. A total of **73%** of the tenants required **short-term support** and the remaining **27%** were being provided with **longer-term support**. (see 4.24)
- 3.9 A total of **5 evictions** were carried out over the past year which compares to 7 in the previous year 2021/22. This is the **lowest number** of evictions since the inception of the specialist rent team. Since April 2022, a total of **80 cases** were submitted to court for rental possessions which equates to an **average of 7 cases** per month and this compares to 51 court submissions in the year 2021/22. Pre-Covid, the average court submissions were around 80 cases per month which represents **92% annual reduction** in possession actions. (see 4.32 & 4.34)

4. REPORT

Current Tenant Rent Arrears

4.1 Current Rent Arrears at the end of each quarter for the financial year 2022/23:

Table 1. Quarterly Arrears

Period	Arrears at Quarter End
Quarter 1	£2,136,975
Quarter 2	£2,470,861
Quarter 3	£1,666,364
Quarter 4	£1,724,846

4.2 Comparison of year-end figures over the last four years:

Table 2. Financial Year End Figures

Period	Arrears at Financial Year End
2019/20	£2,036,496
2020/21	£1,799,863
2021/22	£1,576,981
2022/23	£1,724,846

- 4.3 Table 1 shows the cash amount owing at the end of each quarter in the last financial year with arrears higher at the start of the year and decreasing towards year-end which are normal patterns and trends seen historically.
- 4.4 Table 2 shows the cash amount owing at week ending **2nd April 2023** was **£1.725m**, this is **9% higher** than at the same point in the previous financial year but lower when compared to 2019/20 and 2020/21. The 2022/23 performance resembles similarly to the performance seen in 2020/21, which was the first full year of the covid pandemic.

This figure does not represent non-dwelling properties. Like Many Social Landlords, the team are facing a very challenging environment in which to collect rent and arrears, tenants have faced a struggling financial period in their lives but despite this, the team have performed relatively well, and tenants have maintained their rent payments at reasonable standards as the overall rent arrears position could have been far worse due to the current economic climate.

4.5 The team had a key performance target to ensure the proportion of rent collected at the end of the financial year is 99%. The proportion of rent collected between April and March 2023 was **99.66%**. The figure reflects a rolling 52-week performance and demonstrates the hard work and tremendous efforts made by the team in maximising rent collection. The rent collection figures for Leicester remains good in comparison with other authorities with only **37%** of our current tenants in rent arrears.

4.6 There are many positive reasons which have attributed to good collection rates. Some examples of good working practices and achievements are listed below.

- The team communicate with tenants in various different ways to encourage rent payments, maximise rent collection and reduce rent arrears. A total of **47,538 telephone contacts** were made or received by the team in the financial year 2022/23 including duplicated contacts made by the team to the same tenant.
- A further **7,876 text messages** were sent by the team to reach out to tenants for payment and support. This doesn't include the automated bulk texting facility that was also introduced in the last year.
- Emails were also sent and received to tenants and a total of **14,438** were sent and **8,432** were received which is a combined total of **22,870**.
- A total of **1,090 home visits** were completed to tenants home which is an average of 4 visits per working day throughout the year.
- The team produced and issued **51,910 letters** throughout the year not including the system generated automated letters. This includes a combination of general rent payment reminder letters and invites to appointments alongside anything more serious where legal actions due to persistent non-payment is being considered.
- Effective joint partnership working with the District Managers (Tenancy management) and the Repairs managers to agree decisions to progress complex cases and discuss any tenant issues which might be causing reasons to withhold rent payments.
- Applying internal system messages to identify cases at threat of legal action or where tenants are not engaging so all staff across Housing are able to identify tenants that need to engage with the team urgently enabling the team to offer the appropriate support quickly.
- Developing electronic court files to improve efficiency of the court process and providing time savings for the team.
- A non-engagement strategy was launched to give the team a renewed focus on non-engagers and focussing on creative ways to enable tenant engagement.
- Frequent complex case review meetings with Manager and Team Leaders to explore serious arrears in excess of £1,500. The meetings help produce a plan of action and kept the team challenged as the cases were overseen by management.
- An ongoing emphasis on performance management to ensure output and productivity is not affected whilst the service continues operating from home.

Number of Cases

4.7 The number of current tenants with rent arrears owing 7 weeks or more net rent is shown in tables 3 & 4 below:

Table 3. Breakdown of Arrears Cases by Quarter end 2022-23

Period	Owing 7 Weeks or more Net
Quarter 1	1,258
Quarter 2	1,375
Quarter 3	1,037
Quarter 4	968

Where no net rent is payable (i.e. on full benefit), full rent used as a default value to calculate number of weeks owing)

Table 4. Breakdown of Arrears Cases by Year End

Period	Owing 7 Weeks or more Net
2019/20	2,319
2020/21	1,431
2021/22	956
2022/23	968

4.8 The number of cases in arrears owing 7 weeks or more net rent, **increased by 1%** over the previous year end figure. The 7-week arrears include lower amounts of net rent, so this is not a true reflection of the serious debt cases.

Average Arrears Per Debtor

4.9 The total arrears divided by the total number of tenants in rent arrears at the specified intervals are shown in tables 5 & 6 below:

Table 5. Average Arrears per Debtor by Quarter End 2022/23

Period	Average Arrears
Quarter 1	£233.91
Quarter 2	£254.44
Quarter 3	£281.91
Quarter 4	£246.94

Table 6. Average Arrears per Debtor by Financial Year End

Period	Average Arrears
2019/20	£266.45
2020/21	£264.10
2021/22	£233.14
2022/23	£246.94

4.10 Table 5 shows the average arrears increased steadily up to Quarter 3 however by year end, they decreased compared to the figures at Quarter 1. At Quarter 3 the

averages are higher due to the non-rent payment weeks in December which reduces the numbers of tenants in arrears.

Table 6 shows average arrears per debtor increased in comparison to the previous year by **6%**. This figure is variable depending on the number of tenants in arrears at any given time. The increase is reflective of the number of tenants in rent arrears at year end which had increased slightly from 35% to 37% when compared to the previous year 2021-22. The increase is not concerning at this stage and is as expected due to the current challenges tenants are facing due to the cost-of-living crisis.

Top 500 Arrears Cases (by value)

4.11 Table 7 & 8 (below) shows the top 500 accounts with the highest arrears and total value of arrears at the end of each quarter and year end regardless of tenants payment methods.

Table 7. Top 500 Arrears Cases by Quarter End

Quarter End 2022/23	Highest Case	Lowest Case	Average	Total Value
Quarter 1	£4,463	£733	£1,089	£544,280
Quarter 2	£3,849	£777	£1,144	£571,770
Quarter 3	£3,219	£704	£1,098	£549,091
Quarter 4	£3,009	£650	£930	£464,865

Table 8. Top 500 Arrears Cases by Year End

Period	Highest Case	Lowest Case	Average	Total Value
2019/20	£3,535	£846	£1242	£620,823
2020/21	£7,211	£706	£1,296	£647,951
2021/22	£3,569	£607	£940	£470,151
2022/23	£3,009	£650	£930	£464,865

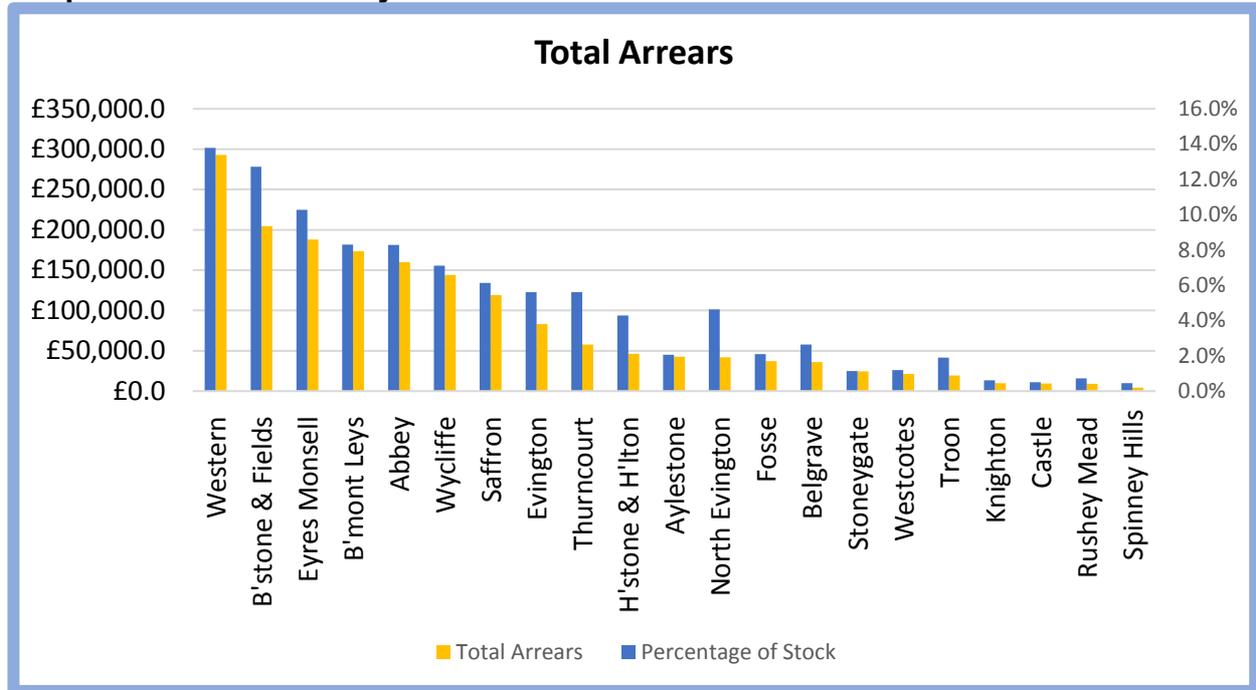
4.12 Table 7 shows that the total value of top arrears cases **decreased by 15%** at year-end when compared to quarter 1. Higher debt cases are generally more complex to manage and require intensive support from the team. The team work collaboratively and in partnership with other advice agencies and internal departments to help achieve positive outcomes and resolutions for tenants. At times these serious cases are influenced by courts preventing the team from taking possession actions until such time the court orders.

4.13 Table 8 shows the total value of the top 500 cases at year-end 2022/23 was the lowest when compared to performances at previous year ends. Since 2019/20 the overall debt in this category **decreased by 25%** which demonstrates that the complex rent arrears cases are now in a manageable position and have stabilised compared to the peak that was experienced during the pandemic.

Arrears by Ward

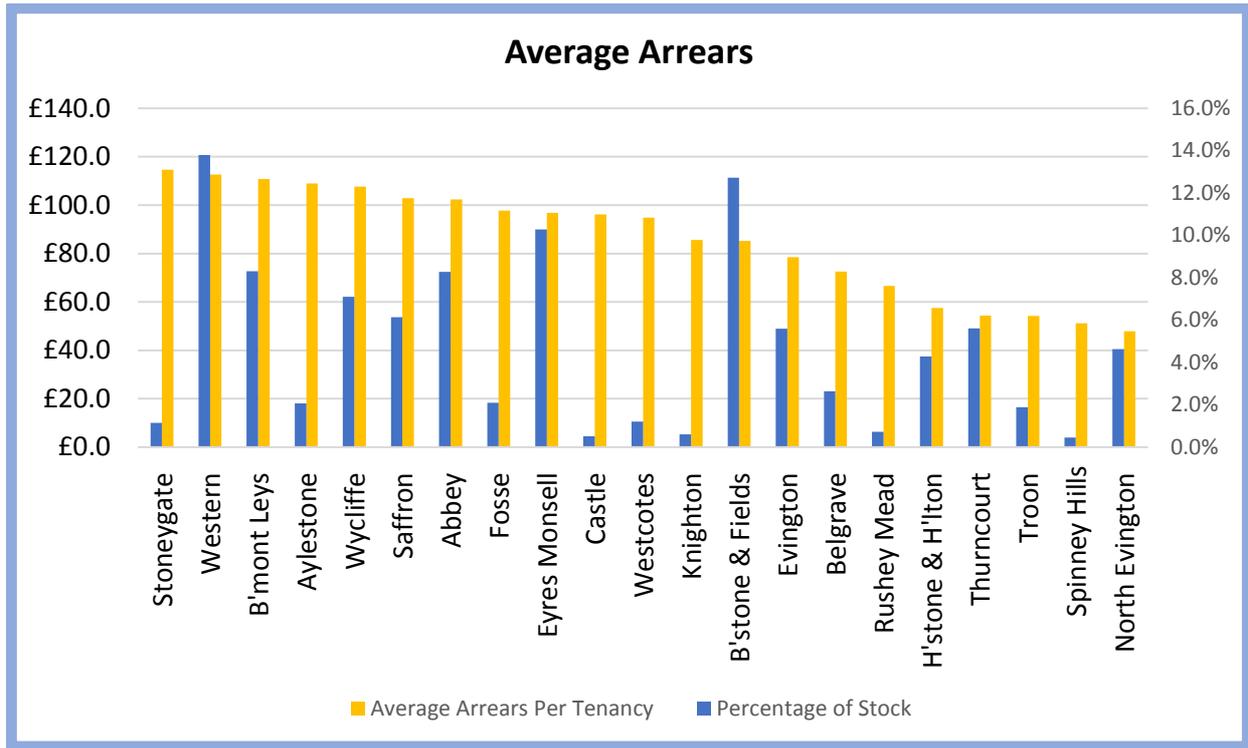
4.14 The graphs presented below show the total arrears and average arrears by ward at end of financial year 2022/23.

Graph 1. Total Arrears by Ward



4.15 The total arrears chart shows that the ward areas with the most stock have the highest arrears values and the arrears are proportionate against the percentage of stock. The most significant change compared to last year is that Eyres Monsell has switched places with Beaumont Leys as Monsell's arrears increased by 26% (39k) and Beaumont Leys saw a reduction of almost 2%. There are a combination of reasons for rent arrears to fluctuate for example, an increased number of monthly payers that fail to pay their rent on time or, opting to use pay point causing delays in payments reaching rent accounts in time for year-end. Historically, some tenants need reminders and encouragement to pay rent in a timely way and therefore, pockets of underperformance issues within certain areas in the team that can lead to negative impacts within the ward areas.

Graph 2. Total Average Arrears by Ward



4.16 The average arrears chart presents the total average arrears per tenancy. Areas like Aylestone, Castle, Westcotes and Stoneygate are lower in stock but have higher average arrears value. Despite low stocks sizes even the smallest number of cases with very high arrears can cause the average arrears to spike up.

Furthermore, these area’s contain flats and bedsits which predominantly occupied by single people. We know from research that single people are known to have more changes in circumstances on multiple occasions within a year compared to families or tenants of pension age. Changes in circumstances when applying for welfare benefits can cause increase in rent arrears until such time benefit claims are resolved and in payment. Changes in employment status or zero-hour employment contracts can cause a spike in arrears whilst the tenant adapts to changes in their personal circumstances.

Universal Credit & Rent Management Advisor Support

4.17 It’s almost 5 years since the introduction of Universal Credit (UC) in Leicester. Table 8 (below) provides information about Council tenants claiming this DWP benefit.

Table 9. Universal Credit Key Performance Indicators

Quarter End 2022/23	Number of UC Cases	% UC Cases in Arrears before UC Started	% UC Cases in Arrears at Quarter End	Total Value of Arrears	Average Arrears per Debtor	No. of APA's*
Quarter 1	6,485	60%	68%	£1,162,261	£265	2,336
Quarter 2	6,022	59%	72%	£1,285,421	£293	2,968
Quarter 3	6,236	57%	49%	£934,764	£307	3,148
Quarter 4	6,483	59%	55%	£948,607	£265	3,285

*APA = Alternative Payment Arrangements are when the DWP pay the housing Costs directly to the Council from the tenants Universal Credit Housing costs entitlement

- 4.18 By the end of the financial year 2022/23, a total number of **6,483** council tenants were claiming UC equating to **34%** of all current council tenants. This compares to **35%** of council tenants in receipt of Housing Benefit. By the end of the year a total of **55%** of tenants claiming UC were in rent arrears which is a **2% increase** than at the same point last year.
- 4.19 Table 8 shows when tenants moved onto Universal Credit an average of **59%** of tenants had pre-existing rent arrears on their rent account. This is a common theme when existing benefit claimants transition from one benefit to another, resulting in periods of non-payment of rent whilst the benefit payments are being processed. A tenants non-compliance with the process can add to rent arrears increasing and backdating of UC can only be granted under very exceptional circumstances.
- 4.20 By year end a total of **3,285** tenants had successful APA's in place. The remaining tenants on UC are either waiting for UC award, paying the council directly using other payment methods, waiting for APA approval or for the first payment to reach their rent account.
- 4.21 The team continue working collaboratively with the Department of Works & Pensions and Work Coaches from the local Job Centre Plus to minimise any impact of Universal Credit on rent arrears. Any issues with complex cases or with the joint working arrangements are escalated to the DWP Partnership Manager's for resolution. The team continue to provide an appointment service form the Job Centre Plus where appropriate and if tenants require urgent appointments to support benefit claims.
- 4.22 The DWP granted the council 'Trusted Partner' status which gives access to their Landlord Portal IT system. This has meant the Income Management Team can verify housing costs quickly to prevent delays in UC claims being assessed. The Trusted Partner status also allows the council to apply for Alternative Payment Arrangements (APA's) for vulnerable people who may struggle to pay their rent and any arrears themselves.

- 4.23 The teams **8 Rent Management Advisors** (RMA) are responsible for supporting our most vulnerable tenants, or those with complex needs with claiming and maintaining Universal Credit claims. They have been helping tenants set up e-mail accounts, supporting people to make and manage their UC claims, supporting tenants with backdated payments and reconsideration of welfare benefits and encouraging people to consider digital learning courses. Additionally, they are regularly conducting research and sharing information within the team so we can respond to tenants needs and provide the most appropriate advice.
- 4.24 The RMAs received a total of **938 referrals** which is **55% higher** than at the same point in the previous year and **65%** from the total number of referrals had an identified vulnerability disclosed by the tenant. From the 938 referrals a total of **93% were accepted** and **6%** of referrals were **refused** as they did not meet the criteria for support. A total of **71%** of cases are **now closed** due to the support ending and **19%** of the closed cases failed to engage with RMAs. The current active caseload is **207 cases**.
- 4.25 The cases are separated into two types of support 'Short-Term' usually up to two months and 'Long-Term' up to six months. From the 672 cases that have been closed so far, a total of **73%** of the tenants required **short-term support** in making benefit claims or basic budgeting advice and the remaining **27%** required **longer-term support** to help manage their claims and also, to apply for any additional elements within their claim for example, Limited Capability for Work Related Activity. This is worth an extra **£390.06 per month** to tenants, however it can take several months for this to be awarded as tenant would usually be required to complete a Work Capability Assessment (WCA) to qualify for this payment.
- 4.26 The average wait time for the referrals to be allocated was **2 working days** and the average time to make the first contact with the tenant was **1 working day**. This demonstrates a waiting list process did not need to be used, as the team effectively managed the workloads and tenants were offered support without any unnecessary delays.
- 4.27 The referrals were marked within a priority banding high, medium, and low. **High** defines tenants at immediate risk of homelessness i.e., pending evictions which amounted to **23%** from the **879 referrals received**. **Medium** priority referrals where tenants who were at risk of court possession proceedings equated to **59%** of the referrals. **Low** priority referrals where tenants had low level arrears with no legal action being considered were **18%**.
- 4.28 The team pursue legal action only as a last resort when all opportunities to sustain tenancies have been exhausted. From the 672 closed cases, **10%** of cases were pursued with **legal actions** due to non-engagement or persistent non-payment despite RMA intervention. This demonstrates that **90%** of households were supported with **tenancy sustainment** and any threat of possession proceedings as removed. On current and active cases, it demonstrates there is further scope to provide tenancy sustainment and support. For ongoing eviction cases RMAs provide frequent support and maintain efforts to engage with tenants until such time the eviction is cancelled or goes ahead.
- 4.29 RMA's supported tenants to claim welfare benefits, discretionary housing payments (DHP), backdated payments, reconsiderations, and underpayments. In

the last 12 months a total value of **£182,609k** was achieved by supporting **672 households**. This amount includes any potential entitlements for the next 12 months for disability related benefits which are awarded for a minimum of 12 months before reviewed. Decisions on mandatory reconsiderations and backdates can take a few months to resolve and reconsiderations on disability related benefits can take even longer for resolutions.

- 4.30 Due to RMA involvement and contributions in rent arrears cases the total value of **reduction in rent arrears** through RMA intervention equated to **£206,712k**. This figure has been drawn out by taking the value of rent arrears at case opening stage and subtracting this from the value at the time of closing the case, resulting in the difference RMA intervention made to the rent arrears.
- 4.31 RMAs measured “Soft Outcomes” to help identify tenants confidence levels *after* their support had ended. It also helped to determine if the tenant felt empowered to be able to manage their claims for benefits without support in the future. An initial assessment gives scores between 1 and 5 based on tenant confidence. When the case is closed the assessment is then carried out again and re-scored to establish any improvement. If the score is higher than when the support initially started, it demonstrates an improvement in tenants confidence. Based on the 672 closed cases, **67%** of tenants confirmed they had a **marked improvement** in their level of confidence. The remaining **33%** were tenants who felt their confidence levels **did not improve** or did not engage with the service

Court & Evictions

- 4.32 The team have continued careful consideration before instigating possession proceedings and ensured all avenues of supporting tenants had been explored in advance of any legal action. Any potential court case was reviewed by management before submissions to courts. Since April 2022, a total of **80 cases** were submitted to court for rental possessions which equates to an **average of 7 cases** per month and this compares to 51 court submissions in the year 2021/22. Pre-Covid, the average court submissions were around 80 cases per month which represents **92% annual reduction** in possession actions. This demonstrates, the effective prevention and management of rent arrears by the team, the tenancy sustainment support provided to tenants, all of which subsequently removed any threat of possession proceedings.
- 4.33 Evictions and warrant requests were being pursued only where it was absolutely necessary, with a view that ongoing efforts to sustain tenancies continue to be provided until such time an eviction takes place. Tenants were encouraged and provided with ample opportunities to reach reasonable payment solutions to avoid possession orders and evictions.

Management scrutinises all potential eviction cases to ensure that all avenues of maximising tenant income and sustaining tenancy have been explored. This includes ensuring that any vulnerability has been identified and the necessary referrals to supporting agencies are considered well in advance of any eviction process being followed. The eviction route is pursued as an ultimate last resort and after all efforts to sustain tenancy has been demonstrated and exhausted.

4.34 In the last financial year, **5 evictions** were carried out for non-payment of rent, and this is the **lowest number of evictions** since inception of the specialist rent team. This figure compares to 7 in 2021/22 and 37 in 2019/20. Evictions remain at a relatively low level compared to earlier years despite the economic difficulties experienced over this period, the ongoing welfare reform challenges, and the continued impact due to the cost-of-living crisis. The household make up for all 5 evictions were single people who had abandoned their homes and chose to not continue with their Council tenancy. The team are exceptionally proud of their achievements in ensuring families were supported with sustaining their tenancies.

DHP's (Discretionary Housing Payment)

4.35 Between April 2022 and March 2023 the team supported tenants to apply for Discretionary Housing Payments (DHPs). A total **£396,361k** was paid in awards for all qualifying Council tenants. This is a 28% decrease in awards compared to the previous financial year as the DWP grant was substantially reduced compared to previous years which meant the Council had to top up the allocation using the Household Support Fund. The team use DHPs to provide assistance to the most vulnerable tenants to sustain their tenancies and to safeguard them in their homes. The support helps alleviate poverty, prevent homelessness, and enables tenants time, to seek alternative accommodations and to better their financial position.

4.36 The current years forecast remains bleak as central government continue to reduce funding. The team have successfully bid for a top up allocation from the Household Support Fund which has been approved and will see a combined allocation of **£700k** in this new financial year (2023/24) to prevent Council tenants being put at risk of homelessness. DHPs are a crucial lifeline for tenants and supports reductions in rent arrears. Our aim will be to prioritise and support those experiencing income shock for example, redundancy, reduced hours at work, illness or caring responsibilities which can often lead to sudden financial hardship due to fluctuating incomes.

Homelessness Prevention Grant

4.37 The homelessness section received Government funding to support those at risk of homelessness. Income Management Team identified tenants that met the criteria set out by the Government and worked in partnership with the Housing Options service to support households with this funding. During the final quarter the team supported a total of **72 households** with a combined total of **£103,245k**. The funding was paid into tenants rent accounts to clear or reduce outstanding rent arrears. These households which included singles and families had exceptional circumstances and were at risk of eviction, pending legal actions or affected by significant affordability issues due to the cost-of-living crisis. All tenants identified were supported with this funding under strict conditions such as engagement with the team and ongoing compliance with rent payments.

Household Support Fund (HSF)

4.38 Due to the impact of Covid and the cost-of-living crisis, the Government introduced support funds which are being administered by the Council. The fund focusses on supporting people primarily with fuel, water costs, food, and white goods. Over the

last financial year the team referred **4,223** council tenants for this support which equates to 22% of all council tenants. Many tenants received multiple awards for different things. See Table 10.

Table 10. Household Support Fund

Description of Assistance Provided	Number of Households
Food	4,028
Utilities	4,069
Water / Sewerage	1,275
Other essential items (white goods)	666
Referral to Energy wise	63
HB / UC advice offered	310
Council Tax advice offered	480

4.39 The Household Support Fund was also used to support tenants in exceptional cases where there was a genuine emergency and where tenants did not meet the qualifying criteria for existing housing support schemes for example, DHP, Housing benefit or Universal Credit. A total of **£30k** was awarded across 26 households with average awards of **£1,154 per case**. We found 81% of the tenants had accrued rent arrears in the last 12 months and 54% were aged 50+ but under Pension age and the main reason for support was changes to employment status due to medical conditions.

5.0 Key Challenges 2023/24

5.1 The last few years have been incredibly difficult and tough, the team will continue to face significant challenges and pressures in the coming year due to the ongoing rising inflation, unprecedented rising costs of fuel and energy, and the cost of living crisis. The team will also be collecting additional rents due to the 7% increase from 3rd April 2023 to core rents and the significantly increased District Heating charges due to the rising price of gas from April 2023. The team will be responsible for collecting any debt transferred back to the Council after the installation of gas meters in properties and if tenants fail to pay for their heat consumption over a 7-week period. A number of tenants will qualify for the Household support fund from central government however, this is a short-term fix to what's likely to be a medium to long term problem. The rent arrears are expected to rise, and performance is likely to be very unstable.

The team remain resilient and endeavour to stay focussed and positive, aiming to continue delivering high performance and maintaining good standards. Tenant support will remain the primary focus during what's going to be another extremely challenging and difficult year. The team will continue working consistently to support tenants with their financial burdens, helping them to ease this by maximising incomes wherever possible.

6. Financial, legal, equalities, climate emergency and other implications

6.1 Financial implications

This report sets out the position in relation to net rent arrears for current tenants at the end of March 2023. Not documented in this report are the arrears associated with non-dwelling properties (such as garages and parking spaces), hostel bedspaces and former tenants. The overall gross debt outstanding for all Council tenancies remained largely unchanged from March 2022 to March 2023. A provision for bad debt is made to recognise that a proportion of debt will go uncollected.

Stuart McAvoy – Head of Finance

6.2 Legal implications

There are no specific legal implications arising from this report.

Jeremy Rainbow – Principal Lawyer (Litigation) – x.371435

6.3 Equalities implications

A public authority must, in the exercise of its functions, have due regard to the need to eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under this Act; advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it; this includes the need to: (i) remove or minimise disadvantages suffered by persons who share a relevant protected characteristic that are connected to that characteristic; (ii) take steps to meet the needs of persons who share a relevant protected characteristic that are different from the needs of persons who do not share it.

Foster good relations between persons who share a relevant protected characteristic and persons who do not share it, with due regard. The report provides an update to inform Members of the Scrutiny Commission on the rent arrears progress over the full financial year, from April 2022 to March 2023. There are no direct equality implications arising from this report, however it would be useful in relation to tenants in serious debt to have these monitored by protected characteristics as defined by the Equality Act (sex, sexual orientation, gender reassignment, disability, race, religion or belief, marriage and civil partnership, pregnancy and maternity, age) in order to address any adverse impact and put in place mitigating actions. It is important that officers continue to offer early appropriate professional support and guidance to tenants to reduce rent arrears. Tenants will continue to face significant challenges and pressures in the coming year due to the ongoing rising inflation, unprecedented rising costs of fuel and energy, and the cost of living crisis. The

work carried out by the Rent Management Advisors in relation to supporting vulnerable people some of whom will have complex needs helps to impact positively on people from across all protected characteristics.

Equalities Officer, Surinder Singh, Ext 37 4148

6.4 Climate Emergency implications

There are no significant climate emergency implications associated with this report.

Aidan Davis, Sustainability Officer, Ext 37 2284