



Annual Rent Performance

April 2020 – March 2021

For consideration by: Housing Scrutiny Commission

Date: 6 September 2021

Lead Director: Chris Burgin

Useful information

- Ward(s) affected: ALL
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1. PURPOSE OF REPORT

- 1.1 To inform Members of the Scrutiny Commission on the rent arrears progress over the full financial year, from April 2020 to March 2021.

2. RECOMMENDATIONS

- 2.1 The report is for information and members are asked to note the contents of the Rent Arrears Report.

3. SUMMARY

- 3.1 At the end of the financial year (4th April 2021) the cash amount outstanding for current tenant arrears were **£1.799m**, this is **11% lower** than at the same point in the previous financial year – see 3.2, Table 2.
- 3.2 The proportion of rent collected between April to March 2021 was **101.01%** which is above target.
- 3.3 The team supported tenants to apply for Discretionary Housing Payments. A total of **£590,497** was paid in DHP for all qualifying Council tenants. This is a **51% increase** in awards compared to the previous financial year. From this figure a total of £81,182 was awarded to support tenants affected by the Bedroom Tax and a total of £468,261 was awarded to tenants in receipt of Universal Credit.
- 3.4 A total of **2,864** tenants have now registered to use the Housing Online Service which has doubled compared to the same point last year.
- 3.5 A total of **3,659** tenants pay housing or garage rent by direct debit, an **increase of 269** compared to previous financial year end.
- 3.6 By the end of the financial year 2020/21, a total number of **5,376** council tenants were claiming UC equating to **27%** of all current council tenants. A total of **57%** of tenants were in rent arrears which is a **20% reduction** than at the same point last year - see 3.17, Table 8
- 3.7 The Rent Management Advisors have been supporting vulnerable tenants, or those with complex needs who are claiming Universal Credit. By the end of the year, the Rent Management Advisors supported **273** tenants. A total of 56% of the tenants required short-term support whilst making their initial UC claim and, the remaining 44% are being provided with longer-term support.

3.8 No evictions were carried out over the past year and very limited legal activity took place to pursue non-payment of rent. The team have performed outstandingly against a difficult backdrop over the last 12 months.

4. REPORT

Current Tenant Rent Arrears

4.1 Current Rent Arrears at the end of each quarter for the financial year 2020/21:

Table 1. Quarterly Arrears

Period	Arrears at Quarter End
Quarter 1	£2,612,023
Quarter 2	£2,347,659
Quarter 3	£1,707,835
Quarter 4	£1,799,863

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

Table 2. Financial Year End Figures

Period	Arrears at Financial Year End
2017/18	£1,442,250
2018/19	£1,627,034
2019/20	£2,036,496
2020/21	£1,799,863

4.3 Table 1 shows the cash amount owing at the end of each quarter in the last financial year. There was a noticeable and significant increase in arrears during the first half of the year due to impact and challenges arising from the pandemic. Like all areas of the Council, the team were significantly impacted operationally and required a period of adjustments to the new ways of working. This was combined with the restrictions imposed like the eviction ban and, the announcement of suspensions to housing possession cases in courts affecting new and existing possession claims.

4.4 Table 2 shows the cash amount owing at week ending 4th April 2021 was **£1.799m**, this is **11% lower** than at the same point in the previous financial year. Despite the challenges faced by the team over the past 12 months they have worked tremendously hard and achieved a remarkable year end performance. There have been many positive reasons which have attributed to the decrease in arrears by the end of the year.

Some examples of good working practices and easing of restrictions which eventually led to high performance are shown below.

- Conducting essential home visits after a period of inability due to lockdown.
- A new payment feature was implemented to the DWP landlord Portal in September 2020 which meant, tenants started to gradually receive their Universal Credit housing Costs directly to their landlord at the same time they were receiving their Universal Credit payment.

- Time invested in supporting the team with the new ways of working and on their health and wellbeing. This resulted in a reasonably good moral across the team.
- A huge emphasis on performance management to ensure output and productivity was maximised.
- Team were supported with regular training and briefing sessions in relation to changes to work processes for example, changes to legal processes.
- Tenants were supported with Income maximisation and support to claim Discretionary Housing Funds (DHP), Winter Support Grants, food parcels. Referrals were made to specialist agencies if tenants are facing financial or debt worries i.e. referrals to CiTAL, Community Advice & Law Centre and STAR.
- Tenants were offered a more lenient and flexible payment plan depending on their circumstances and where incomes had been affected by the pandemic.
- Offering a more support led approach compared to enforcement has resulted in improvement to the tenant and landlord relationship. The team have received many compliments to this effect and subsequently, encourages tenants to pay and comply with payment agreements. *“Thank you ever so much for all your assistance you've given me, you don't only chase people for rent but do an amazing job assisting too, thank you so much, you've really helped me a lot without you I'll still be struggling very much. Thank you so much”*
- The lifting of the possession ban and courts re-opening to hear possession cases from September 2020.

4.5 The rent collection figures for Leicester remain good in comparison with other authorities with only **35%** of our current tenants in rent arrears. This is **3% lower** than the figure in financial year 2019/20.

Proportion of Rent Collected

4.6 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 2021 was **101.01%**. The figure reflects a rolling 52-week performance and demonstrates the hard work and tremendous efforts made by the team in maximising rent collection.

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 2019-20

Period	Owing 7 Weeks or more Net
Quarter 1	2,824
Quarter 2	1,771
Quarter 3	1,316
Quarter 4	1,431

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
2017/18	1,264
2018/19	1,451
2019/20	2,319
2020/21	1,431

4.8 The number of cases in arrears owing 7 weeks or more net rent **decreased** by **38%** over the previous year end figure. The 7-week arrears include lower amounts of net rent, so this is not a true reflection on the severity of the debts.

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 2020/21

Period	Average Arrears
Quarter 1	£288.24
Quarter 2	£267.05
Quarter 3	£312.22
Quarter 4	£264.10

Table 6. Average Arrears per Debtor by Financial Year End

Period	Average Arrears
2017/18	£196.65
2018/19	£233.91
2019/20	£266.45
2020/21	£264.10

4.10 Tables 5 shows the average arrears increased in the early part of the last financial year 2020/21 and decreased by year-end. At Quarter 3 the average is higher due to the rent non-payment weeks in December which reduces the numbers of tenants in arrears.

Table 6 shows that the debt **decreased** in comparison to the previous year by less than **1%**. This figure is variable depending on the number of tenants in arrears at any given time.

Top 500 Arrears Cases (by value)

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

Table 7. Top 500 Arrears Cases

Quarter End 2020/21	Highest Case	Lowest Case	Average	Total Value
Quarter 1	£4,037	£974	£1,446	£722,932
Quarter 2	£5,152	£864	£1,459	£729,304
Quarter 3	£6,096	£760	£1,402	£701,125
Quarter 4	£7,211	£706	£1,296	£647,951

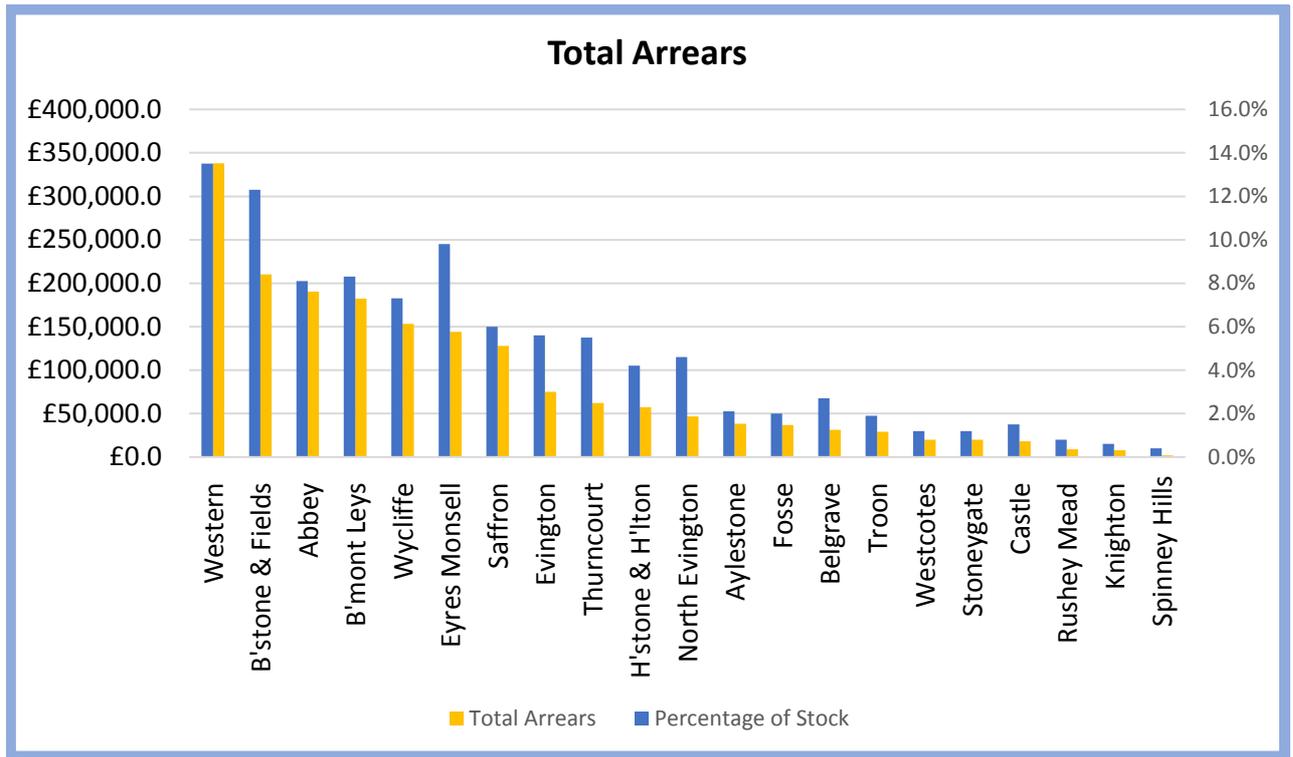
4.12 Table 7 shows that the total value of top arrears cases **decreased** by **10%** at year-end when compared to quarter 1. This is in line with the decreases seen in figures presented at the earlier tables. At year end the highest arrears cases in excess of £7k was the only highest case in that bracket with the next highest being in the region of £5,600.

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. Higher debt cases are influenced by courts preventing the team from taking possession actions until such time the court orders. The government restrictions and ban on evictions have resulted in the team being unable to take actions against those tenants that persistently fail to engage or pay their rent. Despite this, the team continue all efforts to engage with the tenants to help support tenancy sustainment.

Arrears by Ward

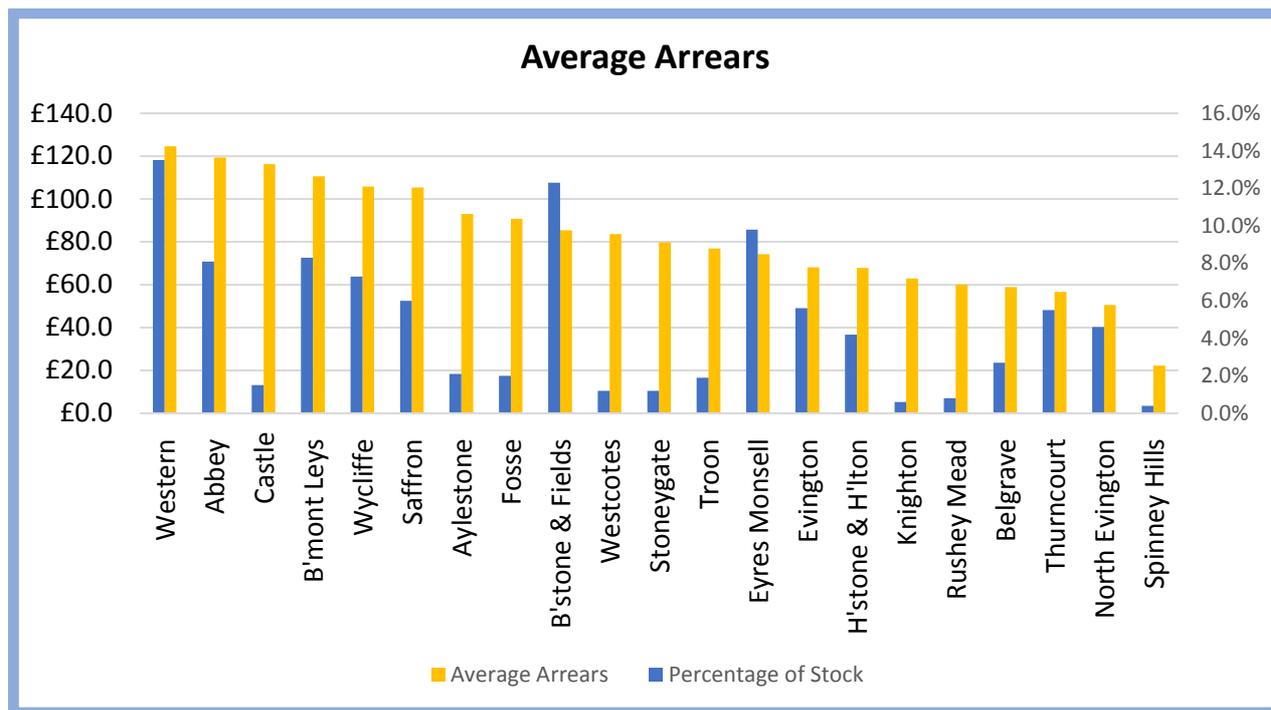
4.13 The graphs presented below show the total arrears and average arrears by ward at end of financial year 2020/21.

Graph 1. Total Arrears by Ward



4.14 The total arrears chart shows that the ward areas with the most stock have the highest arrears values and in the main the arrears are proportionate against the percentage of stock.

Graph 2. Total Average Arrears by Ward



4.15 The average arrears chart presents areas like Castle, Westcotes and Rushey Mead as lower in stock but with high 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. Additionally, within these areas there are flats and bedsits which are 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.

Comparing this with an area like Thurncourt where there are a higher number of houses and bungalows, the average in this ward is lower despite the higher percentage of stock. This shows the stability of Income expected from tenants in this type of accommodation such as, older tenants in receipt of Pensions with less changes in circumstances results in a more manageable arrears position within those areas.

Arrears by measures of Deprivation

4.16 The following analysis shows the distribution of households in arrears across two area-based measures of deprivation – the Office of National Statistics household income data and the MCHLG’s Index of Multiple Deprivation.

Arrears and areas of low income

4.17 The ONS produce an estimate of average household income at middle layer super output area level (MSOA - areas with an average of 4,000 households). The last estimate was produced for 2018. A total of 61.1% of council households in arrears are located within the 10 lowest income MSOAs, compared to 56.6% of households not in arrears.

Arrears and deprivation

4.18 The Index of Multiple Deprivation (IMD) is the official measure of relative deprivation for Lower Super Output Areas (LSOAs/neighbourhoods) in England. LSOAs contain an average of 650 households. A total of 66.3% of households in arrears live in the nationally most deprived ten percent of LSOAs, compared with 61.2% for households not in arrears

4.19 Based on the above findings, households in arrears appear to be disproportionately represented in deprived areas of the city, although, this will vary depending on the parameters used to define 'most deprived'. Although the findings indicate a connection between rent arrears and areas of deprivation, both measures use relatively broad reporting areas that may inevitably include both relatively deprived and relatively affluent households to produce an average finding. As a result, it's possible that the experience of some deprived households is not reflected in areas containing more affluent households.

Arrears by Ethnic Group

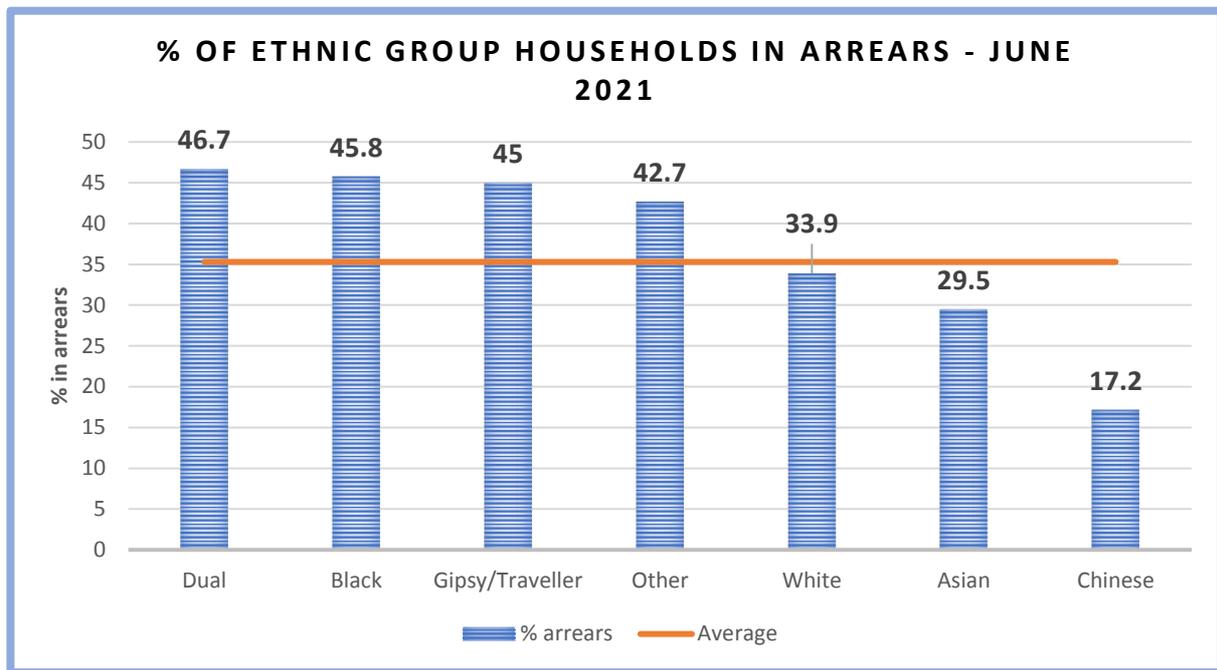
4.20 The following analysis shows the distribution of households in arrears across ethnic groups.

- a) British Black households experience a higher level of arrears than the city-wide average with 45.8% of all Black/Black British households are in arrears, compared with a city-wide level of 35.3%.

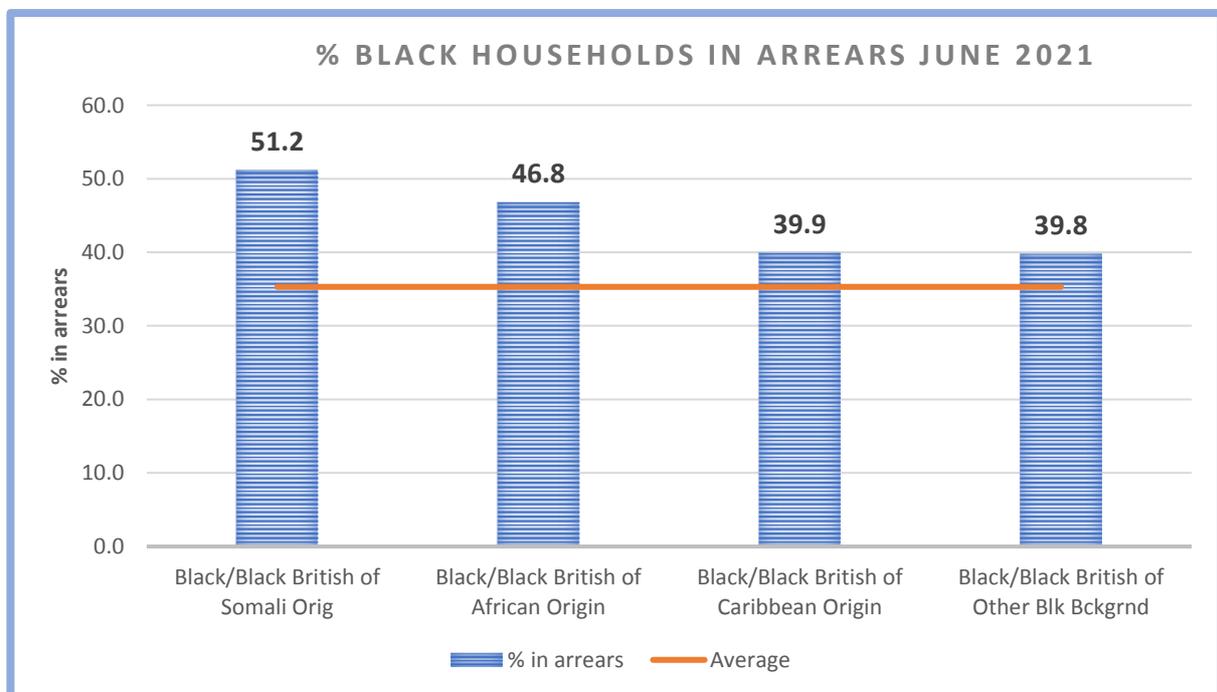
Within this ethnic group, 46.8% of Black / Black British African households are in arrears and 51.2% of Somali households are in arrears – that's the highest % of any ethnic group.

- b) Other ethnic groups which have disproportionately high levels of arrears are, Dual Heritage/Mixed households (46.7%), Gipsy and Traveller households and 'Other' ethnic group (42.7%).
- c) British White/White households are close to the city average (partly because they make up such a large proportion of all households) at 33.9%, although households that are white of European origin have 38.4% of households in arrears.
- d) British Asian/Asian households have relatively low levels of arrears (29.5%)
- e) 35% of households for whom we do not have ethnicity information are in arrears.

Graph 3. Comparison between broad ethnic groups' arrears levels and the city-wide arrears average.



Graph 4. comparison between the different Black / Black British households in arrears and the city-wide arrears average.



4.21 Further investigation is required to establish the reasons for the differences in the number of households experiencing rent arrears in each ethnic group. Further research is required to look at historical data to establish trends and to reveal the key causes of rent arrears and whether any ethnic groups are disproportionately affected by them and, if so, what can be done to mitigate these impacts. Some

possible areas for further investigation are shown below.

- a) Point of time fluctuations – rent arrears cases fluctuate and so proportions will vary according to the point of time that the assessment is made. This is particularly true of some ethnic groups with relatively small numbers.
- b) The pandemic – research has shown that some ethnic groups have been disproportionately affected by the pandemic in terms of the likelihood of contracting Covid-19, the degree to which they are affected by it; and the extent to which they are in employment sectors which are negatively impacted in terms of unemployment, furlough and work opportunities.
- c) Some communities may have been disproportionately affected by benefit changes, such as the benefit cap negatively impacting on their ability to pay their rent.
- d) Some households, such as those in newer communities, may be negatively impacted by the process of familiarisation with rents processes.

Universal Credit

4.22 It's almost 3 years since the introduction of Universal Credit (UC) in Leicester. Table 8 (below) provides information about Council tenants claiming this DWP benefit.

Table 8. Universal Credit Key Performance Indicators

Quarter End 2020/21	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 UC Case	No. of APA's*
Quarter 1	4,390	65%	79%	£1,352,795	£308.15	1,051
Quarter 2	4,766	65%	73%	£1,161,199	£243.64	1,135
Quarter 3	5,076	64%	51%	£866,101	£170.63	1,211
Quarter 4	5,376	63%	57%	£906,269	£168.58	1,277

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

4.23 By the end of the financial year 2020/21, a total number of 5,376 council tenants were claiming UC equating to 27% of all current council tenants. This compares to 43% of council tenants in receipt of Housing Benefit. From the 5,376, a total of 55% of those tenants were previously in receipt of Housing Benefit / Legacy Benefits prior to moving on to Universal Credit. By the end of the year a total of 57% of tenants claiming UC were in rent arrears which is a 20% reduction than at the same point last year.

4.24 Table 8 shows when tenants moved onto Universal Credit between 63-65% 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.

- 4.25 By year end a total of 1,277 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.
- 4.26 There has been a substantial reduction in the current value of rent arrears on UC cases. This is primarily due a new payment feature that was implemented to the DWP landlord Portal in September 2020, which meant tenants started to gradually receive their managed payments directly to their landlord at the same time they were receiving their rent payments. This has resulted in a positive improvement and reduction in virtual rent arrears compared to the previous delays by up to 8 weeks and the manual import of the paper schedules.
- 4.27 The team are 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 DWP co-location arrangement is suspended due to Covid-19 however, management will authorise visits at the local Job Centre Plus sites if tenants require urgent appointments to support benefit claims. These visits are pre-planned and pre-assessed for any risks.
- 4.28 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.
- 4.29 The teams 4 Rent Management Advisors (RMAs) have been supporting vulnerable tenants, or those with complex needs with claiming and maintaining Universal Credit claims. They have been helping tenants to set up e-mail accounts, supporting people to make and manage their UC claims, promoting and helping to set up Clockwise Rent Payment Accounts which ensures rent is paid on time 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.
- 4.30 By year-end 2020/21, the Rent Management Advisors supported 273 tenants. A total of 56% of the tenants required short-term support whilst making their initial UC claim and the remaining 44% required longer-term support to help manage their claim and also, to apply for any additional elements within their claim for example, Limited Capability for Work Related Activity which can take several months to resolve.
- 4.31 Due to the pandemic and challenges faced by the team a recommendation was made to increase the RMAs from 4 to 7 to help cope with the potential surge of new UC claims, end of furloughing and support for all our tenants during this incredibly challenging and difficult time. Additional support was required to support

tenants that have previously been in paid employment and not familiar with the welfare benefit system, its processes or to navigate around this fairly new system.

In addition to this, the RMAs are also trialling a new approach to support tenants. The Income and Rent Support Pilot which runs for a six-month period initially commenced early April 2021. They are providing Welfare Benefit and financial support to both new and existing tenants which is in addition to the Universal Credit support. The pilot will enable the team to provide direct support to tenants experiencing financial or benefit related hardship, which may impact on their ability to pay rent and potential loss of their home. The RMAs have undergone a period of training to help them support tenants in the best possible way.

For the period of the pilot the team will no longer make new referrals to STAR for financial or benefit related support, however referrals for non-financial related support will continue in line with STAR criteria. Tenants who are already receiving support from STAR will continue to receive their support. The pilot will be reviewed initially after a 3 months period. Performance measures have been established and will be key to evidencing the success of the pilot and its potential longer-term future.

Court & Evictions

4.32 The government started with a ban on all rental possession cases from March 2020, this was extended before finally being lifted on 20th Sept 2020. The legal Notice of Seeking Possession continues to be served with a 6-month expiry opposed to the previous 4-week rule (until 31st May 2021) however, under exceptional criteria for example, unpaid rent for 6 months, a 4-week notice can be served.

The team have started focussing on any new cases that need to be listed for possession hearings due to non-payment of rent. The cases are being carefully considered and all avenues to avoid this action is being explored in the first instance. The cases will be reviewed by a management before any potential submission of court summons.

There are significant challenges the team are facing when dealing with County Court as they have a significant backlog of cases that need processing and are not operating at their full capacity. The assumption is that this will continue until such time the courts return back to some type of normality and catch up with pending actions on possession cases.

Throughout the year there have been no evictions taking place as Leicester's localised lockdown continued to suspend that action due to Government orders, for bailiffs not to enter properties in Tier 2 & 3 areas. This has been further extended until 31st May 2021. In the meantime, eviction resumes are being considered and warrant requests being submitted where it's absolutely necessary, with a view that ongoing efforts to sustain tenancies continue to be provided until such time an eviction takes place. Tenants are encouraged and provided with ample opportunities to reach reasonable payment solutions to avoid possession orders and evictions.

Management scrutinise 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.

DHP's (Discretionary Housing Payment)

4.33 Between April 2020 and March 2021 the team supported tenants to apply for Discretionary Housing Payments (DHPs). A total £590,497 was paid in awards for all qualifying Council tenants. This is a 51% increase in awards compared to the previous financial year. From this figure a total of £81,182 was awarded to support tenants affected by the Bedroom Tax and a total of £468,261 was awarded to tenants in receipt of Universal Credit.

Housing Online Account

4.34 The Housing Online (Rent Self-serve) portal went live in January 2019. This is where council tenants can view their rent balance, manage their rent account, print rent statements and update their contact details. The Housing Online has since further expanded expand allowing tenants to log new repairs and make housing related enquiries. Currently a total of 2,864 tenants have registered to use this service and this figure has doubled compared to the same point last year. The team are promoting this service to encourage council tenants to become more independent in managing their Housing accounts online.

Direct Debits

4.35 Direct Debits have always been the most preferred method of payment for the council. There is now more flexibility and option for tenants to encourage the direct debit scheme there are 4 different dates tenants can choose to pay their rent – 1st / 7th / 15th and 22nd of each month. Currently a total of 3,659 tenants pay housing or garage rent by direct debit an increase of 269 compared to previous financial year end.

5.0 Key Challenges 2021/22

5.1 The team are facing significant challenges in the coming year due to the ongoing Impact of the pandemic and economical challenges. The arrears performance may become unstable with expected increases when furloughing comes to an end. The moratorium on evictions is regularly reviewed and has already lasted over 12 months to avoid any risks impacting on public health due to homelessness. The latest ban is in place until 31st May 2021 with possibilities of further extensions. This will continue to present challenges to maximise rent collection alongside not being able to take punitive actions if non-payment of rent continues.

5.2 The Government guidance is to not commence possession proceedings during this challenging time without a very good reason and Notices of Seeking Possession (NOSP) have been modified as per the Coronavirus Act 2020. We are allowing tenants 6 months before issuing possession proceedings compared to the previous 1-month rule. Consequently, this causes increases in rent arrears before

possession proceedings can be started on cases where it's appropriate to take these measures.

5.3 County Court have changed working practices due to social distancing measures and it's no longer possible to return to block listed claims at the rate of 10 cases per hour. This has affected the volume and frequency of cases, causing delays in recovering possessions and consequently causing increased rent arrears. It has been recognised, face to face hearings should continue where possible as tenants may face difficulties complying with remote hearings due to limited technology, engagement and/or limited access to legal advice. There is possibility a combination of face to face and remote hearings can be considered where matters have been agreed and at the discretion of the presiding Judge.

5.4 On 4th May 2021 the Debt Respite Scheme (Breathing Space) legislation came into force and this will impact rent collection. In summary, this gives debtors the right to legal protections from creditor action. There are 2 types of breathing space: a standard breathing space and a mental health crisis breathing space. A standard breathing space gives legal protections from creditor action for up to 60 days. The protections include pausing most enforcement action and contact from creditors and freezing most interest and charges on debts.

The types of actions that must be suspended and will impact on rent collection due to the breathing space include:

- a) Enforcing a court order
- b) Pursuing a warrant for eviction
- c) Starting any action or legal proceedings
- d) Serving a notice to take possession for rent arrears or takes possession of their property for rent arrears if a notice has already been served. Creditors can still serve a notice or take possession on grounds not related to rent arrears during a breathing space
- e) Apply to DWP for a new third-party deduction to be taken from an individual's benefit payments

5.5 Despite the challenges up ahead, the team remain focussed and prepared to work incredibly hard and continue maintaining high performance, alongside maximising support for tenants during this extremely difficult time, ensuring their Income is fully maximised and any hardship is eased.

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

6.1 Financial implications

This report presents the rent arrears position for current tenants within the general housing stock. Not documented in this report are the arrears associated with non-dwelling properties (such as garages and parking spaces), hostel bedspaces and former tenants.

Stuart McAvoy – Principal Accountant

6.2 Legal implications

There are no specific legal implications arising from this report.

Jeremy Rainbow – Principal Lawyer (Litigation) – x371435

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 2020 to March 2021.

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.

The report mentions that further investigation is required to establish the reasons for the differences in the number of households experiencing rent arrears in each ethnic group. To qualify for the mental health crisis breathing space, a mental health professional must confirm a person is receiving crisis treatment.

It is important that officers continue to offer early appropriate professional support and guidance to tenants to reduce rent arrears.

Surinder Singh, Equalities Officer, Ext 37 4148

6.4 Climate Emergency implications

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

Aidan Davis, Sustainability Officer, Ext 37 2284