
Rent Arrears Report

April 2021 to March 2022

Assistant Mayor Briefing: 25th April 2022
Housing Scrutiny Commission: 6th June 2022

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

Useful information

- Ward(s) affected: ALL
- Report author: Zenab Valli
- Author contact details: Zenab.valli@leicester.gov.uk Tel: 0116 4543573
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1. PURPOSE OF REPORT

- 1.1 To inform the Members of the Scrutiny Commission on the rent arrears progress over the full financial year, from April 2021 to March 2022.

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 (3rd April 2022) the cash amount outstanding was **£1.577m**, for current tenant rent arrears within the general housing stock. This is **12% lower** than at the same point in the previous financial year and the lowest for the last 4 years (see 4.2, Table 2).
- 3.2 The proportion of rent collected between April to March 2022 was **99.86%** which is above target.
- 3.3 The team supported tenants to apply for Discretionary Housing Payments. A total of **£554,582k** was paid in DHP for all qualifying Council tenants in the financial year 2021/22. This is a **6%** decrease in awards compared to the previous financial year. From this figure a total of £461,380k was awarded to tenants in receipt of Universal Credit.
- 3.4 The team worked in partnership with the Housing Options service to support households at risk of homelessness. A total of **96 households** were supported to clear or reduce their rent arrears with a combined total of **£163,549k** being paid out in Government funding (see 4.38).
- 3.5 The total value of the top 500 arrears cases **decreased 29%** by year-end.
- 3.6 A total of **3,902** tenants are paying housing or garage rent by direct debit, an **increase of 243** compared to previous financial year end.
- 3.7 By the end of the financial year 2021/22, a total number of **6,267** council tenants were claiming UC equating to **33%** of all current council tenants. A total of **53%** of UC tenants were in rent arrears which is a **4% reduction** from the same point last year (see 4.16, Table 8).

- 3.8 The Rent Management Advisors have been supporting tenants with welfare benefit claims. By the end of the year, the Rent Management Advisors supported **605** tenants. A total of **67%** of the tenants required short-term support and the remaining **33%** were being provided with longer-term support.
- 3.9 Less than **1%** of tenants (total 52) entered a breathing space and since implementation the position has been stable and manageable. The current balance for those tenants that are no longer in a breathing space is **£7,442**, which is a **36% reduction** from the point they entered a breathing space.
- 3.10 A total of **7** evictions were carried out over the past year since the eviction ban was lifted in June 2021. This is the lowest number of evictions since the inception of the specialist rent team.

4. REPORT

Current Tenant Rent Arrears

- 4.1 Current Rent Arrears at the end of each quarter for the financial year 2021/22:

Table 1. Quarterly Arrears

Period	Arrears at Quarter End
Quarter 1	£2,063,342
Quarter 2	£2,348,073
Quarter 3	£1,501,795
Quarter 4	£1,576,981

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

Table 2. Financial Year End Figures

Period	Arrears at Financial Year End
2018/19	£1,627,034
2019/20	£2,036,496
2020/21	£1,799,863
2021/22	£1,576,981

- 4.3 Table 1 shows the cash amount owing at the end of each quarter in the last financial year. During the first half of the year the arrears continued to increase and fluctuate as the country continued its recovery from the impact and challenges arising from the pandemic. This figure does not represent non-dwelling properties
- 4.4 Table 2 shows the cash amount owing at week ending 3rd April 2022 was **£1.577m**, **this is 12% lower** than at the same point in the previous financial year, and the lowest for the last 4 years. Despite the challenges faced by the team over the past 12 months they have worked incredibly hard and achieved a remarkable year end performance. There are many positive reasons which have attributed to the decrease in arrears. Some examples of good working practices and reasons the team have performed outstandingly are shown below.

- Tenants were supported with Income maximisation, Discretionary Housing Funds (DHP), Household Support Funds and food parcels. Referrals were made to specialist agencies for tenants that were facing financial, or debt worries.
- Offering tenants, a more support-led approach compared to enforcement which is helping towards compliance of rent obligations.
- Supporting tenants at risk of homelessness with government funding (see 4.38)
- The Income & Rent Support Pilot and subsequent approval for Rent Management Advisors (RMAs) to deliver all financial and welfare benefit support for Council tenants in-house (see 4.23).
- The review and implementation of the Rent Arrears Policy and Procedure which is now available for tenants and staff compliance.
- The introduction of Multi-Agency Meetings chaired by members of the team. This enabled tenants, internal and external agencies to explore all available options and find solutions on tenant issues, to support tenancy sustainment and prevent homelessness.
- A renewed focus on non-engagers and focussing on creative ways to enable tenant engagement. A non-engagement strategy is pending but early conversations amongst the team have started.
- Frequent complex case review meetings with Manager and Team Leaders to explore serious arrears in excess of £1,500. The meetings helped 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.
- Regular training, briefings, and meetings with the team to support changes to ongoing working practices.

4.5 The rent collection figures for Leicester remains good in comparison with other authorities with only **35%** of our current tenants in rent arrears. Following a benchmarking exercise at quarter 2, Bristol City Council had 70% of their tenants in rent arrears with almost 8,500 extra properties to manage than Leicester. Rotherham City Council who owns a very similar stock to Leicester had 46% of tenants in arrears which was comparable to Leicester at the time. Derby Homes have 12,500 properties and had 39% of their tenants in rent arrears.

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 2022 was **99.86%**. 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 2021-22

Period	Owing 7 Weeks or more Net
Quarter 1	1,255
Quarter 2	1,380
Quarter 3	1,038
Quarter 4	956

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
2018/19	1,451
2019/20	2,319
2020/21	1,431
2021/22	956

4.8 The number of cases in arrears owing 7 weeks or more net rent, **decreased by 33%** 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.

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 2021/22

Period	Average Arrears
Quarter 1	£240.23
Quarter 2	£252.70
Quarter 3	£275.96
Quarter 4	£233.14

Table 6. Average Arrears per Debtor by Financial Year End

Period	Average Arrears
2018/19	£233.91
2019/20	£266.45
2020/21	£264.10
2021/22	£233.14

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 that the debt **decreased** in comparison to the previous year by less than **11%**. 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

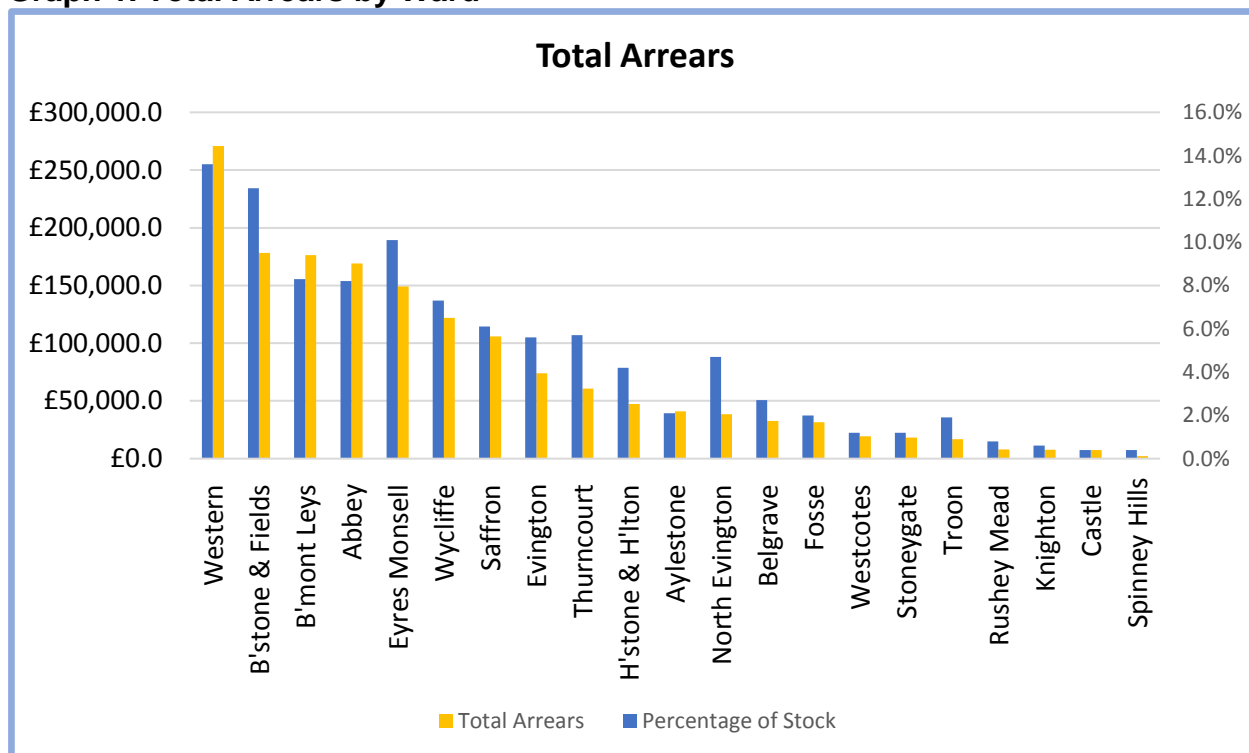
Quarter End 2020/21	Highest Case	Lowest Case	Average	Total Value
Quarter 1	£6,057	£734	£1,330	£665,062
Quarter 2	£6,038	£781	£1,367	£683,502
Quarter 3	£5,779	£652	£1,133	£566,648
Quarter 4	£3,569	£607	£940	£470,151

4.12 Table 7 shows that the total value of top arrears cases **decreased** by **29%** at year-end when compared to quarter 1. This is in line with the decreases seen in figures presented at the earlier tables. 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.

Arrears by Ward

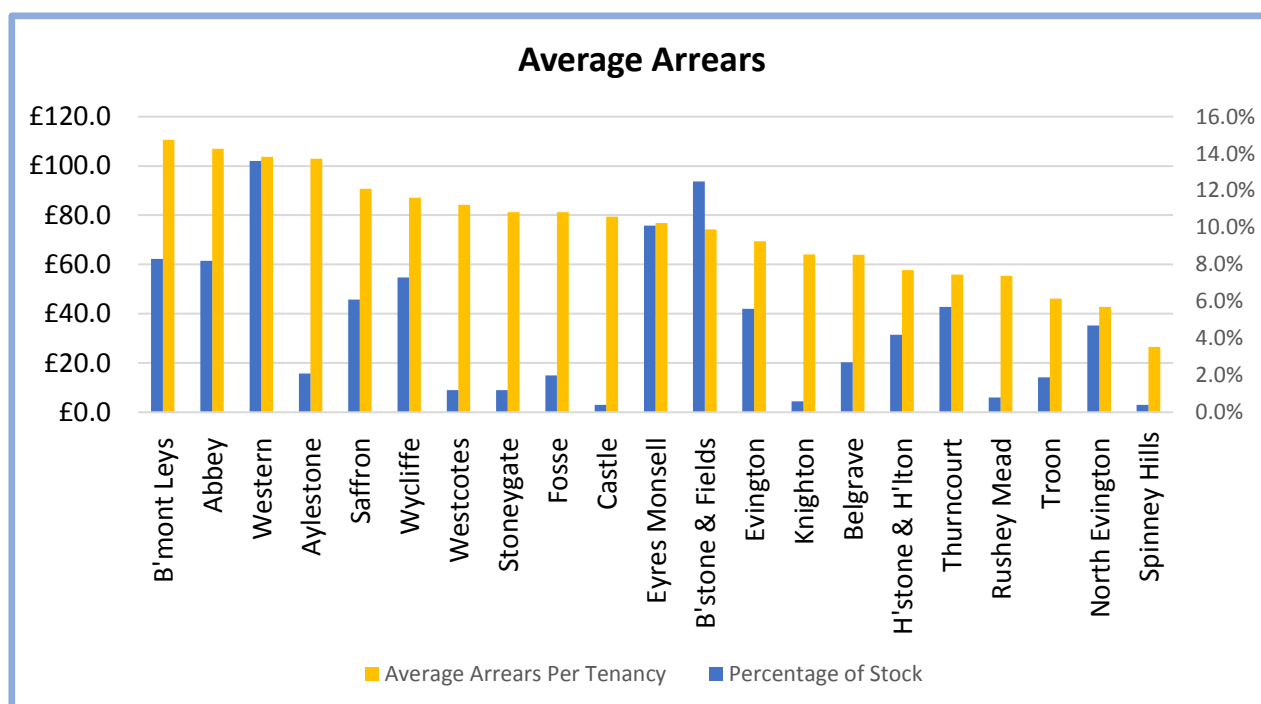
4.13 The graphs presented below show the total arrears and average arrears by ward at end of financial year 2021/22.

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 the arrears are proportionate against the percentage of stock. In comparison to last year Beaumont Leys and Abbey have switched places with Abbey seeing a reduction in arrears of 11% and Beaumont Leys seeing only a 3% reduction in arrears. Eyres Monsell and Wycliffe have also switched places with Eyres Monsell seeing a 3% increase in arrears and Wycliffe seeing a 20% reduction in arrears. There could be various reasons for arrears to fluctuate for example, an increased number of monthly payers that failed to pay their rent by year-end or, opting to pay using pay point causing delays to payments reaching accounts in time for year-end. These factors may have contributed to the slight increase in arrears for Eyres Monsell.

Graph 2. Total Average Arrears by Ward



4.15 The average arrears chart presents the total average arrears per tenancy. Areas like Castle, Westcotes, Stoneygate 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.

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.

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.

Universal Credit & Rent Management Advisor Support

4.16 It's almost 4 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 Debtor	No. of APA's*
Quarter 1	5,699	63%	66%	£1,096,282	£291	1,422
Quarter 2	5,885	62%	71%	£1,278,576	£305	1,455
Quarter 3	6,089	57%	45%	£803,670	£294	1,987
Quarter 4	6,267	60%	53%	£840,317	£255	2,154

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

- 4.17 By the end of the financial year 2021/22, a total number of **6,267** council tenants were claiming UC equating to **33%** of all current council tenants. This compares to **38%** of council tenants in receipt of Housing Benefit. By the end of the year a total of **53%** of tenants claiming UC were in rent arrears which is a **4% reduction** than at the same point last year.
- 4.18 Table 8 shows when tenants moved onto Universal Credit an average of **60%** 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.
- 4.19 By year end a total of **2,154** 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.
- 4.20 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.

- 4.21 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.
- 4.22 The teams 7 198 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, 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.
- 4.23 Between April 2021 and October 2021 the RMA's undertook a pilot to expand their remit by providing Welfare Benefit and financial support to both new and existing tenants in addition to the Universal Credit support. RMA's supported tenants to claim welfare benefits and discretionary housing payments (DHP). This also included supporting tenants with backdated payments and reconsideration of welfare benefits. This pilot was a success, and this work has now become a permanent feature of the team.
- 4.24 By year-end 2021/22, the Rent Management Advisors supported **605 tenants** which is double the figure supported in the previous financial year. The cases are separated into two types of support 'Short-Term' usually up to two months and 'Long-Term' up to six months A total of **67%** of the tenants required **short-term support** in making benefit claims or basic budgeting advice and the remaining **33%** 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 which can take several months to resolve.
- 4.25 The average wait time for the referrals to be allocated was 2 working days and the same applied to the time it took RMAs to make the first contact with the tenant after receiving the referral. However, during the latter part of the year the average wait time for both categories was **1 working day** only. 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. The current active caseload is **141 cases**.
- 4.26 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 **17%** from the 605 referrals received. **Medium** priority referrals where tenants who were at risk of court possession proceedings equated to **69%** of the referrals. **Low** priority referrals where tenants had low level arrears with no legal action being considered were **14%**.
- 4.27 The team pursue legal action only as a last resort when all opportunities to sustain tenancies have been exhausted. From the 605 cases, **22 cases were** pursued with legal actions due to non-engagement or persistent non-payment despite RMA

intervention. This demonstrates that **96%** of the cases were helped with tenancy sustainment by RMAs, the support has successfully removed any threat of possession proceedings. 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.

- 4.28 RMA's supported tenants to claim welfare benefits, discretionary housing payments (DHP), backdated payments, reconsiderations, and underpayments. In the past year a total value of **£198,895k** was achieved by supporting **307 tenants**. 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.
- 4.29 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 497 closed cases, **62%** of tenants confirmed they had a **marked improvement** in their level of confidence. The remaining **38%** were tenants who felt their confidence levels **did not improve** or did not engage with the service

BEAM

- 4.30 Since last Autumn, IMT have been supporting tenants at risk of homelessness to seek employment to help improve their prospects through starting stable work. Beam is a social enterprise supporting people into the path of getting employment and crowdfunding helps achieve funds for training, laptops, childcare, travel costs, smartphones, clothes for work and more! Beam can also help with CVs, application forms, interview skills and access to an online 'Job Hub' with lots of local, flexible part and full-time job roles.
- 4.31 In total, the team have referred **95** tenants but only **14** have engaged with the process of launching a crowdfunding campaign and searching for employment. A total of **3** tenants have successfully started work. More work will be completed to follow the journey through on a sample caseload where tenants successfully engaged with BEAM. This will measure tenant engagement and compliance with Housing and the impact on rent arrears with the intention this is included in future rent reports.
- 4.32 An example of this work in practice is a recent referral by the team which resulted in the tenant finding work as a carer. Beam supported the tenant to complete carer's training, crowdfunding raised **£2,134** towards a smartphone, safeguarding training, travel to work and attire, childcare, and a DBS check. The feedback from the tenant said;

"Flexibility is exactly what I need. My dream is to be a psychologist. For now, I love

to pay debts, show my children the world and buy my house off the council. I've always felt alone, and I've been told that I aim too high, that I can't have it all, I'm either a mother or I work. I came to accept my fate and expect the worst. Now I'm fighting back, I want to be a working mother, to provide a better life for my children. The fact that people are supporting me in this is amazing".

Court & Evictions

4.33 The Coronavirus Act 2020, provided protection to tenants by delaying when landlords could evict tenants. Provisions in the act increased the notice periods landlords were required to provide tenants when seeking possession of properties. However, from 1st October 2021, all notice periods returned to pre-pandemic positions and for many of our tenants this meant 4-weeks. The stay on possession proceedings, which was a separate measure imposed to mitigate the effects of the pandemic, expired on 20th September 2020 and the Council was able to progress possession claims through courts from this date. Legislation also protected tenants from evictions until 31st May 2021.

4.34 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 2021, a total of **51 cases** were submitted to court for rental possessions which equates to an average of **4 cases per month**. In previous years, the average has been around **80 cases per month**. This is a dramatic reduction in the number of cases being listed for possessions and 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.

There continues to be significant challenges faced by the team when dealing with County Court as they continue to clear backlogs and their ongoing resourcing issues due to the impact of the pandemic. The assumption is that this will continue until such time the courts return back to some type of normality and catch up with the backlog.

4.35 Evictions were being considered from June 2021 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.

4.36 In the last financial year, **7 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 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 of the pandemic. From the 7 evictions, 6 were single people and 1 was a family case. In all cases, the tenants had abandoned their homes with almost half of the tenants known to have moved abroad.

DHP's (Discretionary Housing Payment)

4.37 Between April 2021 and March 2022 the team supported tenants to apply for Discretionary Housing Payments (DHPs). A total **£554,582k** was paid in awards for all qualifying Council tenants. This is a 6% decrease in awards compared to the previous financial year. From this figure a total of £461,380 was awarded to tenants in receipt of Universal Credit.

Levelling Up Fund

4.38 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 quarter 4 the team supported a total of **96 households** with a combined total of **£163,549k**. The funding was paid into tenants rent accounts to clear or reduce outstanding rent arrears. These households had exceptional circumstances and were at risk of eviction, pending legal actions or significant affordability issues for example, single parent families or those affected by bedroom tax, benefit cap or Covid related / redundancies. All tenants identified were supported with this funding under strict conditions such as engagement with the process and ongoing compliance with rent payments.

Direct Debits

4.39 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 **3,902** tenants pay housing or garage rent by direct debit an increase of 243 compared to previous financial year end.

Debt Respite Scheme

4.40 On 4th May 2021 the Debt Respite Scheme (Breathing Space) legislation came into force which gave 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 included pausing most enforcement action and contact from creditors for example, legal proceedings, evictions serving legal notices and applying for deductions from welfare benefits.

4.41 By the end of the financial year a total of **52 tenants** had entered a Breathing Space and the total value of debt at the time was **£20,692k**. Currently, **31** of the 52 tenants are no longer part of the Breathing Space and at point of entering the total value of arrears stood at **£11,746**, at the point of leaving they were **£11,760** which demonstrates tenants continued paying towards their ongoing rent liability as

required by this new legislation . The current balance for the same group of tenants stands at **£7,442** which is a **36% reduction** in rent arrears. From the 31 only **1** tenant entered a Debt Relief Order and had £437 worth of rent arrears written off. Overall, this represents less than 1% of tenants entering a breathing space and since implementation the position has been stable and manageable.

5.0 Key Challenges 2022/23

- 5.1 The last 2 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 ongoing impact of Covid and economic challenges. The arrears performance may become unstable as further uncertainty lies ahead. The team are concerned about the number of Covid infections including the unfolding of variants which pose difficult challenges each time, this may potentially cause setback on the road to recovery.

Despite all this, the team remain resilient and have responded to challenges extremely well so far. The team 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 2022. 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 debt outstanding for all Council tenancies remained largely unchanged from March 2021 to March 2022. A provision for bad debt is made to recognise that a proportion of debt will go uncollected.

Stuart McAvoy – Acting Head of Finance

6.2 Legal implications

There are no specific legal implications arising from this report.

Jeremy Rainbow – Principal Lawyer (Litigation) - 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.

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.

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. Initiatives such as BEAM have the potential to help foster good relations.

The report mentions that that amid the cost-of-living crisis, life will be made even harder for tenants in financial difficulty, and could risk sending more people into arrears.

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