

Portfolio Holder Priorities 2013/14
Cllr Robert Hannaford
Customer Access

Help Me With My Financial and Housing Problem		UPDATE
1	<p>One View of Debt</p> <p>Work has started to bring together the services that touch our residents in multiple debt to us; i.e. housing benefit overpayments, council tax arrears and rent arrears.</p>	<p>Council Tax Recovery staff, Housing Benefit Overpayment Recovery staff and Housing Rent's Income Management Officers were finally able to physically come together to form the One View of Debt team in October. With a mission statement of 'maximum contact results in minimum debt' and a purpose 'to deal with a customer's total debt as one, and to help customers to get fixed and stay fixed', staff have been busy learning each other's systems, processes and procedures. Priority for the team is to increase the number of automated payment lines, so that more customers, who are just paying and don't need other help, can self serve by phone or online. This frees up staff resources to spend with those customers who are struggling to pay. The team have drawn up an action plan of improvements for the new year including:</p> <ul style="list-style-type: none"> • Overhauling correspondence to make it more user friendly • A new OVOD web page to inform on what help is available • Making more payment dates and frequencies available, in line with when and how often people get paid • Reducing the use of enforcement agents so as to keep costs down. <p>The team work closely with CAB and Homemaker through our Exeter Money Advice Project (EMAP) to help those customers struggling with debts, and EMAP are delighted to be involved as their location in the CSC pod means they can get problems with benefits, rents or council tax sorted out straight away.</p> <p>The team have come up with the following operating principles:</p> <ul style="list-style-type: none"> • Put the customer, not their debt, at the centre of your decision making. • Look for ways to help, not for ways not to help • Don't punish customers for past behaviour

	<ul style="list-style-type: none"> • Make every contact count • Gather information from all systems before making a decision • Don't take unnecessary recovery action • Increase collection within the realistic capabilities of our customers • Increase ways to pay and make it easier to pay • Help customers to help themselves • Prioritise new debt, and ring fence old debt • Reduce manual intervention • Reduce use of enforcement agents • Don't add unnecessary costs for customers • Decrease costs for the Council • Promote sensible borrowing and seek out alternatives to pay day loans • Prepare our customers for what's coming • Always tell customers how we can help • Work to keep people in their homes • Make good use of profile information • Don't take recovery action in April, use that month to work with customers with debts for previous year(s) • Always collect full contact details (landline/mobile/email), and check info we hold is up to date • Don't take recovery action within the month instalment is due <p>It's still early days, but the team have been thinking about how they can measure success, with possible measures being:</p> <ul style="list-style-type: none"> • Increased amount collected • Reduced amount of recovery action taken • Reduced costs to customers • Reduction in use of bailiffs <p>Unfortunately staff have to look at several different systems when dealing with customers, as there is currently no overall picture on one system, and this is hindering progress, but IT are working with the team to see if a solution can be found using the Blackpool model.</p>
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<p>2</p>	<p>Local Council Tax Support Scheme</p> <p>As the Scheme has only been in place since April, there is little evidence to allow us to determine the impact. Initial data suggests that our recovery rates are positive.</p>	<p>ECC's Council Tax recovery rate to the end of September 2013 (quarter 2) was 56.09%, compared to 56.54% at the same time last year. There has been a drop in November, however this may be due to the fact that minimal recovery action has been taken to enable the new OVOD team to establish new ways of working, or it may be the affects of welfare reform being felt, or both. It is still too early to tell and a full year's worth of data is needed in order to gauge the true impact of the scheme.</p> <p>Pro-active work with customers (financially supported by Devon & Cornwall Police and Devon & Somerset Fire Authorities, and Devon County Council) has kept the collection rate high, and a business case has been submitted to our preceptors to continue this pro-active approach into the next financial year.</p> <p>The current scheme includes the provision of an Exceptional Hardship Fund (EHF), and 11 awards of EHF had been made by the end of quarter 2 to customers with extreme financial hardship. Again, pro-active work with customers has kept the need for awards low.</p> <p>The scheme will remain the same for the 2014/15 financial year, but officers have begun modelling the scheme for 2015-16 for consideration by Council in case there is a need to reduce funding.</p>
<p>3</p>	<p>Local Welfare Support</p> <p>Two elements of the national social fund (community care grants and crisis loans for living expenses) were abolished. A reduced amount of funding was passed to upper tier and unitary authorities to devise local schemes to provide welfare support. This is a two year interim arrangement. Longer term funding is uncertain.</p>	<p>At the end of Q2, there had been just under 1,000 applications for assistance through Local Welfare Support. Of the awards made:</p> <ul style="list-style-type: none"> 71% supported a short term priority need (i.e. food bank referrals, food vouchers, utility top ups, travel warrants, clothes) 23% supported establishing into the community (i.e. furniture, white goods, help with moving costs) 6% supported self-reliance and resilience (i.e. help with training costs, debt relief order costs, getting back into work) <p>The concern is that as the funding is limited to 2 years, with longer term funding uncertain, too much is being spent in response to a crisis as opposed to supporting self-reliance and resilience (i.e. getting and staying fixed).</p> <p>On 13 December a local Housing Association forwarded information about a small group of tenants who should not have been affected by the social sector size restriction. Housing</p>

		Benefits reviewed the law highlighted and confirmed the information was correct. By 18 December, 31 ECC claimants (4.5% of those subject to a restriction) had been identified and had their awards corrected with arrears of Housing Benefit paid before Christmas totalling nearly £16,000. On 8 January DWP published an Urgent Bulletin confirming the action taken by ECC was correct. They also advised their intention to amend legislation so that this group would become subject to the size restriction.																																																
4	<p>Preparing for the Household Benefit Cap</p> <p>The household benefit cap will introduce a total maximum amount that can be claimed in all benefits for non-working families. The threshold has been set at £500 per week for couple and lone parent households and the lower rate of £350 per week for single adult households.</p>	<p>All cases affected by the household benefit cap had been contacted with details of their reduced award by the end of August. In the event there were far fewer cases than had been suggested by DWP scans in the run up to the launch of the cap. All 16 affected households have been contacted and offered tailored assistance to help them either adjust to the reduction or take steps to change their situation so that the cap no longer applies. To date 13 awards of Discretionary Housing Payment (DHP) have been made to households affected by the cap, at a total cost of £19364.72.</p> <table border="1" data-bbox="824 767 1933 1198"> <thead> <tr> <th colspan="6">September 2013</th> </tr> <tr> <th>Tenure</th> <th>Cases affected</th> <th>Weekly loss (adjusted) £</th> <th>Average weekly loss £</th> <th>Maximum weekly loss</th> <th>Minimum weekly loss</th> </tr> </thead> <tbody> <tr> <td>Council secure tenant</td> <td>2</td> <td>£107.94</td> <td>£53.97</td> <td>£82.94</td> <td>£25.00</td> </tr> <tr> <td>Council temporary</td> <td>3</td> <td>£430.31</td> <td>£143.44</td> <td>£198.53</td> <td>£62.61</td> </tr> <tr> <td>Housing Association</td> <td>6</td> <td>£493.86</td> <td>£82.31</td> <td>£110.59</td> <td>£19.86</td> </tr> <tr> <td>Private - Rent Officer</td> <td>1</td> <td>£48.39</td> <td>£48.39</td> <td>£48.39</td> <td>£48.39</td> </tr> <tr> <td>Private - LHA</td> <td>4</td> <td>£540.87</td> <td>£135.22</td> <td>£203.20</td> <td>£76.33</td> </tr> <tr> <td>Grand Total</td> <td>16</td> <td>£1,621.37</td> <td>£92.67</td> <td>£203.20</td> <td>£19.86</td> </tr> </tbody> </table>	September 2013						Tenure	Cases affected	Weekly loss (adjusted) £	Average weekly loss £	Maximum weekly loss	Minimum weekly loss	Council secure tenant	2	£107.94	£53.97	£82.94	£25.00	Council temporary	3	£430.31	£143.44	£198.53	£62.61	Housing Association	6	£493.86	£82.31	£110.59	£19.86	Private - Rent Officer	1	£48.39	£48.39	£48.39	£48.39	Private - LHA	4	£540.87	£135.22	£203.20	£76.33	Grand Total	16	£1,621.37	£92.67	£203.20	£19.86
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5	<p>Late Night Opening</p> <p>The late Thursday opening until 7pm will be formally reviewed after 6 months of promotion.</p>	<p>As Members will be aware, the Council since April 2013 has been trialling late night opening on Thursday for the Civic Centre- based services that residents access the most. This has meant that the Civic Centre has stayed open until 7pm. This is part of our commitment to ensuring that we are working to find the most convenient and accessible ways of meeting the needs of residents who need to access our services and in particular, those who are in the most need- one of our reasons for opening later into the evening was in the wake of the introduction of Welfare Reform changes, providing support for working residents who may have been affected by local Council Tax Support and other changes which would find it difficult to access the Council during working hours. We are committed to continuing this approach to our opening hour although looking to ensure that we are targeting this effectively.</p> <p>A report will be going to Executive on 21 January to present what has been learned from the Pilot.</p>
6	<p>Business Rates</p>	<p>Collection Rate:</p> <p>As at the 31 Dec 2013 the Collection Rate for Business Rates had reached 87.8%- the target is 88% - so only slightly down on where we needed to be. The overall Collection Rate target for the year is 98.5%, which is challenging given the current economic climate but we are reasonably confident that it is still achievable.</p> <p>Current priorities:</p> <ol style="list-style-type: none"> 1. Identifying new properties more quickly 2. Forging better working relationships with other Sections within the Council <p>These two items will assist in maximising the Council's portion of the Business Rates Retention Scheme as it is based on the Rateable Value that exists on the Rating List</p> <ol style="list-style-type: none"> 3. Introducing e-billing for Ratepayers. This will reduce the amount of bills being

		<p>issued in the post so this will assist in reducing costs</p> <p>4. Introducing Paperless Direct Debit for Ratepayers which will allow new Direct Debit applications being taken over the telephone and via the Web. This should aid the collection of the Business Rates.</p>
Run the Council Well		
1	<p>Customer Access</p> <p>We will support our existing systems reviews by working across the council to develop a robust understanding of how our residents are contacting us in person, by telephone, or electronically (email/web/Twitter/Facebook).</p>	<p>The issue of how we make our services more accessible to the public and their changing expectations is at the heart of our work to redefine our interaction with the public. From January 2014, we are beginning work to look at how we deliver services through the various channels of Face To Face, Telephone and On line. While we will maintain Face to Face service for those residents that need it, it is a fact that this is the most expensive method of contact and with the financial challenges facing the Council, we need to ensure that where services can be accessed in other ways, we are identifying those. Residents themselves increasingly expect to access some services from the Council with the convenience and ease that they receive from other public and private sector agencies and therefore we need to respond to this. Part of this work includes looking at how we use our Website. I look forward to updating Members on progress in this area in due course.</p>

Cllr Robert Hannaford
Jan 2014