

Customer Access Review – Full Assessment

APPENDIX B – CUSTOMER ACCES REVIEW

Assessment details	
Assessment area	Rent Arrears Policy
Date of assessment	16 December 2020
Directorate and Service	Strategic Directorate (External Services), Housing Services
Manager	Housing Manager
Officer conducting assessment	Housing Policy & Development Officer

Step 1: Scoping the assessment	
1. What are the aims and objectives of the activity or proposal?	<p>The Rent Arrears Policy outlines Dartford Borough Council's approach for preventing and managing rent arrears.</p> <p>The overall objective of the policy is to minimise the level of rent arrears by preventing problems in paying rent. To achieve this, the Council aims to:</p> <ul style="list-style-type: none"> • ensure all tenants are aware of their responsibility to pay their rent • promote and offer a wide variety of payment options • promote a payment culture among tenants • enable tenants to maximise their income • offer advice and support to tenants to reduce rent arrears • ensure all communications are clear, customer friendly and encourage contact • monitor levels of rent arrears and have early intervention mechanisms in place to prevent arrears accruing further • take appropriate and proportionate action in accordance with the level of rent arrears • sustain tenancies and prevent homelessness by taking eviction action as an absolute last resort and only when all other options have been exhausted. <p>The Council will treat tenants who are in rent arrears fairly, sensitively and sympathetically, while at the same time taking a firm approach to ensure that rent owed is collected.</p> <p>Where rent arrears do accrue, appropriate and proportionate action will be taken in accordance with the level of rent arrears and in line with the escalation procedure within the policy.</p>

Customer Access Review – Full Assessment

Step 1: Scoping the assessment	
	<p>The policy has been updated in draft. The key updates include the provisions in the Pre-Action Protocol for Possession Claims by Social Landlords and the Coronavirus Act 2020 (as explained in Step 1, Question 4 below), which impose requirements on the Council in the procedures it must follow. The policy has also been updated to take account of the introduction of Universal Credit.</p>
2. Who will be affected by the activity or proposal?	<p>The policy will affect secure, flexible, introductory and demoted tenants of Dartford Borough Council.</p>
3. How does the activity or proposal contribute to: a) any key performance indicators? b) policies, values or objectives of Dartford Borough Council?	<p>a) HPI-1: Rent Collection and Arrears Recovery – rents collected as a proportion of rents owed HPI-2.1: Amount of rent arrears as a percentage of debit HPI-24: No: of rent related NOSP's HPI-46: Percentage of Tenants with rent arrears of 7 weeks or more</p> <p>b) The draft Rent Arrears Policy contributes to the Corporate Plan 2017-20 Housing and Stronger Communities strategic aims of 'facilitating quality, choice and diversity in the housing market, assist in meeting housing need in Dartford and deliver high quality services to service users'; and 'creating strong and self-reliant communities'. In addition, as the build-up of rent arrears could ultimately lead to a tenant losing their home through eviction, the preventative approach to rent arrears in the draft policy relates to the aim of preventing homelessness in the Council's Homelessness and Rough Sleeper Strategy 2019-23.</p>
4. Which aspects of the activity or proposal are dictated by legislation/regulation and where do we have discretion in how they are delivered?	<p>The Council follows a range of legislation in regards to rent collection and arrears recovery. These include:</p> <ul style="list-style-type: none"> • Housing Act 1985 • Housing Act 1996 • Protection from Eviction Act 1977 • Welfare Reform Act 2012 • Homelessness Reduction Act 2017 • Equality Act 2010 • Human Rights Act 1998 • Data Protection Act 2018 • Coronavirus Act 2020 <p>The draft policy is dictated, in particular, by the requirements of the:</p>

Customer Access Review – Full Assessment

Step 1: Scoping the assessment	
	<ul style="list-style-type: none"> • Housing Acts 1985 and 1996, relating to the Council taking possession proceedings • Pre-Action Protocol for Possession Claims by Social Landlords, which aims to encourage more pre-action contact and exchange of information between landlords and tenants; enable the parties to avoid litigation by settling the matter, if possible; and enables court time to be used more effectively if proceedings are necessary • Coronavirus Act 2020, which has made temporary extensions to the notice of intention to seek possession periods, and ensures that the courts receive information setting out how tenants and any dependants have been affected by the coronavirus pandemic. The government has also announced bailiffs will not enforce evictions in England until 11 January 2021 at the earliest, except in the most serious circumstances (including extreme rent arrears equivalent to 9 months' rent with any arrears accrued since 23 March discounted, false statement, anti-social behaviour, perpetrators of domestic abuse, and where a property is unoccupied following the death of a tenant in relation to assured and shorthold tenancies). <p>The changes to policy apply to all tenants regardless of the protected characteristic groups. Within this legislative framework, rent arrears recovery is based on a staged escalation procedure; however, discretion is exercised where vulnerable tenants fall into arrears. Extra visits/contact and support, including referrals into the Housing Inclusion Service and signposting to external support services may be organised. Discretion is also used in reaching affordable repayment plans, which are based on the tenant's ability to pay taking into account their disposable income in proportion to the level of debt.</p>
Step 2: Information collection	
<p>5. What do you know about the groups of people who will be affected? (i.e. demographic information in relation to the protected characteristic groups of age, disability, pregnancy and maternity, religion or belief, race, sex, sexual orientation, gender reassignment, marriage and civil partnership)</p>	<p>The Council provides accommodation for 3,750 tenants in general needs accommodation and housing scheme accommodation for older people in 11 schemes supporting 445 tenants. The full information used in this assessment can be found in Appendix 1. In summary:</p> <ul style="list-style-type: none"> • Of all tenants in general needs and housing scheme accommodation, one third (33%) are currently in some form of rent arrears (of amounts under £20 to £2,000+). • The proportion of tenants in arrears in general needs accommodation is higher than that of tenants in housing schemes. • The proportion of tenants in arrears who are in receipt of Universal Credit is higher than that of tenants in receipt of Housing Benefit or not in receipt of any benefits.

Customer Access Review – Full Assessment

Step 2: Information collection																																																																							
	<ul style="list-style-type: none"> • The proportion of tenants in arrears who are female is higher than the proportion of male tenants in arrears. • Nearly three quarters of female tenants are in receipt of Universal Credit. • A higher proportion of working age tenants are in arrears than older tenants. The proportion of tenants in arrears by age group increases the younger the age group. • The proportion of tenants in arrears by ethnic group is higher in all but one of the Black Minority and Ethnic (BME) groups than the White ethnic group. The Other ethnic group has the lowest proportion of arrears than all individual ethnic groups. • Just over one fifth of disabled tenants are in arrears. 																																																																						
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Customer Access Review – Full Assessment

Step 2: Information collection																																																																		
	<ul style="list-style-type: none"> In general, the highest proportion of tenants in arrears in all groups owe up to £500. The proportion of tenants owing arrears in the higher amount bands reduces the higher the band. The Rent Arrears Policy aims to prevent arrears accruing by taking appropriate and proportionate action in accordance with the level of rent arrears. 																																																																	
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<p>6. What consultation has taken place with affected groups? Please describe who was consulted and the key findings</p>	<p>Consultation on the draft policy has been undertaken internally within the Housing Service.</p> <p>Comments on the draft updated policy were invited from the Kent Tenancy Management Sub Group of the Kent Housing Group. This group includes representation from across the local authority and housing association membership. The group considers best practice, problem solving and producing strategic and operations documents to ensure high quality consistent approaches to all elements of housing management for the residents of Kent.</p> <p>The Dartford Tenants’ and Leaseholders’ Forum were consulted on the draft updated policy. The Forum aims 'to ensure that the services delivered by the Council are accessible to all'. The Forum works as a group to ensure that the views and housing needs of residents are recognised and addressed by the Council, and that those needs and views are placed at the centre of housing services delivery.</p> <p>There were no equality issues raised regarding the draft policy from the consultations.</p>																																																																	
<p>7. Are there any gaps in information? If so, what additional research and/or consultation is needed to ensure that affected groups needs and views are taken into account?</p>	<p>The ethnicity data of around 20% of tenants is unknown.</p> <p>Some information is collected on the protected characteristics of tenants by gender reassignment, religion/belief and sexual orientation. However, the amount of this information is limited.</p>																																																																	

Customer Access Review – Full Assessment

Step 3: Assessing the equality impact

8. Consider whether the activity or proposal has or will have any positive or negative equality impacts on the protected characteristic groups in relation to the following aims of the Public Sector Equality Duty:

- a) tackling unlawful discrimination
- b) promoting equality of opportunity
- c) promoting good relations

NOTES:

- The Initial Screening will have identified which aims of the Public Sector Equality Duty are relevant to the activity or proposal for consideration
- For existing activities, consider how they are working in practice for each relevant protected group
- For new proposals, consider whether there is anything that could give rise to positive and negative equality impacts for each relevant protected group
- If there is no identified equality impact, please tick the 'No Impact' box and explain why in question 9
- If the equality impact is unclear, please tick the 'Unknown' box and explain why in question 9

Step 3: Assessing the equality impact

PROTECTED CHARACTERISTIC	POSITIVE IMPACTS	NEGATIVE IMPACTS	NO IMPACT	UNKNOWN
Age	Housing Scheme Officers will make additional contact with tenants in arrears in housing schemes for older people. Additional contact will also be made to older tenants in arrears in general needs accommodation. The aim is to ensure that older vulnerable tenants receive all the support they need at the earliest stage.	The proportion of tenants in arrears by age group is higher the younger the age group. In particular, a higher proportion of tenants of working age are in arrears than older tenants. This coincides with just over two thirds of tenants in receipt of Universal Credit being in arrears. Universal Credit is paid five weeks in arrears as a single monthly household payment. The tenant then has the responsibility to pass the housing cost element of Universal Credit onto the Council to pay the rent. Whereas, with Housing Benefit payments, these are made to the Council directly on a weekly basis. This is a significant change to the way benefits have previously	<input type="checkbox"/>	<input type="checkbox"/>

Customer Access Review – Full Assessment

Step 3: Assessing the equality impact				
PROTECTED CHARACTERISTIC	POSITIVE IMPACTS	NEGATIVE IMPACTS	NO IMPACT	UNKNOWN
		<p>been paid and requires tenants to manage their budgets effectively. The responsibility to pass the housing cost element on as rent and the fact that tenants are already five weeks in arrears with their rent by the time they receive their first payment, has led to arrears levels increasing. The mechanisms of Universal Credit are outside the control of the Council. However, the draft policy does stipulate the work the Council will carry out to assist tenants to resolve any benefit problems (as outlined in Step 3, Question 11 below).</p>		
Disability	<p>A green triangle system is in place to ensure disabled tenants are identified at the earliest stage of the arrears collection process. The aim is to ensure that disabled tenants receive all the support they need at the earliest stage. Additional contact will also be made to disabled tenants in arrears.</p> <p>For disabled tenants, the Council can provide information about rent arrears in alternative formats including:</p> <ul style="list-style-type: none"> • Braille, audio tape and large print versions of documents 		<input type="checkbox"/>	<input type="checkbox"/>

Customer Access Review – Full Assessment

Step 3: Assessing the equality impact				
PROTECTED CHARACTERISTIC	POSITIVE IMPACTS	NEGATIVE IMPACTS	NO IMPACT	UNKNOWN
	<ul style="list-style-type: none"> • British Sign Language interpreting <p>Calls can be received via Relay UK.</p>			
Sex		<p>The proportion of female tenants in arrears is higher than male tenants in arrears. Of all tenants in receipt of Universal Credit, just over two thirds are in arrears. Nearly three quarters of female tenants are in receipt of Universal Credit. Universal Credit is paid five weeks in arrears as a single monthly household payment. The tenant then has the responsibility to pass the housing cost element of Universal Credit onto the Council to pay the rent. Whereas, with Housing Benefit payments, these are made to the Council directly on a weekly basis. This is a significant change to the way benefits have previously been paid and requires tenants to manage their budgets effectively. The responsibility to pass the housing cost element on as rent and the fact that tenants are already five weeks in arrears with their rent by the time they receive their first payment, has led to arrears levels increasing. The mechanisms of Universal Credit are outside the control of the Council.</p>	<input type="checkbox"/>	<input type="checkbox"/>

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Step 3: Assessing the equality impact				
PROTECTED CHARACTERISTIC	POSITIVE IMPACTS	NEGATIVE IMPACTS	NO IMPACT	UNKNOWN
		However, the draft policy does stipulate the work the Council will carry out to assist tenants to resolve any benefit problems (as outlined in Step 3, Question 11 below).		
Gender reassignment			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Race	<p>For tenants where English is not their first language, the Council can provide information in alternative formats including:</p> <ul style="list-style-type: none"> • Documents translated into other languages • Telephone and face-to-face interpreting 	The proportion of tenants in arrears is slightly higher in all but one of the Black Minority and Ethnic (BME) groups than the White ethnic group. The Other ethnic group has the lowest proportion of arrears than all individual ethnic groups. However, the ethnicity of around 20% of tenants is unknown. With improved information collection on ethnicity, this would provide a more accurate understanding of arrears levels for the ethnic groups.	<input type="checkbox"/>	<input type="checkbox"/>
Religion/Belief			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sexual Orientation			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Pregnancy/Maternity			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Marriage and Civil Partnership*			<input checked="" type="checkbox"/>	<input type="checkbox"/>

* Regarding the protected characteristic of Marriage and Civil Partnership – public bodies need to comply with the first aim of the Public Sector Equality Duty and only in the context of employment.

Customer Access Review – Full Assessment

Step 3: Assessing the equality impact	
<p>9. If ‘no impact’ or ‘unknown’ was selected, please explain</p>	<p>There is no evidence to suggest that the policy will have a disproportionate impact on people because of gender reassignment; religion/belief; pregnancy and maternity; and, sexual orientation. However, information collection on these protected characteristic groups could be improved as a matter of good practice.</p> <p>This assessment does not apply in the context of employment, therefore the protected characteristic group of marriage and civil partnership has not been subject to this assessment.</p>
<p>10. If Dartford Borough Council works with partners to deliver the activity or proposal, please describe any circumstances that could give rise to positive or negative equality impacts between different groups</p>	<p>The Council makes every effort to establish effective ongoing liaison with the Housing Benefit department and the Department for Work and Pensions (DWP). The Council is a Trusted Provider and signed up to the DWP’s Landlord Portal. With the tenant’s consent, the Council make direct contact with the Housing Benefit department or DWP before taking enforcement action.</p> <p>The Housing Management Team works in partnership with various third sector agencies to maximise the support available to tenants.</p> <p>The Housing Management Team works closely with the Housing Solutions Team to provide support to tenants in rent arrears and in the prevention of homelessness.</p> <p>There are no known circumstances where these working arrangements will have a disproportionate impact on the protected characteristic groups other than to positively resolve problems occurring in paying the rent and arrears.</p>
<p>11. Any other comments</p>	<p>Vulnerable tenants Without support, vulnerable tenants can be at increased risk of accruing rent arrears. The Council aims to ensure that tenants receive all the support they need at the earliest stage. The Council keeps a record of all tenants who state they are vulnerable, and this is taken into account in communications. The draft policy explains that if the Council is aware that a tenant has difficulty in reading or understanding information given regarding their rent account and arrears, reasonable steps will be taken to ensure that the tenant understands any information given. This may include carrying out additional home visits,</p>

Customer Access Review – Full Assessment

Step 3: Assessing the equality impact	
	<p>signposting to appropriate advocacy and support services and providing information in alternative formats.</p> <p>If a tenant requires additional support to resolve difficulties they are having on their ability to pay the rent, a referral may be made to the Council's Housing Inclusion Service. This service takes a holistic and practical approach to resolving problems and preventing homelessness by improving outcomes in a range of areas, including:</p> <ul style="list-style-type: none">• housing options• managing money, claiming benefits and debt, including rent arrears• registering with a doctor, or getting help from other services• accessing education, training or work opportunities. <p>When a vulnerable tenant is in arrears, the Council will follow its escalation procedure, but extra visits may be organised. The Housing Officer will also seek to refer the person to the appropriate advice and support organisations.</p> <p>The Council may apply for Alternative Payment Arrangements for vulnerable tenants who cannot manage their single monthly payment where they are claiming Universal Credit.</p> <p>Under the Pre-Action Protocol for Possession Claims by Social Landlords, if the Council is aware that the tenant is particularly vulnerable, it will consider at an early stage:</p> <ol style="list-style-type: none">1) whether or not the tenant has the mental capacity to defend possession proceedings to the extent to which CPR 21 applies;2) whether or not any issues arise under the Equality Act 2010; and3) in the case of a local authority landlord, whether or not there is a need for a community care assessment in accordance with the Care Act 2014.

Customer Access Review – Full Assessment

Step 3: Assessing the equality impact

Payment options

The Council aims to ensure that tenants are able to pay their rent as easily as possible, in a way that suits them and their lifestyle. The draft policy explains the Council does this by providing a range of different payment options, which take into account today's technology but also provide more traditional payment options, including:

- Direct debit or standing order
- Over the phone by Switch, Visa Debit, MasterCard, Visa, Electron or Solo
- Online by debit or credit card using the Council's website
- By post (by sending a cheque or postal order)
- Electronic Payment Card (Swipe Card), which can be used at Payzone or the Post Office
- By Touch Tone (automated payment service available 24 hours a day, 7 days a week)
- At the Council's Civic Centre cash machine.

Welfare benefits

The draft policy explains that the Council aims to maximise tenant's income by informing them of benefits they are entitled to, including Housing Benefit, Universal Credit and Discretionary Housing Payments. The Council will work with tenants to assist in resolving any benefit problems, and will apply for direct payments, where necessary. The Council will not take possession proceedings where the tenant has provided all the evidence required to process a claim for Housing Benefit or Universal Credit; there is a reasonable expectation of eligibility of Housing Benefit or Universal Credit; and, they have paid sums due that are not covered by Housing Benefit or Universal Credit.

Coronavirus Act 2020 and possession proceedings

The coronavirus global pandemic will inevitably impact on some tenants ability to pay their rent if they have suffered bereavement, are sick or caring for others, have incurred a loss of income or employment. The Coronavirus Act 2020 has introduced temporary extensions to notices of intention to seek possession. While the delay to the notice periods will have an impact on the level of rent

Customer Access Review – Full Assessment

Step 3: Assessing the equality impact	
	arrears increasing, it also provides the opportunity and time to carry out additional work with tenants to resolve problems in paying rent – the ultimate aim being to avoid the need to carry on with possession proceedings. The draft updated policy builds in additional pre-action contact for this purpose.

Step 4: Action plan

12. Based on the information in Steps 1 to 3, please list the actions that will be taken to address:
a) any gaps in information and consultation
b) how any negative impacts on equality will be mitigated or eradicated

a) If additional information and/or consultation is required or the impact is still unclear, what actions will you put in place to gather the information you need?

Information needs	Action	Intended outcome	Date for completion	How this will be monitored	Responsible officer
The ethnicity data of around 20% of tenants is unknown. There is also limited information on the protected characteristic groups of gender reassignment, religion/belief and sexual orientation	Improve information collection e.g. in housing applications, tenancy sign-ups, tenancy verification checks etc	Improved information will better inform the impact of future housing policy	Ongoing	Through further Customer Access Review assessments	Housing Manager

b) If any negative impacts on equality were found, what actions will you put in place to mitigate or eradicate these impacts?

Identified impacts (and who is affected)	Action	Intended outcome	Date for completion	How this will be monitored	Responsible officer
None					

Customer Access Review – Full Assessment

Step 5: Decision making and future monitoring	
13. Which decision making process does this Customer Access Review need to go through? i.e. who does this need to be approved by?	Strategic Director (External Services)
14. Is the subject of the Customer Access Review going to committee? If yes, include your findings in the committee report and attach this assessment to the report	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
15. How will you continue to monitor the activity or proposal on protected characteristic groups?	Rent arrears are monitored on a weekly basis and the Council uses a number of indicators to measure rent arrears (as outlined in Step 1, Question 3 above).
16. When will you review this Customer Access Review?	As the draft policy includes temporary measures introduced by the Coronavirus Act 2020, the aim is to keep the policy under continuous review. The policy will be updated if there are further changes to legislation and guidance. This Customer Access Review will be reassessed at the same time as the policy review. The policy and Customer Access Review will then be reviewed every three years.
Step 6: Final steps	
17. Once this Customer Access Review has been approved, send this assessment to the Policy & Projects Officer	
18. Implement the actions identified from this Customer Access Review and ensure progress is monitored and recorded	

Customer Access Review – Full Assessment

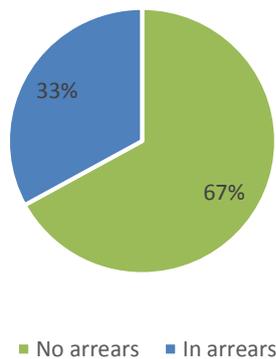
APPENDIX 1 – Tenant Profile Information

The tenant profile information used in this assessment is based on data from the lead tenant (Tenant 1).

Tenants in rent arrears

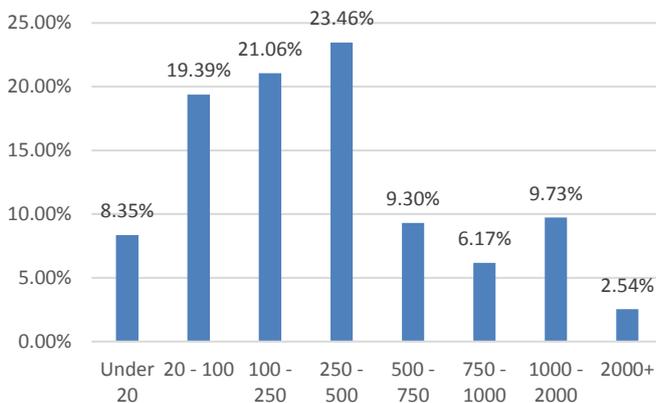
Of all tenants, in general needs and housing scheme accommodation, 67% of tenants are not in rent arrears and 33% are in rent arrears (from under £20 to £2,000+) (*Chart 1*).

Chart 1: Percentage of all tenants - no arrears and in arrears



Of the 33% of tenants in arrears, 72.26% owe up to £500; 15.47% owe £500 to £1,000; 9.73% owe £1,000 to £2,000; and 2.54% owe £2,000 plus (*Chart 2*).

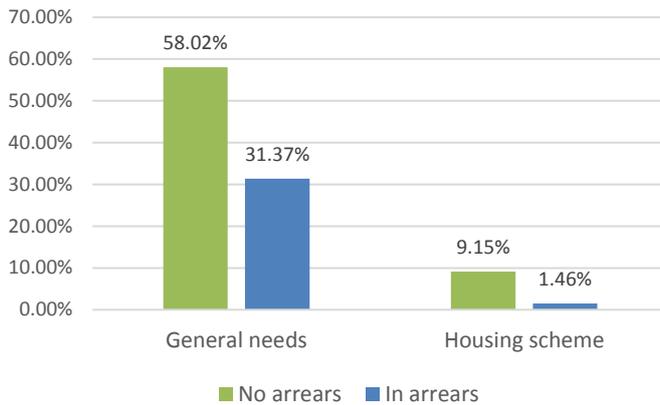
Chart 2: Tenants in arrears by amount



Of the total tenants, 89.39% are living in general needs accommodation and 10.61% are living in housing scheme accommodation. 31.37% of general needs tenants are in arrears compared to 1.46% housing scheme tenants are in arrears (*Chart 3*).

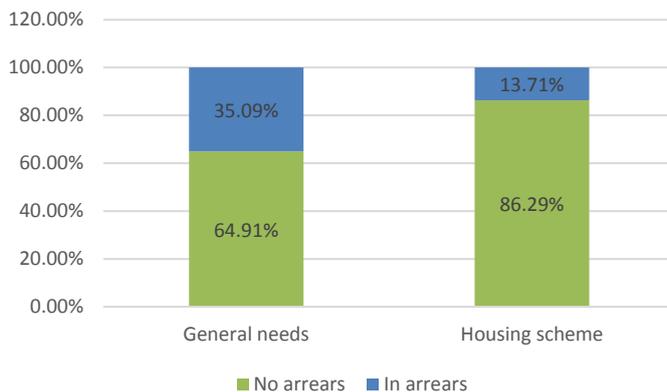
Customer Access Review – Full Assessment

Chart 3: Tenants in no arrears and in arrears – general needs and housing scheme



When looking separately at the total number of general needs tenants in arrears compared to general needs tenant not in arrears, just over one third (35.09%) are in arrears. This compares to 13.71% of housing scheme tenants in arrears (*Chart 4*).

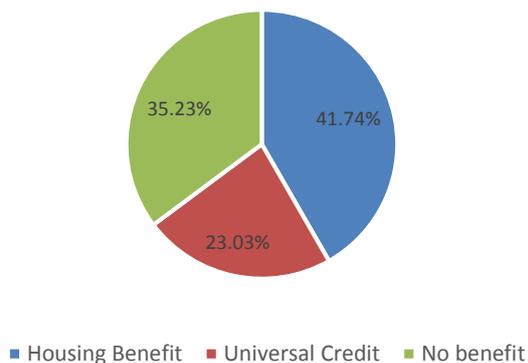
Chart 4: Ratio of tenants in no arrears and in arrears – general needs and housing scheme



Tenants in receipt of benefits

64.77% of tenants are in receipt of either Housing Benefit or Universal Credit, which covers the rent in part or in full. 35.23% of tenants are not in receipt of any benefits (*Chart 5*).

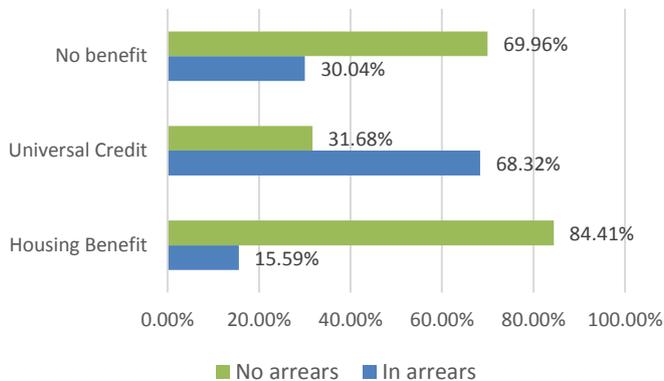
Chart 5: Percentage of tenants in receipt of Housing Benefit, Universal Credit and not in receipt of benefits



Customer Access Review – Full Assessment

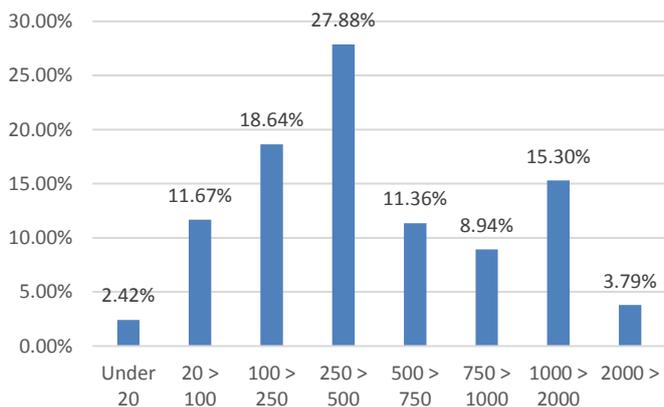
Just over two thirds (68.32%) of tenants who are in receipt of Universal Credit are in some form of arrears compared to 15.59% of tenants in receipt of Housing Benefit and 30.04% of tenants who are not in receipt of any benefits (*Chart 6*).

Chart 6: Tenants in no arrears and in arrears - in receipt of Housing Benefit, Universal Credit and not in receipt of benefits



The level of arrears that tenants in receipt of Universal Credit are in is shown in *Chart 7*:

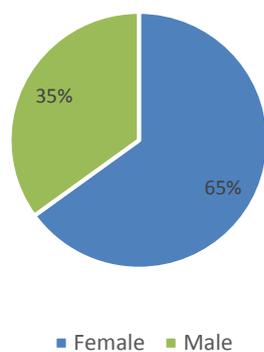
Chart 7: Tenants in arrears by amount – in receipt of Universal Credit



Gender

65% tenants are female and 35% tenants are male (*Chart 8*).

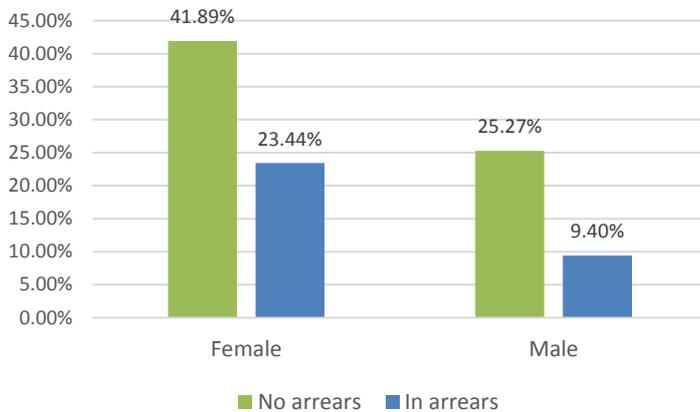
Chart 8: Profile of tenants - gender



Customer Access Review – Full Assessment

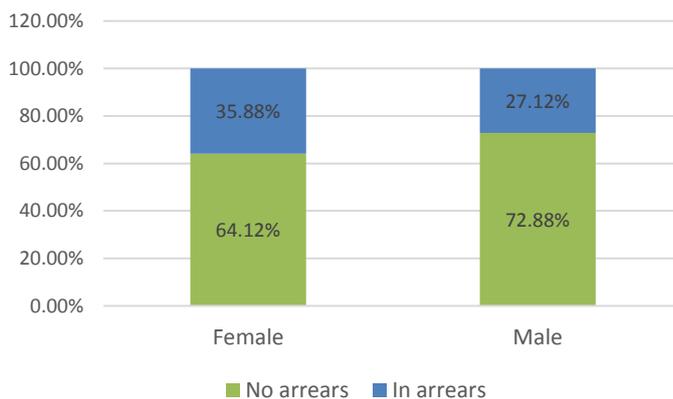
Of the total tenants, more female tenants (23.44%) are in rent arrears than male tenants (9.40%), which is to be expected, as there are a third more female tenants than male tenants (*Chart 9*).

Chart 9: Tenants in no arrears and in arrears - gender



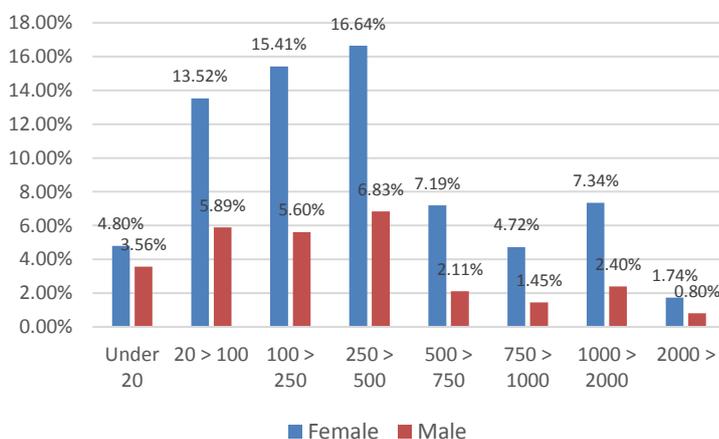
When looking separately at the total number of female tenants in arrears compared to female tenants not in arrears, just over one third (35.88%) are in arrears. This compares to 27.11% of male tenants in arrears (*Chart 10*). As mentioned above, just over two thirds of tenants who are in receipt of Universal Credit are in some form or arrears. Of the tenants in receipt of Universal Credit, nearly three quarters (73.53%) are female tenants.

Chart 10: Ratio of tenants in no arrears and in arrears - gender



Of the tenants in arrears by gender, the level of rent arrears is shown in *Chart 11*:

Chart 11: Tenants in arrears by amount - gender

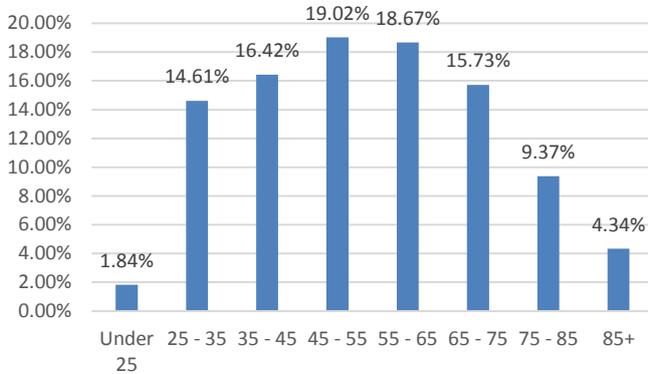


Customer Access Review – Full Assessment

Age

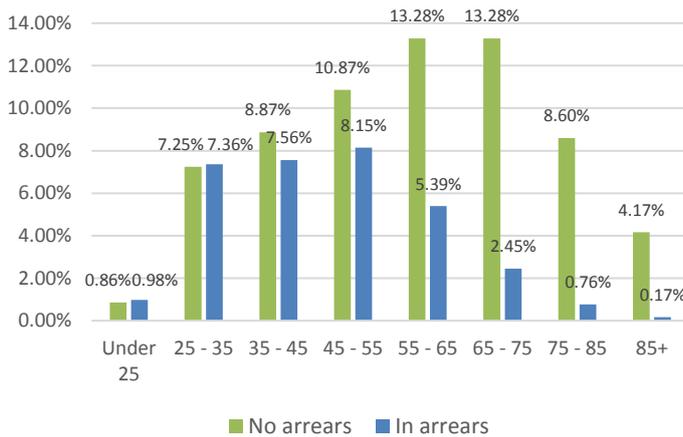
16.45% of tenants are aged up to 35 years; 35.44% are aged 35 to 55 years; 34.40% are aged 55 to 75 years; and 13.71% are aged 75 years plus (*Chart 12*).

Chart 12: Profile of tenants - age



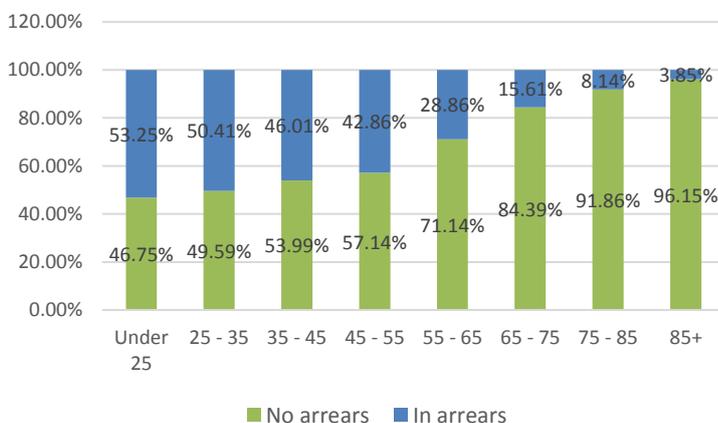
A higher proportion of tenants of working age are in arrears than older tenants. 8.34% of tenants aged up to 35 years are in arrears compared to 15.71% of tenants aged 35 to 55 years; 7.84% of tenants aged 55 to 75 years; and 0.93% of tenants aged 75 years plus (*Chart 13*).

Chart 13: Tenants in no arrears and in arrears – age



When looking separately at the total number of tenants in each age band in arrears compared to not in arrears, the proportion increases the younger the age group (*Chart 14*).

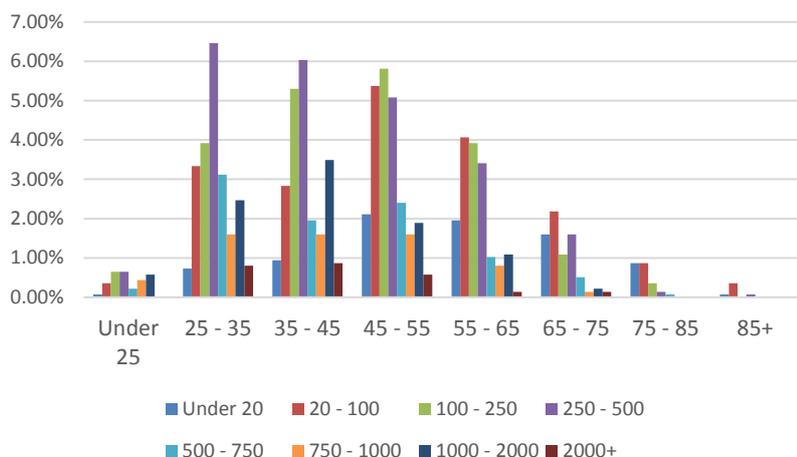
Chart 14: Ratio of tenants in no arrears and in arrears - age



Customer Access Review – Full Assessment

Of the tenants in arrears by age, the level of rent arrears is shown in *Chart 15*:

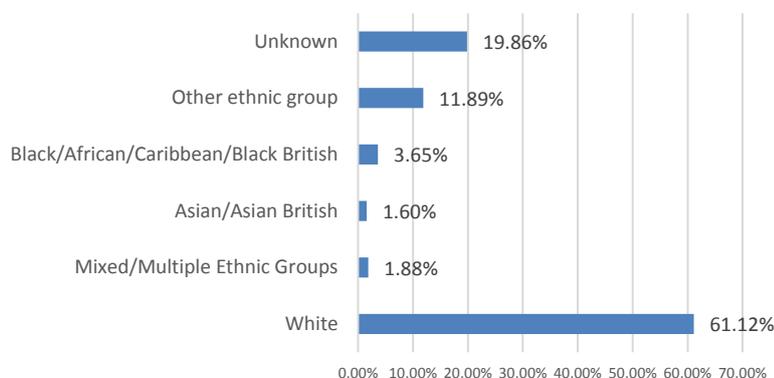
Chart 15: Tenants in arrears by amount - age



Ethnicity

61.12% of Council tenants are from a White ethnic group and 19.02% are from a Black Minority Ethnic (BME) group. The ethnicity of 19.86% of tenants is unknown. The BME groups are made up of four broad groups (Asian/Asian British; Black/African/Caribbean/Black British; Mixed/Multiple and Other). The Other ethnic group is the largest BME group with 11.89% tenants, the majority of which are within the European Non Irish group (*Chart 16*.)

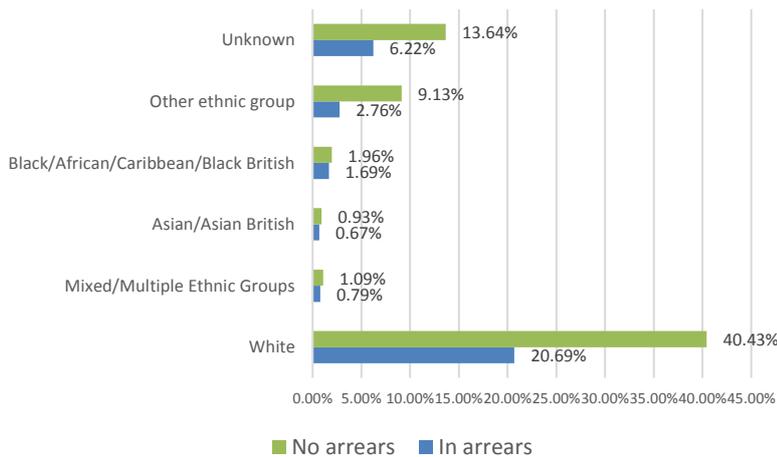
Chart 16: Profile of tenants - ethnicity



Overall, the highest proportion of tenants in rent arrears are from the White ethnic group, which is to be expected as this is the largest ethnic group in the tenant profile (*Chart 17*).

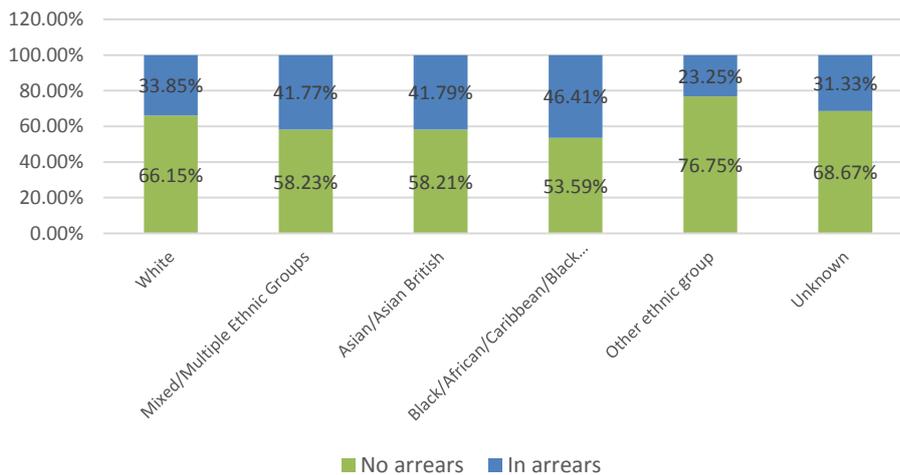
Customer Access Review – Full Assessment

Chart 17: Tenants in no arrears and in arrears – ethnicity



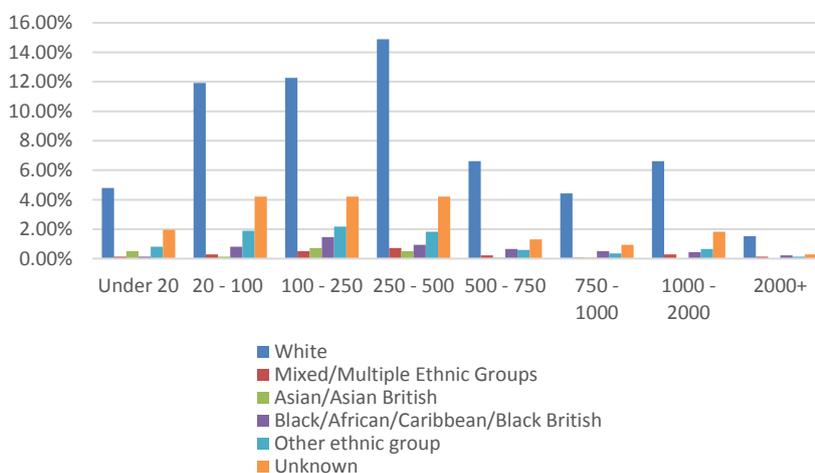
When looking separately at the total number of tenants in each ethnic group in arrears compared to not in arrears, 46.41% are in arrears in the Black/African/Caribbean/Black British group. This is followed by 41.79% in the Asian/Asian British group; 41.77% in the Mixed/Multiple ethnic group; 33.85% in the White ethnic group; and 23.25% in the Other ethnic group (Chart 18).

Chart 18: Ratio of tenants in no arrears and in arrears - ethnicity



Of the tenants in arrears by ethnicity, the level of rent arrears is shown in Chart 19:

Chart 19: Tenants in arrears by amount - ethnicity

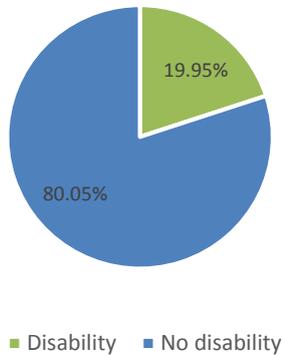


Customer Access Review – Full Assessment

Disability

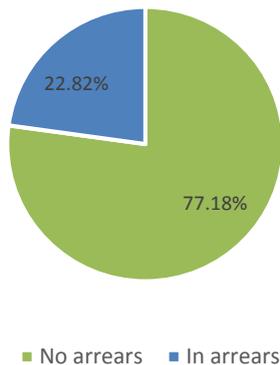
19.95% of tenants have a disability and 80.05% do not have a disability (*Chart 20*).

Chart 20: Profile of tenants – disability



When looking at the total number of disabled tenants in arrears compared to disabled tenants not in arrears, 22.82% are in arrears (*Chart 21*).

Chart 21: Tenants in no arrears and in arrears - disability



Of the disabled tenants in arrears, the level of arrears is shown in *Chart 22*.

Chart 22: Tenants in arrears by amount - disability

