



**Notice of a public meeting of
Decision Session - Executive Member for Finance, Performance,
Major Projects and Equalities**

To: Councillor Lomas (Executive Member)

Date: Tuesday, 19 March 2024

Time: 10.00 am

Venue: The Auden Room - Ground Floor, West Offices (G047)

AGENDA

Notice to Members – Post Decision Calling In:

Members are reminded that, should they wish to call in any item* on this agenda, notice must be given to Democratic Services by **4:00pm on 26 March 2024**.

*With the exception of matters that have been the subject of a previous call in, require Full Council approval or are urgent which are not subject to the call-in provisions. Any items that are called in will be considered by the Corporate Services, Climate Change & Scrutiny Management Committee.

Written representations in respect of items on this agenda should be submitted to Democratic Services by **5:00pm on Friday 15 March 2024**.

1. Declarations of Interest (Pages 1 - 2)

At this point in the meeting, Members and co-opted members are asked to declare any disclosable pecuniary interest, or other registerable interest, they might have in respect of business on this agenda, if they have not already done so in advance on the Register of Interests. The disclosure must include the nature of the interest.

An interest must also be disclosed in the meeting when it becomes apparent to the member during the meeting.

[Please see attached sheet for further guidance for Members].

- 2. Minutes** (Pages 3 - 14)
To approve and sign the minutes of the Finance, Performance, Major Projects and Equalities Executive Member Decision Sessions held on 24 January 2024 and 21 February 2024.

- 3. Public Participation**
At this point in the meeting members of the public who have registered to speak can do so. Members of the public may speak on agenda items or on matters within the remit of the committee. Please note that our registration deadlines have changed to 2 working days before the meeting. The deadline for registering at this meeting is at **5.00pm on Friday 15 March 2024.**

To register to speak please visit www.york.gov.uk/AttendCouncilMeetings to fill out an online registration form. If you have any questions about the registration form or the meeting please contact the Democracy Officer for the meeting whose details can be found at the foot of the agenda.

Webcasting of Public Meetings

Please note that, subject to available resources, this public meeting will be webcast including any registered public speakers who have given their permission. The public meeting can be viewed on demand at www.york.gov.uk/webcasts.

During coronavirus, we've made some changes to how we're running council meetings. See our coronavirus updates (www.york.gov.uk/COVIDDemocracy) for more information on meetings and decisions.

- 4. Council Tax Debt Pilot** (Pages 15 - 52)
This report provides feedback from the Household Support Fund debt pilot undertaken during 2022/23. It sets out the learnings from this work along with a set of recommendations for the Executive Member to approve that will seek to support with debt issues for York residents.

5. Urgent Business

Any other business which the Executive Member considers urgent under the Local Government Act 1972.

Democratic Services Officer

Angela Bielby

Contact Details:

Telephone – (01904) 552599

Email – a.bielby@york.gov.uk

For more information about any of the following please contact the Democratic Services Officer responsible for servicing this meeting:

- Registering to speak
- Business of the meeting
- Any special arrangements
- Copies of reports and
- For receiving reports in other formats

Contact details are set out above.

This information can be provided in your own language.

我們也用您們的語言提供這個信息 (Cantonese)

এই তথ্য আপনার নিজের ভাষায় দেয়া যেতে পারে। (Bengali)

Ta informacja może być dostarczona w twoim własnym języku. (Polish)

Bu bilgiyi kendi dilinizde almanız mümkündür. (Turkish)

یہ معلومات آپ کی اپنی زبان (بولی) میں بھی مہیا کی جاسکتی ہیں۔ (Urdu)

 (01904) 551550

This page is intentionally left blank

Declarations of Interest – guidance for Members

- (1) Members must consider their interests, and act according to the following:

Type of Interest	You must
Disclosable Pecuniary Interests	Disclose the interest, not participate in the discussion or vote, and leave the meeting <u>unless</u> you have a dispensation.
Other Registrable Interests (Directly Related) OR Non-Registrable Interests (Directly Related)	Disclose the interest; speak on the item <u>only if</u> the public are also allowed to speak, but otherwise not participate in the discussion or vote, and leave the meeting <u>unless</u> you have a dispensation.
Other Registrable Interests (Affects) OR Non-Registrable Interests (Affects)	Disclose the interest; remain in the meeting, participate and vote <u>unless</u> the matter affects the financial interest or well-being: (a) to a greater extent than it affects the financial interest or well-being of a majority of inhabitants of the affected ward; and (b) a reasonable member of the public knowing all the facts would believe that it would affect your view of the wider public interest. In which case, speak on the item <u>only if</u> the public are also allowed to speak, but otherwise do not participate in the discussion or vote, and leave the meeting <u>unless</u> you have a dispensation.

- (2) Disclosable pecuniary interests relate to the Member concerned or their spouse/partner.
- (3) Members in arrears of Council Tax by more than two months must not vote in decisions on, or which might affect, budget calculations, and must disclose at the meeting that this restriction applies to them. A failure to comply with these requirements is a criminal offence under section 106 of the Local Government Finance Act 1992.

This page is intentionally left blank

City of York Council

Committee Minutes

Meeting	Decision Session - Executive Member for Finance, Performance, Major Projects and Equalities
Date	24 January 2024
Present	Councillor Lomas (Executive Member)
In Attendance	Laura Williams (Assistant Director, Customer, Communities and Inclusion)

10. Declarations of Interest (10:00)

The Executive Member was asked to declare, at this point in the meeting, any personal interests, not included on the Register of Interests, or any prejudicial or disclosable pecuniary interests that she might have had in respect of business on the agenda. None were declared.

11. Minutes (10:00)

Resolved: That the minutes of the Decision Session of the Executive Member for Finance, Performance, Major Projects, and Equalities held on 12 October 2023 be approved and signed by the Executive Member as a correct record.

12. Public Participation (10:01)

It was reported that there had been two registrations to speak at the meeting under the Council's Public Participation Scheme.

Flick Williams spoke on agenda item 4 Implementing the Social Model of Disability. She thanked the Executive Member and Assistant Director Customer, Communities and Inclusion for consulting with disabled people. She spoke about the need for disability equalities training and explained the problems with officers understanding of the use of language in regard to disabilities. She explained why social model of disability needed to be enacted.

Cllr Ravilious had registered to speak on agenda item 4 Implementing the Social Model of Disability. As she was unable to attend the meeting, the Executive Member read out Cllr Ravilious' statement in which she

welcomed the report and it's reference to actions to address the climate and biodiversity crisis impacting disabled people in different ways. She suggested that the term 'eco-ableism' was inappropriate and she requested an amendment to paragraph 52 of the report under the section on Environment and Climate Action.

The Executive Member welcomed the intention to work more closely and to bring together City of York Council to work as one council on issues that had the potential to disable people. She noted that the entire report was aimed at avoiding and challenging ableism wherever and whenever it was encountered, which would mean difficult changes to the council's way of thinking and working together across the board. She added that just as when the council engaged in work on anti-racism it should never shy away from naming and discussing ableism, but instead it should find ways to work together to address them. She added that the council should reflect on the use of the specific term "eco-ableism" as driving division was not the aim of this paper, and she suggested that the overarching term "ableism" should be used instead.

13. Implementing the Social Model of Disability (10:07)

The Executive Member considered a report that set out a clear policy statement as to what the Social Model of Disability meant in terms of how the council would communicate, engage, and deliver services to those who live, work, study in or visit the city. The report also contained an update on the work of the York Access Forum and the move to appoint an independent Chair to take the work of the forum forward.

The Assistant Director, Customer, Communities and Inclusion outlined the report and recommendations, noting the work of York Access Forum. The Executive Member commented that she was delighted to be making a decision on implementing the Social Model of Disability at the Decision Session as it was the result of work done by many people in the council and in the city following the motion to council in 2022. She expressed gratitude to members of YDRF, HRCN and the Access Forum who had given their time to have input into the paper. She noted that the experience in York over the last few years taught how far was needed to go to avoid ableism and enable all who live or work in York or who visit our city have equal access both to the built environment and all of the services and positive benefits that the city offered.

The Executive Member added that embedding the social model of disability was not easy, and as a disabled person she had been on her own journey of learning and understanding, having been conditioned all my life to perceive the world through a medical model lens. She added that she

looked forward to the challenges that would inevitably come as people worked together to go on the journey to use the social model of disability to remove barriers and make the city better for everyone.

The Executive Member then:

Resolved: That;

1. The policy statement on implementing the Social Model of Disability at City of York Council be approved.
2. A commitment be made to the council providing elected Members and officers with appropriate Disability Equality Training.
3. The York Access Forum update, Terms of Reference, and the next steps in appointing a new forum Chair be noted.

Reason: To ensure CYC officers and decision makers are working to a clear policy statement as to what the Social Model of Disability means.

Cllr Lomas, Executive Member

[The meeting started at 10.00 am and finished at 10.10 am].

This page is intentionally left blank

Meeting	Decision Session - Executive Member for Finance, Performance, Major Projects and Equalities in consultation with the Executive Leader including Corporate Services, Policy, Strategy And Partnerships
Date	21 February 2024
Present	Councillors Lomas (Executive Member for Finance, Performance, Major Projects and Equalities) and Douglas (Executive Leader including Corporate Services, Policy, Strategy And Partnerships)
In Attendance	Pauline Stuchfield (Director of Customer and Communities) Richard Pollitt (Mansion House, Guildhall and Civic Services Manager)

14. Declarations of Interest (10:00am)

The Executive Member was asked to declare, at this point in the meeting, any personal interests, not included on the Register of Interests, or any prejudicial or disclosable pecuniary interests that she might have had in respect of business on the agenda. None were declared.

15. Public Participation (10:00am)

It was reported that there had been ten registrations to speak at the meeting under the Council's Public Participation Scheme. All registrations were on agenda item 3 Civic Protocols Review.

Cllr Mason expressed concern that the civic party would be expected to undertake events at their own expense with no support, and that as a disabled person support was needed. He noted that there was a need for the car and mansion house flat and that charity fundraising should be picked by the Lord Mayor. He added that there was a cost to being in the civic party. He suggested that budget savings could be made in other ways.

Danielle Mason explained that being a women in her twenties taking on the role as Sheriff's lady whilst working full time, having the car to pick up and take to events had helped with travel. She noted that if an inclusive approach was wanted there was a need to consider the impact on young

people in civic roles. She explained the importance of civic party in visits to school and community groups and added that reducing visits and turning up with a badge devalued the role of the civic party.

Philippa Crowther, Chief Executive of the Wilberforce Trust expressed dismay that no consultation had been carried out by the council in relation to the review. She explained that she was being told that the York Community Fund (YCF) would be used to fund free school meals. She explained that blind and partially sighted people had benefitted from the work of the Lord Mayor's charity and the civic party through funding and other donations and she explained how this had been used.

The Executive Member clarified that the York Community Fund was separate to the York Hungry Minds Fund.

Janet Looker explained that she had been Lord Mayor three times and she welcomed the report in putting forward a framework as to how the Lord Mayor would work. She suggested that Make it York, YorkBID, the council and voluntary organisations to pull together a coherent plan for the Lord Mayor. She welcomed the review of the protocols during a period of austerity.

Cllr Orrell explained that civic party visits for people with disabilities would not be able to happen with the proposed changes. He noted that civic visits to schools in full regalia would not be the same if a badge was worn. He added that there had been no consultation on the changes. He suggested that there was no understanding of role of the civic party with community and faith groups, and the role of the Lord Mayor of York and North Yorkshire and Lord Mayor of York. He noted that it would be a sad day of the proposals were put into effect.

Cllr Cullwick explained that it would be sensible and pragmatic to defer decisions around the mansion house and car as there needed to be consultation and a fresh consideration of the roles and responsibilities of the Lord Mayor of York and North Yorkshire and Lord Mayor of York. Referring to paragraph 42 of the published report he noted that there had been no consultation with those with experience in the role, political parties, other civic parties, and other stakeholders such as schools, charities and organisations. He noted that he would welcome a review with all stakeholders.

Gwen Swinburn explained that she had been asking for transparency over the civic roles. She welcomed a democratic approach to the review and noted that it was not fit for purpose, adding that there had been no consultation with Honorary Alderman. Regarding the decision she

suggested that there should have been proper consultation with a key decision report to Executive.

Brian Watson explained the importance Lord Mayor and Sheriff and gave examples of this. He noted that the Mansion House was the home of the Lord Mayor. He noted that the report had disregard to the Lord Mayor and that those taking on the role knew that it was for seven days a week. He expressed concern regarding the decrease in travel expenses.

Verna Campbell suggested that the paper displayed ignorance towards the role of the Lord Mayor and civic party and she noted occasions on which she had been in the civic party. She expressed concern regarding the loss of the robe and chain which symbolised the cultural and historic role of the Lord Mayor and civic party. She noted that she was the Chair of the York Civic Trust Education Committee and she explained the role of the Committee. She explained the importance of the presence of the Lord Mayor and civic party in their robes made the importance of the two public speaking competitions in what all York secondary schools took part in.

Dave Taylor sympathised with the council budget situation in a period of austerity. He believed that there would be harm to the city with the proposals put forward and he asked that the decision be deferred. He expressed concern that the would mean that only wealthy individuals would be in the Lord Mayor role and he believed that the proposals would mean a drop in funding to charity if it was perceived that the YCF would be used to fill holes in council budgets. He noted the benefits of the Lord Mayor's attendance at events and that the proposals was likely to result in losing more money than would be saved.

The Executive Member noted that the Lord Mayor would be able to choose a charity through the vehicle so that there was transparency in the money raised. The Executive Member thanked public speakers and noted that written submissions had been received. These were from Peter Brown, Richard Watson, Susan Galloway, Anne Reid, Jonathan Tyler and Barbara Boyce.

16. Civic protocols Review (10:38am)

In consultation with the Executive Leader, the Executive Member for Finance, Performance, Major Projects and Equalities considered a report that reviewed a range of current civic protocols to ensure that the Civic Party, including use of the Mansion House and Lord Mayor's Charity were supported into the future in a sustainable way at a time of constrained resources.

The Director of Customer and Communities clarified that the Lord Mayor an additional allowance of £3384, not £4,960 as in paragraph 40 of the published report. She confirmed that this did not affect the recommendations within the report. She detailed the report, explaining how the proposals brought in controls to manage demand led pressure, particularly around events. The proposals also provided clarity around rules, decision making, reduced costs and achieved budget savings.

The Director of Customer and Communities explained that this year the cost of the civic party was £134,000 compared to £100,000 in the past and the proposed reduction brought expenditure down to £124,000. She confirmed that there would be no sale of the Mansion House, civic chains, civic car or numberplate. She added that there would not be a change in roles and the proposed changes did not stop visits to schools, community groups and faith groups. She noted that the proposals ensured that the civic office would continue. She noted that the protocols would be reviewed every year.

The Director of Customer and Communities explained that the report had not gone into detail with the Equalities Impact Assessment as they would be produced for each individual in their role. She noted that taxis and DN1 (the civic car) were still an option for visits and that expenses were still available, as well as the allowance for Lord Mayor. With regard to personal safety, she added that where there was a risk to personal safety a risk assessment with the police would be undertaken. She explained that the York Community Fund (YCF) was a new partnership between the council and Two Ridings and the fund would be used to support York charities and community groups and there was no conduit for it into the council budget.

She explained that the Lord Mayor could continue to choose their own charities or the YCF could choose the charities and this was a way of regulating the process of collection only. Regarding decision making, she noted that the Monitoring Officer did not consider it to affect two or more Wards. She noted that there was a cost of running the Lord Mayors charity work associated with council officer time and the YCF could gift aid towards the cost of administration.

The Director of Customer and Communities outlined the recommendations. In response to questions from the Executive Leader and Executive Member for Finance, Performance, Major Projects and Equalities she clarified that:

- Since the Mansion House refurbishment in 2018 it was a requirement of lottery funding to be open five days a week. It was not possible for the Mansion House to be used for residential use as the

home of the civic party. She explained that the recent issue around safety was because the lift was out of use and it was unsafe to live and sleep in the flat. She added that the police and fire and rescue service had advised that the fire escape out of the roof was unusable. The Mansion House, Guildhall and Civic Services Manager noted that fire regulations had been tightened up since the Grenfell fire.

- The badge of office would be bigger and more detailed than the badge issued after a mayoral year.
- The current budget for the civic party was £134,000 and the proposals presented a 7% reduction.
- The difference between the Special Responsibility Allowance (SRA) and Lord Mayor's allowance was explained, with the SRA being for Lord Mayor at Full Council and the Lord Mayor's Allowance being for example charity events.
- Clarity was given on how the YCF would operate. It was explained that York Hungry Minds was a campaign within YCF, with it being the Lord Mayor's choice if they wanted to support the York Hungry Minds and that the Lord Mayor may choose three options from the YCF in grant funding or they could choose charities of their choice.

The Executive Leader thanked all for attending and reiterated the importance of the role of the Lord Mayor and civic party, with there being no change in that and no question of the importance of the Lord Mayor as First Citizen. She noted that there was a £14million gap in funding to the council, increasing to £40million, with no element of the city not affected by it. She explained that this was why the civic party was being asked to participate in cost reductions. She noted that there was a change to how things working in the past and the new proposals helping staff to do their jobs and give focus to the job of Mayor. She noted that the protocols would be reviewed every year.

The Executive Member for Finance, Performance, Major Projects and Equalities thanked all present, including the written representations. She explained that she was proud of the city's history and civic party. She noted that £134,000 was an enormous amount of money spent when the council was having to make cuts and the 7% was a modest reduction . She added that the incoming civic party was focussed on working with groups in York. In consultation with the Executive Leader she then;

Resolved: That approval be given to the:

(a) Changes to civic protocols for introduction in the new Civic Year from May 2024 as follows:

- The York Community Fund (YCF) becomes the permanent mechanism for channelling all Lord Mayor Charity monetary donations;
- Externally funded foreign travel decisions using the lowest carbon option that is practical will be made by the Chief Operating Officer/Leader of the Council by exception; other foreign trips will not be supported;
- Enhancement of a Civic Party webpage on the CYC website;
- Attendance at events outside of the city will not be funded;
- The council will provide support for set agreed events each year. For all other events the civic party will attend at their own cost and wear badges of office;
 - The final list of events will be delegated to the Director of Customer & Communities in consultation with Executive portfolio holders, and should seek to reduce the number of annual/regular funded attendances by 25%;
 - A set of transport protocols will be developed for civic vehicle usage for agreed annual events and for exceptions such as royal visits including:
 - increased use of public transport where possible (with reasonable adjustments made where required);
 - civic party to wear badges of office when on public transport and attending community events;
 - provision of parking passes for personal vehicles to continue, making use of the civic car unnecessary for home to city centre events, or Mansion House/West Offices to city centre events.
- In line with the review of the reduction in funded annual/regular events, the number of occasions the sword, mace, robes and chains are required will be all be reviewed and reduced for their security and protection;
- Badges of office are to be used more regularly and other options including sponsorship of replica chains will be sought over the next civic year;
- The Mansion House will no longer to be used for living accommodation for the Lord Mayoralty;
- Lord Mayor and Sheriff's personal allowances are reduced by a total of £5k (reducing to £1595 and £785 respectively).

(b) Review and publish the Civic Protocols on the council's website by the 1st of May each year;

(c) Officers to take a future report to Executive which will seek to provide options to ensure the financial security of the Mansion House in public ownership, and the financial and climate change benefits to York of other civic assets are maximised.

Reason:

1. To ensure that the Civic Party, including use of the Mansion House and Lord Mayor's Charity are supported into the future in a sustainable way at a time of constrained resources.
2. To ensure that the Lord Mayor can continue to act as an ambassador for the city as its First Citizen, in their role in relation to:
 - a. historical and ceremonial traditions of the Office of Lord Mayor;
 - b. attend and support civic events and community activities which demonstrate the First Citizen's commitment to the Council Plan.

Cllr Lomas, Executive Member

[The meeting started at 10.00 am and finished at 11.04 am].

This page is intentionally left blank



Meeting:	Decision Session - Executive Member for Finance, Performance, Major Projects and Equalities
Meeting date:	19 March 2024
Report of:	Pauline Stuchfield Director of Customer and Communities
Portfolio of:	Councillor Katie Lomas - Finance, Performance, Major Projects and Equalities

Decision Report: Council Tax Debt Pilot

Subject of Report

1. This report provides feedback from the Household Support Fund debt pilot undertaken during 2022/23. The premise of this work was that the council recognised that arrears of council tax can indicate residents are facing other issues in their lives for example other debts, and complex health and/or family relationship problems. If the council can get a better understanding of all the issues including council tax debt and offer broader wrap-around support this could provide longer term benefits for our residents, prevent further debt, improve wellbeing, reduce administration and lead to more resilience and positive personal and community outcomes.
2. This paper sets out the learnings from this work along with a set of recommendations for the Executive Member to approve that will seek to support with debt issues for York residents.

Benefits and Challenges

3. There are no negatives within this report's recommendations rather they are a set of actions that if implemented should start to address the debt and broader linked issues affecting some York residents. The current resource issues both financial and capacity of the council and its community partners for the foreseeable future presents a challenge and a risk in finding capacity to deliver the recommendations.

Policy Basis for Decision

4. The new Council Plan, which was adopted in September 2023, contains four core commitments to enable it to deliver the vision for the next four years this includes 'affordability'.
5. The commitment states - 'We will find new ways so everyone who lives here benefits from the success of the city, targeting our support at those who need it most, supporting communities to build on their own strengths and those of the people around them.'
6. The approval of the recommendations of this report will contribute to supporting this commitment by helping them resolve their debt and associated issues affecting parts of our community allowing them to live better lives, participate in the success of the city and improving their wellbeing.

Financial Strategy Implications

7. The recommendations of this report are intended to be non-financial cost measures utilising changes to current processes and working in partnership with community partners. It has to be acknowledged that resource is likely to impact the speed at which any change can be made. There may also be some minor costs around early notification of debt but these are not likely to be material.
8. Whilst the purpose of the proposed recommendations is about helping and preventing debt within our communities better management of debt and early intervention can also help with the collection rates for council tax.

Recommendation and Reasons

9. The recommendations contained within this paper are intended to provide immediate support at the point a resident may fall into debt following good practice early intervention. The broader recommendations contained within the detailed report (Annex B) require additional capacity and will be considered as part of the customer experience transformation programme and business as usual training. The Executive member is asked to approve the following recommendations that will start to help our residents

affected by debt and address the broader linked issues within our communities:

- To set up a voluntary non-cost multi-agency debt group including community sector partners – to look in more detail during 2024 at all the issues raised by residents in the debt pilot.
- The establishment of non-cost debt surgeries at West Offices following issue of Council Tax (CT) reminders during 2024 – there is little resource for one-to-one support across the city so establishing a surgery with partners may help in dealing with a larger number of residents issues.
- To issue text messages to all residents getting CT reminders about continuing to pay something and inviting them to attend a debt surgery. This is to help prevent residents getting further into arrears through the debt recovery process and provide broader advice and support.
- To review the wording on CT reminders and summons and pilot alternative wording to see if there is any beneficial effect. This also responds to and supports recent comments from the Poverty Truth Commission.

Background

10. The council acknowledges that some of its residents struggle to meet their council tax payments and fall into arrears but often this is a symptom of wider financial stress and in some cases broader complex needs. To explore this and understand how both the council and its voluntary and community sector partners could help a one-year pilot was undertaken to engage with those residents presenting with council tax debt who were willing to talk to the council about their problems.

The pilot ran across the 2022/23 year and residents who were in council tax debt were offered the opportunity to participate. The details of the pilot in terms of participant numbers and benefits of the work set out in the options analysis and evidential basis below and in detail at Annex B.

Consultation Analysis

11. The consultation was mainly direct with City of York Council residents. However, in undertaking the pilot support was provided through York University and input received from organisations such as Healthwatch. Key staff involved in the collection and recovery of council tax were also interviewed to ensure a balanced view within the pilot and its output.
12. Debt of any kind is a very difficult issue for someone to deal with. It can be emotive and can cause stress and associated mental health problems. In undertaking the pilot there was a need to ensure that any recommendation was something that could help in supporting all residents and not just related to a specific individual.
13. The report has to acknowledge the situation the council is in with regard to its duty to collect local taxes to ensure it can deliver its services and as well as provision of support to bill payers in the city with varying financial capacity to pay.

Options Analysis and Evidential Basis

What we learnt

14. The key themes and findings for the pilot are:
 - Many residents struggling to pay Council Tax are missing out on support available to them, such as Council Tax Support and Single Person Discount.
 - Universal Credit (UC) is having an impact on the take up of Council Tax Support; People are unaware or confused by what they need to do to claim.
 - Getting advice and support to apply for assistance improved people's financial situation. However, effective processes are not in place to refer people directly for advice and support.
 - There is agreement that arrears should be dealt with as quickly as possible. However, the lack of advice creates a barrier to residents who have missed CT payments.
 - The council recovery process, bills and letters are viewed by some to be confusing and difficult to understand.

- Residents who contacted the council or asked for advice about their arrears sometimes had complex reasons as to why they had not been able to pay.
- When people contact the council about their arrears, if they are unable to pay the full amount to bring their account up to date they have no way of paying until the liability order is obtained.
- Many residents have ‘stacked’ multi-year council tax debt which affects their ability to pay ‘in-year’ council tax.
- Some advice and support workers found it difficult to get information on their client’s situation and to engage in dialogue with CYC to resolve issues for their clients.
- A snapshot of residents who are in debt was provided by ‘Healthwatch’ and is attached at Annex C of this paper.

What was achieved

15. The following tables set out what was achieved during the project:

Table A

Referrals	
No. of Referrals	Referral route
4	Age UK York
1	Benefits & Contribution Advisers
1	Bellfarm Community Centre
7	Customer Service Representatives
1	Housing Management Officers
9	Local Area Coordinators
3	Peasholme Charity
3	Self-referral
1	Social worker
21	CT Project outreach
3	CT Reminder list
54	

Table B

Applications for Financial Support	
No	Type of Support
15	Council Tax Support
1	Housing Benefit
1	York Financial Assistance Scheme
7	Council Tax Single Person Discount
1	Universal Credit
11	Discretionary Housing Payment
17	Discretionary Council Tax Reduction
7	Yorkshire Water Charitable Trust
7	£150 Energy Rebate
2	Household Support Fund
2	Other
71	

Table C

Financial Gains			
Source	Gain	No Households	Average Gain
Council Tax Support	£4,554	6	£759
SPD	£1,546	4	£386
DHP	£965	2	£482
Council Tax Reduction	£1,446	5	£289
Yorkshire Water Charitable Trust	£809	2	£405
Energy Rebate	£3,300	22	£150
Other	£840	2	£420
HSF	£1,800	9	£200
Total	£15,260	52	£3,091

What has been achieved since the project?

16. Since the completion of the project further work has taken place resulting in:
- The Revenues service has re-established its relationship with Citizens Advice York (CAY) and is working more constructively in managing residents' debt in line with the good practice protocol that both organisations signed on the 20th December 2016.
 - Residents now have the option to go online pre-court to make a payment arrangement that goes across year-end to help them with lower payments during the ongoing cost of living crisis. This goes some way to addressing the following comment '*When people contact the Council about their arrears, if are unable to pay the full amount to bring their*

account up to date, they are often told there is nothing they can do about it except wait until the Liability Order is obtained and after this more information will be sought, and a payment arrangement can be made' However where an attachment to state benefits is required it is not possible to do so without a Liability Order as this is a Government rule.

The next actions

17. The next steps are set out in the recommendations of this paper at paragraph 9.
18. This paper has condensed down the large amount of work undertaken during this pilot including consultation with our third sector partners and residents. The project report, which is attached at Annex B, provides a more detailed summary of the work undertaken and the findings.

Organisational Impact and Implications

19. The purpose of the pilot was to look at residents' whole financial and personal position through talking to those who have council tax arrears. There is no direct impact on City of York Council, but it is hoped by introducing the recommendations of this paper that residents can be better supported.
20.
 - **Financial**, *There are no direct or indirect costs associated with this paper of its recommendations. Early intervention may benefit council tax collection (improved cash flow) but not in terms of actual liability.*
 - **Human Resources (HR)**, *There are no HR implications*
 - **Legal**, *there are no changes proposed to the Council's debt policy. The Council will continue to discharge its obligation to collect council tax in accordance with the relevant legislation and guidance. The review of how best to support customers struggling with debt is timely and consistent with broader responsibilities to meet the needs of vulnerable people in the area.*

- **Procurement**, there are no procurement implications.
- **Health and Wellbeing**, whilst there are no direct health and wellbeing implications from this paper, helping individuals to address debt issues can significantly impact their health, improving their mental and physical health, behaviours, and choices.
- **Environment and Climate action**, There are no Environment or climate action implications.
- **Affordability**, There are Affordability implications but this is a report by the Director of Customer and Communities and therefore the whole report seeks to improve resident's financial resilience and reduce debts.
- **Equalities and Human Rights**, This report has an EIA
- **Data Protection and Privacy**, there is no DPIA needed to present the recommendations for approval but that from their decisions, there will be work done to identify any data protection work needed (review /update the DPIA).
- **Communications**, There no communication issues associated with this paper
- **Economy**, There are no direct economy implications associated with the recommendations in this paper.

Risks and Mitigations

21. There are no direct risks to city of York council in relation to this report and its mitigations. There are risks in relation to delivering the recommendations mainly with regard to internal and external capacity. There is also the risk that if the recommendations are not introduced then the position of financially vulnerable residents will not improve and may even deteriorate leading to further demand for support from the council and its partners including health and social care.
22. The way to mitigate these risks is in relation to managing any capacity available and prioritising those that are deemed to provide the most effective support. As Government and council support falls away (Household Support Fund/Additional Universal Credit /Reduction in York Financial Assistance Scheme) there are likely

to be further residents falling into arrears with debts including council tax so implementation of any or all of the recommendations may do no more than mitigate the scale of any increase.

Wards Impacted

23. Wards with high levels of deprivations and individual households across the city.

Contact details

For further information please contact the authors of this Decision Report.

Author

Name:	David Walker
Job Title:	Head of Customer & Exchequer Services
Service Area:	Customer & Communities
Telephone:	01905 552261
Report approved:	Yes
Date:	03/03/2024

Co-author

Name:	Susan Wood
Job Title:	Welfare Benefits & Strategic Partnership Manager
Service Area:	Customer & Communities
Telephone:	07936921710
Report approved:	Yes
Date:	03/03/2024

Background papers

All relevant background papers must be listed.

None

Annexes

- Annex A: Equalities Impact Assessment (EIA)

- Annex B: Detailed Debt Pilot Report
- Annex C: Healthwatch snap shot

Abbreviations

CT – Council Tax

UC – Universal Credit

SPD – Single Person Discount

DHP – Discretionary Housing Payment

HSF - Household Support Fund

LGA – Local Government Association

CTS – Council Tax Support

DWP – Department for Work and Pensions

YFAS – York Financial Assistance Scheme

GDPR – General Data Protection Regulations

PTSD – Post-traumatic Stress Disorder

City of York Council
Equalities Impact Assessment

Who is submitting the proposal?

Directorate:	Customer & Communities		
Service Area:	Customer and Exchequer Services		
Name of the proposal :	Debt Pilot		
Lead officer:	David Walker		
Date assessment completed:	08 February 24		
Names of those who contributed to the assessment :			
Name	Job title	Organisation	Area of expertise
Susan Wood	Welfare Benefits & Strategic Partnership Manager	CYC	Welfare Benefits

Step 1 – Aims and intended outcomes

1.1	<p>What is the purpose of the proposal? Please explain your proposal in Plain English avoiding acronyms and jargon.</p>
	<p>This EIA relates to a debt pilot undertaken across 2022/23 to better understand residents debt issues and broader problems asking those residents in Council Tax arrears to voluntarily participate in the pilot. The attached paper provides the outcomes and findings of the pilot along with a set of recommendations.</p>
1.2	<p>Are there any external considerations? (Legislation/government directive/codes of practice etc.)</p>
	<p>www.gov.uk/government/publications/council-tax-collection-best-practice-guidance-for-local-authorities/council-tax-collection-best-practice-guidance-for-local-authorities</p>
1.3	<p>Who are the stakeholders and what are their interests?</p>
	<p>All residents in the city who are in council tax arrears, staff, community sector organisations.</p>
1.4	<p>What results/outcomes do we want to achieve and for whom? This section should explain what outcomes you want to achieve for service users, staff and/or the wider community. Demonstrate how the proposal links to the Council Plan (2019- 2023) and other corporate strategies and plans.</p>

	<p>This work is directly related to the council’s Affordability core commitment. The report includes recommendations to explore ways to best support residents in financially vulnerable households who are struggling to pay their council tax. The outcomes include:</p> <ol style="list-style-type: none"> 1. Trying to reduce debt for residents not just Council Tax but all debts 2. Gain a broader understanding of what debts residents have 3. Understand the added complexities arising from debt e.g. mental health problems 4. Produce an action plan/recommendation to try and address the issues 5. By taking action try to improve resident wellbeing
--	---

Step 2 – Gathering the information and feedback

2.1	What sources of data, evidence and consultation feedback do we have to help us understand the impact of the proposal on equality rights and human rights? Please consider a range of sources, including: consultation exercises, surveys, feedback from staff, stakeholders, participants, research reports, the views of equality groups, as well your own experience of working in this area etc.	
	Source of data/supporting evidence	Reason for using
	City of Council Tax Debt Recovery Project Report	Provides evidence of current provision & indicates financial vulnerability
	City of York Council: Council Tax Debt Recovery: Snapshot Conversations 2022 – Healthwatch York	Stakeholder feedback from residents affected by council tax arears
	City of York Council: Council Tax Debt Recovery - Centre for Housing Policy	Stakeholder feedback including CYC Council Tax and revenues staff, LAC’s, Citizens Advice York

Step 3 – Gaps in data and knowledge

3.1	What are the main gaps in information and understanding of the impact of your proposal? Please indicate how any gaps will be dealt with.		
Gaps in data or knowledge		Action to deal with this	
There are no obvious gaps in the data we hold other than knowing exactly the financial position of individual households		The proposals look to help people in arrears get individual advice and support on their circumstances.	

Step 4 – Analysing the impacts or effects.

4.1	Please consider what the evidence tells you about the likely impact (positive or negative) on people sharing a protected characteristic, i.e. how significant could the impacts be if we did not make any adjustments? Remember the duty is also positive – so please identify where the proposal offers opportunities to promote equality and/or foster good relations.		
Equality Groups and Human Rights.	Key Findings/Impacts	Positive (+) Negative (-) Neutral (0)	High (H) Medium (M) Low (L)
Age	Will provide support to people affected by Council Tax arrears	+	H
Disability	Will provide support to people affected by Council Tax arrears	+	H

Gender	Will provide support to people affected by Council Tax arrears	+	H
Gender Reassignment	Will provide support to people affected by Council Tax arrears	+	H
Marriage and civil partnership	Will provide support to people affected by Council Tax arrears		
Pregnancy and maternity	Will provide support to people affected by Council Tax arrears	+	H
Race	Will provide support to people affected by Council Tax arrears	+	H
Religion and belief	Will provide support to people affected by Council Tax arrears		
Sexual orientation	Will provide support to people affected by Council Tax arrears		
Other Socio-economic groups including :	Could other socio-economic groups be affected e.g. carers, ex-offenders, low incomes?		
Carer	Will provide support to people affected by Council Tax arrears	+	H
Low income groups	Will provide support to people affected by Council Tax arrears	+	H
Veterans, Armed Forces Community	Will provide support to people affected by Council Tax arrears	+	H
Other			
Impact on human rights:			

List any human rights impacted.	n/a		
---------------------------------	-----	--	--

Use the following guidance to inform your responses:

Indicate:

- Where you think that the proposal could have a POSITIVE impact on any of the equality groups like promoting equality and equal opportunities or improving relations within equality groups
- Where you think that the proposal could have a NEGATIVE impact on any of the equality groups, i.e. it could disadvantage them
- Where you think that this proposal has a NEUTRAL effect on any of the equality groups listed below i.e. it has no effect currently on equality groups.

It is important to remember that a proposal may be highly relevant to one aspect of equality and not relevant to another.

<p>High impact (The proposal or process is very equality relevant)</p>	<p>There is significant potential for or evidence of adverse impact The proposal is institution wide or public facing The proposal has consequences for or affects significant numbers of people The proposal has the potential to make a significant contribution to promoting equality and the exercise of human rights.</p>
<p>Medium impact (The proposal or process is somewhat equality relevant)</p>	<p>There is some evidence to suggest potential for or evidence of adverse impact The proposal is institution wide or cross-Unit, but mainly internal The proposal has consequences for or affects some people The proposal has the potential to make a contribution to promoting equality and the exercise of human rights</p>
<p>Low impact (The proposal or process might be equality relevant)</p>	<p>There is little evidence to suggest that the proposal could result in adverse impact The proposal operates in a limited way The proposal has consequences for or affects few people The proposal may have the potential to contribute to promoting equality and the exercise of human rights</p>

Step 5 - Mitigating adverse impacts and maximising positive impacts

5.1	Based on your findings, explain ways you plan to mitigate any unlawful prohibited conduct or unwanted adverse impact. Where positive impacts have been identified, what is been done to optimise opportunities to advance equality or foster good relations?
There is no unlawful prohibited conduct issues associated with the debt pilot, accompanying report and the recommendations. There are no adverse impacts arising from the pilot or recommendations on any of the groups as all should benefit where they are in arrears. The key groups are those on low income in any of the categories within the EIA.	

Step 6 – Recommendations and conclusions of the assessment

6.1	Having considered the potential or actual impacts you should be in a position to make an informed judgement on what should be done. In all cases, document your reasoning that justifies your decision. There are four main options you can take:
- No major change to the proposal – the EIA demonstrates the proposal is robust. There is no potential for unlawful discrimination or adverse impact and you have taken all opportunities to advance equality and foster good relations, subject to continuing monitor and review.	

- **Adjust the proposal** – the EIA identifies potential problems or missed opportunities. This involves taking steps to remove any barriers, to better advance quality or to foster good relations.
- **Continue with the proposal** (despite the potential for adverse impact) – you should clearly set out the justifications for doing this and how you believe the decision is compatible with our obligations under the duty
- **Stop and remove the proposal** – if there are adverse effects that are not justified and cannot be mitigated, you should consider stopping the proposal altogether. If a proposal leads to unlawful discrimination it should be removed or changed.

Important: If there are any adverse impacts you cannot mitigate, please provide a compelling reason in the justification column.

Option selected	Conclusions/justification
Continue with the proposal	The recommendations look to provide support to low income households and those households experiencing financial difficulties across the city. It is open to all residents.

Step 7 – Summary of agreed actions resulting from the assessment

7.1 What action, by whom, will be undertaken as a result of the impact assessment.			
Impact/issue	Action to be taken	Person responsible	Timescale
N/A			

Step 8 - Monitor, review and improve

8. 1	<p>How will the impact of your proposal be monitored and improved upon going forward? Consider how will you identify the impact of activities on protected characteristics and other marginalised groups going forward? How will any learning and enhancements be capitalised on and embedded?</p>
	<p>Data is collected on council tax arrears, Council Tax Support and discretionary council tax reduction. We will report back to FISG on progress on the recommendations. We will seek opportunities for feedback from people in Council Tax arrears on their experiences.</p>

City of Council Tax Recovery Project Report December 2023

Background

City of York Council has a duty to ensure revenue collection is efficient and effective for the benefit of all our taxpayers. We are streamlining our process for billing and receiving payment for all services, including using on-line and direct debit payments where possible.

We have been examining how we collect council tax arrears over the last five years, particularly regarding those who are unable to pay rather than unwilling. Several other local authorities have reported on the difficulties and successes of working differently, including Gateshead, Newcastle, Barking and Dagenham¹ and Calderdale².

In 2020 the Greater London Authority (GLA) commissioned Policy in Practice to undertake an evaluation of flexible, customer-centric debt collection practices for low-income Londoners. The project report³ focuses on the GLA's understanding of the business case for council tax collection practices that more effectively support low-income households. On 16 August 2021⁴ the Government published new guidance 'Council tax collection: best practice guidance for local authorities, and the LGA is working on a Fair and Effective Debt Management Maturity Self-Assessment model for Council Tax collection.

We aim to be an exemplary organisation with regards to the collection of debt. The CYC Debt Policy⁵ affirms the use of best practice methods providing ambitious standards of customer service dealing with all customers in a fair and inclusive manner, whilst carefully considering the needs of vulnerable customers.

¹ <https://policyinpractice.co.uk/wp-content/uploads/Reimagine-debt-case-study-Cabinet-Office-Newcastle-CC-LB-Barking-and-Dagenham-and-Equifax-1.pdf>

² Briefing Note - Calderdale Council's response to residents struggling with Council Tax debt – see appendix

³ <https://policyinpractice.co.uk/publications/>

⁴ www.gov.uk/government/publications/council-tax-collection-best-practice-guidance-for-local-authorities

⁵ www.york.gov.uk/downloads/file/5/corporate-debt-policy-may-2021

However, over 7,000 households were in Council Tax arrears at the end of March 2023. Of those over 2580 had multiple year's arrears. Why does this matter?

“The impact of poverty on financial resilience, health and wellbeing, in addition to having lower incomes week-to-week, people in poverty are also much less likely to be able to build up savings to help cover unexpected expenses, invest in improvements to their homes or access opportunities.

Their options are often restrained by their circumstances. One in three of those in the poorest fifth have no savings at all. People on low incomes are also more likely to get into problem debt through falling behind with bills and credit payments. Six in ten people in the poorest fifth of the population report that they are in problem debt, most commonly falling behind with Council Tax payments, rent or utility bills.

Living in poverty affects every aspect of people's lives and contributes to those on lower incomes experiencing poorer physical health and being more likely to experience mental health conditions. Over a quarter of people in the poorest fifth of the population experience depression or anxiety.

The pressures of living in poverty cause considerable stress, which is often linked to poorer mental health as well as strained relationships within families. The long-term effects of poverty culminate in people in deprived areas having significantly lower life expectancy than those in better-off places.”

Findings - UK Poverty 2018, Joseph Rowntree Foundation

Current Council Tax collection policy and procedures in York are led and constrained by legal obligations and the need to maintain high collection rates. Within the current systems when a customer goes into arrears

- Often, there is no real understanding of whether a customer cannot pay or is refusing to pay.
- We wait for customers in arrears to contact us rather than contacting them to determine their circumstances.
- We do not have a consistent approach to working with advice agencies who are supporting people in Council Tax arrears or having difficulty paying.
- Litigation seen as an inevitable outcome where people are struggling to pay.

- There are limitations as to how and when a customer can pay their arrears and payment methods and arrangements are seen as inflexible.

However, some changes to processes were introduced over the last 5 years. We recognise that non-payment/arrears of council tax can be an indicator people are facing other issues in their lives and these are affecting their ability to pay their council tax. Therefore, if we can get a better understanding of these issues and offer appropriate support this could provide longer term benefits for the customer, improve their ability to pay, prevent further debt, reduce administration and leading wider community outcomes.

Coronavirus and the subsequent cost of living crisis have had a significant impact on Council Tax services and residents' finances including payment of Council Tax.

Central government implemented various support schemes which are administered by local authorities. Specifically, Revenues and Benefits teams dealing with Council Tax, Council Tax Support, Housing Benefit, York Financial Assistance Scheme, etc. Those teams were already stretched before Covid due to staff reductions and difficulties in recruitment, which have continued in to 2023. Following on from the pandemic we have moved in to the cost of living crisis and further pressure on services due to additional schemes, including the Household Support Fund and high demand for support. Their priority has been reacting to implementing the support schemes, leaving no capacity for service development and business change.

To respond to the financial pressures on households caused by Covid the government suspended Council Tax recovery processes in April 2020 until October 2021, when the recover process resumed.

York Council has a consistently high collection rate compared to other local authorities across England.

The Council Tax recovery cycle consist of the following stages:

- Bill stating the full amount due for the year and when monthly payments are due
- A first reminder is posted when the CT payment is not paid by the required date
- A second reminder is posted when the first reminder is paid on time but, a second payment is missed

- A summons letter is issued for the total outstanding amount for the year if payment is not made following the second reminder
- The court date - when the CYC apply for a liability order.

Council tax collected as a percentage of council tax due from 2017/18 to 2022/23 for York⁶

	York %	Minimum for All English unitary authorities	Mean for All English unitary authorities	Maximum for All English unitary authorities
2017/18	97.33	91.33	96.76	99.49
2018/19	97.71	92.00	96.73	99.44
2019/20	97.59	91.49	96.46	99.49
2020/21	96.60	87.76	95.51	99.09
2021/22	96.77	88.00	95.68	99.47
2022/23	97.46	88.87	95.92	99.49

Number of Council Tax	2021/22	2022/23	
reminders	27,678	27,415	-263
summons	12,452	12,201	-251
liability orders granted	7,820	9,257	1,437

Council Tax Support caseload

	Working age	Pensioners	Total
March 2020	4,682	4,034	8,716
March 2021	5,512	3,887	9,399
March 2022	4,685	3,735	8,420
March 2023	4,446	3,572	8,018

Discretionary Council Tax Reduction Awards 2022/23

⁶ Department for Levelling Up, Housing & Communities

	No of applications	No of awards	Total £
CTS claimants	Not available	28	£18,910
Non-CTS claimants	20	0	

The Council Tax Benefits Adviser Project

To better understand the current systems and where improvements could be made to better support people who are struggling to pay Council Tax, in September 2021 proposals were agreed to pilot and evaluate a different approach to supporting people in Council Tax arrears.

The Council Tax Benefits Adviser Project was a one-year pilot from April 2022 to March 2023, to explore and develop a positive, collective approach to City of York Council (CYC) Council Tax recovery for people who are in Council Tax arrears who cannot pay or are struggling to pay due to low income.

A dedicated welfare benefits adviser provided support to people in Council Tax arrears to look at their whole situation, maximise income and develop budgeting skills to manage their money and finances in a sustainable way going forward. Whilst a number of services offer assistance to people in Council Tax arrears and the Council signposts to these services, this type of support linked to Council Tax non-payment is not currently available.

The aim was to develop and evaluate a different model of working between advisers and Council Tax, Housing and Benefits services which takes person-centred approach of residents' situations and the support that is available,

Alongside the advice service, funding from Deciding Together was secured for two independent evaluation projects with Healthwatch York and Centre for Housing Policy University of York.

The two evaluations gathered views from residents who have been/are in Council Tax arrears and internal and external stakeholders on the working of the current systems. Summaries of the findings of these are included in this report.

Key themes and findings

The project report and the two evaluations have identified key themes from residents who go into arrears with Council Tax payments.

CYC have put in place a range of measures to mitigate and support people in CT arrears, including

- Introducing a new Corporate Debt Policy in March 2021 which supports this approach and supports the aims of the current Government Council Tax debt recovery review which could include:
 - o ensuring affordability assessments are central to Council Tax collection processes so individual circumstances are taken into account and people are given appropriate time to pay off arrears
 - o improving the links between councils and the debt advice sector
 - o developing and supporting fairer debt intervention methods.

The policy has the following key principles:

- Minimising debt
 - Proactive approach
 - Preventative measures
-
- Extending monthly instalments over 12 months where needed
 - Limiting court costs for people in receipt of Council Tax Support
 - Introducing a process for special payment arrangements to be offered as part of the court process
 - Recent changes have also enabled special payment arrangements to be spread beyond 12 months
 - Enforcement agents are not used where people are receiving Council Tax Support
 - The Council has signed the Council Tax Arrears Good Practice Protocol for York with Citizens Advice York⁷.and regular meetings have restarted.
 - Promoting our discretionary council tax reduction scheme over the last 5 years; both within CYC, including benefits teams, benefits advisors,

⁷ www.york.gov.uk/CouncilTaxArrears

housing management officers, local area coordinators, and across the advice and support services in the city.

- Revising guidance and training for the Customer Service Representatives, who answer calls to the council relating to Council Tax; so that people who cannot pay council tax are directed to the financial support and advice service available as soon as possible.
- Revised correspondence to people in council tax arrears to include detailed guidance on available advice and support.
- We have worked with advice and support services across the city to improve understanding of the Council Tax recovery process and the advice and support provided by organisations. Including the agreeing the Council Tax Arrears Good Practice Protocol for York with Citizens Advice York.

However, the feedback from residents, advice and support workers and teams with CYC found

- Many people struggling to pay Council Tax are missing out on support available to them, such as Council Tax Support, Single Person Discount and other discretionary or grant support. They are not aware of the support available or not able to apply.
- Universal Credit (UC) is having an impact on the take up of Council Tax Support (CTS); People must apply separately for CTS, if they apply for UC. When someone makes a claim for CTS, it is up to the individual to notify CYC of any changes in their income that will affect their CTS. DWP notify councils if someone goes off UC, but do not notify them if they go back on to UC. People are unaware or confused by what they need to do.
- There are opportunities to use discretionary funding effectively to reduce Council Tax arrears, including Discretionary Council Tax Reduction⁸, YFAS, HSF. However, there is a lack of clarity over the criteria and administration processes for Discretionary Council Tax Reduction; People's circumstances and different financial support schemes are considered in isolation.

⁸ www.york.gov.uk/DiscretionaryCouncilTaxReduction

- Getting advice and support to apply for assistance improved people's financial situation and they were better able to pay Council Tax. However, effective processes are not in place to refer people directly for advice and support.
- There is agreement that arrears are dealt with as quickly as possible. However, the lack of advice alongside the strict recovery process, create a barrier to active dialogue with people who have missed payments and are looking to understand the process and find ways to pay.
- The recovery process, bills and letters are confusing and difficult to understand, and construed as unpredictable, unsympathetic, and excessively punitive. As a result, there are people who do not engage with the process or try and have a negative experience.
- Residents who contacted the Council or asked for advice about their arrears had a reason, sometimes complex reasons, why they had not been able to pay, they wanted to pay what they could and were worried about not being able to pay.
- When people contact the Council about their arrears, if are unable to pay the full amount to bring their account up to date, they are often told there is nothing they can do about it except wait until the Liability Order is obtained and after this more information will be sought, and a payment arrangement can be made.
- Once people are in Council Tax arrears and go through the recovery process it is difficult to clear the arrears, and this often means they have payment arrangements into the following year. As result many are unable to afford arrears payments and current years instalments.
- Advice and support workers found it difficult to get information on their client's situation and to engage in a dialogue with CYC to resolve issues for their clients.
- There is no clear consensus within the Council and amongst advice workers on how to identify people unable to pay CT and target assistance.
- See annex 1 for report on Heathwatch York Snapshot Conversations with residents about their experiences of Council Tax arrears.

Recommendations/ Action plan

The recommendations below highlight a range of actions we would like to take forward for a council wide approach to supporting people in Council Tax arrears and make recovery processes as effective as possible within the current resources and financial climate of the council.

- Bring together the relevant staff across the council to ensure the key principles of our debt policy are embedded in our practice:
 - Minimising debt
 - Proactive approach
 - Preventative measures

- Use good practice and guidance to put in place procedures that recognise non-payment of Council Tax is an indicator of financial difficulty, and to:
 - Offer Council Tax Support and income maximisation advice and support at every contact and conversation relating to Council Tax arrears, including Customer Services, Local Taxation & Recovery and Revenues & Benefits
 - Ask people the reason they have been unable to pay their Council Tax and record this on their Council Tax account, so that CT recovery team can identify vulnerable people and offer appropriate advice and support.
 - Develop effective referral process to advice and support services for people in Council Tax arrears.
 - Record telephone numbers on the CT system so that we can contact people about their CT accounts.
 - Check GDPR/privacy notices to ensure we can use data pro-actively to reduce arrears and increase CTS take-up.

- Review criteria and processes for Discretionary Council Tax Reduction.

- Ensure regular liaison meetings take place between Local Taxation & Recovery, Customer Services and advice and support services, to build greater knowledge, understanding and cooperation of policies, processes and issues arising.

- Explore opportunities to
 - Put provision in place to pro-actively contact people who have multiple years Council Tax arrears to offer advice and support to help clear the arrears and prevent future arrears.
 - Encourage the take-up of Council Tax Support
 - Improve letters and communications, using good practice form guidance and other areas.
 - Gather regular feedback from customers who are/ have been in arrears.
 - Provide dedicated routes so that advice agencies can more quickly access to the information they need to support their clients.

Conclusion

Whilst CYC overall Council Tax recovery rates are high and compare well with other local authorities, there are improvements we could make to improve the experience of residents who are in financial hardship and support them to be in a better position to pay their Council Tax.

Good practice from our pilot and other areas shows that tailored support to residents who are struggling to pay their Council Tax, does not negatively impact collection rates and can have a positive impact for residents and services, reducing stress, maximising their income, and improving their CT payment.

By building on the work already undertaken to embed a pro-active approach supporting residents struggling to pay their Council Tax we could improve outcomes both for the Council and residents.

City of York Council: Council Tax Debt Recovery - Snapshot Conversations 2022

Healthwatch York were asked by The City of York Council (CYC) to carry out an evaluation with residents about their experiences of dealing with Council Tax debt. The interviewees had agreed to be interviewed and their contact details were supplied for the research by CYC. This document offers material collected from 9 people (out of 20 possible participants 9 agreed to be interviewed) who had received advice from the Council Tax Support Worker. The telephone interviews took place December 2022 and January 2023. All responses have been anonymised.

What were the main reasons that caused you to be behind with your payments?

These are some of the reasons mentioned by different individuals that caused them to fall behind with their payments:

- Moving to a new property and having to pay for two properties at the same time, which became unaffordable.
- Losing a driving job and having a reduced income, which made it difficult to make ends meet.
- Being off work for several months due to a major operation, and not realizing that their former flat mate had stopped paying rent and council tax, which resulted in arrears.
- Losing council tax support due to earning over a certain amount during overtime, and not realizing that the support had stopped, which led to arrears.
- Becoming unemployed due to redundancy, which affected their ability to pay rent and council tax.
- Canceling the direct debit for council tax due to financial difficulties.
- Experiencing health issues and being unable to work, which affected their income and ability to pay bills.
- Receiving a bonus that affected their Universal Credit and council tax payments, resulting in arrears.

“I moved home, so I was paying for the property I lived in then and the new property and it just wasn't affordable.”

“I was delivery driving at one point and then I got a driving ban, unfortunately, so that was a lot of income gone, my income was halved, and I think I just fell behind, I was doing a part time job, but it wasn't as many hours, so I was just struggling to make ends meet.”

“x years ago, I had a major operation on my right leg, and I was off work for about 4 months. I assumed my council tax was being paid, but this is where it gets frustrating for me, but basically when I moved into the place there were two of us, but she decided she wanted to go her own separate way. The account was in arrears, but I didn't know that. I used to transfer x amount of wages every week into an account, and she dealt with all the bills. I didn't know that she hadn't been paying rent or Council Tax. It's only when she left that I found out, I knew nothing about it. Because I was living on my own, I assumed that it would have been automatically adjusted, but it wasn't, they thought there were still two people living here.”

“So basically, my council tax support claim stopped one month because I earned over a certain amount because I worked overtime. Now I'm so far behind my council tax because I didn't have that support for all those months that I didn't realise that I wasn't getting it. It was May, last year (2022) is when it stopped. Initially it was Universal Credit fault for not updating City of York Council Tax. It was only because I picked up overtime.”

“I don't know what's happening now because I'm unemployed, I was made redundant, CYC pay my rent.”

“I can't actually remember; I think that I cancelled the direct debit because I knew that I couldn't afford to pay so I missed a few months.”

“Health has been really bad. She had a heart attack in 2014. She used to work full time. But she had a stent fitted and has been in and out of hospital with angina. It got so bad that she had a triple heart bypass and had unstable angina. She now can't work. And she's gone from full time to nothing.”

“Problem for her was that she took a bonus. She did some overtime, and it affected her Universal Credit, which then affected her council tax. So, she ended up in arrears. She didn't know that it had happened. So, it happened in the summer. And it affected her payments.”

How did being in arrears with your Council Tax have an impact on you personally?

Being in arrears with Council Tax can have various personal impacts on individuals, including stress, anxiety, worry, and financial difficulties. It can also have a negative impact on mental health, particularly if an individual already suffers from mental health problems. For some, it can also trigger past traumatic experiences, making the situation even more challenging to deal with. The stress and worry of being in arrears can affect a person's overall well-being and make it difficult for them to focus on other aspects of their life. Additionally, receiving letters or communication about arrears can be scary and intimidating, adding to the stress and anxiety of the situation.

“I mean, it was a bit stressful, because obviously, you have to pay that. And that's, that's a biggie, you. So, it was a little bit stressful, and kind of wondering where, how I'm gonna get the money. You know, how I'm gonna survive and pay my debt off. I think it was a case at the time that I had to pay these two months Council Tax and I'm skint.”

“Well, I couldn't understand how I owed that much, the largest issue was they knew I'd been sick, well I'd jumped through the hoops with them, and I just assumed my full rent would be paid, but it wasn't because there are two names on the tenancy agreement.”

“Well, it's made me worried, it's stressed me out and I mean I suffer from mental health issues as it is, so the council tax situation has not made it better at all. It's my made my head go a bit...”

“I've got severe mental health problems; PTSD, borderline personality disorder...and getting that letter really scared me.”

How did you first become aware that you were behind?

For some people it was a letter from the council, while for others it was due to issues with their benefits or changes in circumstances. It is unfortunate that some people did not receive any help or support when they received the letter, and that the experience was quite stressful for many. It is important that local councils communicate with their residents clearly and respectfully and offer support and advice when needed.

"It was a shock when I got the letter."

"I think it <the letter> was pretty easy to understand. Everything was explained well, I mean I can be a bit slow at times on the uptake. I think it was pretty easy to understand. I can't remember what it said. But yeah, I think I understood it."

"<I got a> letter from the court. Initially it was Universal Credit's fault for not updating, I got a letter and things and I spoke to them but every time I rang the City of York Council up and I spoke to somebody all they advised was to cancel my direct debit so that my payment wouldn't be taken out."

"As far as I know I'm not behind with my payments but I'm not sure, I've had no letter or reminders about my Council Tax."

"When she got the letter, there was no offer of help. And it was very blunt. The lesser could have been better. It could have told you what you're entitled to. Overall, the City Council should be more efficient when you ring you get passed from pillar to post. And you don't get an ounce of respect at all. It's like you're something they've stood on. With not an ounce of respect. It's alright for them. They're in full time jobs."

What was your first response to the letter?

The first response for many respondents was to contact CYC to discuss the matter and to inquire about options if they were unable to make the next payment. People also sought assistance from Citizens Advice and a court representative to help explain their situation and figure out a solution. One

individual expressed concern and panic about the situation, particularly when the letter stated that they wanted the full amount due to missed payments. Despite emailing the City Council and following up with promises of a call back, one respondent did not receive a response.

“I rang them (CYC) up because I didn't realise about the single occupancy. I couldn't change it because I was still living at my old address at the time.”

“I think it was a helpful lady at the council tax office...asking what would happen if I didn't pay this next payment and she was very helpful.”

“I went to Citizens Advice, and they put me in touch with a Court Representative, so she was at Court with me and explained everything that had gone on.”

“I knew I was getting behind that because obviously I got into contact with them, and I was forever telling them ‘look what I do’ because I can't afford the payments that I'm being asked for. Obviously, they were getting back in touch with me, and they just said, ‘oh well if you can't afford these payments then you'll just have to wait for it to go to court’. Which isn't what I wanted to do.”

“I panicked, I really panicked. Because it said, ‘because you missed two payments or something, we now want the full amount.’”

“She did email the City Council after she got the letter, but got nothing, no reply got nothing back. One of the problems with the City Council is they're not quick at getting back.”

What happened next with your council tax arrears?

Some respondents were initially told to pay what they usually pay for council tax, with the understanding that they would receive a refund if they overpaid. One respondent asked for their ex-partners name to be taken off the council tax agreement so that they could receive the benefit they were entitled to but were told that the council policy was to keep both names on the agreement while the account was in arrears. Another respondent was not accepted for discretionary

support and was unable to afford the high payments that the council was expecting them to make. They were advised to cancel their direct debit and pay what they could when they could. One respondent was struggling financially as a single parent and had to rely on food bank vouchers to make ends meet. Another spoke to their local area coordinator, who helped to resolve the issue. One respondent was contacted by an agent who was trying to take the money back through an enforcer. The person refused to talk to the agent and eventually only received one reply from the City Council stating that there was nothing they could do.

“They said pay what you usually pay and if we owe you, we’ll obviously just give it to you back, but then obviously it turned out that I owed them. So, it was quite a bit of a shock. I think she gave my details to <CYC Officer>.”

“I said why don’t they take her name off so I can get the benefits I’m entitled to; why don’t they take her name off and get the benefits and then title to. The representative in accounts said, and I quote; ‘its council policy to keep both names on the agreement while the account is in arrears.’ As far as I’m aware now the rent is only in my name. <CYC Officer> went through everything with me”

“So now I’ve not been accepted (for discretionary support) and that’s just made me even more stressed out about it because it’s going to go to court because I cannot afford the payments that they are expecting. I’m willing to pay something. I’m just not willing to pay that high amount of what they are expecting me to pay. They told me to cancel my direct debit if I can’t afford to make the payments but just chip away whatever I can and when I can. I can’t, you know I’m a single parent. I’m working as hard as I can to pay for the bills at the moment in the property, which is costing an absolute bomb at the moment, especially on electricity. I’m even having to get foodbank vouchers to help me out at the moment.”

“I spoke to my local area coordinator, and she said I’ll be able to get this resolved for you and then that was it.”

"The next thing that happened was that they'd got in touch with an agent and an agent was trying to get the money back <with> an enforcer to take the money back. And she won't talk to an agent, she won't have anything to do with them. So, at that point, she just ignored the agent and didn't answer. She would have paid the city council and would have spoken to the city council, but nobody reached out to her. She would have paid them, but she would not pay an agency. So, she gave no reply. She emailed the City Council again, and eventually did get one reply back to say that there was nothing that they could do."

What help did you receive?

Many respondents received help from the project worker <City Council Officer> regarding their council tax arrears. The officer provided information about the options available if the person didn't pay, including going to court and spreading the money owed over the next year. This helped to relieve some stress, although some people ultimately decided to pay the arrears instead of taking any further action. One respondent spoke to the project worker a couple of times, and the worker suggested increasing their monthly payments instead of panicking or pleading with the council. One respondent felt that the council didn't understand their situation, but they know that they owe the money. One respondent was waiting for further advice from the project worker.

"<City Council Officer> tried to help, but by then I'd already got a summons to court."

"<City Council Officer> told me what I could do, if I don't pay, he talked me through it, because I could go to court, and then nothing will really happen in court and you spread the money that you owe over the next year, or something like that. So, it's not too big of a deal, that was helpful to kind of relieve some stress. I didn't end up taking that route; I just ended up paying it and just getting out of the way and then making myself a little bit short money-wise."

"<City Council Officer> came to visit me and we went through everything and to be honest I've not heard a great deal from xxx since, so I don't really know what's going on."

"I spoke to <City Council Officer>, he said not to panic, we'll just increase your monthly payments. She's not going to beg or plead with them. She just wants them to understand the situation."

"She didn't understand the system and they didn't understand her situation. She knows that she owes the money."

"She's currently waiting for further advice from <City Council Officer>."

Was the problem resolved?

"<City Council Officer> did apply for me and they came back saying I was entitled to it, but by then they'd put the court costs on top of the money, so <City Council Officer> said she is entitled to the Council tax support, but because it was a bit late, they said I had to pay it. I had to share with <City Council Officer> what comes in and what goes out and they asked if £10 per month would be ok for me to pay it back and they agreed on that."

"Now I'm back driving again and making money, so everything is now alright."

"I just don't know what's happening now because <City Council Officer> from Council tax support was supposed to ring me on the 30th of December to make sure that I got paid so that I had enough money to last me over Christmas and food, but he never rang. Because this when I got the letter to say I hadn't been accepted a couple of weeks before Christmas. So, I've no idea what's going on."

"I said can you spread the cost of it over the monthly payments and he said yeah, and they just did it. I was only behind by £60 or something. So, it used to be £20 a month and they increased it to £28 until April."

"What she'd like to happen is that she'd like the city council to help her. She would have offered it and would have found a way forward. But they haven't asked."