

Haringey Strategy for Tackling Debt

Our Borough Plan 2019-23 sets out our vision for a Haringey where strong families, strong networks and strong communities nurture all residents to live well and achieve their potential. There are a range of levers that the council will employ to do this. Taking action to enable people to address problematic debt is one of these.

This commitment has taken on even greater importance since the emergence of the Covid-19 pandemic. We have already seen a sharp rise in claims for universal credit, an increase in unemployment, and more requests for assistance with emergency food and fuel. It is vital that our residents have positive tools and support to help them through these tough times, and that we do not see them sinking into toxic and entrenched debt.

There are residents in Haringey who are finding themselves in debt due to poverty, external economic factors beyond their control and the rise in the basic cost-of-living outstripping their income levels.

This strategy intends to clearly define and clearly demarcate those residents and sets out a strategy on how we can use the levers available to us to tackle the debt they face.

We believe we have to prevent debt by:

- Changing the housing market
- Using our spending power to stimulate our local economy
- Engineering change in the job market

And we have to tackle debt by:

- Increasing eligibility for support
- Changing the way we work with people in debt to us
- Recognising debt's role in a wide set of issues for the Council and our partners, such as safeguarding

Cost of Living and debt

There are several types of debt people are in throughout their lives. Not all are problematic and nor do they all have direct consequences. This strategy focuses on cost-of-living debt and specifically for those on low incomes. The key characteristics of this type of debt:

- **Are reoccurring outgoings:** It is an outgoing or charge that is continuing to cost. For example, rent is due to be paid every month.
- **Have significant consequences:** Failure to pay for these outgoings have consequences ranging from removal of supply to eviction.
- **Are fixed and unavoidable:** Unlike retail purchases, people tend to have limited options to search for cheaper alternatives. For example, energy prices tend to be similar across the 6 big energy companies, and Council Tax is fixed.
- **Are attached to essentials:** To be able to live, people need these items to live, for example a home.

Understanding Debt

There are a range of factors that contribute to problem debt, including low paid and insecure employment and austerity measures, but in London, a dominant factor is housing costs: although London residents have higher incomes than the rest of the country, they spend higher proportions of this income on housing, as well as other essential costs like fuel, and childcare.

CAB (Citizens' Advice Bureaux) estimates that 6 million UK adults have fallen behind on at least one household bill during the pandemic and that, in total, those households owe £1.6 billion in household bill arrears¹. There is also evidence of growing use of high-cost consumer debt, with one-in-four adults in the second poorest fifth of the income distribution in the UK reporting increased use of consumer debt during the pandemic².

This is a problem that will get worse if is not addressed and result in an exacerbation in household problem debt. Once debts are accrued, we know that the cost of servicing them is likely to put a huge pressure on household finances, and that this pressure is likely to disproportionately impact those least able to manage it.

Cost of Living Impact – What we know:

Housing
<ul style="list-style-type: none">• According to the Office for National Statistics, private rental prices in the UK rose by 1.4% in the 12 months to November 2020³.• Data from the ONS and Valuations Office Agency found for a single room with shared facilities, the median monthly private rent was £403. In London it was £650 (61% higher). For two bedrooms, the median monthly private rent was £695. In London it was £1,450 (109% higher)⁴.
Energy and Water
<ul style="list-style-type: none">• <u>National Energy Action</u>, which campaigns to end fuel poverty, estimates 12,000 people die each year from health conditions arising or worsening from having a cold home⁵.• According to the <u>House of Commons library</u>, around 10 per cent of households in England were classed as fuel poor in the latest estimates⁶. This was translated approximately 2.4 million households considered to be in fuel poverty in 2018, the latest figures according to the <u>2020 Annual Fuel Poverty Statistics in England</u>⁷.

¹¹ <https://www.citizensadvice.org.uk/about-us/policy/policy-research-topics/debt-and-money-policy-research/lockdown-debts-estimating-the-size-of-lockdown-arrears/>

² <https://www.resolutionfoundation.org/publications/the-living-standards-audit-2020/>

³ <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/indexofprivatehousingrentalprices/november2020>

⁴ <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/privaterentalmarketsummarystatisticsinengland>

⁵ <https://www.nea.org.uk/what-we-do/policy-and-research/our-health-our-homes/>

⁶ https://commonslibrary.parliament.uk/research-briefings/cbp-8730/?utm_source=twitter&utm_medium=social&utm_campaign=cl-business_wh-191120

⁷ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/882404/annual-fuel-poverty-statistics-report-2020-2018-data.pdf

Triggers

Whilst there is a perception that problematic debt is the result of overspending, including big credit card bills and bad money management, this is not reflected in the evidence. Problematic debt can be caused by multiple, interrelated factors. These include:

- **Low income and poverty:** There is a strong association between low income and problem debt. The IFS has found that one in five people on low incomes have problematic debt compared with just one in 20 of those at the top of the income scale⁸.
- **Low pay:** people in employment (although potentially on low pay) are as likely to be in debt as those out of work. So, for example, StepChange estimates that over half of clients (53%) are from households where they or their partner are in full-time or part-time employment⁹.
- **High cost of living:** the income of increasing numbers of people does not cover their cost of living. CAB describes this phenomenon as 'negative budgets' and report that since 2016, the proportion of people that CAB has helped with debt, who have negative budgets has grown from under a third (32%) to nearly 2 in 5 (38%). For London residents, the high cost of housing is a significant factor and accounts for a large proportion of their essential spend, alongside costs like fuel. Data from StepChange shows that of the people they have supported, 82% rent their homes (of which 39% in private rented sector, compared to 17% in housing associations and 13% in local authority accommodation)¹⁰.
- **Change in circumstances:** Whilst issues with problematic debt can be the result of long-term income pressures, debt is often triggered by a sudden change of circumstances. So, for example, research from StepChange Debt Charity showed that three quarters (75%) of their new clients said that a life event or income shock was the main reason for their problem debt, with illness, reductions in income or unemployment all identified as key triggers. Ability to cope with income drops and shocks was dependent on how well they were managing financially already.
- **Unexpected outgoings:** the cost of items like new boiler or car repairs, as well as smaller items that people had not accounted for in their day-to-day budgeting also contribute to debt.
- **Operation of benefits system:** There is evidence that issues with the way the current benefit system operates, including the five weeks wait for universal credit, clawbacks of overpayments, and sanctions, can contribute to problem debt¹¹.

⁸ <https://www.ifs.org.uk/publications/10336>

⁹ <https://www.stepchange.org/Portals/0/documents/Reports/london-in-the-red/haringey-debt-statistics-2017.pdf>

¹⁰ As above

¹¹ <https://publications.parliament.uk/pa/cm5801/cmselect/cmworpen/204/20402.htm>

Understanding the triggers

Wage stagnation

- Between April 2010 and April 2018, the median pre-tax weekly earnings of an employee in the UK fell by around 3% in real terms¹².
- Between 2010/11 and 2016/17 the pre-tax average income of the self-employed in the UK fell by 1% in real terms¹³.
- The Low Pay Commission estimates that there were 2 million workers paid at or below the minimum wage in April 2019, around 7% of all UK workers¹⁴.

Work and unemployment

- The number of people classed as unemployed in August to October 2020 was 1.69 million (4.9% of the workforce), 241,000 more than the previous quarter¹⁵
- 356,000 people had been unemployed for over 12 months in August to October 2020, up by 49,000 from previous year¹⁶.
- 370,000 people (4,022 per day) reported they had become redundant in August to October 2020¹⁷
- There were 5.7 million people on Universal Credit at 8 October 2020 – a 90% increase since 12 March 2020¹⁸.

Rising cost of living

- The amount of money required to raise a family comfortably is 46% more than it was in the year 2008¹⁹.
- Research by Loughborough University shows the cost of food which was up by twenty-six percent; bus travel which increased by thirty-seven percent and domestic energy whose costs went up by forty-five percent compared with 2008²⁰.

¹²<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/january2021>

¹³<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/bulletins/householddisposableincomeandinequality/financialyearending2017>

¹⁴ <https://commonslibrary.parliament.uk/research-briefings/cbp-7735/>

¹⁵<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/december2020>

¹⁶ As above

¹⁷ As above

¹⁸ <https://www.gov.uk/government/publications/universal-credit-statistics-29-april-2013-to-8-october-2020/universal-credit-statistics-29-april-2013-to-8-october-2020>

¹⁹ <http://livingwagecommission.org.uk/standard-of-living/>

²⁰ As above.

Cost-of-Living Debt Estimates

- CAB estimate over 7 million people in the UK will fall into council tax arrears²¹.
- According to Step Change, 820,000 people had fallen into council tax arrears during the pandemic²².
- The National Residential Landlords Association (NRLA) state over 800,000 private renters are now in debt (as of Jan 2021)²³.

Who is problematic debt most likely to affect?

Because of its relationship with low income, problematic debt is more likely to affect many of the same groups who are disproportionately affected by poverty and disadvantage²⁴. In a reflection of national patterns, Haringey residents are more likely to live in poverty if they are from a Black, Asian and Minority Ethnic (BAME) group; are disabled; or are children. People with negative budgets – and who are therefore more likely to experience problem debt - are more likely to be women, disabled people, and people with a long-term health condition²⁵.

These patterns are reflected in data from StepChange, which show that of people seeking help with problematic debt 63% were women and 44% were in a vulnerable situation in addition to their financial difficulty. This includes physical health conditions, mental health conditions, learning disabilities, sight or hearing difficulties and other situations which can make dealing with problem debt particularly difficult. Caring responsibilities and family composition are also significant factors: in 2017, 50% of people seeking help from StepChange have dependent children and 25% are single parents.

Looking at the specific impact of Covid-19 on debt, evidence suggests that those already in a precarious financial position were more likely to have fallen behind on their bills, with people with caring responsibilities and black people disproportionately likely to be struggling with household finance²⁶.

²¹<https://www.citizensadvice.org.uk/Global/CitizensAdvice/Debt%20and%20Money%20Publications/1.3%20million%20households%20behind%20on%20council%20tax.pdf>

²² <https://www.stepchange.org/policy-and-research/personal-debt-statistics-in-the-uk/coronavirus-may-2020.aspx>

²³ <https://www.nrla.org.uk/news/over-eight-hundred-thousand-renters-in-arrears-due-to-covid>

²⁴ Poverty and structural disadvantage (including in education, employment, and housing) are closely related, and as reports like the Runnymede Trust's 'Ethnic Inequalities in London' report shows, structural disadvantaged disproportionate affect BAME Londoners as well as those who share other protected characteristics, including being disabled.

<https://www.runnymedetrust.org/uploads/images/London%20Inequality%20report%20v3.pdf>

²⁵ <https://www.citizensadvice.org.uk/about-us/policy/policy-research-topics/debt-and-money-policy-research/a-debt-effect/>

²⁶ 1 in 4 (24%) people with caring responsibilities have fallen behind on their bills, compared to 6% of people without caring responsibilities

1 in 3 (31%) Black people are behind on their bills, compared to 1 in 8 (12%) white people.

This research also showed 1 in 5 (21%) key workers have fallen behind on their bills, compared to fewer than 1 in 10 (7%) people who are not key workers.

Consequences of debt

Being in debt has a profound and long-lasting impact. We know, for example, that there is an association between being in problematic debt and relationship breakdown; poor mental and physical health and wellbeing; education and employment prospects and youth crime. At its most tragic, problem debt can be a contributing factor in suicide.

There is also evidence that debt can lead to higher use of public services (particularly mental health services and state-subsidised housing), with resulting costs to the public purse. Over-indebtedness also results in costs to the wider economy, for example through lost productivity or increased crime.

There is therefore not just an ethical case for us doing all we can as a council to help prevent people from getting into unmanageable debt and to help those who are struggling, but also a practical case. By intervening early wherever possible, we will prevent the increased need associated with the exacerbation of debt and its impacts, and which we would need to respond to at a later stage.

What we know:

- **Mental Health:** The Understanding Society survey stated that 24% of people in debt were more likely to have poor mental health²⁷.
- **Lower Standards of Living:** research by Step Change and the Children's Society showed high debt had led to reduced spending on food and household essentials²⁸.
- **Youth Crime:** The Social Justice Policy Group report "Being Tough On The Causes Of Crime – tackling family breakdown to prevent youth crime" cited debt within the family is one of the 6 causes of youth crime²⁹.
- **Relationship Breakdown:** Relate's report "In Too Deep" cited in their research 1 in 3 relationships had broken down due to debt³⁰.

The Haringey picture

The issue of problem debt pre-existed Covid-19. In 2017, for example, over 4,000 Haringey residents were referred to the StepChange debt charity, with problematic debt including essential bills and council tax arrears. The table below shows figures by the Money Advice Service based on survey data and consumer data:

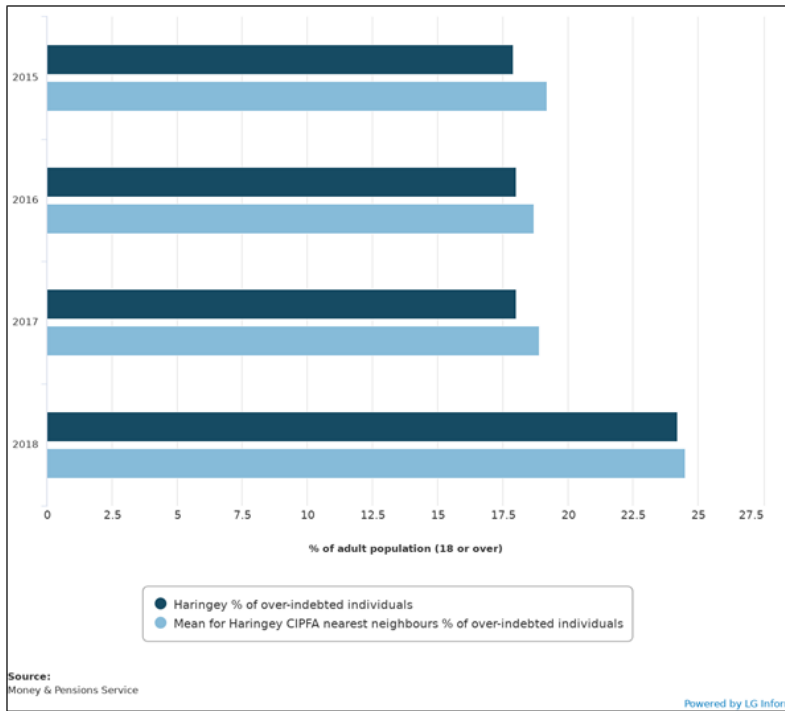
Percentage estimate of the adult population who find meeting monthly bills/commitments a heavy burden or regularly in arrears with bills (from 2015 to 2018) for Haringey

²⁷<https://www.citizensadvice.org.uk/Global/CitizensAdvice/Debt%20and%20Money%20Publications/The%20Debt%20Effect.pdf>

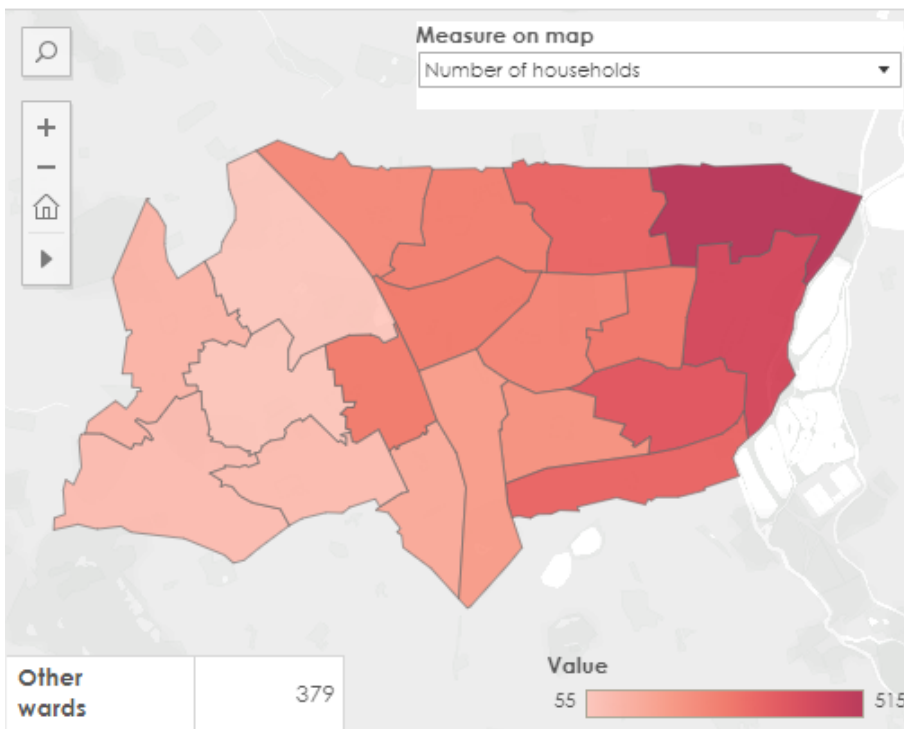
²⁸ <https://www.stepchange.org/portals/0/documents/media/reports/thedebttrap.pdf>

²⁹ https://www.centreforsocialjustice.org.uk/wp-content/uploads/2018/03/causes_of_crime.pdf

³⁰ <https://www.relate.org.uk/policy-campaigns/our-campaigns/too-deep-investigation-debt-and-relationships>



The latest data shows that there were 672 households identified as ‘in crisis’ and 4,312 households ‘at risk’³¹. The map below shows the concentration of those households in the Borough.

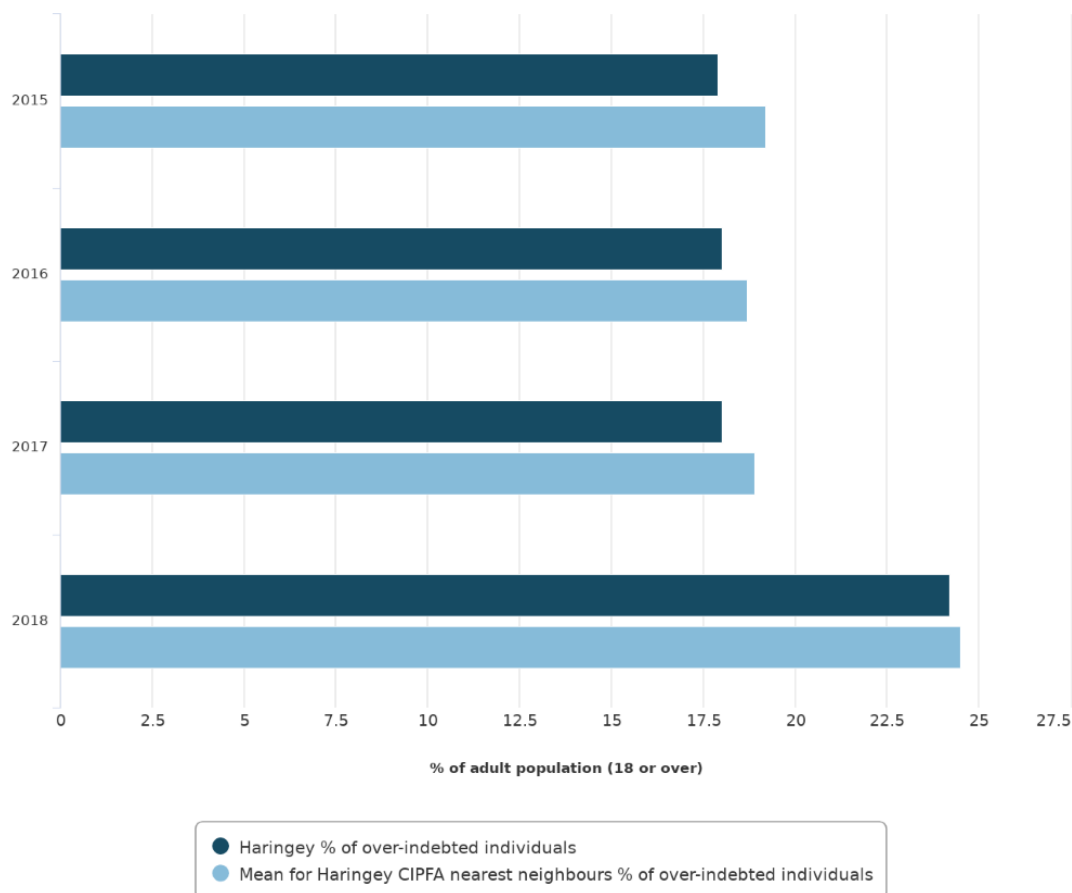


Levels of indebtedness

³¹ The income surplus is calculated after deducting rent, council tax liability and modelled costs.

An estimation of the proportion of individuals who are over-indebted (the percentage estimate of the adult population who find meeting monthly bills/commitments a heavy burden or regularly in arrears with bills) provides us with a top level picture of debt in the borough. The table below shows figures by the Money Advice Service based on survey data and consumer data:

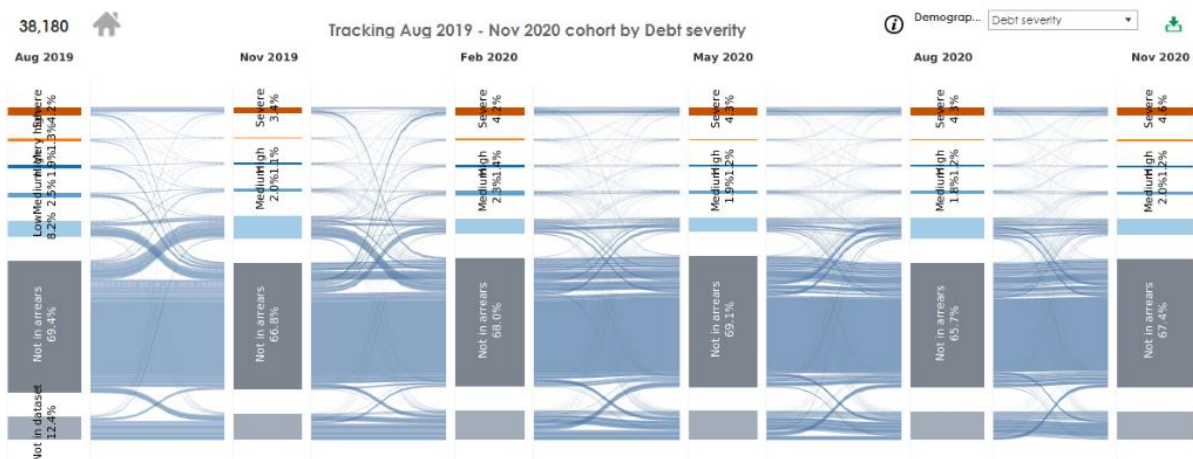
Percentage estimate of the adult population who find meeting monthly bills/commitments a heavy burden or regularly in arrears with bills (from 2015 to 2018) for Haringey



Source:
Money & Pensions Service

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Levels of severe and very high debt amongst low-income households in the Borough have been increasing since the beginning of the COVID-19 crisis. The proportion of households in severe debt (according to the council’s LIFT database) increased from 3.4% (1,306 households) as of November 2019 to 4.6% (1,762 households) in November 2020. There are similar patterns for households in very high debt severity – with numbers increasing from 283 households to 349 in the same period.

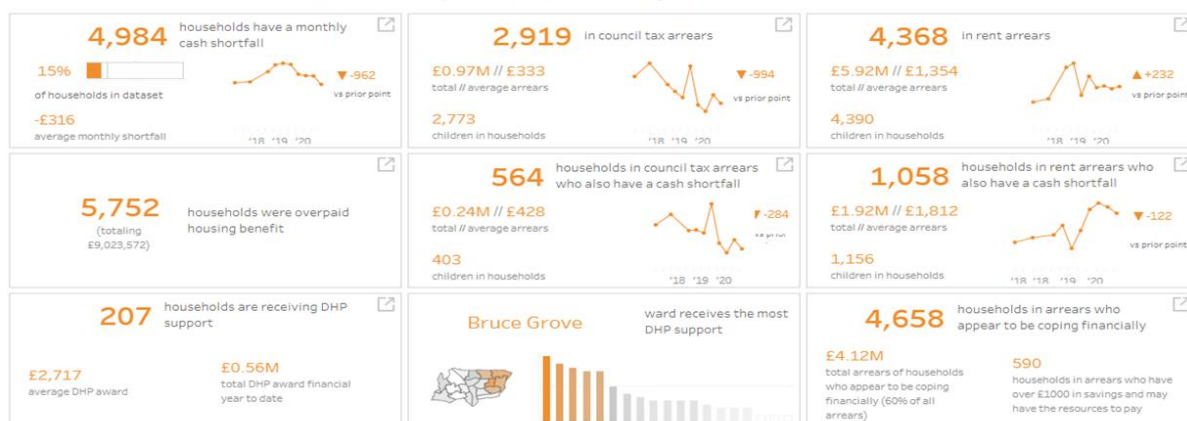


Below is an overview of household finances including income, expenditure and arrears for low-income households in Haringey as at November 2020.

HOUSEHOLD FINANCES - OVERVIEW

Refreshed with November 2020 datasets

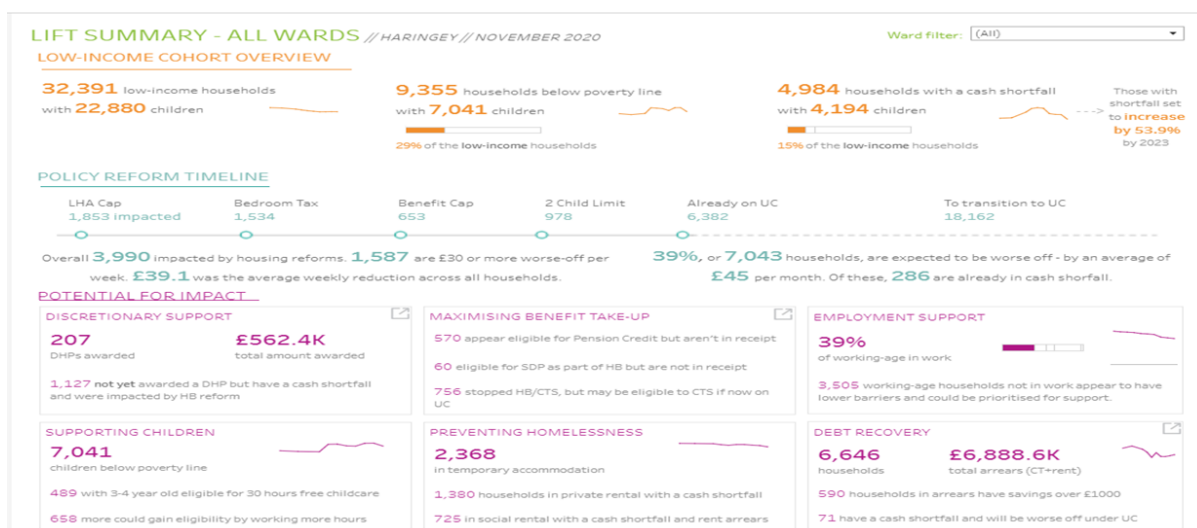
Compare income, expenditure and arrears for each low income household in your local authority. Click the icons to go to dashboards with extra detail.



Nearly 5,000 low-income households are identified as having a monthly cash shortfall and an increasing proportion are facing rent arrears. Nearly 3,000 households are in council tax arrears and over 1,000 households are in rent arrears and face a cash shortfall.

The summary below shows 9,355 (29%) households were below the poverty line and that 5,000 Haringey low-income households were facing a cash shortfall as at November 2020. Cash shortfalls and financial resilience levels are calculated based on expected income versus expected outgoings. Households in cash shortfall are projected to increase by 54% by 2023.

The trendlines relating to the LIFT dataset are shown in the dashboard below on the right-hand side of the blocks (bottom right block for debt recovery) categorised by areas where we have potential for impact to work with our communities, target and support them in a proactive way.



The income surplus is calculated after deducting rent, council tax liability and modelled costs.

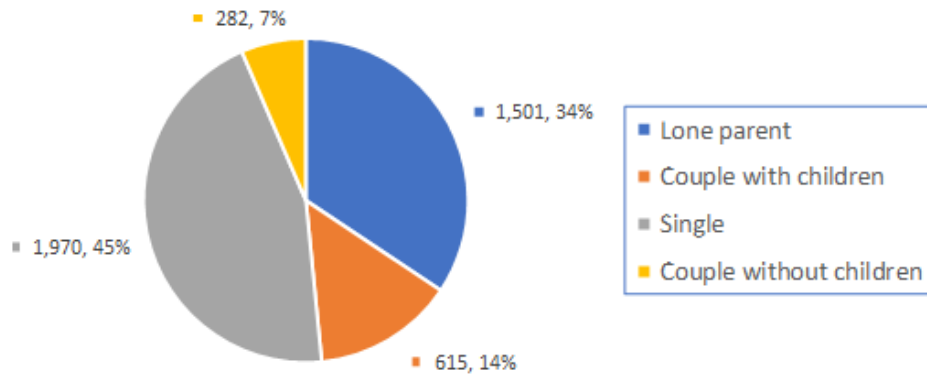
Rent arrears

Longitudinal data on rent arrears shows a persistent worsening and upward trend in the number of households who are in severe and very high levels of rent arrears. The table below shows the proportions and number of households in each category with regard to rent arrears.

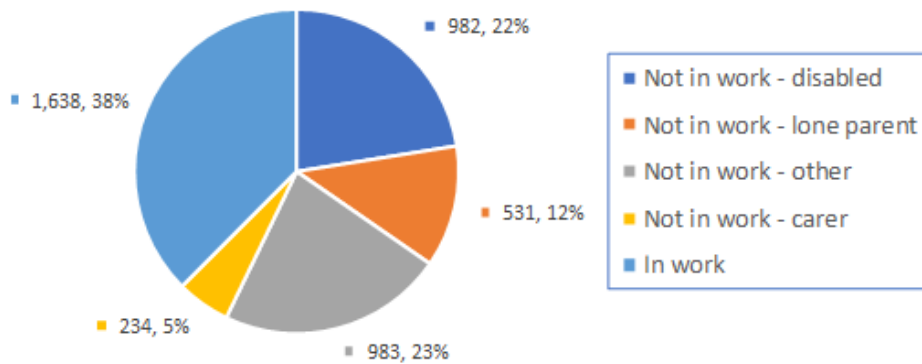
Level of Rent Arrears % (household No.)	November 2019	February 2020	May 2020	August 2020	November 2020
Severe	1.4% (547)	3.4% (1297)	3.9% (1470)	3.8% (1463)	4% (1545)
Very High	0.6% (246)	0.7% (259)	0.7% (261)	0.7% (264)	0.7% (277)
Medium	2.9% (1094)	1.5% (564)	1.6% (599)	1.5% (564)	1.5% (579)
Low	7.9% (3015)	4.7% (1790)	4.5% (1712)	3.9% (1476)	4.2% (1591)
Not in Rent arrears	71.7% (27391)	73.4% (28028)	73.1% (27908)	74.2% (28313)	73.4% (28023)

The tables below offer breakdowns of the 4,368 households in Haringey recorded to have rent arrears in Nov 2020 (i.e. 13.5% of the total of 32,391 households captured in LIFT):

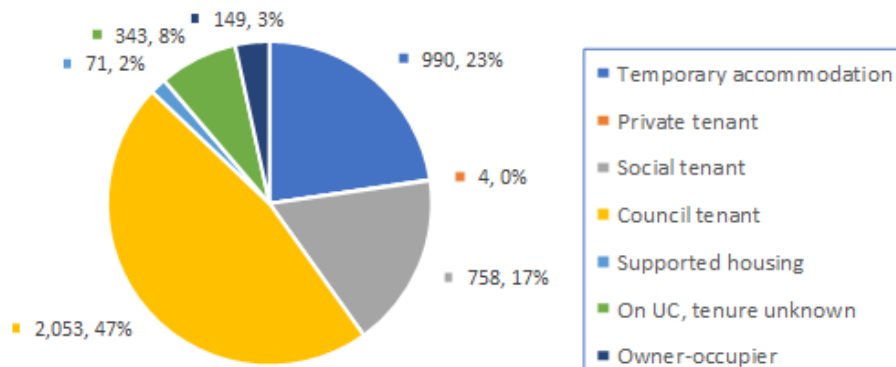
Households in rent arrears in Haringey by type of household
(LIFT data, Nov 2020)

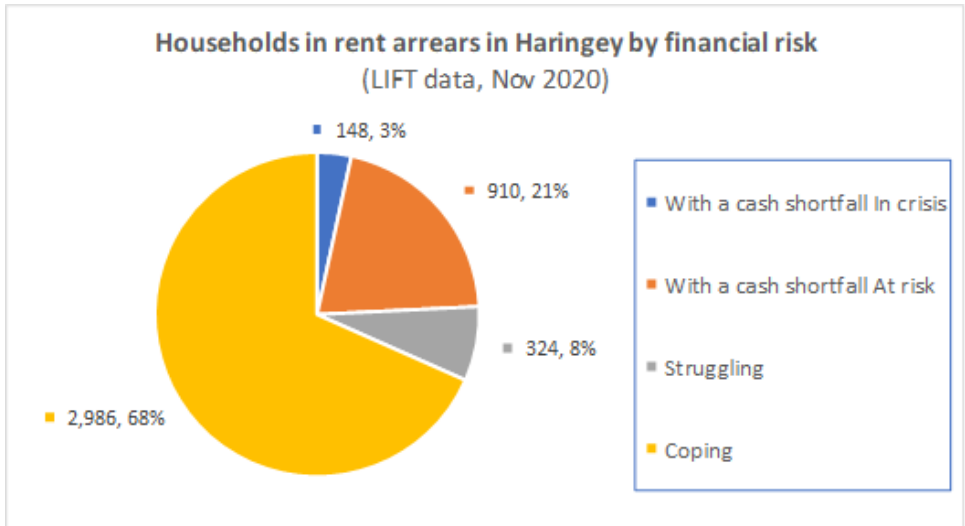


Households in rent arrears in Haringey by economic status
(LIFT data, Nov 2020)



Households in rent arrears in Haringey by tenure
(LIFT data, Nov 2020)

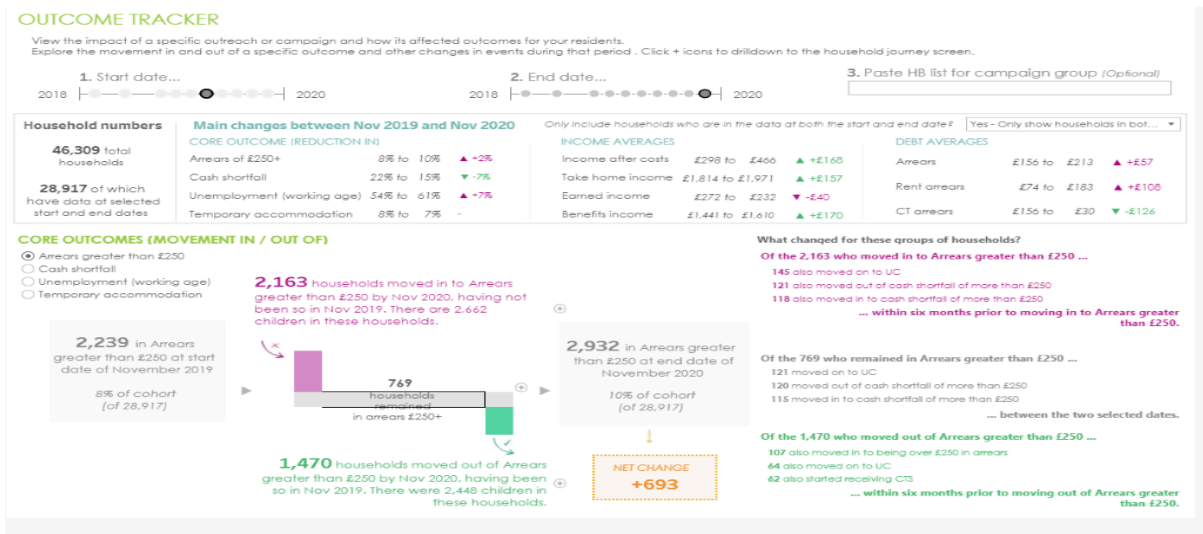




Debt progression since 2019

For the 28,917 households that were in the council’s dataset between the period November 2019 and November 2020, the average debt levels for these households have increased by £57 from £156 to £213 and the same for rent arrears.

Rent arrear levels for these households have increased by £108 from an average £74 to £183. At the same time Council Tax arrears over the same period have reduced for these households. The image below shows the changes for this group of households.



The number who moved into arrears greater than £250 as at November 2020 having not been in arrears as of November 2019 was 2163 households with 1470 households moving out of arrears (more than £250) in the same period giving us a net change of an additional 693 households in arrears in the year between November 2019 and November 2020.

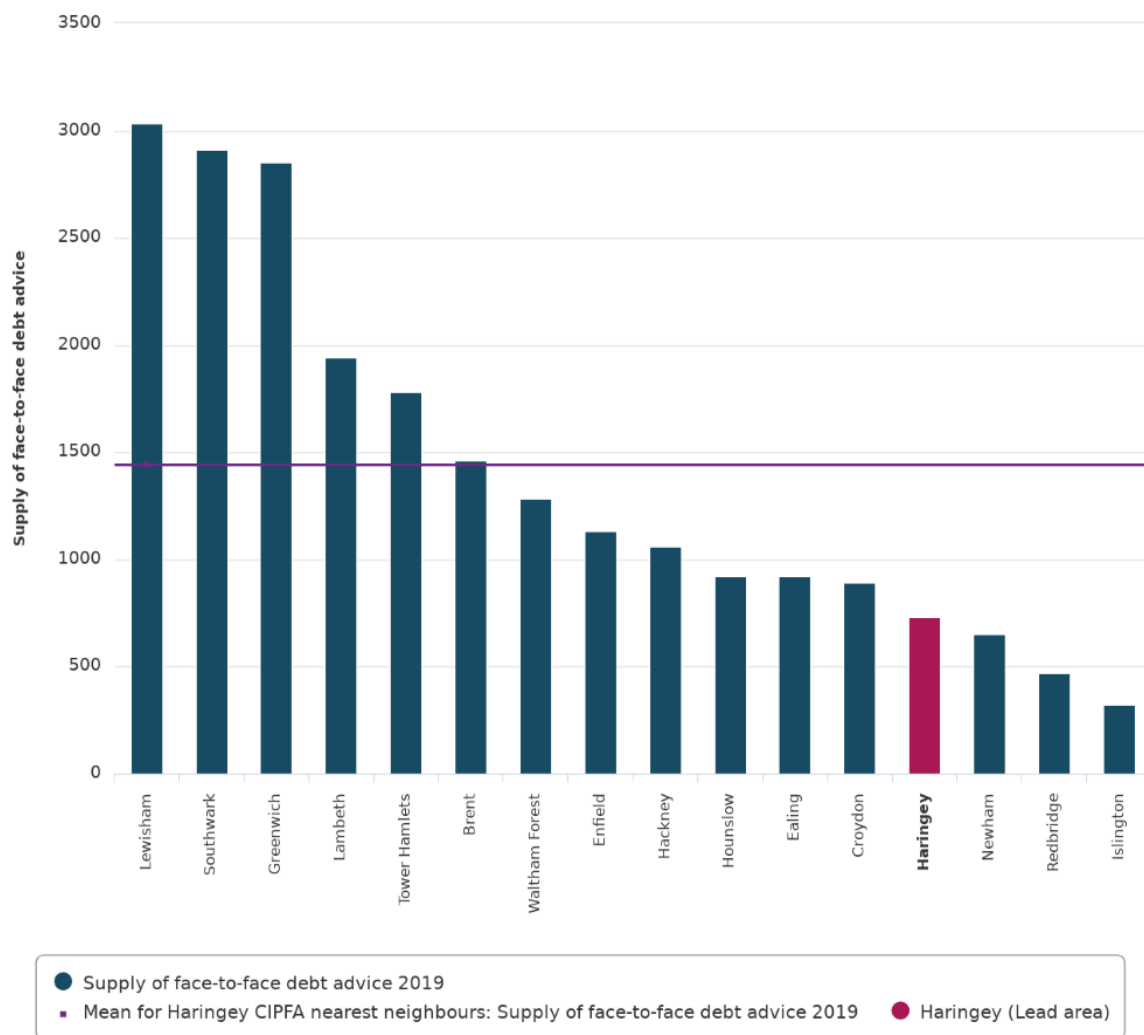
Debt advice and guidance

Financial and debt issues are one of the top reasons residents make contact with the council’s Connected Communities support. Over the last 2 years around 20% contacted us to find out about financial and debt support with a further 20% to find out

about making a benefit claim. A further 15% contacted us about employment. Support was disproportionately needed by residents living in more deprived wards, concentrated in the east of the borough.

Data from the Money and Pensions Service about the supply of debt-advice in Haringey, defined by the number of clients who received advice/casework for their debt problems through face-to-face, telephone and advice channels, shows there is scope for increasing debt support in the borough.

Supply of face-to-face debt advice (2019) for Haringey & Haringey CIPFA nearest neighbours

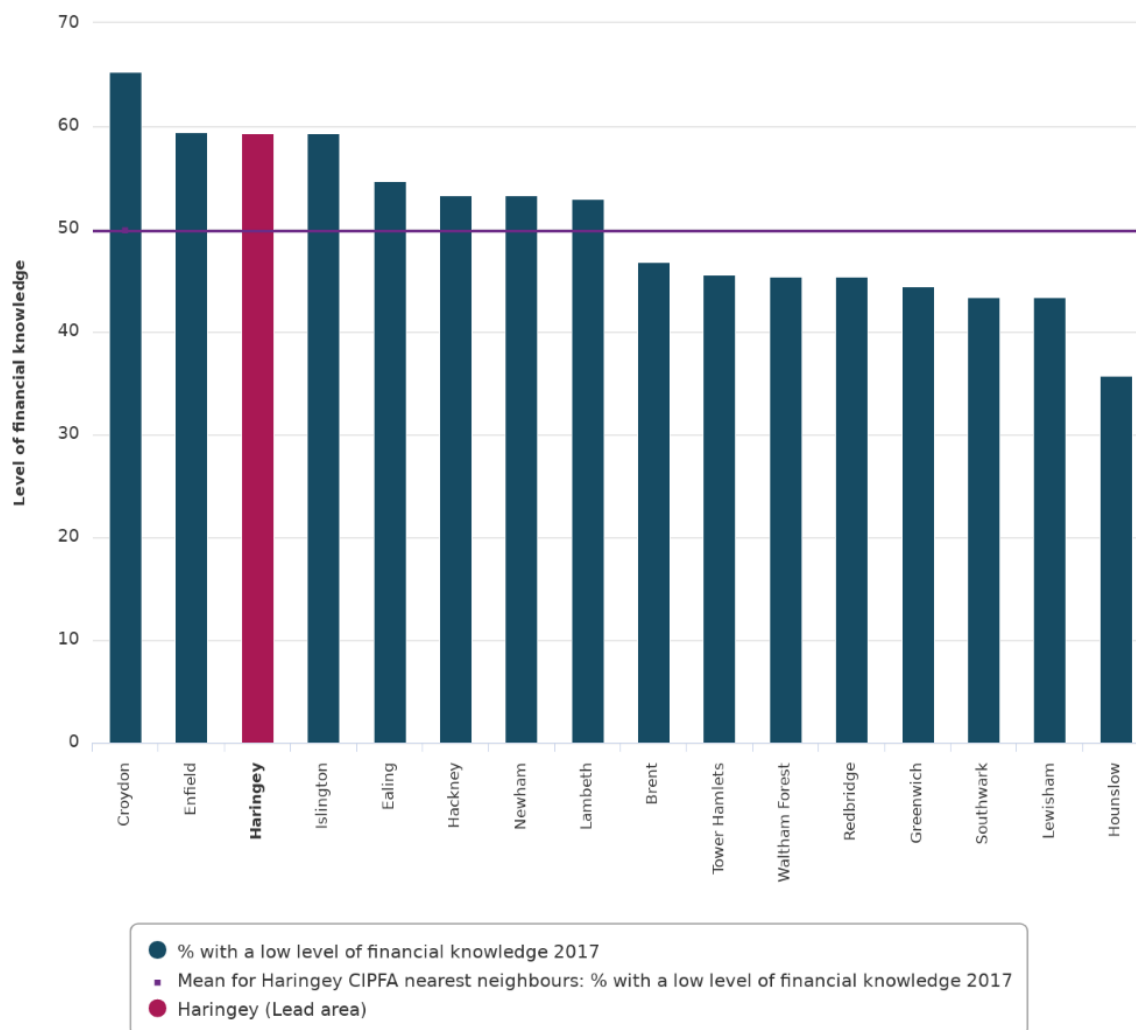


Source:
Money & Pensions Service

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Likewise, further rationale is provided by survey data on the percentage of people with a low level of financial knowledge (percentage of Financial Conduct Authority (FCA) Financial Lives Survey respondents with a low level of knowledge about financial matters - low is defined as a response of 0-6 to the question: How knowledgeable would you say you are about financial matters?). Levels of financial knowledge and confidence provides some useful insight levels of financial vulnerability and resilience.

Percentage of people with a low level of financial knowledge (2017) for Haringey & Haringey CIPFA nearest neighbours



Source:
Financial Conduct Authority

Powered by LG Inform

Our role as a council

There are a range of levers which the Council can use to reduce the impact of problematic debt in the borough and this strategy aims to harness these levers to give our residents the best chance of financial independence and resilience.

Preventing debt:

Housing. We are working towards building our first 1,000 council homes at council rents. We are actively purchasing property to add to our housing stock and we are working to increase the affordable housing offer in the borough.

Economy. We have started our Community Wealth Building agenda and have already diverted £190m of our commercial spending power into local businesses³².

Council jobs. We are actively insourcing our services to grow our workforce and adding to the local job market at London Living Wage levels as a minimum and good terms and conditions through working with our Trade Unions.

Energy. We are rolling out our District Energy Network programme and are pushing ahead with our Affordable Energy Strategy.

Apprenticeships. We are investing substantially in the creation of apprenticeship opportunities within the Council

Young people. We are increasing our investment in Youth Services, including a new Youth Centre in Wood Green. We have a clear model of change for our alternative education provision with a clear strategy to work with the holistic needs of students faced with exclusion.

London Living Wage. We have worked with our Trade Unions to roll out a Living Wage to all of our Care Workers, reshaping our contracts and delivery model.

Tackling debt:

Education. We have set up a University Bursary Scheme to assist young people who are unable to fulfil their education for financial reasons.

Council Tax. We have used our powers to discount council tax for 6,000 families on low income in the borough. We have also exempted all Care Leavers from paying for council tax.

Free school meals. We have extended the eligibility for free school meals in primary school and will seek ways to extend this further to reach a point of universal free school meals for all school children.

A framework for change

Problematic debt is both not very 'visible' or is treated as a secondary consequence of other issues, rather than being recognised as an issue in and of itself, which in turn causes a range of social and health issues. What this means is that debt is a problem that is often not treated as a distinct – and urgent – issue, with a range of far-reaching consequences.

Like other expressions of poverty, there is stigma associated with debt. This can act as a barrier to people seeking help, which can lead to smaller debts quickly spiralling

³² This figure refers to commercial spend over the last seven quarters.

into more problematic debt and crisis. We anticipate that there are some communities for whom the stigma of debt will be a particularly strong barrier to people getting help³³.

This strategy outlines key steps we will take with our partners to work towards tackling debt. We have developed the Four-S model to underpin our work.



Support

We understand that residents facing problematic debt require support. We will:

- **Stop the use of bailiffs:** We will not use bailiffs for Council Tax debts or residents who are vulnerable, on low income and in problematic debt to the Council.
- **Help people maximise their income:** We will set up a new team, with two additional Benefits Maximisations Officers
- **Ensure advisory and administration services work together:** We will ensure that our benefits services, Connected Communities team, Homes for Haringey Financial Inclusion team and our benefits-related Customer Service staff work together to grow our capacity to help residents who are facing problematic debt
- **Train our frontline support staff:** We will roll out a training and information programme that enables our frontline staff to give appropriate level benefits information to people they work with.
- **Establish a helpline:** We will make it clear and simple for residents to contact us both when they are in arrears and ensure there is a clear first port of call that will route them to the appropriate support, but also to contact us when they foresee problems with paying so we can assist at an early stage before they find themselves in arrears.
- **Set up a Local Welfare Assistance Fund:** We will set up a Local Welfare Assistance Fund (Haringey Support Fund) to provide emergency financial interventions for people in crisis
- **Enhance our Local Welfare Assistance Scheme:** We will build on #HaringeyHereToHelp to promote information, support and advice to our residents. We will empower our residents with information to seek support on offer.
- **Implement our Ethical Debt Reduction Policy:** We will establish an Ethical Debt Reduction Policy.

³³ Research by Shelter, for example, suggested that people in housing debt had an overwhelming preference to attempt to resolve their issues on their own.

https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/policy_library_folder/research_experiences_of_people_in_housing_debt

Safeguarding

We understand the triggers and consequences of debt, and the damage it can do to people's lives. We will:

- **Recognise problematic debt as a safeguarding factor:** We will ensure all staff working with people in need include understand the role that debt can play.
- **Work with our partners:** Ensure we all recognise the risks associated with problematic debt and share information on where to refer people for expert support.

Systems

We recognise we are a priority creditor to many people facing problematic debt. We will:

- **Create a new Apply Once process:** We know that residents apply to us for a variety of benefits, support and exemptions. We recognise that we have separate application processes and residents are required to individually apply to us for each type of financial support. We acknowledge some residents may not realise what they are eligible for. We will create an 'Apply Once' system, collecting information once and guiding the resident to support for which they could be eligible.
- **Triage:** We will ensure we use the most effective action by ascertaining the factors leading to debt. We recognise that debt is a possible indicator for other issues.
- **Ensure our pre-action process is clear and supportive:** Our 'pre-action' process, will include clear information sent to residents about where they can get support and the triage/complex case process. We will have a clear checklist to demonstrate that we have made every attempt to support a resident in debt to us prior to us starting the recovery process. We will take all reasonable steps to ensure that the resident can pay and is not vulnerable or in need.
- **Complex cases:** We understand some cases are high need and we will have clear referral routes to work with other services to resolve them. Where a case is complex, we will liaise with relevant services and support agencies to agree a plan of action. We will monitor and track with the relevant service that a repayment plan is in place and when collection can resume.
- **Use of data to target support:** We will use our range of data to regularly monitor trends and to shape interventions at local and individual level and help us know who our residents are in economic need. We will target our information of support. We will seek to understand trends of financial need.
- **Review Discretionary Housing Payments:** We will review our DHP delivery to ensure the criteria meets the need of our residents.
- **Review Housing Benefit Overpayment:** We recognise that some of our residents are in debt to us due to Housing Benefit overpayment. We will ensure we use all data available to us for prevention and early identification to minimise occurrences and to communicate clearly. We will ensure we put into place any systems that make it easier for residents to avoid overpayments.

Setting the Agenda

As a local authority we acknowledge our leverage in setting the agenda for the borough. We will:

- **Establish a Dangers of Debt campaign:** We will lead on a campaign to ensure all of our staff and partners recognise the triggers and consequences of debt.
- **Establish a Partnership Board:** We will establish a partnership board led by the Cabinet Member with a range of partners working with people in need. This board will ensure we work alongside our partner organisations to develop new insights and services that increase social security, financial resilience and access to the right support.
- **Credit Union:** We acknowledge that residents and staff will sometimes need to access funds through loans. We will encourage all residents and staff to set up a Credit Union account to ensure they can access ethical loans and save.
- **Staff support:** we will promote financial support services to our staff that that are ethical and secure.