



## **POLICY & RESOURCES SCRUTINY COMMITTEE – 29TH SEPTEMBER 2020**

**SUBJECT: CASH HANDLING**

**REPORT BY: CORPORATE DIRECTOR FOR EDUCATION AND CORPORATE SERVICES**

---

### **1. PURPOSE OF REPORT**

- 1.1 To provide the Scrutiny Committee with an update on the impact of the Covid-19 pandemic on cash payments, and to consider the steps that need to be taken in the short-term, and the medium to longer-term to ensure the continuity of income levels.
- 1.2 To seek the views of the Scrutiny Committee on recommendations that will subsequently be presented to Cabinet for consideration.

### **2. SUMMARY**

- 2.1 Covid-19 has had a significant impact on income levels for the council for a range of reasons. These include the temporary closure of income generating services, the closure of cash offices and the economic impact of the pandemic on our residents and businesses.
- 2.2 The Welsh Government (WG) has funded much of the income lost for the first quarter of the 2020/21 financial year and has recently announced additional funding of £264m for local authorities to meet the ongoing financial challenges presented by Covid-19. An element of this newly announced funding will be targeted at addressing income losses moving forward. However, it should be noted that WG will not fund any income losses for the HRA on the basis that not all local authorities have retained their housing stock, and the sector would not be treated equally when Large Scale Voluntary Transfers and traditional Registered Social Landlords are also not receiving any assistance.
- 2.3 Appendices 1 and 2 provide details of the cash payments received by the council during the 2019/20 financial year. These total some £10.24m albeit that the details provided in Appendix 2 include both cash and cheque payments as it is not possible to report on these separately.
- 2.4 The most significant categories of cash payments during 2019/20 were Council Tax (£2.41m), Housing Rents (£2.79m), Schools (£2.81m) and Leisure Centres and Tourism Venues (£0.962m).

### **3. RECOMMENDATIONS**

- 3.1 Members are asked to consider the content of the report and the following recommendations to Cabinet: -

- 3.1.1 That current service users be consulted on the termination of the doorstep collection service for housing rents and council tax.
- 3.1.2 That subject to the outcome of the consultation being supportive the decision to terminate the doorstep collection service be delegated to the Chief Housing Officer and Cabinet Member.
- 3.1.3 That the option of reopening the cash desks in Ty Penallta is not pursued at this time as the potential benefits are outweighed by the disadvantages. Alternatively, it is proposed that we continue to build on the good work undertaken in recent months to promote further channel shift as our current default position.
- 3.1.4 That the medium to longer-term service offer should be determined by the pending review of Customer Services and the wider reviews that will be undertaken as part of the Strengthening Team Caerphilly report that was approved by Cabinet on the 22<sup>nd</sup> July 2020.

#### **4. REASONS FOR THE RECOMMENDATIONS**

- 4.1 To ensure that the views of the Scrutiny Committee are considered by Cabinet.

#### **5. THE REPORT**

##### **5.1 Current Position**

- 5.1.1 The temporary closure of the Council's Cash Offices due to the ongoing pandemic situation has removed the facilities for our residents to pay with cash. Appendix 3 provides details of total payments made by type during April and July 2020 compared to the same period last year.
- 5.1.2 Total receipts have reduced by some £2.7m for the reasons already set out above. WG funding has been confirmed for the majority of these losses but notably not for income lost on the Housing Revenue Account (HRA). WG will not fund any income losses for the HRA on the basis that not all local authorities have retained their housing stock, and the sector would not be treated equally when Large Scale Voluntary Transfers and traditional Registered Social Landlords are also not receiving any assistance.
- 5.1.3 Whilst cash payments were virtually zero between April and July 2020 it is interesting to note the channel shift to alternative types of payment methods being used by our residents. The most significant increases compared to the same period last year are noted in the following areas: -

<b>Payment Method</b>	<b>Increase (%)</b>
Bank Payments	4.23
CCBC Internet Payments	11.94
CCBC Automated Telephone Line	4.16
Telephone Payment via Advisor	11.34
Post Office Cards	3.28

- 5.1.4 The above shows a positive shift from cash to alternative payment methods and this should be maintained and encouraged in the longer-term as the receipting and processing of cash payments is resource intensive and expensive. However, we must not lose sight of the fact that cash is the preferred method of payment for a cohort of our residents, albeit that this can be done in different ways e.g. the use of Post Office payment cards.

## 5.2 Steps Being Taken to Promote Channel Shift

5.2.1 The following paragraphs summarise some of the key activity currently being undertaken in the areas where cash payments have traditionally been of significant financial value.

### Council Tax

5.2.2 Council tax collection rates have been adversely impacted by the economic consequences of Covid-19. Our collection rate is currently 2.5% lower than for the same period last year, albeit that an element of this will be due to payment deferrals being agreed where requested.

5.2.3 Due to Covid-19 our normal recovery action processes were suspended at the beginning of the financial year with our alternative approach being to issue “soft reminders” to those council tax payers who are in arrears. This approach has resulted in improved collection rates albeit that we are still below normal levels. We have worked closely with those residents experiencing financial difficulties and have helped them access Universal Credit where eligible and have also assisted them with applying for support through the Council Tax Reduction Scheme (CTRS). We have also encouraged council tax payers to pay through alternative methods including direct debits and the use of Post Office cards and we are making good progress with this.

5.2.4 From September 2020 we have reinstated our formal recovery processes and this will enable us to pursue payment from those council tax payers who are persistently in arrears.

### Housing Rents

5.2.5 Channel shift in respect of housing rent payments broadly follows the trends set out above in paragraph 5.1.3.

5.2.6 Since 1996 a doorstep rent collection service has been offered to our tenants to collect rent and council tax. Initially the service was offered to all tenants but over the years has been restricted based on the circumstances of the household. The fortnightly service is available to tenants in sheltered accommodation or those in receipt of Disability Living Allowance / Personal Independence Payments.

5.2.7 The number of tenants using the service has steadily reduced as more tenants have become familiar with other methods of payment e.g. online and direct debit. As at March 2020 only 365 tenants (3%) used this service out of a total of 10,740. Ten years ago there were in excess of 2000.

5.2.8 Only 1 full-time equivalent rent collector remains and an electronic receipting machine is used to collect cash from tenants at their home. No other forms of payment can be made to the rent collector only cash.

5.2.9 The doorstep cash collection service provided by Caerphilly Housing was temporarily withdrawn in March 2020 when “lockdown” was announced. The tenants using the service have all been contacted by the Rents Team by telephone and informed that the service could not be provided in the short-term and have been supported to move to other payment methods. As a result of this: -

- 41% are currently paying using Post Office payment cards in their local Post Office;
- 39% are paying over the phone with an advisor; and
- 20% are using the council’s online payment system.

5.2.10 Previously it was thought that tenants would have found it difficult to pay rent without the rent collector calling. Despite some initial reluctance and concern, experience over the last few months has shown that tenants can pay by other methods but have previously chosen not to.

- 5.2.11 In the past, visits from the rent collector were seen as contributing to the well-being of tenants who had few visitors. However, the Council currently supports residents in many ways e.g. Community Connectors, Estate Management Officers, Tenant Support Officers, Tenant Liaison Officers and Surveyors.
- 5.2.12 In addition, the Rents Section has developed a comprehensive support service to tenants that provides advice on welfare benefit entitlement, water rate tariffs and payment of rents. The team has contacted 950 tenants and assisted them to claim over £1 million additional income during the 2019/20 financial year.
- 5.2.13 Caerphilly is now the only council in Wales providing a doorstep rent collection service and it is proposed that current service users be consulted on the termination of the doorstep collection service.
- 5.2.14 In the broader context, a large percentage of council tenants previously paid in cash at the council's local cash offices. These tenants are also in the process of being contacted by the Rents Team and supported to move to other payment methods. This includes Post Office payment cards where they can continue to pay locally using cash, and telephone payments where they have the support of an advisor to make the payment.
- 5.2.15 Across all council services 1,860 new Post Office cards have been ordered between April and August 2020. This is an increase of 1,613 on the same period last year. The use of these cards not only reduces the need for the council to handle cash but also drives footfall to Post Offices and town centres at a key time.

#### Schools

- 5.2.16 A significant proportion of the cash income for schools relates to charges for the provision of school meals.
- 5.2.17 Cashless catering has been piloted in a small number of schools and a proposal has been prepared to roll this out across the wider school estate. This is the subject of a separate report on this evening's agenda.

#### Leisure Centres and Tourism Venues

- 5.2.18 Leisure Centres are opening on a phased basis from September 2020 and will not be accepting cash payments, at least in the short to medium-term. Non-cash payments are also being encouraged for Tourism Venues but cash payments will be accepted in some areas due to current limitations in payment systems. This will be addressed moving forward to ensure that non-cash payments will become the default position.

### **5.3 Potential for Opening Ty Penallta to take Cash Payments**

- 5.3.1 The content of this report has demonstrated the significant channel shift that has already taken place in response to the impact of the Covid-19 pandemic. It is important that we continue to build on this and as part of the budget proposals agreed by Council in February 2020 a service review is already planned for our Customer Services offer.
- 5.3.2 There are no immediate plans to reopen our cash offices. However, prior to the implementation of the recent "local lockdown" in Caerphilly CBC, the potential for offering a limited cash payment service at Ty Penallta was considered.
- 5.3.3 From the outset it is important to stress that providing a cash payment facility at Ty Penallta would only contribute to the collection of council tax and housing rent payments. It is also worth noting that Neath Port Talbot CBC is the only other council in Wales that still has a manned cash desk and they are looking at using the Covid-19 response as a lever to stop taking cash payments in the future.

5.3.4 The proposal to reopen the cash desks at Ty Penallta was considered feasible but there are a number of practical considerations: -

- There would be a requirement for a security guard at the front door to ensure safe distancing/numbers in the building at a cost of circa £13.50 per hour.
- Facilities Management would need to reconfigure the current layout using existing furniture to ensure that all waiting areas are set at a safe distance of 2 metres as per current WG guidance. There are already Risk Assessments approved by the Corporate Management Team and the Trade Unions that would ensure compliance with the latest WG guidance.
- Signage would be required but this can be produced in-house.
- We would need to ensure that hand sanitiser is available and that a strict cleaning regime is in place.
- Protocols for the safe handling of cash would need to be established in line with Health & Safety requirements.

5.3.5 Whilst the above are manageable there are a number of other factors that require consideration: -

- The impact on the Contact Centre's current call capacity. Some staff have already been redeployed to support contact tracing, and opening the cash desks at Ty Penallta will require a minimum of 3 staff.
- The Customer First service is currently handling all calls for the majority of the council including the high-volume areas of Sundry Debtors, Housing benefits and Council Tax. We have recently recommenced formal recovery action in these areas, which has led to a significant increase in call volumes.
- Ty Penallta is not on a bus route or in a town centre. Residents will have to drive to the site to make cash payments and we may come under pressure to open other cash offices throughout the county borough.
- Visitors to Ty Penallta are likely to demand access to a wider range of services than just the ability to pay by cash.
- Government advice is to use cashless processes wherever possible so the enabling of cash payment facilities is contrary to this.
- The recently announced "local lockdown" is also a further major consideration.

5.3.6 On balance it is concluded that the potential benefits of reopening the cash desks at Ty Penallta are outweighed by the disadvantages. It is also worth noting that the council's communications team has advised that the current closure of cash payment facilities has not featured as an issue on any of our communication channels.

## **Conclusion**

5.3.7 Covid-19 has had a significant impact on income levels for the council and there has been significant channel shift in the types of payment methods being used by our residents.

5.3.8 Recent months have shown that housing tenants do not rely upon the doorstep rent collection service. It is an expensive service that brings risks to both tenant and landlord. The council has far more effective support and engagement mechanisms in place.

5.3.9 There are no plans to reopen cash offices at the present time. The option of providing a limited cash payment service at Ty Penallta has been considered. However, on balance the advantages are considered to be outweighed by the disadvantages at the present time.

5.3.10 It is proposed that the medium to longer-term service offer should be determined by the pending review of Customer Services and the wider reviews that will be undertaken as part of the Strengthening Team Caerphilly report that was approved by Cabinet on the 22<sup>nd</sup> July 2020.

## **6. ASSUMPTIONS**

- 6.1 It is assumed that the Covid-19 pandemic will continue to impact on services for the foreseeable future.

## **7. LINKS TO RELEVANT COUNCIL POLICIES**

- 7.1 Effective financial planning and financial control, including ensuring that effective arrangements are in place for the collection of sums due to the Council, contribute to the following Well-being Goals within the Well-being of Future Generations Act (Wales) 2015: -

- A prosperous Wales.
- A resilient Wales.
- A healthier Wales.
- A more equal Wales.
- A Wales of cohesive communities.
- A Wales of vibrant culture and thriving Welsh Language.
- A globally responsible Wales.

## **8. WELL-BEING OF FUTURE GENERATIONS**

- 8.1 Effective financial management is a key element in ensuring that the Well-being Goals within the Well-being of Future Generations Act (Wales) 2015 are met.

## **9. EQUALITIES IMPLICATIONS**

- 9.1 An Equalities Impact Assessment has been completed in respect of the possible removal of the doorstep rent collection service and is attached at Appendix 4.

## **10. FINANCIAL IMPLICATIONS**

- 10.1 As set out throughout the report the council offers a range of alternative types of payment methods to our residents, all of which are funded through the core revenue budget.

- 10.2 Cash payments are generally resource intensive and expensive to process. This is illustrated by the figures below for the doorstep rent collection service: -

- Cost for rent collector - £6.70 per transaction (this includes salaries, mileage, IT and internal overheads).
- In comparison, the Post Office charges an initial set-up cost of £1.90 and an ongoing transaction cost of £0.54.

## **11. PERSONNEL IMPLICATIONS**

- 11.1 Should a decision ultimately be taken to end the doorstep rent collection service the remaining member of staff will be redeployed to the tenancy support team within Housing Rents to increase capacity for this service.

## **12. CONSULTATIONS**

- 12.1 There are no consultation responses that have not been reflected in this report.

## **13. STATUTORY POWER**

### 13.1 Local Government Act 1972 and 2000.

Author: Stephen Harris, Head of Financial Services & S151 Officer  
Tel: 01443 863022 E-mail: [harrisr@caerphilly.gov.uk](mailto:harrisr@caerphilly.gov.uk)

Consultees: Corporate Management Team  
Cllr Eluned Stenner, Cabinet Member for Finance, Performance & Customer Service  
Cllr Lisa Phipps, Cabinet Member for Homes, Places & Tourism  
Cllr James Pritchard, Chair, Policy & Resources Scrutiny Committee  
Cllr Gez Kirby, Vice-Chair, Policy & Resources Scrutiny Committee  
Cllr Andrew Whitcombe, Chair, Housing & Regeneration Scrutiny Committee  
Cllr Christine Forehead, Vice-Chair, Housing & Regeneration Scrutiny Committee  
Liz Lucas, Head of Customer & Digital Services  
Karen Williams, Customer Services Digital Hub Manager  
Shaun Couzens, Chief Housing Officer  
Sandra Isaacs, Rents Manager, Housing Rents

#### Appendices:

Appendix 1 – Cash Transactions by Location/Fund 2019/10

Appendix 2 – Cash/Cheque Transactions by Site 2019/20

Appendix 3 – Income by Payment Method

Appendix 4 – Equalities Impact Assessment – Removal of Doorstep Rent Collection Service

Cash Transactions by Location 2019-20																								
	<i>Bargoed</i>		<i>Blackwood</i>		<i>Caerphilly</i>		<i>Newbridge</i>		<i>Pontllytyn</i>		<i>Risca</i>		<i>Ty Penallta</i>		<i>Planning</i>		<i>Bereavement Services</i>		<i>Park Services</i>		<i>Rent Collectors</i>		<i>Grand Total</i>	
<i>Month</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>
April	1083	96,340	1184	112,644	2144	184,421	350	34,821	622	51,702	760	69,103	616	79,753	16	996	4	1659	6	501	729	37078	7514	669,019
May	1008	75,492	1194	103,851	2062	165,026	303	23,623	563	42,837	759	58,769	602	62,321	21	4,781	6	3662	3	251	809	36667	7330	577,281
June	953	71,988	1087	89,668	1918	145,571	293	24,033	534	38,795	713	60,106	523	59,877	7	595	2	740	2	296	696	38195	6728	529,864
July	1034	74,261	1074	91,689	1997	149,515	310	24,080	616	46,103	715	53,882	595	68,410	20	3,446	5	1819	2	195	775	37711	7143	551,110
August	828	61,991	943	83,186	1690	137,252	251	20,537	508	39,103	590	49,604	499	61,225	20	4,105	2	160	8	744	435	20576	5774	478,482
September	955	70,797	1048	88,267	1862	139,459	303	24,734	533	39,999	665	48,742	566	63,032	10	18,171	3	1424	7	835	875	37732	6827	533,192
October	899	67,373	1003	90,843	1904	149,362	303	26,503	538	40,693	696	53,492	579	61,095	9	1,500	2	517	3	200	712	30955	6648	522,535
November	898	62,875	1043	90,224	1857	140,600	307	24,243	507	38,855	646	52,284	568	70,000	6	1,347	2	2636	2	100	367	23467	6203	506,632
December	636	46,739	697	60,306	1337	104,916	221	17,573	369	29,415	459	34,867	382	41,088	14	2,726	0	0	2	96	278	13262	4395	350,989
January	885	64,445	998	85,641	1814	140,970	292	24,090	515	41,045	665	55,298	539	62,643	9	2,214	2	875	4	422	522	25412	6245	503,056
February	698	54,804	722	67,274	1375	102,524	192	14,726	394	27,530	501	41,004	339	37,003	13	2,667	1	430	0	0	596	25381	4831	373,344
March	454	38,713	482	57,256	922	85,668	133	12,978	268	27,971	337	35,236	290	46,910	5	920	0	0	0	0	298	11719	3189	317,371
<b>Total</b>	<b>10331</b>	<b>785,818</b>	<b>11475</b>	<b>1,020,848</b>	<b>20882</b>	<b>1,645,283</b>	<b>3258</b>	<b>271,942</b>	<b>5967</b>	<b>464,048</b>	<b>7506</b>	<b>612,388</b>	<b>6098</b>	<b>713,360</b>	<b>150</b>	<b>43,468</b>	<b>29</b>	<b>13,922</b>	<b>39</b>	<b>3,640</b>	<b>7092</b>	<b>338,156</b>	<b>72827</b>	<b>5,912,873</b>

Cash Transactions by Fund 2019-20																						
	<i>Council Tax</i>		<i>NNDR</i>		<i>Rents</i>		<i>Sundry Debtors</i>		<i>Overpaid Housing Benefits</i>		<i>Housing Loans</i>		<i>Housing Advance</i>		<i>Misc. Income</i>		<i>Welsh Water</i>		<i>Excess Notices</i>		<i>Grand Total</i>	
<i>Month</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>	<i>Number</i>	<i>Value £</i>
April	2527	322,520	25	7,895	4300	280,534	226	28,672	13	324	1	54	1	69	328	24,275	92	4,646	1	30	7514	669,019
May	2474	240,037	26	9,045	4229	273,113	155	21,842	13	433	1	38	1	69	345	28,381	86	4,322	0	0	7330	577,281
June	2276	218,687	24	9,103	3908	255,705	126	17,080	13	419	0	0	1	69	295	24,141	85	4,660	0	0	6728	529,864
July	2306	222,563	28	10,211	4133	258,242	188	23,585	20	1,269	0	0	1	69	379	31,074	88	4,096	0	0	7143	551,110
August	2360	224,072	25	9,863	2840	195,427	131	19,453	24	550	0	0	1	69	294	24,109	99	4,940	0	0	5774	478,482
September	2262	215,673	23	8,838	4040	237,333	151	25,162	22	565	0	0	1	69	253	41,874	75	3,678	0	0	6827	533,192
October	2234	220,589	21	8,738	3854	237,892	187	22,772	21	675	0	0	1	69	247	27,472	83	4,327	0	0	6648	522,535
November	2129	204,819	24	8,002	3537	241,621	163	21,109	28	3,674	0	0	1	69	242	23,604	79	3,733	0	0	6203	506,632
December	1614	159,117	19	7,997	2395	147,883	112	16,668	16	376	0	0	1	69	173	15,371	65	3,508	0	0	4395	350,989
January	2022	200,467	23	9,748	3674	236,084	195	28,244	20	902	0	0	1	69	238	23,876	72	3,665	0	0	6245	503,056
February	767	66,869	13	7,371	3686	256,797	111	15,741	17	2,784	0	0	1	69	185	21,273	51	2,439	0	0	4831	373,344
March	475	113,414	6	6,496	2439	166,025	80	10,321	15	270	0	0	1	69	121	15,110	52	5,666	0	0	3189	317,371
<b>Total</b>	<b>23446</b>	<b>2,408,827</b>	<b>257</b>	<b>103,307</b>	<b>43035</b>	<b>2,786,657</b>	<b>1825</b>	<b>250,650</b>	<b>222</b>	<b>12,241</b>	<b>2</b>	<b>92</b>	<b>12</b>	<b>828</b>	<b>3100</b>	<b>300,561</b>	<b>927</b>	<b>49,680</b>	<b>1</b>	<b>30</b>	<b>72827</b>	<b>5,912,873</b>







Income by Payment Method April 2019 to July 2019											
Method Of Payment	April		May		June		July		Total		Number
	Value £	Number	Value £	Number	Value £	Number	Value £	Number	Value £	Number	Percentage
Bank Payments	£12,536,647	6,978	£10,140,461	7,623	£11,419,752	6,966	£10,237,229	8,057	£44,334,089	29,624	17.46%
Debit Card	£445,448	2,755	£327,578	2,600	£331,623	2,479	£386,525	2,700	£1,491,174	10,534	6.21%
CCBC Interent Payments	£685,122	5,128	£704,925	5,685	£701,640	5,510	£758,012	5,808	£2,849,699	22,131	13.05%
CCBC Automated telephone Line	£204,251	1,118	£188,470	1,319	£219,406	1,282	£258,202	1,440	£870,330	5,159	3.04%
Cash at Cash Offices	£631,941	6,785	£540,613	6,521	£491,896	6,033	£513,399	6,368	£2,177,850	25,707	15.15%
Cheque at cash Offices	£353,429	982	£268,162	806	£199,418	823	£246,952	791	£1,067,961	3,402	2.01%
Mixed Payment at Cash Office	£459,746	3,408	£411,192	3,545	£383,398	3,376	£447,993	3,445	£1,702,329	13,774	8.12%
Telephone payment Via Advisor	£840,542	4,928	£769,065	5,382	£697,564	4,614	£754,193	5,425	£3,061,364	20,349	11.99%
Postal Remittance	£200,713	449	£237,868	397	£123,024	349	£99,272	378	£660,876	1,573	0.93%
Post Office Card	£205,254	3,344	£219,235	3,640	£196,844	3,318	£230,806	3,705	£852,139	14,007	8.26%
Establishment Income	£466,298	1,474	£629,408	1,740	£554,932	1,815	£639,153	1,809	£2,289,792	6,838	4.03%
DWP Payments	£100,846	1,248	£104,982	1,229	£116,044	1,296	£133,618	1,363	£455,490	5,136	3.03%
Credit Card	£55,537	304	£16,802	97	£13,678	63	£12,989	84	£99,006	548	0.32%
Bailiff Payments	£79,397	1,007	£71,522	969	£79,031	938	£67,832	986	£297,783	3,900	2.30%
Rent Collectors	£41,573	769	£46,315	871	£44,939	745	£46,013	839	£178,839	3,224	1.90%
CCBC Pay Deductions	£5,331	52	£10,719	69	£8,418	43	£12,038	81	£36,507	245	0.14%
Income Via Cash Admin Journals/Other	£515,842	756	£343,212	1,025	£42,716	868	£26,207	849	£927,977	3,498	2.06%
<b>Total</b>	<b>£17,827,918</b>	<b>41,485</b>	<b>£15,030,529</b>	<b>43,518</b>	<b>£15,624,323</b>	<b>40,518</b>	<b>£ 14,870,434</b>	<b>44,128</b>	<b>£63,353,205</b>	<b>169,649</b>	<b>100.00%</b>

Income by Payment Method April 2020 to July 2020											
Method Of Payment	April		May		June		July		Total		Number
	Value £	Number	Value £	Number	Value £	Number	Value £	Number	Value £	Number	Percentage
Bank Payments	£14,878,322	6,002	£10,225,401	6,028	£10,457,873	6,767	£11,167,242	6,703	£46,728,837	25,500	21.69%
Debit Card Chip & Pin	£0	0	£0	0	£0	0	£0	0	£0	0	0.00%
CCBC Interent Payments	£978,725	6,635	£958,401	7,009	£1,025,085	7,349	£1,188,963	8,376	£4,151,175	29,369	24.98%
CCBC Automated telephone Line	£311,974	1,783	£339,462	2,004	£442,347	2,132	£463,884	2,551	£1,557,667	8,470	7.21%
Cash at Cash Offices	£0	0	£605	5	£52	7	£662	4	£1,318	16	0.01%
Cheque at Cash Offices	£0	0	£0	0	£0	0	£0	0	£0	0	0.00%
Telephone payment Via Advisor	£981,034	5,970	£1,075,630	6,210	£1,080,395	7,390	£1,175,412	7,862	£4,312,471	27,432	23.34%
Postal Remittance	£543,840	497	£142,165	500	£135,209	656	£313,596	784	£1,134,810	2,437	2.07%
Post Office Card	£209,752	2,659	£232,751	2,815	£372,790	3,574	£444,819	4,512	£1,260,112	13,560	11.54%
Establishment Income	£2,904	69	£535	34	£-2,198	26	£66,363	94	£67,604	223	0.19%
DWP Payments	£293,914	1,830	£317,989	1,369	£370,805	1,931	£420,151	2,251	£1,402,859	7,381	6.28%
Credit Card Chip & Pin	£0	0	£0	0	£0	0	£0	0	£0	0	0.00%
Bailiff Payments	£12,177	207	£6,102	136	£25,856	367	£0	0	£44,135	710	0.60%
Rent Collectors	£0	0	£0	0	£0	0	£0	0	£0	0	0.00%
CCBC Pay Deductions	£12,204	77	£8,238	36	£9,754	65	£7,488	39	£37,685	217	0.18%
Income Via Cash Admin Journals/Other	£-66,174	558	£80,691	359	£-31,838	497	£-17,446	826	£-34,765	2,240	1.91%
<b>Total</b>	<b>£18,158,672</b>	<b>26,287</b>	<b>£13,387,970</b>	<b>26,505</b>	<b>£13,886,131</b>	<b>30,761</b>	<b>£ 15,231,135</b>	<b>34,002</b>	<b>£60,663,908</b>	<b>117,555</b>	<b>100.00%</b>

# EQUALITY IMPACT ASSESSMENT FORM

## THE COUNCIL'S EQUALITIES STATEMENT

This Council recognises that people have different needs, requirements and goals and we will work actively against all forms of discrimination by promoting good relations and mutual respect within and between our communities, residents, elected members, job applicants and workforce.

We will also work to create equal access for everyone to our services, irrespective of ethnic origin, sex, age, marital status, sexual orientation, disability, gender reassignment, religious beliefs or non-belief, use of Welsh language, BSL or other languages, nationality, responsibility for any dependents or any other reason which cannot be shown to be justified.

EIAs are a legal requirement under equalities legislation (Equality Act 2010 (Statutory Duties) (Wales) Regulations 2011) where the potential for a significant negative impact has been identified. This legislation has been in place since 2000. We also have a legislative duty to:

- eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Equality Act 2010
- advance equality of opportunity between people who share a relevant protected characteristic and those who do not
- foster good relations between people who share a protected characteristic and those who do not.

The Act explains that having due regard for advancing equality involves:

- removing or minimising disadvantages experienced by people due to their protected characteristics
- taking steps to meet the needs of people from protected groups where these are different from the needs of other people
- encouraging people with protected characteristics to participate in public life or in other activities where their participation is disproportionately low.

The protected characteristics are:

- |                                  |                                  |
|----------------------------------|----------------------------------|
| • Age                            | • Race                           |
| • Disability                     | • Religion, Belief or Non-Belief |
| • Gender Re-assignment           | • Sex                            |
| • Marriage and Civil Partnership | • Sexual Orientation             |
| • Pregnancy and Maternity        | • Welsh Language*                |

\* The Welsh language is not identified as a protected characteristic under the Equality Act 2010, however in Wales we also have to treat Welsh and English on an equal basis as well as promoting and facilitating the use of the Welsh language.

## THE EQUALITY IMPACT ASSESSMENT

<b>NAME OF NEW OR REVISED PROPOSAL *</b>	Removal of Doorstep rent collection service
<b>DIRECTORATE</b>	Social Services
<b>SERVICE AREA</b>	Housing
<b>CONTACT OFFICER</b>	Sandra Isaacs
<b>DATE FOR NEXT REVIEW OR REVISION</b>	

**\*Throughout this Equalities Impact Assessment Form, ‘proposal’ is used to refer to what is being assessed, and therefore includes policies, strategies, functions, procedures, practices, initiatives, projects and savings proposals.**

The aim of an Equality Impact Assessment (EIA) is to ensure that Equalities and Welsh Language issues have been proactively considered throughout the decision making processes governing work undertaken by every service area in the Council as well as work done at a corporate level.

The Council’s work across Equalities, Welsh Language and Human Rights is covered in more detail through the **Equalities and Welsh Language Objectives and Action Plan 2016-2020**.

When carrying out an EIA you should consider both the positive and negative consequences of your proposals. If a project is designed for a specific group e.g. disabled people, you also need to think about what potential effects it could have on other areas e.g. young people with a disability, BME people with a disability.

There are a number of supporting guidance documents available on the **Corporate Policy Unit Portal** and the Council’s Equalities and Welsh Language team can provide advice as the EIA is being developed. Please note that the team does not write EIAs on behalf of service areas, the support offered is in the form of advice, suggestions and in effect, quality control.

Contact [equalities@caerphilly.gov.uk](mailto:equalities@caerphilly.gov.uk) for assistance.

## PURPOSE OF THE PROPOSAL

<b>1</b>	<p><b>What is the proposal intended to achieve?</b> <i>(Please give a brief description and outline the purpose of the new or updated proposal by way of introduction.)</i></p> <p>Caerphilly Housing has offered a doorstep rent and council tax collection service since 1996 at Local government reorganisation, the predecessor Authorities Rhymney Valley and Islwyn also operated a similar service.</p> <p>The numbers using the service have gradually reduced over the years to a pre-Covid level of 365 properties, from a stock of over 10,000 properties. The payments are collected from the tenants on a fortnightly or monthly basis. Each visit takes no longer than 5 minutes. The majority of payments are made using cash.</p> <p>Since lockdown was implemented in March 2020 this service has been temporarily withdrawn due to COVID restrictions. There has now been a significant channel shift in the way these tenants make their payments.</p> <p>40% continue to pay cash fortnightly at the post office, 39% pay online where assistance is offered by and customer service advisor and 20% have chosen to pay online. All tenants have been contacted by phone, letter and offered assistance to pay their rent in another way. Tenants can still continue to pay in cash at their local post office and this appears to be the slightly preferred payment method</p> <p>In view of this it is proposed to permanently terminate the doorstep collection service and re-deploy staff elsewhere within the Rent section to support tenants</p> <p>This proposal will remove a service that is naturally declining and support tenants to continue to use alternative payment methods. This in turn will reduce the associated costs and risks to the Authority and tenant of cash handling.</p>
<b>2</b>	<p><b>Who are the service users affected by the proposal?</b> <i>(Who will be affected by the delivery of this proposal? e.g. staff members, the public generally, or specific sections of the public i.e. youth groups, carers, road users, people using country parks, people on benefits etc. Are there any data gaps?)</i></p> <p>2 members of staff equating to 1 x full time equivalent post.</p> <p>365 tenants who were in receipt of the service prior to Covid restrictions</p>

## IMPACT ON THE PUBLIC AND STAFF

**3 Does the proposal ensure that everyone has an equal access to all the services available or proposed, or benefits equally from the proposed changes, or does not lose out in greater or more severe ways due to the proposals?**

*(What has been done to examine whether or not these groups have equal access to the service, or whether they need to receive the service in a different way from other people?)*

The doorstep collection service is only offered to tenants who are resident in one of the councils sheltered schemes or who are in receipt of disability benefits.

As a result the service is predominantly used by those tenants who are elderly. A breakdown of the profile of the service users is presented below. NB the totals add up to more than 365 as some tenancies are joint tenancies.

Gender	Age range						Total
	<50	50-59	60-69	70-79	80-89	90+	
Female	8	15	45	101	89	26	<b>284</b>
Male	5	7	35	73	36	6	<b>162</b>
<b>Total</b>	<b>13</b>	<b>22</b>	<b>80</b>	<b>174</b>	<b>125</b>	<b>32</b>	

**4** **Is your proposal going to affect any people or groups of people with protected characteristics?**  
*(Has the service delivery been examined to assess if there is any indirect effect on any groups? Could the consequences of the policy or savings proposal differ dependent upon people's protected characteristics?)*

<b>Protected Characteristic</b>	<b>Positive, Negative, Neutral</b>	<b>What will the impact be? If the impact is negative how can it be mitigated?</b>
<b>Age</b>	<b>Negative</b>	<b>Alternative payment options available. Support will be provided to move over to alternative payments methods if needed</b>
<b>Disability</b>	<b>Negative</b>	<b>Alternative payment options available. Support will be provided to move over to alternative payments methods if needed</b>
<b>Gender Reassignment</b>	<b>Neutral</b>	<b>No negative impact due to this specific protected characteristic</b>
<b>Marriage &amp; Civil Partnership</b>	<b>Neutral</b>	<b>No negative impact due to this specific protected characteristic</b>
<b>Pregnancy and Maternity</b>	<b>Neutral</b>	<b>No negative impact due to this specific protected characteristic</b>
<b>Race</b>	<b>Neutral</b>	<b>No negative impact due to this specific protected characteristic</b>
<b>Religion &amp; Belief</b>	<b>Neutral</b>	<b>No negative impact due to this specific protected characteristic</b>
<b>Sex</b>	<b>Neutral</b>	<b>No negative impact due to this specific protected characteristic</b>
<b>Sexual Orientation</b>	<b>Neutral</b>	<b>No negative impact due to this specific protected characteristic</b>

**5** **In line with the requirements of the Welsh Language Standards. (No.1) Regulations 2015, please note below what effects, if any (whether positive or adverse), the proposal would have on opportunities for persons to use the Welsh language, and treating the Welsh language no less favourably than the English language.**  
*(The specific Policy Making Standards requirements are Standard numbers 88, 89, 90, 91, 92 and 93. The full detail of each Standard is available on the Corporate Policy Unit Portal. Although it is important that what is outlined in the proposal is available in Welsh and English, please consider wider impacts on Welsh speakers.)*

The alternative payment types are available bilingually with the tenant able to chose their language preference



## INFORMATION COLLECTION

6

**Please outline any evidence and / or research you have collected which supports the proposal? This can include an analysis of service users.**

*(Is this service effectively engaging with all its potential users or is there higher or lower participation of uptake by one or more protected characteristic groups? If so, what has been done to address any difference in take up of the service? Does any savings proposal include an analysis of those affected?)*

### **Tenants**

All tenants affected by the temporary suspension of the doorstep service in March 2020 have been contacted by the Rents Team by telephone and informed that the service could not be provided in the short to medium term and have been supported to move to other payment methods. As a result of this: -

- Online payment 20% (initiated from home)
- Over the phone to an advisor 39% (initiated from home)
- Using a post office card to pay in the local post office 41%

### **Risks**

Caerphilly is now the only council in Wales providing a doorstep rent collection service. This is due to both the costs of the service and the inherent health and safety risks:-

- Tenants need to keep cash in their homes and carry large sums of cash home from Post Office etc
- The rent collector carries a significant amount of cash.

### **Costs**

Transactional cost for rent collector - £6.70 per transaction – (this includes salaries, mileage, IT and internal overheads).

The cost per transaction has escalated as economies of scale have been lost as tenant take up has reduced, with increased travelling times.

In comparison, the Post Office charges an initial set-up cost of £1.90 and an ongoing transaction cost of £0.54.

In the past, visits from the rent collector were seen as contributing to the well-being of tenants who had few visitors and opportunities for interaction.

Today, the Council supports residents in many ways e.g. community connectors, Estate Management Officers, Tenant Support Officers, Tenant Liaison Officers, Surveyors. A range of opportunities for interaction are also provided by other Council services, and the third sector.

In addition, the Rents section has developed a comprehensive support service to tenants that provides advice on welfare benefit entitlement, water rate tariffs and payment of rents. The team has contacted 950 tenants and assisted them to claim over £1 million additional income during 19/20 financial year.

	<p>The number of staff providing this support service has steadily increased and should a decision be taken to end the doorstep rent collection service the remaining of staff (1FTE) will be redeployed into one of these roles.</p>
--	---

## CONSULTATION

<p><b>7</b></p>	<p><i>Please outline the consultation / engagement process and outline any key findings.</i> <i>Methods</i></p> <p>All tenants receiving the service have been contacted by phone and alternative payment methods discussed in the short to medium term, as this service has been temporarily withdrawn due to COVID restrictions</p> <p>Some of the tenants we contacted wanted to continue to pay in cash and we assisted to arrange for a post office card to be paid where they could pay in their local post office. Many tenants were not aware they could pay their rent in the post office</p> <p>The tenants were contacted during the lockdown period tenants and a few had concerns how they would pay their rent if they were self isolating. Assistance was offered and telephone numbers were provided to enable them to pay over the phone with the assistance of the customer services team within Caerphilly and guidance was offered to access the online payment facility. Caerphilly Council tenancy support team number was left with the tenants if they needed any further support</p> <p>All tenants have been assisted to channel shift to other payment methods.</p> <p>41% of tenants now pay in cash at the post office 20% pay online 39% pay over the phone</p>
-----------------	---

## MONITORING AND REVIEW

<p><b>8</b></p>	<p><b>How will the proposal be monitored?</b> <i>(What monitoring process has been set up to assess the extent that the service is being used by all sections of the community, or that the savings proposals are achieving the intended outcomes with no adverse impact? Are comments or complaints systems set up to record issues by Equalities category to be able analyse responses from particular groups?)</i></p>
-----------------	---

	<p>Prior to the formal termination of the rent collection service all users of the service will be written to/telephoned advising them of the termination of the service and additional support will be offered with alternative payments methods should tenants require it.</p> <p>The team will also support tenants to access other council services eg community connectors and raise awareness of other key Council services, and the third sector.</p>
<p><b>9</b></p>	<p><b>How will the monitoring be evaluated?</b>  <i>(What methods will be used to ensure that the needs of all sections of the community are being met?)</i></p> <p>Payments by the tenants who were formerly on the rent collection round will be checked on a monthly basis and if payments are not being made then a support officer will contact the tenant to discuss any problems they may be encountering and provide support. This monitoring will be in place for a period of 6 months after the removal of the service.</p>
<p><b>10</b></p>	<p><b>Have any support / guidance / training requirements been identified?</b>  <i>(Has the EIA or consultation process shown a need for awareness raising amongst staff, or identified the need for Equalities or Welsh Language training of some sort?)</i></p> <p>None identified</p>
<p><b>11</b></p>	<p><b>If any adverse impact has been identified, please outline any mitigation action.</b></p> <p>The only adverse impact on tenants will be the loss of a fortnightly or monthly visit by the collection officer. This is mitigated by the range of alternative payments methods and support options that are available to tenants.</p> <p>The Rent section will also be able to provide support with moving to an alternative payment method should a tenant require assistance.</p>
<p><b>12</b></p>	<p><b>What wider use will you make of this Equality Impact Assessment?</b>  <i>(What use will you make of this document i.e. as a consultation response, appendix to approval reports, publicity etc. in addition to the mandatory action shown below?)</i></p> <p>This assessment will be used as an appendix to approval reports</p>

<b>13</b>	<p><b>An equality impact assessment may have four possible outcomes, through more than one may apply to a single proposal. Please indicate the relevant outcome(s) of the impact assessment below.</b></p> <p style="text-align: right;"><b>Please tick as appropriate:</b></p> <p><b>No major change</b> – the impact assessment demonstrated that the proposal was robust; there was no potential for discrimination or adverse impact. All opportunities to promote equality have been taken. <span style="float: right;"><input checked="" type="checkbox"/></span></p> <p><b>Adjust the proposal</b> – the impact assessment identified potential problems or missed opportunities. The proposal was adjusted to remove barriers or better promote equality. <span style="float: right;"><input type="checkbox"/></span></p> <p><b>Continue the proposal</b> – the impact assessment identified the potential problems or missed opportunities to promote equality. The justification(s) for continuing with it have been clearly set out. (The justification must be included in the impact assessment and must be in line with the duty to have due regard. Compelling reasons will be needed for the most important relevant proposals.) <span style="float: right;"><input type="checkbox"/></span></p> <p><b>Stop and remove the proposal</b> – the impact assessment identified actual or potential unlawful discrimination. The proposal was stopped and removed, or changed. <span style="float: right;"><input type="checkbox"/></span></p>
-----------	---

<b>Form completed by:</b>	
<b>Name:</b>	Sandra Isaacs
<b>Job Title:</b>	Rents Manager
<b>Date:</b>	

<b>Head of Service Approval</b>	
<b>Name:</b>	Shaun Couzens
<b>Job Title:</b>	
<b>Signature:</b>	
<b>Date:</b>	