

# Public Document Pack



## Rutland County Council

Catmose, Oakham, Rutland, LE15 6HP.  
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Ladies and Gentlemen,

A meeting of the **RESOURCES SCRUTINY PANEL** will be held in the Council Chamber on **Thursday, 16th February, 2017** commencing at 7.00 pm when it is hoped you will be able to attend.

Yours faithfully

Helen Briggs  
**Chief Executive**

Recording of Council Meetings: Any member of the public may film, audio-record, take photographs and use social media to report the proceedings of any meeting that is open to the public. A protocol on this facility is available at [www.rutland.gov.uk/haveyoursay](http://www.rutland.gov.uk/haveyoursay)

### **A G E N D A**

#### **APOLOGIES**

##### **1) RECORD OF MEETING**

- i) To confirm the record of the meeting of the Resources Scrutiny Panel held on 10 November 2017 (previously circulated).
- ii) To confirm the record of the meeting of the Joint Resources and Places Scrutiny Panel held on 18 January 2017 (previously circulated).

##### **2) DECLARATIONS OF INTEREST**

In accordance with the Regulations, Members are invited to declare any disclosable interests under the Code of Conduct and the nature if those interests in respect of items on this Agenda and/or indicate if Section 106 of the Local Government Finance Act 1992 applies to them.

##### **3) PETITIONS, DEPUTATIONS AND QUESTIONS**

To receive any petitions, deputations and questions received from Members of the Public in accordance with the provisions of Procedure Rule 217.

The total time allowed for this item shall be 30 minutes. Petitions, declarations

and questions shall be dealt with in the order in which they are received. Questions may also be submitted at short notice by giving a written copy to the Committee Administrator 15 minutes before the start of the meeting.

The total time allowed for questions at short notice is 15 minutes out of the total time of 30 minutes. Any petitions, deputations and questions that have been submitted with prior formal notice will take precedence over questions submitted at short notice. Any questions that are not considered within the time limit shall receive a written response after the meeting and be the subject of a report to the next meeting.

**4) QUESTIONS WITH NOTICE FROM MEMBERS**

To consider any questions with notice from Members received in accordance with the provisions of Procedure Rules No 219 and 219A.

**5) NOTICES OF MOTION FROM MEMBERS**

To consider any Notices of Motion from Members submitted in accordance with the provisions of Procedure Rule No 220.

**6) CONSIDERATIONS OF ANY MATTER REFERRED TO THE PANEL FOR A DECISION IN RELATION TO CALL IN OF A DECISION**

To consider any matter referred to the Panel for a decision in relation to call in of a decision in accordance with Procedure Rule 206.

**7) QUARTER 3 FINANCIAL MANAGEMENT REPORT**

To receive Report No. 37/2017 from the Director for Resources.  
*(Report circulated under separate cover)*

**8) QUARTER 3 PERFORMANCE REPORT**

To receive Report No 36/2017 from the Chief Executive.  
*(Report circulated under separate cover)*

**9) DEMONSTRATION OF NEW WEBSITE**

To receive a demonstration on the new Council website from the Director for Resources.

**10) INFORMATION FOR SCRUTINY POVERTY PROJECT**

To receive Report No 29/2017 from the Director for Resources.  
(Pages 5 - 18)

**11) REVIEW OF FORWARD PLAN**

To consider Scrutiny issues to review  
*Copies of the Forward Plan will be available at the meeting*

**12) ANY URGENT BUSINESS**

To receive any items of urgent business which have been previously notified to the person presiding.

**13) DATE AND PREVIEW OF NEXT MEETING**

Next Meeting:  
Thursday 27 April 2017

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**DISTRIBUTION**

**MEMBERS OF THE RESOURCES SCRUTINY PANEL:**

Miss R Burkitt (Chairman)

Mr O Bird

Mr K Bool

Mr B Callaghan

Mr G Conde

Mr W Cross

Mr J Lammie

Mrs D MacDuff

Miss G Waller

Mr O Hemsley

VACANCY

**OTHER MEMBERS FOR INFORMATION**

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## RESOURCES SCRUTINY PANEL

16 February 2017

### INFORMATION FOR SCRUTINY POVERTY PROJECT

#### Report of the Director for Resources

Strategic Aim:	All	
Exempt Information	No	
Cabinet Member(s) Responsible:	Cllr Oliver Hemsley, Portfolio Holder for Growth, Trading Services and Resources (Excluding Finance)	
Contact Officer(s):	Debbie Mogg, Director for Resources	01572 758358 dmogg@rutland.gov.uk
	Saverio Della Rocca, Assistant Director (Finance)	01572 758159 sdrocca@rutland.gov.uk
Ward Councillors	N/A	

#### DECISION RECOMMENDATIONS

That the Panel:

1. Notes the information provided to support the review of Poverty in Rutland.
2. Provide comments on the recovery documents at Appendix B.

## 1 PURPOSE OF THE REPORT

1.1 The Resources Scrutiny Panel met on the 10<sup>th</sup> November 2016 and considered the Poverty Scrutiny Project Report 195/2016. The Panel focused on three main areas:

- The Crisis Fund;
- Financial awareness; and
- Debt Recovery.

1.2 The Panel requested further information to be provided at the next meeting. This report provides further information as requested and an update on areas where progress has been made on Panel requests.

## 2 PROGRESS ON ACTION POINTS

2.1 The Panel asked for non-financial awards that have no cost to the Council to be

recorded separately i.e. referrals to other organisations. These referrals have been recorded and the breakdown is detailed in the table below. Non-RCC funded awards include food bank vouchers, food parcels supplied by the Rutland food bank and clothing provided by local retailers. The Rutland food bank estimate that each food parcel is worth £28.00. Officers consider that no further action is required for this item.

<b>Crisis Fund</b>	<b>2015/16 outturn</b>	<b>Q2 Actual</b>	<b>Q3 Actual</b>
Number of applications	205	110	149
Number awarded	142	92	115
Number of appeals (won)	4	1	1
Value of awards (£000)	12	4	5
Number of other awards (non-RCC funded)	63	43	52
Budget remaining (£000)	13	19	18

- 2.2 Officers have considered how the outcome of Crisis Fund decisions could be reviewed to discover the impact (if any) on applicants. This has been discussed with Citizens Advice Bureau (CAB). The view is that when we make an award the crisis is effectively 'resolved' unless the recipient makes a further application. There have been occasions where applicants have applied more than once. All applicants are signposted to CAB to seek further advice but for reasons of client confidentiality CAB are unable to disclose whether or not advice has been sought or the outcome of this. CAB could only disclose information with expressed written consent from their client in accordance with the Data Protection Act 1998. Officers consider that no further action is required for this item at this stage but will keep it under review.
- 2.3 The Panel asked for the list of identified organisations who also offer assistance to be updated. The list detailed in the report was extracted from the Policy which was correct at a point in time. Officers do have an up to date list of all organisations who can support people and work with individuals to refer them to the most suitable organisation. Officers consider that no further action is required for this item.
- 2.4 The Panel asked for a more in-depth breakdown of people who applied to the Crisis Fund. Officers have obtained further information from the data collected and this is detailed in Appendix A. Officers consider that no further action is required for this item.
- 2.5 Officers have considered how individuals could be compelled to seek advice from

CAB as a condition of a top-up award for Local Council Tax Support (LCTS). This option has been discussed with another local authority who currently apply conditionality to some awards to top-up LCTS where certain criteria are met. One suggestion is that a short term top-up award is made (3 months) on the condition that the applicant seeks advice or support and a further award might be made if advice is sought. Officers are looking at the practical implications of this.

- 2.6 The Panel discussed the debt recovery process and requested copies of debt recovery letters for discussion at this meeting. Following the conclusion of a service review of the Revenues and Benefits team, a new post of Recovery Lead Officer has been recruited to; the post-holder will be reviewing our current debt recovery processes. Officers have reviewed the recovery letters recently so that 'calls to action' are clear, repetition has been removed and 'nudge theory' has been introduced. The recovery documents are provided in Appendix B.
- 2.7 The Panel agreed that the Council should try to persuade schools to teach financial life skills to children and that this issue should be taken forward. Cllr Walters made enquiries following the meeting and Catmose College stated they do deliver sessions along those lines via a series of tutorials chaired by students covering a range of topics from 'interest and savings' to 'you and your finances'. The Panel may wish to consider whether they close this action or not.

### **3 APPENDICES**

- 3.1 Appendix A Crisis Fund Data
- 3.2 Appendix B Recovery documents

**A Large Print or Braille Version of this Report is available upon request – Contact 01572 722577.**

## Appendix A. Crisis Fund Data

Panel members asked officers undertake further analysis of the Crisis fund data to ascertain why people find themselves in a crisis situation and the household make-up of people in crisis. This appendix details:

- The number of applications made from the same individual;
- The reason given for the application separated into income problems, spent income, household problems, personal issues and others; and
- The household make-up of the applicants separated into whether a person is single or has a partner, gender, age, number of children.

### **Crisis Support Applications in the twelve months – 01/11/2015 to 31/10/2016**

In the twelve months there were 210 applications made from 116 individuals.

No. of Applications made	No. of Individuals
1	75
2	20
3	7
4	5
5	3
6	3
7	3

The reasons given for making the applications were as follows, separated into income receipt problems, income spent, household problems, personal issues, and others:

#### **Income Receipt Problems**

	Delays	Reduced	Stopped	Intermit	Total
ESA	1				1
Jobseekers Allowance	4				4
Maternity Allowance	1				1
Undisclosed benefits	21	10	13		44
Universal Credit	3				3
Maintenance			1		1
Tax Credits	1	1	5		7
Wages	6		23	1	30
Not disclosed					2
Cannot manage/budget					12
					<b>105</b>



### **Income Spent**

	<b>Total</b>
Bailiffs	<b>1</b>
Bank Charges	<b>1</b>
Council Tax	<b>1</b>
Court Fine	<b>1</b>
Hospital visit costs	<b>1</b>
Victim of crime	<b>3</b>
Water bill	<b>1</b>
Other/undisclosed	<b>5</b>
	<b>14</b>

### **Household Problems**

	<b>Breakdown</b>	<b>Needed</b>	<b>Total</b>
Boiler breakdown	<b>1</b>		<b>1</b>
Cooker		<b>1</b>	<b>1</b>
Electricity		<b>1</b>	<b>1</b>
Fire			<b>1</b>
Fridge	<b>1</b>		<b>1</b>
Gas canister		<b>2</b>	<b>2</b>
Lost key			<b>1</b>
Newly housed		<b>20</b>	<b>20</b>
Washing Machine	<b>1</b>		<b>1</b>
Other household item	<b>2</b>		<b>2</b>
			<b>31</b>

### **Personal Issues**

	<b>Total</b>
Cannot work	<b>1</b>
Fleeing domestic violence	<b>6</b>
Health problems	<b>4</b>

No food	3
Relationship breakdown	4
	<b>18</b>

**Other Application Reasons**

	<b>Total</b>
Loans made to a Court of Protection client	6
Moving home	13
Social Services supported – neglect	1
Toiletries needed	1
Travel costs	6
No reason given for the application	15
	<b>42</b>

**Household make-up information in the twelve months – 01/11/2015 to 31/10/2016**

<b>Household</b>	<b>Numbers</b>
Age not disclosed	11
Single with no children & Working Age	146
Single Parent & Working Age	15
Couple with no children & Working Age	4
Couple with children & Working Age	12
Single & Pension Age	21
Couple & Pension Age	1

<b>Gender of Applicant</b>	<b>Numbers</b>
Female	90
Male	120

<b>Age Range</b>	<b>Numbers</b>
Undisclosed	11

Aged 18 to 19	16
Aged 20 to 29	53
Aged 30 to 39	55
Aged 40 to 49	29
Aged 50 to 59	24
Aged 60 or more	22

<b>Children:</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Single</b>	178	6	4	5	0
<b>Couple</b>	5	6	2	2	2
	<b>183</b>	<b>12</b>	<b>6</b>	<b>7</b>	<b>2</b>

## **Appendix B. Recovery Documents**

Panel members requested that officers provide copies of recovery letters that are issued when people do not pay and recovery action is taken. This appendix provides copies of the letters for:

- Council Tax Reminder Letter
- Council Tax Second Reminder
- Council Tax Final Notice
- Sundry Debtor First Reminder Letter
- Sundry Debtor Second Reminder Letter
- Sundry Debtor Letter Before Action

The recovery process for non-payment of Council Tax and Business Rates is regulated and officers must follow prescribed steps. Prescribed information must also be contained on each of the letters but the letters themselves are not prescribed. For example a first reminder letter must contain:

- Details of the instalment that needs to be paid;
- If the next instalment is due within the next 7 days details of this instalment;
- Notice that the whole balance owing will become due if payment is not made within the next 7 days; and
- Notice that if the taxpayer falls behind again a second reminder or a final notice will be sent, if the overdue amount is not paid, the whole balance owing will become due after 7 days and no further reminders will be sent for any subsequent non- payment of instalments.

Date: XXth XXXXX 2017

Account Number: XXXXXX

Mr Pxxxx Gxxxx  
40 Pxxxxx Rxxx  
OAKHAM  
Rutland  
LEXX 6XX

Dear Mr Gxxxxx,

### **Council Tax Reminder Notice**

You have not paid your monthly Council Tax instalment and you owe £xx. This includes any payment due in the next 7 days.

Sometimes payments can take a few days to reach the Council and you may wish to check with your bank to ensure the payment has left your account. If you have paid recently thank you and you can ignore this letter.

**If you have not paid your latest instalment please do so within 7 days to avoid further action being taken. If you do not make the required payment we will have no choice but to issue you with a summons and will add extra costs of up to £69.00 to your account and the full balance will become due.**

It will be worth paying a little earlier in the future to avoid receiving further reminder letters. This is because we will only send you two reminders in any one financial year. Further failure to pay could mean that you lose the right to pay by instalments and you will be required to pay the full years balance in one go.

98% of all Council Tax payers pay their instalments on time

This reminder is issued under The Council Tax (Administration and Enforcement) Regulations 1992 (as amended)

Please see the reverse of this letter for details of how to pay your instalment.

Yours sincerely

Mrs A Grinney  
Revenues & Benefits Manager

Date: xxth XXXXX 2017

Account Number:XXXXXXXX

Mrs Pxxxx Gxxxxx  
40 Pxxxxx Rxxx  
OAKHAM  
Rutland  
LEXX 6XX

Dear Mr Gxxxxx,

### **Second Reminder Notice**

You have not paid your Council Tax instalment and you owe £xx.

Sometimes payments can take a few days to reach the Council and you may wish to check with your bank to ensure the payment has left your account. If you have paid recently thank you and you can ignore this letter.

**If you have not paid the amount due please do so within the next 7 days. If you do not pay the full amount due we will issue you with a summons and will add extra costs of up to £69.00 to your account and the full balance will become due.**

No further reminder letters will be sent to you for this financial year. If you fail to pay any other instalments on time you will lose the right to pay by instalments and be required to pay the full years balance in one go.

98% of all Council Tax payers pay their instalments on time

This reminder is issued under The Council Tax (Administration and Enforcement) Regulations 1992 (as amended)

Please see the reverse of this letter for details of how to pay your instalment.

Yours sincerely

Mrs A Grinney  
Revenues & Benefits Manager

Date: xx<sup>th</sup> XXxXXX 2017

Account Number: XXXXXXXX

Mrs Pxxx Gxxxx  
40 Pxxxx Rxxx  
OAKHAM  
Rutland  
LEXX 6XX

Dear Mr GXxXXX,

### **Final Notice**

You have not paid your Council Tax as previously requested and your account is in arrears.

**You must pay the full balance of £xx within the next 7 days.**

Please see the reverse of this letter for details of how to pay your balance.

If you do not pay the full balance we will issue you with a summons and we will add extra costs of up to £69.00 to your account.

If you have made a payment, please check to see if your payment has cleared and if it was paid on time. We will need to see evidence of your payment. Please send evidence of your payment and a covering letter to [localtaxation@rutland.gov.uk](mailto:localtaxation@rutland.gov.uk) (Evidence could be a copy of your receipt or a bank statement showing the payment).

If you are struggling to pay your council tax bill, please contact us straight away. Don't let the problem get worse.

This Notice is issued under The Council Tax (Administration and Enforcement) Regulations 1992 (as amended)

Yours sincerely

Mrs A Grinney  
Revenues & Benefits Manager

## Reminder

Mrs Pxxx Gxxxx  
40 Pxxxx Rxxx  
OAKHAM  
Rutland  
LEXX 6XX

Date xx/xx/xxxx  
Customer ID RCxxxxxx  
Your Reference xxxxx

Dear Sir/Madam,

### **FIRST REMINDER**

Our records show that you have not paid the invoice detailed overleaf.

Sometimes payments can take a few days to reach the Council and you may wish to check with your bank to ensure payment has left your account. If you have paid recently thank you and you can ignore this letter.

If you believe the invoice is incorrect or you dispute the amount then please contact our Customer Services team on 01572 722 577.

If for any reason you cannot pay the amount in full at the moment, then please contact us as we may be able to help. We would rather you rang in than worry about paying.

**If you do not pay this invoice or contact us then we will take further action and the amount you owe could increase with legal costs and late interest charges. Please help us to avoid this position.**

When making enquiries or payment please quote the above invoice number. Details of how you can pay are shown overleaf.



## Reminder

Mrs Pxxx Gxxxx  
40 Pxxxx Rxxx  
OAKHAM  
Rutland  
LEXX 6XX

Date xx/xx/xxxx  
Customer ID RCxxxxxx  
Your Reference xxxxx

Dear Sir/Madam,

### **SECOND REMINDER**

Further to our recent reminder, our records still show that you have not paid the invoice detailed above.

Sometimes payments can take a few days to reach the Council and you may wish to check with your bank to ensure payment has left your account. If you have paid recently thank you and you can ignore this letter.

As mentioned in our first reminder, if for any reason you cannot pay the amount in full at the moment, then please contact our Customer Services team on 01572 722 577 as we may be able to help. We would rather you rang in than worry about paying.

**If you do not pay this invoice or contact us within 7 days then we will refer the matter to our legal team and the amount you owe us could increase with legal costs and late interest charges. Please help us to avoid this position.**

When making enquiries or payment please quote the above invoice number. Details of how you can pay are shown overleaf.

## Reminder

Mrs Pxxx Gxxxx  
40 Pxxxx Rxxx  
OAKHAM  
Rutland  
LEXX 6XX

Date xx/xx/xxxx  
Customer ID RCxxxxxx  
Your Reference xxxxx

Dear Sir/Madam,

### **LETTER BEFORE ACTION**

Despite our previous reminders, our records show that the above invoice is still outstanding.

**We will now proceed with legal action.**

**If legal action is taken court fees and statutory will be added to the debt. The issue of proceedings can also result in a County Court Judgment. If you get a County Court Judgment (CCJ), it will stay on the Register of Judgments, Orders and Fines for 6 years. Banks and loan companies use this information to decide whether to give you credit or loans.**

You can stop us taking legal action by settling the debt in full in the next 7 days or coming to an agreement with us by contacting our Customer Services team on 01572 722 577.

When making enquiries or payment please quote the above invoice number. Details of how you can pay are shown overleaf.