

**To:** Finance, Resources and Customer Services Policy Board

**On:** 02 June 2021

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**Report by:** Director of Finance and Resources

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**Heading:** Customer & Business Services Performance Report

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1. **Summary**

- 1.1 This report details performance across key Customer & Business Service (CBS) functions including revenue collection and benefit administration for the period ending 31 March 2021 (including an update on the funding and expenditure position in relation to Discretionary Housing Payments (DHP) and the Scottish Welfare Fund). The report includes a performance update in relation to customer services provision for 2020/21 and also an update on the plans to deliver the Low Income Pandemic Payment to Council Tax Reduction recipients across Renfrewshire.
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2. **Recommendations**

- 2.1 It is recommended that the Board:
- Note the contents of the report.
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### **3. Revenue Collection**

#### **3.1 Council Tax**

3.1.1 This section details the collection performance as at 31<sup>st</sup> March 2021 for Council Tax. It also provides details of the total sums collected for the last financial year.

3.1.2 The billable sum for 2020/21 was £85,739,108

3.1.3 The sums collected for 2020/21 were £81,481,768 which is 95.03% of the billable sum. This represents a reduction of 0.99% in cash collection as a proportion of net charges billed compared with the same position for 2019/20. Aligned with other local authorities, recovery action had been suspended during the earlier part of the financial year leading to reduced/delayed income. The council undertook outbound calling campaigns to support customers who may be struggling to pay and offered customers the option to extend their payment period for 2020/21 until May 21.

3.1.4 The Council Tax Reduction awarded was £14,404,290 amounting to 14.38% of the billable sum, which is 0.91% less than at the same point last year.

3.1.5 The Service continues to encourage the take-up of Council Tax Reduction. Activities include close tracking of potential applications and data matching to maximise Council Tax Reduction awards.

#### **3.2 Non-Domestic Rates**

3.2.1 This section details the collection performance as at 31<sup>st</sup> March 2021 for Non-Domestic Rates (NDR). It also provides details of the total sums collected for the last financial year.

3.2.2 The Non-Domestic Rates (NDR) charges billed for 2020/21 amounted to £79,677,900, this was significantly below the levied amount of £126,388,595 in 2019/20. Covid19 reliefs, provided by the Scottish Government largely account for the reduction. Retail, Hospitality and Leisure/Aviation reliefs equated to £45,914,250.

3.2.3 The cash receipts amounted to £71,638,605 which is 89.91% of the sums billed. This is a decrease in cash collection as a proportion of net charges billed of 6.98% compared with the same position for 2019/20.

3.2.4 The introduction of Covid19 reliefs, and delays in the provision of software changes to deal with these delayed the billing of Non-Domestic Rates till July. Consequently, payment collection only commenced in August as opposed to the normal May date. The business trading environment during the pandemic necessitated a softer than normal approach to business rates collection. It is anticipated that much of the shortfall in collection will be recovered as businesses move to more normal trading.

#### 4. **Benefit administration**

- 4.1. This section details the processing performance in relation to Housing Benefit and the Scottish Welfare Fund, as at the end of March 2021. Also provided is an update on the funding and expenditure position in relation to Discretionary Housing Payments (DHP) and the Scottish Welfare Fund.
- 4.2 The Service continued to successfully balance the varied and changing work load resulting from the impact of the pandemic throughout the year.
- 4.3 **Speed of Processing – Housing/Council Tax Benefit**
- 4.3.1 As detailed in Table 1 below, processing speed for New Claims is well within target, due to a revised, improved process.
- 4.3.2 In relation to New Claims processed within 14 days of all information received, this measure is also within target for the period.
- 4.3.3 Processing of Changes in Circumstance (CIC) is within target for the period.

*(Supplementary processing information is attached in Appendix 2 for members' reference)*

**Table 1 – Performance Summary**

<b>Performance measure</b>	<b>4 Week Reporting Period 12 March 2021 to 15 April 2021</b>	<b>Year-end position</b>	<b>Annual Target</b>
New Claims – processing time	13 days	15 days	24 days
New Claims - % processed within 14 days of all information received	93%	94 %	92%
Changes in Circumstance – processing time	3 days	4 days	10 days

#### 4.4 **Discretionary Housing Payments**

- 4.4.1 The total budget for Discretionary Housing Payments for 2021/22 is shown in table 2 below.
- 4.4.2 Funding for DHP was previously provided to Local Authorities by the Department for Work and Pensions, following the new social security powers devolved to the Scottish Government (SG), DHP funding is now provided entirely by SG. The total budget is detailed in table 2 below and shows the indicative spending spilt provided to the Council.

- 4.4.2 The DHP budget has been calculated to include the full Scottish Government estimate of the amount of funding required to fully mitigate the effect of the Bedroom Tax. This estimate includes a 20% reserve allocation which will be paid in May 2021, if required.
- 4.4.3 In line with DHP Policy and DHP Regulations, the Service makes awards to fully mitigate the effect of the Bedroom Tax and maximise spend within the year.
- 4.4.4 Table 3 shows the performance information in relation to DHPs. The table shows that processing time in relation to DHP is within target.
- 4.4.5 Tables 2 and 3 show DHP expenditure; the non-bedroom tax spend for 20/21 was £463,541 compared with £274,035 in 19/20, a percentage increase of 69%. In response to the Covid19 pandemic additional funding tranches of £115,418 in June 2020 & £96,687 in February 2021 were provided by the Scottish Government, as a result additional funds allocated earlier by the Council did not require to be fully exhausted.

**Table 2 – DHP Budget**

<b>Funding – indicative allocations</b>	<b>amount</b>
Renfrewshire Council	£100,000
Financial Hardship (non Benefit Cap) – Scottish Government	£239,254
Financial Hardship (Benefit Cap) – Scottish Government	£209,094
Bedroom Tax* – Scottish Government	£2,320,955
<b>Total budget for the year</b>	<b>£2,869,303</b>

\*This figure represents the maximum amount required to cover the estimated shortfall of customers impacted by the Bedroom Tax.

**Table 3 – DHP Performance Summary**

<b>Measure</b>	<b>1 April 2020 to 31 March 2021</b>
Volume of DHP applications received	6,174 applications
Volume of DHP decisions made	6,075 decisions
Number of DHP awards	5,971 awards
Average processing time (target 29 days)	7 days
<b>Total amount committed/paid</b>	<b>£2,784,497</b>

## **4.5 The Scottish Welfare Fund**

- 4.5.1 The Scottish Welfare Fund (SWF) provides a safety net for vulnerable people on low incomes through the provision of Community Care Grants and Crisis Grants. The Scottish Welfare Fund is a national scheme, underpinned by law and delivered on behalf of the Scottish Government by all local councils. The SWF replaced elements of the Social Fund abolished by the Department for Work and Pensions in 2013.
- 4.5.2 The Service made awards in 2020/21 in line with Scottish Government guidance and had spent 77% of its total budget for the Scottish Welfare Fund (SWF) by the end of March 2021.
- 4.5.3 The Scottish Government allocated additional resources of £22 million across Scotland to meet additional demand for Crisis Grants and Community Care Grants, arising because of COVID-19. This resulted in an additional £0.782M being allocated to Renfrewshire.
- 4.5.4 The performance data relating to the Fund is presented in table 4 below. The Service has processed Crisis and Community Care Grants well within target.
- 4.5.5 Expenditure information shows an increase of 43% paid and with just under 800 additional Crisis Grants awards made, the Scottish Government allowed for the additional resources allocated to be carried forward to 21-22 to support the ongoing Covid19 response.
- 4.5.6 From October 2020, the Scottish Government committed to providing a grant of £500 to individuals who are in receipt of low-income benefits and who lost income because they are required to self-isolate to prevent the spread of COVID- 19.
- 4.5.7 The Scottish Welfare Fund was determined to be the legislative and delivery mechanism for Self-Isolation Support Grants in the form of Crisis Grants, as they are designed to provide occasional support to people facing immediate financial need which poses a risk to their health and wellbeing.
- 4.5.8 The Service made necessary operational arrangements to support the assessment, processing, and payment of SISGs. Table 5 below outlines the key performance information.

**Table 4 – SWF Performance Summary (Crisis & Community Care Grants)**

<b>Measure</b>	<b>1 April 2020 to 31 March 2021</b>
Number of Crisis Grant applications received	10,305
Number of Crisis Grant Awards	8,040
<b>Total amount paid for Crisis Grants</b>	<b>£808,671</b>
<b>Average Processing time (2 working days target)</b>	<b>1 day</b>
<b>Average Processing time within March</b>	<b>2 days</b>
Number of Community Care Grant applications received	2,292
Number of Community Care Grant Awards	1,363
<b>Total amount paid for Community Care Grant</b>	<b>£810,737</b>
<b>Average processing time year to date (15 working days target)</b>	<b>6 days</b>
<b>Average processing time within March</b>	<b>12 days</b>
<b>Total amount paid/committed from the fund</b>	<b>£1,619,408</b>
<b>Budget provided by Scottish Government</b>	<b>£2,042,948</b>
<b>Remaining Budget now built into 21/22</b>	<b>£423,540</b>

**Table 5 – SWF Performance Summary (Self-Isolation Support Grants) (SISG)**

<b>Measure</b>	<b>1 April 2020 to 31 March 2021</b>
Number of SISG applications received	1,324
Number of SISG Awards	506
<b>Average Processing time (1 working day target)</b>	<b>1 day</b>
<b>Average Processing time within March</b>	<b>1 day</b>
<b>Total amount paid/committed from the fund</b>	<b>£253,000</b>
<b>Budget provided by Scottish Government</b>	<b>£253,000</b>

## **5. Low Income Pandemic Payment**

- 5.1 Scottish Government and COSLA have agreed that local authorities will act as the Scottish Government delivery agent for the Low Income Pandemic Payment; a £130 Low Income Pandemic Payment (LIPP) will be made to each household in receipt of Council Tax Reduction in April 2021 and to additional households who are either exempt from Council Tax or who have no liability.
- 5.2 It is anticipated that around 19,000 Renfrewshire households will benefit from this payment. The payment is intended to support the wellbeing of people living on low incomes and help them to manage the ongoing impacts of the pandemic on their household finances.
- 5.3 The payment can be used by recipients as they see fit and there is no requirement or expectation that payments received are used for a particular purpose. Common uses may include purchasing essentials, such as food and fuel.
- 5.4 LIPP payment will be made to households that meet the eligibility criteria by 31 October 2021.
- 5.5 Scottish Government has committed to fully fund the payments and to provide admin funding to local authorities in recognition of the additional work this will involve.
- 5.6. **Eligibility criteria**
  - 5.6.1 The Scottish Government has issued guidance to councils on the eligibility criteria for receiving a payment. The council is obliged to follow this guidance which is outlined below.
  - 5.6.2 Households are eligible to receive the payment if they satisfy the criteria for at least one day during the period between 1 April 2021– 30 April 2021.
  - 5.6.3 The criteria are that they are in receipt of CTR, including Second Adult Rebate (SAR), or that they are exempt or have no liability for Council Tax for the reasons listed below:
    - i. all the occupants are under 18
    - ii. all the occupants are care leavers
    - iii. all the occupants are severely mentally impaired
    - iv. the property is unoccupied because the resident has gone to someone else's home to provide care or the resident receives care elsewhere
    - v. occupants are accessing Housing Support Service and/or living in temporary accommodation or a refuge
  - 5.6.4 Where a claim to CTR has been backdated and awarded for at least 1 day during the above noted period, this household will be eligible to receive the payment.

- 5.6.5 Eligibility for households living in dwellings exempt from Council Tax may require to be determined through other systems, for example housing records to identify individuals in temporary accommodation.
- 5.6.6 Councils are asked to take reasonable steps to ensure a household receives no more than one payment, for example where:
- a. another local authority area within the payment period. In this instance the first local authority where the applicant was resident should make the payment.
  - b. a household moves address, within the same local authority, or receives an exemption during the period of eligibility.
  - c. a household splits; In this instance the total number of payments issued should not exceed the number of newly formed households.

## **5.7. Delivery arrangements**

- 5.7.1 Underpinned by principles of dignity and respect, SG wish the payment to directly support low income households, therefore the preference, as agreed with COSLA is for a 'cash first' approach. Local authorities do however have discretion over the method used to make payments to households. Direct payment via BACS is encouraged with flexibility for alternate payment mechanisms to be used, such as PayPoint or equivalent or cheque. Local authorities are asked to consider the method of payment, given local capacity, and take reasonable steps to ensure recipients are not disadvantaged by the mechanism selected.
- 5.7.2 Where a cash payment delivered by one of the mechanisms noted in the above paragraph, councils also have the option to make the payment as a credit to the CTR recipients' Council tax account, however this can only be done with the council tax payer's agreement, or where all reasonable attempts to pay by other means have been exhausted.
- 5.7.3 In accordance with SG policy objectives principles, Renfrewshire Council is seeking to pay the LIPP directly to CTR recipients via BACS transfer. This however presents some challenges. Specifically, Council Tax records do not generally hold bank account information unless the customer pays by direct debit.
- 5.7.4 Plans are therefore being developed to write to all eligible households advising them that they are eligible for the payment and explain that they will be asked to complete an on-line form to provide their bank account information. A follow up letter will then be sent giving guidance on how to access to form and explain what information is required. The letter will also explain how customers can request assistance to complete the form.
- 5.7.5 To support effective delivery of the payment, payments will be released in batches; once the on-line form is completed by the council tax reduction recipient, validation checks will be carried out to minimise the risk of fraud before the payment process is initiated. It is expected that by deploying a batch process full delivery will be completed in a 12-14 weeks period. Current planning assumptions indicate this will start at the end of June 2021.

- 5.7.6 Communications and engagement with customers will be critical to ensure that workflows remain manageable and that customers receive help and support to provide the information needed to allow a payment to be made to those who are eligible. A communications strategy for the payment of LIPP is being developed and is expected to reference letters to customers, updates via the council website and social media posts.
- 5.7.7 It is recognised that while many customers will be able to complete an on-line form to provide their bank details, some may not find this straightforward. To support those that need help, a team, based in the Revenues and Financial Support function in Customer & Business Services is being set up to offer guidance and provide telephone support for customers who may struggle, or are unable to complete the on line form. Information on how to access support will be included in the follow up letter.

## **6. Customer Service Provision**

### **6.1 Overview**

- 6.1.1 This section details the performance of the customer service unit for the 2020/21 financial year. The report provides an update on the overall contact centre call handling volumes and response times. Due to the closure of face to face services because of the pandemic, this report will also outline how the service responded to support the critical Registration and Licensing functions.
- 6.1.2 COVID-19 increased the demand for Digital Services and this report updates members on the work undertaken in the past year to develop online services and show the increase in transactions being made across this platform.

### **6.2 Telephone Call handling**

- 6.2.1 High level monthly summary – for the full financial year contact centre received 322,699 calls and answered 96% against a primary target of 90% for the period.

**Table 6 – Customer Service Unit – Primary Target (call handling)**

Primary target	Year	Calls Received	Calls Answered
90% calls answered	2020/21	322,699	96%
	2019/20	360,501	94%

- 6.2.3 The contact centre achieved the primary target of answering 90% of all calls. The percentage of calls answered has increased compared to the previous year, mainly due to a reduction in overall call volume.
- 6.2.4 The secondary target is to respond to 70% of all calls within 40 seconds.

**Table 7 – Customer Service Unit – Secondary Target (call handling)**

Secondary target	Year	Calls Answered in 40 seconds
70% calls in 40 seconds	2020/21	66%
	2019/20	64%

6.2.5 Although the performance was slightly below target, considering the circumstances of the last year, this is a strong performance with the entire contact centre working from their home environments.

6.2.6 The performance against the secondary target in the contact centre was higher than the previous year.

### **6.3 Face to face provision**

6.3.1 The Customer Service Centres in Paisley, Johnstone and Renfrew were closed on 23<sup>rd</sup> March 2020 due to the Coronavirus Pandemic. All services continued, with support being given to customers over the telephone or through online services. The team continued to support the Registration and Licensing services using an adapted operating model.

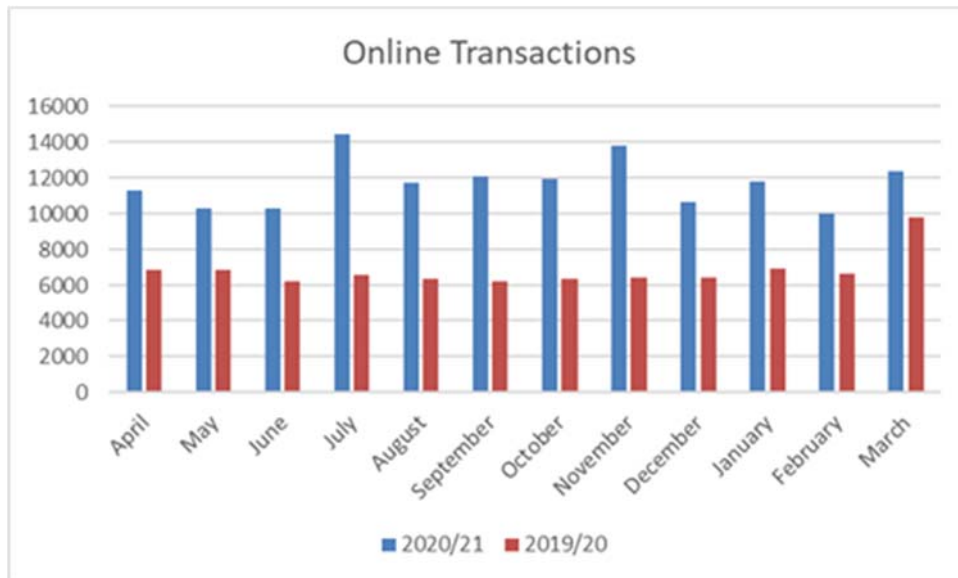
6.3.2 In total, the team have carried out 5105 registrations (combination of births and deaths) and have processed 3637 licensing applications. These services have been delivered through a mix of telephone and online interaction with customers, with birth registrations also including a short face to face visit to validate and sign certificates.

### **6.4 Digital Services**

6.4.1 Members will be aware of the increase reliance on digital technologies in the last year, more people have used online tools to keep in touch with family and friends and online shopping has seen a significant rise. The council has also seen an increase in the use of online services with 13,596 new users registered on the platform from 1<sup>st</sup> April 2020 to 31<sup>st</sup> March 2021. This is a 22% increase from 60,627 at the start of the year. The Council's MyAccount service is now used by 87.4% of all households in Renfrewshire, compared to 69% of households in March 2020.

6.4.2 In order to respond to changing customer demands and provide support through the pandemic, 35 new digital services have been developed and launched in the last year, that is equivalent to 1 new service every 7 working days. The new services were developed to increase access to core council services (e.g. Free School Meals, Licensing and School P1 registrations), and respond to new COVID demands (e.g. national assistance helpline, shielding support, business grants and self-isolation support grants)

6.4.3 These new services and the increase in those creating online accounts have led to a significant increase in the number of online transactions completed by customers in the last year. The following graph shows a monthly breakdown of the 140,771 digital transactions completed, compared to 81,853 the previous year, that's an increase of 72% year on year.



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## Implications of the Report

1. **Financial** - The level of collection of Local Taxation continues to provide funding for the delivery of Council services throughout Renfrewshire. In relation to the LIPP, Scottish Ministers have committed to fully fund the payments and committed to an allocation of administration funding for local authorities in recognition of the administration overhead that will be required to deliver the payments. The administration funding allocated to Renfrewshire Council is £147,820.
2. **HR & Organisational Development** –temporary resources are being recruited to provide support to customers who require it to access the LIPP. The recruitment and recruitment mechanism have been agreed with the Council's HR team.
3. **Community/Council Planning –**
  - Our Renfrewshire is fair - An effective Benefits service is vital to the quality of life of many of our citizens as it provides vital support for low income households to sustain tenancies and meet their rent obligations
  - Working together to improve outcomes - An efficient and effective billing and administrative process for the collection of local taxes is vital for ensuring the recovery of income to the council to support the provision of local services. This is supported by a range of payment opportunities for the public, including electronic and digital payments (e.g. Direct Debit, Website and Telephone).
  - Working together to improve outcomes – An efficient and effective Customer Service Unit is vital to ensuring citizens have equality of access to Council services whether this is digitally, by telephone or face to face
4. **Legal** – None
5. **Property/Assets** - None
6. **Information Technology** – None
7. **Equality & Human Rights** - The recommendations contained within this report in relation to performance updates has been considered in relation to its impact on equalities and human rights. No negative impacts on equality groups or potential for infringement of individuals' human rights have been identified arising from the recommendations contained in the report because it is for consideration of performance only. In terms of the LIPP, Renfrewshire Council is acting as delivery agent for Scottish Government policy and is following Scottish Government guidance on how to implement and delivery the LIPP. As such the equality and human rights impacts of this policy are a matter for Scottish Government.

8. **Health & Safety** - None
9. **Procurement** – None
10. **Risk** - None
11. **Privacy Impact** – – A Privacy Impact Assessment will be developed as part of the delivery arrangements for the Low Income Pandemic payment and privacy notices included on the form used to gather information from eligible customers
12. **Cosla Policy Position** – COSLA leaders have agreed that councils will act as the Scottish Government delivery agent for payment of the Low Income Pandemic Payment to those that meet the SG eligibility criteria
13. **Climate Risk** – None

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#### **List of Background Papers**

- (a) None

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## Appendix 1

### RENFREWSHIRE COUNCIL

#### REVENUES COLLECTION STATEMENT AS AT 31<sup>st</sup> MARCH 2021

<b>COUNCIL TAX</b>		
	<b>2019/20</b>	<b>2020/21</b>
	<b>£m</b>	<b>£m</b>
Projected Yield	90.56	97.740
Gross Charges	94.892	100.143
Less rebates	12.705	14.404
Net Charges Billed	<u>82.187</u>	<u>85.739</u>
Cash Collected	78.926	81.482
Rebate Grant	12.705	14.404
	<u>91.631</u>	<u>95.886</u>
Cash collected as % of Net Charges	96.03%	95.03%
Income as % of Projected Yield	101.18%	98.10%

<b>NON DOMESTIC RATES</b>		
	<b>2019/20</b>	<b>2020/21</b>
	<b>£m</b>	<b>£m</b>
Projected Yield	121.753	78.084
Gross Charges	145.753	145.689
Less reliefs	21.515	66.011
Net Charges Billed	<u>124.238</u>	<u>79.678</u>
Cash Collected	120.532	71.639
Cash collected as % of Net Charges	97.02%	89.91%
Cash collected as % of Projected Yield	99.00%	91.75%



## Customer & Business Services Performance Report – Appendix 2 Supplementary KPIs – Finance & Resources Policy Board

### APPEALS

Where a claimant disputes a Benefits decision and also disputes a revision decision they can formally make an Appeal. The Benefits Service will prepare a detailed submission which is then considered by the Independent Tribunals Service. Preparation of a submission is a very involved process and requires significant data gathering.

<b>Target processing speed (number of days)</b>	60		
<b>Result: last 3 months (days)</b>	January: 2 days	February: 56 days	March: 73 days
<b>Average (12 months to date)</b>	50 days		
<b>Average Appeals Completed</b>	3 Appeals per month		

**Comment:-** Appeals volumes very low, which is expected due to reducing Housing Benefit caseload. March target was missed due one case where the receipt of required information was delayed.

### REVISIONS

Where a claimant disputes a benefits decision in the first instance, they can request for it to be looked at again. This is known as a Revision. The process involves a Senior Benefit Assessor reviewing the decision thoroughly to decide whether the decision should stand.

<b>Target</b>	28 days		
<b>Result last report</b>	October 19: 24	November 19: 23	December 19: 24
<b>Result Last 3 months</b>	January 21: 44	February 21: 27	March 21: 34

**Comment:-** The Service has missed target for revisions processing as a result of balancing workloads it is anticipated that target will be achieved again by the next reporting cycle.

### ACCURACY

The Service proactively monitors the accuracy of benefits decisions made through a robust audit checking programme. The Service targets to audit 4% of all calculations. The actual level of checking for this reporting period is higher due to a number of new staff joining the Benefits team and therefore requiring 100% of their work to be checked.

	Target %	Actual %
<b>Volume of Audits 2020/21</b>	4%	18 %
<b>Accuracy – March 21</b>	95%	91 %
<b>Accuracy – 2020/21</b>	95%	92 %

**Comment:-** The Service has set a stretching target for Accuracy and as a result of the ongoing impact of the COVID pandemic, fewer audit checks were carried out, this has contributed to the result achieved being slightly below target. The service continues to analyse errors and action trends/patterns by providing additional guidance/training where needed.

## Customer & Business Services Performance Report – Appendix 2 Supplementary KPIs – Finance & Resources Policy Board

### HOUSING BENEFIT OVERPAYMENTS

The service is responsible for raising overpayments where Housing Benefit has been paid in error. If these have resulted from errors made by claimants, the cost is partially funded by the DWP. The service attempts to recover both newly raised and historic debts from claimants or landlords as appropriate. In year collections performance is detailed below.

<b>Overpayments raised 2020/21</b>	£1,324,911
<b>Overpayments raised and recovered in year</b>	£501,334
<b>% recovery</b>	37.84%
<b>All recovery in year</b>	£1,183,831
<b>All recovery vs raised in year</b>	89.35%
<b>All recovery vs all debt</b>	13.33%
<b>Total debt outstanding at end of reporting period</b>	£7,695,161

Just over £350k fewer overpayments raised in 20/21 compared with 19/20. Improved recovery rates, in particular All recovery raised vs in year, almost 90% compared with 67%.