

Cheltenham Borough Council

Cabinet Housing Committee – 16 July 2025

Rent collection performance for the financial year 24/25

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Matt Ward – Head of Housing Services

Executive summary:

To provide Committee with an understanding of the rent collection process.

Recommendations:

None – Information/Discussion Paper

1 Background

- 1.1 Rental income is a major source of finance for the Council (£25.6m rent roll in 24/25) and is used to meet the costs of our financial commitments and managing and maintaining our housing stock. The Housing Services Directorate has evolved over the years to maximise income and prevent arrears. It has proven that specialist teams with a focus on income get the results and is recognised as being proactive, innovative and high performing.
- 1.2 Our ethos is about personal contact and that “Prevention is always better than the cure” and this is never more apparent than in managing rent collection, especially in the current financial climate. The past decade has seen the Credit Crunch, Welfare Reform Act, Pandemic and the current Cost of Living Crisis and our teams and colleagues are well experienced and dedicated to helping our customers. Our ISOQAR 9001:2015 certified process recognises the need to adjust our approach based on individual circumstances and we are enthusiastic about supporting all those in need.
- 1.3 Last financial year (24/25) we achieved our year-end target and were £221k ahead of target.
- 1.4 This information/discussion paper includes a presentation that touches upon some of the invaluable work carried out by our teams and is to give reassurance to members that we are

doing our utmost to maximise rental income and mitigate risks.

2 Main content

2.1 Please see attached presentation.

3 Key risks

3.1 Please see the risk assessment included at appendix 1.

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Appendices:

- i. Risk Assessment
- ii. Rent Collection Performance

Appendix 1: Risk Assessment

| Risk ref | Risk description | Risk owner | Impact score (1-5) | Likelihood score (1-5) | Initial raw risk score (1 - 25) | Risk response | Controls / Mitigating actions | Control / Action owner | Deadline for controls/ actions |
|----------|---|------------|-----------------------|---------------------------|------------------------------------|------------------|---|------------------------|--------------------------------|
| 1.01 | If changes in benefits, including changes to UC rates, or the cost-of-living crisis have a greater impact on tenants than anticipated and planned for, it may increase the level of arrears for the HRA and impact on vulnerable families | Paul Jones | 3 | 2 | 6 | Reduce the risk. | The HRA budget includes specific resources to control rent arrears and support tenants through transition to Universal Credit and support tenants during the cost-of-living crisis. This has been successful in mitigating the impact so far. | Matt Ward | Sept 25 |
| 1.02 | Housing Revenue Account - If the housing revenue account becomes unviable then this may result in the council being unable to fund service delivery, investment in existing homes and the delivery of new housing. | Gemma Bell | 4 | 2 | 8 | Reduce the risk | Ensure effective controls are in place and ensure 30-year HRA financial model is in place and is reviewed and updated by regular stress testing. | Gemma Bell | Sept 2025 |