**Housing Board – 5 March 2021**

**Hardship metrics – proposal for benchmarking**

**Objective** – to implement a benchmarking exercise around hardship metrics among RPs and stock-holding authorities that assists (when overlaid with other hardship metrics) in identifying changing financial pressure and stresses on households. By understanding what is happening locally, the metrics may help inform each organisation’s approach and provide strategic context for the local authorities

**Proposal** – to collect data from participants, which is (initially) split down by local authority area, and presented back to participants in an anonymous fashion (in respect of the provider) so that issues and trends at local authority level can be identified. This data will be tracked over time at monthly intervals.

KPIs to be collected on a monthly basis starting with the March end data (figures to be provided as at month end or closest point) until such time as considered no longer useful or adding value:

* Total number in arrears
* %age overall arrears
* Average balance
* Number of UC customers in arrears
* %age arrears of UC customers
* Average balance of UC customers
* Number of Self-payers in arrears
* %age arrears of self-payers
* Average balance of self-payers

Data to be provided as follows:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Peterborough | Hunts | Fenland | South Cambs | Cambridge | East Cambs |  |  |
| **Overall numbers** |  |
| Number in arrears |  |  |  |  |  |  |  |  |
| Arrears as a %age of rent roll |  |  |  |  |  |  |  |  |
| Average balance |  |  |  |  |  |  |  |  |
| Number of households referred to professional money advice/support |  |  |  |  |  |  |  |  |
| **UC customers** |  |
| Number of UC customers in arrears |  |  |  |  |  |  |  |  |
| %age arrears of UC customers |  |  |  |  |  |  |  |  |
| Average balance of UC customers |  |  |  |  |  |  |  |  |
| **Self-payers** |  |
| Number of Self-payers in arrears |  |  |  |  |  |  |  |  |
| %age arrears of self-payers |  |  |  |  |  |  |  |  |
| Average balance of self-payers |  |  |  |  |  |  |  |  |