

Low Income Family Tracker



Gravesham
Borough Council



**Brenda Howard – Service Change Team Leader
(Revenues and Benefits)**

Low Income Family Tracker (LIFT)



Partnership between Gravesham Borough Council and Policy in Practice

Started work in February 2021

Data led

LIFT DASHBOARD

Get the right support to those who need it most.

Welcome to the LIFTDemoC Low Income Family Tracker (LIFT) dashboard.

[Read more about LIFT >](#)
[Join LIFT community >](#)
[Demo videos >](#)
[Email us >](#)

Policy in Practice

LIFT SUMMARY

Get an overview of the key measures for all of LIFTDemoC or for an individual ward in LIFTDemoC. Information on cash shortfalls, policy reform and potential target cohorts.

[-> Go to LIFT Summary](#)

Similar headline analysis

- The Residents
- Household Finances

ADDITIONAL INSIGHT

Other dashboards are available to explore current areas of policy focus, as well as do deeper analysis on core themes. Hover over arrow for description.

- COVID-19 analysis
- Debt
- Universal Credit
- Benefits take-up
- Discretionary Housing Payments
- Indices of Multiple Deprivation

NEW UPDATES

As part of our commitment to continuously improve LIFT we are proud to introduce you to some significant updates to your LIFT platform.

[-> Read about them here](#)

STREET VIEW

View all your households on a map of the borough. Filter by over 40 household characteristics including financial resilience, impact of welfare reform and other family circumstances.

[-> Go to Street view](#)

Example action plans

- Council tenants in arrears; ...
- In work progression coh...
- Benefit cap exemptions
- Low barriers to work hig...

Similar tracking analysis

- Track your residents

OUTCOME TRACKER

Track households over time to identify the impact of your work for outcomes such as moving in to work or out of temporary accommodation. Differentiate between households recently in their situation and those who are long-term.

[-> Go to Outcome tracker](#)

Based on a snapshot of October 2021 datasets

189 households | 269 children | £197,604 CT/Rent arrears | £2,625 DHP award in FY

RESILIENCE

Financial resilience now	Financial resilience 2023	CT arrears	Months in CT arrears
<input type="checkbox"/> Coping	<input type="checkbox"/> Coping	<input checked="" type="checkbox"/> Yes	0 296
<input checked="" type="checkbox"/> Struggling	<input checked="" type="checkbox"/> Struggling	<input type="checkbox"/> No	0
<input checked="" type="checkbox"/> At risk	<input checked="" type="checkbox"/> At risk		
<input checked="" type="checkbox"/> In crisis	<input checked="" type="checkbox"/> In crisis		
<input type="button" value="Cancel"/> <input type="button" value="Apply"/>	<input type="button" value="Cancel"/> <input type="button" value="Apply"/>	Rent or CT arrears	Months in rent arrears
		<input checked="" type="checkbox"/> Yes	0 16,251
		<input type="checkbox"/> No	0

POVERTY

In relative poverty	In fuel poverty	Rent or CT arrears	Debt
<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	40 £21,688
<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	0

DEBT AND SAVINGS

In food poverty	In water poverty	Housing benefit overpaid	Savings
<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	40 £33,241
<input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> No	<input type="checkbox"/> No	0

ADDITIONAL FILTERS

DEMOGRAPHICS	EMPLOYMENT	INTERVENTIONS
Tenure (All)	Barriers to work (All)	DHP (All) No EHP (All) CTS (All)
Household Type (All)	Self employed household (All)	GEOGRAPHY
Age group (All)	Earning below NLW in 2023 (All)	Postcode
Age bracket (All)	Ward (All)	Other wards
Disability (All)	CHILDREN & NON-DEPS	Filter HB Ref'd
Economic status (All)	Number of children 0 9	ADD-ON FILTERS (if available)
Carer household (All)	Number of non-dependants 0 6	School catchment areas
	With a child between and	Primary Secondary
		Community partnerships
		Partnership data not available

Map

Sydenha Map type

Dot map

© 2022 Mapbox © OpenStreetMap

Using data to achieve council objectives



The LIFT project proactively supports the council in achieving our objectives:

1: To gain a better understanding of the low-income cohort in the Borough

*Action: **Targeting support** and advice to those who are the most financially vulnerable in the borough, ensuring they have access to all the support available to them*

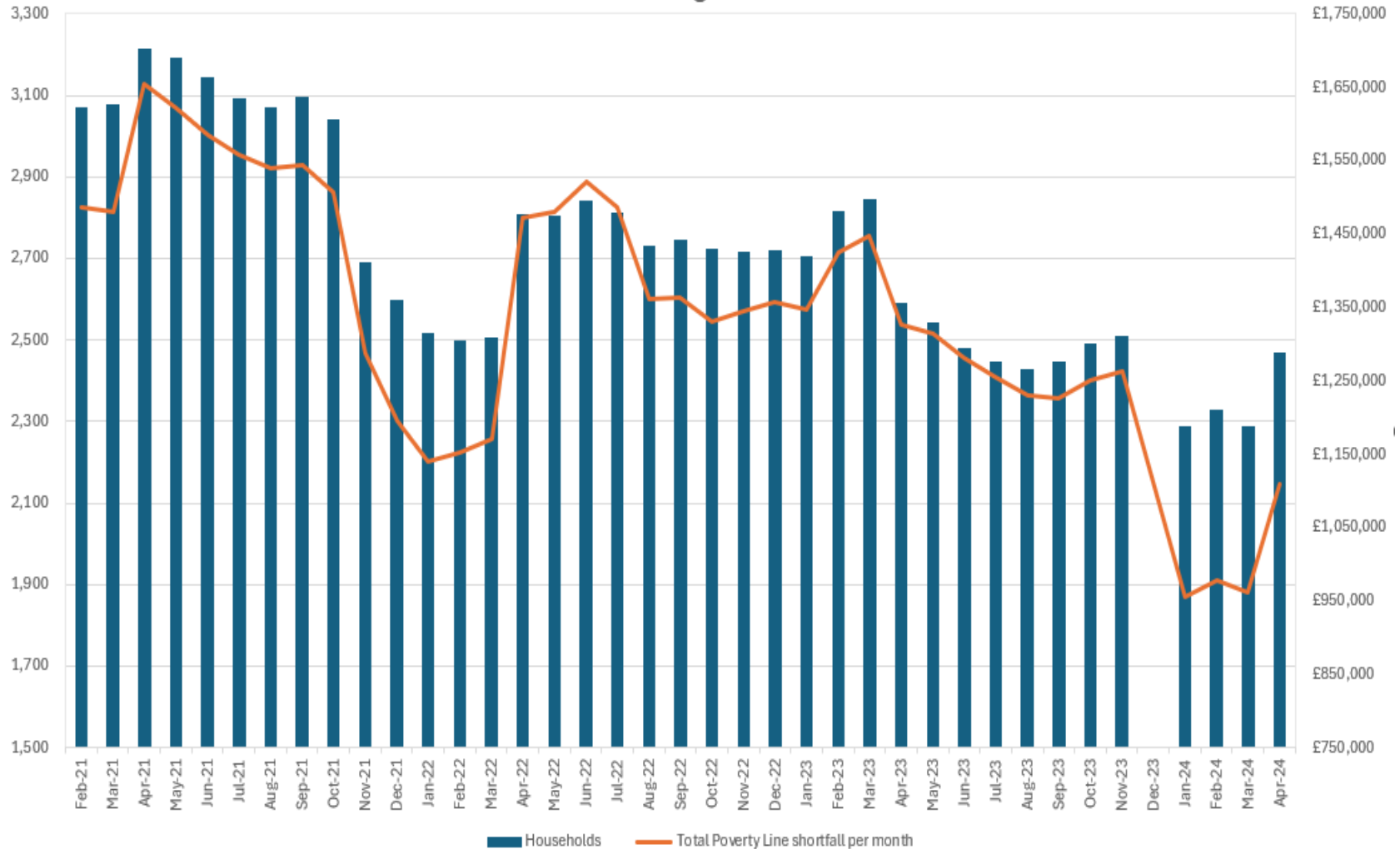
2: Fewer people in financial crisis in the Borough

Action: Introduced a package of housing measures and creative interventions that provide support to the households identified as most vulnerable

3: Improve council tax recovery

Action: Recognising households affected by the poverty gap and ensuring all families are adequately supported, however significantly they are struggling

Relative Poverty Gap (Gravesham)



Debt segmentation



Collection groups	Description	Suggested Process
1	Good affordability, low vulnerability	Default collection process
2	Good affordability, medium vulnerability	Default collection process
3	Fair affordability, low vulnerability	Default collection process
4	Fair affordability, medium vulnerability	Default collection process
5	Poor affordability, low vulnerability	Additional Support
6	Poor affordability, medium vulnerability	Consider write off
7	Good affordability, high vulnerability	Additional Support
8	Fair affordability, high vulnerability	Additional Support
9	Poor affordability, high vulnerability	Consider write off

		VULNERABILITY			Grand Total
		Low	Medium	High	
AFFORDABILITY	Good	£ 20,893	£ 119,524	£ 106,962	£ 247,379
	Fair	£ 77,423	£ 422,052	£ 231,098	£ 730,572
	Poor	£ 290,112	£ 120,302	£ 30,419	£ 440,834
	Grand Total	£ 388,428	£ 661,878	£ 368,479	£ 1,418,785

Can't Pay v Won't Pay



NEWS

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Council forces home sale to recover tax debt



Gravesham Borough Council is targeting high value council tax debts

Bob Dale
BBC News, South East

22 July 2024

A local authority has forced the sale of a property to recover £36,000 it was owed in council tax.

The remaining balance of the sale of the property in Northfleet was handed back to its former owner, Gravesham Borough Council said.

The council said it will now target another 109 high-value debts in its district and hopes to reclaim about £700,000 in unpaid council tax as a result.

Narinderjit Singh Thandi, cabinet member for performance and administration, said: "Forcing the sale of someone's home is always a last resort."

He said: "In cases where an owner has resisted all other attempts by us to engage with them to recover what is owed, we will pursue this ultimate sanction – it's only fair on the majority of householders who pay their council tax that we do so."

The authority's legal costs were also covered by the house sale, the council said.

Gravesham says it is also using an online tool to track which households are at risk of falling into poverty, so they can access any financial support that is

Home > Gravesend > News > Article

Gravesham council forces Northfleet home sale to recover unpaid council tax bill

Alex Langridge alangridge@thekmgroun.co.uk
Published: 16:39, 22 July 2024



A resident who refused to pay their council tax bill has had their home forcefully sold after racking up a debt of £36,000.

Gravesham council said after the recovered debt and legal costs from the proceeds of the sale of the Northfleet home the balance was handed back to the home's former owners.



Gravesham council forced the sale of a home after a resident refused to pay council tax. Photo: Stock

The local authority is now sending out a warning message to tax evaders as it seeks to pursue another 109 "high-value" cases, with the potential of recovering around £700,000.

Cabinet member for performance and administration, Cllr Narinderjit Singh Thandi, said: "Forcing the sale of someone's home is always a last resort."

Outcomes

Since February 2021

- **Campaigns to increase Pension Credit take-up (using LIFT) now over £356,000 per annum. Economic benefits of campaigns projected to be worth nearly £2.4m to Gravesham residents**
- **Household Support Fund by 30 September 2024 will have proactively been allocated £694,000 using LIFT poverty triggers**
- **Awarded £130,000 of Council Tax Financial Support where vulnerable and identified as ‘can’t pay’ – Debt data segmentation**
- **Proactively awarded discretionary energy scheme payments to 6,152 households £248,743**
- **Changed Council Tax Reduction Scheme**
- **Aided reduction in Gravesham households in relative poverty from 3,214 (2,844 children) in April 2021 to 2,468 (2,458 children)**

Outcomes

In the past 12 months (April 2023 to April 2024)

- The percentage of households in relative poverty has dropped 5.1% (from 40.2% to 35.1%)
- The median poverty line shortfall has dropped by £82 (£426 to £344)
- The mean poverty line shortfall has dropped by £63 (£512 to £449)
- The number of households in relative poverty has dropped by 123 (-4.7%) from 2,591 to 2,468
- The total poverty line shortfall has dropped by £216k (-16.3%) from £1.325m to £1.109m
- The income group with the largest reduction in poverty has been those in the deepest poverty (income <£700/mth below poverty line), and the steepest rises have been in the shallowest poverty levels (£100/mth below or £101-404/mth below)
- Mean household income has increased by £179 (+13.2%)
- The poverty gap index has decreased from 27.4% to 22.7% (-4.7%)

The impact on Gravesham residents



A couple both of state pension age were contacted as LIFT had identified they may be eligible for Pension Credit. They did not believe this to be the case as they had a couple of years ago applied and were told not eligible.

The team convinced them to re-apply and they were awarded £221.93 per week OR **£11,540 per annum.**

By claiming Pension Credit they are now also entitled to help with NHS dental treatment, heating costs, transport costs for hospital appointments and, once aged 75, a free TV licence



Households missing out on £19bn in benefits

Exclusive
Patrick Butler
Social policy editor

Millions of UK households are collectively missing out on at least £19bn a year in unclaimed welfare benefits, at a time when many are forced to use food banks or run up debt as they struggle with rising living costs, according to new estimates.

Lower income households are not claiming benefits and other support for which they are eligible, according to a study by the consultancy Policy In Practice. Some families could be forgoing as much as £4,000 a year. The sheer complexity of the benefits system, lack of public awareness of the available support and fear of being perceived as "benefit scroungers" all contribute to the high level of unclaimed or underclaimed benefits, says the analysis.

It estimates that 1.3 million households are eligible for but do not take

up the main working-age benefit, universal credit, resulting in £7.5bn going unclaimed each year. Nearly 3 million families do not claim council tax support (£2.9bn), while 5 million miss out on nearly £2bn of support for water, energy and broadband bills. "It is shocking that £19bn of benefits and support is unclaimed at any time, let alone during a cost of living crisis," said Devyn Ghelani, director of Policy in Practice. "Missing out on eligible benefits could be the difference between households keeping their heads above water and feeling they are drowning," he added.

Benefits advisers told the Guardian they typically secured fairly small extra payments for clients of £10 to £20 a week, which would nonetheless have a transformative effect. "It can mean the family can eat properly, put the heating on, get the bus, take the children swimming - all the things we take for granted," said one adviser.

But the study found even bigger sums were not



Angry birds Warm spring weather brings cheer (for some)

News Page 14 ->



▲ A blue tit and a bullfinch have a disagreement. Today's weather is set to be bright for most regions PHOTOGRAPH BY ALAN

The impact on residents



'I've recently **lost my mum**; she always helped me with money and **I'm really struggling on my own**. I've been **dealing with harassment** at my address, plus I've recently been **threatened with homelessness**. I'm waiting to move somewhere safer with my kids but in the meantime my anxiety has been getting on top of me to the point where I am too unwell to work. My sister helps me but she is going through cancer treatment so I can't burden her. **Katie told me about the Household Support Fund, but she also referred me to adult Social Services, and the homelessness prevention team at Gravesham**. I'm so grateful for this extra support'

Resident S

'I was so **scared** about the winter and **how I was going to afford to pay my gas bills** that I have been putting some money aside and **buying cheap brand food**. I thought when Brenda phoned me about the extra money for fuel that I had been awarded that it was someone joking. I could not believe it when she told me that **I would have nearly £1,000 paid to me**.

I am going to the local tea shop to have a little treat!

Resident M

Missing out 2024: £23 billion of support is unclaimed each year



- DWP / HMRC benefits: £14.4 billion
- Locally administered benefits: £5 billion
- Social tariffs / energy support: £3.3 billion

Over eight million people could be missing out on an average of £2,700 per year in rights based benefits

Future data and LIFT



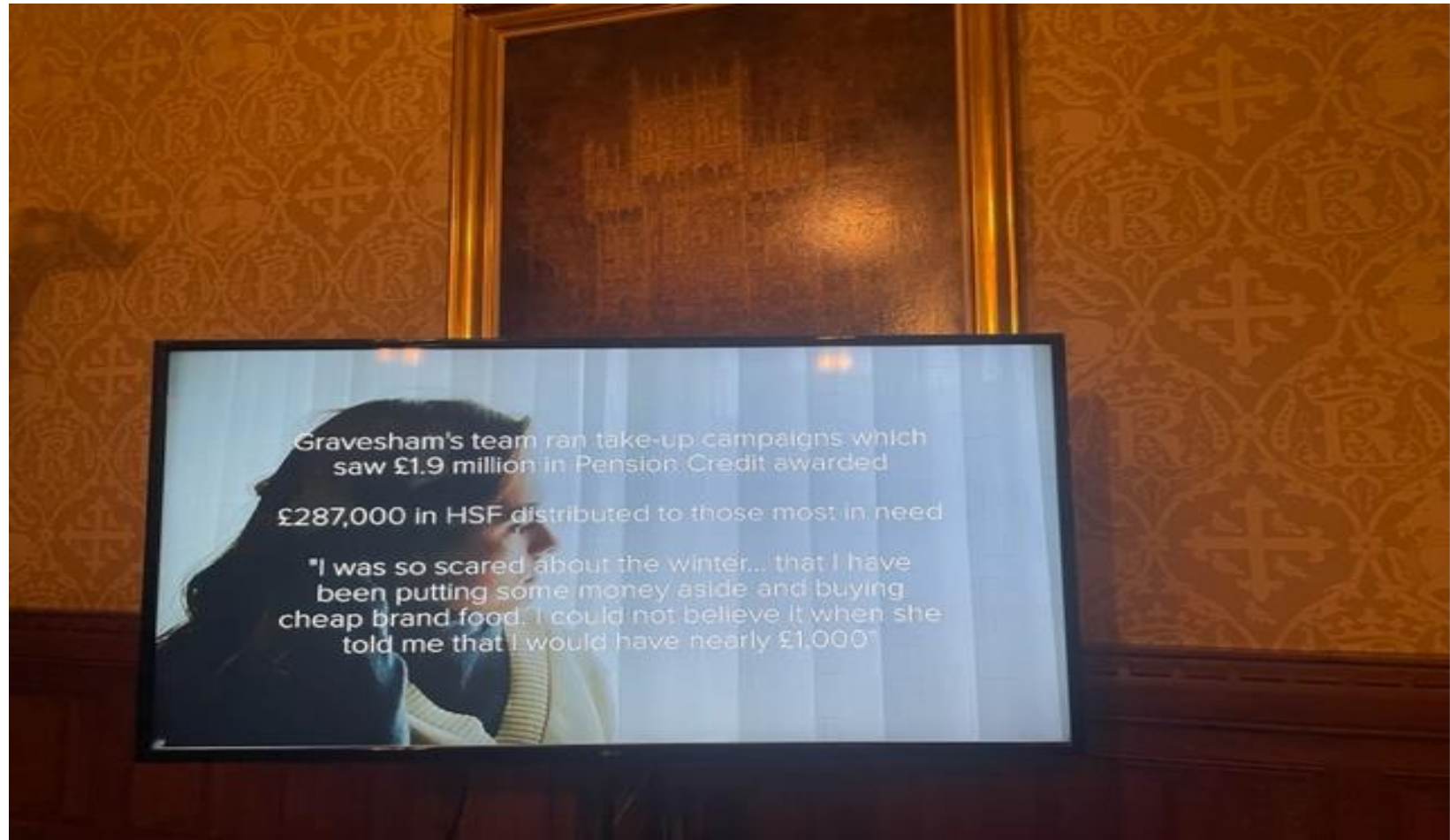
Campaign/Initiative	LIFT Objective
Debt segmentation of low cohort debt	<ul style="list-style-type: none"> ● Improve financial resilience ● Reduce arrears/debt and better support vulnerable debtors
Poverty Gap analysis	<ul style="list-style-type: none"> ● Inform strategy and policy with improved visibility of poverty
Severe Disability Premiums (HB) reviews	<ul style="list-style-type: none"> ● Improve financial resilience
Pension Credit take up	<ul style="list-style-type: none"> ● Improve financial resilience
Attendance Allowance take up for over 80's	<ul style="list-style-type: none"> ● Improve financial resilience
Maximise spend of DHP through targeting households most in need	<ul style="list-style-type: none"> ● Reduce Homelessness
Allocate appropriate funding (e.g., Household Support Funding) through data led approach	<ul style="list-style-type: none"> ● Improve financial resilience ● Improve health ● Reduce energy poverty ● Reduce child poverty ● Reduce food poverty
Free school meals/healthy start take up	<ul style="list-style-type: none"> ● Improve financial resilience ● Improve health ● Reduce child poverty
Employment support	<ul style="list-style-type: none"> ● Improve financial resilience
Warm Homes Discount take up	<ul style="list-style-type: none"> ● Improve financial resilience
Watersure Tariff take up	<ul style="list-style-type: none"> ● Improve financial resilience ● Reduce Water Poverty

Any other areas?

Gravesham leading the way



Gravesham leading the way





Any questions or comments