

Financial Inclusion and Resilience Policy 2020-2023

Basildon Borough Council

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1. Introduction

Basildon Council is committed to improving the lives of residents and creating opportunity and prosperity for local people as outlined in its Corporate Plan 2019 - 2022. This commitment is cross-cutting and is supported by a range of other policies and strategies that influence both our work in this area and that of our delivery partners.

'Just About Managing' households are defined by the Resolution Foundation think tank as working-age households with at least one person in work, but where income is often topped up with tax credits or other welfare support. These are not always low-income households. Those making as much as £50,000 a year could be included, but this depends on factors including the number of children and the household tenure.

Essex County Council are seeking involvement from all partners in supporting JAM families. According to Essex County Council data, Basildon borough has:

- 5,040 children in JAMs dual parent households (using the Joseph Rowntree Foundation's national Minimum Income Standards for comparison).
- 4,750 working age adults in JAMs dual parent households (using the national MIS for comparison).
- Up to 9,560 children in JAMs dual parent households, when the cost of living in Essex is taken into account.
- Up to 8,160 working age adults in JAMs dual parent households, when the cost of living in Essex is taken into account.

The economic impacts of Covid-19 are expected to have increased the number of people within the borough who fall into this category, and the likely recession will exacerbate these challenges further. The impacts of the pandemic have also highlighted the low financial resilience of other groups of people in the borough such as young people, people with disabilities and families with more than two children.

In consequence, the Covid-19 Policy Response and Development Group recognised the needs of the wider cohort and acknowledged an analysis of the wider problem was necessary. This policy, one that considers financial resilience and inclusion in the round, is a result of that.

In the Indices of Multiple Deprivation 2019 the Basildon Local Authority area was ranked 111 out of 317 lower tier authorities in England based on the average rank of the LSOAs in this area (where 1= most deprived). Basildon is ranked as third out of 12 districts in Essex for overall deprivation.

The nature of the response to the Covid-19 pandemic means that, even with the support issued by central government, significant segments of the population may be required to substantially deplete their reserves. Research shows that many people have financial reserves equivalent to three months of bills and expenditure, which they can draw upon if their income ceases.¹

This highlights the need for our benefits system to act as a financial safety net for people during difficult times. The scale of the impact Covid-19 is having on people's lives means it is vital we ensure the right support is in place for all groups. This includes those facing a temporary income shock, but also groups who risk facing longer-term and more severe economic detriment.

¹ British Household Panel Survey - Institute for Social and Economic Research

2. Executive Summary

This policy supports the delivery of the Corporate Plan promise, a Basildon where everyone prospers. We want all our residents to enjoy healthy, productive lives, fulfilling their potential regardless of where they live.

It is being put in place to ensure residents of the Borough can clearly see our commitment to tackling financial exclusion. It highlights the areas of support on which the council will focus, the people it will support and the resources that are available.

This policy also acknowledges the Essex County Council agenda for assisting JAM families living in the borough.

In developing this policy, an extensive literature and data review was undertaken. Local research was also carried out to ensure the policy reflects the needs of local people. Both of these have led us to the following five areas where the council and its partners will focus its efforts:

- Advice on entitlement to benefits and how to apply
- Employment Rights advice including legal advice
- Debt-related support and advice and maximisation of income, including through employment
- Housing-related advice
- Health and wellbeing support, signposting, advice and opportunities

Everybody benefits from greater financial resilience. However, the Citizens Advice Bureau research “Just About Managing”² has highlighted particular groups that stand to benefit from implementing this policy. These are:

- Young adults
- Families with more than two children
- Disabled people
- ‘Just About Managing’ families

The Financial Resilience and Inclusion strategy in development will contain activities and interventions that can make a material difference to people in these groups in particular. The action plan to accompany the strategy will be developed to include contributions from partners and other appropriate organisations working in the borough.

3. Policy Statement

Basildon Council will increase financial resilience and inclusion opportunities and choices which support Basildon residents.

Before the start of the Covid-19 pandemic, the council was looking at ways in which to support families in the borough who are ‘Just About Managing’ (JAM). The economic impacts of Covid-19 are expected to have increased the number of people within the borough who fall into this category, and the likely recession will exacerbate these challenges

² Just About Managing –The problems that can make the difference between ‘just managing’—and not. The Citizens Advice Bureau 2016

further. The impacts of the pandemic have also highlighted the low financial resilience of other groups of people in the borough such as young people, people with disabilities and families with more than two children.

This will be achieved through a range of interventions, alongside our partners, to encourage and create a financially inclusive environment where residents have equality of choice and opportunities.

4. Context I. Groups who risk facing a disproportionate impact due to Covid-19

The fallout from the Covid-19 pandemic is not impacting all sectors of the economy, or society, equally. People face different costs depending on personal circumstances. There are some groups who are not only likely to be disproportionately affected, but may also face restrictions or barriers to the level of support they can receive from the benefits system.

a) Young adults

Young adults are generally entitled to lower rates of benefits such as Universal Credit and contributory Employment and Support Allowance. This also contributes to them living in less stable housing. Evidence suggests that younger adults are likely to be disproportionately affected by the current economic crisis:

- The Citizens Advice Basildon has reported an increase in the 18-34 age range approaching them with a reduction in over 35 year-olds. Some of this is attributed to employment issues being more likely to affect younger people and possibly confidence in dealing with non-face-to-face channels.
- Large proportions of young adult workers are in the retail and hospitality sectors, which have been hardest hit by lockdown, and are more likely to be low-paid and/or in insecure work than older workers.
- The unemployment rate for under 25s is higher than the unemployment rate for the population as a whole before the crisis began, and younger adults also historically face higher unemployment during economic downturns.
- Young adults are more likely to be living in the private rental sector and receive less help with their housing costs. Single people under 35 are typically only entitled to the 'shared accommodation rate' of the housing element of Universal Credit, meaning people under 35 living alone may face a significant shortfall between their housing costs and their Universal Credit entitlement.
- Young people will face challenges with reducing fixed costs such as housing during this period. For some young people, they will have no choice but to live independently – for instance if their family is financially unable to support them, or if they are unable to move in with parents who are in the 'shielded' group.

3

b) Families with more than 2 children

For some time now families with a third or subsequent child (with some exceptions) born after the 6 April 2017 are not entitled to additional support through child tax credits or Universal Credit (worth £2,830 per child per year).

³ May 2020 CPAG press release and "No one knows what the future can hold" report

Nationally, around 60,000 families claiming universal credit since mid-March because of Covid-19 had their benefit restricted to the first two children in a family, unless the children were born before April 2017, when the policy was introduced. The policy mostly (59%) affects working families. The 60,000 new claimants likely to be affected by the policy join the estimated 230,000 families (860,000 children) who have already been affected since April 2017.³ The government's latest figures show that 911,000 children now live in affected households⁴

For all families affected, the two-child limit means a reduction in support of £53.50 per week for each child who does not qualify for support, when compared to what they would have received before the policy.

As Covid-19 hit the UK, the Trussell Trust saw an immediate and sustained surge in need across its food banks. In April there was an 89% increase in the number of emergency food parcels given out compared with the same month in 2019. The latest data shows that for the second quarter of 2020 need remained much higher than normal. New findings also show that almost 100,000 households received support from a food bank in the Trussell Trust network for the very first time between April and June.

At the start of the pandemic, the Trussell Trust commissioned work to understand the levels of need food banks in the network would be likely to see as the economic impact of Covid19 unfolded. The findings show that there is likely to be a significant rise in levels of destitution in the UK by the end of the year, and at least an extra 300,000 emergency food parcels are likely to be distributed by food banks in the Trussell Trust network in the last quarter of 2020 – an increase of 61% compared to the previous year.

c) Disabled people

Disabled people are more likely to be economically inactive than any other group. The disability employment gap has been stuck around 30 per cent for over a decade. On average, disabled people already face extra costs of £583 a month related to their impairment or condition, even factoring in benefits designed to meet these costs.⁵

The Leonard Cheshire Charity highlights the following:

- The disability employment gap is currently 28.6 per cent.
- 4.2m disabled people are in employment (out of a total of 7.9m disabled people) □ 300,000 disabled people are unemployed.
- 3.4m disabled people are economically inactive (i.e. not in work and not looking for work).
- 73 per cent of disabled adults in the UK said they have stopped working due to their health condition or disability.
- 24% of employers already say they would be less likely to employ someone with a disability

⁴ CPAG 20 July 2020 Blog)

⁵ Scope; Disabled people and the coronavirus crisis May 2020

- 66% of employers view the costs of workplace adjustments a barrier to employing a disabled person.

The Citizens Advice Basildon reported that from 23 March 2020 to 6 November, 44% of their clients seeking advice were disabled or had a long term health condition. The second most common advice enquiry, behind Universal Credit, was regarding Personal Independence Payments which is a welfare benefit that is intended to help adults with the extra costs of living with a long-term health condition or a disability.

d) Just About Managing households

‘Just About Managing’ households are defined by the Resolution Foundation think tank as working-age households with at least one person in work, but where income is often topped up with tax credits or other welfare support. These are not always low-income households. Those making as much as £50,000 a year could be included, but this depends on factors including the number of children and the household tenure.

II. Effect on Employment

Covid-19 had a sudden impact on people’s jobs and incomes. The Office of National Statistics 13 October 2020 data release stated that 0.7% of Basildon residents are claiming Job Seekers Allowance which is up from 0.5% same time last year. The Basildon average is lower than the 0.8 Essex average⁶

In September 2020 The Institute for Employment Studies identified that young people in particular have seen precipitous falls in employment in the last three months alone, with the employment rate for those aged 18-24 falling by 2.5 percentage points (from 63.5 to 61.0%).⁷ The level of youth employment is now at its lowest since 2013, and the quarterly fall of 155 thousand is the fastest since 2009. Analysis of the October 2020 claimant count by age leads to very similar (virtually identical) findings to September’s briefing.⁸

The Institute also expresses concerns for the employment of young people (18-24). Younger people are less likely to claim benefits than any other age group which leads to an undercounting of unemployed young people.

New Government employment policies will be required to keep pace with the inevitable changes including the potential for recession. There is a risk of accelerating decline in some markets, but new opportunities in automation and digital industries. We will ensure future employment and training strategies recognise these changes.

III. Housing

The private rented sector in Basildon has been growing over the years and is now more common in the borough than ever before. Between the 2001 census and the 2011 census

⁶ "JSA01 Jobseeker's Allowance¹ by unitary and local authority

⁷ Labour Market Statistics September 2020 briefing - The Institute of Employment Studies

⁸ Labour Market Statistics October 2020 briefing – The Institute of Employment Studies

the PRS in Basildon increased by almost 50%. In 2017 the Building Research Establishment estimated that the Private Rented Sector stock in Basildon made up 13.85% of the total stock. The most common tenure in the Borough is home ownership at around 65%, with 29% of these owning their home outright. Although people in this latter category do not have a mortgage to default on, many will be older residents who could be asset-rich and cash-poor and may still be at risk on defaulting on payments in other areas such as energy bills.

Polling carried out by YouGov shortly after the government announced its job retention scheme revealed that 24% of private renters have already seen their incomes fall or lost their jobs.⁹¹⁰

Some two million renters – 23% – believe losing their job would leave them immediately unable to pay their rent, the survey suggested. There are approximately 10,865¹⁰ households living in the PRS in Basildon. Therefore, when these figures are applied to Basildon, this equates to 2,499 households that may not be able to meet their rent obligations if the income earners became unemployed.

Independent polling for the National Residential Landlords Association on 12 August 2020 found that 87 per cent of private tenants have paid their rent as normal throughout the Covid-19 pandemic. An additional eight per cent said that they had agreed a reduced rent, a rent-free period or made some other agreement with their landlord or letting agent.¹¹

This has included offering tenants a rent reduction or deferral, a rent-free period, early release from a tenancy or a refund on service charges included in rents for homes of multiple occupation.

Evidence from Hamptons International¹² shows that 70% of tenancies that were due to end in March were renewed, the highest level recorded in any March since 2008 – proof that landlords want to keep tenants in situ. The Covid-19 pandemic has demonstrated the extent to which the vast majority of landlords and tenants are working in a spirit of co-operation and understanding. We should use this as a springboard to improve conditions in the private rented sector further through the council's Private Sector Housing Management Plan.

In May 2020 The Resolution Foundation said that 4 out of 5 social housing tenants either work in sectors hit by the lockdown such as retail and hospitality or unable to work from home. Almost 16,000 households in Basildon rent from a social landlord. Based on these figures almost 13,000 social housing tenants will or may have experienced a reduction in income, which will require intervention and support to come back from.

From 27 March 2020, any possession claims that were in the system or about to enter the system were affected by a 90 day suspension of possession hearings and orders. This 90 day suspension was extended further to 23 August 2020 and then again until 20 September 2020. The Coronavirus Act 2020 (Residential Tenancies: Protection from Eviction) (Amendment) (England) Regulations 2020 (SI 2020/914) has extended the period in which

⁹ YouGov survey 20/4/20

¹⁰ BRE Housing Stock Model Annual Review Year 2 for Basildon Borough Council

¹¹ <https://www.nrla.org.uk/news/tenant-survey-dispels-fears-of-evictions-surge>

¹² Hamptons International Market Insights

these measures are in force until 31 March 2021 and to extend notice periods to six months in most circumstances.

In regard to homeowners and mortgage payments, the Financial Conduct Authority enabled customers experiencing financial difficulty to request a payment holiday up until 31 October 2020. There was a ban on lender repossessions of homes until this date also. This scheme has been extended, following the announcement of the second lockdown starting on 5 November 2020, as follows:

- Those who have not yet had a payment deferral will be eligible for 2 payment deferrals of up to 6 months in total
- those who currently have an initial payment deferral, will be eligible for another payment deferral of up to 3 months
- those who have resumed repayments after an initial payment deferral will be eligible for another payment deferral of up to 3 months

Under the FCA's proposals, borrowers would have until 31 January 2021 to request a payment deferral. The FCA is also proposing that no one will have their home repossessed without their agreement until after 31 January 2021.

Lenders must also communicate to customers what will happen when their payment holiday ends. They should offer a range of options for how the missed payments will be repaid, if they are able to resume payments. Lenders must continue to support customers who have already had a payment holiday where they need further help. Firms should contact their customers to find out what they can re-pay and, for those who remain in temporary financial difficulty, offer further support, which will include the option of a further three-month full or part payment holiday. Payment holidays offered under this guidance will not have a negative impact on credit files.

IV. Digital exclusion

The trend towards cashless purchasing and payment has increased during the pandemic. This will impact the million people nationally who remain without a bank account and those who lack digital skills and/or facilities for online or electronic transactions. These groups are often excluded from the lowest prices and best deals, yet are usually the least well-off. Furthermore, as cash becomes less prevalent for transactions, free cash machines are being replaced, especially in less profitable locations, with machines that charge people to access their money. If no mitigating action is taken, these technological and market trends will exacerbate the challenge of financial inclusion and fuel inequalities between those who are financially included and excluded.

The Covid-19 pandemic has highlighted our relationship with digital technology, and the impact digital exclusion has on the most vulnerable in society. In the UK 1.9 million homes do not have access to the internet, meaning many vulnerable people are now cut off from the world outside their doors. It is impossible to effectively shield without a device and connectivity. No internet means no access to critical online services; no accurate health information; no online purchases; no education; and no video chat with family and friends.

Basildon enjoys relatively good, fast network coverage largely through Superfast Essex, which should eventually achieve 98%+ coverage for super-fast broadband speeds

throughout the borough. Therefore, a lack of access for most residents is not due to poor network coverage but could be more around their limited access to devices, the cost of internet access and a lack of digital knowledge.

The Basildon Community Hub befriending team surveyed 1,041 people including Activity Centre members, Sheltered Housing tenants and residents the Council have been supporting under the Hub befriending service.¹² The survey found:

- The majority of respondents from each cohort already own and actively use a digital device.
- Video calling is by far the most used function by both groups, followed by online shopping.
- 373 respondents that do not own a device, were equally split between already receiving support from family for online services and a device not being needed. These reasons were closely followed by a skills gap and lack of confidence.
- 339 people overall stated that they need support using their device more effectively
- There are those that own and use a device sufficiently for their own needs, though there is a distinct lack of use to access online physical activity and wellbeing resources
- There are those that own a device and are interested in upskilling to use it more effectively to access video calls, physical activity content, online banking and online shopping.

This survey provides insight to how older Basildon residents respond to digital technology. Further insight is required to identify other cohorts who feel digitally excluded from education, home schooling and other online opportunities.

V. Government interventions relating to Covid-19 (correct at time of report circulation)

At the start of the lockdown measures the Government made a series of interventions to help boost people's financial resilience during this period. The Job Retention Scheme and the Self-Employment Income Support Scheme temporarily subsidised 80% of wage costs (60% met by the state and 20% by the employer) and self-employed income (up to £2,500 per month) for those eligible. Other measures such as temporary mortgage and debt holidays are helping to limit people's expenditure.

From 1 July 2020, employers were able to bring furloughed employees back to work while still being able to claim a grant for the hours not worked. This scheme was due to end on 1 November and be replaced by the Job Support Scheme (JSS). Under this scheme eligible employers will be able to claim the JSS Open grant for employees who are working at least 20% of their usual hours and the employer will continue to pay them as normal for those hours worked. Alongside this, the employee will receive 66.67% of their normal pay for the hours not worked - this will be made up of contributions from the employer (5%) and from the government (61.67%) with a cap at £1,541.75 per month. Self-employed income support grants increased from 20% to 40% of average profits, with a maximum claim of

¹² Digital Consultation Findings report August 2020

£3750. For those businesses required to close due to Covid-19 restrictions will be entitled to a grant up to £3,000 per month

However, on 5 November, England entered a second lockdown until 2 December initially, and therefore the furlough scheme will remain operational until the end of March 2021. Businesses will have flexibility to bring furloughed employees back to work on a part-time basis or furlough them full-time. There is a slight difference to the original furlough scheme, as the state will pay the full 80% of wages and employers will be asked to cover National Insurance and employer pension contributions only. The policy will be reviewed in January 2021 to see if the economic circumstances are improving enough to ask employers to contribute more

Consideration will need to be given to those who do not meet the requirements of the government's interventions as identified by the Treasury Committee interim report into the economic impact of Covid-19.¹³

These groups are:

- Newly employed or self employed
- Self-employed with annual trading profits in excess of £50k
- Directors of limited companies who take much of their income as dividends
- Those on short term contracts

These groups may benefit from advice around employment law as would other groups who are in contention with their employer.

VI. Support streams

There are a number of support streams to improve financial resilience that assist residents to access financial services, products and advice and that enable them to achieve and sustain financial stability, avoid debt and improve their financial capability. The council already undertakes a range of activity to support residents to be more financially resilient but, given the context of Covid-19, it is vital we focus on building financial resilience locally. This is an opportunity to also address pre-pandemic weaknesses and increase resilience.

Before the pandemic, the council was developing a financial resilience and inclusion policy with a focus on JAM families. The CAB research entitled *Just About Managing*¹⁴ looked into the problems that can make a difference between just managing and not. From data collected nationally from their advice centres, they identified five areas that leave people with a lack of control over their day to day lives. These are:

- Aggressive or inflexible debt collection practices
- Private rented accommodation that is unfit with high costs and sudden letting agent fees
- The energy market where less engaged customers are exploited

¹³ 'Gaps in support' published on 10 June 2020

¹⁴ Just About Managing – The problems that can make the difference between 'just managing' - and not. 2016

- Pay and entitlements in which working people do not receive entitlements like sick pay, or do not understand their rights, from how their employer should treat them to the amount they should earn
- An in-work welfare system that can be confusing and slow to react

Three further areas not identified in the CAB report but which the council has some influence over are:

- Access to affordable, safe and secure housing
- Support to maintain a healthy lifestyle and good mental health
- Supporting the availability of the right type of advice

These issues are as valid and appropriate today as they were before the pandemic. However, some prioritising may be necessary to help ease the immediate situation.

The five most common areas of activity that Citizens Advice Basildon have been consistently engaged in since the lockdown commenced on 23 March are as follows:

- Universal Credit particularly initial claims
- Employment related advice
- Benefits advice (other than Universal Credit)
- Debt advice
- Housing advice

Between 23 March 2020 and 6 November, Citizens Advice Basildon have given support and advice to 5752 people with multiple issues.

Based on the areas identified in the national CAB report, and the top 5 most common issues identified by Citizens Advice Basildon, the council will give the following areas immediate focus through the action plan:

- Advice on entitlement to benefits and how to apply
- Employment Rights advice including legal advice
- Debt related support and advice and maximisation of income including employment
- Housing related advice
- Health and wellbeing support, signposting and advice

During this period the types of enquiries have remained static. However, they are experiencing an increase in the number of people who were originally furloughed and now made redundant and an increase in first time universal credit claimants.

VII. Working collaboratively

The council cannot support residents by itself. It needs to work with existing partners and develop new partnerships where necessary. This will support areas of joint or match funding, pooling of resources and a reduction of wastage through reducing duplication of delivery. Many interventions are likely to continue to be determined and funded nationally with limited local discretion. Despite this, we should define what activities benefit from subregional approaches or through arrangements with our bordering neighbours and Essex County Council.

Basildon has a proven track record of effective collaboration in 'normal times' and this provides a good foundation in moving forward. The Covid-19 pandemic has shown that the council can react quickly in a crisis. The community hub has highlighted this and has strengthened our links with both the Voluntary and Community sector (VCS) and individuals in our communities. A successful place-based approach model already exists locally, through the work with Briscoe School and the surrounding community, which can be built upon. This model shows that residents respond to very local interventions when they can see how mediations can directly affect them.

The council and the Basildon, Billericay and Wickford Council for Voluntary Services (BBWCVS) work closely together. This relationship has enabled further initiatives with the VCS during the lockdown period. This includes the growth of the Volunteer Centre and the proposal to relocate to an area with increased accessibility for residents. Another important initiative is the collaboration between the VCS and the local NHS clinical commissioning group to create a forum for mental health by bringing together local MH charities and organisations. The forum is expected to support and co-ordinate MH services in the borough as it emerges out of lockdown and in the years to come. This will be funded through the Mark Noble / Revenue and Capital monies and some underspent public health grant funding. Additional funding is also being sought externally.

This momentum must be sustained as we move forward. Resources will be required to map this collaboration and identify gaps and barriers to future delivery. This should start now as it is vital that we do not lose the energy that has been created as we gradually emerge out of lockdown.

VIII. Generating income

As we travel through the different stages of the Covid-19 pandemic, the Government has reacted in a number of ways. One of these is the allocation of grant funding through a bid process to support the work with vulnerable groups, such as people sleeping rough and those experiencing domestic abuse. This is not a new way of working by the Government and there appears to be no reason why this will not continue. We must therefore be prepared to submit bids at short notice.

Future means will be limited and the council must ensure it not only has the resources to be included in these funding streams but that our partners and communities also have this ability. Some funding streams are only eligible to non-statutory bodies. The BBWCVS have recognised that and, although they are effective in recognising opportunities, some of the borough's community and voluntary organisations do not have the time and/or skill set to complete bid applications. To maximise these funding streams, intervention may be necessary to:

- Ensure the council has the insight, data and resources to access and be successful in bidding for funds
- Support and facilitate the BBWCVS in accessing funding either through training or one-to-one support

5. Outcomes

- Help create access to more and better jobs and good business growth

- Increase skills to get more people working
- Strengthen the local economy
- Retaining our skilled workforce within the borough
- Improved access to early help and support for families
- People are healthier, happier, independent and active
- Improved mental health provision and support for mental wellbeing
- Residents to be supported to maximise financial opportunities and choices
- Collaboration across all sectors to deliver shared services

6. Links to other corporate policies or strategies

- Customer Service Policy
- Private Sector Management Policy
- Emerging Economic Growth Policy
- Inclusion and Diversity Policy
- Housing and Regeneration Strategy
- Local Delivery Pilot
- Discretionary Housing Payment Policy
- Council Tax Reduction Scheme Policy

Monday to Friday
10am to 5pm



Basildon Council
BASILDON - BILLERICAY - WICKFORD

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