Diversity Impact Assessment

Title: Leaseholder Service Charge Arrears Policy

Date: Review completed in November 2024

Lead Officer: Katherine Bishop – Customer Insight and Data Manager

1. **Summary description of the proposed change**

*What is the change to policy / service / new project that is being proposed?*

*How does it compare with the current situation?*

The Leasehold Service Charge Arrears policy sets out the way in which Medway Council’s Housing Services will manage leaseholder debt in a firm but fair way to maximise the income it collects.

The policy will ensure that a consistent approach is taken whilst taking into account individual circumstances.

1. **Summary of evidence used to support this assessment**

As of 01/11/2024 there are 215 leaseholders

1. **What is the likely impact of the proposed change?**

*Is it likely to :*

* *Adversely impact on one or more of the protected characteristic groups?*
* *Advance equality of opportunity for one or more of the protected characteristic groups?*

*Foster good relations between people who share a protected characteristic and those who don’t?*

Protected Characteristic groups:

Age: no impact

Disability: no impact

Gender reassignment: no impact

Marriage/civil partnership: no impact

Pregnancy/maternity: no impact

Race: no impact

Religion/belief: no impact

Sex: no impact

Sexual orientation: no impact

Other (e.g. low income groups): will advance equality

1. **Summary of the likely impacts**
* *Who will be affected?*
* *How will they be affected?*

It has not been identified that this policy will have a negative impact on any protected characteristics

This policy will be applied universally to all leaseholders.

Low income groups

The policy may have some adverse impact on low income groups that cannot pay their arrears as action may be taken against them.

However the policy may also advance equality for low income groups by providing;

•Leaseholders with information and support they need to maximise their income and prevent or minimise their debt.

•offer service charge loans, where applicable, as per legislation.

•ensure leaseholders are provided with the statement of outgoings and expenses.

•provide a wide variety of payment methods.

* **What actions can be taken to mitigate likely adverse impacts, improve equality of opportunity or foster good relations?** *Are there alternative providers?*
* *What alternative ways can the Council provide the service?*
* *Can demand for services be managed differently?*

**Advice and dealing with debt**.

Medway Council will ensure leaseholders have the information and support they need to maximise their income and prevent or minimise their debt.

Medway Council Housing Services will signpost leaseholders suffering financial hardship to our partners at the Citizen’s Advice Bureau and Shelter.

Leaseholders will where possible be offered an affordable repayment plan in order to clear any outstanding service charges.

**Service Charge Loans Policy.**

Medway Council will offer service charge loans, where applicable, as per the Service Charge Loans Policy.

## **Action plan**

*Actions to mitigate adverse impact, improve equality of opportunity or foster good relations and/or obtain new evidence*

Monitor Complaints to identify any negative trends with regards to the Leaseholder Service Charge Arrears policy.

**7.Recommendation**

*The recommendation by the lead officer should be stated below. This may be:*

* *to proceed with the change, implementing the Action Plan if appropriate*
* *consider alternatives*
* *gather further evidence*

*If the recommendation is to proceed with the change and there are no actions that can be taken to mitigate likely adverse impact, it is important to state why.*

Proceed with the reviewed policy.

1. **Authorisation**

*The authorising officer is consenting that:*

* *the recommendation can be implemented*
* *sufficient evidence has been obtained and appropriate mitigation is planned*
* *the Action Plan will be incorporated into the relevant Service Plan and monitored*

Authorising Officer: Rebecca Wilcox – Chief Housing Officer

Date: November 2024