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| **TITLE**  *Name / description of the issue being assessed* | | | Leaseholder Service Charge Arrears Policy | | | | |
| **DATE**  *Date the DIA is completed* | | | First Published 12th October 2018  Reviewed July 2020 | | | | |
| **LEAD OFFICER**  *Name, title and dept of person responsible for carrying out the DIA*. | | | Katherine Bishop – Policy and Partnership 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**  * *Eg: Feedback from consultation, performance information, service user records etc.* * *Eg: Comparison of service user profile with Medway Community Profile* | | | | | | | |
| As of 31/03/2020 there were 216 leaseholders. | | | | | | | |
| 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** | | **Adverse impact** | | | **Advance equality** | **Foster good relations** | |
| **Age** | |  | | |  |  | |
| **Disabilty** | |  | | |  |  | |
| **Gender reassignment** | |  | | |  |  | |
| **Marriage/civil partnership** | |  | | |  |  | |
| **Pregnancy/maternity** | |  | | |  |  | |
| **Race** | |  | | |  |  | |
| Religion/belief | |  | | |  |  | |
| **Sex** | |  | | |  |  | |
| **Sexual orientation** | |  | | |  |  | |
| **Other (eg low income groups)** | | ***✓*** | | | ***✓*** |  | |
| 1. **Summary of the likely impacts**  * *Who will be affected?* * *How will they be affected?* | | | | | | | |
| 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. | | | | | | | |
| 1. **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* | | | | | | | |
| **Action** | | | | **Lead** | | | **Deadline or review date** |
| Monitor Complaints to identify any negative trends with regards to the Leaseholder Service Charge Arrears policy. | | | | Income Manager | | | November 2020 |
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| 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.* | | | | | | | |
| To proceed with the implementation of the revised policy. | | | | | | | |
| 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** | **Mark Breathwick** | | | | | | |
| **Date** |  | | | | | | |