

Diversity impact assessment

TITLE Leaseholder Service Charge Arrears Policy
Name / description of the issue being assessed

DATE 12th October 2018
Date the DIA is completed

LEAD OFFICER Katherine Bishop – Business Development Officer
Name, title and dept of person responsible for carrying out the DIA.

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.

2 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 12.10.2018 there were 208 leaseholders.

Leaseholders who live in Medway	Leaseholders who do not live in Medway (but in UK)	Leaseholders who live abroad.
188	16	4

3 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?

(insert ✓ in one or more boxes)

Protected characteristic groups	Adverse impact	Advance equality	Foster good relations
Age			
Disability			
Gender reassignment			
Marriage/civil partnership			
Pregnancy/maternity			

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Race

Religion/belief

Sex

Sexual orientation

Low income groups ✓ ✓

4 Summary of the likely impacts

It has not been identified that this policy will have a negative impact on any protected characteristic, as the 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.

5 What actions can be taken to mitigate likely adverse impacts, improve equality of opportunity or foster good relations?

Low Income Groups

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.

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6 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	April 2019

7 Recommendation

To proceed with the implementation of the revised policy.

8 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



Marc Blowers
Head of Housing Management

Date 15-10-14

Contact your Performance and Intelligence hub for advice on completing this assessment

RCC: phone 2443 email: annamarie.lawrence@medway.gov.uk
 C&A: (Children's Social Care) contact your normal P&I contact
 C&A (all other areas): phone 4013 email: chrismckenzie@medway.gov.uk
 BSD: phone 2472/1490 email: corppi@medway.gov.uk
 PH: phone 2636 email: david.whiting@medway.gov.uk

Send completed assessment to the Corporate Performance & Intelligence Hub (CPI) for web publication (corppi@medway.gov.uk)

