

Diversity impact assessment

TITLE
Name / description of the issue being assessed

Leaseholder Service Charge Loan policy.

DATE
Date the DIA is completed

12th October 2018

LEAD OFFICER
Name, title and dept of person responsible for carrying out the DIA.

Katherine Bishop – Business Development Officer

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 Leaseholder Service Charge Loan policy was due to be reviewed and has been updated to ensure that it reflects the current process.

There have been no significant policy changes since the original policy was introduced.

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*

The council operates two Service Charge Loan Schemes.

The Mandatory Scheme relates to all leasehold properties originally purchased from the council under the Right to Buy in England where Medway Council remains the freeholder and landlord of these properties. Under relevant legislation and subject to qualifying criteria. The council must, upon request, grant a Service Charge Loan (the Right to a Loan) to its leaseholders.

The Discretionary Scheme applies as above, but only to resident leaseholders and not to leaseholders who sub-let their property. The council is not legally obliged to operate this scheme.

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

Details of the leasehold loan policy are available on the council website.

There has been one application for a Leasehold Service Loan in the past 2 years.

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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			
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.

The policy may advance equality for low income groups by providing details of the deferred payment options available (loans scheme).

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

Consultation

The council will provide leaseholders with information on the opportunity to apply for either a mandatory or discretionary service charge loan when each Service Charge invoice is issued.

Low Income Groups

In the context of this policy, the term "Loan" does not refer to an exchange of Money or Assets but to the council agreeing to defer repayment of service charges on agreed terms.

The Leaseholder Service Charge Loan Policy will assist leaseholders who are

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on low incomes to manage the cost of qualifying service charge costs in relation to repair work to their block.

The council will always advise leaseholders to obtain their own independent financial and legal guidance before accepting any offer of a loan or signing a legal agreement.

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 Loans 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)

