

Diversity impact assessment

TITLE Former Tenant Arrears Policy
Name / description of the issue being assessed

DATE 20th March 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.

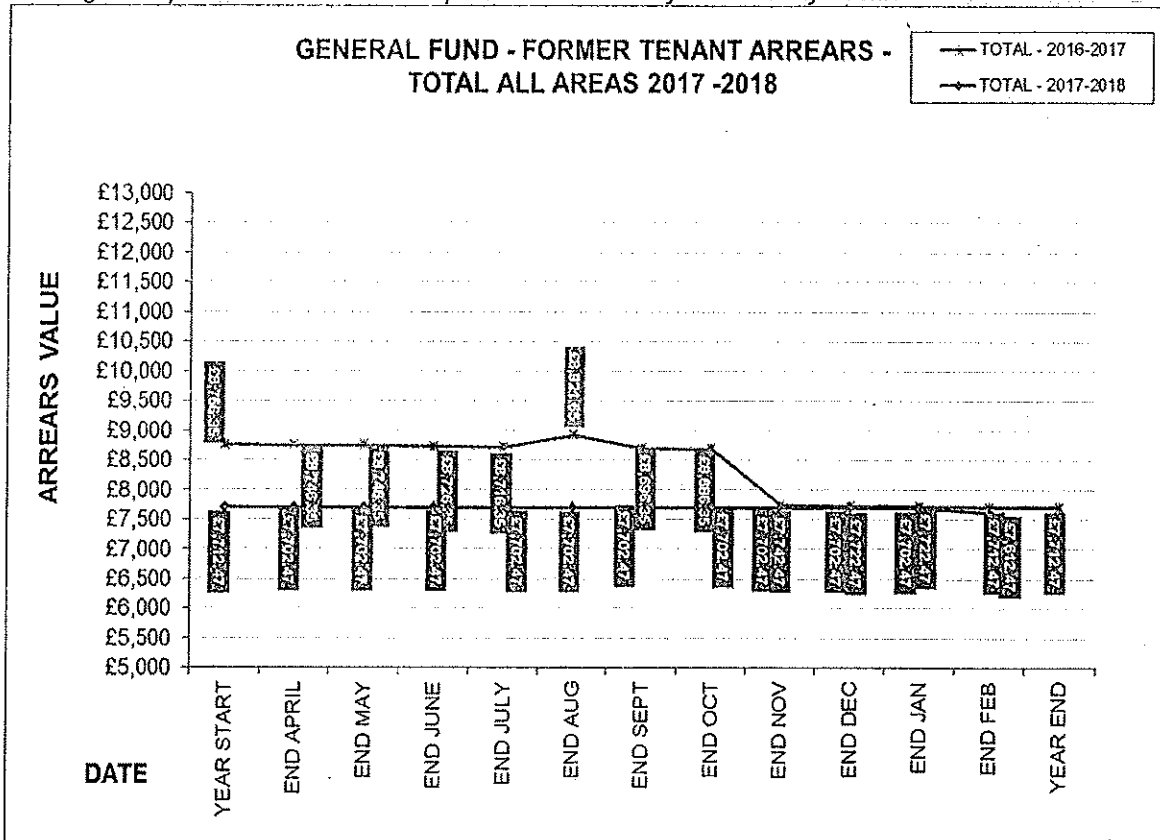
1 Summary description of the proposed change

- What is the change to policy / service / new project that is being proposed?
- How does it compare with the current situation?

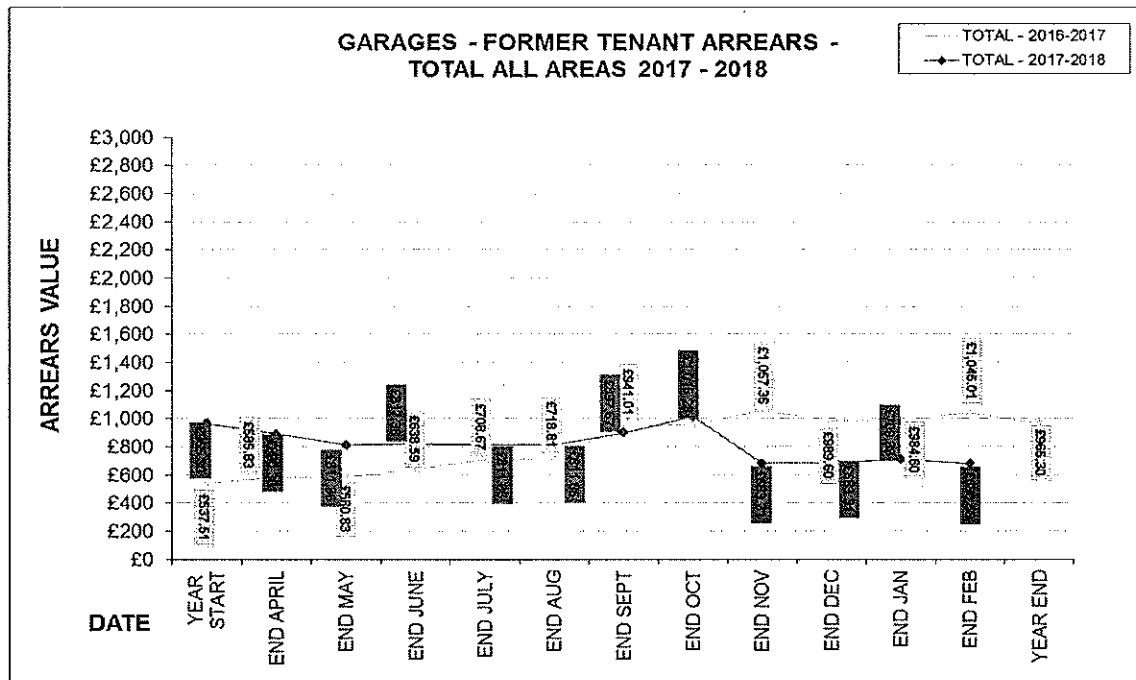
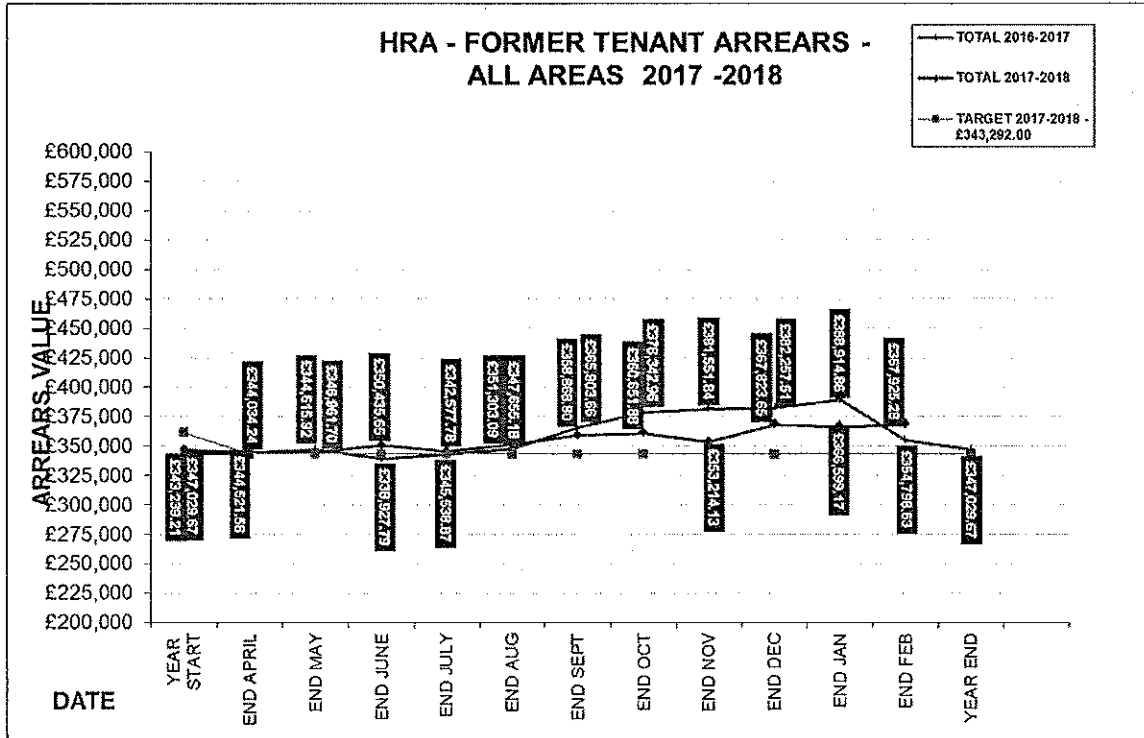
The policy sets out how Medway Council Landlord Services intends to collect and manage all Former Tenant Arrears. The policy was updated in July 2017 to include the making a money claim online (MCOL) via the HM Courts & Tribunals Service Internet based service. This DIA has been updated in line with the current policy.

2 Summary of evidence used to support this assessment

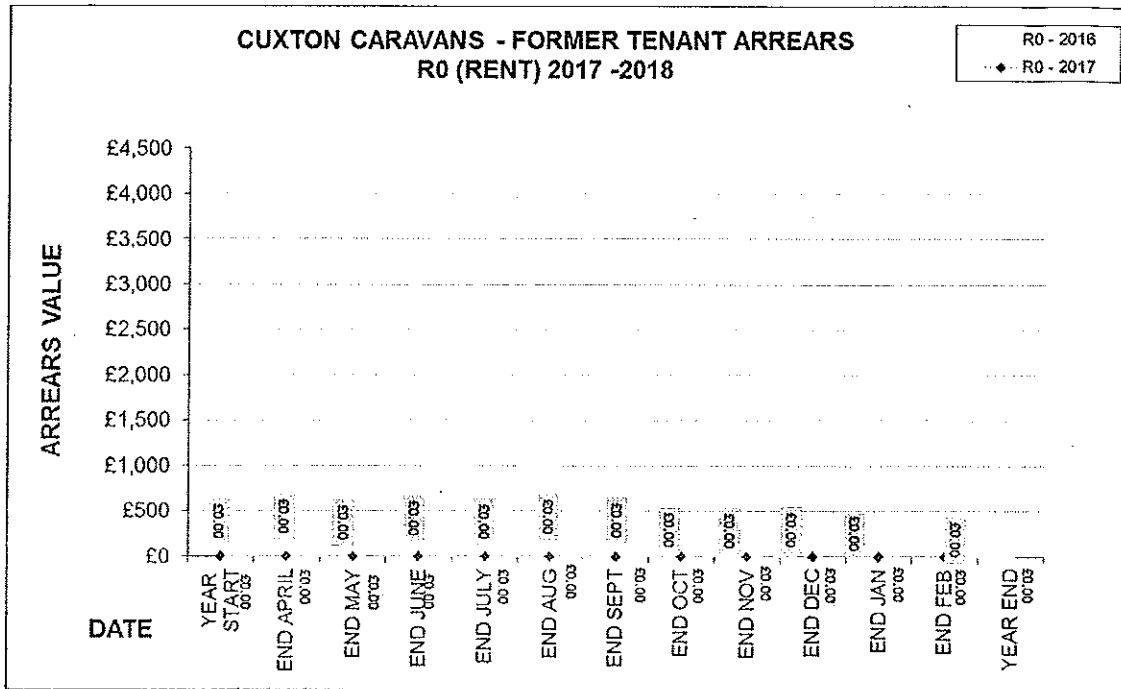
- Eg: Feedback from consultation, performance information, service user records etc.
- Eg: Comparison of service user profile with Medway Community Profile



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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	✓		
People in exceptional housing need who are in arrears		✓	

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4 Summary of the likely impacts

- *Who will be affected?*
- *How will they be affected?*

Low Income Groups

Tenants on low incomes are at greater risk of falling into rent arrears and therefore are more likely to be adversely affected by aspects of this policy.

People in housing need who are in arrears

The Council does not allow tenants to transfer within our stock if they owe debt unless exceptional circumstances apply. This would limit the ability for some households to move property within our stock.

5 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?*

Although adverse impacts have been identified in the DIA. The Former Tenant Arrears policy details the following actions that will be taken to mitigate the adverse impacts.

Low Income Groups

Landlord Service consider write offs where exceptional circumstances apply. Exceptional circumstance may arise from the former tenant's mental capacity, a terminal illness, domestic violence or debt due to long-term imprisonment.

Tenants struggling with rent payments will be signposted to the Income officers who provide support, advice and information to assist in all aspects of financial management. Income officers assist our tenants with maintaining their rent accounts in accordance with the terms of their tenancy to assist in the prevention of arrears.

Where appropriate the Income Team will refer tenants and leaseholders to the Welfare Reform Team where more in-depth financial assistance and budgeting advice can be provided.

Housing Services produces publications, such as the tenants' handbook, Housing Matters and Christmas rent campaign that promote debt advice helplines. We also have our own website and Facebook page that tenants can access for help and advice. Welfare advice surgeries are also held in various locations within the council housing stock, to enable tenants to drop in for one to one advice.

People in housing need who are in arrears

Senior Officers will review cases with 'exceptional circumstances'. If Senior Officers approve a transfer for a tenant in arrears the debt will be transferred to their new tenancy as a former tenant arrear. Tenants will be informed of this and must sign up to a payment plan for the Former Tenant Arrears before the move can take place.

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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 Former Tenant Arrears policy.	Income Manager	November 2018
Continue to identify, support and prevent financial hardship	Income Manager	November 2018

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.

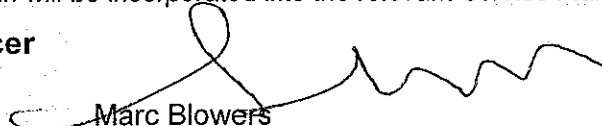
To approve the current DIA for publication.

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

16 - 4 - 18

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)

