



North West Leicestershire
District Council

Rent Arrears Policy
Equality Impact Assessment

EQUALITY IMPACT ASSESSMENT

Name of the policy or service being assessed: **Rent Arrears Policy**

Service Area: **Housing**

Date Impact Assessment completed: **July 2008**

Is this a policy or service? **Policy**

Is this a new or existing policy or function? New Existing

Names and roles of the people carrying out the Impact Assessment:

- 1. Emma Sparkes (SM: Performance and Business Support)*
- 2. Andrew Wallace (SHO: Enforcement) .*

Head of Service : Chris Lambert

Signature



Date: 9 July 2008

PART 1: AIMS AND IMPLEMENTATION OF THE POLICY OR SERVICE

What is the policy? What is the aim, objective, or purpose of the policy/service?

The overall objective of the Rent Arrears Policy is to minimise the level of rent arrears in a sensitive, but effective manner.

Housing Officers will maintain the Council's computerised Rent Arrears system, which shows tenants who are in arrears and assist with arrears management by prompting the next appropriate action.

The specific objectives of the Rent Arrears Policy are:

- To offer early appropriate professional support and guidance to tenants to reduce rent arrears;
- To monitor levels of rent arrears and have early intervention mechanisms in place, which prevent rent arrears arising;
- To take appropriate action in accordance with the level of rent arrears;
- To prevent homelessness arising and assist in the Council's wider strategic objectives.

Rationale behind the policy and its delivery

North West Leicestershire District Council (the Council) aims to maximise rent income from tenants in order to achieve our aims of delivering an efficient and effective housing management and maintenance service that is recognised for its high standards of customer care and customer involvement.

Where rent arrears occur, the Council will adopt a robust and sensitive approach, in order to help tenants rectify the situation.

Who is affected by the policy? Who is intended to benefit from it and how?

The main stakeholders in relation to this policy are North West Leicestershire District Council and Council tenants

Policy Priorities:

How does the policy fit in with the council's wider aims? Include Corporate and Local Strategic Partnership Priorities

How does the policy relate to other policies and practices within the council?

The Rent Arrears Policy will assist the Council to meet its Corporate Plan, Local Housing Strategy and Homelessness Strategy. The Policy will also assist the Council achieve its strategic objectives, its BVPI targets, 'Best Value' in the use of its resources and its Value for Money agenda.

The policy also links in with the Council's work on Fair Debt.

How the policy is implemented

Is the service/policy provided solely by one service or in conjunction with another service or through a Partnership? If external partners are involved - what are the measures in place to ensure that they comply with the Council's Equal Opportunities policy?

The policy is intended to be operated entirely by the Housing Service in conjunction with tenants

Users and beneficiaries are:

(Indicate profile by target groups and assess relevance to policy aims and objectives e.g. Workforce to reflect the Community).

All housing service tenants are customers of the service, and are therefore relevant to the policy's aims and objectives

Action needed:

(Include short-term measures to be taken to provide a baseline where no or little information is available)

| PART 2: ASSESSMENT OF IMPACT | | | |
|-------------------------------------|---|--|---|
| | From the evidence available Identify how the groups are reflected in the take up of the service | From the evidence does the policy have an actual or potential negative impact | If there is an adverse impact, can it be justified on the grounds of promoting equality of opportunity |
| Race | There are no indications that any race group are affected disproportionately compared to other groups | There are no indications that any race target group is affected disproportionately compared to other groups. | No adverse impact identified |
| Gender | Gender groups are represented (anecdotally) as per the profile of the community/ customers base. | The policy does not affect gender groups differently and there is equality of access for all genders regarding this policy. | N/A |
| Disability | Disabled customers show a lower (anecdotally) involvement in the final stage of the arrears process – ie attendance at court due to a range of measures put in place to ensure equality of access and the benefits system in place. | The policy does not actually or potentially affect disable customers in an adverse manner or amount to unlawful discrimination | N/A |

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|-------------------------------------|--|---|---|
| | From the evidence available Identify how the groups are reflected in the take up of the service | From the evidence does the policy have an actual or potential negative impact | If there is an adverse impact, can it be justified on the grounds of promoting equality of opportunity |
| Age | Elderly customers show a lower (anecdotally) involvement in the final stage of the arrears process – ie attendance at court due to a range of measures put in place to ensure equality of access and the benefits system in place. | The policy does not actually or potentially affect customers in age groups in an adverse manner or amount to unlawful discrimination | |
| Religion/Belief | Religious/belief groups are represented (anecdotally) as per the profile of the community/ customers base | The policy does not actually or potentially affect customers in religious / belief groups in an adverse manner or amount to unlawful discrimination | |
| Other groups | Customers with low literacy levels or whose first language is not English are able to discuss issues with relevant staff via personal visits and over the phone – further work is needed in this area regarding provision of information at an earlier stage | | |

PART 3: PROCESS OF POLICY OR SERVICE DELIVERY AND MONITORING

Operation Times

When is the service provided - are there seasonal issues; are there barriers to the service based on the time and delivery of the service which may affect the target groups?

The service is accessed during office hours and by special arrangement home visits during evenings – also evening telephone calls are also in operation to enable those at work or with unusual patterns of work/life to be able to access the service

Methods of communication to the public (external) and internally

Externally:

Via Website, on sign-up with new tenants, during home visits if appropriate, via the CAB and CVS, through regular rent statements

Internally:

Through staff training, team meetings and briefings within housing and via attendance at wider meetings with partners.

How will the results of the EIA feed into the Service and Financial planning process?

The EIA feeds into the service planning in relation to BVPIs, service aspirations as identified by the CHIP and future customer consultation

Future Monitoring and Consultation

How and when will the policy be monitored?

Identify areas for future consultation and any barriers to participation in consultation with proposals to overcome these.

The policy will be monitored through the development of performance indicators related to the final stage of the arrears process, and the future development of arrears profiling via the Information Management System. The policy will be reviewed in 2008 and further consultation will be undertaken as part of the review targeting younger people, people with disabilities, people with low literacy levels and people whose first language is not English.

PART 4: MEASURES TO REDUCE DISPROPORTIONATE OR ADVERSE IMPACT – POSITIVE IMPACT

Specify measures that can be taken to remove or minimise the disproportionate impact or adverse effect identified. If none were identified, identify how disproportionate impact or adverse effect could be avoided in the future.

RACE:

No adverse impact identified – need to further investigate translations and the needs of BME communities resident in the NWL area

GENDER:

No adverse impact identified

DISABILITY:

No adverse impact identified – need to develop analysis regarding impact

AGE:

No adverse impact identified – need to further investigate and explore options with customers in target groups

RELIGION/BELIEF:

No adverse impact identified

OTHER GROUPS:

Individuals with low levels of literacy – need to investigate and explore options with identified customers, methods/formats to suit them

PART 5 – EQUALITY ACTION PLAN

| Recommendation | Key activity | Responsible Officer | Milestones | Date of completion |
|-------------------------------|-----------------------------|---------------------|---|--------------------|
| Development of E&D monitoring | Arrears process final stage | SHO: Enforcement | Development of E&D monitoring of Final phase | December 2007 |
| | | SHO: Enforcement | Development of E&D monitoring of evictions undertaken | February 2008 |
| | Arrears process | Performance Officer | Development of arrears report to monitor ethnicity regarding arrears figures | January 2008 |
| | | Performance Officer | Development of arrears report to monitor age regarding arrears figures | January 2008 |
| | | Performance Officer | Development of arrears report to monitor disability regarding arrears figures | January 2008 |
| | | Performance Officer | Development of arrears report to monitor gender regarding arrears figures | January 2008 |
| | | Performance Officer | Development of arrears report to monitor religious belief regarding arrears figures | January 2008 |
| | | Performance Officer | Development of arrears report to monitor sexual orientation regarding arrears figures | January 2008 |

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|-----------------------|----------------------------|----------------------------|--|---------------------------|
| | | Performance Officer | Development of quarterly report regarding arrears and E&D monitoring included as part of quarterly performance | March 2008 |
| | | Performance Officer | Compare data to regional best practice leads where possible | June 2008 |
| Consultation | Arrears process and policy | SHO: Enforcement | Consult with customers from identified target groups outlined in Part 4 | June 2008 |