

Equality Impact Assessment Form



Directorate: Housing and Inclusion	Service: Income Management and Financial Inclusion
Completed by: Jane Maguire	Date: 24/04/17
Subject Title: Income Recovery Policy	
1. DESCRIPTION	
Is a policy or strategy being produced or revised:	Yes
Is a service being designed, redesigned or cutback:	No
Is a commissioning plan or contract specification being developed:	No
Is a budget being set or funding allocated:	No
Is a programme or project being planned:	No
Are recommendations being presented to senior managers and/or Councillors:	Yes
Does the activity contribute to meeting our duties under the Equality Act 2010 and Public Sector Equality Duty (Eliminating unlawful discrimination/harassment, advancing equality of opportunity, fostering good relations):	Yes
Details of the matter under consideration:	The updating of the current Income Management and Arrears Recovery Policy
<p><i>If you answered Yes to any of the above go straight to Section 3</i></p> <p><i>If you answered No to all the above please complete Section 2</i></p>	
2. RELEVANCE	
Does the work being carried out impact on service users, staff or Councillors (stakeholders):	*delete as appropriate
If Yes , provide details of how this impacts on service users, staff or Councillors (stakeholders): <i>If you answered Yes go to Section 3</i>	Yes/No*
If you answered No to both Sections 1 and 2 provide details of why there is no impact on these three groups:	
3. EVIDENCE COLLECTION	
Who does the work being carried out impact on, i.e. who is/are the stakeholder(s)?	Tenants and Former tenants of West Lancashire. Potential new tenants. Council officers in Housing and Inclusion. Partners delivering money advice.
If the work being carried out relates to a universal service, who needs or uses it most? (Is there any particular group affected more than others)?	The policy is universal to all current and former tenants, however takes full account of the individual needs of each tenant and any vulnerabilities due to age, health, mental health, and disabilities, and those responsible for providing care or have young dependent children.

Which of the protected characteristics are most relevant to the work being carried out?	
Age	Yes
Gender	Yes
Disability	Yes
Race and Culture	Yes
Sexual Orientation	No
Religion or Belief	No
Gender Reassignment	No
Marriage and Civil Partnership	No
Pregnancy and Maternity	Yes
4. DATA ANALYSIS	
In relation to the work being carried out, and the service/function in question, who is actually or currently using the service and why?	The policy is relevant to all tenants former current and potential as they would be affected by the policy should they go into debt.
What will the impact of the work being carried out be on usage/the stakeholders?	<p>The policy has a positive impact as it ensures a fair consistent approach for recovering debt. It provides a support mechanism for those who owe rent arrears, including a variety of payment methods, agreements and early intervention.</p> <p>The policy recognises different needs of the protected characteristics and ensures that recovery action takes account of needs and that there are support partnerships and networks in place to refer tenants to.</p>
What are people's views about the services? Are some customers more satisfied than others, and if so what are the reasons? Can these be affected by the proposals?	A consultation exercise will be carried out to collect views on the revised policy
What sources of data including consultation results have you used to analyse the impact of the work being carried out on users/stakeholders with protected characteristics?	Experian Segmentation data and data extracted for the Financial Inclusion strategy has been used for age, gender, disability, race and pregnancy and maternity as these groups have been identified as financially vulnerable.
If any further data/consultation is needed and is to be gathered, please specify:	Further consultation will take place across a range of service users and feedback will inform the final policy.
5. IMPACT OF DECISIONS	
In what way will the changes impact on people with particular protected characteristics (either positively or negatively or in terms of disproportionate impact)?	The update of the policy will have a positive impact by providing alternative ways of contacting and accessing services. The policy allows the Council to assist more vulnerable tenants by claiming direct payments and the provision of money and budgeting support.
6. CONSIDERING THE IMPACT	
If there is a negative impact what action can be taken to mitigate it? (If it is not possible or desirable to take actions to reduce the impact, explain why this is the case (e.g. legislative or financial drivers etc.).	No negative impact has been found. If any negative impact is identified, the policy will be revised to mitigate where possible.

What actions do you plan to take to address any other issues above?	No actions planned
7. MONITORING AND REVIEWING	
When will this assessment be reviewed and who will review it?	This EIA will be reviewed annually with the policy