

**Stage One Equality Impact Assessment Form for
Policies/Services/Functions/Strategies**

Name of Policy/Service/Strategy/Function

CHA Benefits Policy

Name of officer carrying out the review & date of review

Karen Cheung – April 2010

The following 10 questions will help you to identify whether this activity is a high priority.

Questions	Yes/No (Plus additional details)
1. Is there any reason to believe less favourable treatment of equality groups occurs?	<p>No</p> <p>Through partnership working, service level agreements, welfare benefit calculator (FERRET), Verification Framework (VF), and in-house expertise, CHA is able to provide customers with advice, and a service, which enables them to maximise the household income, and access or sign post them to any benefit they are entitled to. Home visits are available to all tenants.</p>
2. Will/could this issue have a significant impact?	<p>Yes</p> <p>If none of the above services were provided to our customers, the Association would not be consistent in its approach to maximising customers' income.</p> <p>If this issue was not addressed, this could result in rent arrears, affordability issues, and issues sustaining tenancies, which would could lead to rent arrears/ eviction.</p> <p>It would also have a significant impact on the Association's income which could have a impact on services leading to dissatisfaction of customers.</p>
3. Does/could work in this area provide an opportunity to reduce discrimination?	<p>No</p> <p>The main aim of the policy is to have a clear framework in place to maximise the income of the customer and the Association.</p> <p>It can be seen from the CHA customer profiling information that the Association has a diverse range of tenants.</p>

	<p>They could potentially be deterred from accessing benefits due to the complexity of the benefit system, which would lead to discrimination. It is essential that CHA provides an in-house service to breakdown barriers to reduce any discrimination that could occur.</p>
<p>4. Could work in this area allow key equality groups to be engaged and included in service planning and/or decision-making?</p>	<p>Yes</p> <p>The policy allows for consultation with residents, potential residents, staff members Tenants' Forum, members of equality groups and best practice updates. The policy is reviewed every 3 years and cross sections of tenants are asked to become involved in the review.</p> <p>By introducing robust procedures to ensure there is equal access to the benefits systems and by focusing on inclusion and engagement within our equality groups, this ensures that planning and decision-making meets the needs of current and future tenants.</p>
<p>5. Does/could the issue provide the opportunity to foster good relations between different groups?</p>	<p>Yes</p> <p>Work in this area is paramount in fostering good relations between different groups, by embedding an understanding that people from different backgrounds can work together and creating an understanding that people with different needs should not be treated differently.</p>
<p>6. Will/could this issue lead to the procurement of services, goods or facilities?</p>	<p>No</p>
<p>7. Could work in this area improve access to employment and services for equality groups?</p>	<p>Yes</p> <p>There may be opportunities to assist in signposting to employment and training opportunities through the work of the Association's Financial Inclusion Officer.</p>
<p>8. Is there any reason to believe user/employee profile is not consistent with CHA's tenant profiled?</p>	<p>No</p> <p>Through populating tenant census data, this gives the Association a greater understanding of the make up of its tenants. Utilising this data and the feedback that it receive, CHA is able to use this to tailor its services and the ways that people are able to access them.</p>
<p>9. Has this issue received a high profile - (Community/Political/National agenda)</p>	<p>No</p>

<p>10. If Equality issues are not addressed is there any potential for adverse impact on particular groups or on the business generally?</p>	<p>Yes</p> <p>The CHA Benefits Policy offers a wide range of assistance in overcoming the barriers that our customers may face.</p> <p>If individuals are unaware of benefits that they are entitled to this could cause major individual problems ranging from affordability issues/rent arrears and ultimately the loss of the home through non-payment of rent.</p> <p>CHA must ensure its own financial viability through its rental income, therefore it is essential that we maximise the income to our tenants to ensure affordability and to sustain tenancies.</p>
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Decision around priorities

Priority	Number of questions answered " Yes"	Rating
High	6 – 10	
Medium	3 – 5	5
Low	0 – 2	

***If this is a high priority continue with stage two and three.
If this is a medium take a decision on whether or not to proceed.
If its low, no need to go any further just keep a copy of stage one for future reference.***

Completed forms should be stored for monitoring and audit purposes by the Continuous Improvement Team, and should also accompany any Policies or Strategies submitted to the Tenants’ Forum and/or the Board for approval.

EIA signed off by:

<p>Name: Emma Hartley</p> <p>Date: 14 May 2010</p> <p>Agreement with recommendation (Please circle): Yes ✓</p> <p>This will not progress to a stage 2 EIA as no issues have been identified within the policy.</p>
