

EQUALITY IMPACT ASSESSMENT

POLICY / SERVICE AREA DETAILS:	
Name of policy / service area:	Rent Arrears Policy
Details of person carrying out EIA: <i>(Name; title; contact details)</i>	Karen Cheung Rent Income Team leader
What does this EIA relate to?	Existing Policy
What service areas does this EIA relate to?	Rent Arrears Policy-Housing Services
Other persons involved in the EIA:	
POLICY / SERVICE DESCRIPTION	
What are the aims of the policy / service review?	
<p>The policy sets out how CHA will maximise its Rent Income in order to facilitate the provision of services. Where arrears occur, robust and sensitive approach will be taken.</p>	
How do the proposals link with the corporate objectives?	
<p>CHA has an objective to maximise the Associations Rental Income to ensure its own financial viability</p> <p>Deliver a high quality service to all tenants, delivering a firm but sensitive approach to those who experience financial difficulties.</p>	

Whom will the proposals benefit?

The Rent arrears Policy benefits CHA, and all customers with whom have has contact with Rent Income Team

What outcomes will the proposals achieve?

Ensure that all CHA maximise its Rental Income

Ensure that all customers Income is Maximised

To provided help and assistance to all customs who have financial difficulties

To offer a range of support, welfare benefit, debt counselling

Are there any aspects of the policy / service that could contribute to inequality?

YES

Details:

The Rent Arrears Policy could make assumptions that fails to meet particular needs of minority or vulnerable groups.

Inappropriate literature is issued which fails to take into account the needs of persons whose first language is not English as a result action incorrect may be taken by the association.

Vulnerable groups needs may not be meet when accessing this service

Please summarise how the policy / service contributes to the Group's equality and diversity commitments:

The policy contributes to the Equality and Diversity commitments of CHA through adopting a sensitive approach to service delivery meeting the needs of vulnerable persons through taking their needs in to account and amending service delivery accordingly

What interface is there with other organisations for implementing proposals?

Where particular vulnerable/diversity needs of tenants are known, this is were appropriate shared with third part such as Somalia community sectors/citizen Advice Bauru and Supporting Agencies to help engage with clients to enable CHA to meet there needs.

This section allows you to identify whether the policy / service changes will impact positively or negatively on a range of diverse groups.
 If negative impacts are identified, it would be useful at this stage to highlight the actions that could be taken to create a more positive effect.

IMPACT ASSESSMENT			
Equality and diversity area	Benefit (positive impact)	Disadvantage (negative impact)	REASON
Gender Birth sex – male or female		Potential for needs of women to not be known	It is seen in some ethnic groups that women should not be visited by male persons
Transgender Different gender identity to birth sex			
Race Black and other minority ethnic		Some people from BME backgrounds practice different religions-See below	See religion below
Disability Disabled people in general, physical access, sight/hearing needs, other groups of disability	POSITIV E		Rent arrears policy operates within the equal Opportunities Policy and meets any specific needs which may arise in respect of ethnic minorities, people with disabilities and elderly and vulnerable tenants
Sexuality Lesbians, gay men, and bisexuals.			
Religion & Beliefs Faith group		Visits should be avoided on religious and holy days	When visiting tenant's staff should be aware and consult with diversity calendars to ensure that visits are not made on certain days.
Age Older people, younger people, children			
Other			

FURTHER ASSESSMENT	
Equality and Diversity area:	Rent Arrears Policy
Type of impact:	Positive/Negative
Is it legal? <i>(i.e. not discriminatory under equality / discrimination legislation)</i>	Yes
Is it intended?	Yes
What is the level of impact?	High
Could you minimise / remove any negative impact? How?	Yes – See above for reason
Could you improve the positive impact? How?	Yes – Improve customer profiling on going
If there is no evidence that the policy / service promotes equality and diversity, could it be adapted so that it does? How?	See above
On the basis of answers to questions for the policy screening stage, do you recommend Phase 2 - a full impact assessment should be carried out?	No
If a full impact assessment is required, what experts / relevant groups need to be contacted to get further views or evidence on the issues and the assessment?	N/A

ACTION PLANNING					
Area / Issue	Action	Responsible	Due Date	Resources	Comments
	Continue to Profile all tenants to enhance knowledge of our customer base	Alec Gaston	On going	Staff Time	Currently 55%
Religion	Ensure all staff who visit tenant are aware of religious calendar before visiting	Karen Cheung	On going		
Gender	Explore options for offering female visits	Karen Cheung	On going		Notes put on Contact management to highlight this.

Signed:

Date: