



EQUALITY IMPACT ASSESSMENT

POLICY / SERVICE AREA DETAILS: Financial Inclusion Strategy	
Name of policy / service area:	Rent Income
Details of person carrying out EIA: <i>(Name; title; contact details)</i>	Alec Gaston
What does this EIA relate to?	Financial Inclusion Strategy
What service areas does this EIA relate to?	Ensuring CHA residents are not financially excluded.
Other persons involved in the EIA:	None

POLICY / SERVICE DESCRIPTION

What are the aims of the policy / service review?

The aim of the strategy is to ensure CHA residents do not suffer from financial exclusion and support is provided to those tenants who are excluded.

How do the proposals link with the corporate objectives?

- Achieve continuous improvement in resident satisfaction

Who will the proposals benefit?

All residents - Many of our residents do not have the skills and expertise to manage their day to day money and this, coupled with a lack of access to financial products and services, leaves them excluded from the financial mainstream all together. Cosmopolitan Housing Association is committed to improving the financial capability of our tenants and to help our staff to make a real difference to those tenants who are financially excluded. By engaging with those tenants at risk of financial exclusion the Association will safeguard its financial position and ensure that the customer is able to sustain their tenancy.

What outcomes with the proposals achieve?

Support and assistance for residents who are experiencing financial exclusion of any sort

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

NO

Details:

The Association will provide all tenants with the opportunity to access the Financial Inclusion Officer. Using the 2008 Census information the Financial Inclusion Officer will target those tenants who are most likely to be financially excluded. In addition the Association will publicise the service in order for all residents to be aware of the service and who to contact if they require assistance.

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

By ensuring support and assistance for residents who may be financially excluded for a range of different reasons. The Strategy ensures the Association target those residents most likely to suffer from exclusion.

What interface is there with other organisations for implementing proposals?

The Association will work with statutory and non-statutory bodies to assist with and complement the delivery of this strategy.

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 women, men, Transgender	Positive		The Association will use information obtain through the Census, Core and STATUS survey to target those groups most likely to be financially excluded.
Race Black and other minority ethnic people (for specific groups, see note 1)	Positive		As above
Disability Disabled people in general, physical access, sight/hearing needs, other groups of disability	Positive		As above
Sexuality Lesbians, gay men, and bisexuals.	Positive		As above
Religion Faith group (see note 2)	Positive		As above
Age Older people, younger people, children (see note 3)	Positive		As above
Other			

FURTHER ASSESSMENT	
Equality and Diversity area:	Financial Inclusion
Type of impact:	Positive

Is it legal? <i>(i.e. not discriminatory under equality / discrimination legislation)</i>	Yes
Is it intended?	Yes
What is the level of impact?	Low
Could you minimise / remove any negative impact? How?	
Could you improve the positive impact? How?	Yes – Improved intelligence about customers through profiling exercises – currently on-going. Ensure a wide range of methods available for people to access services. Use all forms of communication to promote the services to enable all those who do need to access the services are able to
If there is no evidence that the policy / service promotes equality and diversity, could it be adapted so that it does? How?	N/a
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?	Yes
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
All	Continue with Tenant Census to enhance knowledge of customer base	Alec Gaston	May 09	Staff time only	Currently obtained over 47% response rates.
All	Dissemination of policy to staff	Alec Gaston	May 09	Staff time only	
All	Training needs for staff to be identified and source any training required		June 09	Staff time Cost of training	
All	Launch strategy to tenants/promote services available		June 09	Staff time Promotional materials	

Signed:

Date: