

CABINET - 14TH MARCH 2019

Report of the Head of Landlord Services

Lead Member: Councillor Paul Mercer

Part A

ITEM 7 HOUSING INCOME AND FINANCIAL INCLUSION POLICY 2019-2024

Purpose of Report

For Cabinet to consider and approve the Housing Income and Financial Inclusion Policy 2019-2024.

Recommendation

That the Housing Income and Financial Inclusion Policy 2019-2024 attached at Appendix 1 be approved.

Reason

To set out a policy on the Council's approach to maximising Housing Revenue Account rental income whilst also providing appropriate support to vulnerable tenants.

Policy Justification and Previous Decisions

The policy aspects of housing rent arrears recovery have not been considered by Cabinet since management of the Council's housing stock came back in house from Charnwood Neighbourhood Housing in 2012. Current working practices are governed by a long procedure document which contains elements of policy. It is therefore appropriate to introduce a new, clear, and distinct policy which will support:

Delivery of the Council's Corporate Plan Indicator KI6 - *% rent collected (including arrears brought forward)*,

Compliance with housing legislation, and the civil procedure rules Pre-Action Protocol for Possession Claims by Social Landlords.

Implementation Timetable including Future Decisions and Scrutiny

The policy will be implemented when the Cabinet decision comes in to force.

Report Implications

The following implications have been identified for this report.

Financial Implications

There are none.

Risk Management

The risks associated with the decision Cabinet is asked to make and proposed actions to mitigate those risks are set out in the table below.

Risk Identified	Likelihood	Impact	Overall Risk	Risk Management Actions Planned
The policy is not adequately communicated leading to incorrect application of the policy, financial loss, and reputational damage on individual cases.	1	2	Very Low (2)	Training will be provided to officers. The policy will be published on the Council's website.

Equality and Diversity

There is no adverse impact or discrimination identified in the assessment which is attached as an appendix item.

Vulnerable tenants and those with protected characteristics will be offered help and support when appropriate.

Key decision: Yes

Background papers: None

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Part B

Introduction

1. This policy sets out the Council's approach to collecting rent and service charges, preventing rent arrears, and supporting tenants through financial inclusion.
2. Maximising housing income collection is central to funding the landlord services function, the delivery of its services, and the investment in its housing stock. Ensuring that rent arrears are kept to a minimum also helps to sustain tenancies, prevent homelessness and maintain stable communities.
3. Promoting and supporting financial inclusion through the provision of information, advice, and support on money, benefits and debt is an integral part of the current approach. It helps to ensure rent payments are met and financial stress is minimised for tenants. It is important that tenancies are sustained and that tenants can thrive and feel financially included.

Consultation

4. The policy principles around housing income collection have been endorsed by both the Charnwood Housing Residents' Forum and the Housing Management Advisory Board.
5. At its meeting on 10th July 2018 the Policy Scrutiny Group made the following comments in respect of the policy:
 - (i) There were issues with the formatting of the draft policy that could be improved;
 - (ii) It was important that officers were able to take action at the earliest possible stage and had the confidence to escalate cases when that was necessary.
6. It was resolved:
 - (i) that the report be noted;
 - (ii) that it be noted that the Group supported the draft policy and the style in which it was written which was sharp, to the point and easy to read;
 - (ii) that it be noted that draft policy would be amended to change the word 'disabilities' to 'mental and physical disabilities' in the footnote to section 2.1 of the draft policy and that the formatting of parts of the draft policy would be reviewed.

Reasons

- (i) To acknowledge the information received;

- (ii) To record the outcome of the Group's scrutiny of the matter'.

Appendices

Appendix 1 - Housing Income and Financial Inclusion Policy 2019-2024

Appendix 2 – Equality Impact Assessment



Charnwood Borough Council

Housing Income and Financial Inclusion Policy 2019 - 2024

March 2019
Review April 2024

1. Introduction and executive summary

- 1.1 Maximising housing income collection is central to funding the landlord services function. Ensuring that rent arrears are kept to a minimum also helps to sustain tenancies, prevent homelessness and maintain stable communities. The housing income team is responsible for collecting rent on current and former council homes, garages, shops and temporary accommodation provided for homeless people under part VII of the Housing Act 1996 (as amended). This policy deals with income collection for current tenants of council dwellings but also includes the consequential effect of dwelling rent arrears if that tenant holds a garage tenancy.
- 1.2 Financial inclusion is about ensuring everyone has the opportunity to access affordable and appropriate financial services. Financial exclusion has been defined as ‘the inability, difficulty or reluctance of particular groups to access mainstream financial services.’ This means that financial inclusion is about having the skills and knowledge to make good financial decisions as well as the ability to access good products and services. Without this, people risk becoming socially excluded.
- 1.3 Promoting and supporting financial inclusion through the provision of information, advice, and support on money, benefits and debt to our tenants is an integral part of our current approach. It helps to ensure rent payments are met and financial stress is minimised for our tenants. It is important that tenancies are sustained and tenants can thrive and feel financially included.
- 1.4 This policy will be supported by clear operating procedures, standard forms and letters in order to achieve the objectives set out in section 2 below.

2. Objectives of this policy

- 2.1 The objectives of this policy are:
 - to maximise rental income to the Council’s housing revenue account from its current tenants;
 - to prevent and reduce rent arrears;
 - to have rigorous, firm but fair operating procedures to recover unpaid rent;
 - to act early in identifying tenants who are vulnerable¹ and who may be at risk from tenancy failure through non-payment of rent and to make all reasonable efforts to obtain clearance of a debt at the earliest possible stage, including supporting tenants to maximise their income through, for example, applying for unclaimed benefits;

¹ For the purpose of this policy vulnerability is defined in its widest sense to cover not only tenants with physical and mental health disabilities but those with substance abuse problems, young people leaving care, people from abroad, people leaving prison, supported housing or other institutions, people who have experienced long periods of homelessness or chaotic living and those with high levels of debt and a history of failing to manage their personal finances.

- to view eviction as a last resort in the majority of cases;
- to make all reasonable efforts to help prevent tenants being evicted from their homes through rent arrears by offering appropriate support from within the Council and through outside agencies at the earliest appropriate opportunity;
- to operate our procedures in compliance with the Equality Act 2010 (and any successors), and the Council's equality and diversity policy;
- to operate our procedures in compliance with the county court pre-action protocol for possession claims by social landlords and its successors;
- to support tenants to maximise their income to sustain their tenancy;
- to promote and support financial inclusion to ensure rent payments are met and financial stress is minimised for our tenants;
- to support staff involved in delivering this policy's objectives in their professional and personal development through effective training.

2.2 While the overall emphasis of this policy is on arrears prevention, arrears recovery and tenancy sustainability, it has to be recognised that on occasion this will not be sufficient and that, regrettably, legal action will have to take place to recover the debt and this might, on occasion, have to lead to eviction.

3. Scope of this policy

3.1 This policy applies to all current tenants of council-owned dwellings.

4. Policy statement

4.1 Prevention and financial inclusion

4.1.1 Work to try to prevent rent arrears from accumulating, including a pre-tenancy assessment, should start before the start of a tenancy. We recognise that our tenants may be among the most disadvantaged and excluded in the borough and very likely to be reliant on state benefits for their income and for whom support at this stage will be crucial. In terms of rent payments, advice, information and, if appropriate, support will be given at housing application stage. The Council will explain the tenant's responsibilities and the consequences of accumulating rent arrears.

4.1.2 That information, advice and support will be repeated and built upon when the tenant signs up to their new tenancy. Included in that will be a clear explanation of the differences between an introductory and secure tenancy, not only in terms of the fewer rights enjoyed by an introductory tenant but also the increased powers and ease of the landlord to evict an introductory tenant against a secure tenant. A similar process will also take place with tenants

signing up for a non-secure tenancy where the Council is providing temporary accommodation in fulfilling its statutory homelessness and homelessness prevention duties.

- 4.1.3 Unless it is considered unfair and unreasonable to do so, new tenants will be requested to pay at least one week's rent when signing up for their tenancy.
- 4.1.4 The signing-up process will include assisting the new tenant to complete an application form for housing benefit and/or universal credit.
- 4.1.5 The tenant's responsibility to pay their rent will be repeated and reinforced at the new tenant visit, which is carried out within the first four weeks of the new tenancy's start date. This includes stressing their responsibility for ensuring rent is paid even if it is paid by a third party, for example, in the form of housing benefit.
- 4.1.6 Referral to the tenancy support and/or financial inclusion teams may be made
 - during the stages before sign-up;
 - at sign-up;
 - during the early weeks of the new tenancy;
 - throughout the life of the tenancy

if vulnerabilities are identified where intervention and support might prevent arrears accumulating in the first instance, help reduce and clear them once accumulated or help reduce the risk of their recurrence. Financial inclusion support may also be offered to tenants who are not in arrears but who have been identified as being at risk from accumulating arrears through low incomes that might be enhanced through intervention and support from that team.

4.2 Recovery

- 4.2.1 Work to recover rent arrears will begin at the earliest stage, mindful of any outstanding benefits to be paid such as housing benefit or universal credit. Every effort should be made to establish eligibility for benefits and take into account the possible effects of changes in benefits.
- 4.2.2 Recovery work will always be according to the principle that small debts are easier to recover than large debts, that every large debt was once a small debt and that we aim to prevent rent arrears at the very earliest stage.
- 4.2.3 While our position with small debts is that they should be cleared in full, we are realistic in acknowledging that, for many, that is not possible and affordable and reasonable arrangements will be offered where appropriate to clear the debt in instalments.
- 4.2.4 Throughout the recovery process we will comply with operational procedures at all times in order to provide a fair and equitable service. The approach taken

will be suitably tailored where appropriate, depending on the individual's circumstances and vulnerabilities.

4.2.5 We acknowledge that, despite our best endeavours, some tenants will not clear their arrears and we will have to start legal action to recover the debt. Legal action might, in a small number of cases, lead to the re-possession of someone's home.

4.2.6 If a tenant is being paid universal credit and is in rent arrears we may, where we consider the circumstances to merit such action, apply to the Department for Work and Pensions (or its successors) to have a sum deducted from their universal credit and paid to us directly.

4.3 Legal action

4.3.1 When non-legal² attempts to clear or reduce rent arrears have failed and operational procedures require, the various stages of legal action will be started. These stages comprise, but may not be limited to:

- service of notice of possession proceedings for introductory tenancies; or
- service of notice of seeking possession for secure tenancies; or
- service of notice to quit for non-secure tenancies³;

- applying to the county court for possession proceedings;
- applying to the county court for a money judgment through small claims court action for small, static and persistent arrears;

- being granted a mandatory possession order for introductory tenancies;
- being granted a suspended possession order for secure tenancies;
- being granted an outright possession order for secure or non-secure tenancies³;
- being granted a money judgment with or without a possession order;

- applying to the county court for permission to apply for a warrant of eviction for suspended possession orders on secure tenancies;
- applying for a warrant of eviction for introductory tenancies and outright orders on secure and non-secure tenancies;

- enforcing a warrant of eviction.

4.4 Tenants with garages

² By 'non-legal' we mean any action taken before a notice of seeking possession or, in the case of introductory tenants, a notice of possession proceeding is served.

³ tenancies created in the council fulfilling its statutory duty to provide temporary accommodation through homelessness legislation

4.4.1 In recognition that dwelling rent is the priority debt and we need to support tenants in meeting their priority debts over other debts, tenants renting a garage from us will not be allowed to keep their garage if:

- they have a persistent, static, debt that they will not clear despite repeated attempts by us for them to do so;
- they have been served with a notice of seeking possession or a notice of possession proceedings [introductory tenant] **and** when no satisfactory agreement to clear the debt has been entered into by the time we are able to file possession proceedings;
- they have an existing possession order that is not being complied with.

5. Performance monitoring, target-setting and reporting

5.1 In pursuit of objective 2.1 – 2.2, annual targets will be set on a team and individual basis and in relation to performance indicators in 5.2 below.

5.2 We will monitor performance in relation to rent arrears and against any targets set at a team and officer level, including the following indicators:

- rent arrears expressed as a percentage of the annual rent debit;
- rent collected expressed as a percentage of rent due, with and without arrears brought forward;
- rent arrears by bandings in order to show the aged spread of the debt.

5.3 We will report performance, both internally and externally, in accordance with Council policy and procedure.

5.4 We will compare our performance with that of other organisations and we will seek to identify and implement excellent practice in rent arrears prevention and recovery.

5.5 We will continue to develop the service and implement excellent practice on the use of financial inclusion initiatives to ensure that tenants are fully supported. Key actions arising from this work will be included in our service plan for monitoring and implementation.

6. Multi-agency and team working

6.1 Income collection and debt reduction will be more successfully managed if there are effective relationships with other teams and agencies. We will strive to foster and nurture excellent relationships with such teams and organisations that include (but are not limited to):

- The Department for Work and Pensions;

- The revenues and benefits teams;
- The housing needs team;
- The tenancy management and support teams;
- External support agencies such as The Bridge and Citizens' Advice Bureau.

7. Training and development

7.1 We recognise that in order to achieve the objectives of this policy, staff must be suitably trained and that continual professional development is of benefit not just to the individual but to the Council also. This will be achieved by a variety of methods, including:

- effective induction training for new members of staff;
- peer-to-peer mentoring;
- job shadowing;
- internal briefings on matters such as legislative changes;
- internal and external refreshment training;
- individual attendance at conferences, seminars and other external training events where there is a clear and direct benefit to the individual and the Council in respect of delivering the objectives of this policy.

8. Reviewing this policy

8.1 This policy will be reviewed in 2024 or if legislative, regulatory or corporate policy changes require an earlier review.

9. Policy responsibility and accountability

9.1 Responsibility for this policy and its associated operating procedures lies with the Head of Landlord Services.

10. Other policies and legislation

10.1 The following policies need to be taken into consideration in respect of this policy;

- Equality and diversity policy;
- Tenancy policy;
- Tenancy support policy;

- Anti-social behaviour policy;
- Allocations policy;
- Customer service policy.

10.2 Similarly, this policy has been created and should be implemented in conjunction with legislation including but not limited to:

- Housing Act 1985;
- Housing Act 1996;
- Housing And Regeneration Act 2008;
- Equality Act 2010;
- Localism Act 2011;
- Housing and Planning Act 2016;
- Homelessness Reduction Act 2017

Charnwood Borough council

Equality impact assessment
'Knowing the needs of your customers and employees'

Background

An equality impact assessment is an improvement tool. It will assist you in ensuring that you have thought about the needs and impacts of your service/policy/function in relation to the protected characteristics. It enables a systematic approach to identifying and recording gaps and actions.

Legislation- equality duty

As a local authority that provides services to the public Charnwood Borough council has a legal responsibility to ensure that we can demonstrate having paid due regard to the need to:

- ☐ Eliminate discrimination, harassment and victimisation
- ☐ Advance equality of opportunity
- ☐ Foster good relations

For the following protected characteristics:

1. Age
2. Disability
3. Gender reassignment
4. Marriage and civil partnership
5. Pregnancy and maternity
6. Race
7. Religion and belief
8. Sex
9. Sexual orientation

What is prohibited?

1. Direct discrimination
2. Indirect discrimination
3. Harassment
4. Victimisation
5. Discrimination by association
6. Discrimination by perception
7. Pregnancy and maternity discrimination
8. Discrimination arising from disability
9. Failing to make reasonable adjustments

Note: Complete the action plan as you go through the questions

Step 1 – Introductory information

Title of the policy	Housing income and financial inclusion policy
Name of lead officer and others undertaking this assessment	Andrew Staton
Date EIA started	16 March 2017
Date EIA completed	18 February 2019

Step 2 – Overview of policy/function being assessed:

Outline: What is the purpose of this policy? (Specify aims and objectives)

The objectives of this policy are:

- to maximise rental income to the council's housing revenue account from its current tenants;
- to reduce rent arrears to a level that is financially and politically acceptable to the council;
- to have operating procedures to recover unpaid rent that are rigorous, firm but fair but that recognise and attempt to mitigate the risks of eviction through rent arrears that many council tenants face from a range of vulnerabilities¹ they may have; and
- to act early in identifying tenants who may be at risk from tenancy failure through non-payment of rent and to make all reasonable efforts to obtain clearance of a debt at the earliest possible stage;
- to view eviction as a last resort in the majority of cases;
- to make all reasonable efforts to help prevent tenants being evicted from their homes through rent arrears by offering appropriate support from within the council and through outside agencies at the earliest appropriate opportunity;
- to operate our procedures in compliance with the Equalities Act 2010 (and any successors), and our own equality and diversity policy;
- to operate our procedures in compliance with the county court pre-action protocol for possession claims by social landlords and its successors;
- to support tenants to maximise their income to sustain their tenancy;
- to support staff involved in delivering this policy's objectives in their professional and personal development through effective training.

What specific group/s is the policy designed to affect and what is the intended change or outcome for them?

All current tenants of council-owned and leased dwellings

Which groups have been consulted as part of the creation or review of the policy?

This is a new policy and so requires full consultation

Step 3 – What we already know and where there are gaps

List any existing information/data do you have/monitor about different diverse groups in relation to this policy? Such as in relation to age, disability, gender reassignment, marriage and civil partnership, pregnancy & maternity, race, religion or belief, sex, sexual orientation etc.

Data/information such as:

- Consultation
- Previous equality impact assessments
- Demographic information
- Anecdotal and other evidence

A range of diversity information is available from our records and held in QL (our housing management system) for all those customers receiving housing management services. This includes information on age, gender, ethnicity, sexual orientation, and disability. The range of information is limited in relation to certain characteristics (e.g. sexual orientation)

What does this information / data tell you about diverse group? If you do not hold or have access to any data/information on diverse groups, what do you need to begin collating / monitoring? (Please list)

This information enables support to be directed to the most vulnerable tenants, and also shape our services to meet the needs of vulnerable people across a range of diverse groups.

Step 4 – Do we need to seek the views of others? If so, who?

In light of the answers you have given in step 2, do you need to consult specific groups to identify needs / issues? If not please explain why.

Staff in the income, financial inclusion, tenancy management, tenancy support and housing needs teams have been consulted. Tenants have been consulted at the Charnwood Housing Residents' Forum and Housing Management Advisory Board

Step 5 – Assessing the impact

In light of any data/consultation/information and your own knowledge and awareness, please identify whether the policy has a positive or negative impact on the individuals or community groups (including what barriers these individuals or groups may face) who identify with any 'protected characteristics' and provide an explanation for your decision (please refer to the general duties on the front page).

	Comments
Age	<p>Support will be available to tenants of all ages where deemed appropriate and beneficial to the tenant and the council's income collection.</p> <p>Many of our tenants are elderly and/or vulnerable.</p> <p>Owing to their age, older people are less able to identify and access benefits to which they may be entitled. This increases their vulnerability and leads to deterioration in their health and wellbeing. Support will address this by providing financial inclusion and welfare benefits advice.</p> <p>Income officers will offer help and advice if any tenant is experiencing difficulties in payment their rent but will refer on to the financial inclusion and/or tenancy support teams for specialist advice and support where that is deemed to be appropriate and beneficial. We will, if necessary try to refer the tenant to an external tenancy support agency that might be able to offer longer term more structured or specialist support or to another service such as Social Care or Health.</p>
Disability (Physical, visual, hearing, learning disabilities, mental health)	<p>Support will be available to tenants with disabilities where deemed appropriate and beneficial to the tenant and the council's income collection.</p> <p>Many of our tenants have mobility, mental health and other disability needs. People with disabilities are likely to be more vulnerable but disability in itself should not mean that the tenant is likely to be less able to pay their rent without support.</p> <p>Health problems, including mental health problems and learning difficulties (which may also include problems with reading and writing) might, however, affect how a person can manage the rent payments on their tenancy.</p>

	<p>Income officers will offer help and advice if any tenant is experiencing difficulties in payment their rent but will refer on to the financial inclusion and/or tenancy support teams for specialist advice and support where that is deemed to be appropriate and beneficial. We will, if necessary try to refer the tenant to an external tenancy support agency that might be able to offer longer term more structured or specialist support or to another service such as Social Care or Health.</p>
Gender reassignment (Transgender)	<p>Support is available to all tenants regardless of their gender identity but will be offered to transgender tenants where deemed appropriate and beneficial to the tenant and the council's income collection..</p> <p>Income officers will offer help and advice if any tenant is experiencing difficulties in payment their rent but will refer on to the financial inclusion and/or tenancy support teams for specialist advice and support where that is deemed to be appropriate and beneficial. We will, if necessary, try to refer the tenant to an external tenancy support agency that might be able to offer longer term more structured or specialist support or to another service such as Social Care, Health or transgender support organisations.</p>
Race	<p>Support is available to all tenants regardless of their race but will be offered to tenants where deemed appropriate and beneficial to the tenant and the council's income collection..</p> <p>People from abroad or who do not have English as a first language may be susceptible to tenancy failure</p> <p>Income officers will offer help and advice if any tenant is experiencing difficulties in payment their rent as a result of their race, origin or national identity. We will refer on to the financial inclusion and/or tenancy support teams for specialist advice and support where that is deemed to be appropriate and beneficial. We will, if necessary, try to refer the tenant to an external tenancy support agency that might be able to offer longer term more structured or specialist support or to another service that supports people from other countries offering language and cultural support. Gaining access to external support may also include paying for interpreting services such as Language Line.</p>
Religion or belief (Includes no belief)	<p>Support is available to all tenants regardless of their religion or belief.</p> <p>Income officers will offer help and advice if any tenant is experiencing difficulties in payment their rent but will refer on to the financial inclusion and/or tenancy support teams for specialist advice and support where that is deemed to be appropriate and beneficial. We will make reasonable adjustments in the nature of support offered according to someone's religious or cultural needs. We will, if necessary try to refer the tenant to an external tenancy support agency that might be able to offer longer term more structured or specialist support or to another service that supports people of other religions or beliefs.</p>
Sex	<p>Support is available to all tenants regardless of their sex.</p> <p>Income officers will offer help and advice if any tenant is experiencing difficulties in payment their rent but will refer on to the financial inclusion and/or tenancy support teams for specialist advice and support where that is deemed to be appropriate and beneficial. We will make reasonable adjustments in the nature of support offered according to someone's sex.</p>

Sexual orientation	<p>Support is available to all tenants regardless of their sexual orientation.</p> <p>Income officers will offer help and advice if any tenant is experiencing difficulties in payment their rent but will refer on to the financial inclusion and/or tenancy support teams for specialist advice and support where that is deemed to be appropriate and beneficial. If necessary we will make reasonable adjustments in the nature of support offered according to someone's sexual orientation. We will, if necessary try to refer the tenant to an external support agency that might be able to offer longer term more structured or specialist support or to another service that supports LGB tenants.</p>
Other protected groups (pregnancy & maternity, marriage & civil partnership)	<p>Support is available to all tenants, including these protected groups. Pregnant tenants and / or those on maternity are more likely to be vulnerable and in need of support.</p> <p>Income officers will offer help and advice if any tenant is experiencing difficulties in payment their rent but will refer on to the financial inclusion and/or tenancy support teams for specialist advice and support where that is deemed to be appropriate and beneficial. We will make reasonable adjustments in the nature of support offered according to someone's pregnancy & maternity, marriage & civil partnership status. We will, if necessary try to refer the tenant to an external tenancy support agency that might be able to offer longer term more structured or specialist support or to another service such as Social Care or Health.</p>
Other socially excluded groups (carers, low literacy, priority neighbourhoods, health inequalities, rural isolation, asylum seeker and refugee communities etc.)	<p>These groups are more likely to be vulnerable and in need of tenancy or financial inclusion support if they are having difficulty in paying their rent.</p> <p>Income officers will offer help and advice if any tenant is experiencing difficulties in payment their rent but will refer on to the financial inclusion and/or tenancy support teams for specialist advice and support where that is deemed to be appropriate and beneficial. We will, if necessary try to refer the tenant to an external tenancy support agency that might be able to offer longer term more structured or specialist support or to another service such as Social Care or Health.</p>

Where there are potential barriers, negative impacts identified and/ or barriers or impacts are unknown, please outline how you propose to minimise all negative impact or discrimination.

Please note:

- If you have identified adverse impact or discrimination that is illegal, you are required to take action to remedy this immediately.
- Additionally, if you have identified adverse impact that is justifiable or legitimate, you will need to consider what actions can be taken to mitigate its effect on those groups of people.

There is no adverse impact or discrimination identified in this assessment.

Financial inclusion and tenancy support will benefit vulnerable tenants by providing help and support when needed to sustain their tenancies.

Summarise your findings and give an overview as to whether the policy will meet Charnwood Borough council's responsibilities in relation to equality and diversity (please refer to the general duties on the front page).

Delivery of the council's general equalities duties is supported by the provision of general professional advice and assistance from the income management team and specialist advice and support from the financial inclusion and tenancy support teams.

Step 6- Monitoring, evaluation and review


Are there processes in place to review the findings of this assessment and make appropriate changes? In particular, how will you monitor potential barriers and any positive/ negative impact?
The needs of tenants are assessed and monitored at every contact with our income management team: Performance of the income management and financial inclusion teams will continue to be monitored by the Housing Management Advisory Board.
How will the recommendations of this assessment be built into wider planning and review processes? e.g. policy reviews, annual plans and use of performance management systems.
No recommendations have been identified in this assessment.

Step 7- Action plan

Please include any identified concerns/actions/problems in this action plan: The problems etc identified should inform your service plan and, if appropriate, your consultation plan			
Reference number	Action	Responsible officer	Target date
	No actions have been identified in this assessment		

Step 8- Who needs to know about the outcomes of this assessment and how will they be informed?

	Who needs to know (Please tick)	How they will be informed (we have a legal duty to publish EIA's)
Employees	✓	Team meetings
Tenants	✓	Publication on the council's website
Partners and stakeholders	✓	Publication on the council's website
Others	✓	Future and potential tenants through publication on the council's website.
To ensure ease of access, what other communication needs/concerns are there?		None identified.

Please delete as appropriate
I agree with this assessment
If disagree, state action/s required, reasons and details of who is to carry them out with timescales: NA
Signed (service head):  Peter Oliver - Head of Landlord Services
Date: 18/02/19

Please send completed & signed assessment to Suzanne Kinder for publishing.



Step 9- Conclusion (to be completed and signed by the service head)