

## EQUALITY ANALYSIS FORM

By completing this form you will provide evidence of how your service is helping to meet Stroud District Council's General Equality duty:

The Equality Act 2010 states that:

*A public authority must, in the exercise of its functions, have **due regard** to the need to –*

*(a) eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by the Equality Act 2010;*

*(b) advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it;*

*(c) foster good relations between persons who share a relevant protected characteristic and persons who do not share it.*

The protected characteristics are listed in Question 9

Stroud District Equality data can be found at: <https://inform.gloucestershire.gov.uk/equality-and-diversity/>

Please see Appendix 1 for a good example of a completed EIA.

[Guidance available on the HUB](#)

### 1. Persons responsible for this assessment:

Name(s): Sara J Weaver	Telephone: 01453 766321
	E-Mail: sara.weaver@stroud.gov.uk
Service: Tenant Services	Date of Assessment: 4 May 2021

### 2. Name of the policy, service, strategy, procedure or function:

Income Collection and Recovery Policy
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Is this new or an existing one? Existing

### 3. Briefly describe its aims and objectives

<p>The Council aims to keep rent debt and other housing related debts at the lowest possible level, in order to maximise income to the Housing Revenue Account (HRA) and to demonstrate good financial management.</p> <p>The policy will attempt to ensure that the Council offers relevant support and advice to tenants, licensees and leaseholders helping them to understand their responsibilities.</p>
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#### 4. Are there external considerations? (Legislation / government directive, etc)

Compliance with statutory and regulatory legislation and government directives.

The policy also acknowledges the Welfare Reform Act, Housing and Planning Act and the requirements of the Charter for social housing residents which sits at the heart of the Housing White Paper.

#### 5. Who is intended to benefit from it and in what way?

Future, current and former tenants, Shared Ownership Leaseholders and Leaseholders.

#### 6. What outcomes are expected?

To keep rent (current and former) and service charge debt at the lowest possible levels in order to maximise income to the Housing Revenue Account.

To place emphasis on effective prevention and firm but fair action to tackle rent and service charge debt in order to minimise debt and support and sustain tenancies

To keep current and former tenants, shared-ownership leaseholders, and leaseholders informed about benefits and other financial help which may be available to them, and to maximise the take-up of benefits

To work in partnership with Revenues and Benefits and the Department for Work and Pensions to ensure effective liaison and efficient administration and with Housing Advice to implement available prevention measures

To take every opportunity, where it is possible or practical to do so, to support and assist tenants, shared-ownership leaseholders, licensees, and leaseholders to manage their accounts effectively to minimise the chances of debt occurring and the need to take formal action for recovery.

To treat current and former tenants, shared-ownership leaseholders, and leaseholders in a fair and non-discriminatory way, in accordance with the Council's Equality & Diversity Policy and the protected characteristics of the Equalities Act 2010.

#### 7. What evidence has been used for this assessment?: (eg Research, previous consultations, Inform (MAIDEN); Google assessments carried out by other Authorities)

Review of current policy.

Consideration given to recent legislative changes including "Breathing Space" and mediation at the Possession stage.

Inform (MAIDEN). Equality & Diversity: Change in projected population 2016-2041

#### 8. Has any consultation been carried out?

Yes

**Details of consultation:** Draft copy of policy supplied to the following for comments:-

- Head of Housing Services
- Income Management Officers
- Tenant Representatives

**If NO please outline any planned activities**

N/A

**9. Could a particular group be affected differently in either a negative or positive way?**

*(Negative – it could disadvantage and therefore potentially not meet the General Equality duty;*

*Positive – it could benefit and help meet the General Equality duty;*

*Neutral – neither positive nor negative impact / Not sure)*

Protected Group	Type of impact, reason and any evidence (from Q7 & 8)
<b>Age</b>	<p>Neutral – There were 119,019 residents in Stroud in 2018, approximately 8% more than 2001. This is below the county average of just over 10%.</p> <p>The district population by age is projected to be 49.3% in the 20-64 year age group and 29.7% in the 65+ age group</p> <p>More vulnerable tenants (65+) might struggle with fuel poverty as well as digital services. However, there are many reasons why some of our tenants may be unwilling or unable to engage with our services and these are not just attributed to their age.</p> <p>For example, many might struggle to use a digital service, due to mental health issues or learning difficulties; physical or cognitive disabilities; they lack language or literacy skills; or they can't access or afford the technology to go online.</p> <p>Offline services, such as access to support and assistance are available to those who prefer to complete tasks using non-digital methods with the aim of helping all tenants sustain their tenancies.</p>
<b>Disability</b>	<p>Neutral – 15,430 16-64 year olds identified as having a disability (or long-term health problem) which impacted on their day-to-day activity (limited a little to a lot) and 20,910 65+ year olds. (see comments above regarding support)</p>
<b>Gender Re-assignment</b>	<p>Neutral – No specific impacts have been identified either through consultation or through equality analysis.</p> <p>Gender reassignment estimates for the district (lower and higher) equalled 1.6%</p>

<b>Pregnancy &amp; Maternity</b>	<p>Neutral – No specific impacts have been identified either through consultation or through equality analysis.</p> <p>There were 1065 live births in the district in 2018 or which 14 mothers (1.3%) were under the age of 20.</p> <p>Younger, single parents are more likely to experience problem debt and live in persistent poverty; however, they are referred to debt management advice and offered floating support.</p>
<b>Race</b>	<p>Neutral - No specific impacts have been identified either through consultation or through equality analysis.</p> <p>94.9% of the Stroud population identified themselves as White British in 2017. This is significantly higher than the England average of 79.8%.</p> <p>However, SDC's tenancy agreement and sign up process highlights the importance of respecting the individuality and views of others (including disability, race etc).</p>
<b>Religion – Belief</b>	Neutral - No specific impacts have been identified either through consultation or through equality analysis.
<b>Sex</b>	Neutral - No specific impacts have been identified either through consultation or through equality analysis.
<b>Sexual Orientation</b>	Neutral - No specific impacts have been identified either through consultation or through equality analysis.
<b>Marriage &amp; Civil Partnerships (part (a) of duty only)</b>	<p>Neutral – No specific impacts have been identified either through consultation or through equality analysis</p> <p>Persons in a registered same-sex civil partnership (2011) equalled 0.3% (284 persons)</p> <p>SDC's allow same sex couples to have tenancies; we do not discriminate against marriage or civil partnerships.</p>
<b>Rural considerations:</b> le Access to services; transport; education; employment; broadband;	<p>Neutral - No specific impacts have been identified either through consultation or through equality analysis</p> <p>Home visits are made to vulnerable tenants where extra support is necessary and/or where they are not digitally enabled.</p>

**10.If you have identified a negative impact in question 9, what actions have you undertaken or do you plan to undertake to lessen or negate this impact?**


**Please transfer any actions to your Service Action plan on Excelsis.**

<b>Action(s): N/A</b>	<b>Lead officer</b>	<b>Resource</b>	<b>Timescale</b>

## Declaration

We are satisfied that an Impact Assessment has been carried out on this policy and where a negative impact has been identified, actions have been developed to lessen or negate this impact.

We understand that the Equality Impact Assessment is required by the District Council and that we take responsibility for the completion and quality of this assessment

Completed by: S J Weaver	Date: 4 May 2021
Role: Income & Systems Manager	
Countersigned by Head of Service: 	Date: 5 May 2021
Kevin Topping, Head of Housing Services	

Date for Review: Please forward an electronic copy to [eka.nowakowska@stroud.gov.uk](mailto:eka.nowakowska@stroud.gov.uk)