

Community Impact Assessment

Part 1 – Details		
What Policy/ Procedure/ Strategy/Project/Service is being assessed?	Income Management Policy March 2023	
Date Conducted	March 2023	
Name of Lead Officer and Service Area	Leanne Lea – Housing Manager Lee Birch – Head of Housing Management & Neighbourhood Resilience	
Commissioning Team (if applicable)	N/A	
Director Responsible for project/service area	Rob Barnes, Executive Director Communities	
Who are the main stakeholders	Tamworth Borough Council tenants, Neighbourhood Services, Tamworth Borough Council (rental Income), Housing Benefit section, Tamworth Advice Mid Mercia	
Describe what consultation has been undertaken. Who was involved and what was the outcome	TCG have been consulted on the review of the Income Management Policy 2023, comments included within the Cabinet Report April 2023, and further consultation will involve neighbourhood teams, partners and other stakeholders, i.e., Tamworth Advice Mid Mercia. In addition, the updated Policy has been shared with Tony Newman Housing Quality Network (HQN) associate and suggested amendments have been incorporated into the Policy	
Outline the wider research that has taken place (E.G. commissioners, partners, other providers etc)	As outlined above, the Neighbourhood Management Team have sought independent feedback from Tony Newman HQN Associate The portfolio holder for Neighbourhoods will be consulted, as will internal teams.	
What are you assessing? Indicate with an 'x' which applies	A decision to review or change a service	
	A Strategy/Policy/Procedure	x
	A function, service or project	x
What kind of assessment is it? Indicate with an 'x' which applies	New	
	Existing	x
	Being reviewed	x

Part 2 – Summary of Assessment

Give a summary of your proposal and set out the aims/ objectives/ purposes/ and outcomes of the area you are impact assessing.

The purpose of Tamworth Borough Council's Income Management Policy is to ensure fairness and consistency in the housing management function of maximising the income of the council and its tenants. By taking this approach, the policy aims to sustain tenancies, preventing homelessness, with eviction as a last resort.

Early intervention is a priority within this policy to prevent escalation of debt where possible and to give necessary support for those who need it.

Income management activity is as a corporate priority, as effective income and arrears management is crucial to operate a viable business as a main source of revenue income. Maximising income provides excellent customer service and maintains and improves property assets. Without adequate financial resources the council's ability to provide added value services such as welfare and debt advice and other support to help customers sustain their tenancies is hampered. Most importantly, an effective income management ethos not only prevents customers from falling into unnecessary or significant debt but ensures that they can sustain tenancies and reduce their chances of becoming homeless.

The specific objective aims are to

- Effectively collect rent due and maximise income for the Council/tenants
- Monitor arrears regularly to enable early intervention to prevent arrears escalating.
- To ensure all monies owed is collected in a firm but fair approach.
- Encourage prompt payment by offering a range of payment methods
- Work in partnership with other agencies to offer comprehensive support to tenants to sustain their tenancies at all stage of the rent recovery process
- Work with the benefits team to ensure that housing benefit claims are dealt with in a timely manner and all benefits are being claimed.
- Give help, support and advice to tenants affected by the welfare reform to limit the impact on the council and tenants' income.
- Prevent Financial Exclusion by working effectively in partnership with internal departments and outside agencies to offer advice and help with bank accounts, fuel poverty, contents insurance, benefits and finding employment and training courses to improve job prospects to increase tenant's income and prevent escalation of debt including rent arrears.
- When appropriate, take legal action swiftly to minimise arrears increasing, ensuring action is proportionate and adheres to all legislative requirements.

The desired outcomes are to:

- Collect all rent and service charges due
- Promote a payment culture to all customers
- Proactively prevent and minimise arrears
- Deliver a tailored and inclusive service, treat customers as individuals and respond to their differing needs to help them to sustain tenancies, pay their rent and service charges and reduce arrears

- Identify and recover debt promptly with a fair and sympathetic but firm approach
- Ensure systems, processes and performance management measures are in place to demonstrate implementation of this policy

Through our impact assessments, risk assessments and engagement work, it is intended that there will be no negative impact for any section of the community and equality of access to our services will remain.

Who will be affected and how?

TBC Tenants, local communities, partners and stakeholders by raising financial awareness, referring customers to appropriate agencies, Job centre by offering job opportunities and training to the unemployed

Are there any other functions, policies or services linked to this impact assessment?

Yes √ No

If you answered 'Yes', please indicate what they are?

- Financial Inclusion Strategy
- Service Charges Policy
- Rent Setting Policy
- Former Tenant Arrears Policy
- Write Off Procedure Manual
- Guide to Bankruptcy Policy & Procedure
- Rechargeable Repairs Policy Statement & Procedure Policy
- Tenant Involvement & Consultation Strategy 2022 - 2024
- Social Housing Regulatory Standards
- Safeguarding Policy
- Allocations Policy
- Community Impact Assessment 2023

Part 3 – Impact on the Community
Thinking about each of the Areas below, does or could the Policy function, or service have a direct impact on them?

Impact Area	Yes	No	Reason (provide brief explanation)
Age		√	<ul style="list-style-type: none"> • The Policy should have no differential impact due to age. • Profiling and monitoring will take place of customers accessing the service. • Annual 'Paying your Rent' campaigns will be carried out to increase take up of unclaimed benefits/offer debt

			<p>advice and money management referrals.</p> <ul style="list-style-type: none"> • A sensitive approach to rent arrears recovery will be taken to tenants who are deemed to be vulnerable i.e., under 18 years of age/care leavers and the elderly.
Disability	√		<ul style="list-style-type: none"> • Applicants will be treated on an individual needs basis and assistance/support will be tailored as appropriate. • The policy will be available in different formats. • Liaise with TA Mid Mercia and other support agencies as appropriate. • Profiling and monitoring will take place of customers accessing the service. • A sensitive approach to rent arrears recovery will be taken to tenants who are deemed to be vulnerable
Gender Reassignment		√	<ul style="list-style-type: none"> • The policy should have no differential impact due to gender reassignment.
Marriage & Civil Partnership		√	<ul style="list-style-type: none"> • The policy should have no differential impact due to marriage and civil partnership.
Pregnancy & Maternity		√	<ul style="list-style-type: none"> • The policy should have no differential impact due to pregnancy and maternity.
Race		√	<ul style="list-style-type: none"> • The policy should have no differential impact due to racial groups. • Witness support for hate crime is available
Religion or belief		√	<ul style="list-style-type: none"> • The Policy should have no differential impact due to racial Belief.
Sexual orientation		√	<ul style="list-style-type: none"> • The policy should have no differential impact due to sexual orientation. • Profiling and monitoring will take place of customers accessing the service. • Witness support for hate crime is available.
Sex		√	<ul style="list-style-type: none"> • The policy should have no differential impact due to sex.

			<ul style="list-style-type: none"> Profiling and monitoring will take place of customers accessing the service.
Gypsy/Travelling Community		√	<ul style="list-style-type: none"> The Policy should have no differential impact on gypsies/travelling community. Profiling and monitoring will take place of customers accessing the service. Witness support for hate crime is available.
Those with Caring/Dependent responsibilities		√	<ul style="list-style-type: none"> The policy should have no differential impact due to caring/dependent responsibilities. A sensitive approach to rent arrears recovery will be taken to tenants who are deemed to be vulnerable.
Those having an offending past		√	<ul style="list-style-type: none"> The policy should have no differential impact due to an offending past.
Children	√		<ul style="list-style-type: none"> Households with children who are on low incomes and experience financial difficulties/hardship will be supported by this policy. A sensitive approach to rent arrears recovery will be taken to tenants who are deemed to be vulnerable.
Vulnerable Adults	√		<ul style="list-style-type: none"> The policy is designed to support all vulnerable customers and provide the appropriate support and assistance. A sensitive approach to rent arrears recovery will be taken to tenants who are deemed to be vulnerable.
Families	√		<ul style="list-style-type: none"> Households with children who are on low incomes and experience financial difficulties/hardship will be supported by this policy. A sensitive approach to rent arrears recovery will be taken to tenants who are deemed to be vulnerable.
Those who are homeless	√		<ul style="list-style-type: none"> The policy is designed to support all vulnerable customers and provide the

			<p>appropriate support and assistance.</p> <ul style="list-style-type: none"> • A sensitive approach to rent arrears recovery will be taken to tenants who are deemed to be vulnerable.
Those on low income	√		<ul style="list-style-type: none"> • People on a reduced/low incomes will be provided with the appropriate support to maximise their income and maximise access to financial assistance. • A sensitive approach to rent arrears recovery will be taken to tenants who are deemed to be vulnerable.
Those with Drug or Alcohol problems	√		<ul style="list-style-type: none"> • Increased prevalence of substance misuse is present in the wider community, and the policy has considered the impact of financial management e.g., rent payments. The policy is designed to support all vulnerable customers and provide the appropriate support and assistance. • A sensitive approach to rent arrears recovery will be taken to tenants who are deemed to be vulnerable.
Those with Mental Health issues	√		<ul style="list-style-type: none"> • Increased prevalence of mental is present in the wider community, and the policy has considered the mental health impact of financial management e.g., rent payments. The policy is designed to support all vulnerable customers and provide the appropriate support and assistance. • A sensitive approach to rent arrears recovery will be taken to tenants who are deemed to be vulnerable.
Those with Physical Health issues	√		<ul style="list-style-type: none"> • The policy is designed to support all vulnerable customers and provide the appropriate support and assistance. • A sensitive approach to rent arrears recovery will be taken

			to tenants who are deemed to be vulnerable.
Other (Please Detail)			

Part 4 – Risk Assessment

From evidence given from previous question, please detail what measures or changes will be put in place to mitigate adverse implications

Impact Area	Details of the Impact	Action to reduce risk
<p>There is a risk of people, specifically those effected by the pandemic and recent cost of living crisis to experience difficulties in being able to pay their weekly rent/service charges due to low income/financial hardship. This includes, but is not limited to:</p> <ul style="list-style-type: none"> • Vulnerable adults • Families • People who have come through the homeless route • People on low incomes • People with drug and/or alcohol dependency problems • People experiencing mental ill-health/ • Physical health 	<p>People on exceptionally low income/means tested benefits may experience financial hardship which creates a financial implication in the form of rent and service charges as appropriate. Rather than add to an already vulnerable situation, the Council's approach attempts to assist with any financial impact for vulnerable people, reducing the impact of this risk in most cases</p>	<p>All staff will be trained on implementation of the updated policy.</p> <p>Information about the importance of paying rent is profiled at viewings, tenancy sign ups and exit inspections.</p> <p>All tenants, new and existing, are informed of whom to contact about rent payment and where to get help if they fall into arrears.</p> <p>Post-tenancy visits arranged as necessary for new tenants - The Tenancy Sustainment team work proactively with tenants to assist them with complying with their tenancy terms and conditions and signposting them for support and advice and ensure rent is being paid and also to provide the help to resolve any Housing Benefit queries or Universal Credit claims.</p> <p>TBC complies with the provisions of the Pre-Action Protocol for Rent Arrears.</p> <p>Income officers will make realistic repayment arrangements with tenants to accommodate changes in circumstances.</p> <p>A wide choice of payment methods is offered to customers and all options are explained clearly.</p> <p>The Income Team actively offer to help and support customers in claiming benefits and make referrals to Citizens Advice Mid Mercia and the Job Centre.</p> <p>The TBC website has benefit check and budgeting links.</p>

		<p>Direct referrals to be made to Citizens Advice Mid Mercia for multiple debt problems and money management.</p> <p>Information and support details are included as standard on all quarterly rent statements and on Tamworth Borough Councils website.</p> <p>The Rent Leaflet includes a wealth of information for debt and money management advice in addition to other support and assistance inclusive of home energy, Counselling service and the Samaritans.</p> <p>The Hardship Fund will continue to be promoted to assist tenants affected financially by the historic pandemic or more recently by the cost-of-living crisis, to help alleviate poverty and stress, to reduce the temptation for tenants to use illegal money lenders and to sustain tenancies.</p>
	On the community in general - social or economic benefits, negative impacts	The Rent and Other charges policy will ensure quality services can be provided to tenants and respond to needs of our communities. Where rent or service charge increases are applied, those with low incomes are eligible for Housing Benefit/Universal Credit to ensure they are not negatively impacted.
	On the council as an organisation - on staff, services or assets	Setting rents and service charges effectively and transparently in line with government legislation reduces risk to the council. It ensures costs can be recovered and will protect the long term financial ability of the Neighbourhood and Housing Management Service to continue and improve services and maintain assets
	On the protected characteristics Age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief,	The policy commits us to ensure that all rents are increased in line with national legislation and all tenants regardless of protected characteristic will receive the same percentage increases. Those living in sheltered accommodation will also find rent and service charge levels have increased but this reflects the enhanced management

	sex, sexual orientation	charges for this type of accommodation.

Part 5 - Action Plan and Review

Detail in the plan below, actions that you have identified in your CIA, which will eliminate discrimination, advance equality of opportunity and/or foster good relations.

If you are unable to eliminate or reduce negative impact on any of the impact areas, you should explain why

Impact (positive or negative) identified	Action	Person(s) responsible	Target date	Required outcome
Support for people experiencing difficulties in being able to pay their rent/service charges	Post-cabinet implementation of the revised policy will include staff training and awareness raising for partners and signposting organisations with the aim of ensuring all vulnerable people have access to the right support and money management and debt advise is available to all	Neighbourhoods Income Team	June 2023	Publication of new information and delivery of staff training.

Date of Review (If applicable)