

Brief Equality Impact Assessment

This form is designed to briefly highlight the potential impacts of minor and operational changes to Stevenage Borough Council services and functions on people with protected characteristics under the Equality Act 2010. The impact of proposed changes should be thoroughly considered so that well-informed decisions can be made and action is taken to mitigate any potential adverse impacts. For guidance refer to the Equality Impact Assessment templates on the intranet or talk to Michelle Sheriff (Programme Co-ordinator, Equality and Diversity, Michelle.Sheriff@Stevenage.gov.uk, ext 2363).

Service area	Landlord Services		
Decision or change being considered	Proposal for rent increase of 7.8%		
Date of full EqIA on wider service area (planned or completed)	n/a		
Form completed by	Beryl Condra	Date	12 January 2012

Who are the users of this service/function? Who is affected by it and by the way it is carried out? Note any evidence of adverse or disproportionate impact on any particular groups of people.

Service user analysis

This analysis will consider the impact on tenants, the impact on the Housing Revenue Account (HRA) and the impact on Landlord Services.

Impact on Tenants

All tenants are impacted by the proposed rent increase, although those tenants not on Housing Benefit (HB), over 45% will bear the full brunt of any increases. Almost 55% of tenants are on HB and over a quarter of tenants are in arrears. Younger tenants are less likely to be in receipt of HB (13%) but more likely to be in arrears (24%) with higher arrears and the expectation is that this will impact adversely on the amount of arrears over time assuming current collection rates. Intervention is standard for all customers who are in arrears.

The largest group on HB are in the 40-49 range (16.5%) and yet most likely to be in arrears (29%). 14% of all people on HB are also in arrears.

Due to proposed changes in the way HB is administered the proposed increase will impact on the introduction of the universal credit (April 2013) and other reforms:

- where there are non dependents - 22% increase in non dependent HB deductions from April 2012
- where our existing allocation policy is at variance with the proposed government rules for under-occupation*
- where there is evident under-occupation under the allocation policy**

* government occupancy rules for same sex children could create over accommodation conditions applying despite adherence to SBC's allocation policy

** the Lords have referred the Bill for amendment to permit one additional bedroom rather than none (tba)

Under existing occupancy rules and planning assumptions, the projected shortfall in HB for under-occupying tenants could be almost £500,000 in 2013/14 and even assuming constant collection rates would mean an increase in the amount of arrears although there would be a reasonable expectation that collection rates could decline in the current economic climate.

Mitigation plans

- Provision of clear information on rent increases and access to financial help and guidance
- The role of the Income Maximisation team to intervene quickly as tenants go into arrears
- Tenancy Sustainment caseloads to help vulnerable tenants maintain their tenancies
- Growth bid for a debt advice support worker to strengthen existing measures - see action plan
- Under-occupation project - see action plan

- Increase in online account take up
- Fuel poverty plans to improve energy efficiency and reduce energy costs that could relieve pressure on household bills. The Investment team has secured £1.1 million of loft and cavity wall insulation funding for 2012/2013

The sum of these measures is expected to mitigate the adverse impact on tenants to a large extent.

Impact on HRA

Self financing is predicated upon a thirty year business plan based on the government's rent setting guidance. Failure to increase rents in line with that guidance will necessitate additional ongoing savings above those already identified in the plan. For example just 1% reduction in the proposed figure of 7.8% will create an additional £400,000 shortfall to the HRA for 2012/13 and beyond. There would be ongoing ramifications as it will greatly restrict future increases as we move towards convergence on target formula rents.

Impact on Landlord Services

Any loss to the HRA will have significant impact on major services such as repairs and investment which in turn will impact on customer satisfaction with their homes longer term.

Consider the impact of the change to the function/service on groups relating to the following factors. If impact is unknown or not fully understood, consider consulting the group on the likely impact.

	Possible negative impact	Possible positive impact
Age	Not significant	None
Gender	None identified	None
Ethnicity	None identified	None
Disability	None identified	None
Sexual orientation	None identified	None
Religion/belief	None identified	None
Transgender	None identified	None
Pregnancy/maternity	None identified	None
Socio-economic	Significant	None
Other	None identified	None

If a negative impact has been identified, consider actions to mitigate this impact and integrate these actions into planning. In addition, consider actions to further positively impact on equality groups.

Action	Who is responsible? How will the impact and the action be monitored?	Timeline for implementation
Growth bid for debt advice support worker	Tenancy Management Divisional Manager - this bid is to strengthen the Income Maximisation team's ability to maintain or improve collection rates	June 2012 and monthly monitoring
Under - occupation project	Lettings Business Manager Plans include contacting all under-occupying tenants and making them aware of the impending changes and offering support for those that indicate a wish to move	April 2012 - Mar 2013
All tenants	Income Maximisation Team -Trend arrears to be monitored quarterly.	June, Sept, Dec 2012 and March 2013

Date completed:

Signed by Head of Service: