

# EIA000910 Income Collection and Provision Improvements

## About your EIA

Reference Number:	EIA000910
Subject of EIA:	Income Collection and Provision Improvements
Description:	<p>Housing Solutions and Support is responsible for statutory service delivery to vulnerable citizens. This includes people who sleep rough, single homeless and families, including temporary accommodation (TA) and move-on. Many customers that present as homeless and are living in TA lead chaotic and challenging lives, very often they struggle to navigate their way through complicated systems such as applying for housing benefit. Due to staffing capacity, increases in TA usage and the cost-of-living crisis, it has been challenging to proactively contact customers to advise of arrears and check housing benefit and rent payment arrangements are in place. The service suspended its automated rent arrears escalation procedures and reverted to a manual management of rent arrear recovery during covid 19 to ensure our approach to rent arrear collection took into consideration the impact of Covid 19. The service will resume its automated rent arrears escalation procedures in January 2025 to ensure we support households in temporary accommodation in maintaining their licences and minimise arrears, whilst ensuring the financial stability of the Temporary Accommodation (TA) Service. Our approach will focus on:</p> <ul style="list-style-type: none"> <li>• Early Intervention: We aim to contact service users in temporary accommodation as soon as arrears are identified to discuss their situation and offer support.</li> <li>• Payment Plans: Establish realistic and affordable repayment plans based on the service user's financial situation.</li> <li>• Support Services: Continue our partnership working with support agencies to ensure effective income maximisation. We will also ensure appropriate referrals are made to debt advice and financial services where required.</li> <li>• Communication: Maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary. The service has reviewed its policies and procedures and correspondence to ensure legal compliance in readiness for the commencement of our rent arrears escalation procedures. We have also recruited a dedicated team of staff to support service users. This team will respond to any queries from services users following the receipt of correspondence. We will continue to work in close partnership with the Council's Benefit service and DWP as the majority of service user's residing in temporary accommodation (on average 90%) pay their rent through Housing Benefits or Universal Credit Housing. We will take a proactive approach in helping services users in temporary accommodation to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner. We will promote the timely reporting of changes in circumstances to the Council's Benefit Service &amp; Department for Work &amp; Pensions to reduce any future claw back of payments made. We will provide appropriate advice to customers in receipt of Housing Benefit/Universal Credit Housing Costs. The improvement of our administrative processes alongside increased effectiveness of our income team due to closer working with central income team, and better benefits advice will help to prevent the risk of households accruing rent arrears through improved income collection and benefit advice.</li> </ul>
In support of:	["Amended function"]

Reviewing Frequency:	Annually
First review date:	01/04/2026

## Directorate, Division & Service Area

Directorates:	["City Housing"]
Division:	City Housing
Service Area:	Housing Solutions and Support Service

## Budget Savings

Related to budget savings?:	86
Budget proposal reference number:	86

## Officers

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## Data Sources

Data sources:	["Birmingham City Observatory data and insight", "Relevant reports/strategies", "Relevant research", "Quantitative data (please specify in the box below)"]
Data sources Details:	Service Data

## Initial Assessment

Impact Age:	Yes
Impact Disability:	Yes
Impact Sex:	Yes
Impact Gender Reassignment:	Yes
Impact Marriage and Civil Partnerships:	Yes
Impact Pregnancy and Maternity:	Yes

Impact Race:	Yes
Impact Religion or Beliefs:	Yes
Impact Sexual Orientation:	Yes
Impact Care Experience:	

## Initial Assessment Summary

Initial Assessment Summary:	This proposal seeks to make improvements in our income collection and debt management. This will have a negative and positive impact on our service users, both of which have been considered in full. The service has considered and mitigated against negative impact to support all characteristics.
Is a full EIA Required?:	Yes

## Protected Characteristic – Age

Impact Age:	Yes
Age Group Impacted:	["0-9 years", "10-19 years", "20-29 years", "30-39 years", "40-49 years", "50-59 years", "60-69 years", "70-79 years", "80-89 years", "90 years or over"]
Age Impact Details:	<p>Services users of all ages can access the service; however, service data indicates that the majority of households within our temporary accommodation fall into the 30-39 (37.22%) and 40-49 (31.21%) age brackets. We have considered the negative impact of this proposal. Adults who have families and children to support may be adversely impacted. Rent arrear collection may strain household budgets making it challenging to afford essentials such as food, clothing and utilities. They may be forced to make difficult choices between paying off arrears and affording nutritious food, or fuel, which may impact health and wellbeing. Additionally, they may face social isolation, as they may not be able to afford the cost of social activities. For older adults, it may impact their ability to save for retirement, and older adults on fixed incomes may struggle to afford everyday essentials such as food and utilities. We have also considered the positive impact of these proposals in that by minimising the accrual of rent arrears, we can help service users maintain financial stability. Additionally, we will offer essential money management support and refer individuals to debt management agencies where appropriate. This will equip service users with crucial skills to support future tenancy sustainment and break the cycle of repeat homelessness. It will also reduce the stress and anxiety associated with financial instability, leading to better mental health and overall wellbeing. Furthermore, by ensuring that service users can manage their finances effectively, we can help them focus on other important aspects of their lives, such as employment and education, ultimately leading to more stable and fulfilling lives.</p>
Age Impact Mitigation:	<p>The service will ensure that we:</p> <ul style="list-style-type: none"> <li>• Identify and contact service users as soon as arrears are identified to discuss their situation and offer support. We will focus on early intervention to identify and address any specific needs, ensuring impacted resident receive timely support. For example, identifying young adults who may need to enhance their budgeting skills and offering advice and support, or signposting them to relevant support agencies.</li> <li>• Ensure we maintain regular communication with service users and ensure our communication is clear, uses simple language and is accessible. We will offer age-appropriate methods of communications, by letter, phone, email, or in person dependent on need, for example, and elderly service user may prefer a face to face interaction, and a young person may prefer digital form of communication.</li> <li>• Establish realistic and affordable repayment plans based on the service user's financial situation to minimise any adverse impact. Additionally we will ensure we maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary.</li> <li>• We will continue our partnership working with</li> </ul>

	<p>Council's Benefit service and DWP and will proactively work with residents to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner ensuring they receive their full housing benefit entitlement to minimise arrears where possible. We will tailor our support based on the needs of different age groups, for example, by offering additional assistance in the form of home visits to elderly service users who may have mobility issues and/or may struggle to provide proofs using technology. • Continue our partnership working with NAIS and other support agencies to ensure effective income maximisation to ensure that service users are in receipt of all available benefits to alleviate financial hardship. • We will also ensure appropriate referrals are made to debt advice and financial services where required for all age groups.</p>
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## Protected Characteristic – Disability

Impact Disability:	Yes
Disability Impact Details:	<p>All service users regardless of disability can access the service. Service data indicates that 10% of residents within our temporary accommodation have disclosed a disability. However, 31.70% of residents have not disclosed a disability and therefore this figure could be higher. We have considered the negative impact of this proposal for residents with disabilities. Rent arrear collection efforts may increase stress and anxiety for individuals with disabilities, who may already be managing complex health conditions and exacerbate existing health issues and negatively impact overall well-being. Individuals with disabilities may often face higher unemployment rates and may be on a limited income. They may be forced to make difficult choices between paying off rent arrears and affording food, or fuel, which may impact health and wellbeing. Additionally, they may face social isolation, as they may not be able to afford the cost of social activities, limiting their ability to maintain connections with their community. We have also considered the positive impact of these proposals in that by minimising the accrual of rent arrears, we can help service users maintain financial stability. Additionally, we will offer essential money management support and refer individuals to debt management agencies where appropriate. This will equip service users with crucial skills to support future tenancy sustainment and break the cycle of repeat homelessness. It will also reduce the stress and anxiety associated with financial instability, leading to better mental health and overall wellbeing. Furthermore, by ensuring that service users can manage their finances effectively, we can help them focus on other important aspects of their lives, such as employment and education, ultimately leading to more stable and fulfilling lives.</p>
Disability Impact Mitigation:	<p>The service will ensure that we: • Identify and contact service users as soon as arrears are identified to discuss their situation and offer support. We will focus on early intervention to identify and address any specific needs, ensuring impacted residents receive timely support to mitigate any financial hardship that may impact their independence and quality of life. • Ensure we maintain regular communication with service users. We will ensure the communication is clear, free of jargon, accessible, and available in various formats, such as large print, to accommodate different disabilities and ensure they have sufficient time to contact us and seek support. We will also seek to offer face to face interactions or telephone conversations to communicate with residents to ensure they understand complex information. • Establish realistic and affordable repayment plans making reasonable adjustments based on the service user's financial situation to minimise any adverse impact. Additionally, we will ensure we maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary. • Provide targeted financial advice and support to help individuals with disabilities manage their budgets and access available benefits such as PIP, DLA and Attendance Allowance. We will also continue our partnership working with NAIS to support residents to maximise their income and ensure they are in receipt of all disability related, and non-disability related benefits they may be entitled to. • We will continue our partnership working with Council's Benefit service and DWP and will proactively work with residents to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner and ensuring they receive their full housing benefit entitlement and that this is backdated to cover any arrears where possible. We will tailor this support where required, for example, visiting residents in their homes where they have mobility issues, or are struggling to provide proofs using technology due to a disability. Liaising with and working with any support agencies and/or advocates where required. • We will continue our partnership working with debt advice agencies and</p>

other support agencies to support tenant with financial and budgeting skills where required for all residents regardless of disability.

## Protected Characteristic – Sex

Impact Sex:	Yes
Sex Groups Impacted:	["Male","Female","Non-binary"]
Sex Impact Details:	<p>All service users regardless of sex can access the service. However, it is important to mention that service data indicates that we have more females (63.57% ) than males (36.36%) within our temporary accommodation and therefore females will see be significantly impacted by these proposals We have considered the negative impact of this proposal for residents and females in particular. Income recovery efforts may increase stress and anxiety for women, particularly single mothers, who may already be managing complex family responsibilities and financial pressures. Women often face higher unemployment rates and may be in lower-paid or part-time employment, leading to limited income. Single mothers may be particularly vulnerable as they often face higher living costs and lower incomes, making it harder to manage repayments. They may be forced to make difficult choices between paying off arrears and affording necessities such as food or fuel, which can impact their health and wellbeing. Additionally, they may face social isolation, as they may not be able to afford the cost of social activities, limiting their ability to maintain connections with their community. We have also considered that men may experience high levels of stress, anxiety, and depression due to rent arrear recovery efforts. The pressure to meet financial obligations can lead to poor mental health outcomes. Men may feel a sense of failure or inadequacy if they are unable to provide for their families, which can impact their self-esteem and relationships. They may also face social isolation and avoid social activities due to lack of funds. We have also considered the positive impact of these proposals in that by minimising the accrual of rent arrears, we can help service users maintain financial stability. Additionally, we will offer essential money management support and refer individuals to debt management agencies where appropriate. This will equip service users with crucial skills to support future tenancy sustainment and break the cycle of repeat homelessness. It will also reduce the stress and anxiety associated with financial instability, leading to better mental health and overall wellbeing. Furthermore, by ensuring that service users can manage their finances effectively, we can help them focus on other important aspects of their lives, such as employment and education, ultimately leading to more stable and fulfilling lives.</p>
Sex Impact Mitigation:	<ul style="list-style-type: none"> <li>• Identify and contact service users as soon as arrears are identified to discuss their situation and offer support. We will focus on early intervention to identify and address any specific needs, ensuring impacted residents receive timely support to mitigate any financial hardship.</li> <li>• We will ensure that our income collection is sensitive to the possibility of financial control and exploitation and that our income recovery team are trained and able to recognise the signs of economic abuse in relationships.</li> <li>• Ensure we maintain regular communication with service users. We will ensure the communication is clear, free of jargon and simple to understand. We will also seek to offer face to face interactions or telephone conversations to communicate with residents to ensure they understand complex information. For example, women who may have experienced trauma or domestic violence may feel more comfortable discussing their circumstances and available support in person.</li> <li>• Establish realistic and affordable repayment plans making reasonable adjustments based on the service user's financial situation allowing for manageable payments and reducing financial stress. Additionally, we will ensure we maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary.</li> <li>• We will also continue our partnership working with NAIS to support all sexes to maximise their income and ensure they are in receipt of all benefits they may be entitled to. For women this may be accessing child tax credits, or tax free childcare cost support, or maternity leave benefits to alleviate any financial hardship. For primary care givers, who are predominantly women, carers allowance and for men it may involve ensuring access to employment benefits.</li> <li>• We will continue our partnership working with Council's Benefit service and DWP and will proactively work with residents to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner and ensuring they receive their full housing benefit entitlement and that this is backdated to cover any arrears where possible.</li> <li>• We will continue our partnership working</li> </ul>

with debt advice agencies and other support agencies to support tenant with financial and budgeting skills where required for all residents regardless of sex.

## Protected Characteristic – Gender Reassignment

Impact Gender Reassignment:	Yes
Gender Reassignment Impact Details:	<p>All service users can access the service regardless of gender reassignment. We have considered the impact of these proposals for this characteristic, and like all other characteristics, individuals undergoing gender reassignment may experience the general impact of this proposal. Income recovery efforts may add pressure and increase stress and anxiety for individuals undergoing gender reassignment, during an already challenging time. This may impact their health and wellbeing while they are transitioning. Additionally, they may face social isolation due to the inability to maintain social activities due to lack of funds. We have also considered the positive impact of these proposals in that by minimising the accrual of rent arrears, we can help service users maintain financial stability. Additionally, we will offer essential money management support and refer individuals to debt management agencies where appropriate. This will equip service users with crucial skills to support future tenancy sustainment and break the cycle of repeat homelessness. It will also reduce the stress and anxiety associated with financial instability, leading to better mental health and overall wellbeing. Furthermore, by ensuring that service users can manage their finances effectively, we can help them focus on other important aspects of their lives, such as employment and education, ultimately leading to more stable and fulfilling lives.</p>
Gender Reassignment Impact Mitigation:	<p>The service will ensure that we:</p> <ul style="list-style-type: none"> <li>• Identify and contact service users as soon as arrears are identified to discuss their situation and offer support. We will focus on early intervention to identify and address any specific needs, ensuring impacted residents receive timely support to mitigate any financial hardship.</li> <li>• Ensure we maintain regular communication with service users. We will ensure the communication is clear, free of jargon. We will also ensure we use gender-sensitive language, ensuring that communication respects residents' preferred names and pronouns.</li> <li>• Establish realistic and affordable repayment plans making reasonable adjustments based on the service user's financial situation allowing for manageable payments and reducing financial stress. Additionally, we will ensure we maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary.</li> <li>• We will also continue our partnership working with NAIS to support individuals undergoing gender reassignment to maximise their income and ensure they are in receipt of all benefits they may be entitled to.</li> <li>• We will continue our partnership working with Council's Benefit service and DWP and will proactively work with residents to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner and ensuring they receive their full housing benefit entitlement and that this is backdated to cover any arrears where possible.</li> <li>• We will continue our partnership working with debt advice agencies and other support agencies to support tenant with financial and budgeting skills where required for all residents. For transgender individuals, this might include providing information on local LGBTQ+ support services and information on how to access to gender-affirming healthcare.</li> </ul>

## Protected Characteristic – Marriage and Civil Partnership

Impact Marriage and Civil Partnership:	Yes
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Marriage and Civil Partnership Groups Impacted:	["Single", "Never married and never registered a civil partnership", "Married: Same sex", "Married: Opposite sex", "In a registered civil partnership: Opposite sex", "In a registered civil partnership: Same sex", "Separated, but still married", "Separated, but still in a registered civil partnership", "Divorced", "Formerly in a civil partnership now legally dissolved", "Widowed", "Surviving partner from civil partnership"]
Marriage and Civil Partnership Impact Details:	<p>All service users regardless of marital status can access the service. We have considered the impact of this proposal for this characteristic. Couples may find that the income recovery efforts lead to conflict or tension between partners, potentially leading to relationship breakdown. Single individuals, particularly single parents, may face greater financial challenges compared to those who are married or in a partnership as often face higher living costs and lower incomes, making it harder to manage repayments. They may be forced to make difficult choices between paying off arrears and affording necessities such as food or fuel, leading to greater anxiety and stress. Income recovery efforts may impact health and wellbeing, and cause anxiety and stress. It may limit all marital and civil partnership status ability to engage in social activities. We have also considered the positive impact of these proposals in that by minimising the accrual of rent arrears, we can help service users maintain financial stability and positively impact relationships. Additionally, we will offer essential money management support and refer individuals to debt management agencies where appropriate. This will equip service users with crucial skills to support future tenancy sustainment and break the cycle of repeat homelessness. It will also reduce the stress and anxiety associated with financial instability, leading to better mental health and overall wellbeing. Furthermore, by ensuring that service users can manage their finances effectively, we can help them focus on other important aspects of their lives such as employment and education, ultimately leading to more stable and fulfilling lives. It will also reduce the stress and anxiety associated with financial instability, leading to better mental health and overall wellbeing. Furthermore, by ensuring that service users can manage their finances effectively, we can help them focus on other important aspects of their lives, such as employment and education, ultimately leading to more stable and fulfilling lives.</p>
Marriage and Civil Partnership Impact Mitigation:	<ul style="list-style-type: none"> <li>• Identify and contact service users as soon as arrears are identified to discuss their situation and offer support. We will focus on early intervention to identify and address any specific needs, ensuring impacted residents receive timely support to mitigate any financial hardship. For example, identifying single parents who may need additional support due to childcare responsibilities and offering advice and support, or signposting them to relevant support agencies.</li> <li>• Ensure we maintain regular communication with service users. We will ensure the communication is clear, free of jargon. We will also seek to offer face to face interactions or telephone conversations to communicate with residents to ensure they understand complex information.</li> <li>• Establish realistic and affordable repayment plans making reasonable adjustments based on the service user's financial situation allowing for manageable payments and reducing financial stress. Additionally, we will ensure we maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary.</li> <li>• We will also continue our partnership working with NAIS to support all sexes to maximise their income and ensure they are in receipt of all benefits they may be entitled to.</li> <li>• We will continue our partnership working with Council's Benefit service and DWP and will proactively work with residents to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner and ensuring they receive their full housing benefit entitlement and that this is backdated to cover any arrears where possible.</li> <li>• We will continue our partnership working with debt advice agencies and other support agencies to support tenant with financial and budgeting skills where required for all residents regardless of marital status. This may also include signposting or referring to support services to help residents find and maintain employment. This may include providing childcare support for single parents and offering flexible job training programs that accommodate different schedules for married couples and single individuals.</li> </ul>

## Protected Characteristic – Pregnancy and Maternity

Impact Pregnancy and Maternity:	Yes
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Pregnancy and Maternity Impact Details:	<p>All service users can access the service regardless of pregnancy. We have considered the impact of this proposal for this characteristic. Pregnant individuals often face additional financial burdens due to additional expenses incurred in preparation for the new baby. Or income recovery efforts may exacerbate these financial strains, leading to greater anxiety and stress. This stress and anxiety may impact the individuals health and wellbeing, potentially worsening their health outcomes and those of their unborn child. We have also considered the positive impact of these proposals in that by minimising the accrual of rent arrears, we can help service users maintain financial stability allow pregnant mothers and new parents to focus on their health and wellbeing, preventing the situation from worsening and offering necessary resources and assistance. Additionally, we will offer essential money management support and refer individuals to debt management agencies where appropriate. This will equip service users with crucial skills to support future tenancy sustainment and break the cycle of repeat homelessness. It will also reduce the stress and anxiety associated with financial instability, leading to better mental health and overall wellbeing. Furthermore, by ensuring that service users can manage their finances effectively, we can help them focus on other important aspects of their lives such as employment and education, ultimately leading to more stable and fulfilling lives.</p>
Pregnancy and Maternity Impact Mitigation:	<p>The service will ensure that we:</p> <ul style="list-style-type: none"> <li>• Identify and contact service users as soon as arrears are identified to discuss their situation and offer support. We will focus on early intervention to identify and address any specific needs, ensuring impacted residents receive timely support to mitigate any financial hardship. This will include continuing our partnership working with the NHS midwifery team in supporting pregnant women that are placed in temporary accommodation to ensure they continue to receive their antenatal care. It may also include providing information on healthy start schemes, and access to free prescriptions and dental health whilst pregnant.</li> <li>• Ensure we maintain regular communication with service users. We will ensure the communication is clear, free of jargon. We will also seek to offer face to face interactions or telephone conversations to communicate with residents to ensure they understand complex information.</li> <li>• Establish realistic and affordable repayment plans making reasonable adjustments based on the service user's financial situation allowing for manageable payments and reducing financial stress. Additionally, we will ensure we maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary.</li> <li>• We will also continue our partnership working with NAIS to support all sexes to maximise their income and ensure they are in receipt of all benefits they may be entitled to. For pregnant individuals, this may involve accessing maternity benefits or other financial support related to pregnancy and childcare.</li> <li>• We will continue our partnership working with Council's Benefit service and DWP and will proactively work with residents to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner and ensuring they receive their full housing benefit entitlement and that this is backdated to cover any arrears where possible. We will offer additional assistance to any pregnant individual who may face difficulties in providing and supplying evidence for their benefit claim due to their pregnancy. This may include visiting them to collect evidence if they are struggling with mobility as a result of being in the late stages of pregnancy. This will help alleviate any financial hardship and impact on the health and wellbeing of the pregnant individual or unborn child.</li> <li>• We will continue our partnership working with debt advice agencies and other support agencies to support tenant with financial and budgeting skills where required for all residents.</li> </ul>

## Protected Characteristic – Ethnicity and Race

Impact Ethnicity and Race:	Yes
Ethnicity and Race Groups Impacted:	

<p>Ethnicity and Race Impact Details:</p>	<p>All service users can access the service regardless of race, however service data indicates that 22% of households in temporary accommodation are Black African, followed by 13.96% Asian or Asian British Pakistani, and 11.89% White British and therefore these ethnicities will be significantly impacted by these proposals. Research shows that ethnic minority households are more likely to experience financial hardship and lower income levels compared to their white counterparts. Our income recovery efforts may exacerbate financial strain for these households. They may be forced to make difficult choices between paying off arrears and affording necessities such as food or fuel, leading to greater anxiety and stress and household conflict and tensions. Financial pressure can have a significant impact on mental health. Ethnic minority individuals are more likely to experience mental health issues due to socio-economic disadvantages. The added financial burden could worsen these conditions. We have also considered the positive impact of these proposals in that by minimising the accrual of rent arrears, we can help service users maintain financial stability and preventing the situation from worsening and offering necessary resources and assistance. Additionally, we will offer essential money management support and refer individuals to debt management agencies where appropriate. This will equip service users with crucial skills to support future tenancy sustainment and break the cycle of repeat homelessness. It will also reduce the stress and anxiety associated with financial instability, leading to better mental health and overall wellbeing. Furthermore, by ensuring that service users can manage their finances effectively, we can help them focus on other important aspects of their lives such as employment and education, ultimately leading to more stable and fulfilling lives.</p>
<p>Ethnicity and Race Impact Mitigation:</p>	<ul style="list-style-type: none"> <li>• Identify and contact service users as soon as arrears are identified to discuss their situation and offer support. We will focus on early intervention to identify and address any specific needs, ensuring impacted residents receive timely support to mitigate any financial hardship. For example, identifying residents from racial minority groups who may need additional support due to language barriers and offering advice and support, or signposting them to relevant support agencies or community groups for support where required.</li> <li>• Ensure we maintain regular communication with service users. We will ensure the communication is clear, free of jargon. We will also seek to offer face to face interactions or telephone conversations to communicate with residents to ensure they understand complex information. The service will use interpreter to communicate the changes where there is a language barrier.</li> <li>• Establish realistic and affordable repayment plans making reasonable adjustments based on the service user's financial situation allowing for manageable payments and reducing financial stress. Additionally, we will ensure we maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary.</li> <li>• We will also continue our partnership working with NAIS to support all races and ethnicities maximise their income and ensure they are in receipt of all benefits they may be entitled to. This may involve accessing specific benefits related to employment support, child tax credits, or child benefits. they will also provide targeted financial advice and support to help individuals from all races manage their budgets and access available benefits.</li> <li>• We will continue our partnership working with Council's Benefit service and DWP and will proactively work with residents to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner and ensuring they receive their full housing benefit entitlement and that this is backdated to cover any arrears where possible.</li> <li>• We will continue our partnership working with debt advice agencies and other support agencies to support tenant with financial and budgeting skills where required for all residents. For racial minority groups, this may involve working with support agencies that can assist them in addressing any discrimination they may face in the job market to secure employment and alleviate financial hardship.</li> </ul>

## Protected Characteristic – Religion

<p>Impact Religion:</p>	<p>Yes</p>
<p>Religion Groups Impacted:</p>	<p>["No religion", "Christian", "Buddhist", "Hindu", "Jewish", "Muslim", "Sikh"]</p>

Religion Impact Details:	<p>All service users can access the service regardless of religions and will experience the general impact of these proposals. In addition, individuals from certain religious backgrounds may face additional financial burdens due to religious obligations, such as charitable giving (e.g., Zakat in Islam) or dietary requirements (e.g., kosher or halal food), which can be more expensive. Individuals from religious minorities may already experience higher levels of stress due to discrimination or social exclusion. Our income recovery efforts may could exacerbate these financial strains, leading to greater anxiety and stress and might affect individuals' ability to participate in religious practices and community activities, which are important for their spiritual and social wellbeing. We have also considered the positive impact of these proposals in that by minimising the accrual of rent arrears, we can help service users maintain financial stability and preventing the situation from worsening and offering necessary resources and assistance. Additionally, we will offer essential money management support and refer individuals to debt management agencies where appropriate. This will equip service users with crucial skills to support future tenancy sustainment and break the cycle of repeat homelessness. It will also reduce the stress and anxiety associated with financial instability, leading to better mental health and overall wellbeing. Furthermore, by ensuring that service users can manage their finances effectively, we can help them focus on other important aspects of their lives such as employment and education, ultimately leading to more stable and fulfilling lives.</p>
Religion Impact Mitigation:	<p>The service will ensure that we:</p> <ul style="list-style-type: none"> <li>• Identify and contact service users as soon as arrears are identified to discuss their situation and offer support. We will focus on early intervention to identify and address any specific needs, ensuring impacted residents receive timely support to mitigate any financial hardship. For example, identifying residents from religious groups who may need additional support due to language barriers and offering advice and support, or signposting them to relevant support agencies or community groups for support where required.</li> <li>• Ensure we maintain regular communication with service users. We will ensure the communication is clear, free of jargon. We will also seek to offer face to face interactions or telephone conversations to communicate with residents to ensure they understand complex information. The service will use interpreter to communicate the changes where there is a language barrier.</li> <li>• Establish realistic and affordable repayment plans making reasonable adjustments based on the service user's financial situation allowing for manageable payments and reducing financial stress. Additionally, we will ensure we maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary.</li> <li>• We will also continue our partnership working with NAIS to support all races and ethnicities maximise their income and ensure they are in receipt of all benefits they may be entitled to. This may involve accessing specific benefits related to employment support, child tax credits, or child benefits. they will also provide targeted financial advice and support to help individuals from all races manage their budgets and access available benefits.</li> <li>• We will continue our partnership working with Council's Benefit service and DWP and will proactively work with residents to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner and ensuring they receive their full housing benefit entitlement and that this is backdated to cover any arrears where possible.</li> <li>• We will continue our partnership working with debt advice agencies and other support agencies to support tenant with financial and budgeting skills where required for all residents. For racial minority groups, this may involve working with support agencies that can assist them in addressing any discrimination they may face in the job market to secure employment and alleviate financial hardship.</li> </ul>

## Protected Characteristic – Sexual Orientation

Impact Sexual Orientation:	Yes
Sexual Orientation Groups Impacted:	["Straight or heterosexual", "Gay or lesbian", "Bisexual", "Pansexual", "Asexual", "Queer", "All other sexual orientations"]
Sexual Orientation Impact Details:	<p>All service users can access the service regardless of sexual orientation, however 40% of households withing our temporary accommodation have declared they identify as heterosexual or straight. Therefore, individual who identify heterosexual or straight will be significantly impacted by these proposals. We have considered the impact of these</p>

	<p>proposals for this characteristic, and like all other characteristics, individuals of any sexual orientation may experience the general impact of this proposal. Income recovery efforts may add pressure and increase stress and anxiety for individuals. This may impact their health and wellbeing. Additionally, they may face social isolation due to the inability to maintain social activities due to lack of funds. We have also considered the positive impact of these proposals in that by minimising the accrual of rent arrears, we can help service users maintain financial stability. Additionally, we will offer essential money management support and refer individuals to debt management agencies where appropriate. This will equip service users with crucial skills to support future tenancy sustainment and break the cycle of repeat homelessness. It will also reduce the stress and anxiety associated with financial instability, leading to better mental health and overall wellbeing. Furthermore, by ensuring that service users can manage their finances effectively, we can help them focus on other important aspects of their lives, such as employment and education, ultimately leading to more stable and fulfilling lives.</p>
<p>Sexual Orientation Impact Mitigation:</p>	<p>Mitigations • Identify and contact service users as soon as arrears are identified to discuss their situation and offer support. We will focus on early intervention to identify and address any specific needs, ensuring impacted residents receive timely support to mitigate any financial hardship. • Ensure we maintain regular communication with service users. We will ensure the communication is clear, free of jargon. We will also ensure we use gender-sensitive language, ensuring that communication respects residents' preferred names and pronouns. • Establish realistic and affordable repayment plans making reasonable adjustments based on the service user's financial situation allowing for manageable payments and reducing financial stress. Additionally, we will ensure we maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary. • We will also continue our partnership working with NAIS to support individuals undergoing gender reassignment to maximise their income and ensure they are in receipt of all benefits they may be entitled to. • We will continue our partnership working with Council's Benefit service and DWP and will proactively work with residents to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner and ensuring they receive their full housing benefit entitlement and that this is backdated to cover any arrears where possible. • We will continue our partnership working with debt advice agencies and other support agencies to support tenant with financial and budgeting skills where required for all residents. For transgender individuals, this might include providing information on local LGBTQ+ support services.</p>

## Protected Characteristic – Care Experience

<p>Impact Care Experience:</p>	<p>Yes</p>
<p>Care Experience Impact Details:</p>	
<p>Care Experience Impact Mitigation:</p>	<p>The service will ensure that we: • Identify and contact service users as soon as arrears are identified to discuss their situation and offer support. We will focus on early intervention to identify and address any specific needs, ensuring impacted residents receive timely support to mitigate any financial hardship. We will continue to work with any support agencies that may be involved in supporting the care leaver to ensure they are supported in understanding their rental obligations and develop their budgeting and tenancy management skills necessary for when they secure permanent housing. • Ensure we maintain regular communication with service users. We will ensure the communication is clear and free of jargon. We will also explain the changes using appropriate communication methods. This may include face-to-face interactions with young adults leaving care, or via email for those who prefer digital communication. • Establish realistic and affordable repayment plans making reasonable adjustments based on the service user's financial situation allowing for manageable payments and reducing financial stress. Additionally, we will ensure we maintain regular communication with customers in arrears to monitor their situation and adjust repayment plans as necessary. • We will also continue our partnership working with NAIS to support individuals undergoing gender reassignment to maximise their income and ensure they are in receipt of all benefits they may be entitled</p>

	<p>to. For young adults leaving care, this may involve accessing specific benefits such as the Leaving Care Grant, bursaries for education, or employment support tailored to their circumstances. • We will continue our partnership working with Council's Benefit service and DWP and will proactively work with residents to apply for Housing Benefit/Universal Credit Housing Costs and supplying evidence to verify their claims in a timely manner and ensuring they receive their full housing benefit entitlement and that this is backdated to cover any arrears where possible. This may include providing additional support, by arranging to see care leavers in person to complete claim forms and providing supporting evidence. • We will continue our partnership working with debt advice agencies and other support agencies to support tenant with financial and budgeting skills where required for all residents. For young adults leaving care, this includes providing tailored financial literacy programs and one-on-one budgeting advice to help them manage their finances effectively and learn necessary life skills.</p>
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## Other

Any other risks or impacts:	
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## Full Assessment Summary

Full Assessment Summary:	The evidence supports the method in the proposal and sets out legitimate, relevant and proportional actions and negative impacts have been considered and addressed.
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## Monitoring

Monitoring Details:	The service will monitor income collection and arrears management performance on a weekly basis by the Housing Solutions and Support Service team and the bigger picture is reported an monitored strategically through Housing Solutions and Support Service Transformation Board and City Housing Transformation Board. We will review our policies and procedures annually to ensure they remain effective and compliant with legislative requirements. .
Monitoring Officer Email:	stephen.philpott@birmingham.gov.uk

