



Rent Income Management Policy

February 2024



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1 Introduction

- 1.1. At Bield, we make it possible for more people to live their best lives, at home, surrounded by supportive community.
- 1.2. Rent received from tenants is one of our main sources of income. There is a clear connection between the effective collection of rental income and the ability to deliver services to our customers. Therefore, there is a business and ethical imperative that we adopt a firm, fair, and consistent approach to recovering rent arrears.
- 1.3. This policy will ensure that we provide an efficient and effective income management service, which complies with all legislative requirements, and will ensure that our priority is to maximise income and minimise the impact of our tenants experiencing tenancy related debt.
- 1.4. Emphasis will be given to preventing arrears arising through the promotion of a rent payment culture. We will, at all times, seek to maintain and sustain tenancies and will only seek eviction as a last resort.
- 1.5. This policy embodies our values, which are:

Honesty
Dignity

Equality and Diversity
Integrity

Ambition
Caring

Kindness

2. Policy Outcomes

- 2.1. The purpose of this policy is to:
 - Provide clarity on our approach to rent arrears for our tenants, colleagues, and Board members
 - Ensure our financial viability by working proactively to maximise rental income and minimise the risk of arrears arising. When they do arise, we take early and effective action to control them.
- 2.2. Specific outcomes for colleagues include:
 - Recognition of the importance of helping tenants keep arrears to a minimum
 - An effective and efficient arrears control system
 - Appropriate information systems that enable both colleagues and the Board to monitor the effectiveness of the arrears policy.
- 2.3. Specific outcomes for tenants include:
 - Tenants are provided with detailed and accurate information about how much rent, service charges, and other charges they must pay and the options available to do so
 - Tenants are offered advice and assistance to help them reduce their arrears and provide them with opportunities to make realistic arrangements for the repayment of arrears
 - Tenants are aware of welfare benefit entitlement through our Income Advice Officers.
- 2.4. There are times that rent arrears may be a symptom of other issues in an individual's life such as a job loss, end of a relationship, or a bereavement. It could also be a symptom of a past or current trauma, such as domestic or financial abuse.
- 2.5. As a trauma-informed organisation, colleagues are encouraged to be mindful of the sensitivities and vulnerabilities of people who may be trauma survivors. This means being respectful, acknowledging, and understanding.

3. Definitions

3.1. The following terms, as used within this policy, are defined as:

Arrear	An amount of money that remains unpaid past its due date
Legal action:	The formal procedure of presenting evidence to a Sheriff Court with the intent to recover rent arrears. This action may also lead to the reclamation of the property from the tenant
Notice of Proceedings (NOP)	A legal document or notification that informs a tenant about the initiation of legal process, usually concerning arrears or eviction. This notice serves as formal warning and provides the tenant with details about the issue and potential outcomes.

4. Methods of payments

4.1. At Bield, we strive to make rent payments as easy as possible for our tenants. We offer a variety of payment methods to ensure flexibility and conveniences, while also keeping our administrative costs as low as possible.

Direct debit

4.2. Our preferred and most efficient method is direct debit. We strongly encourage tenants to set up a direct debit arrangement when starting their tenancy. With two collection dates each month (1st and 15th), it is a convenient way to ensure rent is always paid on time.

Online payment

4.3. Payments can be made directly on our website:

<https://www.bield.co.uk/pay-your-rent/>

4.4. It's a convenient option that puts tenants in control of their payments

Automated telephone line

4.5. For those who prefer making payments over the phone, we have a secure automated telephone payment line. Tenants can simply call and follow the prompts to complete their payment.

Rent payment card

4.6. For tenants that prefer a more tangible option, a rent payment card can be requested. This card provides a straightforward way to make payments at local shops.

Social security

4.7. For eligible tenants, rent can be covered or offset by various social security benefits such as housing benefit or universal credit. Tenants will be strongly encouraged and helped where appropriate to apply for relevant benefits early in their tenancy to avoid arrears.

5. Arrears prevention

5.1. We believe in a proactive approach to minimise rent arrears. Our commitment to arrears prevention includes the following measures:

- **Pre-tenancy information:** Before an offer of a tenancy, applicants will be given information about payments and payment options. We also provide the opportunity to seek advice from a Bield colleague regarding applicable benefits.
- **Initial payments:** To help prevent arrears, new tenants will be advised that the expectation will be for them to pay a full month's rent upon signing the tenancy

agreement. It is important to note, that this requirement will not be a barrier to taking up a tenancy, but is a measure to help prevent arrears.

- **New Tenant Check:** Within 4 – 6 weeks of a tenancy commencing, we will contact new tenants to ensure a smooth transition. This check includes verifying payment methods for rent and other charges, assisting with benefit claims, and offering support for any initial payment challenges.
- **Emphasis on personal contact:** Direct interaction is key to preventing, controlling and recovering arrears. We prioritise establishing and maintaining connections with tenants, particularly regarding arrears matters.
- **Repayment structure:** While lump-sum repayments are preferred, we understand challenges may arise. In such cases, we will work collaboratively with tenants to develop a manageable repayment agreement based on an updated income and expenditure analysis.

5.2. We are dedicated to engaging both new and longstanding tenants to anticipated and address challenges that may impact timely rent payments. Tailored assistance will be offered to empower tenants to effectively manage their financial commitments and to foster tenancy sustainment.

5.3. Tenants will be encouraged to inform us of any changes in circumstances that may affect their ability to make timely rent payments.

5.4. To ensure that all accounts are kept up-to-date, we will conduct monthly reviews using reports from our housing management system.

5.5. Where applicable, credit balances will be refunded to the customer as appropriate. Monthly monitoring will ensure refunds are made with the appropriate level of approval. The current approval levels mean that Area Housing Managers can approve a refund for balances under £500 and the Head of housing for those above. Refunds often happen when tenants are making payments but then receive backdated housing benefit. In making any refund we will have regard to wider financial controls, in particular potential for money laundering.

5.6. Protecting our tenant's private information remains a top priority. All communications relating to a tenant's rent account will strictly adhere to confidentiality norms and satisfy General Data Protection Regulations (2018).

6. Managing arrears

6.1. To promptly identify and address arrears, rent accounts will undergo systematic monthly reviews. Area Housing Managers will consider various factors when assessing each case, including benefit payments, backdated amounts, and initial benefit delays. .

6.2. Area Housing Managers will adhere to the comprehensive guidelines for managing rent arrears.

6.3. Rent is due on the first day of each month. Tenants are encouraged to settle payments on or before this date. In the event of a missed payment, our Housing Team will initiate an immediate dialogue to understand the tenant's individual situation and the reasons behind the arrears. Our approach to managing arrears is adaptive, tailored to each tenant's unique circumstances, including the preferred communication method.

6.4. For tenants experiencing financial challenges that hinder regular rent payments, our Area Housing Managers are available for support.

6.5. Committed to both current legislation and best practices, we provide robust financial support and guidance to ensure our tenants have the resources and knowledge to manage their rent payments.

- 6.6. In cases where tenants are struggling with rent payments, we will explore alternative options for direct payments such as 3rd party payment, repayment plans, and as a last resort, wage arrestment
- 6.7. In any action, especially legal proceedings aimed at debt recovery, we will strictly adhere to prevailing legislation, protocols and regulatory standards.

7. Tenancy transfer

- 7.1. Tenants wishing to transfer must make every effort to clear outstanding balances. However, in discussion with tenants, we may evaluate and approve a feasible repayment plan, allowing a transfer to proceed.

8. Information

- 8.1. Tenants have the right to request their most recent rent account details at any time. Tenants can also access their rent account through My Bield, our online tenant portal.
- 8.2. If a tenant falls behind on payments and accumulates arrears, our team will promptly let them know. We'll explain clearly how our arrears recovery process works and guide them through what will happen. .
- 8.3. All correspondence relating to arrears will include
- information on how to pay – using the “help with your rent” leaflet
 - advice on where else to seek help should they wish independent assistance
 - contact details of their respective Area Housing Manager so they can contact them to discuss payment concerns.

9. Legal action

- 9.1. Taking legal action is our final resort in the arrears process. This is instituted when individuals don't follow repayment agreements, and all other efforts to recover arrears fail.
- 9.2. Before legal measures, we will thoroughly assess each case, considering individual circumstances. Our approach will remain sensitive, reflecting our commitment to trauma-informed practice.
- 9.3. We will work with tenants and provide opportunities for them to adhere to repayment schedules and opportunities to engage with us. When a tenant fails to co-operate in repayment arrangements or continually breaks this arrangement, we will consider legal actions.

Grounds for recovery

- 9.4. The relevant law for raising court action for Scottish Secure Tenancies is the Housing (Scotland) Act 2001.
- 9.5. The grounds for recovery are stated in Schedule 2 of the 2001 Act. The relevant ground for rent arrears is found under Schedule 2, Part 1, Ground 1.

'Rent lawfully due from the tenant has not been paid or any other obligation of the tenancy has been broken.

- 9.6. A Notice of Proceedings will be sent before court action, authorising legal proceedings over a six-month window, starting one month after delivery.

Pre-action requirement

- 9.7. Before legal action, we will follow strict pre-action requirements, as articulated in our Notice of Proceedings, which include but are not limited to:

- Providing explicit details about tenancy obligations, unpaid rents, or other financial duties
- Making concerted efforts to guide on housing benefit eligibility and alternative financial assistance
- Offering resources for debt management assistance
- Engaging with tenants to devise a pragmatic payment plan
- Taking into account pending social security payments
- Monitoring the tenant's compliance with the agreed upon management plans.
- Encouraging the tenant to contact their local authority

9.8. Any move toward repossession will only commence after these prerequisites are fulfilled and documented.

Section 11 Homelessness etc (Scotland) Act 2003

9.9. Section 11 of the Homelessness etc (Scotland) Act 2003 puts a duty on us to inform the relevant local authority when we raise proceedings for possession of a property.

9.10. The duty aims to inform local authorities of repossession proceedings and alert them that a household may be at risk of homelessness.

Summons

9.11. Our solicitors deal with delivery of a Summons to the tenant, scheduling a court hearing.

Court appearance

9.12. Our solicitors will ensure all relevant details, including outstanding amounts, are prepared for the Court appearance, and will represent us in Court.

9.13. If a tenant proposes a payment strategy in court, the case can be temporarily halted. However, any deviation from the agreed plan can lead to an immediate court recall.

9.14. Legal expenses incurred during the arrears recovery process will be charged to the tenant's account, if the Court grants this provision.

Eviction proceedings

9.15. Our preference is always to settle rent arrears amicably, working in tandem with the concerned tenants.

9.16. After the Court's eviction decree, tenants are invited to a meeting with the Area Housing Manager to understand the proceedings and explore last-minute resolutions.

9.17. During this meeting, remedial options will be considered, such as full or partial payment plans, typically spanning no more than six months. If an agreement can be reached, the individual will be cautioned that deviations from the agreed terms will escalate the eviction process.

9.18. Eviction Decrees remain valid for six months post-Court approval, with enforcement as a final measure after exhausting all recovery avenues.

9.19. If there is no consensus during this meeting, we will seek approval from the delegated authority to proceed with the eviction action.

Decree of eviction or eviction order granted

9.20. Decisions to implement eviction decrees rest with the Director of Customer Experience and the Chief Operating Officer.

9.21. At this stage, arrears clearance is typically the sole measure to prevent property repossession, with exceptions warranting the Chief Operating Officer or the Director of Customer Experience consent.

9.22. Upon receiving approval, the Sheriff's Officers are instructed to execute the order. Affected tenants will receive a two-week prior notice, guiding them to liaise with local homeless services. We will also alert the Local Authority of the impending eviction.

- 9.23. On eviction day, a team comprising the Sheriff's Officers, Area Housing Manager, and a locksmiths ensure a smooth transition, updating the property's lock system. The tenant should clear all furnishings from the property by the date of the eviction. If the furniture has not been removed these can be uplifted and suitably disposed of as legal guidelines indicate.
- 9.24. If possible, we allow one week's grace from the eviction date for tenants to uplift any belongings from the repossessed property.
- 9.25. Leftover items will be discarded after this grace period. Valuable possessions might either be stored temporarily or sold to alleviate the outstanding debt.

10. Former tenant arrears

- 10.1. Our commitment of financial responsibility extends to recovering outstanding debts from former tenants. We use both our in-house resources and collaborate with qualified external debt recovery agencies when necessary.
- 10.2. Adhering to sound accounting practices, we recognise the need to write-off debts deemed unrecoverable. In such cases, the Customer Experience Team will evaluate the non-recoverable amount and seek the requisite approval from the Director of Customer Experience, ensuring compliance with established authorisation thresholds.
- 10.3. Comprehensive records of these cases will be maintained, so that should a former tenant, with unpaid arrears applies to us for a home, they can be prompted to clear their outstanding debt.

Former tenant arrears write-offs

- 10.4. If all reasonable efforts to recover a debt have been unsuccessful, the Area Housing Manager possess the authority to initiate the write-off process.
- 10.5. Various factors dictate the decision for write-offs, including the outstanding amount and the unique circumstances pertaining to the former tenant associated with the debt.
- 10.6. Categories for write-off vary and are determined by the amount owing on the account and the circumstances surrounding the former tenant.
- 10.7. Recognised criteria for authorising write-offs encompass:
 - Minimal arrears: debt under £50.00, where recovery costs exceed the debt value
 - Deceased: When a former tenant has passed away, and the owed amount cannot be reclaimed from their estate
 - Technical arrears: Arrears arising from housing benefit underpayments that remain unclaimed after tenancy termination
 - Untraceable tenants: Cases where, despite persistent efforts by the Area Housing Manager and subsequent intervention by a Debt Collection Agency, the former tenant remains unlocated or the case is closed due to unsuccessful tracing.

11. Publicising and Accessibility

- 11.1. The policy will be published on the Bield website and intranet.
- 11.2. We are happy to translate any of our policies and provide an interpreter if our customers need help.

12. Training and Competence

- 12.1. Colleagues required to implement the policy will be asked to read the policy.
- 12.2. The following courses on Academy 10 are mandatory for Area Housing Managers
- Understanding How Tenants Get Into Rent Arrears
 - Dealing with rent arrears in Scotland

13. Scheme of Delegation

- 13.1 The Scheme of Delegation approved by the Board will be followed to ensure the appropriate measures are in place for the management of rental income.
- 13.2 The Chief Operating Officer has responsibility for the approval of write-offs up to a balance of £2,000 for both current and former tenants.
- 13.2 The Director of Customer Experience provides leadership and direction that facilitates effective performance across services, including ensuring there is a credible and effective Rent Income Management Policy
- 13.3 The Head of Housing holds the following mandate:
- Making certain that relevant colleagues are acquainted with the and comprehend the policy
 - Overseeing the policy's implementation and ensuring its efficacy
- 13.4 Housing Services Managers serve in supervisory capacities, tasked with
- Monitoring the endeavours of Area Housing Managers
 - Ensuring that the strategies and decisions align with broader goals of the organisation.
- 13.5 Area Housing Managers are at the forefront of implementing this policy/ they are expected to
- Understand and apply the Income Management Policy in their daily operations
 - Report on the progress and challenges faced in its implementation to the Housing Services Managers

14. Monitoring, Reporting, and Review

- 14.1. This policy will be monitored in several ways:
- Income indicators will be monitored monthly by the Leadership Team using the Bield KPI dashboard
 - Income indicators will be monitored quarterly by the Board through the scrutiny of quarterly KPIs.
- 14.2. The policy will be reviewed after five years. The review will take into account performance concerning income management, as well as feedback from customers and colleagues.

15. Complying with the Law and Good Practice

15.1. This policy was developed taking account of the following legislation:

- Housing (Scotland) Act 2001 as amended
This establishes the regime of Scottish Secure Tenancies, the terms of such Tenancies and the arrangements for repossession of a tenancy
- Housing (Scotland) Act 2010
This set out the terms of Pre-action Requirements under sections 14 and 14A of the Housing (Scotland) Act (“the 2001 Act”) as amended by section 155 of the 2010 Act and Repossession Orders under section 16 of the 2001 Act as amended by Section 153 of the 2010 Act.
- Homelessness etc (Scotland) Act 2003
Section 11 of the Homelessness etc (Scotland) Act 2003 puts a duty on us to inform the relevant local authority when we raise proceedings for possession of a property.
- Equality Act 2010
The Public Sector equality duty requires public authorities to have due regard to the need to eliminate discrimination, promote equality of opportunity and foster good relations.
- Data Protection Act 2018
Sets standards for the gathering and sharing of personal information.
- Human Rights Act 1998
Affects housing management functions, including Recovery of Possession Proceedings.
- The Bankruptcy and Diligence (Scotland) Act 2007
Sets out the legal framework for the recovery of debt, including rent arrears
- The Cost of Living (Tenant Protection) Scotland Act 2022
Sets out to prevent the negative impact on tenants which could be caused by being evicted when they are already struggling due to the cost of living crisis.

15.2. As a Registered Social Landlord (RSL), we are regulated by the Scottish Housing Regulator (SHR). The SHR's statutory objective is to safeguard and promote the interests of current and future tenants, homeless people, and other people who use services provided by social landlords. In developing our policy, we have taken account of good practice, including that developed by the Scottish Housing Regulator.

15.3. The SHR uses the outcomes and standards in the Charter to assess the performance of social landlords. The key outcomes that have been considered in the development of this policy are

- Outcome 11 Customers get the information they need on how to obtain support to remain in their home; and we ensure suitable support is available, including services provided directly by us or other organisations
- Outcome 13 Customers receive services of continually improving value for rent and other charges they pay.

15.4. The ARC indicators relating to this policy area are:

- Indicator 26 Rent collected as a percentage of the total rent due in the reporting year
- Indicator 27 Gross rent arrears (all tenants) at 31 March each year as a percentage of rent due for the reporting year

15.5. As a provider of care, we are regulated by the Care Inspectorate. The Care Inspectorate uses Health and Social Care Standards to assess the performance of care providers. The key standards that have been considered in the development of this policy are:

Standard 4 I have confidence in the organisation providing my care and support

16. Equality, Diversity, and Inclusion

16.1. In implementing this policy, we will adhere to our Equality and Diversity Policy. This foundational policy emphasises our dedication to promoting diversity, fairness, social justice, and ensuring equality of opportunity. An Equality Impact Assessment was carried out concerning this policy and this is included in [Appendix 1](#).

16.2. To further champion equality and inclusion and ensure that this policy is accessible to all, we commit to the following provisions:

- Large print version: available to aid those with visual impairments
- Translation and interpretation message: A note will be affixed to the back of the policy, indicating available translation and interpretation services
- Accessible version: An easy-to read version for people with mental impairment

17. GDPR

17.1. We will treat all personal data in line with our obligations under the current data protection regulations and our Privacy Policy. Information regarding how all data will be used and the basis for processing your data is provided in our Customer Fair Processing Notice.

18. Risk management

18.1. Several risk management activities have been identified to ensure this policy is adhered to and that Bield customers experience the best possible experience:

- Bield colleagues, Board members, and volunteers are made aware of this policy on publication and during induction of new colleagues.
- Customers and carers are made aware of this policy during service entry.
- Colleagues with complaints regarding management functions are provided with ongoing support and professional development.
- Bield colleagues with grievance management functions are provided with ongoing support and professional development relating to complaints.

Title of Policy	Income Management Policy		
Approved by	Audit Performance and Risk Committee		
Approval Date	22/02/2024		
Owner	Director of Customer Experience		
Author	Head of Housing/Head of Policy & Customer Standards		
Version	1.0		
Period of Review	60 months		
Date of Review	22/02/2029		
Lead Directorate	Customer Experience		
Stakeholders	<input checked="" type="checkbox"/> Partnership Forum <input type="checkbox"/> Staff Forum <input checked="" type="checkbox"/> Finance <input checked="" type="checkbox"/> Operations	<input type="checkbox"/> Human Resources <input type="checkbox"/> Property <input type="checkbox"/> BR24 <input type="checkbox"/> Business Development	<input type="checkbox"/> ICT <input type="checkbox"/> Other
Scottish Social Housing Charter Outcomes and Standards this policy helps to achieve	<input type="checkbox"/> Outcome 1 <input type="checkbox"/> Outcome 2 <input type="checkbox"/> Outcome 3 <input type="checkbox"/> Outcome 4 <input type="checkbox"/> Outcome 5	<input type="checkbox"/> Outcome 6 <input type="checkbox"/> Outcome 7 <input type="checkbox"/> Outcome 8 <input checked="" type="checkbox"/> Outcome 9 <input type="checkbox"/> Outcome 10	<input checked="" type="checkbox"/> Outcome 11 <input checked="" type="checkbox"/> Outcome 13 <input type="checkbox"/> Outcome 14 <input type="checkbox"/> Outcome 15
Care Standards this policy helps to achieve	<input type="checkbox"/> Standard 1 <input checked="" type="checkbox"/> Standard 4	<input type="checkbox"/> Standard 2 <input type="checkbox"/> Standard 5	<input checked="" type="checkbox"/> Standard 3

Appendix 1 Equality Impact Assessment

1	Title of Policy to be assessed: Income Management			
2	Date: 2/08/2023			
3	Lead Officer/Manager: Zhan McIntyre			
4	EQIA Team (who will be involved): David MacInnes, Laura McLanders			
5	Director/Manager: Tracey Howatt			
6	Is the function or policy existing, new, or review: Review			
7	<p>Set out the aims/objectives/purposes/outcomes of the function or policy, and give a summary of the service provided:</p> <p>The purpose of this policy is to set out how we will manage arrears</p> <p>The policy applies to all Bield colleagues</p>			
7a	Who should benefit from the policy (target population): Tenants experiencing financial difficulties.			
7b	Linked policies, functions: Are there any other functions, policies or services, which might be linked with this one for this exercise? Please list.			
8	<p>State whether the policy will have a positive or negative impact across the following factors and provide initial comments/observations.</p> <p>Age: Older people, people in the middle years, young people, and children.</p> <p>Disability: includes physical disability, learning disability, sensory impairment, long-term medical conditions, mental health problems.</p> <p>Maternity and civil partnership The policy will have no impact on people expecting or recently giving birth or within a civil partnership</p> <p>Race: Minority ethnic people (includes Gypsy/Travellers, non-English speakers).</p> <p>Religion or belief: includes people with no religion or belief.</p> <p>Sex: Women, men, and transgender people (include issues relating to pregnancy and maternity).</p> <p>Gender reassignment: The process of changing or transitioning from one gender to another.</p> <p>Sexual orientation: Lesbian, gay, bisexual, and heterosexual people.</p> <p>People in remote, rural, and/or island locations</p> <p>People in different work patterns: e.g. part-/full-time, short-term, job share, seasonal</p> <p>People who have low literacy</p> <p>People in different socio-economic groups (includes those living in poverty/people on a low income)</p>			
	Population groups	Positive Impact	Negative Impact	Comments
	Age	No specific impact	No specific impact	

	Disability	No specific impact	No specific impact	
	Maternity and civil partnership			
	Race	Positive long term impact	No specific impact	Recognition that leaflets should be available in common community languages, including Lithuanian and Polish
	Religion or belief	No specific impact	No specific impact	
	Sex and Gender reassignment	Recognition that rent arrears may be symptom of domestic abuse	No specific impact	Ensure a trauma informed approach to arrears
	Sexual orientation	No specific impact	No specific impact	
	People in remote, rural, and/or island locations			
	People in different work patterns			
	People who have low literacy	Positive impact		Ensure easy to read policy available
	People in different socio-economic groups	Positive impact		Ensure income advice is offered to those on limited incomes
9	What evidence do you have for the statements you have made above? Focus on: <ul style="list-style-type: none"> Needs and experiences; Every effort is made to ensure work is done safely. However, mistakes will take place from time to time. This policy helps to ensure a culture of openness and learning. Uptake of services; N/A Complaints; N/A Levels of participation. N/A 			
10	From the evidence set out what actions, if any, will you take where the negative impact has been identified:			
	Population groups	Proposed action	How will it address the negative impact?	
	Age	Easy to read large print policy available	Ensure people with sight impairment can still access info	
	Disability:	Easy to read large print policy available	Ensure people with learning disability or cognitive impairment can still access info	
	Maternity and civil partnership	N/A	N/A	

Race	Leaflets in community languages available	Ensure people who do not have English as first language can access info
Religion or belief	N/A	N/A
Sex and Gender reassignment	Recognition that domestic abuse or financial abuse can be underlying cause of rent arrears	Ensure a sensitive approach to rent arrears
Sexual orientation	N/A	N/A
People in remote, rural, and/or island locations	N/A	N/A
People in different work patterns	N/A	N/A
People who have low literacy	Easy to read policy and leaflets	Ensure people with low literacy can still access info
People in different socio-economic groups	People on restricted income offered benefits checks	Ensure people on limited incomes get access to help
<p>Briefly explain how the policy contributes to our equality and diversity values by answering the following questions:</p> <ul style="list-style-type: none"> • How will it provide equality of access to services, information, and employment? • Does it or could it celebrate diversity? • Will it or could it promote good relationships within and between communities? • How will it provide good quality, inclusive services? <p>N/A</p>		
<p>Any additional information, questions, or actions required? Please explain.</p>		
<p>Sign off: As Director I am satisfied with the results of this EIA The findings will be referred to within Service Plans and target set. The Action Plan will be reviewed annually within Business planning reporting.</p> <p>Signature: _____ Date: _____</p>		

Speaking your language - we are happy to translate our policies on request.

يمكن ترجمة سياساتنا عند الطلب
إذا كنت بحاجة إلى مساعدة ، فيمكننا توفير مترجم

Nasze zasady mogą być przetłumaczone na żądanie.
Jeśli potrzebujesz pomocy, możemy zapewnić tłumacza

我们的政策可以应要求翻译。
如果您需要帮助，我们可以提供翻译

بماری پالیسی کا درخواست پر ترجمہ کیا جاسکتا ہے۔
اگر آپ کو مدد کی ضرورت ہو تو ہم ایک ترجمان فراہم
کرسکتے ہیں