

Impact Assessment - First Stage

1. Details of the initiative

Initiative description and summary: Policy on Rent Arrears Prevention and Recovery
Service Area: Housing and Communities
Directorate: Social Services, Health & Housing

2. Does the initiative affect:

	Yes	No
Service users	x	
Staff		x
Wider community		x
Internal administrative process only		x

3. Does the initiative impact on people because of their:

	Yes	No	None/ Negligible	Don't Know	Impact H/M/L	Reasons for your decision (including evidence)/How might it impact?
Age		x				The policy will apply to people who pay rent and/or service charges as part of their agreement when staying in temporary accommodation (TA). The aim is to prevent individuals accruing payment arrears in the first place and, where it has happened, to provide the Council with the means of recovering any debt accrued. The means test for Housing benefit is outside the scope of this policy and is not applied by Housing Options. The
Disability		x				
Gender Reassignment		x				
Marriage/Civil Partnership		x				
Pregnancy/Maternity		x				
Race		x				
Religion/Belief		x				

Sex		x				eligibility for Housing Benefit is based on a person's income, while eligibility for housing is linked to individual need and as such is not linked to a persons protected characteristics. This means that the policy will not impact on people because of their protected characteristic(s).
Sexual orientation		x				<p>People that will be required to pay a fee for TA would have paid rent for accommodation prior to accessing TA and so this policy will not result in any changed position or impact for the household.</p> <p>The required fees are in line with Local Housing Allowance Rate (LHA), which is a proportionate, equitable and fair way of implementing a charge and ensures that a household would not be put at any disadvantage, given that the household would need to pay rent for accommodation if they did not require TA.</p> <p>If the Council move a household into a TA property with more rooms than is required due to a lack of available suitable sized properties, the Council would align its charge to the LHA rate for accommodation with the required number of rooms (e.g. if the Council moved a single person into a two bedded TA unit because there were no available one bedded TA units, the person would be charged the same amount as the LHA for a one bed property – i.e. we would not implement a 'bedroom tax'). This means that a household will not be placed at a disadvantage which might give rise to this policy being applied.</p> <p>Complaints in relation to the implementation of this policy will be managed in line with the normal complaints procedure. If a person believes that there are exceptional circumstances which mean that they are unable to pay the full amount requested, this can be assessed on a case by case basis by the Housing</p>

					<p>Options manager and a lower amount may be agreed in line with the outcome of an affordability assessment.</p> <p>This policy may also impact on those people that are eligible Housing Benefit but have failed to apply for eligible benefits where it is deemed reasonable to do so. A decision to implement the policy in this type of situation will be undertaken on a case by case basis to ensure that it does not have a disproportionate impact on the person's welfare.</p> <p>The policy is likely to have a positive impact on people that it applies to, as it will enable households to evidence that they are able to make regular rental payments to a prospective landlord and will prevent households from losing their daily living skills, for example budgeting household costs. This should make it easier and quicker for the household to find a permanent home and reduce the length of time they require TA. It will also reduce the likelihood of individuals falling into arrears.</p> <p>Preventing and managing rent arrears will have a positive impact on the current homelessness budget overspend and will support long term sustainability in respect of the Council's ability to meet demand for homelessness services. A sustainable budget will have a positive impact on all those that require support from Housing Options, including those with a protected characteristic.</p>
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4. Does the initiative impact on:

	Yes	No	None/ Negligible	Don't know	Impact H/M/L	Reasons for your decision (including evidence used) / How might it impact?
People's opportunities to use the Welsh language		X				A copy of the policy will be made available in Welsh.
Treating the Welsh language no less favourably than English		X				

5. Does the initiative impact on biodiversity:

	Yes	No	None/ Negligible	Don't know	Impact H/M/L	Reasons for your decision (including evidence) / How might it impact?
To maintain and enhance biodiversity		x				Not Applicable.
To promote the resilience of ecosystems, i.e. supporting protection of the wider environment, such as air quality, flood alleviation, etc.		x				Not Applicable.

6. Does the initiative embrace the sustainable development principle (5 ways of working):

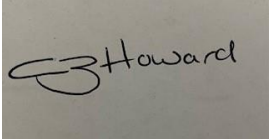
	Yes	No	Details
Long term - how the initiative supports the long term well-being of people	x		<p>The policy will help prevent households from losing their daily living skills, such as budgeting, which will have a positive impact in the long term as they will be able to move quickly into permanent housing and be at less risk of repeat episodes of homelessness and rent arrears.</p> <p>Preventing and managing rent arrears will have a positive impact on the current homelessness budget overspend and will support long term sustainability in respect of the Council's ability to meet demand for homelessness services. A sustainable budget will have a positive impact on all those that require support from Housing Options, including those with a protected characteristic.</p>
Integration - how the initiative impacts upon our wellbeing objectives	x		<p>The policy supports Well-being Objective 2: All our communities will be thriving and sustainable – by ensuring that people that require TA do not lose their daily living skills, such as budgeting household costs, which will then help to ensure that they will be able to move quickly into permanent housing and be at less risk of repeat episodes of homelessness. The policy takes account of the need to investigate reasons as to why payments have not been made. Furthermore, under the Well-being of Future Generations (Wales) Act 2015 it promotes sustainability of services. This collectively contributes to the well-being objectives.</p>
Involvement - how people have been involved in developing the initiative	x		<p>Consultation with people that have lived experience of homelessness have highlighted the impact of remaining in TA for extended periods of time on their mental well-being.</p>
Collaboration - how we have worked with other services/organisations to find shared sustainable solutions	x		<p>Landlords have informed us that one of the reasons why they refuse to provide a tenancy to a household in TA is that the household is unable to evidence that they are 'tenancy ready'. By making regular payments to the Council for the provision of TA, it will better demonstrate to landlords that a</p>

			household is able to sustain a tenancy and is therefore 'tenancy ready'. The policy Various staff representatives have been involved in the development of the policy, including Housing, Commissioning, Finance and Legal Services.
Prevention - how the initiative will prevent problems occurring or getting worse	x		The aim of the Policy is to prevent debt from arising in the first place, reduce its occurrence and recover monies wherever possible.

7. Declaration - based on above assessment (tick as appropriate):

A full impact assessment (second stage) is not required	x
Reasons for this conclusion	
<p>People that will be required to pay a fee for TA would have paid rent for accommodation prior to accessing TA and so this policy will not result in any changed position or impact for the household.</p> <p>The required fee is in line with Local Housing Allowance Rate (LHA), which is a proportionate, equitable and fair way of implementing a charge and ensures that a household would not be put at any disadvantage, given that the household would need to pay rent for accommodation if they did not require TA.</p> <p>The policy is likely to have a positive impact on people that it applies to, as it will enable households to evidence that they are able to make regular rental payments to a perspective landlord and will prevent households from losing their daily living skills, for example budgeting household costs. This should make it easier and quicker for the household to find a permanent home and reduce the length of time they require TA. It will also reduce the likelihood of individuals falling into arrears.</p> <p>Preventing and managing rent arrears will have a positive impact on the current homelessness budget overspend and will support long term sustainability in respect of the Council's ability to meet demand for homelessness services. A sustainable budget will have a positive impact on all those that require support from Housing Options, including those with a protected characteristic.</p>	

A full impact assessment (second stage) is required	
Reasons for this conclusion	

	Name	Position	Signature	Date
Completed by	Andrew Potts	Commissioning Officer	A.Potts	06/03/24
Signed off by	Chelé Zandra Howard	Head of Housing & Communities		07/03/24