

Equality, Diversity, Cohesion and Integration Screening



As a public authority we need to ensure that all our strategies, policies, service and functions, both current and proposed have given proper consideration to equality, diversity, cohesion and integration.

A **screening** process can help judge relevance and provides a record of both the **process** and **decision**. Screening should be a short, sharp exercise that determines relevance for all new and revised strategies, policies, services and functions.

Completed at the earliest opportunity it will help to determine:

- the relevance of proposals and decisions to equality, diversity, cohesion and integration.
- whether or not equality, diversity, cohesion and integration is being/has already been considered, and
- whether or not it is necessary to carry out an impact assessment.

Directorate: Environment & Housing	Service area: Housing Leeds
Lead person : Steve Oldham or Simon Swift	Contact number : 0113 2477013 or 0113 3782284

1. Title: Purchasing a Money Management & Budgeting Service through Leeds City Credit Union.

Is this a:

☐

Strategy / Policy

☒

Service / Function

☐

Other

If other, please specify

2. Please provide a brief description of what you are screening

The renewal of a Money Management and Budgeting Service (MABS) through Leeds City Credit Union (LCCU).

LCCU is seen as a key supporter of Leeds City Council in dealing with the problems associated with high cost and illegal money lending. Due to the Welfare Reform changes and current financial climate increasing numbers of our tenants are facing financial hardship.

This service is primarily aimed at Leeds Council Housing tenants who are in arrears, and struggling to pay their rent due to low incomes or poor money management. The support MABS gives is aimed to provide timely intervention to avoid court action and the associated enforcement and costs.

The service will focus on delivering a number of outcomes including, but not limited to :

- Increasing the number of face to face interviews and budgeting sessions through community based surgeries.
- Offer an outreach and home visit service to customers unable to access surgeries.
- Open Budget Accounts where customers can pay their rent and priority bills
- Assist customers in accessing affordable loans and thereby avoiding high cost and illegal lenders.
- Provide support and training to front line housing staff, and local tenant organisations.
- Participate in a number of high profile campaigns to promote the services of the Leeds City Credit Union.
- Collate feedback from customers who are referred for advice to establish how well the service was received, and what could be improved.

3. Relevance to equality, diversity, cohesion and integration

All the council's strategies/policies, services/functions affect service users, employees or the wider community – city wide or more local. These will also have a greater/lesser relevance to equality, diversity, cohesion and integration.

The following questions will help you to identify how relevant your proposals are.

When considering these questions think about age, carers, disability, gender reassignment, race, religion or belief, sex, sexual orientation. Also those areas that impact on or relate to equality: tackling poverty and improving health and well-being.

Questions	Yes	No
Is there an existing or likely differential impact for the different equality characteristics?		No
Have there been or likely to be any public concerns about the policy or proposal?		No
Could the proposal affect how our services, commissioning or procurement activities are organised, provided, located and by whom?		No
Could the proposal affect our workforce or employment practices?		No
Does the proposal involve or will it have an impact on <ul style="list-style-type: none"> • Eliminating unlawful discrimination, victimisation and harassment • Advancing equality of opportunity • Fostering good relations 	Yes Yes Yes	

If you have answered **no** to the questions above please complete **sections 6 and 7**

If you have answered **yes** to any of the above and;

- Believe you have already considered the impact on equality, diversity, cohesion and integration within your proposal please go to **section 4**.
- Are not already considering the impact on equality, diversity, cohesion and integration within your proposal please go to **section 5**.

4. Considering the impact on equality, diversity, cohesion and integration

If you can demonstrate you have considered how your proposals impact on equality, diversity, cohesion and integration you have carried out an impact assessment.

Please provide specific details for all three areas below (use the prompts for guidance).

- **How have you considered equality, diversity, cohesion and integration?**

(**think about** the scope of the proposal, who is likely to be affected, equality related information, gaps in information and plans to address, consultation and engagement activities (taken place or planned) with those likely to be affected)

The service is open and to all tenants who have a Housing tenancy with Leeds City Council. Access to the service can be through a self-referral or by Officer referral.

Typically it would be Officer referral.

Due regard of equality and diversity has been taken account of by considering the protective characteristics. For example:

- Providing translation / interpreting
- Equal access venues
- Private interview rooms
- Outreach services available- if there are concerns over cost of travel or if the customer is unable to make it to the venue due to a disability.

The service operates City wide so is not limited to any particular geography. The service operates from community based venues such as Housing Offices, Children Centres, One Stop Centres, Community Centres and Schools. Many of our customers are already accessing these facilities, which mean more people will be aware of the service available and more comfortable making an appointment with LCCU.

Customer surveys will be undertaken at the initial point of engagement, and at later date to capture feedback on the service and what has gone well, and what may be improved upon.

- **Key findings**

(**think about** any potential positive and negative impact on different equality characteristics, potential to promote strong and positive relationships between groups, potential to bring groups/communities into increased contact with each other, perception that the proposal could benefit one group at the expense of another)

The interview times the service provides are available at different times through the day.

There is also opportunity for an interview on every day of the week.

Where access or travel arrangements prevent customers attending surgeries, then an outreach visiting provision is available

Customer surveys will be undertaken at the initial point of engagement, and at later date to capture feedback on the service and what has gone well, and what may be improved upon.

- **Actions**

(think about how you will promote positive impact and remove/ reduce negative impact)

The service promotes financial inclusion and compliments key council priorities. In particular dealing with the issues of tackling debt, poverty and deprivation in the city. This is detailed in the Best Council Plan, objective 1 “supporting communities and tackling poverty”.

It allows customers to make informed choices about lending, and provide an ethical and affordable solution through LCCU. It should reduce the use of Illegal Money Lenders (Loan Sharks), and also the use of legal high cost lenders.

The service purchased through LCCU fosters good relationships with that sector, bringing their local expertise and assets in the financial sector closer to our customers.

The service also supports Key Housing Priorities in maximising rent collection and providing support to tenants affected by Welfare Reform.

5. If you are *not* already considering the impact on equality, diversity, cohesion and integration you *will need to carry out an impact assessment*.

Date to scope and plan your impact assessment:	Not required – completed section 4
Date to complete your impact assessment	Not required – completed section 4
Lead person for your impact assessment (Include name and job title)	Not required – completed section 4

6. Governance, ownership and approval

Please state here who has approved the actions and outcomes of the screening

Name	Job title	Date
Simon Swift	Service Manager – Income	13 th April 2015
Date screening completed – 10th April 2015		

7. Publishing

Though **all** key decisions are required to give due regard to equality the council **only** publishes those related to **Executive Board, Full Council, Key Delegated Decisions** or a **Significant Operational Decision**.

A copy of this equality screening should be attached as an appendix to the decision making report:

- Governance Services will publish those relating to Executive Board and Full Council.
- The appropriate directorate will publish those relating to Delegated Decisions and Significant Operational Decisions.
- A copy of all other equality screenings that are not to be published should be sent to equalityteam@leeds.gov.uk for record.

Complete the appropriate section below with the date the report and attached screening was sent:

For Executive Board or Full Council – sent to Governance Services	Date sent: Not applicable
For Delegated Decisions or Significant Operational Decisions – sent to appropriate Directorate	Date sent: Input date
All other decisions – sent to equalityteam@leeds.gov.uk	Date sent: Not applicable