

Housing Executive: Policy Screening

Part 1 - Policy Scoping

The first stage of the screening process involves scoping the policy under consideration. The purpose of policy scoping is to help prepare the background and context and set out the aims and objectives for the policy, being screened. At this stage, scoping the policy will help identify potential constraints as well as opportunities and will help the policy writer work through the screening process on a step by step basis.

Name of the policy

Financial Inclusion Strategy 2023 - 2028

Information about the policy (General Context Statement)

The Financial Inclusion Strategy aims to put financial inclusion at the heart of every customer service we offer to promote financial resilience and achieve long and happy housing tenure as appropriate to the needs of the individual. The delivery of our vision is supported by five key objectives which will be implemented using a dynamic framework designed to adapt to both known and anticipated challenges which lie ahead over the next five years.

Is this an existing, revised or a new policy?

(Please mark an 'X' where appropriate)

Existing	Revised	New
	X	

What is it trying to achieve? (Intended Aims/Outcomes)

The Financial Inclusion Strategy aims to put financial inclusion at the heart of every customer service we offer to promote financial resilience and achieve long and happy housing tenure as appropriate to the needs of the individual. The actions of the Financial Inclusion strategy will be delivered primarily by the Financial Inclusion Team, relevant policy teams, frontline Housing Executive staff, and wider partnerships with agencies such as Advice NI, Make the Call, and others.

Are there any Section 75 categories which might be expected to benefit from the intended policy?

If so, explain how.

All Section 75 categories have the potential to benefit from this policy.

Who initiated or wrote the policy?

Housing Services

Who owns and who implements the policy?

Housing Services

Implementation factors

<p>Are there any factors which could contribute to/detract from the intended aim/outcome of the policy/decision?</p> <p>If yes, are they:</p> <p>(Please mark an 'X' where appropriate)</p>	
	Financial
X	Legislative Policy initially implemented in 2016 because of Welfare Reform.
	Other (Please Specify) :

Main stakeholders affected

<p>Who are the internal and external stakeholders (actual or potential) that the policy will impact upon?</p> <p>(Please mark an 'X' where appropriate and detail as necessary)</p>	
X	Staff
X	Service Users, Customers
X	Other Public Sector Organisations
X	Voluntary/Community/Trade Unions
	Other (Please Specify) :

Other policies with a bearing on this policy

What are they?

- Customer support and tenancy sustainment strategy 2023-2028
- Homelessness Strategy 2022-27
- Corporate Sustainable Development Strategy and Action Plan (2022-2027)
- Supporting People Three Year Strategic Plan and COVID-19 Recovery Plan 2022-2025

Who owns them?

The Customer- support and tenancy sustainment strategy, the Homelessness Strategy are owned by Housing Services. The Supporting People Strategic Plan is owned by Regional Services.

Available evidence

Evidence to help inform the screening process may take many forms. Policy Writers should ensure that their screening decision is informed by relevant data.

What evidence/information (both qualitative and quantitative) have you gathered to inform this policy? Specify details for each of the Section 75 categories that evidence is required for.

Section 75 category	Details of evidence/information
Religious belief	The Housing Executive monitors its services for equality impacts and conducts regular research on its customers. The combination of this serves to provide a detailed understanding of the range of customers and their associated needs.
Political opinion	
Racial group	This policy has been informed by a number of reports on income, the cost of living crisis, benefit dependency, debt etc. These include the Housing Executives own research publications including the Continuous Tenants Omnibus survey (CTOS), case studies from the previous Financial Inclusion Strategy and external sources including the Joseph Rowntree Foundation, OFgem and the Trussell Trust..
Age	
Marital status	
Sexual orientation	
Men and women	
Disability	In addition Equality Monitoring data on several Section 75 categories is also available
Dependants	

Needs, experiences and priorities

Taking into account the information referred to above, what are the different needs, experiences and priorities of each of the following categories, in relation to the particular policy/decision? Specify details for each of the Section 75 categories that are affected.

Section 75 category	Details of needs/experiences/priorities
Religious belief	No specific issues.
Political opinion	No specific issues.
Racial group	Some migrant worker and BME families may not have detailed knowledge of the help and assistance available in relation to Financial Inclusion. There may also be a requirement for communication support e.g. interpreters and translations for customer who do not have English as a first language.
Age	All age groups of household should benefit from this type of support but the outreach aspect of it should assist less mobile groups which may include a higher

Section 75 category	Details of needs/experiences/priorities
	proportion of older households. The service is delivered primarily remotely (always has been-started in 2020), but we have a team of 7 in LS and 3 in HSST. They are spread fairly widely over NI inc. Derry Strabane, Newry, Coleraine, Belfast. Financial Inclusion Managers frequently hold clinics in community centres at the request of HCN, and when a home visit is required, they either drive to attend, or they send a local patch manager—depending on the complexity of the case.
Marital status	No significant issues
Sexual orientation	No significant issues
Men and women	No significant issues
Disability	A householder with a disability or families with a disabled family member should benefit from this type of support with the outreach aspect of it having a greater effect on less mobile groups. The service is delivered primarily remotely (always has been-started in 2020), but we have a team of 7 in LS and 3 in HSST. They are spread fairly widely over NI inc. Derry Strabane, Newry, Coleraine, Belfast. Financial Inclusion Managers frequently hold clinics in community centres at the request of HCN, and when a home visit is required, they either drive to attend, or they send a local patch manager—depending on the complexity of the case.
Dependants	No significant issues

Part 2 - Screening questions

Please see guidance below for further information

Screening questions

1. What is the likely impact on equality of opportunity for those affected by this policy, for each of the Section 75 equality categories? minor/major/none		
Section 75 category	Details of policy impact	Level of impact? minor/major/none
Religious belief	In general Housing Executive tenants will benefit from this policy which will include customers from Section 75 categories. Therefore, the level of impact will be none across Section 75 categories. Where there are issues in terms of age or disability e.g. mobility the policy addresses this through home visits as mentioned above in the needs, experiences and priorities section. If there are communication issues because of a	None
Political opinion		
Racial group		
Age		
Marital status		
Sexual orientation		

1. What is the likely impact on equality of opportunity for those affected by this policy, for each of the Section 75 equality categories? minor/major/none		
Men and women	<p>sensory disability or a language barrier for people who do not have English as a first language these will be addressed by the Housing Executive's Communication Support policy. For example Financial Inclusion Managers have access to the BigWord Telephone Interpreting Service.</p> <p>In terms of referral into the service tenants can self-refer and others are referred during the course of standard arrears contact. There are multiple triggers under Making Your Money Work but all are rent account related. All homelessness applicants who are homeless on the grounds of financial hardship are referred, all others are asked if they would like a referral. It is another benefit that there is also proactive work with vulnerable and/or disadvantaged groups—e.g. In relation to age Pension credit is widely under-claimed so HMS data has been used to contact pension age tenants who are not in receipt of Housing Benefit to check if they should be. We use multiple contact methods, including letters, texts, calls and home visits.</p>	
Disability		
Dependants		

2. Are there opportunities to better promote equality of opportunity for people within the Section 75 equalities categories?		
Section 75 category	If Yes, provide details	If No, provide reasons
Religious belief		<p>This policy takes an inclusive approach to this issue. It is designed to be both practical and flexible to accommodate diversity. It takes full account of the equality duty in doing this. For example as mentioned above the policy works proactively with vulnerable and/or disadvantaged groups to make them aware of the service.</p>
Political opinion		
Racial group		
Age		
Marital status		
Sexual orientation		
Men and women		
Disability		
Dependants		

3. To what extent is the policy likely to impact on good relations between people of different religious belief, political opinion or racial group? minor/major/none		
Good relations category	Details of policy impact	Level of impact minor/major/none
Religious belief	This policy has no direct impact on good relations.	None
Political opinion		
Racial group		

4. Are there opportunities to better promote good relations between people of different religious belief, political opinion or racial group?		
Good relations category	If Yes, provide details	If No, provide reasons
Religious belief	There are no good relations opportunities with this policy.	
Political opinion		
Racial group		

Additional considerations

Multiple Identity

Generally speaking, people can fall into more than one Section 75 category. Taking this into consideration, are there any potential impacts of the policy/decision on people with multiple identities?

(For example; disabled minority ethnic people; disabled women; young Protestant men; and young lesbians, gay and bisexual people).

There are no multiple identity issues with this policy.

Provide details of data on the impact of the policy on people with multiple identities. Specify relevant Section 75 categories concerned.

Disability Duties:

1. Does this policy affect (or have the potential to affect) disabled people? (Please mark an 'X' where appropriate)

Yes	No
X	

2. If yes, how does this policy pay due regard to the promotion of positive attitudes towards disabled people?

This policy actively addresses households with disabled family members.

3. If yes, does this policy provide any opportunity for the engagement of, or participation of any stakeholder representatives? e.g. Housing Community network. (Please mark an 'X' where appropriate)

Yes	No
	X

4. If yes, what efforts have been made to encourage the participation of disabled people?

N/A

Human Rights:

The Screening Team must consider the Human Rights "Convention Checklist" set out below. The Screening Team must be satisfied that the policy does not interfere (unless justified by a legitimate, necessary and/or proportionate aim) with any of the rights listed. On occasion, the Screening Team may require legal advice to assure the Board/CXBC of adequate consideration of Human Rights.

There are no Human Rights issues with this policy.

Additional Human Rights Conventions:

There are many international instruments that the UK Government have made commitments to progressively realise. Some of these impact on housing policy and it is important that when we make policy that we can assure the Board that cognisance of these instruments has been observed. This is particularly important where policies affect or have the potential to affect children and young people and disabled people. The Screening Team may wish to seek additional legal advice or views of representative groups.

Monitoring:

How will this policy be monitored for equality impacts in accordance with the Housing Executive's Equality Scheme?*

It has been agreed that equality will feature as a standing agenda item in the performance management of the policy.

*Guidance available from the Equality Monitoring Officer, Equality Unit.

Part 3 - Screening Team decision

Does this policy require an equality impact assessment? (Please mark an 'X' where appropriate)

Yes	No
	X

Reasons for the decision:

There are no significant equality issues associated with this policy. The Financial Inclusion Policy is for the benefit of all tenants and that will include tenants from Section 75 categories.

Part 4 - Approval and authorisation

Screened by: (Please insert name below)	Position/Job Title	Date
Lee Duffin	Equality & Safeguarding Manager	22/08/23
Approved by:		
Tony Steed	EDIS Manager	22/08/23