



Equality Impact Assessment form

1) Name the Strategy, Policy, and Procedure or Function being assessed.

Financial Inclusion and Capability Strategy and Financial Inclusion and Capability Action Plan

2) What are the aims of the strategy, policy, procedure or function being assessed?

Whose need is it designed to meet?

Are there any measurable elements such as time limits or age limits?

To improve our residents ability to manage their money well.
To remove barriers and provide opportunities to improve financial well-being.
To meet Derby Homes Financial Inclusion objectives.

Financial inclusion work will be carried out on an on-going basis and will be monitored, amended and improved where necessary. The strategy and action plan are due to be reviewed in 2020.

3) Who has been consulted?

Liaison with staff from internal departments and external organisations helped form the strategy and action plan, including:

Derby Homes; Income Team, Welfare Reform, Complex Needs, Tenancy Sustainment, Intensive Housing Management, Community Development, Customer Communications, Customer Engagement, Energy Efficiency, Rental Control, Apprentice Development, Housing

Officer, Money Advice, Income Advisers, Project Manager, Customer Service

DCC; Local Area Co-ordinators, Welfare Reform, Intelligence, Neighbourhoods, Adult Learning

External; JCP, Revive Healthy Living Centre, ALMOs and other social housing providers, Financial Conduct Authority, Financial Action and Advice, Sound as a Pound, Money Advice Service, Greggs Foundation, Sinfin Community Centre, OSCAR, East Midlands Financial Capability Forum, Mash Up Theatre Company, Derbyshire Community Bank, Big Energy Saving Campaign, Direct Help and Advice

4) Identify potential impact on each of the of the diversity 'groups' by considering the following questions. There may be other questions you need to think about which are specific to the strategy, policy, procedure or function you are assessing.

- Might some groups find it harder to access the service?
- Do some groups have particular needs that are not well met by the current service, policy, procedure or function?
- What evidence do you have for your judgement (e.g. monitoring data, information from consultation / research / feedback)?
- Have staff / residents raised concerns and or complaints?
- Is there any local or national research to suggest there could be a problem?

Please use the table below to record your findings / answers

Strand	No Impact	Negative Impact	Positive Impact	Comments / Evidence
Age			X	Derby Homes recognises that financial exclusion can have a negative impact

				on anyone and at any time. The strategy and action plan set out the financial inclusion work that Derby will carry out, that is designed to be accessible to all our residents and serves to mitigate the impact of financial exclusion despite; age, disability, gender, race, religion and belief, sexual orientation, if transgender or marital status.
Disability			X	As above
Gender			X	As above
Race			X	As above
Religion & Belief			X	As above
Sexual Orientation			X	As above
Transgender			X	As above
Marital Status			X	As above

5) Does the strategy, policy, practice or function promote equality of opportunity?

- Does it link to Derby Homes Core objectives
- Can any positive impacts be promoted as best practice

The Financial Inclusion and Capability Strategy and Action Plan were created after taking into consideration the need for them to complement and link to Derby Homes, Derby City Council and national objectives, policies and strategies, including:

Derby Homes’:

- Mission Statement
- Strategic Objectives

and existing strategies/policies, including:

- Value for Money
- Income Management
- Welfare Reform
- Value for Money
- Older People
- Volunteering
- Customer Communication
- Apprenticeships
- Children and Young People
- Asset Management
- Environmental

Derby City Council’s:

- Council Plan 2016/19

National:

- Financial Capability Strategy for the UK

To monitor the positive impact of financial inclusion work being carried out and to promote as best practice, where applicable, both internally and externally.

- **If ‘adverse Impacts’ are identified is it?** Legal (i.e. not discriminatory)
- What is the level of impact?

None identified

- 6) Are there any changes you could introduce which make this strategy, policy, procedure or function, work better for this group of people? Detail the actions planned and any further research or consultation required and how the actions will be monitored.

N/A

- 7) If actions / suggestions for improvement have been identified, what should the positive outcome be for Derby Homes customers?

N/A

- 8) Do you consider a full Equality Impact Assessment is required or do the actions identified and planned meet the adverse impacts identified?

No

Monitoring

Review / New EIA (date or Timeframe)	April 2020
Name of person/s completing this form	Sonia Hardy – Financial Inclusion Project Officer Julie Eyre – Income Manager (Welfare Reform) Leon Taylor – Housing Management Trainer
Date assessment completed	4 April 2017
Name (and signature) of manager approving EIA	Jackie Westwood Head of Income Management & Advice