

Equality Needs Impact Assessment – Screening Exercise
Part 1 – Initial Assessment to Prioritise Existing Policies

Summary Sheet

Name of policy / Service	Tandem financial inclusion project
Details of Responsible Officer Name Contact No. Service Area	Lisa Fearn 01642 707901 Finance Directorate
Overall Rating <small>Red/amber/green</small>	Green
Feedback/comments See actions below	
Action Required Is a full Impact Assessment required? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Is a Partial Impact Assessment required? <input type="checkbox"/> Yes <input type="checkbox"/> No If neither, what other action is required	
Date to be Achieved – Full, substantial ENIA was completed August 2009. Actions to be completed by March 2010.	
Action Taken Date..... <small>Signature of Responsible Officer to signify that all action has been taken</small>	

Equality Needs Impact Assessment Proforma

Part 1 – Screening Exercise to Prioritise Existing Policies

Name of policy, procedures, services or activity	Tandem financial inclusion project
Details of the Responsible Officer	Lisa Fearn, Tandem project manager
Service Area	Finance Directorate
What are the aims/objectives or purpose of the policy and related, procedures, services or activities?	<p>Tandem has been set up to provide general financial advice to all tenants and leaseholders of Erimus Housing Ltd. In November 2009, Tandem will also be available to Tees Valley Housing customers.</p> <p>Aim - Tandem offers free, confidential help and support on a wide range of money matters, including help to:</p> <ul style="list-style-type: none"> • Claim full benefit entitlement • Deal with any debts, including rent arrears • Compare loan costs and access affordable loans • Budget, save and find ways to make your money go further • Choose a bank account or other financial services such as home contents insurance • Get specialist help and advice <p>Purpose –</p> <ul style="list-style-type: none"> • To offer timely advice and support to help tenants and leaseholders prevent financial problems, manage money day-to-day, plan for the future and cope with financial distress. • To enable financially-excluded people to access affordable credit as an alternative to using doorstep credit at high rates of interest. • To help people maximise their income and start to deal with debt • To help people to move towards financial inclusion
What outcomes do you want to achieve from the policy and for whom?	<p>Customers –</p> <ul style="list-style-type: none"> • Prompt access to high-quality advice and information from Tandem. • Practical help and support. • Debt prevention. • Increase in the use of mainstream financial services. • Increase in income and financial capability. <p>Communities – sustainability</p>

	<p>Fabrick Housing Group –</p> <ul style="list-style-type: none"> • Increase in customer satisfaction. • Increase the support available to residents, which may in turn lead to an increase in income collection, a reduction in the number of evictions (due to rent arrears) and fewer abandoned properties.
To ensure that the appropriate employees are notified of any changes and/or receive the necessary training resulting from this assessment, identify who implements the policy and procedure or delivers the service or activity	<ul style="list-style-type: none"> • A small team of Tandem advisers deliver the Tandem service, working with colleagues throughout the organisation to help identify customers who may benefit from Tandem intervention. • Tandem is a partnership between Erimus Housing (part of the Fabrick Housing Group) and The Five Lamps Organisation. Five Lamps is a community development finance institution, licensed to provide loans to individuals. • Tandem advisers have links with a range of external agencies to ensure that clients have access to the right level of advice, as required. These agencies include the Citizens Advice Bureau, Cleveland Housing Advice, Money Advice at Trading Standards, Middlesbrough Council Welfare Rights Unit, amongst others.
To ensure that the assessment takes account of all, identify who may be affected by the policy and procedure or the way in which the service or activity is delivered	<ul style="list-style-type: none"> • Customers could be affected by the way in which Tandem is delivered, therefore equality of access and a fully-inclusive service is vital. • Colleagues may also be affected by the way in which Tandem is delivered and vice versa, as this may impact on their resources. Colleagues include other Fabrick Housing Group staff members, the Five Lamps Organisation, Citizens Advice Bureau, Cleveland Housing Advice, Money Advice at Trading Standards, Middlesbrough Council Welfare Rights Unit, amongst others.
To ensure that any changes are communicated to the right organisations, identify which stakeholders/partners could be affected	No adverse impact has been identified during the full service ENIA
To ensure that the right officers are involved in a potential full Impact Assessment or that they are notified of changes resulting from this stage of the Assessment, identify services within the Company that may be affected by change	<p>Chris Estill and Saliyah Hameed, Equality and Diversity managers, Lisa Fearn, Tandem project manager and Resident Involvement officers were all involved in the Tandem ENIA.</p> <p>NB although Tandem advisers, Rent and Income teams, Estate management teams, front-line staff and external agencies could be affected by change, no adverse impact has been identified during the full ENIA.</p>

<p>What factors outside of the policy influence the outcomes of the policy or affect the delivery of the service, if any?</p>	<p>The delivery of the service could be affected by, for example, funding constraints in the current economic climate, operational procedures of external agencies and organisational change within Fabrick Housing Group.</p>
<p>What do you already know about equality impact or need?</p>	<p>There are many strands to financial exclusion and many reasons why people are in financial difficulty or are reluctant to access advice. A service which is widely accessible, promoted regularly and which works positively and proactively to engage people who may not otherwise access the service is more likely to reach people who are in need of general financial inclusion advice.</p>
<p>Is there any relevant evidence (e.g. lower up-take of a service by a group), that there may be adverse impact?</p>	<p>Hard to reach groups include older people, people with disabilities, young people, BME communities, people who have not had a tenancy before and males. However, this low take-up is more likely to be related to the complex issues surrounding financial exclusion and money problems, rather than an adverse impact resulting from the approach that Tandem takes in delivering the service. The full ENIA identified no adverse impact.</p>
<p>Are there any indications that similar policies create difficulties for specific groups?</p>	<p>n/a</p>

Part 2 - Full/Substantial Equality Needs Impact Assessment

Using the information from Part 1 complete each relevant part of the sections below.

BME Communities, Religion or Belief	
<p>What adverse impact could there be on people from different BME communities or on grounds of religion or belief?</p>	<p>No adverse impact identified as part of the Tandem ENIA.</p> <p>From the discussions during the focus groups:</p> <ul style="list-style-type: none"> • The group felt that practical, close support would be required when working with particular minority groups. This could then be changed to more passive support over time, to help improve the confidence of the individual (this would be more relevant to culture and language rather than religion or belief) • A suggestion was made to establish a volunteer base to get a pool of people together who could translate for residents, to compliment the need for a specialist translation service. Issues around client confidentiality could potentially arise, therefore Tandem will continue with the current practice, outlined below. <p>Current practice at Tandem</p> <ul style="list-style-type: none"> • Tandem offers an 'Extra Help' service to tenants or leaseholders, funded by Barclays plc, to provide more in-depth support to build confidence in money management • Formal translation services are available free to the client as requested, and this is arranged in the same way that all Fabrick Housing Group translation services are arranged. The translation service is paid for by Fabrick Housing Group. • In addition, a client is able to bring an advocate / friend / family member to their Tandem appointment if this is what the client wants, as required for translation or understanding or support etc. • Arranged for a date / time that is convenient for the client (to take account of holy days, festivals, other commitments etc) • Catering for events to include a selection of vegetarian / meats / fish / Halal food and other special diets catered for as requested
<p>Would the impact be different for males and for females and if so how?</p>	<p>Tandem advisers have the flexibility to meet a variety of needs, taking into account individual circumstances.</p>

	<p>Current practice at Tandem</p> <ul style="list-style-type: none"> • Tandem works with tenants and leaseholders, but members of an Erimus / Tees Valley Housing household are able to access Tandem if accompanied by the tenant or leaseholder. • Tandem are able to provide female advisers on request. • Option for home visits for clients who have a disability or who are unable to come to an area office for an appointment • Option for a telephone appointment • Option for appointments in Homechoice, Resource centre, local community centre or library, as required. • Translation statements and documents in other formats are available on request • Photos in leaflets and the Tandem website reflect diversity • Tandem advisers use their discretion and have the flexibility to offer advice in a variety of ways, including over the telephone, and to signpost people to alternative sources of support.
<p>What actions could be taken to reduce or avert adverse impact?</p>	<p>No adverse impact</p>
<p>Does the action required seem proportionate to the impact?</p>	<p>Yes</p>
<p>Is there action that could be taken to or reduce/eliminate discrimination or promote community cohesion and if so what would this be?</p>	
<p>Does the action required seem proportionate to the impact?</p>	
<p>Is consultation required and if so with whom and when?</p>	<p>ENIA consultation has already been carried out with members of the BME focus group and a Tandem ENIA focus group, both of which had representatives from the BME community. A member of the Polish community was also consulted.</p>

Disability	
<p>What adverse impact could there be on people with a disability?</p>	<p>No adverse impact identified as part of the Tandem ENIA.</p> <p>From the discussions during the focus groups:</p> <ul style="list-style-type: none"> • The Group discussed the fact that disabled people are much more likely to live in social housing than any other tenure. They were also more likely to suffer financial hardship, and difficulties in managing their money than their non-disabled peers. However they were also more likely to find accessing the Tandem service more difficult. • The group felt that dealing with advocates of disabled people could raise issues in terms of the privacy of the individual. Care should be taken to fully explain the implications of assisting an individual with their finances through an advocate or representative. • It was suggested that the service could be publicised when tenants apply to Erimus Housing for adaptations. It was felt that if an individual is having difficulty coping with a physical/mobility difficulty it is possible that they may also have difficulty coping with their finances. • Telephone access to the Tandem service may not be the best method for the hearing impaired, particularly when answer phone messages need to be left. • Disability access may be required to attend a Tandem appointment. • Not everyone will leave answer phone messages - look into securing admin support for Tandem <p>Current practice at Tandem</p> <p>Access</p> <ul style="list-style-type: none"> • Range of contact methods for clients – <ul style="list-style-type: none"> ○ Email and email via the Tandem website, ○ letter ○ telephone (landline number), answer phone and free phone telephone number via the Erimus and Tees Valley Housing contact centre, ○ mobile telephone number for calls, miscalls or text ○ in person or via a member of staff or via an external agency ○ Residents can contact Type Talk, and they will contact Tandem on the residents' behalf

- We don't use 'press option 1' on our telephones, which makes it easier for people who use hearing aids and the answer phone message invites people to text or leave a message.

Website

- 3 font sizes and instructions to help users make the font even larger,
- translation statements,
- read speaker (an audio description of the webpage content)
- high contrast option,
- pictorial section to help people with low literacy skills,
- photos reflect the diversity of the client group in terms of gender, ethnicity, age and disability.
- An independent consultant was hired to check the content and layout of the Tandem website to make it as accessible as possible.

Leaflets

- Translation statements and other formats available on request

Promotion

- Tandem articles in every tenant newsletter
- Explained the Tandem service to the manager of the Adaptations team in order to increase referrals
- Visited most teams within Erimus to raise awareness of Tandem
- Tandem is unable to use the Plasma screens in area offices to promote Tandem, but we will add a link to a Tandem promotional video to the Tandem website.

Appointments

- Tandem ring to remind clients on the day of their appointment
- Are usually in area offices, which are fully accessible for people with mobility difficulties and have a hearing loop available
- Option for home visits for clients who have a disability or who are unable to come to an area office for an appointment
- Option for a telephone appointment
- We aren't able to hold regular 'drop in' surgeries in community buildings but we have an option for appointments in Homechoice, Resource centre, local community centre or library, as required.
- When an advocate is involved, advisers are vigilant to the dynamics of the relationship

	<p>Focus groups and events</p> <ul style="list-style-type: none"> • Large print agenda items produced, as required • Hearing loop and accessible venues <p>Privacy and confidentiality</p> <ul style="list-style-type: none"> • We ask for signed permission before we share any personal information with Erimus or Tees Valley Housing staff • Tandem has a separate database, a password-protected folder on the intranet and all confidential information is in a locked cabinet in the Tandem office. <p>Future developments</p> <ul style="list-style-type: none"> • Funding has been secured to pay for a 12-month opportunity for a trainee admin support worker aged 18-24, who has previously been unemployed.
Would the impact be different for males and females and if so how?	No
What would be required to redress or avert adverse impact?	
Does the action required seem proportionate to the impact?	
Is there action that could be taken to promote equality or eliminate discrimination and if so what would this be?	No
Is there action that could be taken to promote positive attitudes towards disabled people and if so what would this be?	
Is there action that could be taken to encourage disabled people to participate in public life and if so what would this be?	Tandem already has a resident focus group which is attended by people who have disabilities (this is a sub-group of the Income Management Focus group).
Does the action required seem proportionate to the impact?	
Is consultation required and if so, with whom?	Consultation has already been carried out with members of a Tandem ENIA focus group, and tenants with disabilities were represented at this meeting.

Gender

<p>What adverse impact could there be on males?</p>	<p>No adverse impact identified as part of the Tandem ENIA.</p> <p>From the discussions during the focus groups:</p> <ul style="list-style-type: none"> • The group discussed the fact that people who are fleeing domestic violence (DV), whether male or female, and regardless of sexual orientation, are much more likely to require financial assistance via the tandem team and therefore the service should be marketed to meet these people's needs. • The group felt that male tenants would probably be less likely to seek help from or use the Tandem service, due to them feeling embarrassed about failing in their stereotypical role as homemakers or breadwinners. One group member noted that men don't like to look weak. <p>Current practice at Tandem</p> <ul style="list-style-type: none"> • Tandem advisers have visited My Sisters Place in Middlesbrough to raise awareness of the Tandem service and to find out about the support available to people fleeing DV. • If domestic violence is discussed / suspected during a Tandem appointment, Tandem will advise the person of the support that is available, and refer on as required. • Tandem advisers are able to refer to My Sisters Place • Appointments with female Tandem advisers are available • All new and transferring tenants are contacted by Tandem to offer an appointment, to encourage men and women to engage with Tandem in the early stages of their tenancy. • Accessibility options are outlined in the previous 'disability' section
<p>What adverse impact could there be on females?</p>	<ul style="list-style-type: none"> • Research shows that single mothers are the main target group for doorstep lenders and loan sharks.
<p>What would be required to redress or avert adverse impact?</p>	<p>Current practice at Tandem</p> <ul style="list-style-type: none"> • Tandem advisers encourage clients to compare loan costs before taking out a loan, and help people to access affordable loans, as an alternative to high cost credit • Appointments with female Tandem advisers are available • There is a link to a leaflet from the NE Illegal Money Lending team on the Tandem

	<p>website, and Stop Loan Shark posters in area offices and homechoice</p> <ul style="list-style-type: none"> • There is a tab on the Tandem homepage to Savings and Loans. • Tandem is a partnership with Five Lamps, which offers access to affordable loans as an alternative to high-cost credit.
Does the action required seem proportionate to the impact?	Yes
Is there action that could be taken to promote equality or reduce/eliminate discrimination and if so what would this be?	
Does the action required seem proportionate to the impact?	
Is consultation required?	Both Tandem ENIA consultation groups had equal representative of males / females.

Transgender

What adverse impact could there be on people who are transgender?	No adverse impact identified as part of the Tandem ENIA.
Would the impact be different for people who are now males or who are now females and if so how?	No
What would be required to redress or avert adverse impact?	<p>Current practice at Tandem</p> <ul style="list-style-type: none"> • The Diversity Manager at Tandem is aware of the service that Tandem provides, including the 'Extra Help' option which offers recurring Tandem appointments to help address ongoing money problems, and is encouraged to refer clients to Tandem. • Tandem advisers have training in equality and diversity issues and provide a service which is customer-focused and based on the needs of the individual. • Accessibility options are outlined in the previous 'disability' section
Does the action required seem proportionate to the impact?	yes
Is there action that could be taken to promote equality or reduce/eliminate discrimination and if so what would this be?	
Does the action required seem proportionate to the impact?	
Is consultation required and if so with whom and when?	No member of the transgender community was involved in the Tandem ENIA focus group or BME focus group.

Elderly and Frail	
What adverse impact could there be on people who are elderly and frail?	<p>No adverse impact identified as part of the Tandem ENIA.</p> <p>From the discussions during the focus groups:</p> <ul style="list-style-type: none"> • Reluctance to engage with Tandem, other advice agencies, benefits departments or financial institutions. • The Group discussed the fact that older people may be less inclined to use the Tandem services due to the importance they place upon privacy when managing finances. For this reason, a more proactive approach may be required; by undertaking outreach activity in sheltered/ extra care schemes where necessary. <p>Current practice at Tandem</p> <ul style="list-style-type: none"> • Tandem advisers have held 'fuel poverty' sessions at each sheltered scheme managed by Erimus and offered benefit entitlement checks and Tandem appointments to all participants. • Tandem offers a generic service to encourage clients to engage with Tandem – for example someone may initially contact us for help to reduce their fuel tariff, but during the appointment we may be able to do a benefit check or identify debts that can be addressed. • Home visits are available on request, for people with mobility or other difficulties • Tandem had a stand at the Weave consultation event, which attracted mainly older tenants • Additional accessibility options are outlined in the previous 'disability' section.
Would the impact be different for males and for females and if so how?	No
What would be required to redress the adverse impact?	
Does the action required seem proportionate to the impact?	yes
Is there action that could be taken to promote equality or reduce/eliminate discrimination and if so what would this be?	
Does the action required seem proportionate to the impact?	
Is consultation required and if so with whom	Residents of pensionable age were involved in the Tandem ENIA focus groups.

and when?	
Young People	
<p>What adverse impact could there be on people who are young?</p>	<p>No adverse impact identified as part of the Tandem ENIA.</p> <p>From the discussions during the focus groups:</p> <ul style="list-style-type: none"> • Generally, access to the service was felt to be easy, and very flexible, particularly for young people. • The group discussed that raising awareness of the Tandem service with parents would give them the opportunity to support their children in the event of them getting into financial difficulty. It was noted that young people may not feel they could discuss their financial circumstances with parents but in this event, parents can signpost to ‘tandem’ • The group felt that text messaging could be used more effectively to communicate with tenants. • It was felt that it may prove useful to advertise the service in job centres, although it was again acknowledged that the Tandem service is only currently available to Erimus tenants, therefore we advertise the service in resident newsletters. • The focus group felt that young people may be more likely to ‘live for today’ and therefore borrow more to fund their lifestyles’ <p>Current practice at Tandem</p> <ul style="list-style-type: none"> • All accessibility options are outlined in the ‘disability’ section above. • Tandem have an ‘Extra Help’ service which is available to all, including young people • Tandem have delivered budgeting / tenancy management sessions to young people as part of an E2E programme, in conjunction with colleagues from Erimus. • Tandem deliver a budgeting and money management session as part of the Get a Life! Programme for young people. This is part of a 10-week independent living course designed to help young people manage a tenancy. All young people who have a housing application in or who are Erimus tenants are encouraged to join the course. <p>Future developments</p> <ul style="list-style-type: none"> • When / if an automated text messaging service is available, Tandem will send a text to all young tenants to promote Tandem.
<p>Would the impact be different for males and for females and if so how?</p>	<p>no</p>

What would be required to redress adverse impact?	
Does the action required seem proportionate to the impact?	yes
Is there action that could be taken to promote equality or reduce/eliminate discrimination and if so what would this be?	
Does the action required seem proportionate to the impact?	
Is consultation required and if so with whom and when?	Young people were involved in the Tandem ENIA focus group.

Sexuality

What adverse impact could there be on people who are not heterosexual?	<p>No adverse impact identified as part of the Tandem ENIA.</p> <p>Tandem advisers don't collect monitoring information about sexuality. Current practice at Tandem</p> <ul style="list-style-type: none"> • The Diversity Manager at Tandem is aware of the service that Tandem provides, including the 'Extra Help' option which offers recurring Tandem appointments to help address ongoing money problems, and is encouraged to refer clients to Tandem. • Tandem advisers have training in equality and diversity issues and provide a service which is customer-focused and based on the needs of the individual. • Accessibility options are outlined in the previous 'disability' section
Would the impact be different for males and for females and if so how?	No
What would be required to redress the adverse impact?	
Does the action required seem proportionate to the impact?	
Is there action that could be taken to promote equality or reduce/eliminate discrimination and if so what would this be?	No
Does the action required seem proportionate to the impact?	
Is consultation required and if so with whom and when?	No representative of the lesbian, gay or bisexual community attended the Tandem ENIA focus group or BME focus group, but one resident who identified as gay was invited.

Equality Needs Impact Assessment

Part 2 – Full/Substantial Equality Needs Impact Assessment

Summary of Actions Required

Name of policy, procedure, service or description of activity	Tandem financial inclusion project
Details of Responsible officer Name Lisa Fearn Contact No.01642 707901	
Outline of Actions Required No adverse impact was identified in any elements of this Tandem ENIA process. During consultation with tenants and colleagues as part of the ENIA, a range of good practice initiatives, ideas and suggestions were made on how to develop Tandem and enhance the service that Tandem offers. These have been gathered into the action plan, below. The minutes of the Tandem ENIA focus group and other Tandem ENIA meetings will be available on request, as part of the ENIA process.	
Estimated Date to be Achieved Please see ENIA project plan	
Issues that may be of concern or require consideration by the Equality and Diversity Working Group None	

On completion, please forward to the Diversity Officer for consideration by the Equality and Diversity Working Group.

ENIA Project Plan

Description of Policy Procedures etc	Tandem service				
Objectives	Actions Required	Responsible Officer(s)	Timescale	Resource Implications	Progress to date
Tandem ENIA discussed at Equality and Diversity working group	Add to the agenda for the November meeting. SH / LF to present the report at this meeting	Saliah Hameed	Nov 09	Low	
Promote the outcome of the Tandem ENIA	Add details of the ENIA planning, results and good practice suggestions on to the Tandem website	Lisa Fearn	Dec 09	Low	
Feed back to participants on the focus groups, as promised during the meetings.	Send a letter and an outline of the action plan to participants	Lisa Fearn	Dec 09	Low	
Include Tandem information with the Tenant Handbook	Tandem can't add to the tenant handbook, but we will develop a Tandem handbook with and for residents.	Lisa Fearn	March 2010	High	
Make sure that single mums and dads are aware of Tandem	Contact Sure Start and the West Middlesbrough Trust to promote Tandem	Lisa Fearn	December 09	Low	
Hold training sessions for BME residents to explain all the things that Tandem could help with	Diversity Manager / BME focus group to invite us to events where we could explain the Tandem service to tenants and leaseholders.	Saliah Hameed	March 2010	Medium	