CLACKMANNANSHIRE COUNCIL

THIS PAPER RELATES TO ITEM 14
ON THE AGENDA

Report to Clackmannanshire Council

Date of Meeting: 27th November 2025

Subject: Housing Service - Current and Former Tenant Rent Arrears Policy

Report by: Strategic Director (Place)

1.0 Purpose

1.1. This report provides Council with information on the work undertaken to develop the Housing Service Current and Former Tenant Rent Arrears Policy.

1.2. The Policy supports Housing Revenue Account (HRA) budget management by ensuring that tenant rent money, the core income for the HRA, is collected efficiently and effectively. This income is then reinvested into housing revenue and capital service delivery, including improvements to the Council's housing stock and investment in tenant priorities.

2.0 Recommendations

2.1. It is recommended that Council:

2.1.1. Approve the Housing Service's Current and Former Tenant Arrears Policy (attached as Appendix 1).

3.0 Background

3.1. In line with Clackmannanshire Council's Tenancy Agreement, tenants are responsible for paying their rent at pre-determined scheduled intervals and on time. Where a joint tenancy agreement is in place, each of the joint tenants is responsible for paying the rent.

3.2. House rents are the primary source of funding for the HRA, making timely rent collection essential. The Housing Service employs preventative measures to minimise the risk of arrears arising but where arrears do occur, housing officers implement early intervention strategies to prevent escalation and support tenants in managing their rent obligations.

3.3. Effective and ongoing communication with tenants is critical. Officers utilise a range of communication methods tailored to individual needs, ensuring tenants understand their responsibilities, are aware of how to prevent arrears from increasing, and are signposted to appropriate support services where necessary.

3.4. In the 2024/25 financial year, the Housing Service collected 99.21% of rent due, which saw an improvement from the 99.05% collected in 2023/24.

3.5. The Housing Service has recently introduced a revised case flagging system. This system enables prioritisation of cases requiring immediate and specific attention, and earlier intervention for tenants in need of additional support, and has helped to facilitate the further drop in current tenant arrears.

3.6. In April 2024, a dedicated Former Tenant Arrears Team was established within the Housing Service with responsibility for the management of former tenant rent arrears, increasing the recovery of debt, and reducing the amount of bad debt being written off.

3.7. During the 2024/25 financial year, write off of unrecoverable former tenant arrears totalling £736,233 was approved, and alongside this, the implementation of a new debt management system enhanced former arrears case management by improving the categorisation of accounts requiring action and providing greater clarity for officers charged with determining the most appropriate course of action for pursuing debt and attempting to recover it. Categorisation includes for, but is not limited to - deceased tenants, untraceable individuals, sequestration, moved elsewhere, cases already subject to legal proceedings or decisions.

3.8. The overall percentage of gross rent arrears for rent due in financial year 2024-25 (for both current and former rent arrears combined) was 7.25%, this represents an improved position in rent account management from a previous position of 11.15% due in 2023-24.

3.9. This policy was developed taking account of some early tenant consultation activities linked to the annual HRA budget and rent setting exercise. Feedback gathered through survey responses was used to help inform the approach to managing current tenant rent arrears.

3.10. Clackmannanshire Tenants and Residents Federation (CTRF) were also invited to provide comment and feedback on the draft policy document.

3.11. When developing this policy, careful consideration was given to The Promise to ensure alignment with its principles. The policy was reviewed against the Council’s strategic aims and objectives set out in the Keeping the Promise Plan. The policy provides tailored, trauma-informed, and person-centred solutions aimed at preventing arrears from occurring in the first place, managing escalating arrears with the goal of preventing homelessness, and sustaining tenancies. This approach reflects The Promise by ensuring that personal background and individual needs of care-experienced young people are taken into account, providing support with aim of improving life outcomes.

3.12. The Policy took into account UNCRC requirements for all public bodies to present information in accessible format for all children and young people. In doing so, an additional plain English summary version of the Policy has been developed (attached as Appendix 2).

4.0 Considerations

4.1. The Policy provides a framework for how the Housing Service will work to prevent rent arrears from arising and recover any rent arrears owed by current and former tenants. The approach aims to safeguard the Service's resources and ensure that we maximise the income that is available to be reinvested into delivering high-quality housing services.

4.2. The Housing Service will aim to employ a balanced approached to rent arrear recovery by recognising the needs and circumstances of individual tenants. This includes providing tenants who are struggling to pay their rent with tailored information, advice and support to prevent rent arrears from escalating, and sustaining successful tenancies wherever possible.

Current Tenant Arrears

4.3. At the start of the tenancy, Housing Officers within the Tenancy Management Team will aim to ensure that new tenants are made aware of all of their responsibilities associated with paying the rent on time and can help provide advice on how to make payment and how to best budget for this, this is done as part of the tenancy sign-up visit.

4.4. Officers will inform tenants of the rent amount, available payment methods, and provide advice and information on support to help with rent payments, including any available assistance with housing costs and eligibility for Housing Benefit, Universal Credit and any other financial support.

4.5. Officers will regularly monitor tenants' rent accounts to ensure they do not fall into arrears. If a tenant falls into arrears, the Housing Service will act promptly to address the situation, seek to find a means to prevent the rent arrears from increasing, and work towards ensuring the debt is cleared as quickly as possible. The Service employs a person-centred and staged approach to arrears recovery. At each stage of the process, tenants will be given the opportunity to resolve the arrears and will be offered advice, information, support and guidance on managing their rent payments.

4.6. Where tenants have accrued rent arrears, they are reminded of their tenant responsibilities and are encouraged to prioritise clearing the arrears balance in full. If this is not possible, they are encouraged to make regular lump sum payments. If this is not within their financial capacity, the Housing Service may agree to an affordable repayment plan based on the tenant's current financial circumstances with the aim of supporting the tenant in making reasonable, realistic and consistent instalment payments over an agreed period.

4.7. Legal Action, such as action for payment, eviction action or conjoined action, will be considered only where all other feasible non-legal measures have been exhausted to address the rent arrears, and the tenant has failed to make payments; refused to engage with the Housing Service; has not agreed to a repayment plan; or has failed to adhere to an agreed plan.

Former Tenant Arrears

4.8. Where former tenant arrears have been identified, the Housing Service will aim to obtain a forwarding address and/or email address of the former tenant, and the former tenant will be sent a letter and given an opportunity to clear the debt in a single payment or in instalments, following an agreement of an affordable repayment plan.

4.9. Any affordable repayment plans with former tenants will be monitored to ensure payments are made on time. If the former tenant does not agree to or does not adhere to a repayment plan, the Housing Service may pass the case to a debt collection agency to recover any outstanding debt.

4.10. While Clackmannanshire Council aims to minimise the amount of rent arrears to be considered for write off, it is recognised that some debts will be irrecoverable. In particular, the Housing Service may write unpaid rent debt off where the former tenant has sequestrated; where the former tenant is deceased and there is no other way to recover the debt; where the former tenant cannot be traced and previous contact attempts have failed or where it is not economical to pursue the debt further. In those circumstances, the case will be monitored for five years, after which, any rent arrears will be written off.

5.0 Sustainability Implications

5.1. There are no sustainability implications.

6.0 Resource Implications

6.1. Financial Details

6.2. The full financial implications of the recommendations are set out in the report. This includes a reference to full life cycle costs where appropriate. Yes ☒

6.3. Finance have been consulted and have agreed the financial implications as set out in the report. Yes ☒

6.4. Staffing

There are no staffing implications from this report

7.0 Exempt Reports

7.1. Is this report exempt? Yes ☐ (please detail the reasons for exemption below) No ☒

7.0 Declarations

The recommendations contained within this report support or implement our Corporate Priorities and Council Policies.

(1) **Our Priorities**

Clackmannanshire will be attractive to businesses & people and ensure fair opportunities for all ☒

Our families; children and young people will have the best possible start in life ☒

Women and girls will be confident and aspirational, and achieve their full potential ☒

Our communities will be resilient and empowered so that they can thrive and flourish ☒

(2) **Council Policies**

Complies with relevant Council Policies ☒

8.0 Impact Assessments

8.1 Have you attached the combined equalities impact assessment to ensure compliance with the public sector equality duty and fairer Scotland duty? (All EFSIAs also require to be published on the Council's website)

Yes ☒

8.2 If an impact assessment has not been undertaken you should explain why:

9.0 Legality

9.1 It has been confirmed that in adopting the recommendations contained in this report, the Council is acting within its legal powers. Yes ☒

10.0 Appendices

10.1 Please list any appendices attached to this report. If there are no appendices, please state "none".

Appendix 1. Current and Former Tenant Rent Arrears Policy

Appendix 2. Current and Former Tenant Rent Arrears Policy Child-friendly Summary

Appendix 3. Equality and Fairer Scotland Impact Assessment

11.0 Background Papers

11.1 Have you used other documents to compile your report? (All documents must be kept available by the author for public inspection for four years from the date of meeting at which the report is considered)

Yes ☐ (please list the documents below) No ☒

Author(s)

NAME	DESIGNATION	TEL NO / EXTENSION
Andrew Buchanan	Team Leader Housing Business Management	5169

Approved by

NAME	DESIGNATION	SIGNATURE
Kevin Wells	Strategic Director – Place	[redacted]

Clackmannanshire Council | Comhairle Siorrachd Chlach Mhanann
www.clacks.gov.uk

Clackmannanshire Council

Housing Service

Current and Former Tenant Rent Arrears Policy

November 2025

Contents

1. Scope of the Policy

Income from housing rent charges is the main source of income for Clackmannanshire Council's Housing Service and directly funds the various services that it provides. Effective rent collection is vital to ensuring revenue maximisation and the financial viability of the Housing Revenue Account.

Where a tenant has accrued debt of unpaid rent or charges during or at the end of a tenancy, Clackmannanshire Council will aim to recover any rent arrears from current or former Council tenants. The Council will employ a balanced approach to rent arrear recovery by recognising the needs and circumstances of individual tenants, and providing tenants who are struggling to pay their rent with information, advice and support with the aim of preventing rent arrears from escalating and sustaining successful tenancies wherever possible.

The Current and Former Tenant Rent Arrears Policy sets out the framework by which the Housing Service will work to prevent rent arrears from arising and to recover any rent arrears owed by current and/or former tenants. This approach safeguards housing service delivery and ensures that income can be reinvested into delivering high-quality housing services.

This Policy aligns with the Corporate Debt Policy and should be read in conjunction with Clackmannanshire Council's Scottish Secure Tenancy Agreement and Short Scottish Secure Tenancy Agreement.

2. Aims of the Policy

This policy aims to provide a framework to help:

- Prevent and minimise current and former tenants' rent arrears and debt;
- Provide tenants with relevant advice and information on available debt advice and income maximisation services;
- Promote tenancy sustainment and prevent homelessness from occurring due to rent arrears;
- Maximise the amount of tenant rent arrears recovered;
- Provide a clear, consistent and cost-effective approach to debt recovery process;
- Minimise the amount of debt that is required to be written off.

3. Legislative Framework

The Council will ensure that this policy adheres to all legislative requirements under relevant legislation and gives due regard to statutory guidance. Guidance may be sought in the following legislation:

- Bankruptcy and Diligence etc. (Scotland) Act 2007
- Debt Arrangement and Attachment (Scotland) Act 2002
- Homelessness etc. (Scotland) Act 2003
- Housing (Scotland) Act 2001
- Housing (Scotland) Act 2010
- Housing (Scotland) Act 2014

- Prescription and Limitation (Scotland) Act 1973
- Prescription and Limitation (Scotland) Act 2018

4. Tenant Responsibilities

As set out in Clackmannanshire Council's Tenancy Agreement, tenants are responsible for paying their rent in advance and on time. Where a joint tenancy agreement is in place, each of the joint tenants is responsible for paying the rent.

Where a tenant has applied for, or is in receipt of, Housing Benefit, they remain responsible for ensuring that rent is paid from the Housing Benefit received. Similarly, tenants claiming Universal Credit must ensure that their claims are submitted and evidenced correctly, and that any Housing Costs payments are made to the Council on time.

Tenants must inform their Housing Officer of any changes in circumstances that may affect their ability to pay their rent on time. Where the tenant has accrued rent arrears, they must repay any associated debts. The tenant may agree to a reasonable repayment plan with the Housing Service to repay the debt in instalments.

5. Rent Payments

In line with Clackmannanshire Council's Tenancy Agreement, the tenant must pay their rent in advance on or before the first day of each rental period. The rent will be charged on a weekly basis, based on a 48-week rent period, with 4 rent-free weeks. This charging model may be subject to change in future, proposed changes will be brought to Council for approval.

Tenants may pay their rent using the following methods:

- Bank Transfer;
- Standing Order;
- Other (there may be specific circumstances when an alternative payment method is able to be considered).

6. Prevention of Rent Arrears

At the start of the tenancy, the Tenancy Management Team, responsible for the day-to-day management of Council properties, will aim to prevent rent arrears from forming. As part of the tenancy sign-up, the responsible Housing Officer will aim to ensure that the tenant is aware of all of their responsibilities associated with paying the rent on time.

The Officer will inform the tenant of the rent amount, available payment methods, and provide advice and information on support to help with rent payments, including any available assistance with housing costs.

Early in the tenancy, the Housing Officer will aim to visit new tenants as part of the process of "settling-in visits". These visits are intended to help support people in feeling at home within their new property and to help identify any issues or concerns, including those relating to the tenant's financial situation, rent payments, or rent arrears.

The Officer will maintain regular contact with the tenant to address any emerging issues before they escalate.

As part of the tenancy sign-up, the Housing Officer will discuss the tenant's eligibility for Housing Benefit, Universal Credit, or other financial support. The Officer may provide the tenant with information and support in making a new benefit claim or updating existing ones, emphasising the importance of submitting information accurately and on time.

Tenants in receipt of Universal Credit may request, or be offered, the option of managed payments, where rent is paid directly to the Council from their benefit. This arrangement helps to reduce the risk of falling into arrears. In certain circumstances, the Council may apply for managed payments on behalf of the tenant without the tenant's express consent. This might occur where there is a significant risk of the tenant accruing substantial rent arrears, for example if the tenant has already missed multiple rent payments, has a history of arrears, and/or fails to respond to repeated contact attempts from a council officer.

The tenant should report any changes in circumstances that could impact their benefit entitlement, such as changes in income, household composition, or employment status in order to ensure that benefits are accurately calculated and to prevent any over/underpayments.

7. Management of Current Tenant Rent Arrears

The Council will regularly monitor tenants' rent accounts to ensure they do not fall into arrears. If a tenant falls into arrears, the Council will act promptly to address the situation, seek means to help to prevent the rent arrears from increasing, and work towards providing support to help with ensuring the debt is cleared as quickly as possible.

The Council will aim to take a fair, proportionate, and person-centred approach to the management of rent arrears, ensuring that any action complies with legislative and regulatory requirements. The focus will be on working with the tenant to sustain tenancies, prevent arrears from increasing, and reducing the risk of eviction and homelessness.

The Council will employ a staged approach to arrears recovery, starting with engagement and early intervention, and moving towards more formal action only when necessary. At each stage, tenants will be given the opportunity to resolve the arrears and will be offered advice, information, and guidance on managing their rent payments.

7.1. Early Intervention and Provision of Support

Where rent arrears arise, the responsible Housing Officer will make every effort to contact the tenant at an early stage. The Officer will ensure that relevant advice, information, and support are provided to help the tenant manage their rent payments.

Where appropriate, the Officer will work closely with other Council services and external partner agencies to provide appropriate support and signpost the tenant to services that can offer income and benefit maximisation, financial and debt advice as well as budgeting support.

The Officer will also explain the potential consequences of non-payment, including the Council's legal process for recovering rent arrears and, where necessary, the use of eviction action as a last resort.

7.2. Repaying Debt

When a tenant has accrued rent arrears, they should prioritise clearing the arrears balance in full. If the tenant is unable to repay the full amount immediately, they are encouraged to make regular lump sum payments to reduce the debt. If this is not feasible, the Council may agree to an affordable repayment plan based on the tenant's current financial circumstances. The plan should support the tenant in making reasonable, realistic, and consistent instalment payments over an agreed period.

The plan will be made in writing and will include level of current rent arrears and frequency of arrears payments. The responsible Housing Officer will monitor the agreement to make sure regular payments are being made. Where necessary, the Officer will also signpost the tenant to support agencies to help them manage their debt.

7.3. Legal Action

Legal Action will be considered only where all viable non-legal measures have been exhausted to address the rent arrears, and the tenant has:

- Failed to make payments;
- Refused to engage with the Council;
- Has not agreed to a repayment plan; or
- Has failed to adhere to an agreed plan.

Before pursuing legal action, the Council will ensure that pre-action requirements have been fulfilled and that all reasonable attempts to contact and engage with the tenant have been made. This will include a record of all contact and attempted contact to demonstrate that every opportunity was given for the arrears to be resolved without court involvement.

The Council may seek three different types of Court Action:

- **Action for Payment** to recover the rent arrears;
- **Eviction Action** to recover the possession of the house or;
- **Conjoined Action** to seek both recovery of the rent arrears and recovery of possession of the property

7.3.1. Action for Payment

The Council may initiate an action for payment to obtain a repayment decree from the Court to recover the rent arrears owed by the tenant. A repayment decree will be sought where there is a reasonable likelihood of recovering the debt. If decree has been obtained but payment has not been received, the Council is entitled to use a number of options to collect the rent arrears, including arrestment of wages and bank accounts.

7.3.2. Eviction Action

If the Council considers taking eviction action due to rent arrears, the Council will first ensure that pre-action requirements have been fulfilled as set out in the Housing (Scotland) Act 2010.

Where all other remedies have been exhausted and eviction action is due to take place, the Council will also advise the tenant of the homelessness duties that the Council has towards them.

For further information on eviction action, please see Clackmannanshire Council's Eviction Policy.

7.3.3. Conjoined Action

The Council may pursue combined action to recover both the rent arrears and repossession of the property. However, if the tenant repays their rent arrears and legal expenses in full before the process is concluded, it is likely that the Council will withdraw the eviction action. Furthermore, if the tenant lodges a Minute for Recall of Decree, the eviction action will be paused until the Court has heard the application.

8. Identifying and Paying Former Tenant Rent Arrears

When a tenant has given a notice to end their tenancy, the Council will aim to identify if there are any existing rent arrears and other tenancy-related debt still outstanding. The tenant will be advised of and given an opportunity to repay the outstanding debt before the end of the tenancy agreement.

Where the debt has not been identified or repaid before the end of the tenancy agreement, the Council will aim to obtain a forwarding address and/or email address of the former tenant.

The former tenant will be sent a letter and given an opportunity to clear the debt in a single payment or in instalments, following agreement of an affordable repayment plan.

Failure to pay for current or former tenant rent arrears may result in the suspension of any future applications for Council housing in line with Clackmannanshire Council's Allocations Policy and the Housing (Scotland) Act 1987.

9. Recovery of Former Tenant Rent Arrears

If an affordable repayment plan has been set up, the Council will monitor it to ensure that the former tenant pays the instalments on time.

If the former tenant does not agree to or does not adhere to a repayment plan, the Council may pass the case to a debt collection agency to recover any outstanding debt.

Where a payment decree has been granted against the exiting tenant, the Council may pass the case to a debt collection agency to recover the rent arrears and the associated fees.

If the former tenant has set up a Debt Payment Programme under the Scottish Government's Debt Arrangement Scheme to repay any debts, including rent arrears, the Council will monitor the arrangement to ensure that the former tenant makes the appropriate repayments.

10. Write-off

While Clackmannanshire Council aims to minimise the amount of rent arrears that require to be written off, it is recognised that some debts will be irrecoverable. In line with Clackmannanshire Council's Corporate Debt Policy and Prescription and Limitation (Scotland) Act 1973 (as amended by the 2018 Act), the Council may write debts of unpaid rent off in the following circumstances:

- Where the former tenant has been sequestrated;
- Where the former tenant cannot be traced and previous contact attempts have failed, the case will be monitored for five years, after which, any rent arrears will be written off;
- Where the former tenant is deceased, there is no other person liable for the debt, and no estate (or an inadequate estate) exists to recover the debt from;
- Where it is not economical to pursue the debt further.

11. Equal Opportunities and Diversity

Clackmannanshire Council is committed to the elimination of unlawful discrimination, advancing equality of opportunity and fostering good relations between people.

The Council believes that equality of opportunity should be a guiding principle in all of its activities. The Council aims to ensure that its commitment to equality is embedded in all council services and in the organisations that it funds.

In accordance with the Equality Act 2010, the Council is actively working towards the elimination of policies and practices that discriminate unfairly on grounds including age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race including colour, nationality, ethnic or national origin; religion or belief; sex; and sexual orientation.

12. Privacy Statement

Clackmannanshire Council must adhere with its legal obligations under Data Protection Legislation as set out in the Data Protection Act 2018 and UK General Protection Regulation (GDPR).

In order to provide the required and/or requested services, the Council will collect, store and process relevant personal information or data.

Personal information may also be shared with other partner agencies and organisations.

Personal information will be kept securely, as long as required by law and/or by specific service requirements. Once the data is no longer required, it will be securely disposed of. The Council has a Record Retention Schedule which sets out the period of time and reasons for keeping particular records. The Retention Schedule is available on request.

Under the Data Protection Act 2018 and the Freedom of Information (Scotland) Act 2002, individuals have the right to access personal information and data held about them by

Clackmannanshire Council as well as the right to access information from records held by the Council.

To submit a Subject Access or Freedom of Information request, please follow the link.

To make a complaint in relation to the Council's handling and processing of personal data and information, please contact the Information Commissioner's Office.

For further information on Clackmannanshire Council's data protection practices, please visit the Council's Data Protection Statement. For the Council's Data Protection Policy, please follow the link. For further information on freedom of information laws, please visit the Scottish Information Commissioner webpage.

13. Complaints

If the tenant is dissatisfied with the provided services and/or the standards of service, please follow the Council's Complaints Procedure. Complaints can be made in person, in writing, by email or online. For further information on the Complaints Procedure and how to make a complaint, please visit the Council's Complaints Procedure webpage.

If the tenant remains dissatisfied with the final decision or the way the complaint has been handled following the Council's Complaints Handling Procedure, they can make a complaint to the Scottish Public Services Ombudsman (SPSO) by completing a complaints form found online or calling on 0800 377 7330.

For further information on how to make a complaint to SPSO, please visit the SPSO website.

14. Monitoring and Reviewing

The policy will be continuously monitored to ensure that it is performing efficiently against the aims set out in the policy.

The Council will review and evaluate this policy every 3 years to ensure the adherence to the relevant legislation and statutory guidance as well as changes in organisational practices and policies.

Current and Former Tenant Rent Arrears Policy
Child-Friendly Version

When you rent a home from us, you need to pay your rent on time. When you don't pay your rent, it's called rent arrears. We want to help people pay their rent on time. If you are having trouble paying, you can get advice and support.

When someone moves into a new Council home, Housing Officers will explain how much rent needs to be paid and how to pay it. They will also talk about help that's available, like benefits or support with money.

If you start to fall behind with rent, We will try to speak to you quickly. We can offer help and advice to stop the debt from getting bigger. If you can't pay everything at once, You can agree to pay a little bit at a time. This is called a repayment plan. We will check often that the plan is working and that payments are being made.

We might go to Court if we've tried everything, but you still don't pay or talk to us about your money problem. This could mean asking the Court to get the money back or, in serious cases, asking for the home to be returned to us. We will always try to help you first and explain what might happen if you don't pay your rent.

If you move out and still owe us rent, we will try to contact you to ask for the money. You can pay it all at once or in smaller amounts. If you don't pay, it might affect your chances of getting another Council home in the future.

Clackmannanshire Council | Comhairle Siorrachd Chlach Mhanann
www.clacks.gov.uk

Equality and Fairer Scotland Impact Assessment (EFSIA)
Summary of Assessment

Title:

Housing Service Current and Former Tenant Rent Arrears Policy

Key findings from this assessment (or reason why an EFSIA is not required):

The policy may affect all Clackmannanshire Council tenants, with particular relevance to vulnerable groups such as:

- Young people (especially aged 16–24)
- Single-parent households (predominantly female-led)
- Households with disabled members

Evidence shows these groups are more likely to experience poverty and financial difficulty, increasing their risk of rent arrears.

Summary of actions taken because of this assessment:

The Policy aims to adopt person-centred approach in order to prevent rent arrears in the first place and prevent the arrears from escalating, support tenancy sustainment, offer tailored repayment plans where arrears do occur and collaborate with internal and external support services to ensure relevant and tailored support to vulnerable tenants.

Ongoing actions beyond implementation of the proposal include:

Regular monitoring of rent arrears cases, with information available on tenant characteristics to assess the impact on equality groups.
Continued stakeholder engagement to understand affordability and support needs as part of annual HRA budget exercise.
Review of the EFSIA aligned with the scheduled policy review.

Lead person(s) for this assessment:

Monika Bicev, Policy Officer (Housing)

Senior officer approval of assessment:

DATE:

Equality and Fairer Scotland Impact Assessment (EFSIA)

An Equality and Fairer Scotland Impact Assessment (EFSIA) must be completed in relation to any decisions, activities, policies, strategies or proposals of the Council (referred to as 'proposal' in this document). The first stage of the assessment process will determine the level of impact assessment required.

This form should be completed using the guidance contained in the document: [‘NAME’]. Please read the guidance before completing this form.

The aim of this assessment is to allow you to critically assess:

- the impact of the proposal on those with protected characteristics and, where relevant, affected by socio-economic disadvantage (referred to as 'equality groups' in this document);
- whether the Council is meeting its legal requirements in terms of Public Sector Equality Duty and the Fairer Scotland Duty;
- whether any measures need to be put in place to ensure any negative impacts are eliminated or minimised.

The Fairer Scotland Duty requires public authorities to pay 'due regard’ to how they can reduce inequalities of outcome caused by socio-economic disadvantage, when making **strategic decisions**. Strategic decisions are key, high-level decisions such as decisions about setting priorities, allocating resources, delivery or implementation and commissioning services and all decisions that go to Council or committee for approval.

Step A – Confirm the details of your proposal

1. Describe the aims, objectives and purpose of the proposal.

The Current and Former Tenant Rent Arrears Policy aims to set out the framework by which Clackmannanshire Council’s Housing Service will work to prevent rent arrears from arising and recover any arrears owed by current and former tenants. Rent is the main source of income for the Housing Service and directly funds the management of the Council’s housing stock. As such, rent collection is vital in order to ensure revenue maximisation, the financial viability of the Service and ensure the delivery of high-quality housing services and Council homes.

The specific aims of the policy are to:

- Prevent and minimise tenants’ arrears and debt;
- Provide tenants with relevant advice and information on available debt advice and income maximisation services;
- Promote tenancy sustainment and prevent homelessness from occurring due to rent arrears;
- Maximise the amount of tenant arrears recovered;
- Provide a clear, consistent and cost-effective approach to debt recovery process;

- Minimise the amount of debt that is being written off.

The Housing Service aims to recognise and respond to the individual needs and circumstances of its tenants, ensuring that those experiencing difficulty in paying their rent are provided with appropriate advice, information, and support. The primary focus is on preventing rent arrears from escalating and on sustaining successful tenancies wherever possible.

In delivering this policy, the Service will adopt a cordial and collaborative approach, working in partnership with tenants to promote a positive payment culture rather than relying on punitive measures. Where necessary, the Housing Service will make available person-centred, tenant-informed repayment plans that are realistic and reasonable, and which are agreed with the tenant. These measures will be designed to address any rent arrears accrued while supporting the long-term sustainability of the tenancy.

2. Why is the proposal required?

The Policy is required to provide the Housing Service with a clear and transparent process and framework for preventing the accrual of tenant rent arrears. It sets out the early intervention approaches that will be employed to address and tackle arrears before they escalate, as well as the circumstances in which the Council may take legal action to recover any debt and/or property in order to protect its assets and the interests of other tenants.

The Policy also ensures that tenants are fully aware of their responsibilities in relation to paying rent, while aiming to ensure that the Housing Service explores all possible measures to prevent arrears and secure repayment before pursuing legal action against non-paying tenants.

3. Who is affected by the proposal?

The proposals within this policy have the potential to affect all Council tenants and their households. It applies to every tenant under the contractual obligations set out in their Tenancy Agreement, which requires rent to be paid in advance and on time. In the case of joint tenancy agreements, each joint tenant holds equal responsibility for ensuring rent payments are met.

While the policy is applicable to all tenants, it is recognised that certain households, particularly vulnerable households, may face greater difficulty in meeting their rent obligations, leading to a higher risk of arrears. Vulnerable households may include, but are not limited to, repeat homeless households, young people entering their first tenancy, care-experienced individuals, and households affected by mental health challenges or addiction issues.

Such households may subsequently be more affected by any enforcement action, whether through informal early intervention measures or formal legal proceedings initiated by the Housing Service.

4. What other Council policies or activities may be related to this proposal? The EFSIAs for related policies might help you understand potential impacts.

Clackmannanshire's Housing Need and Demand Assessment, Local Housing Strategy, SHIP, Keeping the Promise Plan, People Community Wellbeing Plan.

5. Is the proposal a strategic decision? If so, please complete the steps below in relation to socio-economic disadvantage. If not, please state why it is not a strategic decision:

Whilst the policy may have an impact on households experiencing socio-economic disadvantage, it does not constitute a strategic decision in itself. Instead, the Policy provides an operational framework for how the Housing Service will address and manage rent arrears.

Any broader strategic impact on how rent arrears are approached is more likely to arise from associated housing strategies and plans, such as the Business Plan, Rent Setting exercises, the Local Housing Strategy, and the Strategic Housing Investment Plan (SHIP). This policy operates within, and is consistent with, those existing strategic decisions rather than establishing new strategic direction in its own right.

Step B – Consider the level of EFSIA required

You should consider the available evidence and data relevant to your proposal. You should gather information in order to:

- *help you to understand the importance of your proposal for those from equality groups,*
- *inform the depth of EFSIA you need to do (this should be proportionate to the potential impact), and*
- *provide justification for the outcome, including where it is agreed an EFSIA is not required.*

6. What information is available about the experience of those with protected characteristics in relation to this proposal? Does the proposal relate to an area where there are already known inequalities? Refer to the guidance for sources of evidence and complete the table below.

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
Age	**Scottish Census 2022** **Tenant Satisfaction and Aspiration Survey 2023** **Poverty and Income Inequality in Scotland 2017-20** **People Community Wellbeing Plan 2024-25**	According to the Scottish Census 2022, there were a total 12,652 individuals living social rented sector across Clackmannanshire. 29% of those individuals were aged 0-15, followed by 25% who were aged 50 to 64 and 23% of individuals aged 35 to 49. In terms of household composition, findings from the Tenant Satisfaction and Aspiration Survey 2023 show that 22.4% of households consist of one adult aged 60 and over, 19.2% are single-parent families with at least one child under 16, and 18% are one-adult households under the age of 60. At a national level children and younger adults are more likely to be living in relative poverty compared to older adults. Between 2017–20, 28% of children aged 0 to 4 and 28% of adults aged 16 to 24 were in relative poverty after housing costs, compared to 15% of adults aged 65 and over. Furthermore, the latest child poverty statistics across Clackmannanshire indicate the percentage of children aged 0-15 years living in relative poverty has increased from 25.5% to 27.3% in 2023. Department for Work and Pensions (DWP) figures for 2022/23 show that 2,855 children were living in relative low-income households which is an increase of 36.3% (760 children) since 2016/17. Additionally, 65% of these children were living in lone-parent households. Taken together, this evidence suggests that younger adult households and children are more likely to experience poverty and financial hardship, and therefore may be impacted by the proposals within this policy.
Disability	**Scottish Census 2022** **Tenant Satisfaction and Aspiration Survey 2023**	According to the Scottish Census 2022, 24% of individuals living in Clackmannanshire's social rented sector report having a long-term illness, disease, or condition, and 10% report having a mental health condition. Household-level data from the Scottish House Condition Survey 2017–2019 shows that long-term sickness or disability is particularly prevalent in the social rented sector, with 58% of households reporting at least one member with a long-term sickness or disability.

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
	Scottish House Condition Survey 2017-19 **Poverty and Income Inequality in Scotland 2017-20**	Further findings from Clackmannanshire Council's Tenant Satisfaction and Aspiration Survey 2023 indicate that 14.4% of the tenant base identify as being permanently sick or disabled. National research shows that poverty rates remain consistently higher for households that include a disabled person compared to those where no one is disabled, with the gap between these groups remaining relatively steady in recent years. Nationally, between 2017-2020, the poverty rate after housing costs for people in households with a disabled member was 23% compared with 17% in households without a disabled member. Extrapolating and reducing this evidence to local authority level, findings suggest that households where someone has a disability are more likely to experience financial difficulty and may therefore be more likely to be affected by the proposals within this policy.
Race	**Scottish Census 2022** **Tenant Satisfaction and Aspiration Survey 2023** **Poverty and Income Inequality in Scotland 2017-20**	The Council's Tenant Satisfaction and Aspiration Survey indicates that 96% of tenants identify as being of Scottish ethnicity. Nationally, data from 2015-2020 shows that people from non-white minority ethnic groups were more likely to experience relative poverty after housing costs compared to those from 'White – British' and 'White – Other' groups. The poverty rate was 41% for 'Asian or Asian British' ethnic groups and 43% for 'Mixed, Black or Black British and Other' ethnic groups. In comparison, the poverty rate among the 'White – Other' group was 24%, and among the 'White – British' group it was 18%. This indicates that ethnic minority households are more likely to experience financial hardship and could therefore be more affected by the proposals within this policy. However, given the overwhelmingly white tenant population in Clackmannanshire Council's housing stock, the proportion of tenants from minority ethnic backgrounds who may be impacted is likely to be small.

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
Sex	**Scottish Census 2022** **Tenant Satisfaction and Aspiration Survey 2023** **Poverty and Income Inequality in Scotland 2017-20**	According to Clackmannanshire Council's Tenant Satisfaction and Aspiration Survey, the tenant population is broadly evenly split by sex, with 50% male and 49% female. Data from Poverty and Income Inequality in Scotland shows that poverty rates are highest for single women with children, with 38% of such households living in relative poverty. The poverty rate for single women without children is 27%, while for single men without children it is 34%. Between 2017-2020, 20% of single female pensioners and 17% of single male pensioners were in relative poverty after housing costs. This evidence suggests that single female parent households in Clackmannanshire are the group most likely to be affected by the proposals within this policy, followed by single male households.
Gender Reassignment	**Scottish Census 2022** **Tenant Satisfaction and Aspiration Survey 2023**	The Scottish Census 2022 reports that 0.44% of people aged 16 and over in Scotland identify as transgender, with Clackmannanshire's rate slightly lower at 0.35% (151 individuals). Clackmannanshire Council's Tenant Satisfaction and Aspiration Survey 2023 recorded no tenants currently identifying as transgender within Council housing. While there is limited information available on the experiences of this protected characteristic both locally and nationally, the very small number of transgender individuals in Clackmannanshire suggests that this group is unlikely to be impacted by the proposals within this policy.
Sexual orientation	**Scottish Census 2022** **Tenant Satisfaction and Aspiration Survey 2023**	According to the 2022 Census, 1,343 individuals (3.12%) aged 16 and over in Clackmannanshire identify as LGB+. There is currently no available data on the proportion of LGB+ individuals experiencing financial hardship locally or nationally. While this absence of data does not indicate that such individuals do not face financial challenges, the relatively small size of the LGB+ population in

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
		Clackmannanshire suggests that this group is unlikely to be significantly impacted by the proposals within this policy.
Religion or Belief	**Scottish Census 2022** **Tenant Satisfaction and Aspiration Survey 2023** **Poverty and Income Inequality in Scotland 2017-20**	National data from 2015–2020 indicates that Muslim adults were disproportionately affected by relative poverty after housing costs, with 52% of Muslim adults living in poverty compared to 18% of adults overall. In contrast, 15% of adults affiliated with the Church of Scotland were in relative poverty. Adults reporting no religion experienced similar levels of poverty, with 19% living in relative poverty after housing costs. According to the Scottish Census 2022, Clackmannanshire's social rented sector included 196 individuals identifying as Muslim, 1,947 individuals affiliated with the Church of Scotland, and 8,433 individuals reporting no religion. Overall, 58.33% of Clackmannanshire's population reported having no religion. While national evidence suggests that individuals from Muslim backgrounds are more likely to experience financial hardship, the relatively small number of Muslim individuals living in Clackmannanshire's social rented sector indicates that the impact of the Current and Former Tenant Arrears Policy on this protected group is likely to be limited.
Pregnancy or maternity	**Tenant Satisfaction and Aspiration Survey 2023** **Poverty and Income Inequality in Scotland 2017-20**	According to the Poverty and Income Inequality in Scotland statistics, single women with children experience the highest poverty rates, with 38% of all single-women households living in poverty. National trends also show a significant increase in the number of single parents claiming Universal Credit, rising by 41.1% between 2021 and 2024. Locally, Clackmannanshire Council's Tenant Satisfaction Survey indicates that 19.2% of all households in the social rented sector are single-parent families with at least one child under the age of 16. The majority of these households are female-led.

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
		This evidence suggests that female-led, single-parent households are more likely to experience financial hardship and may therefore be indirectly impacted by the proposals made within this policy.
Marriage or civil partnership (only the first aim of the Duty is relevant to this protected characteristic and only in relation to work matters)	-	Not an employment matter, does not apply.
Socio economic disadvantage (if required)	-	Not a strategic decision, does not apply.

7. Based on the evidence above, is there relevance to some or all of the equality groups? Yes
If yes or unclear, proceed to further steps and complete full EFSIA

If no, explain why below and then proceed to Step E:

Step C – Stakeholder engagement

This step will help you to address any gaps in evidence identified in Step B. Engagement with people who may be affected by a proposal can help clarify the impact it will have on different equality groups. Sufficient evidence is required for you to show 'due regard' to the likely or actual impact of your proposal on equality groups.

8. Based on the outcome of your assessment of the evidence under Step B, please detail the groups you intend to engage with or any further research that is required in order to allow you to fully assess the impact of the proposal on these groups. If you decide not to engage with stakeholders, please state why not:

Consultations with stakeholders have been undertaken as part of early engagement with tenants and relevant service users to inform the Housing Service's Budget Paper and annual rent review exercise. These consultations aim to understand tenants' experiences with rent payments, their awareness of available support, perceptions of affordability, and knowledge of where to seek assistance.

9. Please detail the outcome of any further engagement, consultation and/or research carried out:

Clackmannanshire Council's Housing Services undertook a series of consultation exercises aimed at engaging tenants and gathering meaningful feedback. As part of early engagement exercise, short pulse surveys were conducted to inform the annual rent review process at the local Gala Days and the Clacks Community Carnival. These surveys provided valuable insights into tenants' awareness and experiences related to rent payment and support services. Survey responses indicated that the majority of tenants are aware of where to seek advice regarding rent payments. Follow-up feedback revealed that tenants most commonly turn to their housing officers for guidance and support. Furthermore, when asked whether they know how to contact their housing officer, an overwhelming majority of respondents confirmed that they do, highlighting strong communication channels between tenants and the Housing Service.

Step D - Impact on equality groups and steps to address this

10. Consider the impact of the proposal in relation to each protected characteristic under each aim of the general duty:

- Is there potential for discrimination, victimisation, harassment or other unlawful conduct that is prohibited under the Equality Act 2010? How will this be mitigated?
- Is there potential to advance equality of opportunity between people who share a characteristic and those who do not? How can this be achieved?
- Is there potential for developing good relations between people who share a relevant protected characteristic and those who do not? How can this be achieved?

If relevant, consider socio-economic impact.

Age	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	

risk of discrimination			X	Evidence suggests that younger tenants, particularly those aged 16 to 24, may be more vulnerable to financial hardship and therefore more likely to be impacted by the proposals within this policy. In recognition of this, the policy adopts a person-centred approach that holistically considers the needs of the individual and the household. To mitigate potential risks of discrimination and ensure equitable treatment, the responsible Housing Officer will maintain consistent and proactive contact with tenants from the outset of the tenancy. Where there are indications that a tenancy may be at risk, or where vulnerabilities are identified in relation to sustaining the tenancy, the Housing Officer will collaborate with relevant internal departments and external support services to offer appropriate signposting and support.
potential for developing good relations			X	It is unlikely that the proposals within this policy will have a direct impact on this protected characteristic. However, the Housing Service is committed to fostering positive relationships between tenants and staff through the implementation of a person-centred approach. This approach focuses on early intervention in preventing and addressing rent arrears, with the aim of reducing any negative impact on tenancy sustainment. By prioritising communication, support, and tailored assistance, the Service seeks to maintain good relations and promote successful, long-term tenancies.
potential to advance equality of opportunity	X			The Housing Service will employ a person-centred approach to preventing and addressing rent arrears at an early stage, with the aim of reducing any negative impact on tenancy sustainment. This approach is designed to consider the full range of protected characteristics, including age.

				Where age is identified as a contributing factor to vulnerability, the Service will ensure that appropriate levels of support are in place. This includes working with internal teams and external support organisations to provide tailored assistance that enables individuals to successfully maintain their tenancy and access the same opportunities for housing stability as others.

Disability	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	Evidence indicates that households including disabled members are more likely to experience financial hardship and may therefore be impacted by the proposals within this policy. In response, the policy adopts a person-centred approach that holistically considers the needs of both the individual and the household. To mitigate the risk of discrimination, the responsible Housing Officer will ensure that consistent and meaningful contact is established and maintained with tenants from the beginning of the tenancy. Where vulnerabilities related to disability are identified, the Officer will work collaboratively with internal departments and external support services to ensure that appropriate support is in place to help sustain the tenancy and reduce the risk of arrears.
potential for developing good relations			X	It is unlikely that the proposals within this policy will have a direct impact on this protected characteristic. However, the Housing Service is committed to fostering positive relationships between tenants and staff through the implementation of a person-centred approach. This approach focuses on early intervention in preventing

				and addressing rent arrears, with the aim of reducing any negative impact on tenancy sustainment. By prioritising communication, support, and tailored assistance, the Service seeks to maintain good relations and promote successful, long-term tenancies.
potential to advance equality of opportunity	X			The Housing Service will employ a person-centred approach to preventing and addressing rent arrears at an early stage, with the aim of reducing any negative impact on tenancy sustainment. This approach is underpinned by a holistic assessment of each tenant's circumstances, taking into account all protected characteristics, including disability. Where a tenant's disability, mental health condition, or other related factors are identified as contributing to vulnerability, financial hardship and risk to tenancy sustainment, the Service will ensure that appropriate levels of support are in place. This includes working with internal teams and external support organisations to provide tailored assistance that enables individuals to maintain their tenancy and access the same opportunities for housing stability and support as others.

Race	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	National evidence suggests that individuals from ethnic minority backgrounds may be more likely to experience financial hardship, and as such, may be more affected by the proposals within this policy. However, local demographic data indicates that the majority of tenants within Clackmannanshire Council's social rented sector

				identify as White. Given this context, it is unlikely that the proposals will have a disproportionate impact on this protected characteristic. Nonetheless, the Housing Service remains committed to applying a person-centred approach that considers the individual circumstances of all tenants, including those from minority ethnic backgrounds, to ensure equitable access to support and tenancy sustainment.
potential for developing good relations			X	It is unlikely that the proposals within this policy will have a direct impact on this protected characteristic. However, the Housing Service is committed to fostering positive relationships between tenants and staff through the implementation of a person-centred approach. This approach focuses on early intervention in preventing and addressing rent arrears, with the aim of reducing any negative impact on tenancy sustainment. By prioritising communication, support, and tailored assistance, the Service seeks to maintain good relations and promote successful, long-term tenancies.
potential to advance equality of opportunity			X	National evidence suggests that individuals from ethnic minority backgrounds may be more likely to experience financial hardship, and as such, may be more affected by the proposals within this policy. However, local demographic data indicates that the majority of tenants within Clackmannanshire Council's social rented sector identify as White. Given this context, it is unlikely that the proposals will have a disproportionate impact on this protected characteristic. Nonetheless, the Housing Service remains committed to applying a person-centred approach that considers the individual

				circumstances of all tenants, including those from minority ethnic backgrounds, to ensure equitable access to support and tenancy sustainment.

Sex	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	Evidence suggests that single female-parent households both across Scotland and Clackmannanshire are more likely to experience financial hardship and poverty, and may therefore be more likely to be impacted by the proposals within this policy. In response, the Housing Service will adopt a person-centred, holistic approach to managing tenant arrears, which takes into account all of the tenant's protected characteristics, including sex. The responsible Housing Officer will ensure that adequate contact is established and maintained with the tenant from the beginning of the tenancy. Where there are indications that the tenancy is at risk due rent arrears, or vulnerabilities are identified in relation to sustaining the tenancy, the Officer will work collaboratively with internal departments and external support services to provide appropriate signposting and support.
potential for developing good relations			X	It is unlikely that the proposals within this policy will have a direct impact on this protected characteristic. However, the Housing Service is committed to fostering positive relationships between tenants and staff through the implementation of a person-centred approach. This approach focuses on early intervention in preventing

				and addressing rent arrears, with the aim of reducing any negative impact on tenancy sustainment. By prioritising communication, support, and tailored assistance, the Service seeks to maintain good relations and promote successful, long-term tenancies.
potential to advance equality of opportunity	X			The Housing Service will employ a person-centred approach to preventing and addressing rent arrears at an early stage, with the aim of reducing any negative impact on tenancy sustainment. This approach is supported by a holistic assessment of each tenant's circumstances, taking into account all protected characteristics, including sex. Where sex is identified as a contributing factor to vulnerability, the Service will ensure that appropriate levels of support are in place, , such as in the case of female-led, single-parent households who may face increased financial pressures. This includes working with internal teams and external support organisations to provide tailored assistance that enables individuals to maintain their tenancy and access the same opportunities for housing stability and support as others.

Gender Reassignment	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	Given the very small number of individuals who identify as transgender across Clackmannanshire overall, it is unlikely that the policy will have an impact on this protected group.
potential for developing good relations			X	It is unlikely that the proposals within this policy will have a direct impact on this protected characteristic. However, the Housing

				Service is committed to fostering positive relationships between tenants and staff through the implementation of a person-centred approach. This approach focuses on early intervention in preventing and addressing rent arrears, with the aim of reducing any negative impact on tenancy sustainment. By prioritising communication, support, and tailored assistance, the Service seeks to maintain good relations and promote successful, long-term tenancies.
potential to advance equality of opportunity			X	Given the very small number of individuals who identify as transgender across Clackmannanshire overall, it is unlikely that the policy will have an impact on this protected group.

Sexual Orientation	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	Given the very small number of individuals who identify as LGB+ across Clackmannanshire overall, it is unlikely that the policy will have an impact on this protected group.
potential for developing good relations			X	It is unlikely that the proposals within this policy will have a direct impact on this protected characteristic. However, the Housing Service is committed to fostering positive relationships between tenants and staff through the implementation of a person-centred approach. This approach focuses on early intervention in preventing and addressing rent arrears, with the aim of reducing any negative impact

				on tenancy sustainment. By prioritising communication, support, and tailored assistance, the Service seeks to maintain good relations and promote successful, long-term tenancies.
potential to advance equality of opportunity			X	Given the very small number of individuals who identify as LGB+ across Clackmannanshire overall, it is unlikely that the policy will have an impact on this protected group.

Religion or Belief	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	While national evidence suggests that individuals from Muslim backgrounds are more likely to experience financial hardship, the relatively small number of Muslim tenants within Clackmannanshire's social rented sector indicates that the proposals within this policy are unlikely to have a significant impact on this protected group. Nonetheless, the Housing Service remains committed to applying a person-centred approach that considers all protected characteristics, including religion or belief, to ensure equitable access to support and tenancy sustainment.
potential for developing good relations			X	It is unlikely that the proposals within this policy will have a direct impact on this protected characteristic. However, the Housing Service is committed to fostering positive relationships between tenants and staff through the implementation of a person-centred approach. This approach focuses on early intervention in preventing and addressing rent arrears, with the aim of reducing any negative impact on tenancy sustainment. By prioritising communication, support, and tailored assistance, the Service seeks to maintain good relations and promote successful, long-term tenancies.

potential to advance equality of opportunity			X	Given that the majority of individuals within Clackmannanshire's social rented sector identify as having no religion, and only a small proportion identify as belonging to other religious groups, it is unlikely that this protected characteristic will be significantly impacted by the proposals within this policy.

Pregnancy/maternity	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	Evidence suggests that single female-led parent households in Clackmannanshire are more likely to experience financial hardship and poverty, and may therefore be disproportionately impacted by the proposals within this policy. In response, the Housing Service will adopt a person-centred, holistic approach to managing tenant arrears, which takes into account all of the tenant's protected characteristics, including pregnancy and maternity. The responsible Housing Officer will ensure that adequate contact is established and maintained with the tenant from the beginning of the tenancy. Where there are indications that the tenancy is at risk, or vulnerabilities are identified in relation to sustaining the tenancy due to rent arrears, the Officer will work collaboratively with internal departments and external support services to provide appropriate signposting and support.
potential for developing good relations			X	It is unlikely that the proposals within this policy will have a direct impact on this protected characteristic. However, the Housing Service is committed to fostering positive relationships between tenants and staff through the implementation of a person-centred

				approach. This approach focuses on early intervention in preventing and addressing rent arrears, with the aim of reducing any negative impact on tenancy sustainment. By prioritising communication, support, and tailored assistance, the Service seeks to maintain good relations and promote successful, long-term tenancies.
potential to advance equality of opportunity			X	The Housing Service will employ a person-centred approach to preventing and addressing rent arrears at an early stage, with the aim of reducing any negative impact on tenancy sustainment. This approach is supported by a holistic assessment of each tenant's circumstances, taking into account all protected characteristics, including pregnancy and maternity. Where pregnancy or maternity is identified as a contributing factor to vulnerability, the Service will ensure that appropriate levels of support are in place, such as in the case of female-led households with young children. This includes working with internal teams and external support organisations to provide tailored assistance that enables individuals to maintain their tenancy and access the same opportunities for housing stability and support as others.

Marriage/civil partnership	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination (only the first aim of the Duty is relevant to this protected characteristic and only in relation to work matters)			X	Not an employment matter, not applicable to this proposal.

Socio-economic disadvantage	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Yes	No	No impact	
(If required) Will the proposal reduce inequalities of outcome caused by socio-economic disadvantage?			X	Not a strategic decision, not applicable to this proposal.

11. Describe how the assessment might affect the proposal or project timeline?

Examples of the items you should consider here include, but are not limited to:

- **Communication plan**: do you need to communicate with people affected by proposal in a specific format (e.g. audio, subtitled video, different languages) or do you need help from other organisations to reach certain groups?
- **Cost**: do you propose any actions because of this assessment which will incur additional cost?
- **Resources**: do the actions you propose require additional or specialist resource to deliver them?
- **Timing**: will you need to build more time into the project plan to undertake research, consult or to complete any actions identified in this assessment?

The assessment is not expected to impact the development or implementation timeline of the Current and Former Tenant Rent Arrears Policy. However, as the policy is closely linked to wider financial considerations affecting the tenant base, further actions may be required as part of ongoing annual budget-setting processes, tenant participation activities, Service business planning, and other associated initiatives.

These actions may include continued engagement with tenants to explore the impact of the cost-of-living crisis and to better understand experiences related to rent affordability. Additional conversations may also be necessary to ensure tenants are aware of available support and to identify any further measures the Housing Service can take to mitigate financial hardship and promote tenancy sustainment.

12. **Having considered the potential or actual impacts of your proposal, you should now record the outcome of this assessment**. Choose from one of the following:

Please select (X)	**Implications for the proposal**
X	**No major change** Your assessment demonstrates that the proposal shows no risk of unlawful discrimination and that you have taken all opportunities to advance equality of opportunity and foster good relations, subject to continuing monitoring and review.
	Adjust the proposal and/or implement mitigations You have identified ways of modifying the proposal to avoid discrimination or to better advance equality of opportunity or foster good relations. In addition, or alternatively, you will introduce measures to mitigate any negative impacts. Adjustments and mitigations should be recorded in the tables under Step D above and summarised in the summary sheet at the front of the document.
	Continue the proposal with adverse impact The proposal will continue despite the potential for adverse impact. Any proposal which results in direct discrimination is likely to be unlawful and should be stopped and advice taken. Any proposal which results in indirect discrimination should be objectively justified and the basis for this set out in the tables under Step D above and summarised in the summary sheet at the front of the document. If objective justification is not possible, the proposal should be stopped whilst advice is taken.
	Stop the proposal The proposal will not be implemented due to adverse effects that are not justified and cannot be mitigated.

Step E - Discuss and review the assessment with decision-makers

13. You must discuss the findings of this assessment at each stage with senior decision makers during the lifetime of the proposal and before you finalise the assessment. Record details of these discussions and decisions taken below:

Step F – Post-implementation actions and monitoring impact

It is important to continue to monitor the impact of your proposal on equality groups to ensure that your actual or likely impacts are those you recorded. This will also highlight any unforeseen impacts.

14. **Record any post-implementation actions required.**

15. **Note here how you intend to monitor the impact of this proposal on equality groups**.

Current and former tenant arrears are monitored annually to assess case volumes, the number of tenants affected, and the total rent owed to the Council. Detailed data is also available at granular level on tenant and household characteristics, including protected characteristics, which can be used to evaluate the policy's impact on relevant equality groups.

16. **Note here when the EFSIA will be reviewed as part of the post-implementation review of the proposal:**

The EFSIA will be reviewed concurrently with the scheduled review of the Policy.

Step G – Assessment sign off and approval

Lead person(s) for this assessment: Monika Bicev

Signed: MBicev

Date:

Senior officer approval of assessment:

Signed:

Date:

All full EFSIAs must be published on the Council's website as soon as possible after the decision is made to implement the proposal.