

## Equality Impact Assessment

# NORTH VIEW Housing Association

*North View is a registered charity – charity registration number SC032963*

Name of the <b>policy / proposal</b> to be assessed	Factoring Arrears & Debt Recovery Policy	Is this a <b>new policy / proposal</b> or a revision?	Revision
Person(s) responsible for the assessment	Alison Main		
<b>1. Briefly describe the aims, objectives and purpose</b> of the policy / proposal	To set out the Association's approach to factoring arrears and debt recovery.		
<b>2. Who is intended to benefit</b> from the policy / proposal? <i>(e.g. applicants, tenants, staff, contractors)</i>	Owners and sharing owners who receive a factoring service from the Association and staff.		
<b>3. What outcomes are wanted</b> from this policy / proposal ? <i>(e.g. the benefits to customers)</i>	To ensure an effectively framework is in place to respond to factoring arrears and other debts, setting out the Association's approach to dealing with these matters.		

4. Which **protected characteristics** could be **affected** by the proposal? (*tick all that apply*)

☐ Age      ☐ Disability      ☐ Marriage & Civil Partnership      ☐ Pregnancy/Maternity      x Race  
☐ Religion or Belief      ☐ Gender      ☐ Gender Reassignment      ☐ Sexual Orientation

5. If the policy / proposal is not relevant to any of the **protected characteristics** listed in part 4, state why and end the process here.

6. Describe the **likely positive or negative impact(s)** the policy / proposal could have on the groups identified in part 4

**Positive impact(s)**

**Negative impact(s)**

Any owners for whom English is not their first language may require appropriate support to access all relevant information in relation the Association's approach to factoring arrears and other debts.

7. What **actions** are **required** to address the impacts arising from this assessment? (*This might include; collecting additional data, putting monitoring in place, specific actions to mitigate negative impacts*).

This Policy will ensure that any owner for whom English is not their first language is given the appropriate support to ensure they have access to all the information required in relation to the Association's approach to factoring arrears and other debts. This may include the translated Policy document and letters, access to translation services etc. The Policy states that 'all North View policies and publications can be made available on tape, in Braille, large print and community languages. For further details please contact us on 0141 634 0555 or email us on [enquiries@nvha.org.uk](mailto:enquiries@nvha.org.uk)' and includes specific reference to the Association's approach to Equalities .

Signed: \_\_\_\_\_ (Job title): Director

Date the Equality Impact Assessment was completed: 9<sup>th</sup> June 2025