

Integrated Impact Assessment Screening Form – Appendix B

Please ensure that you refer to the Screening Form Guidance while completing this form.

Which service area and directorate are you from?

Service Area: Tackling Poverty Service

Directorate: Adult Social Services

Q1 (a) What are you screening for relevance?

- New and revised policies, practices or procedures
- Service review, re-organisation or service changes/reductions, which affect the wider community, service users and/or staff
- Efficiency or saving proposals
- Setting budget allocations for new financial year and strategic financial planning
- New project proposals affecting staff, communities or accessibility to the built environment, e.g., new construction work or adaptations to existing buildings, moving to on-line services, changing location
- Large Scale Public Events
- Local implementation of National Strategy/Plans/Legislation
- Strategic directive and intent, including those developed at Regional Partnership Boards and Public Services Board, which impact on a public bodies functions
- Medium to long term plans (for example, corporate plans, development plans, service delivery and improvement plans)
- Setting objectives (for example, well-being objectives, equality objectives, Welsh language strategy)
- Major procurement and commissioning decisions
- Decisions that affect the ability (including external partners) to offer Welsh language opportunities and services
- Other

(b) Please name and fully describe initiative here:

Developing a Corporate Personal Debt Recovery Policy for Swansea Council.

This policy aims to embed consistent approaches to the collection of personal debt owed to the Council and set out what we will do to help those that owe money to the Council.

The draft policy defines debt as 'any amount owed that has not been paid by the due date.'

The draft policy covers personal debts owed to the Council, which includes, but is not limited to:

- Housing Rents
- Council Tax
- Social Care fees
- Housing Benefit Overpayments
- Overpaid Council salaries and wages (current and former employees)
- Housing recharges for property damage
- Berthing fees and charges for boats
- Fines for parking penalty charge notices
- Fines for littering and dog fouling
- Other debts owed to the authority

We know that anyone can experience financial difficulties at any time and that money problems do not just affect the person in debt. Families and communities thrive when people can afford healthy lives and avoid the stress of money worries.

We also recognise that early engagement from those at risk of debt or in debt, can prevent debts from escalating, reduce indebtedness and increase the ability of residents to meet their financial responsibilities.

Integrated Impact Assessment Screening Form – Appendix B

We recognise that a significant proportion of Council services are funded through taxes and service charges. If income is not collected effectively, then the authority will be unable to properly fund the vital services it provides for the residents of Swansea or it will simply mean costs fall to others to pay more to make up the shortfall.

The policy will let our residents know that we will help people with money worries to get specialist free and impartial help if they want it.

Q2 What is the potential impact on the following: the impacts below could be positive (+) or negative (-)

	High Impact		Medium Impact		Low Impact		Needs further Investigation	No Impact
	+	-	+	-	+	-		
Children/young people (0-18)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Older people (50+)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Any other age group	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Future Generations (yet to be born)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disability	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Race (including refugees)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asylum seekers	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gypsies & travellers	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Religion or (non-)belief	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sexual Orientation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gender reassignment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Welsh Language	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poverty/social exclusion	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carers (inc. young carers)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community cohesion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marriage & civil partnership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pregnancy and maternity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Human Rights	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q3 What involvement has taken place/will you undertake e.g. engagement/consultation/co-productive approaches? Please provide details below – either of your activities or your reasons for not undertaking involvement

Council Services that are responsible for the collection of personal debts have been involved in the development of the draft policy to date. The development of the policy is reported to the Safeguarding and Tackling Poverty Corporate Delivery Committee for recommendations to be made. The draft policy has been presented to Corporate Management Team and initial engagement with the Swansea Poverty Partnership Forum and Financial Inclusion Steering Group has taken place to date.

Formal consultation is now planned which will run alongside engagement activities with a wide range of stakeholders.

The development of this policy was identified as ‘good practice’ in the Audit Wales Report – ‘Time for Change: Poverty in Wales’ published in November 2022.

Integrated Impact Assessment Screening Form – Appendix B

Q4 Have you considered the Well-being of Future Generations Act (Wales) 2015 in the development of this initiative:

- a) Overall does the initiative support our Corporate Plan's Well-being Objectives when considered together?
Yes No
- b) Does the initiative consider maximising contribution to each of the seven national well-being goals?
Yes No
- c) Does the initiative apply each of the five ways of working?
Yes No
- d) Does the initiative meet the needs of the present without compromising the ability of future generations to meet their own needs?
Yes No

Q5 What is the potential risk of the initiative? (*Consider the following impacts – equality, socio-economic, environmental, cultural, legal, financial, political, media, public perception etc...*)

High risk

Medium risk

Low risk

Q6 Will this initiative have an impact (however minor) on any other Council service?

Yes

No

If yes, please provide details below

This policy will apply to all Council services that collect personal debt directly. These services have been involved in the development of this draft.

Council Services that collect personal payments/debt recovery will be required to update/develop operational guidance/standards to ensure the policy commitments are embedded and met within their operational procedures. It is recommended that an IIA Screening is updated/completed by each relevant service in relation to the policy and their service specific operational guidance.

Q7 Will this initiative result in any changes needed to the external or internal website?

Yes

No

If yes, please provide details below

The policy will be available on both the external and internal website.

Q8 What is the cumulative impact of this proposal on people and/or communities when considering all the impacts identified within the screening and any other key decisions affecting similar groups/ service users made by the organisation?

(You may need to discuss this with your Service Head or Cabinet Member to consider more widely if this proposal will affect certain groups/ communities more adversely because of other decisions the organisation is making. For example, financial impact/poverty, withdrawal of multiple services and whether this is disadvantaging the same groups, e.g., disabled people, older people, single parents (who are mainly women), etc.)

Integrated Impact Assessment Screening Form – Appendix B

The cumulative impact of the introduction of this policy would be positive. The policy itself will introduce a consistent approach to supporting people that owe the Council personal debt.

In the economic context of the Cost of Living Crisis, this policy would ensure that those that are in debt to the Council and have made contact with us will be offered support whether that be with the service to which the debt is owed, help that we can provide or signposting / referring to specialist free and impartial support that is available.

Council services that collect debt are to ensure that their specific operating procedures are aligned to the principles of the policy and furthermore consider any negative impacts or inequalities on communities of interest or communities of place.

Outcome of Screening

Q9 Please describe the outcome of your screening using the headings below:

- **Summary of impacts identified and mitigation needed (Q2)**
- **Summary of involvement (Q3)**
- **WFG considerations (Q4)**
- **Any risks identified (Q5)**
- **Cumulative impact (Q7)**

Summary of impacts identified and mitigation needed

This policy will positively impact on those that have personal debt owed to the Council or have financial worries including risk of personal debt to the Council. The aims set out in the draft policy are to:

1. Make it easy for residents to pay bills and contact us early if they are struggling to pay or worried about money;
2. Offer friendly help, including information about where to get specialist free and impartial money advice;
3. Use enforcement action as a last resort.

The draft policy sets out the following commitments for all services collecting personal debt:

1. Communicate clearly so that residents know how and where they can pay their bills and who they can contact for information and advice if they are struggling;
2. Offer advice to residents in respect of money owed to the Council if we become aware that a problem exists;
3. Promote the uptake of reliefs, discounts, grants or benefit entitlements;
4. Work with our partners to offer the most appropriate specialist free and impartial money advice;
5. Take personal circumstances of those in debt into account and agree realistic payment arrangements where possible;
6. Follow the requirements of the [‘Breathing Space’ Debt Respite Scheme](#). This may require the completion of a Standard Financial Assessment (SFA) assisted by a Debt Advisor;
7. Use enforcement action as a last resort;
8. Continue to improve our debt recovery practices in line with national and local strategies and legislation.

The next step is to undertake wider consultation and engagement on the draft policy to identify any further positive or negative impacts for consideration and action to mitigate any negative impacts.

Integrated Impact Assessment Screening Form – Appendix B

Summary of involvement

Council Services that are responsible for the collection of personal debts have been involved in the development of the draft policy to date. The development of the policy is reported to the Safeguarding and Tackling Poverty Corporate Delivery Committee for recommendations to be made. The draft policy has been presented to Corporate Management Team and initial engagement with the Swansea Poverty Partnership Forum and Financial Inclusion Steering Group has taken place to date.

Council Services that collect personal payments/debt recovery will be required to develop operational guidance/standards to ensure the policy commitments are embedded and met within their service specific operational procedures. It is recommended that an IIA Screening is updated/completed by each relevant service in relation to the policy and updated/developed operational guidance. Formal consultation is now planned which will run alongside engagement activities with a wide range of stakeholders.

WGF considerations

This policy will positively contribute to the National Wellbeing Goals, in particular, a prosperous Wales, a resilient Wales, a healthier Wales, a more equal Wales and a Wales of more cohesive communities.

The policy considers the long term impact of personal debt on individuals, families and communities as well as the need to provide sustainable public services. The policy aims to set out how we can help to prevent problems from occurring or becoming worse by clearly communicating how we can help. An integrated approach is taken by working closely with free and impartial specialist debt advice agencies to ensure appropriate guidance and advice is available. Ongoing collaboration between services and partners on the delivery of the policy commitments will ensure that help is available to all.

Any risks identified

None

Cumulative impact

It is expected that the policy will have a cumulative positive impact for all stakeholders.

(NB: This summary paragraph should be used in the ‘**Integrated Assessment Implications**’ section of corporate report)

Full IIA to be completed

Do not complete IIA – please ensure you have provided the relevant information above to support this outcome

NB: Please email this completed form to the Access to Services Team for agreement before obtaining approval from your Head of Service. Head of Service approval is only required via email.

Screening completed by:
Name: Anthony Richards
Job title: Tackling Poverty Development Manager
Date: 10/02/23
Approval by Head of Service:
Name: Amy Hawkins
Position: Head of Adult Services and Tackling Poverty
Date: 17/02/23

Please return the completed form to accesstoservices@swansea.gov.uk