

# Equality Impact Assessment

## Introductory Information

**Budget/Project name**

Retender of Tenants Contents Insurance

**Proposal type**

- Budget
- Project

**Decision Type**

- Cabinet
- Cabinet Committee (e.g. Cabinet Highways Committee)
- Leader
- Individual Cabinet Member
- Executive Director/Director
- Officer Decisions (Non-Key)
- Council (e.g. Budget and Housing Revenue Account)
- Regulatory Committees (e.g. Licensing Committee)

**Lead Cabinet Member**

Councillor Paul Wood

**Entered on Q Tier**

- Yes
- No

**Year(s)**

<input type="radio"/> 14/15	<input type="radio"/> 15/16	<input type="radio"/> 16/17	<input type="radio"/> 17/18	<input type="radio"/> 18/19	<input type="radio"/> 19/20	<input type="radio"/> 20/21	<input type="radio"/> 21/22
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**22/23 23/24 24/25 25/26**

**EIA date**

08/10/21

**EIA Lead**

- |  |  |
|--|--|
| <input type="radio"/> Adele Robinson     | <input type="radio"/> Ed Sexton              |
| <input type="radio"/> Annemarie Johnston | <input checked="" type="radio"/> Louise Nunn |
| <input type="radio"/> Bashir Khan        | <input type="radio"/> Michelle Hawley        |
| <input type="radio"/> Beth Storm         | <input type="radio"/> James Henderson        |
| <input type="radio"/> Diane Owens        |  |

**Person filling in this EIA form**

Rachel Dawson

**Lead officer**

Dean Peaker and Carl Mullooly

**Lead Corporate Plan priority**

<input type="radio"/> An In-Touch Organisation	<input checked="" type="radio"/> Strong Economy	<input checked="" type="radio"/> Thriving Neighbourhoods and Communities	<input type="radio"/> Better Health and Wellbeing	<input checked="" type="radio"/> Tackling Inequalities
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## Portfolio, Service and Team

### Cross-Portfolio

Yes       No

### Portfolio

Place

Is the EIA joint with another organisation (eg NHS)?

Yes       No

## Brief aim(s) of the proposal and the outcome(s) you want to achieve

To gain authority to retender for a competitive Tenants Contents Insurance scheme that SCC will administer on behalf of a broker / insurer, to allow the tenants of Sheffield City Council access to a value for money inclusive product to help protect their financial stability.

## Impact

Under the [Public Sector Equality Duty](#) we have to pay due regard to the need to:

- eliminate discrimination, harassment and victimisation
- advance equality of opportunity
- foster good relations

More information is available on the [Council website](#) including the [Community Knowledge Profiles](#).

Note the EIA should describe impact before any action/mitigation. If there are both negatives and positives, please outline these – positives will be part of any mitigation. The action plan should detail any mitigation.

### Overview

#### Briefly describe how the proposal helps to meet the Public Sector Duty outlined above

Sheffield City Council currently administer a Tenants Contents Insurance Scheme via a broker, AON and an insurer, Aviva. This is a historic agreement and has not had recent market testing to ensure the product offered to SCC tenants is competitive within the market. The current contract is due to expire on 31 March 2023. If SCC were not to administer a Tenants Contents Insurance Scheme, our tenants may for financial or other reasons, be unable to access contents insurance on the open market. This means our low-income tenants would not be covered in the event of fire, flood, damage or burglary and this may impact on their ability to pay rent and other priority debt, putting their homes at risk. Debt and an inability to manage crisis, can also have an impact on a tenants health, mentally and physically.

## Impacts

### Proposal has an impact on

<input checked="" type="radio"/> Health	<input type="radio"/> Transgender
<input type="radio"/> Age	<input type="radio"/> Page 116

<input type="radio"/> Disability	<input type="radio"/> Voluntary/Community & Faith Sectors
<input type="radio"/> Pregnancy/Maternity	<input type="radio"/> Cohesion
<input type="radio"/> Race	<input type="radio"/> Partners
<input type="radio"/> Religion/Belief	<input checked="" type="radio"/> Poverty & Financial Inclusion
<input type="radio"/> Sex	<input type="radio"/> Armed Forces
<input type="radio"/> Sexual Orientation	<input type="radio"/> Other

Give details in sections below.

## Health

**Does the Proposal have a significant impact on health and well-being (including effects on the wider determinants of health)?**

Yes     No    *if Yes, complete section below*

### Staff

Yes     No

### Impact

Positive     Neutral     Negative

### Level

None     Low     Medium     High

### Details of impact

### Customers

Yes     No

### Impact

Positive     Neutral     Negative

### Level

None     Low     Medium     High

### Details of impact

Allowing SCC tenants to a tenants contents insurance scheme that they may not be able to get on the open market ensures our tenants are prepared for unforeseen home crisis. If they were not, this would impact on their mental health, debt worry can be a huge impact on mental health and wellbeing. Debt and money stress can also lead to an increase in probability of substance misuse.

### Comprehensive Health Impact Assessment being completed

Yes     No

*Please attach health impact assessment as a supporting document below.*

### Public Health Leads has signed off the health impact(s) of this EIA

Yes     No

**Health Lead**

## Age

### Staff

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

### Customers

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

## Disability

### Staff

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

### Customers

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

Additional cover is available to cover hearing aids and mechanical wheelchairs. High cost items that can be lost or damaged and would impact a tenant who could not replace them.

## Pregnancy/Maternity

### Staff

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

### Customers

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

## Race

### Staff

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

### Customers

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

## Religion/Belief

### Staff

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

### Customers

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

## Sex

### Staff

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

### Customers

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

## Sexual Orientation

### Staff

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

### Customers

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

## Transgender

### Staff

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

### Customers

Yes  No

### Impact

Positive  Neutral  Negative

### Level

None  Low  Medium  High

### Details of impact

## Carers

### Staff

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact

### Customers

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact

## Voluntary/Community & Faith Sectors

### Staff

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact

### Customers

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact



## Cohesion

### Staff

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact

### Customers

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact

## Partners

### Staff

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact

### Customers

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact

## Poverty & Financial Inclusion

### Staff

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact

### Customers

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact

Having cover for home contents will make our tenants more financially stable. We know many of our tenants do not have savings or other plans available to support them should they have a fire, flood, accident or robbery. They often withhold their rent and other priority debt to replace their items, putting their homes at risk. They could also take out loans, often at high APR, sometimes through illegal loan sharks if they cannot get money legitimately elsewhere. They may also take out or buy replacement items from costly catalogues or hire purchase companies, impacting their on going liabilities and disposable income. The contents insurance we have access too does not have excess and can be paid within the rent, at a suitable payment pattern, to help our tenants budget. They can also choose the level of cover they require and balance the ongoing payments

## Armed Forces

### Staff

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

### Details of impact

### Customers

Yes       No

### Impact

Positive     Neutral     Negative

### Level

None       Low       Medium       High

**Details of impact**

[Greyed-out text area]

**Other**

**Staff**

- Yes       No

*Please specify*

[Greyed-out text area]

**Impact**

- Positive     Neutral     Negative

**Level**

- None     Low     Medium     High

**Details of impact**

[Greyed-out text area]

**Customers**

- Yes       No

*Please specify*

[Greyed-out text area]

**Impact**

- Positive     Neutral     Negative

**Level**

- None     Low     Medium     High

**Details of impact**

[Greyed-out text area]

## Cumulative Impact

### Proposal has a cumulative impact

Yes  No

<input type="radio"/> Year on Year	<input type="radio"/> Across a Community of Identity/Interest
<input type="radio"/> Geographical Area	<input type="radio"/> Other

*If yes, details of impact*

### Proposal has geographical impact across Sheffield

Yes  No

*If Yes, details of geographical impact across Sheffield*

### Local Partnership Area(s) impacted

All  Specific

*If Specific, name of Local Partnership Area(s) impacted*

## Action Plan and Supporting Evidence

### Action Plan

Request is considered at Meeting 16 February 2022. If terms are agreed, retender will commence.

### Supporting Evidence (Please detail all your evidence used to support the EIA)

## Consultation

### Consultation required

Yes  No

**If consultation is not required please state why**

We would involve tenants in the tender process at the interview stage. Tenants will be represented on the panel, and will be involved in the decision making process

**Are Staff who may be affected by these proposals aware of them**

- Yes       No

**Are Customers who may be affected by these proposals aware of them**

- Yes       No

**If you have said no to either please say why**

Consultation has not yet begun

## Summary of overall impact

**Summary of overall impact**

Low

**Summary of evidence**

We have always had a Tenants Contents Insurance in place for SCC tenants

**Changes made as a result of the EIA**

None, planned mitigations already in place

## Escalation plan

**Is there a high impact in any area?**

- Yes       No

**Overall risk rating after any mitigations have been put in place**

- High       Medium       Low       None

## Sign Off

**EIAs must be agreed and signed off by the equality lead in your Portfolio or corporately. Has this been signed off?**

- Yes       No

Date agreed 08/10/21

**Review Date**

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