

PART A - Initial Impact Assessment

Proposal Name: Corporate Debt Policy

EIA ID: 2344

EIA Author: Tim Hardie (CEX)

Proposal Outline: Consideration and approval of the Council's Corporate Debt Policy.

Proposal Type: Non-Budget

Year Of Proposal: 23/24

Lead Director for proposal: Philip Gregory (FINANCE)

Service Area: Finance & Commercial Services

EIA Start Date: 13/09/2023

Lead Equality Objective: Break the cycle and improve life chances

Equality Lead Officer: Ed Sexton

Decision Type

Committees: Other (Please Specify)

Finance Committee

Portfolio

Primary Portfolio: Strategic Support Services

EIA is cross portfolio: Yes

EIA is joint with another organisation: No

Overview of Impact

Overview Summary:

The Corporate Debt Policy captures best practice already carried out at a service level. As such, subsequent changes are anticipated to be incremental over time, rather than immediate, as service practice is reviewed on a continuing basis in accordance with the principles in the Corporate Debt Policy. A key focus of the policy is making clear we must appropriately treat potentially vulnerable groups, where vulnerability may arise due to age, disability, health issues or those experiencing poverty or financial hardship. It also identifies best practice principles for charging our customers and the methods of payment we will use. Such approaches help avoid customers falling into debt in the first place, and fits in with the Council's ongoing wider agenda to provide good quality, modern public services. Clarity over how to manage customers with multiple Council debts will help minimise the impact of being in debt. Overall, approval of the Corporate Debt Policy should therefore have a positive impact, both generally as well as for those specific groups identified under this EIA. It is proposed that the Corporate Debt Policy is reviewed again in 2025, once further feedback is available following the completion of the various operational service reviews.

Impacted characteristics:

- Age
- Disability
- Health
- Poverty & Financial Inclusion

Cumulative Impact

Does the proposal have a cumulative impact: No

Impact areas: Year on Year

Initial Sign-Off

Full impact assessment required: No

Review Date: 13/09/2023

Action Plan & Supporting Evidence

Outline of action plan:

Action plan evidence:

Changes made as a result of action plan:

Mitigation

Significant risk after mitigation measures:

Outline of impact and risks:

Review Date:

13/09/2023