



Equality & Diversity Impact Assessment (EIA)

The aim of the EIA is to consider the equality implications of a policy, practice, or service to prevent discrimination against people who are categorised as being disadvantaged or vulnerable within society (as listed in point 4) and to consider if there are ways to proactively advance equality.

Before completing this form, please refer to the supporting guidance document.

Where further guidance is needed, please contact CSO.

Name of the policy/practice/service to be assessed	RSG Factoring Policy 2025	Is this a new policy/practice/service or a revision to an existing?	A revision of the existing policy
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1. Briefly describe the aims, objectives and purpose of the policy, practice, or service.	To ensure home-owner's properties and surrounding environments, within RSG's developments, are maintained to a high standard. Procurement of services is in accordance with the organisation's procurement policy. Factoring debt and complaints are dealt with fairly and consistently and clear lines of communication established.																							
2. Who is intended to benefit from the policy, practice, or service? <i>(e.g., applicants, tenants, staff, contractors)</i>	All owner occupiers within RSG's housing developments.																							
3. What outcomes are wanted from this policy, practice, or service? <i>(e.g., the benefits to customers)</i>																								
4. Which protected characteristics could be affected by the policy, practice, or service?	<div data-bbox="757 810 1037 845">(✓) tick all that apply</div> <table border="1"> <tr> <td data-bbox="667 885 1608 954">Age</td> <td data-bbox="1619 885 2112 954">✓</td> <td data-bbox="2123 885 2157 954"></td> </tr> <tr> <td data-bbox="667 959 1608 1027">Disability</td> <td data-bbox="1619 959 2112 1027">✓</td> <td data-bbox="2123 959 2157 1027"></td> </tr> <tr> <td data-bbox="667 1032 1608 1101">Gender reassignment</td> <td data-bbox="1619 1032 2112 1101">✓</td> <td data-bbox="2123 1032 2157 1101"></td> </tr> <tr> <td data-bbox="667 1106 1608 1174">Marriage/Civil Partnership</td> <td data-bbox="1619 1106 2112 1174">✓</td> <td data-bbox="2123 1106 2157 1174"></td> </tr> <tr> <td data-bbox="667 1179 1608 1248">Pregnancy/Maternity</td> <td data-bbox="1619 1179 2112 1248">✓</td> <td data-bbox="2123 1179 2157 1248"></td> </tr> <tr> <td data-bbox="667 1252 1608 1321">Race</td> <td data-bbox="1619 1252 2112 1321">✓</td> <td data-bbox="2123 1252 2157 1321"></td> </tr> <tr> <td data-bbox="667 1326 1608 1394">Religion or belief</td> <td data-bbox="1619 1326 2112 1394">✓</td> <td data-bbox="2123 1326 2157 1394"></td> </tr> </table>			Age	✓		Disability	✓		Gender reassignment	✓		Marriage/Civil Partnership	✓		Pregnancy/Maternity	✓		Race	✓		Religion or belief	✓	
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Race	✓																							
Religion or belief	✓																							

	Sex	✓		
	Sexual Orientation	✓		

5. Are there any other groups or individuals who could be affected by the policy, practice, or service? None that we are aware of.

e.g. People with caring responsibilities, staff and tenants from lower socio-economic backgrounds?

6. If the policy, practice, or service is not relevant to any of the **protected characteristics** listed in part 4, state why and end the process here.
The policy applies to all protected characteristics.

7. Evidence Gathering and Engagement

All factored owners are consulted with about the service provided every three years and when any material changes are applied to the policy.

a. What evidence has been used for this assessment? For example, national statistics.

Factored owners tenant satisfaction survey 2023. Feedback/complaints from factored owners about the factoring service, none of which have ever been about equality concerns.

b. Who have you engaged and consulted with as part of your assessment?

All factored owners.

8. Describe the **impact(s)** the policy, practice or service could have on the groups identified in part 4. Consider both positive and negative impacts.

	Issue	Action	Timescales
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9. What actions are required to address the impacts arising from this assessment? <i>(This might include collecting additional data, putting monitoring in place, specific actions to mitigate negative impacts).</i>	None		
10. Decision Please record decision e.g., <ul style="list-style-type: none"> • No change/amend (see above) • Cease • Progress with risk (monitor and add to risk register?) 	Adopt changes.		
Signed	Jackie Leeds		
Job title	Housing Services Manager		
Date the EIA was completed	March 2025		
Review date	March 2028		
Date of any quality sample check	27 March 2025		

Please attach the completed document as an Appendix to your policy, practice, or service report