

# Integrated Impact Assessment – Summary Report

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Each of the numbered sections below must be completed  
Please state if the IIA is interim or final

## 1. Title of proposal

Rent Collection Policy

## 2. What will change as a result of this proposal?

Current Rent and former tenancy arrears policy will be updated

## 3. Briefly describe public involvement in this proposal to date and planned

Consultation was held with Council tenants through Edinburgh Tenants Federation (ETF) and Moredun Tenants group. Consultation also took place with the Housing Staff group through a series of fortnightly Rent Policy Review Groups. Consultation with external partners such as Aberlour Children's Charity was held on what an inclusive and fair rent policy should look like with particular reference to public debt, arrears and gender.

## 4. Is the proposal considered strategic under the Fairer Scotland Duty?

Yes

## 5. Date of IIA

17<sup>th</sup> December 2025

## 6. Who was present at the IIA? Identify facilitator, lead officer, report writer and any employee representative present and main stakeholder (e.g. Council, NHS)

Name	Job Title	Date of IIA training
Jenifer Lavery (report writer)	Senior Housing Development Officer	October 2025
Helen MacDonald	Senior Housing Development Officer	
Carol Reid (Lead Officer)	Operations Manager	

## 7. Evidence available at the time of the IIA

Evidence	Available – detail source	Comments: what does the evidence tell you with regard to different groups who may be affected and to the environmental impacts of your proposal
Data on populations in need – where available use disaggregated data	<p>NEC Data</p> <p>The gendered impact of Public Debt Aberlour Children’s Charity</p>	<p>22,444 council tenants, encompassing all protected characteristics outlined in the Equality Act (2010)</p> <p>7866 households assessed as homeless, including 14,200 individuals as of April 2025</p> <p>Approximately 59% of our tenancies are female led (including joint tenancies)</p> <p>People living in council or housing association housing are 4 times more likely to have rent debt/arrears compared to owner occupiers’ housing debt.</p>
Data on service uptake/access	<p>NEC Data</p> <p><a href="#">HRA Budget Strategy 2024-34</a></p>	<p>22,444 council tenants with 50% currently in some form of rent arrears</p> <p>Each year the views of Council housing tenants are sought on the HRA budget strategy, investment plans, services and associated rent levels which informs the one year budget.</p> <p>The 2024 consultation sought to agree a five year rent strategy and the associated investment that could be achieved</p>
Data on socio-economic disadvantage e.g. low income, low wealth, material deprivation, area deprivation	<p>The <a href="#">Edinburgh Poverty Commission</a></p>	<p>More than 80,000 of Edinburgh’s citizens live in poverty, including almost one in four of all children. An increasing number of citizens rely on foodbanks. Several groups and household types show higher than average risk of poverty, including social housing tenants.</p> <p>The SIMD evidences that several areas with predominantly social rented homes in Edinburgh are listed in the top 10% of the most deprived areas in Scotland.</p> <p>During the past five years an additional £1.9m has been paid out to</p>

Evidence	Available – detail source	<b>Comments: what does the evidence tell you with regard to different groups who may be affected and to the environmental impacts of your proposal</b>
	<p>THF management data</p> <p>The gendered Impact of public debt Aberlour Children’s charity</p>	<p>tenants to prevent financial hardship - firstly, through Scottish Government Tenant Grant Fund (£707,000) and laterally through the HRA Tenant Hardship Fund (THF) (£1.2m)</p> <p>The THF was set up as part of the 2023/24 HRA budget to support tenants experiencing financial hardship. The current THF budget is £767,000 for 2025/26.</p> <p>The criteria of the fund has been extended to assist tenants facing financial personal/family financial pressures and the maximum award has also been increased.</p> <p>In Scotland 50% of those accessing CAS/Step change debt advice services have public debt. Nearly 1 in 3 have multiple public debts. Women are more likely to experience public debt and amongst single parents – the vast majority of whom are women – there is an increased likelihood of financial abuse and coerced debt as a result of domestic abuse</p> <p>The report also highlights that women in those circumstances are more likely to experience financial insecurity, including public debt and arrears:</p> <ul style="list-style-type: none"> <li>• Women owe the most in total public debt/arrears, council tax and fuel/energy debt/arrears</li> <li>• Female single parents have highest debts/arrears in the private rented sector and fuel/energy.</li> <li>• Single parents with disability in the family owe more than couple families and male single parents with disability in the family.</li> <li>• Females with disability in the family owe more than males with disability in the family.</li> </ul>

Evidence	Available – detail source	<b>Comments: what does the evidence tell you with regard to different groups who may be affected and to the environmental impacts of your proposal</b>
		<ul style="list-style-type: none"> <li>• Carers have high levels of debts/arrears and female carers have the highest levels of all.</li> </ul>
Data on equality outcomes	<p>The Edinburgh Poverty Commission</p> <p>SIMD</p> <p>The Gendered Impact of Public debt Aberlour Children’s Charity</p>	<p>Several groups and household types in Edinburgh show higher than average risk of poverty, including tenants of social rented housing</p> <p>The report identifies resources that have been included within the Tenant Hardship Fund to support those council house tenants suffering financial hardship in the payment of rent as a result of Welfare reforms.</p> <p>Report on the gendered Impact of public debt November 2025. This report builds on previous work by Aberlour Children’s Charity and Professor Morag Treanor since 2021 to highlight a public debt crisis experienced by low-income families across Scotland. This research is focused specifically on public debt, arrears and gender. The research includes a focus on public debt deductions in Scotland; women, gender roles and types of debt/arrears; the likelihood of having different types of public debt; and recommended policy solutions to limit and prevent the impact of public debt on women and their families.</p>
Research/literature evidence	Yes	Data on current and former rent arrears and benchmarking against other local authorities has been used to inform the policy.
Public/patient/client experience information	<a href="#">2025/2026 Rent Consultation</a>	Information from 2025/26 Rent consultation found that 39.8% (308) of the respondents had found it more difficult to pay their rent over the last 12 months, and 39.8% (124) of them had sought advice or help to assist with paying the rents.

Evidence	Available – detail source	<b>Comments: what does the evidence tell you with regard to different groups who may be affected and to the environmental impacts of your proposal</b>
		<p>Financial pressure from the cost of living crisis and affordability remained a concern to some tenants</p> <p>Tenants also commented that it was important to promote the advice and support available regularly and that information needed to be more accessible.</p>
Evidence of inclusive engagement of people who use the service and involvement findings	<p>2025-26 Rent Consultation</p> <p>Rent policies and procedures will be reviewed to ensure compliance with required legislation.</p>	<p>All communication materials meet accessibility standards. Printed information includes ‘Happy to translate’ reference numbers for tenants who wish to access information in other languages and formats. Online information is also accessible for those who are sight impaired through the ‘Read Aloud’ function</p>
Evidence of unmet need	<p><a href="#">Homelessness Housing and Fair work Committee April 2025</a></p> <p>NEC Data</p>	<p>In Edinburgh, 7,866 households were assessed as homeless as of March 2025, affecting 14,219 individuals, including 3,980 children. This number of homeless households has grown over the last decade. Around 3,600 children in Edinburgh were in temporary housing in November 2024,</p> <p>The total current tenant arrears have increased by 1.9m to 11.3m between 2020/21 and 2024/25. Rents have also increased by 12% over the same periods</p> <p>Over the same period the number of tenants moving to Universal Credit (UC) has almost doubled. 75% of tenants in arrears are on UC.</p> <p>Almost half of tenants in arrears has a repayment arrangement in place</p>
Good practice guidelines	Scottish Rent Forum	Scottish Rent forum is a membership organisation for Local authority

Evidence	Available – detail source	<b>Comments: what does the evidence tell you with regard to different groups who may be affected and to the environmental impacts of your proposal</b>
	<a href="#">Scottish Housing Network</a>	<p>landlords. They work collaboratively with members to drive up performance and deliver quality services by means of benchmarking, data insights, practice and knowledge exchange.</p> <p>Scotland’s Housing Network is a membership organisation for local authority and housing association landlords. They work collaboratively with members to drive up performance and deliver quality services by means of benchmarking, data insights, practice and knowledge exchange and supporting self-assessment.</p> <p>Benchmarking exercises through both forums were part of the policy development</p>
Carbon emissions generated/reduced data		<p>An energy advice service (EAS) is in place and will continue to be provided to all Council Tenants. The current EAS has been running since 2018, and every year engages with approx. 1,200 Council tenants. The service expanded in February 2023 which increased the capacity of the service so that it can help to support even more tenants through the energy crisis.</p> <p>Limited impact other than potential opportunities to raise awareness as part of service delivery and support to achieve net zero by 2030.</p>
Environmental data	n/a	
Risk from cumulative impacts	Yes	<p>The cost of living crisis means that tenants are facing increasing costs in all aspects of their daily lives. In addition, Council Tax and Service Charges have also increased.</p> <p>Whilst 70 to 80% of tenants each year receive assistance with their rent</p>

Evidence	Available – detail source	<b>Comments: what does the evidence tell you with regard to different groups who may be affected and to the environmental impacts of your proposal</b>
		<p>payment responsibilities through Housing Benefit or Universal Credit Housing Costs, Housing benefit levels continue to reduce as managed migration takes place and UC costs are paid in arrears. Tenants moving to UC may not be aware of the change to how rent is paid.</p> <p>As part of mitigation , the Tenant Hardship Fund (reviewed annually) has been in place to help tenants experiencing financial hardship.</p>
Other (please specify)	n/a	
Additional evidence required	n/a	

**8. In summary, what impacts were identified and which groups will they affect?**

<b>Equality, Health and Wellbeing and Human Rights and Children’s Rights</b>	<b>Affected populations</b>
<p><b>Positive</b> Council tenants are among some of the most marginalised citizens in the city. Financially empowering tenants is widely seen as being essential to good social housing management.</p> <p>Prioritising investment in services and improvements that will reduce the cost of living for tenants will have a significant financial benefit for tenants who are under financial pressure.</p> <p>The Council has worked with key agencies to deliver a network of crisis support to tackle the impacts of the cost of living crisis. It also adopted a cash first approach for people facing financial hardship, whilst also offering a range of holistic support and advice. Cash first" is an approach that prioritizes providing people with direct cash payments, vouchers, or access to money during a financial crisis as an alternative to or alongside in-kind support like food parcels</p>	<p>All current, former and potential tenants</p>

<b>Equality, Health and Wellbeing and Human Rights and Children's Rights</b>	<b>Affected populations</b>
<p><b>Negative</b> Any future rent increase may have a potential impact on tenants not receiving assistance with their rent.</p> <p>As part of the mitigation to tenants experiencing difficulty managing their rent, officers propose continuing the Tenant Hardship Fund to help tenants experiencing financial hardship, including those who cannot access benefits</p> <p>In addition Council advice services help tenants check their welfare entitlement, maximising income to realise potential entitlement to benefits.</p>	

<b>Environment and Sustainability including climate change emissions and impacts</b>	<b>Affected populations</b>
<p><b>Positive</b> The Energy Advice Service provides advice and information to Council Tenants to operate heating systems effectively, applying for grants and loans which help to alleviate fuel poverty and reduce carbon emissions.</p>	All Council tenants
<b>Negative</b>	

<b>Economic</b>	<b>Affected populations</b>
<p><b>Positive</b> The Energy Advice Service which was further expanded in February 2023 provides advice and assistance to Council Tenants to operate heating systems efficiently, applying grants and loans, accessing suitable tariffs and referring tenants to Council advice services where appropriate which help reduce fuel poverty.</p> <p>Council advice services help tenants to check their benefit entitlement and maximise household income.</p> <p>The Tenants Courier provide comprehensive information on how to get financial help and advice.</p>	City Wide

<b>Economic</b>	<b>Affected populations</b>
<p>Recent issues have covered topics on energy efficiency, welfare benefits, and the role of the housing officer.</p> <p>The Council has worked with key agencies to deliver a network of crisis support to tackle the impacts of the cost of living crisis. It also adopted a cash first approach for people facing financial hardship, whilst also offering a range of holistic support and advice</p>	
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**9. Is any part of this policy/ service to be carried out wholly or partly by contractors and if so how will equality, human rights including children’s rights, environmental and sustainability issues be addressed?**

No

**10. Consider how you will communicate information about this policy/ service change to children and young people and those affected by sensory impairment, speech impairment, low level literacy or numeracy, learning difficulties or English as a second language? Please provide a summary of the communications plan.**

The report and all tenant communication can be provided via ITS in different community languages, Braille and audio for citizens that require this assistance. All communication materials meet accessibility standards. Printed information includes ‘Happy to translate’ reference numbers for tenants who wish to access information in other languages and formats. Online information is also accessible for those who are sight impaired through the ‘Read Aloud’ function

**11. Is the plan, programme, strategy or policy likely to result in significant environmental effects, either positive or negative? If yes, it is likely that a Strategic Environmental Assessment (SEA) will be required and the impacts identified in the IIA should be included in this. See section 2.10 in the Guidance for further information.**

No

**12. Additional Information and Evidence Required**

If further evidence is required, please note how it will be gathered. If appropriate, mark this report as interim and submit updated final report once further evidence has been gathered.

No

**13. Specific to this IIA only, what recommended actions have been, or will be, undertaken and by when? (these should be drawn from 7 – 11 above) Please complete:**

<b>Specific actions (as a result of the IIA which may include financial implications, mitigating actions and risks of cumulative impacts)</b>	<b>Who will take them forward (name and job title)</b>	<b>Deadline for progressing</b>	<b>Review date</b>
Promotion of the Tenant Hardship Fund to maximise spend of the allocated budget	Arlene MacDonald Team Leader Rent Escalation Team working with localities	By March 2027	6 months
Develop guidance on extending use of the tenant hardship fund	Jenifer Lavery Senior Housing Development Officer	By April 2026	6 months

**14. Are there any negative impacts in section 8 for which there are no identified mitigating actions?**

No

**15. How will you monitor how this proposal affects different groups, including people with protected characteristics?**

Ongoing monthly performance monitoring and quarterly cyclical assurance reports to Housing, Homelessness and Fair Work Committee.

**16. Sign off by Head of Service**

**Name** Derek McGowan (Service Director, Housing & Homelessness)

**Date 31<sup>st</sup> March 2026**

## **17. Publication**

Completed and signed IIAs should be sent to:  
[integratedimpactassessments@edinburgh.gov.uk](mailto:integratedimpactassessments@edinburgh.gov.uk) to be published on the  
Council website [www.edinburgh.gov.uk/impactassessments](http://www.edinburgh.gov.uk/impactassessments)

**Edinburgh Integration Joint Board/Health and Social Care**  
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