

Equality Impact Assessment Form

A copy of this form is available on the Intranet.

Screening

Name of strategy, project or policy:

Decent Homes Assistance Scheme Update 2007

Officer completing assessment:

Steve Jackson

Telephone:

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1. What is the main purpose of the strategy, project or policy?

To provide a scheme for granting equity release loans to assist vulnerable people to improve the condition of their homes

2. List the main activities of the project, policy (for strategies list the main policy areas)

- 1. Responding to applications for the scheme by arranging a home visit to discuss the options available to each applicant
- 2. Ensuring that the equity in the property is sufficient to support the loan
- 3. Ensuring that the standard of works is undertaken to a high quality, on time and on budget
- 4. Monitoring progress and performance of the agency acting on behalf of the Council

3. Who will be the main beneficiaries of the strategy, project or policy?

Vulnerable people who need financial assistance to improve the condition of their homes

4. Use the table below to tick:

- (a) Where you think that the strategy, project or policy could have a negative impact on any of the equality groups i.e. it could disadvantage them.

- (b) Where you think that the strategy, project, policy could have a positive impact on any of the groups or contribute to promoting equality, equal opportunities or improving relations within equality target groups.

		Positive Impact – it could benefit	Negative Impact – it could disadvantage	Reason
Gender	Women	√		The Decent Homes Assistance Scheme is available to all groups. It is targeted at the most vulnerable households and an independent financial assessment is carried out to ensure that all possible options are explored. Those whose income could support a 'high street loan' will be directed to that sector. Others, who for various reasons may not be able to access normal borrowing facilities will be eligible for an equity release loan through this scheme. In all cases the we ensure that the total equity used does not exceed 80% of the value of the home.
	Men	√		As above
Race	Asian or Asian British people	√		As above
	Black or black British people	√		As above
	People of mixed race	√		As above
	Irish people	√		As above
	White people	√		As above
	Chinese people and other minority ethnic communities	√		As above

	not listed above			
Disability		√		As above
Sexuality	Lesbians, gay men and bisexuals	√		As above
Gender Identity	Transgender people	√		As above
Age	Older people (60+)	√		As above
Age	Younger people (17-25), and children	√		As above
Belief	Faith groups *	√		As above. It is understood that equity release loans are Sharia compliant.
Equal opportunities and/or improved relations E.G. Rural		√		As above

Notes:

* Faith groups cover a wide range of groupings, the most common of which are Muslims, Buddhists, Jews, Christians, Sikhs, and Hindus. Consider faith categories individually and collectively when considering positive and negative impacts.

5 If you have indicated there is a negative impact on any group, is that impact:

Legal?

(I.e. it is not discriminatory under anti-discriminatory legislation)

Intended

Level of impact

If the negative impact is possibly discriminatory and not intended and/or of high impact you must complete section two of this form. If not, complete the rest of section one below and consider if completing section two would be helpful in making a thorough assessment.

- 6 a) Could you minimise or remove any negative impact that is of low significance?

Explain how:

- a) Could you improve the strategy, project or policy's positive impact?

Explain how:

The scheme has been revised in 2007 to improve awareness of the scheme and make access easier by providing the service through one provider. Progress will continue to be monitored through regular meetings with the provider.

You may wish to use the action sheet at the end of Section two.

- 7 If there is no evidence that the strategy, policy or project promotes equality, equal opportunities or improved relations – could it be adapted so that it does?

How?

Please sign and date this form, keep one copy and send one copy to the Head of Human Resources.

Signed: Steve Jackson.....

Date:17 12 2007.

APPENDIX A

Section Two – Full Assessment

Name of strategy, project or policy:

Decent Homes Assistance Scheme

Date: 17/12/2007

Part a

1. Looking back at section one of the EQIA, in what areas are there concerns that the strategy, policy or project could have a negative impact?

Gender
Race
Disability
Sexuality/Transgender
Age
Faith

2. Summarise the likely negative impacts.

None identified

3. What previous or planned consultation on this topic/policy area/project has taken place/will take place with groups/individuals from equality target groups?

When the scheme was devised in 2005, a working group was established to consider the options available. The Working Group consisted of Council Members and representatives from the Home Improvement Agency.

If there has already been consultation what does it indicate about negative impact of this strategy, project or policy?

There was no negative impact identified at the time.

Equality target groups	Summary of consultation carried out or planned
Women	Consultation with Home Improvement Agency and delivery partners
Black and minority ethnic communities	Consultation with Home Improvement Agency and delivery partners
Disabled people	Consultation with Home Improvement Agency and delivery partners
Lesbians, gay men, bisexuals or trans people	Consultation with Home Improvement Agency and delivery partners

Older people	Consultation with Home Improvement Agency and delivery partners
Young people/children	Consultation with Home Improvement Agency and delivery partners
Faith groups	Consultation with Home Improvement Agency and delivery partners

4. What consultation has taken place/or is planned with Council staff – including staff that have, or will have, direct experience of implementing the strategy/ policy/ working on the project?

The Housing Renewal Team and the HMR Manager have all been involved in the development and review of the scheme

5. Check that research /studies/reports concerning the equality target groups and the likely impact have been used to plan the project and guide it or indicate what research you intend to carry out.

Equality target groups	Title/type/details of report/research
Women	
Black and minority ethnic communities	
Disabled people	
Lesbians, gay men, bisexuals or transsexual people	
Older people	
Young people/children	
Faith groups	

6. If there are gaps in your previous or planned consultation and research, are there any experts/relevant groups that can be contacted to get further views or evidence on the issues.

NO

Part b

Complete this section when consultation and research has been carried out

7. a) As a result of this assessment and available evidence collected, including consultation, state whether there will need to be any changes made/planned to the policy, strategy or project.

b) As a result of this assessment and available evidence is it important that the Council commissions specific research on this issue or carry out monitoring/ data collection?

(You may wish to put this information directly onto the action sheet at the end of this form)

8. Will the changes planned ensure that negative impact is:

Legal?
(Not discriminatory, under anti-discriminatory legislation)

Intended?

Low impact?
No negative impact

9. a) Have you set up a monitoring/evaluation/ review process to check the successful implementation of the strategy, project or policy?

YES NO

b) How will this monitoring/evaluation further assess the impact on the equality target groups/ensure the strategy/project/policy is non-discriminatory?

Details:

Bi monthly reports are received from the delivery agency detailing all applicants and progression through the scheme.

Please complete the action form below, sign the EQIA, retain a copy and send a copy of the full EQIA, including the Action Plan, to the Head of Human Resources.

Signed: (completing officer)

Date:

Equality Impact Assessment Action Plan

Please list below any recommendations for action that you plan to take as a result of this impact assessment.

Issue	Action required	Lead officer	Timescale	Resource implications	Comments