

Equality Impact Assessment (EIA) Form **'Knowing your customers needs'**

Background

An Equality Impact Assessment is an improvement tool. It will assist you in ensuring that you have thought about the needs and impacts of your service/policy/function in relation to the protected characteristics. It enables a systematic approach to identifying and recording gaps and actions.

Legislation - Equality duty

As a local authority who provides services to the public, Melton has a legal responsibility to ensure that we can demonstrate having paid due regard to the need to:

- Eliminate discrimination, harassment and victimisation
- Advance Equality of Opportunity
- Foster good relations

For the following protected characteristics:

1. Age
2. Disability
3. Gender reassignment
4. Marriage and civil partnership (when providing services)
5. Pregnancy and maternity (when providing services)
6. Race
7. Religion and belief
8. Sex
9. Sexual orientation

What is prohibited?

1. Direct discrimination, including by association and perception.
2. Indirect discrimination – now covers all characteristics.
3. Pregnancy and maternity discrimination.
4. Harassment.
5. Third party harassment.
6. Discrimination arising from disability.
7. Duty to make reasonable adjustments.

Title of the policy	Local Authority Mortgage Scheme (LAMS)
Is it new or existing?	New
Date	31 Aug 2012
Officer undertaking EIA	Samantha Fern
Who else is involved in undertaking this assessment?	-

1. Overview of policy/function being assessed

A. Outline: What is the purpose of this policy? (specify aims and objectives)
<p>The principle behind the Local Authority Mortgage Scheme is to make home ownership more accessible to first time buyers and to help the local housing market and thereby the local economy. The scheme will also meet the housing needs of households who would otherwise be in need of affordable housing.</p> <p>The scheme requires the Local Authority to provide a financial indemnity of up to 20% of a mortgage for potential home-buyers who qualify for local authority support and, who meet the strict lending criteria set by the lender. The potential buyer will hereby obtain a 95% mortgage on similar terms as a 75% mortgage, but without the need to provide the substantial deposit usually required.</p> <p>Our current housing need model estimates that approximately half of new forming households, under 35 years, who could afford to buy market housing are unable to do so because they are unable to get a mortgage in the current economic conditions. This equates to approximately 60 households each year, because such households are unable to access market housing without assistance, they form part of the overall need for affordable housing, accounting for just over 20% of total need.</p>
B. What specific groups is the policy designed to affect/impact?
<ul style="list-style-type: none"> • Any member of the local community who may require affordable housing now or in the future, including people moving to the Borough or looking to stay within the Borough (e.g. emerging households) • Those on the housing register • Partner organisations whose client groups may require access to affordable housing, including Probation, Adult Social Care and the third sector.
C. Which groups have been consulted as part of the creation or review of the policy?
<ul style="list-style-type: none"> • Consultation on the scheme has taken place with the Council's Management Team. • The budget and strategic Planning working Group will be consulted on amendments to the treasury management arrangements prior to Full Council being requested to approve as the responsible scrutiny body for this function.

2. What we already know and where there are gaps

A. What existing information/data do you have/monitor about different diverse groups in relation to this policy? This could consist of previous EIA's, reports, consultation, surveys, demographic profiles etc.

- The housing register. Full equalities monitoring data (recorded under section 2 - Equal Opportunities) of the housing application form. This data is then accessible through the Abritas database used to manage and report on the housing register. This data can be extensively cross referenced by specific household details and housing need information to profile equalities information.
- Leicestershire County Council Local Authority Mortgage Scheme Cabinet Report 23rd July 2012.
- Outcomes of consultation exercises as described in 1c above.

B. What does this information/data tell you about diverse groups? If you do not hold or have access to any data/information on certain/all diverse groups, what do you need to begin collating/monitoring? (please list)

The profile of the housing register is similar to that of the Borough as a whole and does not identify any specific concerns.

The housing register can help to identify potentially suitable households for the LAMS scheme.

3. Do we need to seek the views of others and if so, who?

A. In light of the answers you have given in question 2, do you need to consult with specific groups? If not please explain why.

- The local community, particularly those with an interest in affordable housing, including those on our housing register
- All registered providers of affordable housing within the Borough as well as the Homes and Communities Agency
- Other partner organisations, including those whose clients are likely to require access to affordable housing, including adult social care, children's services, probation, the youth offending team and the third sector.
- In addition the scheme has been consulted with management team

4. Assessing the impacts

	In light of any data/consultation/information and your own knowledge and awareness, please identify whether the policy has a positive or negative on the groups specified and whether there is evidence of discrimination. Provide an explanation for your decisions. (please refer to the general duties on the front page)			
<u>Diversity Groups</u>	<u>Positive impacts</u> Intentional / Unintentional	<u>Negative impacts</u> Intentional / Unintentional	Is there evidence of direct/indirect discrimination?	<u>Comments/explanation</u> Use data to evidence
Age	The scheme, will offer individuals the opportunity to purchase their own home, perhaps earlier on in life, than if they'd have to establish a deposit.	Individuals may not be accepted for a mortgage on the basis of their age, this will be assessed by the lender, through which a specific EIA for this purpose will have been completed.	Yes	No comments
Disability (physical, visual, hearing, learning disability, mental health)	No issues identified.	No issues identified.	No	An individual will be assessed for the scheme on their financial circumstances, regardless of disability.
Gender / Sex	No issues identified.	No issues identified	No	An individual will be assessed for the scheme on their financial circumstances, regardless of gender
Religious Belief	No issues identified	No issues identified	No	An individual will be assessed for the scheme on their financial circumstances, regardless of religious belief
Racial Group	No issues identified	No issues identified	No	An individual will be assessed for the scheme on their financial circumstances, regardless of racial group
Sexual Orientation	No issues identified	No issues identified	No	An individual will be assessed for the scheme on their financial circumstances, regardless of sexual orientation.
Transgender	No issues identified	No issues identified	No	An individual will be assessed for the scheme on their financial circumstances, regardless of transgender.
Other protected groups (pregnancy & maternity, marriage & civil partnership)	No issues identified	No issues identified	No	An individual will be assessed for the scheme on their financial circumstances, regardless of any protected characteristics.
Other socially excluded groups				An individual will be assessed for the scheme on their financial circumstances,

				regardless.
All	The LAMS scheme will open up home ownership to first time buyers by reducing the requirement for extensive deposit, however, an individual's financial circumstances are still appropriately considered, to ensure the mortgage is affordable.	Existing homeowners could be excluded by the scheme; however the purpose behind the scheme is to also encourage movement within the housing market, which would be an improvement for existing homeowners who are for example, looking to sell.	No	No comments

5. Action Plan

Please include any identified concerns/actions/issues in this action plan: <i>The issues identified should inform your Service Plan and, if appropriate, your Consultation Plan</i>			
Question Number (Ref)	Action	Responsible Officer	Target Date
1	Following the set up of the LAMS scheme within Melton, a review of this EIA should take place.	Housing Policy Officer	Jan 2013
2			

6. Who needs to know about the outcomes of this assessment and how they will they be informed

	Who needs to know (Please tick)	How they will be informed (we have a legal duty to publish EIA's)
Internally (employees & EIA Scrutiny group)	✓	<ul style="list-style-type: none"> Committee report and relevant background papers.
Externally (service users, stakeholders etc)	✓ People on housing register/service users Registered Providers Partner Organisations (Third sector)	<ul style="list-style-type: none"> Displayed on Melton Borough Council website /press release/social media Promoted on choice based lettings website Sent to all registered providers of affordable housing currently operating or owning stock within the Melton Borough. Sent to partner organisations.
Others		
To ensure ease of access, what other communication needs/concerns are there?		

7. Conclusion (to be completed and signed by the [Head of Service](#))

Please delete as appropriate
I agree / disagree with this assessment / action plan
If <i>disagree</i> , state action/s required, reasons and details of who is to carry them out with timescales:
Signed (Head of Service): H Rai
Date:

8. Internal Scrutiny (to be completed and signed by an independent [member of the third tier manager group](#))

Please delete as appropriate
I agree / disagree with this assessment
If <i>disagree</i> , state action/s required, reasons and details of who is to carry them out with timescales:
Signed (third tier manager):
Date:

[Please ensure that this EIA is publicised on the Internet](#)