

Equality Impact Assessment

Version Control				
<b>Doc. Name</b>	Equalities Impact Assessment – Tenant Shared Ownership			
<b>Doc. location:</b>				
<b>Author:</b>	<b>Owner:</b>	<b>Approving Officer</b>		
A Key	A Key	Tom Hart		
<b>Date:</b>	<b>Version:</b>	<b>Amended by:</b>	<b>Change / Reason for Change:</b>	<b>Approval status:</b>
12/01/2016	0.1			

# Signing off when assessment is completed

Sign off by Divisional Director ..... Date

## Review

<p><b>Review date</b></p> <p>A date for review is required for this EIA to be refreshed and reviewed.</p> <ul style="list-style-type: none"> <li>• This date will be captured corporately</li> <li>• You must ensure that this review is carried out in time to meet this date</li> </ul>	<p>Please indicate date below</p> <p>EIA to be reviewed 8<sup>th</sup> April 2017.</p>
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## Stage 1 – Scope of the equality Impact Assessments about your piece of work

1 Directorate	Housing Management
2. Policy / Strategy / Service to be assessed:	Provision by the Home Ownership Team of a Tenant Shared Ownership Scheme.
3. Lead Officer:	Hakeem Osinaike
4. Equality Impact Assessment Person / Team:	Andrew Key
5. Date of Assessment:	12 January 2016

<p>6. The main purpose and outcomes of policy/strategy / service to be assessed</p>	<p>The Council is to offer Tenant Shared Ownership as part of a wider offer of affordable home ownership products to improve the social and economic outlook for residents of the Borough..</p> <p>The purpose and outcomes to be achieved in this assessment is to guage the potential impact that introduction of this policy may have to ensure that it supports the Council's aim of promoting and demonstrating equality.</p>
<p>7. Groups who the piece of work should benefit or apply to, for example:</p> <ul style="list-style-type: none"> <li>- Service users</li> <li>- Staff</li> <li>- Other internal or external stakeholder</li> </ul> <p>(Will the piece of work be delivered in partnership with another agency?)</p>	<p>The assessment will benefit the intended target group for the policy: secure council tenants who aspire to home ownership but cannot afford to buy their property outright under the Right to Buy.</p> <p>The scheme will be delivered by the Home Ownership Team</p>
<p>8. Any associated strategies or guidelines i.e. legal/ national /statutory</p>	<p>The proposed policy will be set within the context of a Local Plan review with revised policy regarding discounted for sale and built by others to come forward to Cabinet in due course.</p>

## Step 2. Gathering Information

### 1. Who should be served by the policy / strategy / piece of work?

The policy assessed in this report will provide an alternative affordable home ownership option for Council tenants for whom outright ownership is unsuitable because their income is insufficient. Shared ownership property created through this policy may subsequently be sold on as affordable home ownership to the wider community of the Borough and beyond.

### 2. What relevant information do you have about the people who this piece of work is aimed at? (Please complete the boxes below )

Equality Groups	Information (research / data)	Known or potential inequalities
Ethnicity	<p>Every Right to Buy ( RTB) pack contains a questionnaire to determine the ethnicity, age, sexuality and disability of applicants but completion of the form is not obligatory. Few applicants proceeding to the offer stage of their RTB returned a fully completed questionnaire and so this is considered an unreliable source of information .</p> <p>More complete information is held against tenancy records within the housing management system. By cross referencing these records with RTB applicant and cancelled RTB cases we are able to obtain information about ethnicity and other equality characteristics.</p> <p>This method for extrapolating data returned cross referenced details against</p>	<p>The proposed scheme is only available to secure tenants with 3 or more years tenancy history. Discount increases with the number of years tenancy.</p> <p>The Right to Buy scheme is a popular scheme and there is no indication that there are issues with the way it is promoted by Government to the community .</p> <p>There are tenants for whom Right to Buy is not affordable and this scheme is intended to reach some of these tenants. Although White British were found to be proportionately under represented with around 36% of RTB applications. White other slightly over represented relative to the ethnicity of tenants at just over 8% of RTB applications. Caribbean statistically being the most under represented in</p>

	<p>55% of cancelled RTBs. This is considered to be a representative sample and one from which it is possible to draw some broad conclusions regarding the policy target group.</p> <p>About 50% of tenants are White British and around 12% African. Other White represent 4% of tenants and just under 2% Caribbean and Pakistani 1.5%.</p> <p>Although white British comprise around 50% of tenants just over a 1/3<sup>rd</sup> of Right to Buy applications are from this group. There is also a higher drop out rate from White British representing over 60% of all RTB cancellations.</p>	<p>proportion to their number with just .76% of RTB applications but around 2% of all tenants.</p> <p>The next largest grouping is African representation around 13% of all tenants and around 11% of RTB applicants</p> <p>We will be targeting current applicants and those who have cancelled their application in the past 18 months to ensure that we have every chance to capture those most likely to be interested in the scheme.</p> <p>Based on the statistical return proportionately more White British will be contacted than other ethnic groups.</p>
Gender (including Transgender)	<p>Amongst all tenants females outnumber males with females making up about 62 % of the tenants population. Females also submit most RTB applications. Unfortunately we were unable to ascertain a clear picture of gender orientation with all cancellations and RTBs recorded heterosexual.</p>	<p>A slightly higher proportion of females cancel as compared to males.</p> <p>We do know that generally females have lower income compared to males but it does not appear to be a significant factor in this respect of RTB applications or cancellations.</p>
Disability	<p>One cancelled Right to Buy was received from a tenant who declared a disability</p>	<p>Those with disability tend to be on lower incomes and may therefore find this scheme to be of particular assistance.</p>
Age	<p>Nearly all tenants sit within 3 age bands: 26-44, 37%; 44-59, 30% and 60+, 28%.</p>	<p>The most economically active age groups between the ages of 26 and 59 make up</p>

	The majority of Right to Buy applications, 57% come from the 26-44 age band and proportionately less from 60+ at just under 14%.	84% of all Right to Buy applications and about 77% of cancellations. Although the cancellation rate does tend to increase with age with 21% coming from the 60+age range.
Religion and Belief	54% of all tenants are recorded as Christian and 8% recorded as Muslim. Over 30% are recorded as having no religion or unstated.	Right to Buy is relatively more popular amongst Muslims representing over 16% of applicants compared to the number of tenants recorded as Muslim who make up about 8% of out tenant population. Most applications come from those recorded as Christian at 44%
Sexual Orientation	No valid data was returned from Right to Buy applicants.	None Known
Maternity and Nursing Mothers	Not available	None known
You may also wish to consider Carers	Not available	None known
Do you have enough information about the different groups to inform an equality impact assessment? <b>No</b> If not, this area should be addressed in your action plan		
3 . Do you have monitoring data or consultation findings specific to your area of work? If yes list the sources of evidence here & go to Step 3, if No list the actions required to get more data.( which should be included in the action plan)		
<ul style="list-style-type: none"> <li>• BI Query Analysis Report – available on SharePoint via Adrian Mulcahy, Business Services.</li> <li>• Survey of tenants who cancelled their Right to Buy application</li> </ul>		
We have surveyed applicants who have cancelled their right to Buy to find out the reasons for the cancellation and if they would be interested in applying for Tenant Shared Ownership.		

The majority of respondents said that affordability was a big factor in their decision not to purchase under the Right to Buy. Following implementation of the scheme we will be contacting this group again to invite them to apply.

All applicants must pass an affordability test to determine their ability to sustain themselves in shared ownership before being accepted to the scheme. The information we receive during interviews will provide us with a very detailed view of their circumstances to help us inform and shape future affordable housing policy.

### Step 3. Assessing Impact

1.	<p>What does your monitoring data on your service users tell you?</p> <p>Are any groups under or over represented compared to what you would expect to see. Please give details below.</p>	
Ethnicity	<p>Less White British are currently pursuing Right to Buy as a proportion of tenants. It is likely that this reflects the higher age profile and economic circumstances.</p>	
Gender (including transgender)	<p>A slightly higher proportion of females cancel as compared to males. This may reflect their lower incomes or type of employment but we do not have detailed information at this stage upon which to form a view</p>	
Age	<p>The majority of Right to Buy applications, 57% come from the 26-44 age band and proportionately less from 60+ at just under 14%. This is likely the result of 26-44 year olds having the most favourable economic circumstances and outlook.</p>	
Disability	<p>Too limited data available to make assessment.</p>	
Sexual Orientation	<p>Too limited data available to make assessment.</p>	
Religion and belief	<p>54% of all tenants are recorded as Christian and 8% recorded as Muslim. Right to Buy is relatively more popular amongst Muslims representing over 16% of applicants compared to the number of tenants recorded as Muslim who make up about 8% of our tenant population. Most applications come from those recorded as Christian at 44%</p>	



	Pregnant and Nursing Mothers	No data available to make assessment.	
	Socio economic	<p>Affordability testing will provide detailed information but until this is done we do not have sufficient data to make an assessment.</p> <p>From a survey of applicants who cancelled the majority of respondents sited affordability as the main reason for cancellation.</p> <p>Just over half of those who responded to the question indicated that they would be interested in a tenant Shared Ownership scheme if it were to become available.</p>	
	You may also wish to consider Carers	No data available to make assessment.	
2.	<p>Based on the evidence gathered have you identified any potential differential impact for any of the equality groups?</p> <p>Step 2. What are the potential access issues or barriers for people in each of the equality groups</p>		
		Positive	Negative
	Ethnicity	White British submit less Right to Buy applications and cancel a higher proportion of thos applications than other groups.	This group could potentially benefit from the focus of this scheme but the higher age profile of this group is likely to still be an impediment to access.
	Gender (including transgender)	The propensity to cancel a Right to Buy application is a little higher for women than men.	
	Disability	Insufficient data	Insufficient data
	Age	The affoprtability of this scheme compared to outright purchase could	It is likely that over 60s will be les interested in owning their home than

		assist those in higher age groups into home ownership	younger groups.
Religion and Belief		Right to Buy is relatively more popular amongst Muslims representing over 16% of applicants compared to the number of tenants recorded as Muslim who make up about 8% of out tenant population. Most applications come from those recorded as Christian at 44%	No negative impact identified in regard to religious beliefs.
Sexual Orientation		Insuffient data available	Insuffient data available
Pregnant and nursing mothers		N/A	N/A
Socio economic		N/A	N/A
You may also wish to consider Carers		N/A	N/A
Is the differential impact as a result of indirect or direct discrimination? Yes..... / No.....			
Can any differential impact be justified or proportionate in meeting a legitimate aim if yes please provide details			

#### 4. Promoting Equality

1.	<p>What has been done to promote equality in this piece of work?            This includes any measures you've put in place to:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Improve the accessibility of your service</li> <li><input type="checkbox"/> Improve the quality of outcomes for people from different groups</li> <li><input type="checkbox"/> Make your service/policy/strategy more inclusive</li> <li><input type="checkbox"/> Ensure staff are trained appropriately</li> <li><input type="checkbox"/> Promote community cohesion or good relationships between different groups of people.</li> </ul> <p>(Think about physical access, communications needs, staff awareness, partnership working)</p>		
	<table border="1"> <tr> <td data-bbox="273 523 741 596">Ethnicity</td> <td data-bbox="750 523 1930 596">The policy applies to all Council tenants regardless of ethnicity.</td> </tr> </table>	Ethnicity	The policy applies to all Council tenants regardless of ethnicity.
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2.	<p>What further actions are required? please ensure that these are</p> <p>None</p>		
3.	<p>How have you consulted on this Equality Impact Assessment?</p> <p>Internal resources consulted.</p>		

4.	How will the outcomes from this EIA be managed and monitored - all of the proposed equality outcome should be managed through the service plans
	To be managed and monitored in service plans

**Action plan template**

Improvement Required	Priority	Key Actions	Timescale	Outputs demonstrating progress	Resources	Outcome	Lead
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**Summary**

Please provide a summary document / storyboard of the findings of your EIA ( including best practice what we do well, our challenges , our opportunities and what we planned to do This will be used for publication on the internet

The policy assessed in this EIA will help Council tenants who cannot afford outright home ownership to purchase a stake in their home thus helping to raise aspirations and life chances .