

Equality Impact Assessment
Corporate Assessment Template



Policy Title: Private Sector Housing Policy
New/Existing/Updating/Amending: Updating 2015/17

Who is responsible for developing and implementing the Policy/Strategy/Project/Procedure/Service/Function?	
Name: Jane Thomas	Job Title: Assistant Director Housing & Communities
Service Team: Housing & Communities	Service Area: Communities
Assessment Date: 13.2.15	

1. What are the objectives of the Policy/Strategy/Project/ Procedure/ Service/Function?

The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. allows local authorities to formulate their own flexible financial assistance policies to target their funding to address specific local needs and priorities. Cardiff Council provides a range of options including;

- Grant aid
- Loans and equity release schemes
- Grant / loan mixes
- Assistance with moving to more suitable accommodation
- Practical advice and assistance about how to get repairs done

These options provide for a better use of budget allocation and the provision of opportunities to attract private finance.

The Private Sector Housing Policy sets out the schemes that Cardiff Council operates to help private owners to improve their property. The Welsh Government have recently made available funding for the purpose of:

- Providing loans to owner occupiers and the private rented sector to improve properties (the “Home Improvement Loans”) and
- Providing loans to bring empty properties back into use (the “Houses into Homes Loans”)

This funding is repayable after 15 years so cannot be used to provide grants but must be repayable.

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Home Improvement Loans - there is a risk in using loans that low income households will be put into debt and their homes be at risk. Therefore the approach taken with home improvement loans is to focus on low income elderly home owners and to recover the funding only when the property is disposed of by putting a lifetime charge on the property. By partnership working between the Independent Living Service and Care and Repair loans will only be offered where no other funding source is available and in conjunction with a range of other measures to help the elderly stay independent in their own homes.

The Houses into Homes loans scheme will continue as at present, the aim of the scheme is to bring empty properties back into use for sale or rent and has operated successfully so far.

The Policy also allows for disabled adaptations to be carried out outside the mandatory framework. These remain as at present.

Also the scheme allows for owner contributions to regeneration schemes to be covered where no other funding sources are available. This funding is recoverable through a charge on the property.

2. Please provide background information on the Policy/Strategy/Project/Procedure/Service/Function and any research done [e.g. service users data against demographic statistics, similar EIAs done etc.]

Evidence shows that older people often live in poor housing conditions, have very limited resources to maintain their homes, and limited prospects of changing their circumstances. The policy will allow the Council to assist older people on means-tested benefits by making financial assistance available to repair, maintain and adapt properties. The Council will also support Cardiff Care and Repair who provide a 'help pack' of information relating to home repair and maintenance for older and disabled people.

3 Assess Impact on the Protected Characteristics

3.1 Age

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative/]** on younger/older people?

	Yes	No	N/A
Up to 18 years	x		
18 - 65 years	x		
Over 65 years	x		

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Please give details/consequences of the differential impact, and provide supporting evidence, if any.

The Home Improvement Loans will be offered to people over 65 only in line with the Councils objective to support the most vulnerable and the research that shows that the older people have less ability to maintain and improve their homes.

Other parts of the scheme are open to all ages.

What action(s) can you take to address the differential impact?

Help and advice can be offered to working age residents on how to source other funding to improve their homes such as Green Deal. As part of its regeneration schemes the Council will continue to identify alternative funding sources and make appropriate bids, such as recent bids for Arbed funding which have allowed overcladding schemes to go ahead.

3.2 Disability

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on disabled people?

	Yes	No	N/A
Hearing Impairment	x		
Physical Impairment	x		
Visual Impairment	x		
Learning Disability		x	
Long-Standing Illness or Health Condition	x		
Mental Health		x	
Substance Misuse		x	
Other			

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

The Councils proactive approach to offering a range of ways that disabled adaptations can be funded has assisted a larger number of clients to access the adaptations they need. This will continue under the new policy.

What action(s) can you take to address the differential impact?

None as the differential impact is positive and appropriate.

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3.3 Gender Reassignment

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on transgender people?

	Yes	No	N/A
Transgender People (People who are proposing to undergo, are undergoing, or have undergone a process [or part of a process] to reassign their sex by changing physiological or other attributes of sex)		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact

What action(s) can you take to address the differential impact?

N/A

3.4. Marriage and Civil Partnership

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on marriage and civil partnership?

	Yes	No	N/A
Marriage		x	
Civil Partnership		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact

What action(s) can you take to address the differential impact?

N/A

3.5 Pregnancy and Maternity

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Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on pregnancy and maternity?

	Yes	No	N/A
Pregnancy		x	
Maternity		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact

What action(s) can you take to address the differential impact?

N/A

3.6 Race

Will this Policy/Strategy/Project//Procedure/Service/Function have a **differential impact [positive/negative]** on the following groups?

	Yes	No	N/A
White		x	
Mixed / Multiple Ethnic Groups		x	
Asian / Asian British		x	
Black / African / Caribbean / Black British		x	
Other Ethnic Groups			

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential Impact

What action(s) can you take to address the differential impact?

N/A

3.7 Religion, Belief or Non-Belief

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Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on people with different religions, beliefs or non-beliefs?

	Yes	No	N/A
Buddhist		X	
Christian		X	
Hindu		X	
Humanist		X	
Jewish		X	
Muslim		X	
Sikh		X	
Other		X	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact

What action(s) can you take to address the differential impact?

N/A

3.8 Sex

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on men and/or women?

	Yes	No	N/A
Men		X	
Women		X	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential Impact

What action(s) can you take to address the differential impact?

N/A

3.9 Sexual Orientation

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Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on the following groups?

	Yes	No	N/A
Bisexual		X	
Gay Men		X	
Gay Women/Lesbians		X	
Heterosexual/Straight		X	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact

What action(s) can you take to address the differential impact?

N/A

3.10 Welsh Language

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on Welsh Language?

	Yes	No	N/A
Welsh Language		X	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

The Welsh Language scheme will be complied with in all publicity.

What action(s) can you take to address the differential impact?

N/A

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4. Consultation and Engagement

What arrangements have been made to consult/engage with the various Equalities Groups?

No consultation has been undertaken for this amendment to the policy.

5. Summary of Actions [Listed in the Sections above]

Groups	Actions
Age	Information will be made available for homeowners / leaseholders who are not able to access funding through these schemes to improve their properties about other funding available such as Green Deal.
Disability	N/A
Gender Reassignment	N/A
Marriage & Civil Partnership	N/A
Pregnancy & Maternity	N/A
Race	N/A
Religion/Belief	N/A
Sex	N/A
Sexual Orientation	N/A
Welsh Language	N/A
Generic Over-Arching [applicable to all the above groups]	N/A

6. Further Action

Any recommendations for action that you plan to take as a result of this Equality Impact Assessment (listed in Summary of Actions) should be included as part of your Service Area's Business Plan to be monitored on a regular basis.

7. Authorisation

The Template should be completed by the Lead Officer of the identified Policy/Strategy/Project/Function and approved by the appropriate Manager in each Service Area.

Completed By : Jane Thomas	Date:
Designation: Assistant Director of Housing	February 2015
Approved By: Sarah McGill	
Designation: Director Communities, Housing and Customer	February 2015

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Service	
Service Area: Communities	

- 7.1 On completion of this Assessment, please ensure that the Form is posted on your Directorate's Page on CIS - *Council Wide/Management Systems/Equality Impact Assessments* - so that there is a record of all assessments undertaken in the Council.

For further information or assistance, please contact the Citizen Focus Team on 029 2087 3059 or email citizenfocus@cardiff.gov.uk