



Housing and Community Services Committee

4 MARCH 2009

APPENDICES

Appendices H and I were previously as advised as "To follow"

<u>APPENDIX</u>	<u>REPORT</u>	<u>PAGE. NOS</u>
D	MORTGAGE RESCUE SCHEME: EQUALITY IMPACT ASSESSMENT (Please replace original Appendix D, previously circulated, with this version)	12 - 14
H	LETTINGS PLAN: PRETORIA ROAD	21 - 22
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EQUALITY IMPACT ASSESSMENT

SERVICE/POLICY:- Mortgage Rescue Scheme	LEAD OFFICER:- Deborah Blowers
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SERVICE OBJECTIVES:-

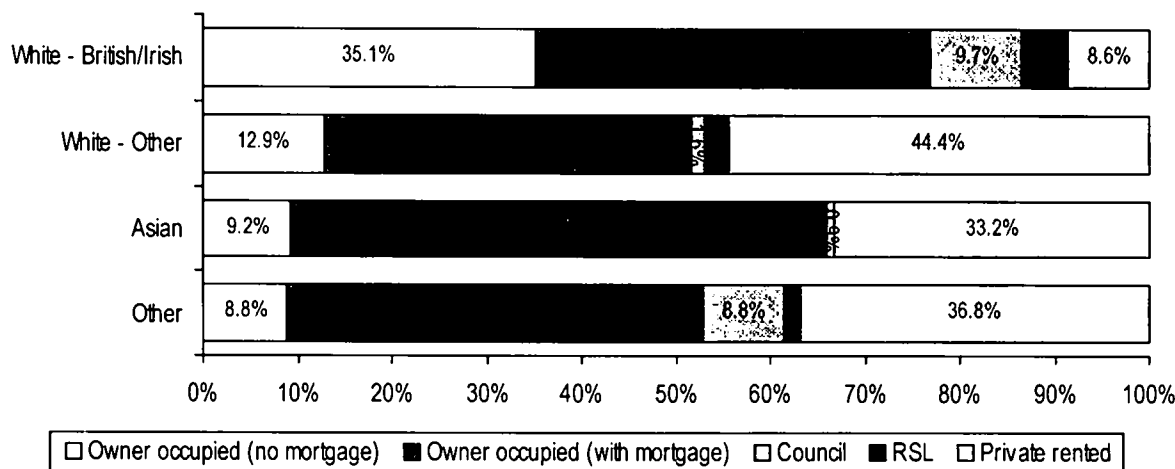
The Council has a legislative duty to assist homeless people by providing help and information. A further duty is owed to those who fall into the priority need categories defined within guidance and legislation. These are generally applicants with dependant children or those who are vulnerable due to health, age or welfare issues.

The Government have introduced a mortgage rescue scheme which is aimed at assisting those who are in classified as being in priority need. It is a discretionary scheme and the Council needs to decide whether or not to introduce it. This impact assessment is designed to set out any equality issues that need to be considered when deciding whether to implement the scheme.

Will the proposed policy involve, or have consequences for, any of the people served and employed by Runnymede? Yes

If so, please state for whom:

2.5% of the borough's households are Asian and 3.7% from another BME background. The Council's recent Housing Needs Survey indicates that Asian households and other BME groups are more likely to have a mortgage. The table below demonstrates this.



The Needs Survey data also indicates that Asian and other BME households are more

likely to have children and are therefore more likely to be in priority need. The percentage of households with children are as follows:

Ethnic Group	Percentage of Households with Children	Number of Households
White British	20%	28,636
Asian	32.4%	763
Other BME Group	28.5%	1,130

The above information would seem to indicate that if the mortgage rescue scheme was implemented then Asian and BME households are more likely than white British households to benefit from the scheme.

The Housing Needs Survey concluded that older people and those with disabilities were less likely to have a mortgage and therefore the scheme is less likely to assist these groups.

Could the consequences of the change in policy differ according to people's racial group, ethnicity, disability, gender or age, for example, because they have particular needs, experiences or priorities?

Disability	Yes	Age	Yes
Race	Yes	Religion	No
Gender or sexual orientation	No		

Do you know how these groups could be affected?if "yes", please state how (e.g. Existing customer feedback , statutory constraints on your service)

As indicated above there is evidence to suggest that there are higher proportions of Asian and BME households with a mortgage and with children and therefore they are more likely to benefit if the Council implements the scheme..

RESEARCH/CONSULTATION

Please give details of any consultation the service has already undertaken and/or research of available information.

Please see details above.

IMPACT ASSESSMENT

Having established if any specific group might be affected, consider what the potential impact might be. Could the policy lead to direct or indirect discrimination?

The Council is not withdrawing a scheme that applicants currently enjoy but is implementing a discretionary scheme that the Government have said the Council is not obliged to provide.

If the Council decided not to implement the scheme then the current situation would prevail and families would be offered alternative forms of temporary accommodation (the Council's hostel units or a deposit to secure accommodation in the private sector).

In view of the above it not felt that it would lead to direct or indirect discrimination.

DOES THE POLICY REQUIRE AMENDMENT OR RE-CONSIDERATION ?

Either outline changes required or indicate why none are necessary.

No changes are necessary but it will be important to keep a record of the household characteristics of those who are helped by the scheme so as to assess the impact of any future changes.

PRETORIA ROAD, CHERTSEY – LOCAL LETTINGS PLAN

Purpose of the Local Lettings Plan

This Local Lettings Plan has been prepared to assist in the letting of 30 properties at Pretoria Road, Chertsey. The properties will be owned and managed by Thames Valley Housing Association and the Council has a nomination agreement with the Association for all of the first lettings.

Objectives of the Local Lettings Plan

The objectives of this Local Lettings Plan are:

- a) to create a community which is sustainable;
- b) to ensure the community blends in with the existing community;
- c) to obtain a mixture of child density and occupancy levels that ensures sustainability.

Breakdown of Property Types

The development will consist of 15 one bedroom and 15 two bedroom flats.

Child Density and Occupancy Levels

Only 5 of the two bedroom units can accommodate more than one child and for this reason the child density is likely to be low. It is not therefore proposed to make any special provisions to alter child ratios and the normal lettings provisions in the Council's allocation scheme will apply.

Employment

It is felt that to ensure that the development reflects the mix of households within the wider community there should be a reasonable proportion of working households. It is therefore proposed that no more than 50% of the tenants selected should be unemployed.

Officers have examined the Housing Register to see how this principle would affect current applicants. Of the 61 applicants who have the highest priority for one and two bedroom properties, 27 (44%) are on benefit, 29 (47%) are employed and for 5 their employment status is unknown.

It is felt that this proposal can be achieved without disadvantaging significant numbers of applicants.

Rent Account

It is proposed that unless there are exceptional circumstances that can be justified an applicant's rent account must be clear at the point of being allocated a property.

Serious Breach of the Tenancy Agreement

Applicants will not be considered for an allocation if their present landlord states that they have a history of serious breaches of their tenancy and this will include acts of anti social behaviour.

Government Guidance

The Government have produced a code of guidance for the allocation of accommodation and the Council is expected to have regard to this when forming policy. Paragraph 5.26 of the code specifically relates to Local Lettings Policies and encourages the use of these, especially in relation to child density on estates.

Equality

An Equality Impact Assessment has been undertaken and is available separately.

Processing of Lettings

With the exception of the areas defined within this plan all other aspects of the allocation of the units will be dealt with in accordance with the council's adopted allocation scheme.

20/2/09

EQUALITY IMPACT ASSESSMENT

SERVICE/POLICY:- Local Lettings Plan for the Pretoria Estate	LEAD OFFICER:- Joan Stephens
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SERVICE OBJECTIVES:-

To agree a Local Lettings Plan that ensures that there is a balanced community within the estate that will provide sustainability.

Local Lettings Plans are used by the Council for all initial lettings for new developments consisting of 10 units or more. The use of Local Lettings Plans has previously been supported by the Housing Corporation as they help to provide a community that is similar to those that exist within settled developments.

The Lettings Plan is attached to the Committee Item and sets down the objectives of the plan and the lettings policy to be adopted. It proposes that no more than 50% of those housed will be unemployed.

Will the proposed policy involve, or have consequences for, any of the people served and employed by Runnymede? Yes

If so, please state for whom:

Applicants on the Council's Housing Register who are unemployed

Could the consequences of the change in policy differ according to people's racial group, ethnicity, disability, gender or age, for example, because they have particular needs, experiences or priorities?

Disability	Yes	Age	Yes
Race	Yes	Religion	No
Gender or sexual orientation	No		

Do you know how these groups could be affected?if "yes", please state how (eg. Existing customer feedback , statutory constraints on your service)

The policy could have an impact on families with children, people from non-white backgrounds and people with disabilities.

However officers believe that with minor adjustments this policy can be implemented to benefit those people who are in highest need on the Housing Register without any adverse impact on minority groups.

We currently hold data about the employment status of people on our Housing Register and we know that of the 61 applicants with the greatest priority currently on the list 27 (44%) are in receipt of benefits. In general terms the policy should not therefore lead to exclusions. However it is necessary to consider the impact on specific groups.

Non white households

We can also tell from the current list that 3% of the applicants that would currently be short listed are non white households.

National statistic data indicates that generally non white households have a greater likelihood of being unemployed. However it is noted from the current Housing Register short list that of those non white households listed there is an equal proportion (50%) of working and households on benefits. Therefore allocation of units according to employment will not have a disproportionate impact on non white households who have priority.

There is also a possibility that older persons and disabled households may be disadvantaged by a policy that is based on employment. However we have again looked at the details of the current Housing Register short list. This shows that of the two households where the head of household is over 60 one is working and one is in receipt of benefits. Therefore a policy to have no more than 50% unemployed will not disproportionately disadvantage this group.

However the short list data does show that those applicants who require ground floor accommodation and who may have a disability are more likely to be in receipt of benefits (11 cases out of 18). Consideration does therefore need to be given to how the proposed policy can be adjusted to ensure there is no indirect discrimination of this group.

RESEARCH/CONSULTATION

Please give details of any consultation the service has already undertaken and/or research of available information.

The details above are drawn from a report taken from the Council's current housing register. Report is available separately to those who have data clearance.

IMPACT ASSESSMENT

Having established if any specific group might be affected, consider what the potential impact might be. Could the policy lead to direct or indirect discrimination?

As indicated above it is felt that the proposed policy will have the greatest impact on households who may have a disability.

DOES THE POLICY REQUIRE AMENDMENT OR RE-CONSIDERATION ?

Either outline changes required or indicate why none are necessary.

In view of the above it is proposed that where the requirement for no more than 50% of the units to be allocated to unemployed households excludes an applicant or family that consist of someone who is disabled then the requirement is waived.