

EQUALITY IMPACT ASSESSMENT

The **Equality Act 2010** places a '**General Duty**' on all public bodies to have '**due regard**' to the need to:

- Eliminating discrimination, harassment and victimisation and any other conduct prohibited under the Act;
- Advancing equality of opportunity between those with a 'relevant protected characteristic' and those without one;
- Fostering good relations between those with a 'relevant protected characteristic' and those without one.

In addition the Council complies with the Marriage (same sex couples) Act 2013.

Stage 1 – Screening

Please complete the equalities screening form. If screening identifies that your proposal is likely to impact on protected characteristics, please proceed to stage 2 and complete a full Equality Impact Assessment (EqIA).

Stage 2 – Full Equality Impact Assessment

An EqIA provides evidence for meeting the Council's commitment to equality and the responsibilities under the Public Sector Equality Duty.

When an EqIA has been undertaken, it should be submitted as an attachment/appendix to the final decision making report. This is so the decision maker (e.g. Cabinet, Committee, senior leader) can use the EqIA to help inform their final decision. The EqIA once submitted will become a public document, published alongside the minutes and record of the decision.

Please read the Council's Equality Impact Assessment Guidance before beginning the EqIA process.

1. Responsibility for the Equality Impact Assessment	
Name of proposal	Leasehold Payment Options Policy
Service area	Housing Management
Officer completing assessment	Angela Powell/Tracey Downie
Equalities/ HR Advisor	Edward Ashcroft
Cabinet meeting date (if applicable)	13 July 2021
Director/Assistant Director	David Joyce/Robbie Erbmman

2. Summary of the proposal

Please outline in no more than 3 paragraphs

- The proposal which is being assessed*
- The key stakeholders who may be affected by the policy or proposal*
- The decision-making route being taken*

This EQIA relates to the amendment of payment options for leaseholders with major works bills. This proposal initially went to Cabinet in December 2020, with Cabinet agreeing to the consultation taking place.

The consultation took place between 7th May 2021 and 25th June 2021 and detailed nine new payment options to leaseholders. There are differences between the offer for resident leaseholders and the offer for non-resident leaseholders and all leaseholders have been consulted. The final policy reflects the outcome of the consultation.

This proposal will be presented to Cabinet 13 July for approval and final adoptions.

The current options have not been amended since 2013 and, with increases in major works bills expected over the next few years, the new options will increase the time leaseholders have to pay and help to make the charges more affordable. The proposals focus on major works bills in excess of £30,000, extend the interest-free payment plans to 10 years or more and offer more options for residential leaseholders facing hardship.

To the extent that the leaseholders share the protected characteristics and to the extent that the additional options make payment more manageable, the decision can be expected to have a positive effect on people who share the protected characteristics. It is likely to benefit socio-economically disadvantaged groups and people who are less likely to be in full-time employment to a greater extent and these groups include disabled people, pregnant women and people from BAME communities.

3. What data will you use to inform your assessment of the impact of the proposal on protected groups of service users and/or staff?

Identify the main sources of evidence, both quantitative and qualitative, that supports your analysis. Please include any gaps and how you will address these

This could include, for example, data on the Council's workforce, equalities profile of service users, recent surveys, research, results of relevant consultations, Haringey Borough Profile, Haringey Joint Strategic Needs Assessment and any other sources of relevant information, local, regional or national. For restructures, please complete the restructure EqIA which is available on the HR pages.

Protected group	Service users	Staff
Sex	Information held is limited so the outcome	

	of the consultation, will be relied upon.	
Gender Reassignment	Information held is limited so the outcome of the consultation, will be relied upon.	
Age	Information held is limited. However, data has been drawn from the September 2019 BMG survey,. The outcome of the consultation will also be relied upon.	
Disability	Information held is limited so the outcome of the consultation, will be relied upon.	
Race & Ethnicity	Information held is limited. However, data has been drawn from the September 2019 BMG survey. The outcome of the consultation will also be relied upon.	
Sexual Orientation	Information held is limited so the outcome of the consultation, will be relied upon.	
Religion or Belief (or No Belief)	Information held is limited so the outcome of the consultation, will be relied upon.	
Pregnancy & Maternity	Information held is limited so the outcome of the consultation, will be relied upon.	
Marriage and Civil Partnership	Information held is limited so the outcome of the consultation, will be relied upon.	

Outline the key findings of your data analysis. Which groups are disproportionately affected by the proposal? How does this compare with the impact on wider service users and/or the borough's demographic profile? Have any inequalities been identified?

Explain how you will overcome this within the proposal.

Further information on how to do data analysis can be found in the guidance.

The amendments to the leasehold payment policy are expected to improve the affordability of large major works bills. To the extent that the leaseholders share the protected characteristics and to the extent that the additional options make payment more manageable, the decision can be expected to have a positive effect on people who share the protected characteristics.

To overcome any inequality, the proposal will not differentiate between residential and non-residential leaseholders who are facing hardship.

The proposal has also removed the 'means test' requirement for leaseholders seeking to repay their bills via an interest-only option. This can be expected to have a positive equalities impact.

Data analysis

Data held on leaseholders is limited. However, data has been drawn from the September 2019 BMG survey, which included survey responses from 450 leaseholders. "Weighting" refers to ensuring that the property split was properly weighted. The available equalities data indicates the split of leaseholders by age and ethnicity. The results of the consultation are also being used to inform this EQIA.

The table when compared to the latest evidence in our State of the Borough profile shows that there is a slightly higher proportion of White British leaseholders (37% compared to 32.9%) and Black or Black British Leaseholders (19% compared to 16.5%) than the wider population and a small underrepresentation of White Other leaseholders (14% compared to 26.6%).

The table also shows an overrepresentation of the +65 population (17% compared to 11%) and an underrepresentation of the 18-34 population (13% compared to 27%).

The survey also showed that 3% of leaseholders were unemployed and available for work, 2% were permanently sick or disabled, 13% were in part time work, and 15% were wholly retired.

Table 6: Profile information Age	Weighted	Unweighted
18-24	1%	1%

25-34	12%	13%
35-44	22%	24%
45-55	25%	23%
55-64	16%	15%
65+	17%	18%
Prefer not to say	7%	6%
Ethnic group	Weighted	Unweighted
White	52%	54%
British (English / Welsh / Scottish / Northern Irish)	37%	39%
Irish	4%	4%
Central or Eastern European	3%	3%
Western European	2%	2%
Any other White background	5%	6%
Mixed	4%	4%
White and Black Caribbean	2%	2%
White and Black African	1%	1%
White and Asian	<0.5%	<0.5%
Any other mixed background	1%	1%
Asian or Asian British	8%	7%
Indian	3%	3%
Pakistani	<0.5%	<0.5%
Bangladeshi	2%	1%

Any other Asian background	3%	3%	
Black or Black British	19%	18%	
Caribbean	9%	9%	
African	8%	7%	
Any other Black background	3%	2%	
Other ethnic group	6%	5%	
Arab	0%	0%	
Chinese	1%	1%	
Any other background	5%	5%	
Don't know	1%	1%	
Refused	10%	10%	

4. a) How will consultation and/or engagement inform your assessment of the impact of the proposal on protected groups of residents, service users and/or staff?

Please outline which groups you may target and how you will have targeted them

Further information on consultation is contained within accompanying EqlA guidance

Consultation with leaseholders on the proposed new payment methods has now been undertaken. Consultation was widely publicised through direct mailing, posters and web-site information. Leaseholders were invited to engage with officers through a variety of media to encourage participate and ensure wide inclusion.

The following methods were used:

- A consultation booklet, detailing the proposed changes posted to all leaseholders
- Consultation questionnaire and booklet online
- Three on-line Roadshows Face to Face - presentations online - Leaseholders were invited to attend one of the three an on-line meetings.
- The online events were held at varying times during each of the three days (to make them more accessible), this included evening, lunchtime and a weekend meeting. Residents are encouraged to put forward questions, to which a response was given by one of the five officers attending the event.

- As well as contacting us in writing, the consultation document also encourages leaseholders to contact via the telephone for a more detailed individual or discussion to discuss any concerns.

4. b) Outline the key findings of your consultation / engagement activities once completed, particularly in terms of how this relates to groups that share the protected characteristics

Explain how will the consultation's findings will shape and inform your proposal and the decision making process, and any modifications made?

Of the 4,880 documents sent to leaseholders and posted on-line, 474 were returned by leaseholders, this represents a 10% return (rounded up from 9.7%). Of those who returned the consultation 70% agreed with the 9 proposals detailed and 30% opposed the proposals. Of the 30% opposing the proposals the main reason cited related to the costs with the majority of people indicating that they could not afford the costs proposed (as we are aware the payment options do not detail any charges made to leaseholders).

A small minority suggested the Council:

- Extend the 5% discount on full payment from the proposed 60 days to 90 (days currently 30 days), or 120 days.
- Extend the period for paying no interest further
- Not charge interest on any amounts for any period

In addition, there were comments from leaseholders advising that any invoices at the levels being suggested would either force them to have to sell their property or make it difficult to sell their property.

In relation to the equity share:

- One person suggested offering this option for leaseholders with invoices over £30k rather than £40k.
- A small minority suggested that, irrespective of any value of the property at sale, the Council should not benefit and receive a higher amount in line with their % of the equity.
- Others stated that they do not want Haringey owning a share of their home (Haringey would not own a share of their home).

Since receiving the feedback from leaseholders, we have considered the feedback and made an adjustment to the offer made. It is now proposed that the 5% discount on full payment, be offered to leaseholders who settle their invoice within 120 days.

5. What is the likely impact of the proposal on groups of service users and/or staff that share the protected characteristics?

Please explain the likely differential impact on each of the 9 equality strands, whether positive or negative. Where it is anticipated there will be no impact from the proposal, please outline the evidence that supports this conclusion.

Further information on assessing impact on different groups is contained within accompanying EqIA guidance

1. Sex

To the extent that the leaseholders share the protected characteristics and to the extent that the additional options make payment more manageable, the decision can be expected to have a positive effect on people who share all protected characteristics.

In so far as this proposal benefits socio-economically disadvantaged groups and people who are less likely to be in full-time employment, it may be likely to have a disproportionate positive impact on women amongst whom a disproportionate number of people are disadvantaged in the labour market or less likely to be in full-time occupation.

Positive		Negative		Neutral impact	X	Unknown Impact	
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2. Gender reassignment

To the extent that the leaseholders share the protected characteristics and to the extent that the additional options make payment more manageable, the decision can be expected to have a positive effect on people who share all protected characteristics.

In so far as this proposal benefits socio-economically disadvantaged groups and people who are less likely to be in full-time employment, it may be likely to have a disproportionate positive impact on transgender residents amongst whom there are a disproportionate number of residents who are likely to face disadvantages in the labour market.

Positive	x	Negative		Neutral impact		Unknown Impact	
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3. Age

To the extent that the leaseholders share the protected characteristics and to the extent that the additional options make payment more manageable, the decision can be expected to have a positive effect on people who share all protected characteristics.

In so far as this proposal benefits socio-economically disadvantaged groups and people who are less likely to be in full-time employment, it may be likely to have a disproportionate positive impact on older residents.

Positive	x	Negative		Neutral impact		Unknown Impact	
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4. Disability

To the extent that the leaseholders share the protected characteristics and to the extent that the additional options make payment more manageable, the decision can be expected to have a positive effect on people who share all protected characteristics.

In so far as this proposal benefits socio-economically disadvantaged groups and people who are less likely to be in full-time employment, it may be likely to have a disproportionate positive impact on those with disabilities amongst whom a disproportionate number of people are disadvantaged in the labour market, less likely to be in full-time occupation, and more likely to be socio-economically disadvantaged.

Positive	x	Negative		Neutral impact		Unknown Impact	
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5. Race and ethnicity

To the extent that the leaseholders share the protected characteristics and to the extent that the additional options make payment more manageable, the decision can be expected to have a positive effect on people who share all protected characteristics.

In so far as this proposal benefits socio-economically disadvantaged groups and people who are less likely to be in full-time employment, it may be likely to have a disproportionate positive impact on BAME residents amongst whom a disproportionate number of people are disadvantaged in the labour market, less likely to be in full-time occupation, and more likely to be socio-economically disadvantaged.

Positive	x	Negative		Neutral impact		Unknown Impact	
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6. Sexual orientation

To the extent that the leaseholders share the protected characteristics and to the extent that the additional options make payment more manageable, the decision can be expected to have a positive effect on people who share all protected characteristics.

In so far as this proposal benefits socio-economically disadvantaged groups and people who are less likely to be in full-time employment, it may be likely to have a disproportionate positive impact on LGBT residents amongst whom a disproportionate number are likely to face disadvantage in the labour market.

Positive	x	Negative		Neutral impact		Unknown Impact	
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7. Religion or belief (or no belief)

To the extent that the leaseholders share the protected characteristics and to the extent that the additional options make payment more manageable, the decision can be expected to have a positive effect on people who share all protected characteristics.

It is not anticipated that this proposal will have a specific impact on this protected characteristic.

Positive	x	Negative		Neutral impact		Unknown Impact	
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8. Pregnancy and maternity

To the extent that the leaseholders share the protected characteristics and to the extent that the additional options make payment more manageable, the decision can be expected to have a positive effect on people who share all protected characteristics.

In so far as this proposal benefits socio-economically disadvantaged groups and people who are less likely to be in full-time employment, it may be likely to have a disproportionate positive impact on those with this protected characteristic amongst whom women with children are less likely to be in full-time employment.

Positive	x	Negative		Neutral impact		Unknown Impact	
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9. Marriage and Civil Partnership

Positive		Negative		Neutral impact	X	Unknown Impact	
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10. Groups that cross two or more equality strands e.g. young black women

This proposal is likely to benefit socio-economically disadvantaged groups and people who are less likely to be in full-time employment to a greater extent and these groups include disabled people, pregnant women and people from BAME communities.

The council holds some (limited) data about leaseholders employment status drawn from a survey of leaseholders. This survey (once noted) showed that 3% of leaseholders were unemployed and available for work, 2% were permanently sick or disabled, 13% were in part time work, and 15% were wholly retired,

Outline the overall impact of the policy for the Public Sector Equality Duty:

- Could the proposal result in any direct/indirect discrimination for any group that shares the relevant protected characteristics?
- Will the proposal help to advance equality of opportunity between groups who share a relevant protected characteristic and those who do not?

This includes:

- a) Remove or minimise disadvantage suffered by persons protected under the Equality Act
- b) Take steps to meet the needs of persons protected under the Equality Act that are different from the needs of other groups

c) Encourage persons protected under the Equality Act to participate in public life or in any other activity in which participation by such persons is disproportionately low

- **Will the proposal help to foster good relations between groups who share a relevant protected characteristic and those who do not?**

The proposal is expected to improve disadvantage suffered by persons protected under the Equality Act.

- The proposal will treat residential and non-residential leaseholders equally in most cases and recognise hardship equally across these two forms of leases.
- The proposal removes the requirement for leaseholders suffering hardship to be means tested, which has historically been less favourable to disadvantaged groups protected under the Equality Act.
- The proposal will enable leaseholders who may not have access to High St loans, the option of obtaining a loan from the Council, under favourable terms. Disadvantaged groups are more likely to be refused loans by High St banks, and this proposal will improve this form of disadvantage suffered by persons protected under the Equality Act.
- This proposal makes payment for large major works bills more affordable. Persons protected under the Equality Act are likely to have less earnings and so this proposals will help to remove the disadvantage faced by persons protected under the Equality Act.

6. a) What changes if any do you plan to make to your proposal as a result of the Equality Impact Assessment?

Further information on responding to identified impacts is contained within accompanying EqIA guidance

Outcome	Y/N
No major change to the proposal: the EqIA demonstrates the proposal is robust and there is no potential for discrimination or adverse impact. All opportunities to promote equality have been taken. <u>If you have found any inequalities or negative impacts that you are unable to mitigate, please provide a compelling reason below why you are unable to mitigate them.</u>	Y
Adjust the proposal: the EqIA identifies potential problems or missed opportunities. Adjust the proposal to remove barriers or better promote equality. Clearly <u>set out below</u> the key adjustments you plan to make to the policy. If there are any adverse impacts you cannot mitigate, please provide a compelling reason below	
Stop and remove the proposal: the proposal shows actual or potential avoidable adverse impacts on different protected characteristics. The decision maker must not make this decision.	

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6 b) Summarise the specific actions you plan to take to remove or mitigate any actual or potential negative impact and to further the aims of the Equality Duty

Impact and which relevant protected characteristics are impacted?	Action	Lead officer	Timescale
N/A			

Please outline any areas you have identified where negative impacts will happen as a result of the proposal but it is not possible to mitigate them. Please provide a complete and honest justification on why it is not possible to mitigate them.

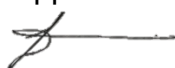
N/A

6 c) Summarise the measures you intend to put in place to monitor the equalities impact of the proposal as it is implemented:

Review how the discretionary element of the proposals are being applied to ensure decisions are applied fairly.

7. Authorisation

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EqIA approved by T. Downie..... (Director of Housing Management - HfH)	Date 5 th July 2021
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8. Publication
Please ensure the completed EqIA is published in accordance with the Council's policy.

Please contact the Policy & Strategy Team for any feedback on the EqIA process.