

# Equality Analysis Form

An Equality analysis enables us to target our services, and our budgets, more effectively and understand how they affect all our communities. It also helps us comply with the Equalities Act 2010.

For more information about when you should carry out an equality analysis, who should do this and the support available, go to the equality analysis intranet page.

This form has four sections

- 1: decide whether a full equality analysis is needed. If not, you do not complete sections 2-4.
- 2: gathering evidence
- 3: determining actions
- 4: decision and next steps

<b>Name of document</b>			<b>Housing Renewal Policy 2013-15</b>	
Version	Date reviewed	Date of next review	Reviewed by	Changes made
1	06/10/13		Corinne Masters	Necessary revisions after policy has been in force for 2 years.

## 1. Decide whether a full equality analysis is needed

### 1.1 What are you analysing?

Question	Guidance	Answer
<b>What is the name of your change or review?</b>	<p>The change or review may involve:</p> <ul style="list-style-type: none"> <li>o policies, strategies and frameworks</li> <li>o budgets</li> <li>o plans, projects and programmes</li> <li>o staff structures (including outsourcing)</li> <li>o the use of buildings</li> <li>o commissioning (including re-commissioning and de-commissioning)</li> <li>o services (for example, how and where they are delivered )</li> <li>o processes (for example thresholds, eligibility, entitlements, and access criteria)</li> </ul>	<p>This Equality Analysis has been completed in relation to the revisions to the existing Housing Renewal Policy 2011 only, on its' expiry date.</p> <p>Amendments are needed to an existing policy, the Housing Renewal Policy. This policy covers the provision of assistance in the private sector, both financial assistance via loans and grants and practical assistance via agency services , to older, disabled and vulnerable home owners and tenants in the borough. The aim is to enable them to repair and maintain their homes, to provide adaptations to promote independent living and to renovate vacant properties so that they can be returned to occupation.</p> <p>The policy is reviewed every 2 years.</p>
<b>Why are you doing this?</b>	<p>For example, we are considering cutting a service.</p>	<p>The policy is reviewed every 2 years to take account of any changes in legislation that may have occurred since the policy was last approved.</p>

		<p>Additional funding has become available which needs to be included as does a new proposed form of loan for providing adaptations for people with disabilities. As a result of experience over the past 2 years, certain points of clarification are needed to make the policy clearer to users. Several of the maximum limits on grants and loans need to be increased to take account of increases in VAT and inflation since loans were first introduced in 2009. The key changes are:</p> <ul style="list-style-type: none"><li>• Additional funding available for empty property grants is available</li><li>• The introduction of a new Coldbusters Affordable Warmth grant.</li><li>• Changes to funding and criteria for South West Sub Region Empty Property Grants</li><li>• Changes in eligibility for Mandatory Disabled Facilities Grant (DFG) to include foster carers and clarification of what process to follow when the cost of adaptations required exceed the maximum grant amount</li><li>• Increases to the amounts for DFG relocation grant in line with current costs of moving home.</li><li>• The introduction of a new Equity Release Scheme (Just Retirement</li></ul>
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		<p>Solutions)</p> <ul style="list-style-type: none"> <li>• The need to broaden the scope for giving Special Projects Loan so they are more flexible.</li> <li>• Introduction of a new Discretionary Loan to assist vulnerable disabled people who cannot fund the cost of adaptations where they exceed the maximum DFG amount.</li> </ul>
<b>What is likely to be different when you have finished?</b>		<p>The policy will be up to date with legislative and funding changes and will include an additional loan product for people with disabilities and a new energy grant. Loan and grant maximum amounts will reflect the current costs of building works and will enable applicants to bring their homes up to the decent homes standard.</p> <p>The eligibility criteria for mandatory DFG grant will have broadened to include foster carers. Additional funding for empty property grants will also be available and this will increase the number of vacant properties returned to use in the private sector for housing homeless families (due to a 5 year nomination requirement).</p>
<b>What will be the main outcomes or benefits from making this change?</b>		<p>The policy will be up to date with legislative and funding changes, will include an additional loan product for people with disabilities and a new energy grant. Loan and grant maximum amounts will reflect the current costs of building works and will enable applicants to bring their homes up to the decent homes standard.</p> <p>The eligibility criteria for mandatory DFG grant</p>

		<p>will have broadened to include foster carers</p> <p>Additional funding for empty property grants will also be available and this will increase the number of vacant properties returned to use in the private sector for housing homeless families (due to a 5 year nomination requirement).</p>
<b>What stage is your change at now?</b>	<p>See appendix one for the main stages at which equality analyses need to be started or updated. In many instances, an equality assessment will be started when a report is being written for a committee. If that report recommends that a project or programme takes place, the same equality assessment can be updated to track equality impacts as it progresses. If the project or programme include commissioning or de-commissioning, the same equality assessment can be updated again.</p>	<p>Develop full equality analysis. Report going to Cabinet in December 2013.</p>

**An equality analysis must be completed before any decisions are made.**

**If you are not at the beginning stage of your decision making process, you must inform your Director that you have not yet completed an equality analysis.**

### **1.2 Who could be affected and how?**

<b>Question</b>	<b>Guidance</b>	<b>Answer</b>
<b>Who are your internal stakeholders?</b>	For example, groups of council staff, members	<ul style="list-style-type: none"> <li>• Groups of council staff</li> <li>• Members</li> </ul>
<b>Who are your external stakeholders?</b>	For example, groups of service users, service providers, trade unions, community groups and the wider community?	<p>Groups of Service users –</p> <ul style="list-style-type: none"> <li>• Home owners</li> <li>• private sector tenants and</li> <li>• disabled residents in the borough.</li> </ul>

<p><b>Does your proposed change relate to a service area where there are known or potential equalities issues?</b></p>	<p>Please answer either "Yes", "Don't know" or "No" and give a brief reason for your response. If you don't know, you may be able to find out on the Croydon Observatory (<a href="http://www.croydonobservatory.org/">http://www.croydonobservatory.org/</a>)</p>	<p>Yes</p> <p>The services provided under the policy are targeted at residents who are vulnerable and need assistance by way of finance or practical help.</p> <p>The main groups that the assistance is aimed at are:</p> <ul style="list-style-type: none"> <li>• older people (aged 60 or over)</li> <li>• home owners</li> <li>• private tenants</li> <li>• people with disabilities</li> <li>• low income households within the above groups</li> </ul> <p>The grants and loans are subject to a financial means test to ensure they are provided to those most in need.</p>
<p><b>Does your proposed change relate to a service area where there are already local or national equality indicators?</b></p>	<p>You can find out from the Equality Strategy (<a href="http://intranet.croydon.net/corpdept/equalities-cohesion/equalities/docs/equalitiesstrategy12-16.pdf">http://intranet.croydon.net/corpdept/equalities-cohesion/equalities/docs/equalitiesstrategy12-16.pdf</a> ). Please answer either "Yes", "Don't know" or "No" and give a brief reason for your response</p>	<p>No, there are no national or local equality indicators relating to the specific changes we are making to the policy.</p>
<p><b>Would your proposed change affect any protected groups more significantly than non-protected groups?</b></p>	<p>Please answer either "Yes", "Don't know" or "No" and give a brief reason for your response. For a list of protected groups, see Appendix Two.</p>	<p>Yes – people with disabilities</p> <p>A new loan product has been developed for people with disabilities where the cost of an adaptation exceeds the maximum Disabled Facilities Grants (DFG) limit.</p> <p>Also, the maximum amounts for DFG relocation grant have been increased.</p>

<p><b>Would your proposed change help or hinder the council in eliminating unlawful discrimination, harassment and victimisation in relation to any of the protected groups?</b></p>	<p>Please answer either "Yes", "Don't know" or "No" and give a brief reason for your response</p>	<p>No</p> <p>The policy does not cover these issues, however it does produce some very positive outcomes on an individual basis for older (over 60 years) and vulnerable residents and for persons of all ages with disabilities, by promoting independent living.</p>
<p><b>Would your proposed change help or hinder the council in advancing equality of opportunity between people who belong to any protected groups and those who do not?</b></p>	<p>Please answer either "Yes", "Don't know" or "No" and give a brief reason for your response</p>	<p>Yes</p> <p>The proposed changes will help the council in advancing equality of opportunity between people who belong to protected groups and those who do not.</p> <p>The opportunity here is to enable older and vulnerable people to achieve and maintain independence for as long as possible which may mean additional assistance for those who are not as able as other to look after their homes. This assistance is both financial in terms of additional loans and practical in terms of home visits to assist with the completion of application forms.</p>
<p><b>Would your proposed change help or hinder the council in fostering good relations between people who belong to any protected groups and those who do not?</b></p>	<p>Please answer either "Yes", "Don't know" or "No" and give a brief reason for your response</p>	<p>Yes</p> <p>The assistance provided will help to maintain the properties of older, disabled and otherwise vulnerable people who may not be able to do this for themselves. This will foster good relationships in as much as the properties will be well maintained and will not cause blight in a street that could give rise to bad relations between neighbours.</p>

### 1.3 Decision

If you answer "yes" or "don't know" to ANY of the questions in section 1.2, you should undertake a full equality analysis. This is because either you already know that your change or review could have a different/significant impact on protected groups (compared to non-protected groups) or because you don't know whether it will (and it might).

Decision	Guidance	Response
<b>No, further equality analysis is not required</b>	Please state why not and outline the information that you used to make this decision. Statements such as 'no relevance to equality' (without any supporting information) or 'no information is available', could leave the council vulnerable to legal challenge. <b>You must include this statement in any report used in decision making, such as a Cabinet report</b>	
<b>Yes, further equality analysis is required</b>	Please state why and outline the information that you used to make this decision. Also indicate - when you expect to start your full equality analysis - the deadline by which it needs to be completed (for example, the date of submission to Cabinet). - where and when you expect to publish this analysis (for example, on the council website). <b>You must include this statement in any report used in decision making, such as a Cabinet report.</b>	Yes, in 2014/15.  It is envisaged that the proposed amendments to the policy will result in the assistance provided being as good as and in most cases better than the current service so we do not anticipate that there will be any negative impact for any group or individual. The main purpose of a full EA will be to identify additional opportunities for promoting equality of opportunity and achieving wider equality objectives.
<b>Officers that must approve this decision</b>	Name and position	Date
<b>Report author</b>	Corinne Masters Head of Housing Renewal	06/10/13
<b>Director</b>	Peter Brown Director of Housing Needs and Strategy	06/10/11

Please email this completed form to [data.equalities@croydon.gov.uk](mailto:data.equalities@croydon.gov.uk), together with an email trail showing that the your director has approved it.

**1.4 Feedback from the corporate equalities team**

<b>Name of equalities officer</b>	Becky Saunders, Equality Officer	
<b>Date received by equalities officer</b>	Please send an acknowledgement	
<b>Should a full equality analysis be carried out?</b>	Yes	06/10/13
<b>Please send this document to</b> - the person responsible for making the decision - democratic services, the corporate programme office or procurement as appropriate in time for the relevant decision making meeting		

## 2. Evidence Considered

List the documents and information that have been considered as part of this review to enable reasonable judgments to be made on the assessment of impact.

This section needs to include consultation data and desktop research (local and national data).

	Quantitative Data	Qualitative Data	
Housing Strategy 2011-15 and the equality impact Assessment carried out in relation to it in February			
Equality Strategy 2012-16			
Protected groups data from 2011 Census.			
Evidence from the Housing renewal Service in DASHH shows the demand for the services provided under the policy to vulnerable, low income households in terms of the number of loans and grants that have been paid in the last three years as follows;			
	2010/11	2011/12	2012/13
Home Investment and Home Repair Loans	98	99	52
Disabled Facilities Grants	188	147	165
Empty property grants	45	37	28

Note: the number of applications in any one year may be higher than stated as these figures reflect the cases that were completed as opposed to started in the year, there being an overlap of works in progress.

### **Older and ageing population:**

Each year, over 140 major adaptations are provided to older and disabled people in the borough and with an ageing population it is expected that the need for this type of service will increase year on year.

Older people aged 65 years and over make up 13.8% of the Croydon population and residents aged 85 years and over make up 1.9%. These proportions are projected to increase to 16.27% and 2.91% respectively by 2030. It is estimated that there are 5,379 adults (aged 18-64yrs) in Croydon have a learning disability and 16,579 adults (aged 18-64yrs) have a physical disability. During 2010/11 nearly 2,000 residents with either a learning or physical disability received a care package from the council.

Source: Croydon Observatory/Office for National Statistics

### **Physical Disabilities:**

The specific disability categories were not recorded as such in the 2011 census. However, this did record that there were 24,380 people (6.7%) whose day to day activities were limited a lot by long term illness or disability and 28,733 (7.9%) whose day to day activities were limited a little (Source: Office of National Statistics)

An estimated 16,579 adults (aged 18-64yrs) in Croydon have a physical disability and this is projected to increase to 18,416 by 2030. 28.7% (4,771) of residents with a physical disability have a severe disability.

In 2010/11 the council provided more than 1,000 physically disabled residents aged 18 to 64 years with a care package, and of these 75% were supported to live independently through community based services. Adaptations provided via a grant or loan are an essential part of enabling this to continue.

Data source: NASCIS - RAP P1 2010/11

The adaptations provided under grants and loans are to meet the specifically assessed needs of older and disabled people, for example level access showers, stair lifts, ramps and wheelchair accessible facilities. In all cases, an Occupational Therapist assesses the clients' needs and recommends adaptations for the individual. These may be adaptations for persons who are blind, deaf, hearing impaired or mobility impaired.

## Ethnic Group of Home Improvement Agency Clients and Croydon's Ethnic Group Profile

The table below shows the ethnic group profile for all age bands and more specifically for the 60+ age group, which forms a large part of the agency client base. Compared with this are the profiles for the Staying Put Home Improvement Agency clients who applied for and received assistance over the past two years.

The assistance provided is available on a means tested basis to all home owners or disabled persons within the borough, irrespective of their ethnic origin. The agency does aim to reach all ethnic groups in line with the borough profile to ensure fairness and equality by means of publicity to BME groups.

The service that is provided year on year is very much dictated by demand in terms of property deterioration and poor housing conditions that are reported to the agency or by referrals from Social Services. The profile of clients who receive the services can therefore vary year on year due to these outside influences.

Ethnic Group	All age bands - population of Croydon *	60+ population of Croydon *	Clients assisted 2011-12 **	Clients assisted 2012-13 **
White: English/Welsh/Scottish/Northern Irish/British	47.3 %	69.6 %	43.86 %	49.62 %
White: Irish	1.5 %	3.4 %	1.75 %	1.48 %
White: Gypsy or Irish Traveller	0.1 %	0.0 %	Not recorded separately	Not recorded separately
White: Other White	6.3 %	3.9 %	3.5 %	2.57 %
Mixed/multiple ethnic group: White and Black Caribbean	2.7 %	0.4 %	0.68 %	0.58 %
Mixed/multiple ethnic group: White and Black African	0.9 %	0.1 %	0.1 %	0.06 %
Mixed/multiple ethnic group: White and Asian	1.4 %	0.6 %	0.3 %	0.12 %
Mixed/multiple ethnic group: Other Mixed	1.6 %	0.5 %	0.38 %	0.32 %
Asian/Asian British: Indian	6.8 %	6.2 %	3.88 %	4.12 %
Asian/Asian British: Pakistani	3.0 %	1.5 %	1.14 %	0.97 %
Asian/Asian British: Bangladeshi	0.7 %	0.2 %	0.3 %	0.19 %

Asian/Asian British: Chinese	1.1 %	0.8 %	Not recorded separately	0.19 %
Asian/Asian British: Other Asian	4.8 %	3.0 %	1.75 %	2.12 %
Black/African/Caribbean/Black British: African	8.0 %	2.1 %	1.98 %	0 %
Black/African/Caribbean/Black British: Caribbean	8.6 %	6.1 %	8.15 %	9.40 %
Black/African/Caribbean/Black British: Other Black	3.6 %	0.6 %	1.14 %	1.16 %
Other ethnic group: Arab	0.5 %	0.2 %	Not recorded separately	Not recorded separately
Other ethnic group: Any other ethnic group	1.3 %	0.6 %	0.68 %	1.42 %
Refused to answer/unknown			30.41 %	25.68 %
Total	100 %	100 %	100 %	100 %

\*Source : 2011 Census

\*\* Source: Croydon Staying Put Home Improvement Agency statistics

\*\* Note: Statistics are currently collected jointly for all service users, including children with disabilities, adults of all ages with disabilities and home owners of all ages receiving all forms of assistance under the policy, including loans for housing repairs and disabled facilities grants .

### **Low incomes/deprivation:**

The ongoing need for means tested assistance for those on low incomes is supported by the Index of Multiple Deprivation 2010 which shows that Croydon has a high number of super output areas that are in the most deprived 50% as compared to super output areas in England.

In terms of employment and income , which has a major effect on people's ability to maintain their homes, Fieldway, Selhurst, New Addington and South Norwood have remained within the 5 most deprived wards between 2004 and 2010 which is consistent with overall deprivation

All wards have become more deprived in terms of employment deprivation in comparison to the 2004 index, with the exception of Bensham Manor, Selsdon and Ballards and West Thornton which remain unchanged.

Fieldway is the most deprived ward in terms of employment deprivation and it's ranking has dropped from 8,665 in the 2004 index to 5,936 in the 2010 index (when comparing and ranking LSOAs nationally)

Source: Department of Communities and Local Government, Indices of deprivation 2010.

There is an ongoing demand for both grants for adaptations, and loans for repairs to properties owned by persons on low incomes. In a recession this is expected to rise as unemployment increases and some household incomes decrease as a result. Loans provide a safety net for this vulnerable group and help to prevent the health impacts that can arise as a result of poor housing conditions.

### **The health impact of poor housing:**

The relationship between poor housing and ill health is a complicated one which involves many different factors. Evidence suggests that living in poor housing can lead to an increased risk of cardiovascular and respiratory disease as well as to anxiety and depression. Problems such as damp, mould, excess cold and structural defects which increase the risk of an accident also present hazards to health.

A summary of the key issues surrounding health and housing in the UK can be found in briefing note 371 "Housing and Health" published by the Parliamentary Office of Science & Technology.

Home investment and home repair loans, made available under this policy, are specifically targeted at poor housing conditions and ensure that properties meet the decent homes standard on completion of the necessary works.

## **2.1 Analysing Impact**

Use the table below plot and identify where there is a potential impact on any of the staff and customers/service users by protected characteristic arising from the change.

The cells of the matrix should be filled in as below:

### **Key**

<b>O</b>	Indicates where the impact is unknown on Service Users/Staff, This is due to evidence not being available to indicate otherwise (neither positive nor negative impact).
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<b>P</b>	Indicates the change may have a potential Positive Impact on Service Users/Staff
<b>N</b>	Indicates the change may have a potential Negative Impact on Service Users/Staff
<b>P/N</b>	Indicates the change may have both Positive and Negative Impacts on Service Users/Staff

An example of the chart filled in below:

Housing Renewal Policy		Protected Characteristics								
		Age	Disability	Gender Reassignment	Pregnancy and Maternity	Race	Religion and Belief	Sex	Sexual Orientation	Marriage and Civil Partnership
	Additional empty property funding	O	O	O	O	O	O	O	O	O
	The introduction of a new Coldbusters Affordable Warmth grant.	P	P							
Changes to policy	Changes to EP grant criteria	O	O	O	O	O	O	O	O	O
	DFG – foster carers now eligible	P	P	O	O	O	O	O	O	O
	DFG – clarification of criteria	P	P	O	O	O	O	O	O	O
	DFG – increased maximum amounts for relocation grant	P	P	O	O	O	O	O	O	O

		Protected Characteristics							
		Age	Disability	Gender Reassignment	Pregnancy and Maternity	Race	Religion and Belief	Sex	Sexual Orientation
<b>Housing Renewal Policy</b>									
	<b>The introduction of a new Equity Release Scheme (Just Retirement Solutions)</b>	P	P	O	O	O	O	O	O
	<b>Home Investment Loan – increasing the maximum amount</b>	P	P						
	<b>New discretionary loan for people with disabilities</b>	P	P						
	<b>Broadening the scope for giving Special Projects Loan.</b>	O	O	O	O	O	O	O	O

<b>Description of Impact – Service User Related</b>				
<b>Service Area</b>	<b>Protected Group</b>	<b>Description of Potential Positive Impact</b>	<b>Description of Potential Negative Impact</b>	<b>Evidence Source</b>
<b>The introduction of a new Coldbusters Affordable</b>	Age Disability	Additional grants will be available to provide energy efficient heating and insulation in the homes of older and disabled people. (1)	None	The introduction of a new grant is a positive change with a positive impact on the affected

<b>Warmth grant.</b>				groups. Housing conditions will improve as a result of this.
<b>DFG – foster carers now eligible</b>	Age Disability	Foster carers can now apply for financial assistance in the form of a grant to provide adaptations for foster children who have a disability. (2)	None	The change in eligibility to include foster carers applying for DFG for children they care for is a positive change with a positive impact on the affected groups. Housing conditions will improve as a result of this.  See table in section 2 for evidence of existing demand for this grant.
<b>DFG – clarification of criteria</b>	Age Disability	The DFG criteria and policy section will be easier for applicants to understand. (3)	None	Clarifying the detail of the DFG section in the policy is a positive change with a positive impact on the affected groups. See table in section 2 for evidence of existing demand for this grant.
<b>DFG – increased maximum amounts for relocation grant</b>	Age Disability	Additional funds are now available for older and disabled applicants to assist them with moving to a property that more closely meets their disability needs or can more easily be adapted to meet their needs than their current home. (4)	None	The increasing of the maximum amounts for relocation grant is a positive change with a positive impact on the affected groups. As a result of this, disabled people will have more freedom to choose where they live and to

				find a property that meets their disability needs. See table in section 2 for evidence of existing demand for this grant.
<b>The introduction of a new Equity Release Scheme (Just Retirement Solutions)</b>	Age Disability	A new scheme to enable older or disabled people to obtain additional funds top adapt or repair their homes by releasing the equity they have in them will be available. (5)	None	The introduction of a new equity release scheme is a positive change with a positive impact on the affected groups. Housing conditions will improve as a result of this as clients will be able to access increased levels of funding over and above the loans we provide.
<b>Home Investment Loan – increasing the maximum amount</b>	Age Disability	An increased amount of money will be available to applicants via a loan to carry out essential home repairs and bring their properties up to the decent homes standard. (6)	None	The introduction of a new grant is a positive change with a positive impact on the affected groups. Housing conditions will improve as a result of this. See table in section 2 for evidence of existing demand for this loan.
<b>New discretionary loan for people with disabilities</b>	Age Disability	An additional and new funding source via a loan will be available to older and disabled people to top up the cost of adapting their homes to meet their disability needs, where the cost exceeds the maximum DFG amount. (7)	None	The introduction of a new loan is a positive change with a positive impact on the affected groups. Housing conditions will improve as a result of this as

				additional adaptations will be provided. As this is a new loan, we will monitor activity over the next year and see if it is similar to previous years to check for any negative impact.
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Description of Impact – Employment Related				
Service Area	Protected Group	Description of Potential Positive Impact	Description of Potential Negative Impact	Evidence Source
N/A				

2.2 Is there any evidence missing? If so, how will you gather this missing evidence?		
<p>If you do not have all the evidence you need to make an informed decision, talk to your departmental equality lead about practical ways to gather it. For example, if you do not have time to conduct a survey, is there a way can increase your understanding before undertaking more robust research at a later date? Perhaps by meeting with stakeholders. The depth and degree of any consultation or research will be determined by the relevance of the change or review to different groups. Those who are likely to be directly affected should be consulted. Read the corporate public consultation guidelines before you begin (<a href="http://intranet.croydon.net/finance/customerservices/public_consultation/default.asp">http://intranet.croydon.net/finance/customerservices/public_consultation/default.asp</a>).</p> <p>If you really cannot gather any useful information in time, then note its absence as a potential negative impact and describe the action you will take to gather it in section 3. Insert new rows as required.</p> <p><b>Do not continue onto stage 3 until your departmental equality lead is satisfied that you have gathered all the evidence you need.</b></p>		
Protected Group	Evidence missing	Description of potential negative impact
None		

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### 3. Determining Actions

The overall potential impact is the likelihood of the impact multiplied by the strength of that impact. The higher the score, the more significant the impact. The tables below identify actions to be taken to minimise negative impacts or maximise positive impacts within the programme.

#### Key

##### Likelihood score

5	Most certain	In more than 80% of the circumstances
4	Most likely	In 51-80% of circumstances
3	Possible	In 21-50% of circumstances
2	Unlikely	In 6-20% of circumstances
1	Rare	In 5% of circumstances or less

Strength score	Degree of impact	Proportion of protected groups affected
5	Very great impact	Several protected groups in more than one category (e.g. religion and gender) would be differently affected (compared to non-protected groups).
4	Great impact	Several protected groups in one category (e.g. religion) would be differently affected (compared to non-protected groups)
3	Some impact	All of one protected group would be differently affected (compared to non-protected groups)
2	Little impact	The majority of one protected group would be differently affected (compared to non-protected groups)
1	Minimal impact	A minority of one protected group would be differently affected (compared to non-protected groups).

<b>3.1 Minimising Potential Negative Impacts</b>								
Ref	Protected Group	Potential Negative Impact	Likelihood Score	Strength Score	Overall Impact Score	Action	Action Owner	Date Action will be completed
N/A								

<b>3.1 Maximising Positive Impacts</b>								
Ref	Protected Group	Potential Negative Impact	Likelihood Score	Strength Score	Overall Impact Score	Action	Action Owner	Date Action will be completed
1	Age Disability	Additional grants will be available to provide energy efficient heating and insulation in the homes of older and disabled people.	5	5	25	Communicate the changes to housing and social services staff and around the agencies we work with so that the number of applications can be maximised .	Corinne Masters	January 2014 following approval of the policy.
2	Age Disability	Foster carers can now apply for financial assistance in the form of a grant to provide adaptations for foster children who have a disability.	5	5	25	Communicate the changes to housing and social services staff and around the agencies we work with so that the number of applications can be maximised .	Corinne Masters	January 2014 following approval of the policy.
3	Age Disability	The DFG criteria and policy section will be easier for applicants to understand.	5	5	25	Communicate the changes to housing and social services staff and around the agencies we work with so that the number of applications can	Corinne Masters	January 2014 following approval of the policy.

						be maximised.		
4	Age Disability	Additional DFG funds are now available for older and disabled applicants to assist them with moving to a property that more closely meets their disability needs or can more easily be adapted to meet their needs than their current home.	5	5	25	Communicate the changes to housing and social services staff and around the agencies we work with so that the number of applications can be maximised.	Corinne Masters	January 2014 following approval of the policy.
5	Age Disability	A new scheme (Just Retirement Solutions) to enable older or disabled people to obtain additional funds to adapt or repair their homes by releasing the equity they have in them will be available.	5	5	25	Communicate the changes to housing and social services staff and around the agencies we work with so that the number of applications can be maximised.	Corinne Masters	January 2014 following approval of the policy.
6	Age Disability	An increased amount of money will be available to applicants via a loan to carry out essential home repairs and bring their properties up to the decent homes standard.	5	5	25	Communicate the changes to housing and social services staff and around the agencies we work with so that the number of applications can be maximised.	Corinne Masters	January 2014 following approval of the policy.
7	Age Disability	An additional and new funding source via a loan will be available to older and disabled people to top up the	4	5	20	Communicate the changes to housing and social services staff and around the agencies we work with so that the number of applications can	Corinne Masters	January 2014 following approval of the policy.

		cost of adapting their homes to meet their disability needs, where the cost exceeds the maximum DFG amount.				be maximised.		
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## 4. Decisions

### 4.1 Based on the information in sections 1-3, what are you going to do?

Decision	Definition	Yes/no
<b>We will not make any major change to our project because it already includes all appropriate actions</b>	Our assessment shows that there is no potential for discrimination, harassment or victimisation and that our project already includes all appropriate actions to advance equality and foster good relations between groups.	Yes
<b>We will adjust our project</b>	We have identified opportunities to lessen the impact of discrimination, harassment or victimisation and better advance equality and foster good relations between groups through our project. We are going to take action to change our project to make sure these opportunities are realised.	No
<b>We will continue our project as planned because it will be within the law</b>	We have identified opportunities to lessen the impact of discrimination, harassment or victimisation and better advance equality and foster good relations between groups through your project. However, we are not planning to implement them as we are satisfied that our project will not lead to unlawful discrimination and there are justifiable reasons to continue as planned.	Yes
<b>We will stop our project</b>	Our project would have adverse effects on one or more protected groups that are not justified and cannot be lessened. It would lead to unlawful discrimination and must not go ahead.	No

### 4.2 Next steps

You may find it useful to consult Appendix One before completing this section.

<b>Does this analysis have to be considered at a scheduled meeting?</b>	If so, please give the name and date of the meeting.	Cabinet December 2013
<b>When and where will this equality analysis be published?</b>	An equality analysis should be published alongside the policy or decision it is part of. As well as this, the equality assessment could be made available externally at various points of policy development. This will often mean	Council website.

	publishing your analysis before the policy is finalised, thereby enabling people to engage with you on your findings.	
<b>When will you update this analysis?</b>	Please state at what stage of your project you will do this and when you expect this update to take place. If you are not planning to update this analysis, say why not.	Review in 1 year after the new changes have had time to take effect and a full EA of the whole policy will be completed before the next review.
<b>4.3 I confirm that the information in sections 1 - 4 is accurate, comprehensive and up-to-date</b>		
<b>Officers that must approve this decision</b>	<b>Name and position</b>	<b>Date</b>
<b>Report author</b>	<b>Corinne Masters – Head of Housing Renewal</b>	<b>06/10/13</b>
<b>Director of Housing Needs and Strategy</b>	<b>Peter Brown</b>	<b>06/11/13</b>
<i>Email this completed form to <a href="mailto:data.equalities@croydon.gov.uk">data.equalities@croydon.gov.uk</a>, together with an email trail showing that the director is satisfied with it.</i>		
<b>4.4 Feedback from the corporate equalities team</b>		
<b>Name of equalities officer</b>	Becky Saunders	06/11/13
<b>Date received by equalities team</b>	Please send an acknowledgement	
<b>Feedback on decision</b>	Approved	06/11/13
<i>Please send this to the report author and democratic services, corporate programme office and procurement team as appropriate</i>		

## Appendix one: decision making processes

**You may only need to develop one equality analysis, updating it as you move from proposing the change to monitoring its implementation.**

In many instances, an equality assessment will be started when a report is being written for a committee. If that report recommends that a project or programme takes place, the same equality assessment can be updated to track equality impacts as it progresses. If the project or programme includes commissioning or de-commissioning, the same equality assessment can be updated again.

### **Budget setting**

For department budget setting, check that each line will have already have appropriate equality analysis under one of the other decision making processes. The corporate budget will be covered under the process for the report to full council.

### **How to use this table**

This table outlines the key council decision making processes. Select the process on the top row that you are currently involved in, then read down the column to find out what to do when.

<b>Decision making process</b>	<b>Report to committee, cabinet or full council</b>	<b>Project management</b>	<b>Programme management</b>	<b>Commissioning</b>
Key contact	Solomon Agutu	Tony Snook	Tony Snook	Dawn Jolley
Link to process	<a href="#">Report Writing Instructions and Templates</a>	<a href="#">Corporate Programme Office (CPO)</a>	<a href="#">Corporate Programme Office (CPO)</a>	<a href="#">Procurement Board</a>
Develop section one of the equality analysis	When you start writing your report	Business case	Gateway 1/2	When you start writing your procurement strategy report
Develop full equality analysis	Before you submit your report to CMT	Project initiation document	Gateway 3	
Revise full equality analysis	When full council, cabinet or committee decision made or at key stages in any action plan included in the report	At the end of each project stage	At then end of each tranche	If the award report goes to Corporate Services Committee and as part of contract monitoring schedule
Write final full equality analysis	At the final stage of any action plan included in	Post project review	Gateway 6	Final monitoring stage

	the report			
Who to send the equality analysis to	Corporate equality team and democratic services	Corporate equality team and project team	Corporate equality team and programme team	Corporate equality team and procurement team

## Appendix two: data broken down by Protected Characteristics

The information below is taken from the 2011 census unless otherwise indicated.

Age groups	Number of people	Percentage
0-4 years	27,972	7.7%
5-7 years	14,388	4.0%
8-9 years	8,708	2.4%
10-14 years	23,130	6.4%
15 years	4,912	1.4%
16-17 years	9,934	2.7%
18-19 years	8,720	2.4%
20-24 years	23,591	6.4%
25 -29 years	27,692	7.6%
30-44 years	82,439	22.7%
45-59 years	70,488	19.4%
60-64 years	17,029	4.7%
65-74 years	23,155	6.4%
75-84 years	15,318	4.2%
85-89 years	3,881	1.1%
Over 90 years	2,021	0.6%
<b>People with long term illnesses or disabilities</b>	<b>363,378</b>	
Blind or visually impaired	These categories were not recorded as such in the 2011 census. However, this did record that there were 24,380 people (6.7%) whose day to day activities	
Deaf or hearing impaired		
Other communication impairment		
Mobility impairment		
Learning difficulty or disability		

Mental health condition	were limited a lot by long term illness or disability and 28,733 (7.9%) whose day to day activities were limited a little (Office of National Statistics)	
HIV, multiple sclerosis or cancer		
Other (please specify)		
<b>Gender</b>		
Male	176,224	48.5%
Female	187,154	51.5%
<b>Ethnicity</b>	<b>Number of people</b>	<b>Percentage</b>
White British	171,740	47.3%
White Irish	5,369	1.5%
White Gypsy or Irish Traveller	234	0.1%
Other White background	22,852	6.3%
Black African	28,981	8.0%
Black Caribbean	31,320	8.6%
Other Black background	12,955	3.6%
Bangladeshi	2,570	0.7%
Chinese	3,925	1.1%
Indian	24,660	6.8%
Pakistani	10,865	3.0%
Other Asian background	17,607	4.8%
Mixed White and Black Caribbean	9,650	2.7%
Mixed White and Black African	3,279	0.9%
Mixed White and Asian	5,140	1.4%
Other Mixed background	5,826	1.6%
Arab	1,701	0.5%
Other ethnic group (please specify)	4,704	1.3%
<b>Religion</b>	<b>Number of people</b>	<b>Percentage</b>
Buddhist	2,381	0.70%
Christian	205,022	56.40%
Hindu	21,739	6.00%

Jewish	709	0.20%
Muslim	29,513	8.10%
Sikh	1,450	0.40%
No religion/faith	72,654	20.00%
Other (please specify)	2,153	0.60%
<b>Sexual orientation</b>		
Lesbian	There are no figures from the 2011 census. However, it is estimated that there were 20,370 lesbians, gay men, bisexual and transgender people living in Croydon in 2001. (London LGBT)	
Gay		
Bisexual		
<b>Transgender</b>		
Transgender	See above	
<b>Pregnancy or maternity</b>		
Pregnant	These categories were not recorded as such in the 2011 census. However, there were 5,720 live births in 2011 (Office of National Statistics)	
On compulsory maternity leave		
<b>Marriage or civil partnership</b>		
Married	122,013	42.9%
In civil partnership	796	0.3%