

## Equality Impact Assessment Template – Stage Two

<b>Name of item being assessed:</b>	Extensions to 'First Step, Next Step' equity loan scheme to include people purchasing through the Home Ownership for people with a long-term Disability (HOLD) scheme
<b>Version and release date of item:</b>	1.0
<b>Owner of the item being assessed:</b>	Mel Brain
<b>Name of assessor:</b>	Mel Brain
<b>Date of assessment:</b>	21 May 2014

### 1 What are the main aims of the item?

The main aim is to remove barriers within the 'First Step, Next Step' equity loan scheme to allow people with a long-term disability who are purchasing a shared-ownership home through the HOLD scheme.

### 2 What research will you undertake to inform this assessment?

(for example, who, how and when will you consult? What existing information is available either internally or externally? Are there complaints, comments received that will inform this assessment? Are there any local groups you can talk to? Etc)

Use this space to set out your activity.

The Housing Service offers advice and assistance to any resident within West Berkshire and occasionally receives enquiries about the HOLD scheme and the 'First Step, next Step' scheme. Recent extra care housing developments have included shared ownership options which have proved to be very popular..

### 3 What are the results of your research?

Note which groups may be affected by the item, consider how they may be affected and what sources of information have been used to determine this.

(Please demonstrate consideration of all strands – Age, Disability, Gender Reassignment, Marriage and Civil Partnership, Pregnancy and Maternity, Race, Religion or Belief, Sex and Sexual Orientation.)

<b>Group Affected</b>	<b>What might be the effect?</b>	<b>Information to support this.</b>
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Age	People aged over 80 or under 18 are not able to access the scheme. This is linked to the ability to secure mortgage finance to fund the scheme. Other options are available for people within these age groups.	Registered Provider HOLD Scheme HCA Bid Round
Disability	The scheme will have a positive impact for people with a long-term disability who are currently excluded from accessing an equity loan through the Council to fund a deposit as part of a HOLD purchase. It contribute to the personalisation agenda by increasing the range of housing options available to people with along-term disability by providing an opportunity to purchase their own home..	Registered Provider HOLD Scheme HCA Bid Round
Pregnancy	N/A	
Gender	N/A	
<b>Further Comments relating to the item:</b>		
<p><b>Key findings</b></p> <p>From the EIA it has been concluded that there are positive impacts for people with a disability. The proposal opens up a scheme that provides financial assistance with a deposit through an equity loan, which increases the housing options available to this group of people.</p> <p>It is predicted that no impact will be apparent with the equality streams of age, faith, race or sexual orientation.</p>		

<b>4 What actions will be taken to address any negative effects?</b>			
Action	Owner	By When?	Outcome
N/A			

<p><b>5 What was the final outcome and why was this agreed?</b></p> <p>(Was the item adjusted, rewritten or unchanged?)</p>
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**6 What arrangements have you put in place to monitor the impact of this decision?**

The scheme will be monitored to look at take-up and to determine whether the adjustment are sufficient to encourage take up of the HOLD scheme, and to monitor spend through the Furst Step scheme.

**7 What date is the Equality Impact Assessment due for Review?**

**May 2015**

**Signed: Mel Brain**

**Date: 21 May 2014**

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**Please now forward this completed template to the Principal Policy Officer (Equality and Diversity) for publication on the WBC website.**