

**City of York Council
Equalities Impact Assessment**

Who is submitting the proposal?

Directorate:	Finance		
Service Area:	Customer Finance, Risk & Insurance		
Name of the proposal :	Crises and Resilience Fund 1 April 2026 to 31 March 2029		
Lead officer:	David Walker		
Date assessment completed:	27 th January		
Names of those who contributed to the assessment :			
Name	Job title	Organisation	Area of expertise
Susan Wood	Welfare Benefits & Strategic Partnership Manager	CYC	Welfare Benefits
Debbie Plummer	Housing Benefits Manager	CYC	Welfare Benefits
Advice York	N/A	Advice York	Welfare Benefits
Citizens Advice York	Fiona McCulloch	CAY	Welfare Benefits

Step 1 – Aims and intended outcomes

1.1	What is the purpose of the proposal? Please explain your proposal in Plain English avoiding acronyms and jargon.
	To provide a support to financially vulnerable residents suffering financial shock across the 4 strands set out by central government within their Crises and Resilience Fund Scheme. <ol style="list-style-type: none">1. Crisis Payments2. Housing Payments3. Resilience Services4. Community Coordination
1.2	Are there any external considerations? (Legislation/government directive/codes of practice etc.)
	This is a Central Government scheme

1.3	<p>Who are the stakeholders and what are their interests?</p> <p>The key stakeholders are York residents and community organisations</p>
1.4	<p>What results/outcomes do we want to achieve and for whom?</p> <ul style="list-style-type: none"> • Provision of effective crisis support • Improving individuals' and local communities' financial resilience • Bolstering community level support

Step 2 – Gathering the information and feedback

2.1	<p>What sources of data, evidence and consultation feedback do we have to help us understand the impact of the proposal on equality rights and human rights? Please consider a range of sources, including: consultation exercises, surveys, feedback from staff, stakeholders, participants, research reports, the views of equality groups, as well your own experience of working in this area etc.</p>	
Source of data/supporting evidence		Reason for using

Income based benefit data	Indicates financial vulnerability
Council Tax Support Records	Indicates financial vulnerability
Advice York Partners	Stakeholder feedback
	.
Looking at evidence from other Local Authorities, including <ul style="list-style-type: none"> - North Yorkshire CC and borough councils - Warm Homes on Prescriptions https://es.catapult.org.uk/project/warm-home-prescription/ - Trussell Trust/ Leeds CC cash first pilot 	Learn from good practice.
Discussions with existing and potential delivery partners, including Citizens Advice, York Foodbank, Age UK and internal teams – Income Services, Housing, Local Area Coordination	We have used feedback from these sources around the HSF schemes since inception and the COVID support schemes before that. The proposals for CRF were discussed with Advice York leads, CAY and FISG. Feedback was positive towards the proposals,

Step 3 – Gaps in data and knowledge

3.1	What are the main gaps in information and understanding of the impact of your proposal? Please indicate how any gaps will be dealt with.		
Gaps in data or knowledge		Action to deal with this	
Since the implementation of the LIFT (Low Income Family Tracker) platform there is very little gaps in our information other than specific data that the DWP will not share.		Lobbying is ongoing with Central Government for the DWP to release all data pertaining to welfare benefits.	

Step 4 – Analysing the impacts or effects.

4.1	Please consider what the evidence tells you about the likely impact (positive or negative) on people sharing a protected characteristic, i.e. how significant could the impacts be if we did not make any adjustments? Remember the duty is also positive – so please identify where the proposal offers opportunities to promote equality and/or foster good relations.		
Equality Groups and Human Rights.	Key Findings/Impacts	Positive (+) Negative (-) Neutral (0)	High (H) Medium (M) Low (L)
Age	Will provide additional financial support for utility bills and Food. Will link residents to and raise awareness of other advice and support available, such as pension credit, CTS	+	H
Disability	Will provide additional financial support for utility bills and Food. Will link residents to and raise awareness of other	+	H

	advice and support available, such as universal credit, pension credit, CTS		
Gender	Will provide additional financial support for utility bills and Food. Will link residents to and raise awareness of other advice and support available, such as universal credit, pension credit, CTS	+	H
Gender Reassignment	Will provide additional financial support for utility bills and Food. Will link residents to and raise awareness of other advice and support available, such as universal credit, pension credit, CTS	+	H
Marriage and civil partnership	n/a		
Pregnancy and maternity	Will provide additional financial support for utility bills and Food. Will link residents to and raise awareness of other advice and support available, such as universal credit, Healthy Start, CTS	+	H
Race	Will provide additional financial support for utility bills and Food. Will link residents to and raise awareness of other advice and support available, such as universal credit, pension credit, CTS	+	H
Religion and belief	n/a		
Sexual orientation	n/a		
Other Socio-economic groups including :	Could other socio-economic groups be affected e.g. carers, ex-offenders, low incomes?		
Carer	Will provide additional financial support for utility bills and Food. Will link residents to and raise awareness of other	+	H

	advice and support available, such as universal credit, pension credit, CTS		
Low income groups	Will provide additional financial support for utility bills and Food. Will link residents to and raise awareness of other advice and support available, such as universal credit, pension credit, CTS	+	H
Veterans, Armed Forces Community	Will provide additional financial support for utility bills and Food. Will link residents to and raise awareness of other advice and support available, such as universal credit, pension credit, CTS	+	H
Other			
Impact on human rights:			
List any human rights impacted.	There are no known impacts of this scheme affecting any human rights detrimentally.		

Use the following guidance to inform your responses:

Indicate:

- Where you think that the proposal could have a POSITIVE impact on any of the equality groups like promoting equality and equal opportunities or improving relations within equality groups
- Where you think that the proposal could have a NEGATIVE impact on any of the equality groups, i.e. it could disadvantage them
- Where you think that this proposal has a NEUTRAL effect on any of the equality groups listed below i.e. it has no effect currently on equality groups.

It is important to remember that a proposal may be highly relevant to one aspect of equality and not relevant to another.

<p>High impact (The proposal or process is very equality relevant)</p>	<p>There is significant potential for or evidence of adverse impact The proposal is institution wide or public facing The proposal has consequences for or affects significant numbers of people The proposal has the potential to make a significant contribution to promoting equality and the exercise of human rights.</p>
<p>Medium impact (The proposal or process is somewhat equality relevant)</p>	<p>There is some evidence to suggest potential for or evidence of adverse impact The proposal is institution wide or cross-Unit, but mainly internal The proposal has consequences for or affects some people The proposal has the potential to make a contribution to promoting equality and the exercise of human rights</p>
<p>Low impact (The proposal or process might be equality relevant)</p>	<p>There is little evidence to suggest that the proposal could result in adverse impact The proposal operates in a limited way The proposal has consequences for or affects few people The proposal may have the potential to contribute to promoting equality and the exercise of human rights</p>

Step 5 - Mitigating adverse impacts and maximising positive impacts

5.1	Based on your findings, explain ways you plan to mitigate any unlawful prohibited conduct or unwanted adverse impact. Where positive impacts have been identified, what is been done to optimise opportunities to advance equality or foster good relations?
<p>There are no adverse impacts arising from the support the benefit to all groups is a financial one where they qualify. The key group are those on low income in any of the categories within the EIA.</p>	

Step 6 – Recommendations and conclusions of the assessment

6.1	Having considered the potential or actual impacts you should be in a position to make an informed judgement on what should be done. In all cases, document your reasoning that justifies your decision. There are four main options you can take:
<p>- No major change to the proposal – the EIA demonstrates the proposal is robust. There is no potential for unlawful discrimination or adverse impact and you have taken all opportunities to advance equality and foster good relations, subject to continuing monitor and review.</p>	

- **Adjust the proposal** – the EIA identifies potential problems or missed opportunities. This involves taking steps to remove any barriers, to better advance quality or to foster good relations.
- **Continue with the proposal** (despite the potential for adverse impact) – you should clearly set out the justifications for doing this and how you believe the decision is compatible with our obligations under the duty
- **Stop and remove the proposal** – if there are adverse effects that are not justified and cannot be mitigated, you should consider stopping the proposal altogether. If a proposal leads to unlawful discrimination it should be removed or changed.

Important: If there are any adverse impacts you cannot mitigate, please provide a compelling reason in the justification column.

Option selected	Conclusions/justification
Continue with the proposal	This is a central government scheme that provides financial support to low income households and those households experiencing financial difficulties across the city as well as building community resilience. It is open to all residents.

Step 7 – Summary of agreed actions resulting from the assessment

EIA 11/2020

7.1 What action, by whom, will be undertaken as a result of the impact assessment.			
Impact/issue	Action to be taken	Person responsible	Timescale
N/A			

Step 8 - Monitor, review and improve

8. 1	How will the impact of your proposal be monitored and improved upon going forward? Consider how will you identify the impact of activities on protected characteristics and other marginalised groups going forward? How will any learning and enhancements be capitalised on and embedded?
	All payments need to be recorded for Government records and internal control. This data provides information to the council on the Households receiving support. This is a cash first approach empowering households to manage their financial pressures arising from the cost of living crises. The scheme will also be reported on as part of 12 monthly reports to the Executive Member portfolio holders as part of a welfare benefits update report.