

# Impact Assessment

## Appraisal Tool

The Council and all its services have a number of statutory requirements with regard to residents and those working in or visiting the district. These include:

- The Equality Act 2010 – The Public Sector Equality Duty
- The Child Poverty Act 2010 – reduce and mitigate effects of child poverty
- The Children Act 2004 – Safeguarding Duty
- The Crime and Disorder Act 1998 - actively work towards preventing and reducing crime, disorder and anti-social behaviour.
- The Local Government Act 1999 – Duty of Best Value
- Health & Social Care Act 2012 - improve and protect health and use “all levers at their disposal to improve health and wellbeing”
- Case law is clear that there is a duty to consult where services are changed

This desk-top tool should be used to assess and document any potential negative impacts of service plans or policy reviews and ensure that services have taken all potential negative impacts and risks from a proposal into consideration.

Positive impacts of decisions – and the rationale for those decisions, should be explicitly stated in the main body of the covering report or strategy/plan, in particular within the ‘*What does this mean for Wakefield?*’ section of the Council’s corporate reporting template. This should include positive health and wellbeing impacts.

This Impact Assessment form should be completed and attached as an appendix to the relevant Cabinet/ Council report for any proposal that affects residents in more than one ward or has a value (including staffing or asset changes) of £250,000 or more.

This will include:

- Disposal/purchase/use change of assets
- Changes to levels/patterns of service provision (including service delivery reviews and restructures)
- Changes to funding or grants – internally and to external bodies
- Changes to external contracts or procurement decisions

Services should also use this form to document consultation undertaken, in particular with service users and residents, in the development of a proposal and the key feedback and responses arising from that consultation.

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<b>Directorate:</b>	Regeneration and Economic Growth	<b>Service/Team:</b>	Strategic Housing
<b>Lead Officer:</b>	Janet Howley	<b>Date:</b>	
<b>Brief description of proposal</b>	An extension of the current Mortgage Breathing Space to extend the client groups that can access for help. Currently older homeowners who come to an end of an interest only mortgage where they have no vehicle to repay their mortgage or are facing a shortfall are not eligible for help. The proposal seeks to widen the eligibility to older homeowners in this situation where they have limited opportunities to re-finance and would otherwise face homelessness through repossession action by their lender. The proposal will then offer a secured loan designed to stave off legal action and give the owner time to implement a long term solution to their housing difficulty.		
Please circle as appropriate below and provide further information where negative impacts/risks identified.			

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### Impact on Equality (Public Sector Equality Duty)/Communities...\*\*

Will any part(s) of proposal negatively impact on people living in, working in or visiting the district?

YES/

Which groups (see overleaf) will be adversely affected and how? -

The project is aimed at home owners so it will negatively impact on residents in tenanted properties, who will not be eligible for help.

In addition, the pilot project will be available to older homeowners (usually over 55), as this group has the greatest difficulty in accessing further credit. This is also the earliest age that clients can access equity release. Younger homeowners will not be supported through the pilot project and will be negatively affected by its implementation.

If there is a large scale approach for help current staffing resources and budget might not be sufficient.

What measures are being taken to mitigate/reduce these impacts?

Younger homeowners will be given generic advice and support to help them access other forms of mainstream credit to resolve their housing difficulties. Given that most endowment mortgages have a 25 year term, it is unlikely that there will be many younger homeowners in this situation as most owners who are affected are likely to be older.

Tenants will be signposted to specific help through the Council's Advice Service, CAB and other debt charities such as Step Change.

Benchmarking against throughput for the current loan product, it is not considered that demand will exceed current resources and budget.. Modest promotion of the Scheme will raise the profile this will be undertaken in a modest and controlled manner.

### Will any part (s)of the proposal have a negative Impact on...

...Community Safety

NO

...Safeguarding (children and/or adults)

NO

...The local economy (incl Child Poverty)

NO

Health (incl environment and lifestyles)

NO

Consultation

Has user/resident consultation being carried out on the proposal?

NO

Who was consulted and what were the main responses?

Partners to the current scheme have endorsed the implementation of the pilot project and wish it to proceed.

Officers in finance, legal and procurement have been consulted with to identify any significant barriers to progression and they have indicated that this work does not fall outside the Council's constitution and can be progressed.

Officers in the Adults and Older persons section have been consulted on potential wider applications if the pilot is successful. Ongoing consultation and dissemination of learning and good practice will continue throughout the pilot project.

Service Director sign-off

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### Guidance

<b>Community Safety</b>	Under Section 17 Crime and Disorder Act 1998 the Council has a requirement to 'actively work towards preventing and reducing crime, disorder and anti-social behaviour.' <i>Will anything in the proposal increase the risk of crime/ASB or increasing fear of crime?</i>
<b>Safeguarding</b>	The Council and all of its employees have a responsibility to create and maintain a culture that will help deter, prevent and detect inappropriate or abusive behaviour towards children and vulnerable adults who depend on the Council's services. <i>Will anything in the proposal increase risks to vulnerable children and adults?</i>
<b>Local economy and child poverty</b>	Consider impact on: tackling deprivation and disadvantage; raising aspirations and improving life chances; encouraging and supporting people into employment; supporting business start-up, development and survival; <i>Will anything in the proposal negatively impact on jobs or quality of life, or reduce support for children experiencing poverty?</i>
<b>Health</b>	Consider the impacts on the broader range of determinants of health: environmental (e.g. housing, transport, built environment), lifestyles (e.g. physical activity, diet, smoking, drinking). <i>Will anything in the proposal negatively impact on anything that can cause poor health, wellbeing or health inequality?</i>
<b>Public Sector Equality Duty</b>	<p>Within the Public Sector Equality Duty (PSED) all services are required in the carrying out of their functions to have 'due regard' to:</p> <ol style="list-style-type: none"><li>1. Eliminate discrimination, harassment, victimisation and other conduct that is prohibited by the Equality Act 2010.</li><li>2. Advance equality of opportunity between people who share a protected characteristic and people who do not share it.</li><li>3. Foster good relations across all protected characteristics between people who share a protected characteristic and people who do not share it.</li></ol> <p>The PSED covers the following nine 'Protected Characteristics':</p> <ul style="list-style-type: none"><li>•Age - refers to a person belonging to a particular age or range of ages (e.g. 18 - 30 year olds), or children/older people etc..</li><li>•Disability - A person has a disability if s/he has a physical or mental impairment which has a substantial and long-term adverse effect on that person's ability to carry out normal day-to-day activities.</li><li>•Gender reassignment - The process of transitioning from one gender to another.</li><li>•Marriage and civil partnership - Marriage is defined as a 'union between a man and a woman'. Civil partners must be treated the same as married couples on a wide range of legal matters.</li><li>•Pregnancy and maternity - Pregnancy is the condition of being pregnant or expecting a baby. Maternity refers to the period after the birth, and is linked to maternity leave in the employment context.</li><li>•Race - A group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins.</li><li>•Religion and belief - Religion has the meaning usually given to it but belief includes</li></ul>

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religious and philosophical beliefs including lack of belief (e.g. Atheism).

- Sex- A man or a woman.
- Sexual orientation - Whether a person's sexual attraction is towards their own sex, the opposite sex or to both sexes.