

SECTION 1: CIA SUMMARY
Community Impact Assessment: Summary

1. Name of service, policy, function or criteria being assessed: Introduction of new Energy Repayment Loan

2. What are the main objectives or aims of the service/policy/function/criteria? To enable the residents to access the new regional interest free loan repayment product developed by the Homes And Loans Service to help to alleviate fuel poverty within the city.

3. Name and Job Title of person completing assessment: Ruth Abbott Housing Standards and Adaptations Manager

4. Have any impacts been Identified? (Yes/No)

Yes

Community of Identity affected:

Age, Disability

Summary of impact:

5. Date CIA completed: 1st March 2016

6. Signed off by: Steve Waddington

7. I am satisfied that this service/policy/function has been successfully impact assessed.

Name:

Position:

Date:

8. Decision-making body:

Executive Member for Housing and Safer Neighbourhoods

Date:

21st March 2016

Decision Details:

Send the completed signed off document to ciasubmission@york.gov.uk It will be published on the intranet, as well as on the council website.

Actions arising from the Assessments will be logged on Verto and progress updates will be required

Community Impact Assessment (CIA)

Community Impact Assessment Title:
Introduction of the Interest Free Energy Repayment Loan

What evidence is available **to suggest that the proposed service, policy, function or criteria could have a negative (N), positive (P) or no (None) effect** on quality of life outcomes? (Refer to guidance for further details)

Can negative impacts be justified? **For example: improving community cohesion; complying with other legislation or enforcement duties; taking positive action to address imbalances or under-representation; needing to target a particular community or group e.g. older people.** NB. Lack of financial resources alone is NOT justification!

Community of Identity: Age

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data from the Business Intelligence Hub Joint strategic Needs Assessment Private Sector Stock Condition Survey 2008 BRE research 2015 Marmott Review – The Health Impacts of Cold Homes and Fuel Poverty	Longevity; Physical Security; Health; Standard of Living;	Positive	None

Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
<p>Positive</p> <p>Although there are some excess winter deaths in all age groups, it becomes significant for those in the 45+ age group. The risk increases with age in a roughly linear pattern up to the 85+ age group, after which there is a marked increased risk.</p> <p>Children living in cold homes are more than twice as likely to suffer from a variety of respiratory problems as children living in warm homes. Mental health is negatively affected by fuel poverty and cold housing for any age group. More than 1 in 4 adolescents living in cold housing are at risk of multiple mental health problems compared to 1 in 20 adolescents who have always lived in warm housing. The loan product is targeted at the homeowners who are 60 or over, disabled, or have a child under 16 living with them or 26 weeks</p>	Yes	<p>The interest free loan product is targeted at the most vulnerable group. However we acknowledge that some residents may not be able to make the monthly repayments and in these circumstances an assessment will be made to see if the works are eligible for a Home Appreciation Loan (HAL) . The minimum loan amount for a HAL has been reduced to £1000 to capture as many people as people as possible. To help residents through this process the Home Energy Manager will receive training from the Homes and Loans Service</p>	Housing Standard And Adaptations Manager	March 2016

Negative There will be some residents who are unable to make the monthly repayments				
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Community of Identity: Carers of Older or Disabled People

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Disability

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data from the Business Intelligence Hub Joint strategic Needs Assessment	Longevity; Physical Security; Health; Standard of Living;	Positive	

Private Sector Stock Condition Survey 2008 BRE research 2015 Marmott Review – The Health Impacts of Cold Homes and Fuel Poverty				
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
<p>Positive The loan product criteria will mean that Residents with long term illnesses are targeted.</p> <p>People with medical conditions are exacerbated and /or complicated by exposure to cold. winter associations include diabetes complications, certain types of ulcer exacerbations, osteoarthritis knee pain severity and hip fracture Chronic conditions may also lower body metabolism which means the body generates less heat, while stroke, Parkinson’s disease and dementia restrict activity, slowing body heat generation and conservation. Cold housing may also</p>	<p>Yes</p>	<p>The interest free loan product is targeted at the most vulnerable group. However we acknowledge that some residents may not be able to make the monthly repayments and in these circumstances an assessment will be made to see if the works are eligible for a Home Appreciation Loan (HAL) . The minimum loan amount for a HAL has been reduced to £1000 to capture as many people as people as possible. To help residents through this process the Home Energy Manager will receive training from the Homes and Loans Service</p>	<p>Housing Standards and Adaptations Manager</p>	<p>21st March 2016</p>

<p>delay recovery following discharge from hospital. A Warm Front health impact evaluation by reported that households which received home energy improvements under the scheme from five urban areas. Almost all reported improved and more controllable warmth. Two thirds of participants reported improved comfort, while those with limited mobility all acknowledged the warmer home environment as beneficial. 20% reported less minor illness during the winter. The Warm Front health impact evaluation also found improvements to mental health and emotional security. 24.5% reported feeling more relaxed and content, 55.1% reported feeling better, and 26.5% reported better mood and temperature</p> <p>Negative</p> <p>There will be some residents who are unable to make the monthly repayments</p>				
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Community of Identity: Gender

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Gender Reassignment

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Marriage & Civil Partnership

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Pregnancy / Maternity

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Race

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Religion / Spirituality / Belief

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Sexual Orientation

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date