

Full Equality Impact Assessment

For a policy, project, service or other decision that is new, changing or under review

What is being assessed?		Under Occupation Policy		
Lead Assessor	Lethius Charles – Project Manager - Housing for Older People Strategy		Assessment team Tracy Jackson, Operations Manager (Providing Homes), Stevenage Borough Council Lori Smith, Housing Supply Manager, Stevenage Borough Council Susan Blackman, Downsizing Officer, Stevenage Borough Council Karen Long, Operations Manager (Managing Homes), Stevenage Borough Council	
Start date	June 2023	End date		June 2025
When will the EqIA be reviewed?	June 2025			

Who may be affected by it?	All under occupying tenants
What are the key aims of it?	<p>The policy aims to support under-occupying council tenants who wish to downsize by providing them with practical support and financial assistance, such as funds to cover the removal costs and cash incentives to downsize.</p> <p>Helping tenants to downsize appropriately will:</p> <ul style="list-style-type: none"> • release larger properties for re-letting to overcrowded families • make best use of existing council stock

	<ul style="list-style-type: none"> • relieve the financial pressures on under-occupying households adversely affected by the rising cost of living • help reduce customer debt and council rent arrears • ensure tenants have suitable and affordable homes
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What positive measures are in place (if any) to help fulfil our legislative duties to:					
Remove discrimination & harassment	N/A	Promote equal opportunities	N/A	Encourage good relations	Assisting under-occupiers to move to more suitable accommodation will help facilitate mixed/sustainable communities. By referring suitable downsizing tenants to the Specialist Accommodation team we are providing the option to move to an age-appropriate home that can meet their future needs. Although this policy allows for additional support to older people, it provides incentives for all ages.

What sources of data / information are you using to inform your assessment?

The research used to review the under occupation policy included desktop based exercise, various policy and strategy reviews and a pilot. These were as follows:

- Housing for Older People Strategy
- Housing Income Policy
- Benchmarking against other authorities recognised for delivering best practice (see examples in the table below)
- Downsizing pilot – September 2022
- Allocations Policy review 2023
- Housing Register

	<i>Incentive value per bedroom</i>	<i>Other incentive value</i>
Central Beds council	£500 per bedroom (max £1000)	Removal service and reconnecting cookers and appliances
Epping Forest District Council	£1000 per bedroom	£500 for removal services & £500 to meet decoration costs
Hightown H/A	Giving up 2 bedrooms or more £750	Residents moving to sheltered will get assistance with decoration choice
Luton Borough Council	See next page	See next page
Network homes	£500 per room	£1000 and removing services plus carpets, curtains and decorating

	Broxbourne Council	200 points under their point scheme “Social Housing tenants giving up at least one bedroom can be awarded points”	
	Dacorum Council	45 (to be given for each bedroom a household is choosing to downsize by).	
	East Herts Council	Assured tenants of an existing social tenancy in East Herts, who wish to transfer to a smaller property, will have 20 points allocated to their application for each bedroom that is freed up by the move. The Council will take into account the number of bedrooms guidelines for their household when deciding on the number of points to be awarded.	
	St. Albans	“tenants living in the St Albans district that are under occupying 3- and 4-bedroom accommodation and looking to move into 1-bedroom accommodation into Band A. All other social tenant under occupiers living in the district will be placed in Band B. St	

		Albans Council tenants who under occupy and who move to accommodation with fewer bedrooms from two bedrooms or larger may qualify for the Tenant's Incentive Scheme. Under occupiers who are aged 50 and over are able to apply for bungalows"	
	Cambridge	£500 per bedroom *see more information in table below	Those under-occupying by either 2 bedrooms or giving up an adapted property are awarded a Band A status those under-occupying by 1-bedroom are awarded a Band B status To help with removals a removal payment of up to £750 (depending upon number of bedrooms) will be paid as part of the lettings process.
	Cambridge	Point based system: Those under occupying by 2 or more beds, placed in band 1. Those under occupying by 1 bed, moved to band 2	
	Tamworth Council	Those under occupying by 2 or more beds, placed in band	

	1. Those under occupying by 1 bed, moved to band 2	
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In assessing the potential impact on people, are there any overall comments that you would like to make?	It is important that, as a Local Authority, we monitor and assess the impact this policy may have on people wishing to downsize. We need to ensure that there is no indirect, or direct, discrimination, contrary to our public sector equality duty. We are morally and legally accountable for ensuring our homes are let in a way that doesn't put any individuals or marginalised groups at a disadvantage.
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Evidence and impact assessment

Explain the potential impact and opportunities it could have for people in terms of the following characteristics, where applicable:

Age					
Positive impact	✓	Negative impact	✓	Unequal impact	
Please evidence the data and information you used to support this assessment					<p>There is expected to be a positive impact on older people who need access to more suitable housing. Appropriate housing is seen as an integral part of keeping people safe, well and independent which leads to better health and wellbeing outcomes.</p> <p>Specialist housing is generally perceived to be safer for vulnerable people, who might otherwise fall victim to targeted crime (such as doorstep distraction burglary) or abuse, or dangers in the home such as falls and fire.</p> <p>Specialist housing for older people should reduce social isolation but allowing people to make new friends with other residents in the scheme, while also being able to keep links to their existing communities and friendships. Social isolation has a detrimental effect on health and wellbeing and can shorten mortality by some 26% (https://www.campaigntoendloneliness.org/threat-to-health/)</p> <p>For younger people, providing a good alternative to family-sized housing for older residents may</p>

encourage more general needs housing to be available. This will positively impact on younger adults and children in homeless or insecurely housed families.

Specialist housing for older people can reduce pressure on working-age people who may be supporting older relatives to the detriment of their own families or careers.

There is a potential negative aspect of providing housing specifically for older people, in that they may feel pressured to move from their existing homes into smaller specialist homes which move them away from their existing communities and require them to dispose of their possessions and pets to do so.

Also loss of amenity, such as gardens, full-sized kitchens and rooms for visitors and family to stay (especially grandchildren) could lead to sadness or in some cases depression or anxiety.

Older people may not wish to live in a single age group community (although this could still be over a range of 40+ years) and may prefer to live in communities where there are mixed ages and families with children. For some people, staying in their current homes may be the right option.

The HOPS stakeholder event feedback shows that older people do not want to be treated as being incapable, and that housing has to reflect their aspirations and continued participation in the community.

The ONS population pyramids of 2016 estimate that there are significantly more women in higher ages than men – as high as 2/3s of the 90+ population, and a higher proportion than England as a whole. With this, the ONS report a higher social care dependency from older women, with 42% of women compared with 34% of men have at least some problems with washing or dressing, at the age of 85+.

In 2018-19 Stevenage had a population of 87,754, which is expected to increase to almost 103,000 by 2039. 49.32% of residents are male and 50.68% are female.

The age profile of Stevenage residents is shown in the table below:

Age	% Stevenage	% England
0 -14	19.71	18.13
15-19	5.24	5.53
20-24	5.69	6.28

25-29	7.06	6.82
30-34	7.74	6.77
35-39	7.29	6.64
40-44	6.04	6.06
45-49	6.72	6.79
50-54	7.4	6.99
55-59	6.61	6.38
60-64	5.24	5.44
65-69	4.1	5.04
70-74	3.76	4.87
75-79	2.73	3.33
80-84	2.39	2.51
85+	2.28	2.44

<https://www.ons.gov.uk/visualisations/dvc411/pyramids/pyramids/pyramids.html?initialWidth=944&childId=67d-411e-8d75-7cbb68ac2b44%20-%202015/389/131/null/null/false/false/na/1#15/389/352/null/null/false/false/na/1>

The ExtraCare Charitable Trust (2019) Integrated Homes Care and Support: measurable outcomes for a Healthy Ageing <https://www.extracare.org.uk/media/1169231/full-report-final.pdf>

House of Commons Communities and Local Government Committee, Housing for Older People, Second Report of the Session 2017-19 (2018) available at:

	<p>https://publications.parliament.uk/pa/cm201719/cmselect/cmcomloc/370/370.pdf</p> <p>https://www.campaigntoendloneliness.org/loneliness-research/</p> <p>https://www.stevenage.gov.uk/documents/equality-and-diversity/equality-and-diversity-report-2018-19-acc.pdf#:~:text=Stevenage%20has%20a%20population%20of%2087%2C754%2C%20which%20increases,The%20age%20profile%20of%20Stevenage%20residents%20is%20shown</p>		
<p>What opportunities are there to promote equality and inclusion?</p>	<p>The Downsizing Officer role was reintroduced in May 2022 with the responsibility to:</p> <ul style="list-style-type: none"> - identify tenants who are under occupying and supporting them to downsize if they wish to do so via one-to-one help and assistance. - match tenants to suitable properties based on their choices to ensure best use of stock and maximum benefit to those waiting to move on the Housing Register. - contribute to marketing and the allocation of new developments. <p>We also support tenants with removal costs in addition to the incentive payments. For those who may have difficulty putting up shelves or curtain rails, we can pay for a handyman, low-cost DIY and provide vouchers to cover the cost of decorating.</p> <p>Older tenants moving into independent</p>	<p>What do you still need to find out? Include in actions (last page)</p>	<p>N/A</p>

	<p>living schemes will receive one-to-one support to ensure that their move is as smooth as possible and that they settle in well.</p> <p>The policy introduces the option to downsize to a property with one more bedroom than the household's need so mitigates the possible effects of downsizing. Tenants may also decide to move to a smaller general needs property rather than an Independent Living Scheme.</p>		
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Disability					
e.g. physical impairment, mental ill health, learning difficulties, long-standing illness					
Positive impact	✓	Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	<p>Mobility difficulty is a major reason for under-occupiers wanting to downsize. In 2011, 7.5% of Stevenage residents who were 16-64 years of age had a disability which limited their day to day activities. The figure was 15.7% for all ages. 23.9% of households in Stevenage included a person with a long term health problem or disability. The Downsizing Officer and the Aids and Adaptations team will work together with tenants wishing to downsize to match them to suitable pre-adapted accommodation options where possible.</p> <p>Independent Living Schemes helps to reduce social isolation and anxiety; as such schemes encourage socialisation and community activities. The schemes are staffed and include assistive technology to help reduce anxiety over falls or other issues is significantly reduced which helps with mental health and depression.</p>				

What opportunities are there to promote equality and inclusion?	To make the policy clear and transparent, ensuring all disabled customers receive equitable treatment and priority.	What do you still need to find out? Include in actions (last page)	

Gender reassignment				
Positive impact		Negative impact		Unequal impact
Please evidence the data and information you used to support this assessment	The policy will have no Impact on gender reassignment			
What opportunities are there to promote equality and inclusion?	N/A	What do you still need to find out? Include in actions (last page)	N/A	

Marriage or civil partnership				
Positive impact		Negative impact		Unequal impact
Please evidence the data and information you used to support this assessment	The policy will have no Impact on marriage or civil partnership.			

What opportunities are there to promote equality and inclusion?		What do you still need to find out? Include in actions (last page)	
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Pregnancy & maternity					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	No impact – Pregnant tenant can downsize as long as it doesn't leave to overcrowding.				
What opportunities are there to promote equality and inclusion?			What do you still need to find out? Include in actions (last page)		

Race					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	The policy will have no Impact on race				
What opportunities are there to promote equality and inclusion?			What do you still need to find out? Include in actions (last page)		



Religion or belief					
Positive impact		Negative impact		Unequal impact	✓
Please evidence the data and information you used to support this assessment	The policy will have no Impact on religion or belief.				
What opportunities are there to promote equality and inclusion?			What do you still need to find out? Include in actions (last page)		

Sex					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	The policy will have no Impact on sex				
What opportunities are there to promote equality and inclusion?			What do you still need to find out? Include in actions (last page)		



Sexual orientation e.g. straight, lesbian / gay, bisexual					
Positive impact		Negative impact		Unequal impact	✓
Please evidence the data and information you used to support this assessment	The policy will have no Impact on sexual orientation				
What opportunities are there to promote equality and inclusion?		What do you still need to find out? Include in actions (last page)			

Socio-economic¹ e.g. low income, unemployed, homelessness, caring responsibilities, access to internet, public transport users, social value in procurement					
Positive impact	✓	Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	<p>Tenants would not usually be allowed to move home if they have a current housing debt owed to the council, however we will consider allowing tenants in arrears to downsize; on the basis that smaller accommodation will not only be cheaper to rent and it will be cheaper to run. Incentives payment will be offset against any arrears</p> <p>There are currently 258 tenants are under occupying and on Housing Benefits. The Downsizing Officer is currently engaging over 70 residents who are under occupying of which the majority are in arrears. In</p>				

¹Although non-statutory, the council has chosen to implement the Socio-Economic Duty and so decision-makers should use their discretion to consider the impact on people with a socio-economic disadvantage.

	<p>addition to the rising cost of living, these tenants are subject to the bedroom tax putting further pressure on their already stretched budgets. The Downsizing Officer has supported 6 tenants to move so far with 4 more waiting for properties to become available.</p> <p>The Public Health profiles show that in 2015, income deprivation score for older people in Stevenage was 16.1 which is the lowest quintile in the east of England. Public Health Profiles, Productive Healthy Ageing</p> <p>Specialist housing for older people has a number of benefits in terms of being easier to manage and maintain, and cheaper to run and keep warm. Also, specialist housing for older people is exempt from LHA housing caps, and therefore less likely to incur additional rent requirements.</p>		
<p>What opportunities are there to promote equality and inclusion?</p>	<p>An affordability assessment will be carried out with the Downsizing officer to identify the financial benefit and/or impact of downsizing. This will be at the discretion of Stevenage Borough Council. Incentive payments will be offset against arrears. Where applicable, we will refer tenants with significant arrears, where the downsizing payment would not be enough to offset it, to the Income team to apply for the Discretionary Housing Fund.</p>	<p>What do you still need to find out? Include in actions (last page)</p>	

Other

please feel free to consider the potential impact on people in any other contexts



Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	N/A				
What opportunities are there to promote equality and inclusion?			What do you still need to find out? Include in actions (last page)		

What are the findings of any consultation with:

Staff?	N/A	Residents?	Tenants have responded positively to Downsizing pilot which provided one additional bedroom than their need. So far this has resulted 6 downsizing moves with 4 waiting for properties to become available.
Voluntary & community sector?	N/A	Partners?	N/A
Other stakeholders?			

Overall conclusion & future activity

Explain the overall findings of the assessment and reasons for outcome (please choose one):	
1. No inequality, inclusion issues or opportunities to further improve have been identified	
Negative / unequal	2a. Adjustments made



impact, barriers to inclusion or improvement opportunities identified	2b. Continue as planned	<p>Steps will be taken to eliminate/reduce such risk wherever it is possible and economical to do so:</p> <p>Age: whilst this policy will promote specialist housing and the active ageing environment it brings, we aim to ensure that older people do not feel pressured to move from their existing homes and this project recognises that 'staying put' may be the right option for some people. Additionally, we seek to support older people in overcoming the barriers they may associate with a move to specialist housing, to ensure they are not excluded from accessing the housing options on offer.</p>
	2c. Stop and remove	

Detail the actions that are needed as a result of this assessment and how they will help to remove discrimination & harassment, promote equal opportunities and / or encourage good relations :				
Action	Will this help to remove, promote and / or encourage?	Responsible officer	Deadline	How will this be embedded as business as usual?
N/A				

Approved by Assistant Director / Strategic Director:

Date:

Please send this EqIA to equalities@stevenage.gov.uk