



Equality Analysis Form

The following questions will document the effect of your service or proposed policy, procedure, working practice, strategy or decision (hereafter referred to as 'policy') on equality, and demonstrate that you have paid due regard to the Public Sector Equality Duty.

1. RESPONSIBILITY

Department	ACS	
Service	Housing Strategy & Enablement	
Proposed policy	Amended Repossession Prevention Fund Policy and Procedure 2012	
Date	20.06.12	
Officer responsible for the 'policy' and for completing the equality analysis	Name	Jackie Summerscales
	Post Title	Principal Officer – Housing Strategy & Enablement
	Contact Number	7652
	Signature	
	Date	20.06.12
Equality officer consulted	Name	Mary Wood
	Post Title	Principal Officer - Equalities
	Contact Number	6795
	Signature	 20/2012
	Date	18 th July 2012

2. AIMS

What is the purpose of the policy/service and what is it intended to achieve?	<p>The Repossession Prevention Fund (RPF) has been designed to prevent homelessness arising through repossession and eviction. It is intended to help households to whom the Council would otherwise owe a duty to rehouse if they became homeless as a result of repossession and eviction, ie the household is in priority housing need according to Part VII of the Housing Act 1996. For example, small amounts of funding could be used to clear mortgage/rent arrears where this would prevent repossession and eviction. Funding is capped at a maximum of £5,000 per household and is conditional on the household seeking debt advice from the Citizens Advice Bureau (CAB).</p> <p>The existing policy and procedure (adopted in 2010) operates on a grant only basis and there is no indication that further monies will be available once the current fund is exhausted.</p>
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	<p>The amended policy and procedure will enable the Council to recycle funding, by offering interest free loans to qualifying households who can demonstrate their ability to repay a loan, following a full financial assessment with the CAB. Grant payments will be made in cases where the probability of repayment is unlikely, following a full financial assessment with the CAB.</p> <p>Although the policy will mainly benefit people who fall into a priority housing needs category, it does have positive aspects for the wider community as it will ensure that appropriate services are in place to help prevent repossession and eviction.</p> <p>The RPF continues to have an important role to play in working towards ending homelessness in Bury. By adopting the amended policy, the Council will have an opportunity to recycle funding and help additional households at risk of repossession and eviction in the future.</p>
<p>Who are the main stakeholders?</p>	<p>Residents and tenants at risk of repossession and eviction ACS Bury Council Strategic Housing Plumlife and other registered providers HCA Homeless and Housing Options Teams Bury Residents CAB Mortgage Lenders Social landlords in the borough</p>

3. ESTABLISHING RELEVANCE TO EQUALITY

3a. Using the drop down lists below, please advise whether the policy/service has either a positive or negative effect on any groups of people with protected equality characteristics. If you answer yes to any question, please also explain why and how that group of people will be affected.

Protected equality characteristic	Positive effect (Yes/No)	Negative effect (Yes/No)	Explanation
Race	No	No	
Disability	Yes	No	The amended Repossession Prevention Fund Policy and Procedure will have a positive impact on residents at risk of repossession and eviction, who have a disability, as they fall into a priority housing needs category and therefore would be eligible for assistance from the fund.
Gender	No	No	
Gender reassignment	No	No	
Age	No	No	
Sexual orientation	No	No	
Religion or belief	No	No	
Caring responsibilities	Yes	No	The amended Repossession Prevention Fund Policy and Procedure will have a positive impact on residents at risk of repossession and eviction with caring responsibilities, as they fall into a priority housing needs category and therefore would be eligible for assistance from the fund.
Pregnancy or maternity	Yes	No	The amended Repossession Prevention Fund Policy and Procedure will have a positive impact on residents at risk of repossession and eviction who are pregnant, as they fall into a priority needs category and therefore would be

			eligible for assistance from the fund.
Marriage or civil partnership	No	No	

3b. Using the drop down lists below, please advise whether or not our policy/service has relevance to the Public Sector Equality Duty. If you answer yes to any question, please explain why.

General Public Sector Equality Duties	Relevance (Yes/No)	Reason for the relevance
Need to eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Equality Act 2010	No	
Need to advance equality of opportunity between people who share a protected characteristic and those who do not (eg. by removing or minimising disadvantages or meeting needs)	No	
Need to foster good relations between people who share a protected characteristic and those who do not (eg. by tackling prejudice or promoting understanding)	No	

If you answered 'YES' to any of the questions in 3a and 3b

Go straight to Question 4

If you answered 'NO' to all of the questions in 3a and 3b

Go to Question 3c and do not answer questions 4-6

3c. If you have answered 'No' to all the questions in 3a and 3b please explain why you feel that your policy/service has no relevance to equality.

4. EQUALITY INFORMATION AND ENGAGEMENT

4a. For a service plan, please list what equality information you currently have available, **OR** for a new/changed policy or practice please list what equality information you considered and engagement you have carried out in relation to it.

Please provide a link if the information is published on the web and advise when it was last updated?

(NB. Equality information can be both qualitative and quantitative. It includes knowledge of service users, satisfaction rates, compliments and complaints, the results of surveys or other engagement activities and should be broken down by equality characteristics where relevant.)

Details of the equality information or engagement	Internet link if published	Date last updated
<p>Communities and Local Government (CLG) recommend that all councils should establish a policy and procedure to administer a Repossession Prevention Fund, to assist residents at risk of repossession and eviction.</p> <p>CLG recommend the use of loans where practical, in order that funding can be recycled to assist households at risk of repossession and eviction in the future.</p>		
<p>Information on the demographic profile of customers is collected.</p>		

4b. Are there any information gaps, and if so how do you plan to tackle them?

No.

5. CONCLUSIONS OF THE EQUALITY ANALYSIS

<p>What will the likely overall effect of your policy/service plan be on equality?</p>	<p>Although the policy will mainly benefit people who fall into a priority housing needs category, i.e. those who are pregnant, disabled or have caring responsibilities and will therefore have a positive effect on these protected characteristics, it will also have positive aspects for the wider community as it will ensure that appropriate services are in place to help prevent repossession and eviction.</p>
<p>If you identified any negative effects (see questions 3a) or discrimination what measures have you put in place to remove or mitigate them?</p>	
<p>Have you identified any further ways that you can advance equality of opportunity and/or foster good relations? If so, please give details.</p>	
<p>What steps do you intend to take now in respect of the implementation of your policy/service plan?</p>	<p>Submit for approval to SMT and Cabinet July/August 2012. Implementation is expected September/October 2012.</p>

6. MONITORING AND REVIEW

If you intend to proceed with your policy/service plan, please detail what monitoring arrangements (if appropriate) you will put in place to monitor the ongoing effects. Please also state when the policy/service plan will be reviewed.

Usage of the RPF will be recorded and monitored by the Principal Officer – Housing Strategy & Enablement on a monthly basis and on a quarterly basis, as part of the Government's monitoring return for the MRS.

The policy and procedure will be reviewed annually to take account of any changes in the legislation.

Decision making and financial administration processes will be subject to scrutiny by Internal Audit.

COPIES OF THIS EQUALITY ANALYSIS FORM SHOULD BE ATTACHED TO ANY REPORTS/SERVICE PLANS AND ALSO SENT TO THE EQUALITY INBOX (equality@bury.gov.uk) FOR PUBLICATION.