

Equality Impact Assessment

The Equality Act 2010 replaces the previous anti-discrimination laws with a single Act. It simplifies the law, removing inconsistencies and making it easier for people to understand and comply with it. It also strengthens the law in important ways, to help tackle discrimination and equality. The majority of the Act came into force on 1 October 2010.

Public bodies are required in it to have due regard to the need to:

- eliminate unlawful discrimination, harassment, victimisation and any other conduct prohibited under the Act
- advance equality of opportunity between people who share a protected characteristic and people who do not share it, and
- foster good relations between people who share a protected characteristic and people who do not share it.

The public sector Equality Duty came into force on 5 April 2011. The duty ensures that all public bodies play their part in making society fairer by tackling discrimination and providing equality of opportunity for all. It ensures that public bodies consider the needs of all individuals in their day to day work – in shaping policy, delivering services and in relation to their own employees.

The Equality Duty encourages public bodies to understand how different people will be affected by their activities so that policies and services are appropriate and accessible to all and meet different people's needs. By understanding the effect of their activities on different people, and how inclusive public services can support and open up people's opportunities, public bodies are better placed to deliver policies and services that are efficient and effective.

The new equality duty replaces the three previous public sector equality duties, for race, disability and gender. The new equality duty covers the following protected characteristics:

- age
- disability
- gender reassignment
- pregnancy and maternity
- race – this includes ethnic or national origins, colour or nationality
- religion or belief – including lack of belief
- sex
- sexual orientation.

It also applies to marriage and civil partnership, but only in respect of the requirement to have due regard to the need to eliminate discrimination.

The Council has also decided to treat people who have care experience as if they had a protected characteristic under the law.

Having due regard means consciously thinking about the three aims of the equality duty as part of the process of decision-making. This means that consideration of

equality issues must influence the decisions reached by public bodies, including how they act as employers, how they develop, evaluate and review policies, how they design, deliver and evaluate services, and how they commission and procure from others.

Having due regard to the need to advance equality of opportunity involves considering the need to:

- remove or minimise disadvantages suffered by people due to their protected characteristics
- meet the needs of people with protected characteristics, and
- encourage people with protected characteristics to participate in public life or in other activities where their participation is low.

Fostering good relations involves tackling prejudice and promoting understanding between people who share a protected characteristic and others.

Complying with the equality duty may involve treating some people better than others, as far as this is allowed by discrimination law. For example, it may involve making use of an exception or the positive action provisions in order to provide a service in a way which is appropriate for people who share a protected characteristic.

The Equality Duty also explicitly recognises that disabled people's needs may be different from those of non-disabled people. Public bodies should therefore take account of disabled people's impairments when making decisions about policies or services. This might mean making reasonable adjustments or treating disabled people better than non-disabled people in order to meet their needs.

There is no explicit requirement to refer to the Equality Duty in recording the process of consideration but it is good practice to do so. Keeping a record of how decisions were reached will help public bodies demonstrate that they considered the aims of the Equality Duty. Keeping a record of how decisions were reached will help public bodies show how they considered the Equality Duty. Producing an Equality Impact Assessment after a decision has been reached will not achieve compliance with the Equality Duty.

It is recommended that assessments are carried out in respect of new or revised policies and that a copy of the assessment is included as an appendix to the report provided to the decision makers at the relevant Cabinet, Committee or Scrutiny meeting.

Where it is clear from initial consideration that a policy will not have any effect on equality for any of the protected characteristics, no further analysis or action is necessary.

Public bodies should take a proportionate approach when complying with the Equality Duty. In practice, this means giving greater consideration to the Equality Duty where a policy or function has the potential to have a discriminatory effect or impact on equality of opportunity, and less consideration where the potential effect on equality is

slight. The Equality Duty requires public bodies to think about people's different needs and how these can be met.

EQUALITY IMPACT ASSESSMENT (EIA)

Directorate:	Deputy Chief Executive	Title of the Lead Officer responsible for EIA	Assistant Director Revenues, Benefits and Customer Services
Name of the policy or function to be assessed:		Crisis and Resilience Fund Housing Payment Scheme	
Title of the Officer undertaking the assessment:		Assistant Director Revenues, Benefits and Customer Services	
Is this a new or an existing policy or function?		Existing Policy	
1. What are the aims and objectives of the policy or function? The aim of the Crisis and Resilience Fund Housing Payment Scheme is to provide short-term financial assistance to residents experiencing financial hardship, with a particular focus on preventing homelessness and supporting individuals and families to sustain their housing. The scheme seeks to: • Provide emergency and discretionary financial support for housing-related costs, including rent arrears, deposits, and other essential housing expenses • Support vulnerable households facing crisis situations, helping to stabilise their circumstances • Reduce the risk of homelessness and reliance on statutory homelessness services • Ensure that support is administered in a fair, consistent, and transparent manner • Target limited resources to those most in need while ensuring appropriate stewardship of public funds The scheme operates as part of the Council's wider commitment to supporting residents through financial hardship and promoting long-term resilience.			
2. What outcomes do you want to achieve from the policy or function? The key outcomes are:			

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• Prevention of homelessness and housing instability • Improved financial resilience among vulnerable households • Timely access to emergency financial assistance • Reduced demand on crisis and statutory services • Fair and consistent decision-making aligned with need The Council aims to ensure that residents facing hardship are supported effectively, enabling them to maintain safe and stable housing.			
3. Who is intended to benefit from the policy or function? The scheme is intended to benefit: • Low-income households within the Borough • Individuals and families experiencing financial crisis • Residents at risk of homelessness or housing instability • Vulnerable groups, including those with disabilities, long-term health conditions, or caring responsibilities			
4. Who are the main stakeholders in relation to the policy or function? • Residents applying for support • Housing Benefit recipients • Private and social landlords • Homelessness and housing services • Advice agencies and support organisations • Council services involved in financial inclusion and welfare support			
5. What baseline quantitative data do you have about the policy or function relating to the different equality strands? At present, baseline data is limited as this is a new scheme. However, demand for financial assistance is highest among low-income and vulnerable groups. Monitoring arrangements will be put in place to collect data on applications and awards across equality strands.			

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6. What baseline qualitative data do you have about the policy or function relating to the different equality strands?

Qualitative evidence from existing services indicates that:

- Financial hardship disproportionately affects vulnerable groups, including disabled people, single parents, and minority ethnic communities
- Barriers to accessing support may include digital exclusion, language barriers, and lack of awareness
- Crisis situations often arise suddenly, requiring flexible and responsive support

7. What has stakeholder consultation, if carried out, revealed about the nature of the impact?

No formal external consultation has been conducted. However, insight from internal services and partner organisations indicates that:

- There is a clear need for accessible emergency financial support
- Early intervention can prevent escalation into homelessness
- Flexible discretionary schemes are effective in supporting vulnerable households

8. From the evidence available does the policy or function affect or have the potential to affect different equality groups in different ways? In assessing whether the policy or function adversely affects any particular group or presents an opportunity for promoting equality, consider the questions below in relation to each equality group:

- ☐ **Does the policy or function target or exclude a specific equality group or community? Does it affect some equality groups or communities differently? If yes, can this be justified?**

The scheme does not intentionally exclude any protected group, but is targeted at those in financial hardship, who are more likely to include individuals with protected characteristics

Some groups may face greater barriers to access, including disabled people, older residents and people with language or literacy barriers. The scheme is designed to be accessible and responsive, mitigating these risks

□ Is the policy or function likely to be equally accessed by all equality groups or communities? If no, can this be justified?

Yes. Application processes will be designed to be inclusive. The scheme has the potential to reduce inequalities by supporting those most in need, improve housing stability for vulnerable groups and promote social inclusion and wellbeing

□ Are there barriers that might make access difficult or stop different equality groups or communities from accessing the policy or function?

Alternative methods of application/support will be available where needed.

□ Could the policy or function promote or contribute to equality and good relations between different groups? If so, how?

The scheme promotes equality by targeting financial assistance towards those in greatest need, including vulnerable groups who are more likely to experience hardship. It supports housing stability and reduces the risk of homelessness, helping to improve wellbeing and social inclusion across diverse communities. By ensuring fair, accessible, and responsive support, it also builds trust in services and fosters positive relations between different groups.

□ What further evidence is needed to understand the impact on equality?

Monitoring data will be collected to assess take-up across equality groups, and feedback from applicants and stakeholders will inform future improvements

9. On the basis of the analysis above what actions, if any, will you need to take in respect of each of the equality strands?

Age: Ensure accessibility for older residents, including non-digital access routes

Disability: Provide reasonable adjustments, including assisted applications and accessible formats

Gender: Not Applicable

Gender Reassignment: Not Applicable

Marriage and Civil Partnership: Not Applicable

Pregnancy and Maternity: Recognise increased financial vulnerability; prioritisation may be appropriate in crisis situations.

Race: Ensure information is accessible; consider translation or support where required

Religion and Belief: Not Applicable

Sexual Orientation: Not Applicable

Care Experience: Care-experienced individuals may be particularly vulnerable; ensure awareness and access to support.

I am satisfied with the results of this EIA. I undertake to review and monitor progress against the actions proposed in response to this impact assessment.

Signature:

A handwritten signature in black ink, consisting of a stylized 'A' followed by a flourish.