

Equality Impact Assessment: Financial Assistance Policy for the Better Care Fund

The Equality Act 2010 includes a general duty which requires public authorities, in the exercise of their functions, to have due regard to the need to:

- **Eliminate discrimination**, harassment and victimisation and any other conduct that is prohibited by or under the Act.
- **Advance equality of opportunity** between people who share a relevant protected characteristic and people who do not share it.
- **Foster good relations** between people who share a relevant protected characteristic and those who do not

In order to comply with the general duty authorities must assess the impact on equality of decisions, policies and practices. These duties do not prevent the authority from reducing services where necessary, but they offer a way of developing proposals that consider the impacts on all members of the community.

Authorities which fail to carry out equality impact assessments risk making poor and unfair decisions which may discriminate against particular groups and worsen inequality.

Committee name & date:	Report Title	Decisions being recommended:	People with protected characteristics potentially impacted by the decisions to be made:
Executive 4 April 2023 Council 18 April 2023	Financial Assistance Policy for the Better Care Fund	Adoption of policy	<p>The Financial Assistance Policy for the Better Care Fund is primarily concerned with the provision of mandatory Disabled Facilities Grants. Therefore, the protected characteristics falling within the disability group are most likely to be impacted, although it is recognised that there are potential impacts across all protected characteristics.</p> <p>The policy provides for financial assistance to low-income households, households in fuel poverty, and to those whose dwelling poses a risk to their health and safety. For this reason, there is potential to impact all groups.</p>

Factors to consider in the assessment: For each of the groups below, an assessment has been made on whether the proposed decision will have a **positive, negative or neutral impact**. This is must be noted in the table below alongside brief details of why this conclusion has been reached and notes of any mitigation proposed. Where the impact is negative, a **high, medium or low assessment** is given. The assessment rates the impact of the policy based on the current situation (i.e. disregarding any actions planned to be carried out in future).

High impact – a significant potential impact, risk of exposure, history of complaints, no mitigating measures in place etc.

Medium impact –some potential impact exists, some mitigating measures are in place, poor evidence

Low impact – almost no relevancy to the process, e.g. an area that is very much legislation led and where the Council has very little discretion

Protected characteristic/ area of interest	Positive or Negative Impact	High, Medium or Low Impact	Reason
Race and ethnicity (including Gypsies and Travellers; migrant workers; asylum seekers).	Neutral		There is no evidence that this will impact on any specific person based on this characteristic beyond the statutory provisions of the Disabled Facilities Grant, which state that a “person from abroad” is not able to apply for such. This statutory provision might apply to asylum seekers or migrant workers if they have no recourse to public funds. In such cases, other funding streams are usually available for housing.
Disability: as defined by the Equality Act – a person has a disability if they have a physical or mental impairment that has a substantial and long-term adverse impact on their ability to carry out normal day-to-day activities.	Positive	High	<p>The Financial Assistance Policy will have a positive impact on this protected characteristic through provision of adaptations and home improvements for disabled persons.</p> <p>There are additional provisions in this policy to address the issue of delayed discharges. This is not only tackled by the Disabled Facilities Grant, but also the Healthy Homes Grant; addressing issues with the dwelling to ensure a property is suitable to return to.</p> <p>With regard to the Disabled Facilities Grant, reasonable adjustments are made by allowing for discretionary funding to be used to check feasibility of proposed schemes prior to application. These funds can also be used to help put together the valid application.</p>

Protected characteristic/ area of interest	Positive or Negative Impact	High, Medium or Low Impact	Reason
			<p>Grants for adaptations as described in the Housing Grants, Construction and Regeneration Act 1996 are more accessible due to the alignment of the Accessible Homes Grant assessment with the DFG means test. This means more individuals and families will benefit from this assistance, which has become more vital as costs increase.</p> <p>Where grants for adaptations are not available due to finances (identified through means testing), we are able to offer a 0% loan, subject to available BCF funding in the Lendology loan pot. This increases the availability of adaptations to those who need them, but whose financial circumstances are not favoured by the means test.</p>
Sex/Gender	Neutral		There is no evidence that this will impact on any specific person based on this characteristic.
Gender reassignment	Neutral		There is no evidence that this will impact on any specific person based on this characteristic.
Religion and belief (includes no belief, some philosophical beliefs such as Buddhism and sects within religions).	Negative	Low	<p>Cultural and religious diversity mean that people use their homes in different ways. When looking at whether proposed adaptations are reasonable and practicable, the Council has regard to how the dwelling is used. Among other things, the assessment will look at the space available, the mandatory/statutory needs of the household and the cost of the adaptation. In certain cases, where space is at a premium, adaptations may impact on prayer/worship spaces.</p> <p>The Council will work with applicants to ensure the impact is as low as possible, retaining spaces, or part thereof where possible, but grant funding is not available to replace or construct such spaces if adaptation necessitates using the space.</p>

Protected characteristic/ area of interest	Positive or Negative Impact	High, Medium or Low Impact	Reason
			<p>The availability of low costs loans, provided under this policy, gives an option for households to undertake wider works in conjunction with DFG funding if they want to keep or create spaces for these purposes. This includes availability of BCF loans at 0%, subject to available funding.</p> <p>Loan funding at 0% (no interest) is sharia-compliant, thus lowering the impact of this aspect of the policy on those requiring sharia-compliant products.</p>
Sexual orientation (including heterosexual, lesbian, gay, bisexual).	Neutral		There is no evidence that this will impact on any specific person based on this characteristic.
<p>Age (children and young people aged 0-24; adults aged 25-50; younger older people aged 51-75/80; older people 81+; frail older people; people living with age related conditions. The age categories are for illustration only as overriding consideration should be given to needs).</p>	Positive	Low	<p>The Financial Assistance Policy will have a positive impact on this protected characteristic through provision of adaptations and home improvements for elderly residents.</p> <p>The policy also has specific provisions for adaptations for children, in that the mandatory Disabled Facilities Grant is not means tested for those under 18.</p> <p>In many other cases, the means test has been removed to ensure that access to these essential adaptations does not pose a high administrative burden on those applying.</p> <p>The removal of the means test for certain adaptations and for child cases for the Accessible Homes Grant is beneficial for those of working age who are applying for a Disabled Facilities Grant, as the DFG means test is not favourable to those with a regular income.</p>

Protected characteristic/ area of interest	Positive or Negative Impact	High, Medium or Low Impact	Reason
Pregnancy and maternity including new and breast feeding mothers	Positive	Low	The policy aims to provide financial assistance to vulnerable groups and to those who may need adaptations to properly undertake or access care. This includes adaptations for new mothers of children with disabilities.
Marriage and civil partnership status	Neutral		There is no evidence that this will impact on any specific person based on this characteristic.

Actions identified that will mitigate any negative impacts and/or promote inclusion

The Council will consider Equalities and protected characteristics at all stages of any financial assistance being offered.

Any adverse impact will be judged and mitigated as far as possible in the early stages of an application. This will ensure that the policy is applied in line with the Equality Act 2010 and the Human Rights Act 1998.

All Authorised Officers processing applications for financial assistance will ensure that all persons dealt with receive fair and equitable treatment irrespective of their background or protected characteristics, as defined by the Equality Act 2010.

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