



EQUALITY IMPACT ASSESSMENT (EIA) PRO-FORMA

This pro-forma is to be used to determine whether an Equality Impact Assessment (EIA) is required for a proposed policy, strategy or significant decision relating to service provision; and for recording details and outcomes of an impact assessment.

Title of policy / strategy, or brief description of the decision relating to service provision	The Allocations and Lettings Service (ALS) and related policies The overarching EIA of the ALS covers all the policies within the remit of the Lettings Department. These include, The Allocations Policy, The Vulnerable Applicant and Tenant Policy, The Mutual Exchange Policy, The Downsizing Policy and the Tenancy Agreement.
Lead EIA Officer and Job Title (The EIA lead must be a manager)	Andrea O'Callaghan, Head of Allocations and Lettings
EIA Team Members	The Lettings Team
Director and Head of Service	Sandra Fawcett, Housing Director London
Does the EIA relates to an existing policy? (Yes / No)	Yes (relates to several policies)
Who implements the Policy?	The Lettings Team as part of the overall Housing Management Team
Date that the Policy / strategy is due for review (if applicable)	2013 (The related policies have been reviewed this year)

This pro-forma should be used to:

- Determine and record whether an Equality Impact Assessment (EIA) is required
- Determine and record the focus of an EIA if one is required
- Record the evidence considered
- Record the outcome of the impact assessment
- Record mitigating actions to be taken and measurable targets to assess progress.

Equality Impact Assessments are required to be undertaken on all proposed policies, strategies and significant decisions that could potentially have an adverse or disproportionate impact on any of the diverse communities for which Swan provides services. An EIA should address potential impact in respect of ethnicity / race, gender, transgender, disability, age, sexual orientation and religion or belief where relevant. This pro-forma also asks you to consider socio-economic status and community cohesion and have due regard for the protected characteristics introduced by the new Equality Act.

It is essential that officers refer to the **Equality Impact Assessment Guidance** when completing this pro-forma. The pro-forma is in two parts.

Part A: This part helps you determine and record whether an EIA is necessary and is essential documentary evidence to show that the Swan considers equality in respect of all significant policy and function decisions it makes. Part A must be completed in respect of all proposed policies, strategies or significant decisions that have an impact on service functions. Part A also helps you determine and record the focus of the EIA, if one is required. Part A covers steps 1 and 2.

Part A should be completed by a manager, with support from staff in the relevant service area (forming an EIA Team). Part A must be authorised by the manager responsible for the policy, strategy, or function before proceeding to Part B of the Impact Assessment. Housing managers should also ensure that drafts of both Part A and Part B are sent to the Housing Diversity Manager for comments before they are finalised.

Part B: Proceed to Part B if it is determined in Part A that a full EIA is required and once the focus of the EIA has been determined and agreed. This part of the pro-forma covers steps 3 to 6 as described in the Guidance.

Please remember that the completion of an EIA and the actions identified within it are the responsibility of the relevant service manager.

Equality Impact Assessment Part A:

Reason and context for the new policy, strategy, proposal or decision

Please set out the aims and objectives of and contextual reasons for the proposed policy, strategy or decision. Contextual reasons may include changes in legislation, demographic changes or budgetary considerations. Alternatively, if this information is provided in another document, please append to this form.

The Allocations policy

The Allocations Policy aims to let homes in a way which is transparent, fair and efficient. It needs to make the best use of the available housing, be compatible with the purpose of the housing and contribute to local authorities' strategic housing function and sustainable communities.

An allocations policy must meet the regulatory guidance set out by the TSA (Tenant Services Authority) and CLG (Communities and Local Government) surrounding how registered landlords let their homes. It must not discriminate either directly or indirectly against someone wishing to access housing based on their race, disability, gender, age, sexual orientation or religion.

The Vulnerable Applicant and Tenant Policy

Swan Housing Association is committed to working with relevant partners to develop communities which are sustainable, cohesive and balanced. This can only be achieved by identifying and responding to the needs of all our customers, including those who are vulnerable.

This Policy is designed to ensure all new and existing tenancies are assessed for any vulnerability which may put the sustainability and therefore the success of the tenancy at risk. It is also designed to ensure that the necessary support mechanisms to make the tenancy sustainable are identified, agreed and put into place.

The cost of tenancy failure is high both in financial and personal costs. Abandoned and eviction void costs can be considerably more expensive than voids created through transfers. It has been estimated by the TSA that up to 45% of tenants coming into social housing could have a vulnerability which could put them at risk of losing their tenancy prematurely. This policy aims to identify those who maybe at risk.

Monitoring of tenancy sustainment failures either though a tenancy being abandoned or ended through legal action which have resulting from the risks highlighted in this policy will be analysed regularly and used to ensure services are tailored to address those with specific

risks.

The Mutual Exchange Policy

Swan Housing Association is committed to maximising opportunities for residents to move to another home. Legalisation is in place which enables tenants to exchange home with another tenant.

This policy is designed to provide a mutual exchange scheme which ensures tenants fully understand the implications of exchanging homes with another tenant. Some conditions, such as the right to buy and succession maybe lost through exchange and exchanging tenants should be fully aware of such consequences. It is also designed to ensure that the process is straight forward and easy to understand.

Monitoring of mutual exchange applications received and moves which take place will be analysed regularly and used to ensure services are tailored to address those with specific risks.

The Downsizing Policy

This policy is designed to increase the number of family homes that are available for those households living in overcrowded conditions. Those under-occupying family homes tend to be older persons and the policy must not overly pressurise residents into moving home. It does however give extra priority on the transfer list to those wishing to downsize as well as financial assistance depending on number of bedrooms they are giving up.

The Tenancy Agreement

The tenancy agreement is a legal document that is signed by the tenant at the start of the tenancy. It is a binding agreement that states the terms and conditions that the tenant must adhere to with regard to living in their home. Anyone who accepts a home to rent from Swan will sign a tenancy agreement and all members of the household are affected by the terms in the agreement.

The main responsibilities in the tenancy agreement cover payment of rent, repairs and maintenance and the conduct of the tenant. These responsibilities are structured in specific terms, stating what can and cannot be done. If the terms are broken or not adhered to, legal action may be taken to enforce them which may result in the tenancy being terminated.

The agreement must be fair and reasonable and comply with the Office of Fair Trading guidance of fairness of terms for tenancy agreements. It is routine for social landlords to periodically review the terms of their tenancy agreement to ensure they reflect current legislation, housing management best practice and meet the needs of both tenant and landlord in delivering services. It should be clear

and easy to understand and cover everyday issues.

STEP ONE: Relevance - Is there potential for the policy, strategy or decision to have an impact on equality?

An EIA should be undertaken if the policy, strategy or decision is *relevant* to the promotion of equality i.e. there is potential for it to have an impact in respect of the equality strands and protected characteristics listed. Please use the box below to identify how your policy or strategy might be relevant to these strands. Please note you are not asked at this stage to determine whether there will or will not be a negative or disproportionate impact – simply whether there is potential.

Ethnicity / Race	The Allocations and Lettings Service covers a range of policies and documents which have the potential for both positive and negative equality impacts across the equality strands. For this reason a full EIA will be carried out on the service and all its associated policies.
Disability	As above.
Gender (including pregnancy and maternity)	As above.
Transgender (including gender reassignment)	As above.
Age	As above.
Sexual Orientation	As above.
Religion/Belief	As above.
Marriage and Civil Partnership	As above.

If you think that your policy / strategy or significant decision has relevance to socio-economic status or community cohesion then please use the box below to describe how it might be relevant. Please note that you are not asked at this stage to determine whether there will or will not be a negative or disproportionate impact – simply whether there is potential.

Socio-economic Status	Regulatory guidance issued by the CLG (Communities and Local Government) in December 2009 requires housing providers to take into consideration a persons need to move due to employment opportunities. Consideration of socio-economic factors is relevant to the Allocations and Lettings Service.
Community Cohesion	The way in which social housing is allocated and managed can be instrumental in helping to create a safe, prosperous and cohesive community in which people want to live and work. The relevant policies and functions can be a contributory factor in achieving community cohesion at a local level.

STEP TWO: Determine the Focus of the EIA

Please list below what you will look at when undertaking your EIA i.e. what will be the focus. In most cases the focus will be whether the policy or decision will ensure equality of access to its benefits or outcomes; whether there are likely to be barriers for particular communities or if there are likely to be negative or disproportionate impacts for particular communities.

Key focus of EIA:

This is an overarching EIA of the following allocations and lettings related policies:

- The Allocations Policy
- The Vulnerable Applicant and Tenant Policy
- The Downsizing Policy
- The Mutual Exchange Policy
- The Tenancy Agreement.

This is seen as most appropriate method of undertaking an EIA as these policies are closely linked. The equality impact of these policies can be best understood when assessing them as interacting policies. Regard will also be given to other related policies and strategies. The use of an overarching EIA was agreed with the Housing Diversity Manager.

The key focus of the EIA will be to:

- Analyse quantitative and qualitative information to assess access to the lettings service and to identify any positive or negative equality impacts
- Assess satisfaction by equality groups to identify and address any potential disparities.


It should be noted that to date there have been no apparent negative equality impacts in the application of the policies covered in this EIA. However, a full EIA will identify and give consideration to the potential of any disparities across the service.

Specific Focus in Relation to Equality Strands or Protected Characteristics:	
Ethnicity / Race	To assess fair access to service across ethnic groups and check for any disparities in experience. Swan does not discriminate in the application of any policy, however this EIA will also check for unintentional disparities between ethnic groups.
Gender (including Pregnancy and Maternity)	By monitoring the gender of those accessing housing through local authority nominations and registering for an internal transfer we can ensure that allocations reflect demand. Appropriate services should be provided for gender groups as appropriate and advice and support for those experiencing domestic violence.
Transgender (including Gender Reassignment)	As per the overall EIA focus.
Disability	Without a sufficient screening application process, households with a disability may not be identified and categorised correctly. Failure to assess an application from someone with a disability correctly may lead to them experiencing a detrimental impact on their quality of life due to their home. Disparities in experience should be identified as per the key focus of the EIA.
Age	Equality monitoring information can be used to ensure that homes are not unfairly allocated on the basis of age. It should also be noted that due consideration is given to a child over 10 years who is sharing a bedroom with sibling of the opposite sex.
Sexual Orientation	Adequate transfer options should be available for those that experience harassment on the grounds of sexual orientation to avoid them becoming homeless.
Religion/ Belief	For many applicants their religious beliefs are an essential part of who they are. We must be aware of the importance of these beliefs and ensure we take into account issues such as the layout and location of a home when considering someone for a move.
Marriage and Civil Partnership	As per the overall EIA focus.

Key focus of EIA in relation to socio-economic status and / or community cohesion (if appropriate):

- 1) Assessing opportunities to promote community cohesion and / or prevent potentially negative impacts.
- 2) Assessing the consideration of socio-economic factors within the policy and its application.

Record whether or not an EIA is required:

Is an EIA required? <i>Please tick either yes or no</i>	Yes ✓	No
<p>If yes, add target date for completion:</p> <p>30th November 2010 (in line with the current Housing Managers EIA Schedule).</p> <p>The Full EIA may be undertaken as part of an overarching EIA that assesses policies that are closely linked to allocations and tenancy. This will ensure that the EIA is more robust and takes into account the interaction of the policies.</p>	Signature of Manager 	
	Print Name: Andrea O'Callaghan (Head of Allocations and Lettings)	
	Date: Amended 18 th November 2010	

Please note that:

- 1) **Housing Managers** should send their completed PART A to the Housing Diversity Manager for comments before it is finalised.
- 2) A copy should be passed to the Diversity Action Forum (DAF) once completed.
- 3) Managers should keep a signed copy for their records.
- 4) All other Swan managers should send a copy of the PART A pro-forma to Central Services for the corporate EIA Log (this will be done for Housing Managers by the Housing Diversity Manager once EIA's are agreed).

Equality Impact Assessment Part B:

This part should be completed if it has been determined that an Equality Impact Assessment is required i.e. that the policy, strategy or decision has equality relevance and a service manager has agreed the focus of the assessment as set out in PART A.

STEP THREE: Look at the Evidence

Data sources

Having determined the types of questions or area of focus you want to address in the EIA, consider what data or information sources you may want to look at. For example, you may want to look at data/information that gives you an understanding of diversity in the areas in which Swan and / or your service operates; the needs of different sections in the community in respect of the policy area under review; national or local trends.

Record the data sources considered below in respect of each question / area of focus to be addressed in the EIA, providing a brief summary of what this told you and whether there were gaps in information e.g. if there is no or only limited data available.

Question/Focus to be addressed	Data/information source	Summary	Gap in data
Is the service accessible to all?	New Lettings Monitoring data	<p>Key trends are detailed below.</p> <p>Monthly monitoring of new lettings enable us to track and monitor trends that should reflect the diversity make up of the relevant areas. Monitoring shows that almost 60% of households in London accessing housing are from a BME (Black or Minority Ethnic) background while around 7% of a BME background access housing in Essex. Resident Profiling last year showed 5.2% of residents in Essex have a BME background and 45.6% in London. The new lettings data is reflective of the wider profile differences in these geographical areas, while indicating a growing number of residents from a BME background accessing Swan properties.</p> <p>The largest percentage of age band for existing tenants is those aged 25-40 years. The largest percentage for new lets</p>	

Question/Focus to be addressed	Data/information source	Summary	Gap in data
		<p>is those age 25-36 years.</p> <p>66% of existing households are headed by a female while just over 64% of new lets are to a household headed by a female.</p>	
Is the service accessible to all?	Vulnerable applicant and tenant monitoring data.	All referrals are monitored to ensure sufficient support has been put in place.	
Assess satisfaction by equality group to identify and address any potential disparities.	The Lettings Survey.	<p>Swan's Letting Survey is carried out yearly during the summer months. It is carried out as part of the transfer list review to maximise returns. Equality analysis is carried out as part of the survey according to satisfaction with the Lettings Service. The key summary points are listed below.</p> <p>Age –The least satisfied are those aged between 25 and 35 year. This is the largest age band with many people having young children and wanting to move to a bigger house, which are unfortunately in short supply.</p> <p>Gender – Satisfaction was slightly higher with male applicants, though just over 75% of returns were made by females.</p> <p>Disability – Applicants who described themselves as having a disability are less satisfied than those without a disability. Reasons for this are the lack of suitable properties becoming available and that some people feeling that they should get a higher priority because of their disability.</p> <p>Religion and Belief – Satisfaction was higher with applicants who gave their religion as Muslim, though Christian and no religion were also relatively high.</p>	

Question/Focus to be addressed	Data/information source	Summary	Gap in data
		<p>Ethnicity – Overall satisfaction is slightly lower amongst white and black applicants. The highest level of satisfaction is amongst applicants from a Chinese background. Satisfaction variance is so small between ethnic groups there is no indication of any significant disparities.</p> <p>Sexual orientation – Satisfaction was highest amongst gay and bisexual applicants, with no indication any significant disparities between equality groups.</p>	
Assess satisfaction by equality group to identify and address any potential disparities.	2010 New Lettings Survey.	The new lettings survey shows that females are slightly less satisfied than males with the information given prior to moving into their new home. Though variance too small to raise any concerns.	
Review local and national research to ensure that common equality issues have been considered and incorporated in the Strategy and applicable policies.	Benchmarking, best practice	<p>Satisfaction with lettings service in London is bench-marked against similar landlords in East London.</p> <p>The main reason for dissatisfaction is due to the lack of new homes becoming available.</p> <p>The Allocations Policy and related procedures are reviewed every 3 years to ensure latest issues are incorporated.</p>	
Assessing opportunities to promote community cohesion and / or prevent potentially negative impacts.	Review of existing procedure	<p>The Lettings Service operates in a fair and transparent way, taking into account individual circumstances and needs. This can indirectly contribute to the promotion of community cohesion.</p> <p>Support is also in place for those who are a potential victim of harassment or hate crime (see Vulnerable Tenant and</p>	

Question/Focus to be addressed	Data/information source	Summary	Gap in data
		Applicant Policy).	
Assessing the consideration of socio-economic factors within the policy and its application.	Review of existing procedure	Regulatory guidance issued by the CLG (Communities and Local Government) in December 2009 requires housing providers to take into consideration a persons need to move due to employment opportunities. Needs are assessed accordingly on an individual basis.	
Is a system in place to ensure that adequate support is provided for vulnerable groups / individuals? As per the specific focus points on page 7 of the pro-forma.	Review of existing policy and procedure	<p>The Vulnerable Tenant and Applicant Policy identifies key areas of potential difficulty or risk (listed below).</p> <ul style="list-style-type: none"> • Fully understanding their tenancy conditions and the implications of breaching any tenancy conditions • Ensuring sufficient arrangement are made for payment of rent (including completing Housing Benefit forms) • Making adequate moving arrangements • Arranging utilities connections • Redecorating and furnishing their new home • Arranging post-occupation repairs • Establishing a new network of support (formal and informal) • Possible victim of harassment or crime • Possible victim of domestic violence (previous history). <p>Following a risk assessment, actions are identified and arranged for to provide adequate support for each area of risk. Actions, the support provider and frequency of support required are recorded. Diversity characteristics are</p>	

Question/Focus to be addressed	Data/information source	Summary	Gap in data
		<p>considered within this process. This is designed to produce positive equality impacts across equality strands / protected characteristics. This particularly applies to age, disability, gender, race, religion or belief and sexual orientation.</p> <p>The Allocations Policy provides the ability for transfer applicants who have been assessed as being vulnerable to be given additional priority for a transfer depending on their circumstances. All transfer applicants can request that their circumstances are assessed for transfer list priority due to their vulnerability.</p>	
<p>Social housing is predominately allocated through local authority's nomination agreements and as such housing associations are restricted to operate in accordance with the individual equality and diversity policies that are in place within each authority. These reflect the demographic make up of the area with London borough having a higher number of BME households than those in Essex.</p> <p>The recently reviewed Tenancy Agreement is presented in a format which is clearer and easier to understand. This received positive feedback from residents at the 2010 Residents' Conference.</p> <p>The ALS can provide key information on Swan's allocations and lettings policies in accessible formats on request and the work of the Lettings Team is undertaken in accordance with Swan's Equality and Diversity Policy.</p>			

Consultation

Most proposed policies, decisions or changes to existing policies will require consultation in order to understand the views of those likely to be affected. This consultation should take place when proposals are at a formative stage to enable staff to have an understanding of differences in views of diverse communities.

Consultation was undertaken through focus groups as part of the review of the policies within the service, at which time consideration was made to those that may be impacted by changes. Extra consideration was made to those groups (such as people with a disability) if it was thought that they could have been negatively impacted upon.

All of the related policies have also been to the Essex and London Resident Consultative Committees (RCC's) for overall consultation on the Policies, including equality and diversity aspects. No specific equality issues were raised during this process.

STEP FOUR: Assess Impact

Having considered the data and information and the findings of consultation, make an assessment of whether there may be a positive, adverse or disproportionate impact in respect of the questions or areas of focus for the EIA. If there is likely to be an adverse or disproportionate impact upon a particular community, make a judgement as to whether this is justifiable. Please record your conclusions below.

Question/Focus to be addressed	Is there likely to be a positive, negative or disproportionate impact? (Please explain briefly the evidence that supports this.)	Is this impact justifiable? (Please explain briefly.)
Assess Access to service.	<p>Access to the lettings service is heavily influenced by the nomination agreements in place with local authorities. As they have between 75% and 100% nomination rights, Swan has limited control over those accessing housing with them. By closely monitoring lets by diversity strands we can identify any disparities that could indicate a negative equality impact.</p> <p>There does not appear to be any negative equality impacts at this moment in time.</p> <p>Population changes identified by equality monitoring are also taken into account in the delivery of services.</p>	

Question/Focus to be addressed	Is there likely to be a positive, negative or disproportionate impact? (Please explain briefly the evidence that supports this.)	Is this impact justifiable? (Please explain briefly.)
Satisfaction with the service.	<p>Satisfaction with the service does not appear to be significantly influenced by equality characteristics. The only exception would be those with a disability who have slightly lower levels of satisfaction. This is due to the lack of adapted properties within existing stock.</p> <p>However, Swan does operate a separate Adaptations Policy which is designed to facilitate a number of adaptations to tenant's homes.</p>	<p>This impact is unfortunate but expected due to a lack of suitable properties becoming available. Applicants often feel frustrated that their disability has not had a larger impact on their application to move.</p> <p>Swan continues to work with residents with a disability to provide services which suit their needs. The overall Satisfaction Survey indicated that residents with a disability are generally more satisfied than residents without a disability.</p>
<p>Assessing opportunities to promote community cohesion and / or prevent potentially negative impacts.</p> <p>Assessing the consideration of socio-economic factors within the policy and its application.</p>	<p>There does not appear to be any negative equality impacts in relation to community cohesion or socio-economic factors.</p> <p>The implementation of policies and procedures within the service are judged to produce neutral to positive equality impacts.</p>	
<p>Is a system in place to ensure that adequate support is provided for vulnerable groups / individuals? As per the specific focus points on page 7 of the pro-forma and review of evidence on pages 12 and 13.</p>	<p>The implementation of policies and procedures within the service are judged to produce neutral to positive equality impacts.</p>	

STEP FIVE: Action to Mitigate Adverse Impact

Where there is likely to be an unjustifiable negative or disproportionate impact, consider what mitigating action might be taken and if an improvement performance target needs to be set. Complete the box below.

STEP SIX: Plan and Set targets

The actions and targets should be incorporated into any relevant strategic documents and work plans.

Adverse or negative impact to be addressed	Action required	Performance/outcome target	Lead Department/Section/Officer	Timescale
Addressing the disparities in customer experience experienced by residents with a disability.	Increase information to better manage the expectation of those with a disability waiting to move.	An increase in satisfaction with the lettings service with disabled applicants in 2011.	Head of Allocations and Lettings.	September 2011.

Please note that a range of activity designed to improve equality recording has taken place across the Allocations and Lettings Service in the last year. There are also a number of other Diversity Action Plan items currently in development.

STEP SEVEN: Reporting and Logging the EIA

- 1) The EIA must be approved by the relevant service manager
- 2) Managers may also wish to consider writing a covering report for EIA's of strategic documents
- 3) Housing Managers should send a copy to the Housing Diversity Manager for comments
- 4) The completed EIA should be reported to the Diversity Action Forum (DAF)
- 5) An electronic copy of the finalised EIA should be sent to Central Services for the corporate log.



Signed.....

Print Name Andrea O'Callaghan

Job Title Head of Allocations and Lettings

Date 29th November 2010

Date sent to Housing Diversity Manager (if applicable) - Final draft sent to Housing Diversity Manager 30th November 2010.

Date sent to DAF Scheduled for January / February 2011 meetings.

Date sent to Central Services for Corporate Log December 2010.

Positive Activities and Action within the Allocations and Lettings Service

Key positive activities, action or targets already incorporated within the policies:

- Ensure that the Resident Profile information is recorded on all new lets and all transfer applications, so that monitoring of services can be appropriately scrutinised.
- Assess all new tenancies for any vulnerability that may put the tenancy at risk.
- Allow for sufficient priority to be given for a transfer for those being harassed or experiencing violence.
- Allow for sufficient priority to be given for a transfer for those living in a home that is too large for their needs or has adaptations that they do not require. This allows households needing larger or adapted properties to be more suitably accommodated.
- Introduced a Faith Guide to help staff understand issues surrounding religious practices.
- Allocate an agreed number of properties each year to enable those in supported housing move into general needs housing.