

BLACKPOOL COASTAL HOUSING EQUALITY IMPACT ASSESSMENT RECORD



Team or service area leading the assessment

Title of policy/service/function

Date assessment completed

Details of person completing record

Name

Job Title

Telephone

email

Details of person signing record off

Name

Job Title

Telephone

email

STEP 1 - Identifying The Purpose Or Aims

1 What type of policy is this?

Existing	<input checked="" type="checkbox"/>
New/Proposed	<input type="checkbox"/>
Changing/Updated	<input type="checkbox"/>

2 Aim of policy

To set out how Blackpool Coastal Housing Homeownership will administer the Right to Buy scheme from application to acceptance of a RTB offer and the subsequent administration of Leasehold accounts.

3 Outline of any proposals being considered

No new proposals

4 Why are the proposals being made – for what reason?

No new proposals

5 What outcomes do we want to achieve?

The fair administration of the Right to Buy process and subsequent administration of accounts.

6 Who is the policy intended to benefit?

Tenants, Leaseholders, prospective new Leaseholders, Blackpool Council and the wider BCH business

7 Who are the main stakeholders/customers/communities of interest?

Tenants, Leaseholders, prospective new Leaseholders, Blackpool Council and the wider BCH business

8 Does the policy have any existing aims in relation to equality, social inclusion or community cohesion?

The Right to Buy & Leasehold administration is governed by legislation from central government and the legal rights and obligations within the Lease.

The BCH policies covering Equality & Diversity apply.

9 How is the resulting policy being delivered?

By the specialist BCH Homeownership Team

STEP 2 – Considering Existing Information & What This Tells You

10 Summarise the main data/research and performance management information in the boxes below

Data/Information (This section must include a customer profile)

Leasehold accounts represent approx 7% of the stock managed on behalf of the Council. The Leasehold flats are in mixed tenure blocks pepper-potted throughout the estates managed by BCH.

30% of Leasehold accounts are sub let by the Leaseholder.

Household make-up	Leaseholders %	BCH %	Blackpool %
One adult under 60	28.1%	24.7%	-
One adult aged 60 or over	39.5%	43.4%	-
Two adults both under 60	13.2%	7.4%	-
Two adults, at least one 60 or over	10.5%	14.3%	-
1-parent family with child/ren, at least one under 16	0.9%	2.3%	-
2-parent family with child/ren, at least one under 16	0.9%	4.2%	-
Other	7.0%	3.6%	-
Ethnicity	Leaseholders %	BCH %	Blackpool %
White – British	96.5%	97.0%	98.4%
Chinese	0.9%	0.1%	0.5%
Other	2.6%	2.9%	1.0%
Disability in household	Leaseholders %	BCH %	Blackpool %
Yes	51.7%	71.3%	25.4%
No	48.3%	28.7%	74.6%
Gender	Leaseholders %	BCH %	Blackpool %
Male	44.4%	48.6%	48.3%
Female	55.6%	51.4%	51.7%
Employment status	Leaseholders %	BCH %	Blackpool %
Employee in full time job (30 hours or more per week)	31.3%	8.7%	62.4%
Employee in part time job (less than 30 hours per week)	8.7%	5.5%	37.6%
Self-employed (full- or part-time)	2.6%	0.4%	8.5%
Government supported training	0.0%	0.3%	-
Unemployed & available for work	3.5%	7.3%	3.7%
Wholly retired from work	45.2%	41.5%	-
Full time education	0.0%	0.7%	-
Looking after the family or home	1.7%	5.4%	1.6%
Permanently sick or disabled	6.1%	28.9%	14.1%
Doing something else	0.9%	1.3%	-

Age	Leaseholders %	BCH %	Blackpool %
16 – 24 years	1.7%	2.8%	-
25 – 34 years	7.8%	6.6%	-
35 – 44 years	10.4%	10.5%	-
45 – 54 years	13.0%	14.5%	-
55 – 59 years	12.2%	9.6%	-
60 – 64 years	13.0%	15.0%	-
65 – 74 years	20.0%	20.4%	-
75 – 84 years	16.5%	14.3%	-
85+ years	5.2%	6.3%	-
Religion	Leaseholders %	BCH %	Blackpool %
None	21.0%	21.3%	
Christian (all)	66.0%	70.6%	
Buddhist	1.0%	0.1%	
Other	3.0%	2.5%	
Prefer not to say	9.0%	5.5%	
Sexuality	Leaseholders %	BCH %	Blackpool %
Heterosexual	83.3%	85.1%	
Gay Man	0.0%	3.1%	
Gay woman	2.2%	1.4%	
Bisexual	2.2%	1.0%	
Other	0.0%	2.4%	
Prefer not to say	12.2%	7.0%	

There are proportionately fewer families in Leasehold properties than there are in Tenanted properties.

The profile of Leaseholder ethnicity is broadly similar to the BCH profile and as the profile of Blackpool as a whole.

There are significantly fewer disabled Leaseholders in comparison to BCH tenants but more than in the Blackpool population. This is likely to be due to the fact that statistically people with disabilities in Blackpool tend to be economically deprived.

There are significantly more Leaseholders in work and significantly fewer sick or disabled Leaseholders than BCH tenants. This is likely to be due to Leaseholder tending to be people who are able to pay a mortgage.

The age profile of Leaseholders is broadly similar to that of Tenants. The religion profile of Leaseholders is also broadly similar to that of Tenants and of Blackpool as a whole.

The Sexuality profile of Leaseholders is broadly similar to that of Tenants and that of Blackpool; however there is a smaller proportion of gay male leaseholders and a larger proportion of lesbian and bisexual leaseholders than the BCH profile.

Key findings from consultation and feedback

Satisfaction Measure	Leaseholders	Tenants
Overall satisfaction with BCH	57%	82%
Overall satisfaction with the home	84%	82%
Satisfied that rent/service charges represent value for money	41%	85%
Satisfaction with the neighbourhood as a place to live	69%	75%
Homeowners in contact about repairs	47%	75%
Contact about neighbours or neighbourhood issues	18%	10%
Satisfaction with getting hold of the right person	54%	72%
Satisfaction with helpfulness of staff	73%	86%
Satisfaction with ability of staff to deal with the problem	59%	79%
Satisfaction with the final outcome	48%	68%
Satisfaction with repairs and maintenance	53%	81%
Satisfaction with being kept informed	69%	80%
Satisfaction with views being taken into account	40%	64%

Overall, Leaseholders are less satisfied with services than the tenant population. This is a national trend linked primarily to the regulatory framework governing leasehold management and not a direct reflection on the quality of services provided to leaseholders, which are exactly the same as those for Tenants.

11 What are the impacts or effects for communities?

Race/ethnicity

No impacts or effects

Gender and transgender

No impacts or effects

Age

No impacts or effects

Disability

People with long term illnesses and/or disabilities are less likely to be leaseholder due to reduced earning ability. This impact is due to regulations governing the Right to Buy Scheme.

Religion or belief

No impacts or effects

Lesbian, gay, bisexual people

No impacts or effects

Other socially excluded communities or groups

No impacts or effects

Relationships between or within communities

No impacts or effects

Health

People with long term illnesses and/or disabilities are less likely to be leaseholder due to reduced earning ability. This impact is due to regulations governing the Right to Buy Scheme.

12 What do you know about how proposals will impact on different communities?

N/A – No new proposals

STEP 3 – Assessing The Impact

- 13 Is there any evidence of higher or lower take-up by any group or community, and if so, how is this explained?

Yes. Customers with above subsistence level incomes are more likely to be able to buy their home.

- 14 Does the geography or demography of service users reveal anything?

The leaseholders who bought originally under RTB are an aging population. The Leases which are sold on are more likely to be sub let.

- 15 Do any rules or requirements prevent any groups or communities from using or accessing the service?

No

- 16 Does the way the service is delivered, or the policy, create any additional barriers for any groups of disabled people (Duties arising out of DDA 1995)

No

- 17 Does the way the service is delivered, or the policy, create any additional barriers for any other groups or communities, for example. Due to limited income or because of the time during the week when the service is available?

No

- 18 Do any of these limitations amount to unlawful discrimination?

Yes

No

If 'Yes' please explain (referring to legislation) in the box below.

N/A

- 19 If 'No' do they amount to differential impact which should be addressed?

Yes

No

If 'Yes' please give details below

N/A

- 20 If the impact or effects are adverse for any community or group, can they be defended in order to provide equality for another community or group under legislation or policy?

Yes

No

If 'Yes' please give details below

N/A

- 21 Do you have enough information to make a judgment?

Yes

No

If 'No' what information do you required about which groups or communities?

N/A

- 22 Is it possible to get the information quickly and easily or is it recommended that the collection of such information be included as an action for the action plan that will be developed? Please detail below.

N/A

STEP 4 – Dealing With Adverse Or Unlawful Impact

- 23 What can be done to improve the policy in order to reduce or remove any adverse impact or effects identified.

Nothing at this time.

- 24 What would be needed to be able to do this? Are the resources likely to be available?

Nothing at this time.

- 25 What other support or changes would be necessary to carry out these actions?

Nothing at this time.

STEP 5 – Consulting Those Affected For Their Views

- 26 Please outline the steps taken to test out your findings and possible courses of action below.

The Homeownership Service Improvement Panel has been consulted on the findings.

- 27 What feedback or responses have you received to the findings and possible courses of action? Please give details below.

Homeownership Service Improvement Panel has discussed and approved the assessment.

- 28 If you have not been able to carry out any consultation, what are your plans to do so?

N/A. Consultation carried out.

- 29 If you are impact assessing some proposals, what steps have been taken to ensure that stakeholders have been able to voice their opinions on the proposals or the need for change?

N/A. No proposals

STEP 6 – Action Planning

Issues/adverse impact identified	Proposed action/objectives to deal with adverse impact	Target/Measures	Timeframe	Responsibility	Indicate whether agreed

STEP 7 – Arrangements For Monitoring & Review

Agreed action	Monitoring arrangements	Timeframe	Responsibility	Which plan added to
Review impact assessment in two years.	Assessment to be approved by SMT.	August 2013	Homeownership Manager	Homeownership