



Equality Impact Assessment

The purpose of an Equality Impact Assessment (EqIA) is to improve the work of Orkney Islands Council by making sure it promotes equality and does not discriminate. This assessment records the likely impact of any changes to a function, policy or plan by anticipating the consequences, and making sure that any negative impacts are eliminated or minimised and positive impacts are maximised.

1. Identification of Function, Policy or Plan	
Name of function / policy / plan to be assessed.	Housing Loans.
Service / service area responsible.	Housing Services.
Name of person carrying out the assessment and contact details.	Frances Troup, Ext. 2177, Email: frances.troup@orkney.gov.uk .
Date of assessment.	14 May 2018.
Is the function / policy / plan new or existing? (Please indicate also if the service is to be deleted, reduced or changed significantly).	Existing.

2. Initial Screening	
What are the intended outcomes of the function / policy / plan?	To seek to provide a housing loans scheme to assist householders to fund property purchase or improvement where they have been unable to secure a loan from a high street lender and to assist the Council to meet the priorities outlined in the Local Housing Strategy and Housing Needs Assessment.
State who is, or may be affected by this function / policy / plan, and how.	Householders who are seeking a loan for the purposes of property purchase or improvement but have been unable to obtain this from a high street lender.
How have stakeholders been involved in the development of	Staff from Housing, Finance and Legal Services have been involved and views have been sought

this function / policy / plan?	from companies offering financial advice.
<p>Is there any existing data and / or research relating to equalities issues in this policy area? Please summarise.</p> <p>E.g. consultations, national surveys, performance data, complaints, service user feedback, academic / consultants' reports, benchmarking (see equalities resources on OIC information portal).</p>	<p>As a public sector organisation, it is important to actively consider how we can reduce inequalities of outcome caused by socio-economic disadvantage. Research shows that socio-economic disadvantage can include multiple factors such as low income, material deprivation, area deprivation and socio-economic background. These factors can negatively impact on outcomes including lower skills and attainment, lower quality, less secure and lower paid work and lower healthy life expectancy.</p> <p>Whilst Orkney's labour market has consistently had lower unemployment figures and higher economic activity than almost all other parts of the UK, statistics highlight that average earnings are lower in Orkney in comparison. The seasonality of Orkney's job market and the higher levels of part-time working also have an impact on average income.</p> <p>Providing equality of access to housing irrespective of protected characteristics and income is a key aim of our approach to local housing and housing loan schemes.</p>
<p>Could the function / policy have a differential impact on any of the following equality strands?</p>	<p>(Please provide any evidence – positive impacts / benefits, negative impacts and reasons).</p>
<p>1. Race: this includes ethnic or national groups, colour and nationality.</p>	<p>Potentially if for instance there was a language barrier but our Accessibility Policy is specifically intended to address this. We keep service records which include records of any requirements for information in different formats and languages.</p>
<p>2. Sex: a man or a woman.</p>	<p>Impact is unlikely to be significant.</p>
<p>3. Sexual Orientation: whether a person's sexual attraction is towards their own sex, the opposite sex or to both sexes.</p>	<p>Impact is unlikely to be significant.</p>
<p>4. Gender Reassignment: the process of transitioning from one gender to another.</p>	<p>Impact is unlikely to be significant.</p>
<p>5. Pregnancy and maternity.</p>	<p>Impact is unlikely to be significant.</p>
<p>6. Age: people of different ages.</p>	<p>Different age brackets may be more likely to consider a housing loan if for instance an individual is a first-time buyer and has no lending history or where an individual is nearing the end of their working life or has retired and may not be in a position to take a traditional loan. However, the</p>

	policy itself would not have a differential impact on different age groups specifically.
7. Religion or beliefs or none (atheists).	Impact is unlikely to be significant.
8. Caring responsibilities.	Impact is unlikely to be significant.
9. Marriage and Civil Partnerships.	Impact is unlikely to be significant.
10. Disability: people with disabilities (whether registered or not).	Potentially if for instance there were specific communication requirements but our Accessibility Policy is specifically intended to address this. We keep service records which include records of any requirements for information in different formats and languages.

3. Impact Assessment

Does the analysis above identify any differential impacts which need to be addressed?	Language barriers are a possibility in relation to different ethnic groups.
How could you minimise or remove any potential negative impacts?	Potential language barriers can be addressed through normal working arrangements and our Accessibility Policy.
Do you have enough information to make a judgement? If no, what information do you require?	Yes.

4. Conclusions and Planned Action

Is further work required?	No.
What action is to be taken?	N/A.
Who will undertake it?	N/A.
When will it be done?	N/A.
How will it be monitored? (e.g. through service plans).	Monitoring will be three yearly as part of Housing Services' rolling review programme.

Signature:



Date: 14 May 2018

Name: FRANCES TROUP

(BLOCK CAPITALS).

Please sign and date this form, keep one copy and send a copy to HR and Performance. A Word version should also be emailed to HR and Performance at hrrsupport@orkney.gov.uk