

Equality Impact Assessment

Appendix B

This document is intended to act as a guide and point of reference, rather than be a template. There is no requirement to use this document as part of the policy development or decision making process; although it may help.

When using this form, please feel free to enter as much or as little information as you feel is appropriate.

Name	Alex Jolley	Date	25/08/2021
Job title	Policy, Research and Engagement Officer		
What are you thinking of changing or implementing?			
<p>A Shared Ownership Policy has been produced, which will be implemented in Autumn 2021.</p> <p>Shared ownership is an affordable housing product. It is designed to help those who wish to get on the property ladder but are unable to afford a home on the open market. The applicant purchases a percentage of the accommodation and pays rent on the remaining share.</p>			
What is the expected or anticipated impact of this change?			
<p>The expected impact of the policy is that more people will be able to get on the property ladder. This is because consumers will need a smaller lump sum to buy the property than they would need if they were buying a property on the open market.</p>			
Protected characteristic: Age (including children and young people)			
Points to consider:			
<ul style="list-style-type: none">• How have you considered the potential impact on people with this protected characteristic?• What, if any, is the expected impact on people with this protected characteristic?• What steps or action is planned to mitigate any negative impact?			
<p>The introduction of the Shared Ownership Policy will have no negative impact on people with this protected characteristic. However, the policy will have a positive impact on this protected characteristic because it will help enable more people to be able to get on the property ladder.</p> <p>The policy will have a significant positive impact on specifically younger generations. The average age of first time buyers in 2017 was 33. The aim of the Shared Ownership Policy is to allow people who cannot afford a large lump sum required for a house deposit to still be able to buy a house but at a lower cost. This will help in particular younger generations</p>			

who are more likely to be struggling financially and therefore, are not as able to get on the property ladder when compared to older generations.

Protected characteristic: Disability (including physical and those with mental health conditions)

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

The introduction of the Shared Ownership Policy will have no negative impact on people with this protected characteristic. However, the policy will have a positive impact on this protected characteristic because it will help enable more people to be able to get on the property ladder.

Protected characteristic: Gender reassignment

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

The introduction of the Shared Ownership Policy will have no negative impact on people with this protected characteristic. However, the policy will have a positive impact on this protected characteristic because it will help enable more people to be able to get on the property ladder.

Protected characteristic: Marriage and civil partnership

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

The introduction of the Shared Ownership Policy will have no negative impact on people with this protected characteristic. However, the policy will have a positive impact on this protected characteristic because it will help enable more people to be able to get on the property ladder.

Protected characteristic: Pregnancy and maternity

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

The introduction of the Shared Ownership Policy will have no negative impact on people with this protected characteristic. However, the policy will have a positive impact on this protected characteristic because it will help enable more people to be able to get on the property ladder.

Protected characteristic: Race

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

The introduction of the Shared Ownership Policy will have no negative impact on people with this protected characteristic. However, the policy will have a positive impact on this protected characteristic because it will help enable more people to be able to get on the property ladder.

Protected characteristic: Religion or belief

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

The introduction of the Shared Ownership Policy will have no negative impact on people with this protected characteristic. However, the policy will have a positive impact on this protected characteristic because it will help enable more people to be able to get on the property ladder.

Protected characteristic: Sex

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

The introduction of the Shared Ownership Policy will have no negative impact on people with this protected characteristic. However, the policy will have a positive impact on this protected characteristic because it will help enable more people to be able to get on the property ladder.

Protected characteristic: Sexual orientation

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

The introduction of the Shared Ownership Policy will have no negative impact on people with this protected characteristic. However, the policy will have a positive impact on this protected characteristic because it will help enable more people to be able to get on the property ladder.

No barriers identified, therefore policy can proceed – Yes