

North East Derbyshire District Council

Cabinet

14 February 2018

Shared Ownership Allocations Policy

Report of Councillor E A Hill, Portfolio Holder with Responsibility for Housing Strategy and Social Inclusion

This report is public

Purpose of the Report

- To seek approval of the draft Shared Ownership Allocations Policy
- To seek approval for shared ownership leases to be authorised under the officer delegation scheme;

1 Report Details

- 1.1 The Council and Rykneld Homes Limited are working in partnership in relation to the supply of properties that are for Shared Ownership Leasehold tenure.
- 1.2 Shared Ownership means that potential home owners can buy a share in a designated Council owned property of between 25% and 75% and pay rent on the remainder.
- 1.3 The aim is to help those in housing need and who aspire to own a property but would otherwise not be able to purchase a property on the open market.
- 1.4 Applicants are primarily expected to be first time buyers, although shared ownership can sometimes be a suitable housing solution for people who are existing shared owners or who have previously owned a home, in some circumstances current owner occupiers may be considered to alleviate housing need.
- 1.5 The Shared Ownership Policy sets out the criteria that will apply when Rykneld Homes Limited, acting on behalf of the Council, market and allocates the Council's homes which are available for Shared Ownership.
- 1.6 Rykneld Homes Limited in conjunction with the Shared Ownership Shop will be responsible for processing an application, however the Council will need to authorise the granting of each lease. It is proposed that leases are authorised under delegated powers by the appropriate Council Officer with the Client responsibility for Rykneld Homes. These powers enable officers to agree to grant leases and to agree the terms of those leases.

2 Conclusions and Reasons for Recommendation

- 2.1 To ensure that the Council adopts and operates a robust and transparent Shared Ownership Allocations policy which allows these properties to be allocated in a clear, fair and transparent manner.
- 2.2 It will also allow the Council to continue to make best use of its housing stock and optimises the rent revenue and associated sales income.

3 Consultation and Equality Impact

- 3.1 Consultation has been carried out with Rykneld Homes Limited and the Council's Legal department.
- 3.2 The Equality Impact Assessment is in draft format and attached as Appendix 2.

4 Alternative Options and Reasons for Rejection

- 4.1 Not to have a Shared Ownership Allocations policy as an alternative option was rejected, as having no clear policy and procedures in place would allow the scheme to be susceptible to challenge and the allocations would not be fair and transparent.
- 4.2 In addition to the above the potential purchasers/tenants would require a deposit and mortgage, therefore affordability is an essential criteria making the usual allocations process an unviable option.
- 4.3 Instead of officers exercising delegated powers an alternative option is for all decisions regarding the granting of shared ownership leases be referred to Cabinet. This option has not been recommended as it is very unlikely that any decisions will reach the threshold of a key decision and should be managed in accordance with the Council's agreed Scheme of Delegation.

5 Implications

5.1 Finance and Risk Implications

- 5.1.1 If the buyers rent and mortgage payments are not kept up to date there will be a risk that the property will be repossessed, however the policy will minimise the risk and help to create sustainability.

5.2 Legal Implications including Data Protection

- 5.2.1 The Shared Ownership Allocations policy is in compliance with government legislation.
- 5.2.2 Data protection will be in accordance with the usual Council and Rykneld Homes Limited policies and procedures.

5.3 Human Resources Implications

- 5.3.1 Rykneld Homes Limited will carry out this function on behalf of the Council within their existing structure, therefore no implications.

6 Recommendations

- 6.1 For Cabinet to note the contents of this report
- 6.2 For Cabinet to approve the draft Shared Ownership Allocations Policy
- 6.3 To agree to Shared Ownership leases being authorised by the appropriate Council Officer with the Client responsibility for Rykneld Homes under powers contained within the Council's Scheme of Delegation

7 Decision Information

<p>Is the decision a Key Decision? A Key Decision is an executive decision which has a significant impact on two or more District wards or which results in income or expenditure to the Council above the following thresholds: <i>BDC: Revenue - £75,000</i> <input type="checkbox"/> <i>Capital - £150,000</i> <input type="checkbox"/> <i>NEDDC: Revenue - £100,000</i> <input type="checkbox"/> <i>Capital - £250,000</i> <input type="checkbox"/> <input checked="" type="checkbox"/> <i>Please indicate which threshold applies</i></p>	<p>No - The approval for the scheme development, incorporating the income and expenditure costs, was a key decision not how the Council allocates the properties.</p>
<p>Is the decision subject to Call-In? (Only Key Decisions are subject to Call-In)</p>	<p>No</p>
<p>District Wards Affected</p>	<p>All</p>
<p>Links to Corporate Plan priorities or Policy Framework</p>	<ul style="list-style-type: none"> • Providing good quality affordable housing • Champion equality and diversity • Increasing customer confidence and satisfaction with our services • Contributing to improving health and well-being • Ensuring financial sustainability and increasing revenue streams

8 Document Information

Appendix No	Title
Appendix 1 Appendix 2	Draft Shared Ownership Policy – TO FOLLOW Draft Equalities Impact Assessment
<p>Background Papers (These are unpublished works which have been relied on to a material extent when preparing the report. They must be listed in the section below. If the report is going to Cabinet (NEDDC) or Executive (BDC) you must provide copies of the background papers)</p>	
Report Author	Contact Number
Diane Parker/Karl Apps	01246 217292 or 01246 2017289

AGIN 8(b)(CAB 0214) 2018/ Shared Ownership/AJD



Shared Ownership Allocations Policy

(Date here – month / year)

We speak your language

Polish

Mówimy Twoim językiem

French

Nous parlons votre langue

Spanish

Hablamos su idioma

Slovak

Rozprávame Vaším jazykom

Chinese

我们会说你的语言

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CONTROL SHEET FOR [policy title here]

Policy Details	Comments / Confirmation (To be updated as the document progresses)
Policy title	Shared Ownership Policy
Current status – i.e. first draft, version 2 or final version	First Draft
Policy author (post title only)	Joint Housing Policy and Intelligence Officer
Location of policy (whilst in development) – i.e. L-drive, shared drive	S drive
Relevant Cabinet Member (if applicable)	
Equality Impact Assessment approval date	
Partnership involvement (if applicable)	Rykneld Homes Limited
Final policy approval route i.e. Cabinet/ Council	
Date policy approved	
Date policy due for review (maximum three years)	
Date policy forwarded to Improvement (to include on Intranet and Internet if applicable to the public)	

1. Introduction

- 1.1 The Council and Rykneld Homes Limited are working in partnership in relation to the supply of properties that are for Shared Ownership Leasehold tenure.
- 1.2 Shared Ownership means that potential home owners can buy a share in a designated Council owned property of between 25% and 75% and pay rent on the remainder, with rent reducing when more shares are purchased.
- 1.3 Although the property is not owned outright initially, the shared owner takes on the usual responsibilities of a full owner-occupier, such as sole responsibility for repairs and maintenance of the property.
- 1.4 The aim is to help those in housing need and who aspire to own a property but whom otherwise would not be able to purchase a property on the open market.
- 1.5 Applicants are primarily expected to be first time buyers although shared ownership can sometimes be a suitable housing solution for people who are existing shared owners or who have previously owned a home, in some circumstances current owner occupiers may be considered to alleviate housing need.
- 1.6 This document sets out the criteria that will apply when Rykneld Homes Limited, acting on behalf of the Council, market and allocates the Councils new build homes which are available for Shared Ownership and any subsequent sales/lets thereafter.

2. Scope

- 2.1 Properties for Shared Ownership will help to meet housing need within the district and create balanced, sustainable communities.
- 2.2 The Policy will ensure that these properties are offered in a clear, fair and transparent manner.
- 2.3 To fulfil our legal and statutory obligations the policy also has due regard to current legislation and any subsequent amendments, for example;
 - Housing Act 1985
 - Housing Act 1996
 - Localism Act 2011
 - Homes and Communities Agency' s Guidance
 - Homelessness (Suitability of Accommodation) (England) Order 2012
 - Children Act 1989

- Welfare Reforms
- Equalities Act
- Human Rights Act
- Property Misdescriptions Act 1993
- Estate Agents Act 1979
- Financial Services and Markets Act 2000
- Landlord and Tenant Act
- Commonhold and Leasehold Reform Act 2002
- Housing Act 2004
- Data Protection Act 1998

2.4 The Policy will also have due regard to Council and Rykneld Homes policies and strategies, including the;

- Corporate Plan
- Current Allocations Policy
- Single Equality Scheme 2016-19
- Tenancy Strategy
- Housing and Economic Development Strategy
- Anti-Social Behaviour Strategy
- Adaptations Policy
- All Rykneld Homes Policies as set out to the Board, including Risk Management, Value for money, ASB, Asset Management, Data protection and Privacy policies, 5 year estate delivery plans, equality and diversity, health and safety and tenant involvement

3. Principles

3.1 The policy will link to the Council's Corporate Plan aims by;

- Supporting Our Communities to be Healthier, Safer, Cleaner and Greener
- Providing Our Customers with Excellent Service

3.2 The policy will also link to the Council's Corporate Plan priorities by;

- Providing good quality affordable housing
- Champion equality and diversity
- Supporting vulnerable and disadvantaged people
- Increasing customer confidence and satisfaction with our services
- Contributing to improving health and well-being
- Ensuring financial sustainability and increasing revenue streams

4. Eligibility

4.1 Shared Ownership is eligible to applicants:

- that cannot afford to buy a property on the open market
- with an household income of less that £80,000 per year
- who are first time buyers, meaning that they do not already own a home
- who are currently shared owners
- who currently own their home but require a move to alleviate housing need for example, overcrowding
- who are aged 18 years and over
- with good credit ratings to secure a mortgage
- with savings or finance for the one-off costs relevant to the scheme
- with savings for the required deposit, for example: 5% of the share being purchased

4.2 Applicants who are subject to immigration control within the meaning of the Asylum and Immigration Act 1996 and are not eligible under Regulation 3 of the Allocation of Housing and Homelessness (Eligibility) (England) Regulations 2006 cannot be considered for a Shared Ownership property. The Secretary of State may in the future prescribe other persons or classes of persons who are not qualifying.

4.3 Applicants who have caused Anti-Social Behaviour or have been deemed as having unacceptable behaviour, including housing related debt and criminal convictions at a current or previous property may not be accepted to qualify for a Shared Ownership property.

4.4 Applicants will be assessed on their own merit but will adhere to legislative guidance and local and national policies.

5. Applications

5.1 Applicants interested in a Shared Ownership property will be subject to a process by initially completing an application form to the Council's and Rykneld Homes' preferred marketing and sales agent for non grant funded schemes, the Shared Ownership Shop <http://www.sharedownership-shop.co.uk/>.

5.2 Applicants will be asked for their permission to enable an eligibility check and a full, detailed financial assessment, to be carried out to ensure that the applicant is able to sustain the mortgage/rent and service charges and also to check whether any other financial factors need to be taken into account. All information disclosed will be in accordance with the Council's and Rykneld Homes Limited Data Protection and Privacy Policies.

6. Joint Applicants

6.1 An eligible applicant who wishes to buy a home with someone else can only proceed on the condition that all joint applicants become joint owners in equal shares.

- 6.2 In the event that a relationship breaks down between joint buyers, and an order is made by the court, the Council and RH will have regard to any relevant binding court decisions which affect the property for example, tenancy agreement and mortgage.

7. Existing Home Owners

- 7.1 Applications may be considered from existing home owners (including shared owners) where the applicant would meet the affordability criteria having taken into account any proceeds from the sale of their current home.
- 7.2 At the time the application is made, the existing property must have been sold (subject to contract) and a memorandum of sale issued. At the point of completion on the Shared Ownership property they must have also completed the sale on their existing property.

8. Affordability

- 8.1 The Shared Ownership Shop will adhere to the Council's policy by using the Homes and Communities Agency (HCA) guidelines when assessing affordability for national consistency.
- 8.2 Once an application has been received an affordability assessment will be conducted by the Shared Ownership Shop using the HCA's affordability calculator which will:
- demonstrate that applicants have sufficient income to sustain the cost of buying a share (percentage) of the property
 - assess the maximum share an applicant can purchase (whilst also taking into account any other factors that could impact on the level of mortgage that can be raised)
 - ensure only those that are assessed as having the ability to purchase a share between 25% and 75% will be considered suitable for shared ownership
- 8.3 In line with HCA guidance the following criteria will apply;
- Applicants will be expected to use any capital assets they may have (capital assets could include savings, bonds, shares, land and any other financial investments) and put these towards any deposit (which is normally a minimum of 5% of the share being purchased).
 - Where a mortgage is required to support the purchase the applicant will be expected to provide evidence of a 'Shared Ownership Mortgage in Principal'
 - An applicant who is an existing Council tenant must not be in rent arrears or in breach of their current Tenancy Agreement at the time of the application.

9. Qualifying Applicants

- 9.1 Once the affordability assessment is complete the applicants will be pre-qualified to continue with the purchase of a Shared Ownership property, however unsuccessful applicants will be referred to RHL or the Council's Housing Options Team to seek more suitable housing.
- 9.2 Successful applicants may be signposted to the Shared Ownership Shop's professional Independent Financial Advisors for mortgage and further financial advice.
- 9.3 Where it is considered that that applicants do not pass the affordability assessment this will be explained to the applicant.

10. Marketing a Property

- 10.1 The non grant funded Shared Ownership Properties will be marketed through the Shared Ownership Shop <http://www.sharedownership-shop.co.uk/> who will advertise, either through their website or other online property search portals.

11. Expressing an Interest

- 11.1 Applicants can express an interest in their choice of advertised property by contacting the Shared Ownership Shop.
- 11.2 If the applicant has already completed the application and affordability process and qualify in accordance with any Local Sales Plan administered by the Council and Rykneld Homes for the scheme a viewing then can be arranged.
- 11.3 In some cases it may be possible for a qualifying applicant to reserve a property off-plan. A non-refundable reservation fee is taken to secure the property to ensure the applicant is genuinely interested. The deposit will be deducted from the purchase price if they complete but is still non-refundable if the applicant withdraws from the purchase.

12. Determining Application Priority

- 12.1 If there are two or more qualifying applicants for the same property, for transparency a selection criteria shall be applied and priority will be given to;
- Armed Forces Personnel (see section 14).
 - Applicants with a local connection to North East Derbyshire District in line with the criteria set out in the Council's Housing Allocations Policy.

If a priority still cannot be determined;

- The Council's Housing Allocations Policy's priority banding scheme for assessed housing need will be used.
http://www.ne-derbyshire.gov.uk/images/Repository/C/CBL_Allocations_Policy_Final.pdf

13. Section 106 Sites and Local Connection

- 13.1 On some development sites within the district scheme specific priorities may be required as a condition in a section 106 (S106) planning condition (Town and Country Planning Act 1990) which will be acknowledged and included in a Local Sales Plan.
- 13.2 Where a planning condition requires homes to be sold to households with a local connection the Local Sales Plan will be published for each scheme setting out the criteria to be used.
- 13.3 The priority for these types of schemes may differ to the priority listed in section 12.

14. Armed Forces personnel

- 14.1 In line with the HCA's guidance, priority is only given to serving members of the British Armed Forces, those honourably discharged and bereaved partners both of whom are entitled to assistance up to two years from the date of discharge or bereavement.

15. Occupancy Levels

- 15.1 No eligibility restrictions will apply in relation to household size and the number of bedrooms. However if future financial hardship is suffered Housing Benefit may be sought to cover the rental costs only, which will be subject to current Housing Benefit regulations and may include under occupation charges or Local Housing Allowance restrictions.

16. Sales Progression and Completion

- 16.1 The progress of the sale will be mindful of timescales set by the Council and Rykneld Homes to exchange contracts and complete the sale, however this may differ between schemes.
- 16.2 The Shared Ownership Shop will help buyers through the process and ensure they are professionally represented.
- 16.3 Only on completion of the sale, and once all completion monies are received by the Council, will the keys be handed over to the buyer.
- 16.4 On Completion a Shared Ownership Lease [and a Tenancy Agreement] will need to be entered into. Guidance on upholding a Shared Ownership Lease will also be issued.
- 16.5 Rent charges will be increased/decreased in line with national and local policy.

17. Repossessions

- 17.1 The property will be at risk of repossession if both the mortgage and/or rent payments are not kept up to date.
- 17.2 For non payment of rent and if rent arrears continue to accrue the normal rent arrears procedures will be enforced by RHL and referred to the Council's Housing Options Team for further advice.

18. 'Staircasing' (Buying More Shares in the Property)

- 18.1 Buying more shares in a property is known as 'Staircasing'. If financial circumstances allow additional shares may be bought, usually in stages, with a minimum purchase of 10% up to the maximum share of 100%.
- 18.2 Purchasing 100% shares in the property will mean the property is owned outright and no further rent payments will be required, however some schemes may have 'Staircasing' restrictions therefore 100% may not be purchased, for example, schemes in rural areas.
- 18.3 Older Persons Shared Ownership restrictions may also apply and may include other conditions attached to the schemes including, for example, shared owners must be 55 years or over; in these cases there must be no rent payable on the unsold share where the maximum share of 75% has been acquired, and the properties must be specifically marketed for older people.
- 18.4 Applicants wishing to purchase more shares will contact Rykneld Homes in the first instance and an independent surveyor will be contracted to value the property to agree how much the additional shares are worth.
- 18.5 The purchaser will pay the valuation fee, solicitor's fees and any administration fees.
- 18.6 Reverse 'Staircasing' may be possible in some circumstances, for example in extreme financial hardship, however shares will only be bought back at the discretion of the council.

19. Shared Ownership Resales

- 19.1 Shared Ownership Properties can be re sold.
- 19.2 The Council part owns the Shared Ownership property therefore the Council will have first refusal to purchase the remaining shares, before being advertised for re sale.
- 19.3 Usually the re sale will be purchasing the same percentage share as the previous owner.
- 19.4 The same application procedure and eligibility criteria will be used as per this policy for any re advertised re sales.

19.5 The terms of the shared ownership lease and eligibility conditions cannot be breached to execute the wishes of a deceased persons will. Any property inheritance will comply with Shared ownership legislation, policy and procedure. In the first instance contact Rykneld Homes Limited to seek further advice and options available

20. Help to Buy Reference

20.1 For schemes that have been funded through the HCA, applicants must register with, and receive a reference number from the local Help to Buy Agent confirming their eligibility for Shared Ownership.

20.2 To find local Help to Buy Agents see the following Government web site
<https://www.helptobuy.gov.uk/equity-loan/find-helptobuy-agent/>

[20.3 The Council and RHL will adhere to the Government's local Help to Buy Agent's policy and procedures under these circumstances.](#)

21 Responsibility for Implementation

21.1 The implementation and delivery of this policy is the function of Rykneld Homes Limited on behalf of the Council.

21.2 The preferred marketing and sales agency will adhere to this policy and any applicants for shared ownership tenure.



Equality Impact Assessment

Responsibility and Ownership

Name of policy, practice, service or function: Shared Ownership Allocations Policy (NEDDC)

Responsible department: Housing Strategy

Service area: Growth

Lead Officer: Diane Parker

Other members of assessment team

Name	Position	Area of expertise
Karl Apps	Housing Strategy Manager	Housing and Development
Louise Roebuck	Senior Legal Officer (Property)	Housing Law

DRAFT

Scope of the assessment

<p>1</p>	<p>What are the main aims/objectives or purpose of the policy, strategy, practice, service or function?</p>	<p>The Council and Rykneld Homes Limited are working in partnership in relation to the supply of properties that are for Shared Ownership Leasehold tenure. Shared Ownership means that potential home owners can buy a share in a designated Council owned property of between 25% and 75% and pay rent on the remainder.</p> <p>The aim is to help those in housing need and who aspire to own a property but whom otherwise would not be able to purchase a property on the open market.</p> <p>The function of the policy is to set out the criteria that will apply when Rykneld Homes Limited, acting on behalf of the Council, market and allocates the Council's homes which are available for Shared Ownership. The Policy will ensure that these properties are allocated in a clear, fair and transparent manner.</p>
<p>2</p>	<p>Are there any external factors we need to consider like changes in legislation?</p>	<p>To fulfil our legal and statutory obligations the policy also has due regard to current legislation and any subsequent amendments, for example;</p> <ul style="list-style-type: none"> • Housing Act 1985 • Housing Act 1996 • Localism Act 2011 • Homelessness (Suitability of Accommodation) (England) Order 2012 • Children Act 1989 • Welfare Reforms

		<ul style="list-style-type: none"> • Equalities Act • Human Rights Act • Property Misdescriptions Act 1993 • Estate Agents Act 1979 • Financial Services and Markets Act 2000 • Landlord and Tenant Act • Commonhold and Leasehold Reform Act 2002 • Housing Act 2004 • Data Protection Act 1998 • Homes and Communities Agency Guidance
3	Who implements the policy, strategy, practice, service or function?	<p>The Policy is developed by The Housing Strategy Team and agreed by the Council. The implementation and delivery of the strategy is through Rykneld Homes Limited.</p> <p>The Council's Housing Options Team may also use the policy within its role to support homeless applicants secure accommodation. In these cases it will work closely with Rykneld Homes'</p> <p>Marketing Agencies, such as the Shared Ownership Shop, will adhere to the Policy.</p>
4	Who is affected by the policy, strategy, practice, service or function?	<p>The policy will affect NED Residents interested in securing a Council property on a Shared Ownership basis, however as per national legislation an eligibility criteria applies, see below.</p>

		<p>Eligible applicants are those;</p> <ul style="list-style-type: none"> • that cannot afford to buy a property on the open market • with an household income of less that £80,000 per year • who are first time buyers, meaning that they do not already own a home • who are currently shared owners • who currently own their home but require a move to alleviate housing need for example, overcrowding • who are aged 18 years and over • with good credit ratings to secure a mortgage • with savings or finance for the one-off costs relevant to the scheme • with savings for the required deposit, for example: 5% of the share being purchased
5	What outcomes do we want to achieve, why & for whom?	<p>To help eligible residents of NE Derbyshire who are in housing need and aspire to own a property but whom otherwise would not be able to purchase a property on the open market.</p> <p>The policy will ensure that the properties are allocated in a fair and transparent manner and help create sustainability for the purchasers.</p>
6	What existing evidence do you have on the impact of the policy, strategy, practice, service or function?	<p>This is a new policy and it is the first time that any Council property has been offered with a Shared Ownership Tenure, therefore there is no existing evidence on the impact.</p>
7	How is information about the policy, practice, service or function publicised?	<p>The policy will be advertised and made available on both the Councils and Rykneld Homes Limited websites.</p>

Identifying Potential Equality Issues

Consider any impacts / barriers on each of the protected characteristics set out below and consider any that might cross over e.g.: between race / disability, gender / religion and belief, sexuality / age etc. Indicate where the policy, practice, service or function could have a positive or negative impact for different groups and your reasons. Specify which data sources have informed your assessment. **Each Council has a Single Equality Scheme which provides an equality profile for the district which may be helpful.**

Race

8	Identify any adverse impacts/barriers of the policy or procedure on people who may be disadvantaged because of their race			
	White	English / Welsh / Scottish / Northern Irish / British	No applicant will be treated less favourably than another on the grounds of their race.	
		Irish		
		Gypsy or Irish Traveller		Gypsy and Travellers do not normally require settled bricks and mortar accommodation, however if they wanted this type of tenure then they will be treated in the same way as any other applicant in line with the policy and allocation procedure.
		Any other White background		
	Asian / Asian British	Indian	No applicant will be treated less favourably than another on the grounds of their race.	
		Pakistani		
		Bangladeshi		
		Chinese		

8	Identify any adverse impacts/barriers of the policy or procedure on people who may be disadvantaged because of their race		
		Any other Asian background	Shared Ownership properties may be a quicker affordable solution for eligible people who need to move due to experiencing hate crime, including that which is race related. The choice of properties available with this type of tenure will be limited and may not be in the area for community living or places of worship.
	Black / African / Caribbean / Black British	African	As above
		Caribbean	
		Any other Black / African / Caribbean / Black British background	
	Any other ethnicity	Arab	As above
		Any other ethnic group	

Sex / gender

9	Identify any adverse impact/barriers of policy, practice, service or function on people who may be disadvantaged because of their gender	
	Female	No applicant will be treated less favourably than another on the grounds of their gender.

9	Identify any adverse impact/barriers of policy, practice, service or function on people who may be disadvantaged because of their gender	
		A Shared Ownership property will be more affordable than buying on the open market for people suffering relationship breakdowns and needing alternative accommodation.
	Male	As above
	Transgender	Shared Ownership properties may be a quicker affordable solution for eligible people who need to move due to experiencing hate crime and harassment which is Transgender related.

Age

10	Identify any adverse impact/barriers of policy, practice, service or function on people who may be disadvantaged because of their age	
	0-9 years	The policy will not affect this age group as only applicants aged 18 and above will be eligible to apply if the criteria is met. However they may benefit from occupying a Shared Ownership property as a long term stable home environment as this type of tenure is more secure than, for example, a private rented property.
	10-15 years	As above
	16-18 years	As above for 16 to 17 year olds. Aged 18 years and above can apply if the eligibility criteria is met, although with the deposit required and the need to secure a mortgage this type of tenure may not be affordable or practical to this age group.

10	Identify any adverse impact/barriers of policy, practice, service or function on people who may be disadvantaged because of their age	
		Mortgage lenders may refuse a mortgage to a person of this age even if they are in permanent employment.
	19-24 years	<p>This age group can apply if the eligibility criteria is met, although with the deposit required and the need to secure a mortgage this type of tenure may not be affordable.</p> <p>Mortgage lenders may refuse a mortgage to a person of this age even if they are in permanent employment as credit checks are made and would be dependent on personal circumstances.</p>
	25-34 years	As above.
	35-44 years	As above
	45-54 years	As above
	55-59 years	<p>As above.</p> <p>Some mortgage lenders may refuse a mortgage dependant on the number of years the mortgage would be required, however some Shared Ownership schemes will be especially developed for this age group and above.</p>
	60-64 years	As above.
	65 years and over	As above.

Disability

11	Identify any adverse impact/barriers of policy, practice, service or function on people who may be disadvantaged because of their disability or long term ill health	
	Physical or mobility impairments	Applicants with these impairments will not be treated less favourably than another applicant, but an assessment may need to take place to determine if the property is suitable to meet their needs and will not have a negative impact on their health and wellbeing.
	Sensory (hearing, visual, speech)	As well as the above, help with applying and securing a mortgage may be necessary, for example interpreter for sign language, documents drafted in Braille.
	Mental health	Applicants suffering with mental health issues will not be treated less favourably than another applicant, but an assessment may need to take place to determine if the property is suitable to meet their needs and will not have a negative impact on their health and wellbeing. Assessments for support needs may be required to help secure a mortgage and continued support to sustain the payments, including the rent payments.
	Learning disabilities	As above
	Non-visible conditions such as epilepsy or diabetes	Applicants with these impairments will not be treated less favourably than another applicant, but an assessment may need to take place to determine if the property is suitable to meet their needs and will not have a negative impact on their health and wellbeing.

Religion or belief

12	Identify any adverse impact/barriers of policy, practice, service or function on people who may be disadvantaged because of their religion or belief, including non belief	
	No religion	No barriers
	Christian	People with religious beliefs will not be treated less favourably than another applicant, however the properties available for Shared Ownership may not be located in close proximity to their place of worship or community support.
	Buddhist	As above
	Hindu	As above
	Jewish	As above
	Muslim	As above
	Sikh	As above
	Any other religion	As above
	Any other philosophical belief	As above

Sexual orientation

13	Identify any adverse impact/barriers of policy, practice, service or function on people who may be disadvantaged because of their sexual orientation	
	Heterosexual	No applicant will be treated less favourably than another on the grounds of their sexual orientation.
	Lesbian	As above
	Gay	As above
	Bisexual	As above
	Prefer not to say	As above

Other categories

14	Identify any adverse impact/barriers of policy, practice, service or function on people who may be disadvantaged because of other factors	
	Rural / urban	No applicant will be treated less favourably than another due to their location within the district, however the Shared Ownership properties may not be in the rural or urban settlement of their preferred choice as these types of tenures will be limited. This means that applicants may have to consider moving out of the area they currently live, which may not be close to their support network.
	Carers	No barriers/impacts to carers.
	Child poverty	Families suffering with financial hardship and with child poverty may not be able to afford a Shared Ownership property, therefore this would be a barrier for this type of tenure.

14	Identify any adverse impact/barriers of policy, practice, service or function on people who may be disadvantaged because of other factors	
	Social value*	The Shared Ownership tenure allows people to get their foot on the property ladder when buying on the open market is unaffordable and will give greater sustainability than renting a property. A stable and secure home will have a positive impact on adults and children's health and well being.
	Any other	

*The [Public Services \(Social Value\) Act](#) requires people who commission public services to think about how they can also secure wider social, economic and environmental benefits. Before they start the procurement process, commissioners should think about whether the services they are going to buy, or the way they are going to buy them, could secure these benefits for their area or stakeholders.

Analysing the information and setting equality objectives and targets

Service or function	Policy or practice	Findings	Which groups are affected and how	Whose needs are not being met and how?
Allocating Shared Ownership properties.	Shared Ownership Policy.	Shared ownership properties may not be suitable for all the equalities strands as mainly 2 and 3 bed houses.	People with disabilities or long term illness.	The properties may not be suitable for people requiring a wheel chair or ground floor living. Building or buying properties for this scheme would need to be a viable option for the council for the scheme to be successful therefore purchasing/building bungalows at this time for this scheme is not a viable

Service or function	Policy or practice	Findings	Which groups are affected and how	Whose needs are not being met and how?
				option. However future schemes may allow for these types of properties.
Allocating Shared Ownership properties.	Shared Ownership policy.	This type of tenure may not be affordable to some residents of the district.	Child poverty Young people Older people	Younger and older people's households and those suffering financial deprivations including families with child poverty would not qualify for this type of tenure.

Document the evidence of analysis

Data or information	When and how was it collected?	Where is it from?	What does it tell you?	Gaps in information
Customer feedback and complaints				
Consultation and community involvement	Legal Consultation	Consulted with legal with regards to the legal implications and legislation	Legal implications for the Council	None
Performance information including Best Value				
Take up and usage data				

Data or information	When and how was it collected?	Where is it from?	What does it tell you?	Gaps in information
Comparative information or data where no local information available	Via Internet	Government website for National Legislation	Shared ownership procedures	None known
Census, regional or national statistics				
Access audits or other disability assessments				
Workforce profile				
Where service delivered under procurement arrangements – workforce profile				
Monitoring and scrutiny arrangements	It will be collected by the Housing Strategy Team	Rykneld Homes Limited	If the policy is workable and robust for all the eligible people from the equality strands.	None at present as new policy

Recommendations and Decisions

Take immediate action by:

Amending the policy, strategy, practice, service or function	
Use an alternative policy, strategy, practice, service or function	
Develop equality objectives and targets for inclusion in the service plan	
Initiate further research	
Any other method (please state)	

All actions must be listed in the following Equality Impact Assessment Improvement Plan Summary

Equality Impact Assessment Improvement Plan Summary

Name of policy, practice, strategy, service or function

Department

Date of assessment

Please list all actions, recommendations and/or decisions you plan to take as a result of the equality impact assessment.

Recommendation/Decision	Action Required	Responsible Officer	Target Date	Resources	Progress	Actual Outcome

Please state where the departmental electronic assessment will be kept:

.....

Please send your completed assessment form to:

<p>Amar Bashir Improvement Officer (NEDDC Equality lead) Customer Service and Improvement Transformation Directorate Ext: 7047 Bashir.amar@ne-derbyshire.gov.uk</p>	<p>Lynne Cheong Improvement Officer (BDC Equality lead) Customer Service and Improvement Transformation Directorate Ext 2407 Lynne.cheong@bolsover.gov.uk</p>
<p>Please note the Improvement Team is a joint team and as such cover is provided across both councils– please contact the NEDDC/BDC leads as required.</p>	

Improvement Officers

Approval Process		Comments
Date of assessment		
Date of IO review		
Signed off	Yes / No	
Subject to minor amendments	Yes / No	
Any advice given	Yes/ No	
Date published on corporate website		

Copies of all EIAs are stored electronically by the Improvement Team for internal reference. The Council publishes its Equality Impact Assessments as evidence of the analysis that it undertook to establish whether its policies, strategies, practices, services and functions would further or would have furthered the 3 aims of the general equality duty, details of the information that it considered and details of engagement undertaken when doing the analysis.

The general duty requires the council to:

- Eliminate discrimination, harassment & victimisation
- Advance equality
- Foster good relations between different groups