

Equality Impact Assessment

FIRST HOMES – home ownership scheme

Stage 1 Details of the proposal

Name of service	Strategic Housing and Growth
Directorate	Strategic Housing, Sustainability and Climate Change Team Growth and Sustainability Directorate
Name of officer responsible for EIA	Sara Scholes
Name of senior sponsor	Alison Dalton
Description / purpose of proposal	Implementation of the Governments First Homes policy – an affordable home ownership scheme.
Date EIA started	4 th August 2022
Assessment Review date	January 2023

Stage 2 - About the proposal

What is being proposed?	Adoption and Implementation of the Government's First Homes policy. First Homes promotes home ownership by offering discounted homes for sale for first time buyers.
Why is the proposal required?	The Council must fulfil its administrative and monitoring obligations relating to the First Homes scheme. The policy will be delivered at scale through the planning system via Section 106 agreements. In the

meantime, BMBC are involved in a pilot, early delivery scheme that started in July 2022.

The Council should aim to make the best use of the policy to meet its housing targets.

The Council has a role to work with developers to ensure their marketing reaches as many eligible applicants as possible to make them aware of the opportunities available to them .

What will this proposal mean for customers?

A limited number of First Homes will be made available on new housing developments across the Borough.

First Homes will be offered on a first come first served basis to first time buyers who meet the scheme's national and local criteria.

Stage 3 - Preliminary screening process

Use the Preliminary screening questions (found in the guidance) to decide whether a full EIA is required

- Yes - EIA required (go to next section)
- No – EIA not required (provide rationale below including name of E&I Officer consulted with)

Stage 4 - Scoping exercise - What do we know?

Data: Generic demographics

What generic data do you know?

This is a new scheme to Barnsley and there is limited data available to date.

First Homes are available for applicants, on a first come/first served basis who meet the following national criteria :

- First time buyer
- Combined gross household income less than £80,000 / year
- Have a mortgage or home purchase plan to fund a minimum of 50% of discounted price

There is also an option for each local authority to include a local connection criteria. In Barnsley, this has been added as

- Local connection – as outlined in the Council’s lettings policy

Data: Service data / feedback

What equalities knowledge do you already know about the service/location/policy/contract?

The Ministry of Housing, Communities and Local Government published their EIA in September 2020 (copy attached) .

The EIA focussed on

Age;

Ethnicity;

Sex; and

Disability.

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As a whole, when we consider only the additional discounted housing delivered through this policy, more households from ethnic minority groups, and female led households stand to benefit from access to First Homes than are displaced from other affordable tenures. However, more households over 55 are likely to be affected by the reduction in delivery of other tenures than are positively affected by accessing First Homes. When we also take account of access to market housing, households over 55 still have reduced access to housing overall, but the other three groups have increased access to housing overall.

Data: Previous / similar EIA’s

Has there already been an EIA on all or part of this before, or something related? If so, what were the main issues and actions it identified?

Not applicable

Data: Formal consultation

What information has been gathered from formal consultation?

External consultation with potential applicants for the scheme has not been carried out. The policy has been introduced by the Government and the local authority role is to ensure that it fulfils its administrative and approval obligations relating to the policy. Consultation has, therefore, been limited to the Council’s Governance and Audit teams as well as the Senior policy and Equalities officer. .

As the council is involved in a pilot scheme, regular meetings are held with Homes England to monitor implementation of the policy and feedback on any areas of concern.

An initial discussion has also been held with one of the developers included in the pilot scheme to discuss their implementation of the Policy. This included questions about how they deal with applicants with additional needs including help if English is not their first language.

Stage 5 - Potential impact on different groups

Considering the evidence above, state the likely impact the proposal will have on people with different protected characteristics

(state if negative impact is substantial and highlight with **red text**)

Negative (and potentially positive) impacts identified will need to form part of your action plan.

Protected characteristic	Negative '-'	Positive '+'	No impact	Don't know	Details
Sex				✓	
Age	✓				Over 55s - potentially less likely to be a first-time buyer May be limits to amount of mortgage lending available to older applicants - scheme requires a mortgage of at least 50% of discounted purchase price.
Disabled <i>Learning disability, Physical disability, Sensory Impairment, Deaf People, invisible illness, Mental Health etc</i>	✓				Properties available through the pilot scheme are general needs housing
Race			✓		
Religion & Belief			✓		Finance requirement includes reference to mortgage and "home purchase plan (if required to comply with Islamic law)"
Sexual orientation			✓		
Gender Reassignment			✓		
Marriage / civil partnership		N/A			
Pregnancy / maternity			✓		

Other groups you may want to consider					
	Negative	Positive	No impact	Don't know	Details
Ex services		✓			Council's Local connection criteria includes: <ul style="list-style-type: none"> • Members of the Armed Forces and former service personnel, where the application is made within five years of discharge from HM Forces. • Bereaved spouses and civil partners of members of the Armed Forces leaving Services Family Accommodation following the death of their spouse or civil partner
Lower socio-economic					
Other ...					

Stage 6 - BMBC Minimum access standards

If the proposal relates to the delivery of a new service, please refer to the Customer minimum access standards self-assessment ([found at](#))

If not, move to Stage 7.

Please use the action plan to be taken to ensure the new service complies with the minimum access standards. Reasonable adjustments for disabled people.

Not yet live

The proposal will meet the minimum access standards.

The proposal will not meet the minimum access standards. –provide rationale below.

Stage 7 – Action plan

To improve your knowledge about the equality impact . . .

Actions could include: community engagement with affected groups, analysis of performance data, service equality monitoring, stakeholder focus group etc.

Action we will take:	Lead Officer	Completion date
Speak to developers at the start of each First Homes scheme about their marketing and options to increase their reach to all eligible groups.	Alison Dalton / Sara Scholes	
Public information – add summary of First Homes and relevant links to the Council’s housing webpages	Sara Scholes	31st August 22
Equality monitoring – ask developers to encourage applicants to complete voluntary screening section of the First Homes application pack.	Sara Scholes	31 st August 22

To improve or mitigate the equality impact . . .

Actions could include: altering the policy to protect affected group, limiting scope of proposed change, reviewing actual impact in future, phasing-in changes over period of time, monitor service provider performance indicators, etc.

Action we will take:	Lead Officer	Completion date
Review pilot feedback from developers and Homes England	Sara Scholes	Review at end of pilot scheme
Meet with developers at the start of all new schemes to discuss marketing, targeting and best practice.	Officer from Strategic Housing and Growth Team	Ongoing

To meet the minimum access standards . . .(if relevant)

Actions could include: running focus group with disability forum, amend tender specification, amend business plan to request extra ‘accessibility’ funding, produce separate MAS action plan, etc.

Action we will take:	Completion date
Not yet live	

Stage 8 – Assessment findings

Please summarise how different protected groups are likely to be affected

Summary of equality impact

The Government's own assessment suggests that the First Homes scheme will impact several groups protected under the Equality Act 2020. This will depend on the number of homes delivered through the scheme and whether they are delivered via the s106 route (replacing other affordable tenures) or through exception sites (additional affordable housing).

Summary of next steps

Monitor available data and review at the end of the First Homes pilot schemes.

Signature (officer responsible for EIA) Date

Sara Scholes

10/8/22

**** EIA now complete ****

Stage 9 – Assessment Review

(This is the post implementation review of the EIA based on date in Stage 1 if applicable)

What information did you obtain and what does that tell us about equality of outcomes for different groups?