

SSA EQUALITY IMPACT AND NEEDS ANALYSIS

Directorate	Housing and Regeneration
Service Area	Home Ownership Team
Service/policy/function being assessed	House Purchase Grant
Which borough (s) does the service/policy apply to	WANDSWORTH
Staff involved	Caron Burls
Date approved by Policy and Review Manager	30/11/2018
Date submitted to Directors' Board	

SUMMARY**Please summarise the key findings of the EINA.**

The House Purchase Grant scheme (HPG) is a voluntary scheme offered to secure council tenants and is offered as an alternative to the Right to Buy (RTB) for households on low to middle incomes. Despite the budget doubling in size within the last 5 years the level of demand far exceeds the amount of budget available for the scheme. Our proposal is to adjust the HPG scheme for 2019/20 so that we can release more funding within the set budget so that a larger number of grants can be made to tenants thus releasing more properties back into the housing stock. With demand at record levels and a healthy waiting list of 78 tenants it is highly likely that the full budget of £3.1m for 2019 will be allocated very early in the new financial year.

The proposed adjustments are to achieve two aims. First to target resources better to release family units which are in the greatest demand. Second to increase the number of grants that can be offered with the budget available. It is estimated that the proposed amendments and without securing any additional funding that council tenants would benefit from 6/7 further grants dependent on the level of grant awarded.

It has been identified within the EINA that the adjustments to the grant scheme may impact negatively on three groups who have one or more protected characteristic. The first group is the black ethnic group who predominately use the grant to purchase abroad where property prices tend to be less expensive. As the adjustment will mean that there is less grant funding to use towards the purchase the tenant will need to secure a property which is less expensive to take account of the adjustment or top up the grant to meet the full purchase price with their own savings. The second group is the over 65 age group where most tenants use their grant to adapt a family member's home so by adjusting the grant level it may have a negative effect albeit that the revised grant amount is sufficient funding to build an reasonably sized adaptation. The

last group is male tenants, as the HPG waiting list identifies that more women are registered compared to the general borough population so the proposed policy change may disproportionately affect male residents, compared to the borough average.

The Policy will continue to focus on offering grants to secure tenants to help realise their aspiration to own their own home and the proposed changes should not have any significant impact in the amount of interest in the grant.

1. Background

Section 129 of the Housing Act 1988 empowers local authorities to make available to tenants cash incentives (House Purchase Grants) which enables tenants to either purchase a property on the open market in or outside of the UK; to use as a deposit towards buying a shared ownership property in the UK or to use towards adapting a family member's home in the UK to enable the tenant to move in. It is expected that tenants who benefit from this scheme would not be able to make such a purchase without the benefit of the grant. The grant is charged to the Housing Revenue Account and does not attract government subsidy. The principal objective of the House Purchase Grant scheme (HPG) is to release vacant units in the Council's housing stock for reletting to those with priority need on the Council's Housing Register and to help residents realise their aspiration to own their own home.

The scheme is voluntary and offered to secure council tenants as an alternative to the Right to Buy (RTB). Despite the budget doubling in size within the last 5 years the level of demand is such that it far exceeds the budget available. Our proposal is to adjust the HPG scheme for 2019/20 so that we can release more funding within the set budget so that a larger number of grants can be made to tenants. With demand at record levels and a healthy waiting list of 78 tenants it is highly likely that the full budget of £3.1m for 2019 will be allocated very early in the new financial year.

The proposed 4 adjustments shown below are to achieve two aims; first to target resources better to release family units which are in the greatest demand. Second to increase the number of grants that can be offered with the budget available.

Adjustment 1: Revise the maximum grant levels for tenants

Beds	Grant	Revised grant
4+	£80,000	£80,000
3-2	£80,000	£70,000
1-0	£60,000	£50,000

Adjustment 2: Remove the bonus payment which is awarded additionally on top of the grant if tenants complete on their purchase within 6 months of the serving of their offer.

Completion time	Bonus payment
Up to 3 months	£3,000
Within 3-4 months	£2,000
Within 5-6 months	£1,000
After 6 months	£500

Adjustment 3: Cap the maximum grant for abroad sales and adaptations

Beds	Grant	Revised grant
4+	£80,000	£60,000
3-2	£80,000	£60,000
1-0	£60,000	£60,000

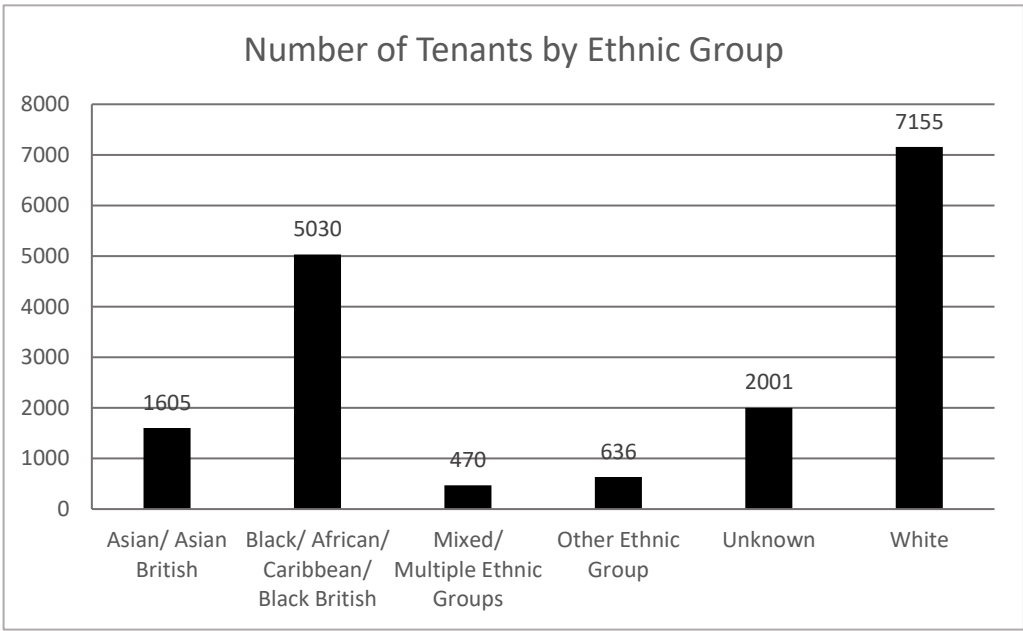
Adjustment 4: Fix the offer of grant amount to abroad sales at point of offer due to fluctuating currency interest rates.

With a budget of 3.1k for 2019 and taking on board the average grant amount of 70k it is estimated that there would be enough funding for 44 grants. With the proposed amendments and without securing any additional funding a further 6 or 7 council tenants would benefit from the adjustments dependent on the level of grant awarded.

2. Analysis of need and impact

Protected group	Findings																							
Age	<p><u>Census 2011:</u></p> <table border="1"> <thead> <tr> <th>Age Band</th> <th>HPG waiting list</th> <th>Borough</th> </tr> </thead> <tbody> <tr> <td>18-24</td> <td>1%</td> <td>9.5%</td> </tr> <tr> <td>25-64</td> <td>89%</td> <td>63.7%</td> </tr> <tr> <td>65+</td> <td>10%</td> <td>8.8%</td> </tr> </tbody> </table> <p>The Council's housing stock is made up of over just over 19,500 tenants. There are currently 78 interested tenants on our waiting list. 1% of tenants are aged 18-24 lower than the borough profile, 89% of tenants are aged between 25-64 age groups which is above the borough profile for residents in these groups. 10% of council tenants are aged 65 or over which is higher than the borough profile. The introduction of this policy will disproportionately affect elderly residents, compared to the borough average.</p>	Age Band	HPG waiting list	Borough	18-24	1%	9.5%	25-64	89%	63.7%	65+	10%	8.8%											
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	<p>Out of the 78 interested tenants on our waiting list 5 have a disability which is less than 2%. However, no practice within this statement will disproportionately affect anyone with a disability as the proposals are likely to benefit as it allows for a further 6/7 grants.</p>																	
<p>Gender (sex)</p>	<p>Census 2011</p> <p>Wandsworth tenant profile</p> <div data-bbox="395 680 1362 1256"> <table border="1"> <caption>Number of Tenants by Gender</caption> <thead> <tr> <th>Gender</th> <th>Number of Tenants</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>11149</td> </tr> <tr> <td>Male</td> <td>5672</td> </tr> <tr> <td>Unknown</td> <td>76</td> </tr> </tbody> </table> </div> <table border="1"> <thead> <tr> <th>Gender</th> <th>% HPG Wait List</th> <th>% Borough Population</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>74%</td> <td>48.2</td> </tr> <tr> <td>Male</td> <td>26%</td> <td>51.8</td> </tr> </tbody> </table> <p>74% of interested tenants on our waiting list are female compared to 48% of the general borough population. Therefore, the proposed policy change will disproportionately impact women. Noting that interested tenants are those who have contacted the Home Ownership to add their details to the waiting list so if the tenancy was in joint names only the main tenant's details were taken.</p>	Gender	Number of Tenants	Female	11149	Male	5672	Unknown	76	Gender	% HPG Wait List	% Borough Population	Female	74%	48.2	Male	26%	51.8
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Marriage and civil partnership	<u>Census 2011</u>																		
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		No.	%	Rank/348 Las															
	Single (never married or never registered a same-sex civil partnership)	138,767	54.2	9															
	Married	83,428	32.6	337															
	In a registered same-sex civil partnership	1,500	0.6	10															
	Separated (but still legally married or still legally in a same-sex civil partnership)	6,311	2.5	167															
	Divorced or formerly in a same-sex civil partnership which is now legally dissolved	16,527	6.5	342															
Widowed or surviving partner from a same-sex civil partnership	9,456	3.7	345																
Total	255,989	100																	
	There is no reliable housing data for tenants who are married or in civil partnerships.																		
Pregnancy and maternity	There is no reliable housing data for those tenants who are currently pregnant or on maternity leave.																		
Race/ ethnicity	<u>Census 2011</u>																		
	<u>Table: Wandsworth – Tenant profile</u>																		
	 <p>The bar chart displays the number of tenants for each ethnic group. The y-axis represents the number of tenants, ranging from 0 to 8000. The x-axis lists the ethnic groups. The data points are: Asian/Asian British (1605), Black/African/Caribbean/Black British (5030), Mixed/Multiple Ethnic Groups (470), Other Ethnic Group (636), Unknown (2001), and White (7155).</p> <table border="1"> <thead> <tr> <th>Ethnic Group</th> <th>Number of Tenants</th> </tr> </thead> <tbody> <tr> <td>Asian/Asian British</td> <td>1605</td> </tr> <tr> <td>Black/African/Caribbean/Black British</td> <td>5030</td> </tr> <tr> <td>Mixed/Multiple Ethnic Groups</td> <td>470</td> </tr> <tr> <td>Other Ethnic Group</td> <td>636</td> </tr> <tr> <td>Unknown</td> <td>2001</td> </tr> <tr> <td>White</td> <td>7155</td> </tr> </tbody> </table>			Ethnic Group	Number of Tenants	Asian/Asian British	1605	Black/African/Caribbean/Black British	5030	Mixed/Multiple Ethnic Groups	470	Other Ethnic Group	636	Unknown	2001	White	7155		
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	<p>The largest number of tenants on our waiting list are in the white ethnic group at 29 and black ethnic groups at 28. This is followed by Asian ethnic group at 7 and other ethnic group at 6. There are 8 where the ethnic group is unknown, which may be because they became tenants when ethnicity was not recorded. The introduction of this policy will disproportionately affect Black residents, compared to the borough average.</p>																																															
Religion and belief, including non belief	<p><u>Census 2011</u></p> <table border="1"> <thead> <tr> <th rowspan="2">2011 Census Table QS210 Religion (broad groups)</th> <th colspan="3">Wandsworth</th> </tr> <tr> <th>No.</th> <th>%</th> <th>Rank/348 LAs</th> </tr> </thead> <tbody> <tr> <td>Christian</td> <td>162,590</td> <td>53</td> <td>302</td> </tr> <tr> <td>Buddhist</td> <td>2,574</td> <td>0.8</td> <td>30</td> </tr> <tr> <td>Hindu</td> <td>6,496</td> <td>2.1</td> <td>42</td> </tr> <tr> <td>Jewish</td> <td>1,617</td> <td>0.5</td> <td>34</td> </tr> <tr> <td>Muslim (Islam)</td> <td>24,746</td> <td>8.1</td> <td>44</td> </tr> <tr> <td>Sikh</td> <td>832</td> <td>0.3</td> <td>104</td> </tr> <tr> <td>Other religion</td> <td>1,283</td> <td>0.4</td> <td>131</td> </tr> <tr> <td>No religion</td> <td>82,740</td> <td>27</td> <td>136</td> </tr> <tr> <td>Religion not stated</td> <td>24,117</td> <td>7.9</td> <td>62</td> </tr> <tr> <td>Total</td> <td>306,995</td> <td>100</td> <td>885</td> </tr> </tbody> </table> <p>There is no reliable information for the religion and belief of residents</p>	2011 Census Table QS210 Religion (broad groups)	Wandsworth			No.	%	Rank/348 LAs	Christian	162,590	53	302	Buddhist	2,574	0.8	30	Hindu	6,496	2.1	42	Jewish	1,617	0.5	34	Muslim (Islam)	24,746	8.1	44	Sikh	832	0.3	104	Other religion	1,283	0.4	131	No religion	82,740	27	136	Religion not stated	24,117	7.9	62	Total	306,995	100	885
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Sexual orientation	<p>The 2011 census did not have a specific question regarding sexual orientation. Information about applicants' sexual orientation has not been historically collected.</p>																																															
Across groups																																																

Data gaps

Data gap(s)	How will this be addressed?
<p>Sexual orientation, religion, disability and gender identity.</p> <p>Currently the data collected for HPG does not include information on protected characteristics.</p>	<p>The changes will be monitored across all groups and recording of tenants protected characteristics have been improved by the redesign of the online housing application forms.</p> <p>The new Housing IT system, with a go live date of Summer 2019 will allow tenants and their household members to record any protected characteristics against their profile.</p>

3. Impact

Protected group	Positive	Negative
Age	The policy will increase the number of grants to be offered by a further 6/7 cases dependent upon grant level being offered.	A high proportion of tenants using their grant to adapt a family member's home are elderly so by reducing the grant level it may have a negative effect albeit that the revised grant amount is still considered a sufficient amount to build an adaptation.
Disability	The policy will increase the number of grants to be offered by a further 6/7 cases dependent upon grant level being offered.	<i>None identified</i>
Gender (sex)	The policy will increase the number of grants to be offered by a further 6/7 cases dependent upon grant level being offered and as identified in section 2 as women make up a higher proportion of the HPG waiting list than the borough average, the revised policy will allow a higher number of grants to be awarded thus having a positive impact on female tenants.	The introduction of this policy will disproportionately affect female residents, compared to the borough average based on the hpg waiting list.
Gender Identity	The policy will increase the number of grants to be offered by a further 6/7 cases dependent upon grant level being offered.	<i>None identified</i>
Marriage and civil partnership	The policy will increase the number of grants to be offered by a further 6/7 cases dependent upon grant level being offered.	<i>None identified</i>
Pregnancy and maternity	The policy will increase the number of grants to be offered by a further 6/7 cases dependent upon grant level being offered.	<i>None identified</i>
Race/ethnicity	The policy will increase the number of grants to be offered by a further 6/7 cases dependent upon grant level being offered.	A high proportion of tenants using their grant to purchase abroad are from non-English backgrounds so by reducing the grant level it may have a negative effect albeit that most sales outside of the UK have been better value for money than sales within the UK. Tenants now wishing to

		use this option may need to search for properties which are less expensive or will have to top their grant level up financially to meet the full purchase price plus the additional costs involved with moving. The introduction of this policy will disproportionately affect Black residents, compared to the borough average.
Religion and belief, including non belief	The policy will increase the number of grants to be offered by a further 6/7 cases dependent upon grant level being offered.	<i>None identified</i>
Sexual orientation	The policy will increase the number of grants to be offered by a further 6/7 cases dependent upon grant level being offered.	<i>None identified</i>

4. Actions

Action	Lead Officer	Deadline
Review HPG policy and practice following the outcome of the HPG review paper and notify tenants of amendments so that they are aware of amendments and can act accordingly i.e. take amendments into account before choosing their grant option.	Caron Burls	TBC