

Initial Screening Equality Impact Analysis

Section 01	Details of Initial Equality Impact Screening Analysis
Financial Year and Quarter	2011-2012 – Q3
Name of policy, strategy, function, project, activity, or programme	Housing Development Company – Delivering Affordable Housing
Q1 What are you looking to achieve?	<p>The Council recognises that there is an imbalance of tenures in the borough with a high proportion of both social (32 per cent) and private (23.4 per cent) rented accommodation and a low percentage of homeownership (44 per cent) when compared to London and England averages. (Borough Profile, 2010)</p> <p>The Quarterly House Price Index produced by the Land Registry puts the average house price in Hammersmith and Fulham, as the 2nd highest in London and the 4th highest in the England, at £472,000 (Jan, 2010). A similar picture exists in the private rental sector with the average weekly rental for a three bedroom property costing over £500p/w. (Borough Profile, 2010)</p> <p>The very high cost of market housing both for owner occupation and for private rent impacts on who can afford to live in the Borough. The household income required to rent a 2 bedroom property (lowest quartile rent) in the Borough is £56,100 and to purchase (lowest quartile market purchase) is £91,400. It is estimated that 58 per cent of younger working households (age 20-39 years) in H&F cannot afford to buy a 2/3 bedroom dwelling and private sector rents to earned income ratios are over 30 per cent. (Local Development Framework, 2010)</p> <p>The Council’s HomeBuy register has 3,770 applicants (October 2011) with a range of incomes from under £11,000 to over £60,000 wishing to move into homeownership in the Borough. The greatest proportion of households have an annual household income of between £20,000 and £40,000. Currently, the Borough’s housing stock comprises circa 2 per cent affordable housing, excluding the social rented sector, that would be affordable to this group.</p>

The Council has an aspiration to develop new affordable housing, as part of a comprehensive housing asset management strategy for its estates and land ownership, to increase housing options for households on low to middle incomes. The Council will also encourage a reduction in Anti-Social Behaviour and crime by identifying areas that are prone to these issues, as potential sites for the new housing development.

The Council is concerned that the option to dispose of land to developers, be they housing associations or private sector developers, fails to maximise the financial return, gives limited control over what is built and takes away Council control of any affordable housing on the site.

In April 2011, Cabinet approved the establishment of a local housing development company structure to allow the Council to undertake direct delivery of new affordable homes. A similar approach to deliver new affordable housing have been successfully implemented in Westminster, Wandsworth and Islington.

The creation of these two companies will enable the Council to achieve the following objectives and address the problem of housing affordability and reduced mobility for low and middle income groups:

- a. Sale/development of HRA properties: To enable the Council to maximise financial return on the sale/development of HRA properties. To enable the Council to retain any social rented housing that is developed in such schemes within its portfolio rather than handing them over to Housing Association. To give the Council greater control over the design of the scheme and ensure it delivers what the Council wants in the built environment
- b. Large family accommodation: To enable progress on the large family accommodation project. There is a need for a legal structure which will enable rental on assured shorthold tenancy basis, so that the properties can be available for other large families when one set of residents no longer has need for the space.
- c. To create an intermediate rented and Low Cost Home-Ownership (LCHO) portfolio: to introduce intermediate rented tenancies and LCHO for working families which can operate outside the strict reasonable preference criteria enshrined in the housing act.

The role and governance of these companies will be subject to the relevant equality duties introduced by the Equalities Act 2010. It will be embedded within the corporate strategy and policies of both companies. This means that both companies will have to have regard to the need to eliminate discrimination, advance equalities of opportunity and foster good relations when undertaking any functions.

Q2**Who in the main will benefit?**

Age	<p>The development of both companies will be in compliance with the duty to which they are subject. In particular the Council recognises:</p> <ul style="list-style-type: none"> • The positive benefit for those on lower and mid-income to move into homeownership or provide more affordable housing products. • That younger households proportionately have a lower income and may require greater assistance to benefit from increased housing options. • Analysis from the Council's HomeBuy register applicants supports this and demonstrates that a high proportion of households on low-middle incomes are from younger age groups. • The development of new affordable housing would directly benefit these groups. 	M	+
Disability	<p>The development of both companies will be in compliance with the duty to which they are subject. In particular the Council recognises:</p> <ul style="list-style-type: none"> • The positive benefit for those on lower and mid-income to move into homeownership or provide more affordable housing products. • That disabled groups proportionately have a lower income and may require greater assistance to benefit from the increased housing options. • The development of new affordable housing would directly benefit these groups • That all new homes will be required to be built to life time homes standard, which will be beneficial to residents who may become disabled • That, in line with planning policy, 10 per cent of the properties to be built will be wheelchair accessible, or easily adaptable for residents that are wheelchair users. 	M	+
Gender reassignment	<p>The development of both companies will be in compliance with the duty to which they are subject.</p>	L	+

	Marriage and Civil Partnership	The development of both companies will be in compliance with the duty to which they are subject.	L	+
	Pregnancy and maternity	The development of both companies will be in compliance with the duty to which they are subject. In particular the Council recognises: <ul style="list-style-type: none"> • That the development of new affordable homes may cause the temporary loss of pram sheds and that this is likely to have a disproportionately greater effect on families with young children. • That where possible the Council will attempt to provide new pram sheds, prior to the loss of any old pram sheds or agree a temporary alternative solution. As such, the relevance to this protected characteristic will be high due to the disruption, and the impacts will be varied as this will depend on opportunities in each site. The pram sheds will not be lost, so the long-term impacts will be mitigated. 	H	varied impacts as dependent on location
	Race	The development of both companies will be in compliance with the duty to which they are subject. In particular the Council recognises: <ul style="list-style-type: none"> • The positive benefit for those on lower and mid-income to move into homeownership or provide more affordable housing products. • That households from BME groups proportionately have a lower income and may require greater assistance to benefit from increased housing options. • That the analysis from the Council's HomeBuy register applicants supports this and demonstrates that a high proportion of households on low-middle incomes are from BME backgrounds. • That the delivery of new affordable homes would directly benefit these groups. 	M	+
	Religion/belief (including non-belief)	The development of both companies will be in compliance with the duty to which they are subject.	L	+

	Sex	<p>The development of both companies will be in compliance with the duty to which they are subject. In particular the Council recognises:</p> <ul style="list-style-type: none"> • The positive benefit for those on lower and mid-income to move into homeownership or provide more affordable housing products. • That single households, particularly females, have a disproportionately lower income. • That analysis from the Council's HomeBuy register applicants demonstrates that a high proportion of single households, particularly females, are disproportionately represented. • That the delivery of new affordable homes would directly benefit these groups. • The moving of pram sheds, as given under Pregnancy and Maternity, would also affect parents (women and men) whose children are not infants. As above, the relevance to this protected characteristic will be high as women are more likely to be caregivers than men and therefore more likely to be affected by the disruption. The impacts will be varied as this will depend on opportunities in each site. The pram sheds will not be lost, so the long-term impacts will be mitigated. 	M	+
	Sexual Orientation	The development of both companies will be in compliance with the duty to which they are subject.	L	+
<p>Human Rights and Children's Rights The development and operation of both companies will not affect Human Rights, as defined by the Human Rights Act 1998 or Children's Rights, as defined by the UNCRC (1992).</p>				
<p>Q3 Does the policy, strategy, function, project, activity, or programme make a positive contribution to equalities?</p>	Yes, through increased housing opportunities within the Borough, in particular affordable homes.			
<p>Q4</p>	No			

Does the policy, strategy, function, project, activity, or programme actually or potentially contribute to or hinder equality of opportunity, and/or adversely impact human rights?