

# Appendix I

## **Equality Impact Assessment: Rational House, Spring Vale Project, LB Hammersmith and Fulham**

AECOM have been commissioned to prepare an Equality Impact Assessment (EqIA) against the Rational House initiative for Spring Vale in the London Borough of Hammersmith and Fulham.

An Equality Impact Assessment (EqIA) is a process designed to ensure that a policy or project does not discriminate against any disadvantaged or vulnerable people. This assessment considered whether the Rational House scheme is likely to have a positive or negative impact across the diverse communities in the Borough. It concludes that the Rational House scheme will have a positive impact in meeting the needs of disadvantaged groups.

### **Name and brief description of proposal / policy / service being assessed**

#### Rational House

In an attempt to provide quality homes at affordable costs, the Rational House initiative aims to respond to changing needs by creating highly flexible and adaptable family homes for the 21st century, whilst addressing issues of urban planning, urban character and density.

In summary, the key characteristics of Rational House are set out below:

- Delivering high density low rise developments - the typical product unit (two storey house with basement) can achieve a density of 426 habitable rooms per hectare, on a plot of 27 meters by 54 meters, a density that is almost double that of typical London terraced housing.
- Capable of rapid assembly in a variety of configurations to create a variety of family dwellings or flats.
- Highly flexible fitting-out, capable of accommodating changing family structures and ages, and permitting subdivisions and re-combinations of tenancies.
- Adaptable to other uses from outset and later in the life cycle of the fabric (i.e. small offices, food retailers or live work accommodation)
- Providing generous standards of internal floor space, high ceilings and natural light, and provides an essential minimum of private outdoor amenity space, whilst maintaining good density.
- Conforms to current Building Regulations and complies with important non-mandatory standards, including the London Housing Design Guide, the Code for Sustainable Homes (min. Level 4), Lifetime Homes and Secure by Design.
- Provided to a cost that is competitive in the context of new urban housing, offering different levels of quality, both in build form and fit-out, that make it suitable for affordable and the private for sale units.

The Rational House scheme at Spring Vale comprises ten new properties. Six properties will be affordable, which will be sold on a Discount Market Sale (DMS) basis, to applicants on the Council's HomeBuy register, and four will be private for sale to cross-subsidise the affordable housing. Applicants on the Council's HomeBuy register are required to live or work within Hammersmith & Fulham and have a household income of between £19,000 and £60,000. Applicants on the HomeBuy registered will receive priority, when bidding for the new properties, if they fall within one of the categories listed below;

- a Council or housing association tenant
- registered on the Council's Housing Register
- a key worker
- a first time buyer
- renting in the private sector
- have a disability

The proposed discount for the six affordable properties is set out in Table 1. All new properties will comply with London Housing Design Guidelines and Lifetime Homes Standards.

Table 1: Proposed Eligibility Criteria and Unit Discount for Spring Vale

<b>Purchasers Household Income</b>	<b>Number of units</b>	<b>Sales receipt (3 x HHI plus 10% deposit)</b>	<b>Retained Equity (discount)</b>	<b>Open Market Value (OMV)</b>
Up to £30,000	2	£99,000	£246,000	£345,000
Up to £40,000	2	£132,000	£258,000	£390,000
Up to £60,000	2	£198,000	£192,000	£390,000

*N.B. HHI - Household Income*

The Assessment

Effect of implementing Rational House on each characteristic:

- High (H)
- Medium (M)
- Low (L)
- Not Applicable (N/A)

Magnitude of impact upon Equality:

- Positive (+)
- Negative (-)

Not Applicable (N/A)

Age	<p>The development at Spring Vale proposes eight flats and/or maisonettes, corresponding with borough's population profile comprising a higher proportion of young adults aged 25-39 (34%) compared to London (28%).</p> <p>Furthermore, the borough's Core Strategy indicates that there has been a significant under provision of family housing<sup>1</sup>. In response to this demand, the scheme adequately offers two family homes (of 3-4 bedrooms) as well as two 2/3 bedroom maisonettes that could accommodate families. In addition, the proposals will where possible conform to both internal and external space standards set out in the London Housing Design Guide.</p> <p>Homes should be built to the Lifetime Homes standards, benefiting older people as living needs change, but also families with young children. The London Housing Design Guide requires 10% of new housing to be wheelchair accessible. The initiative will where possible conform to these non-mandatory standards.</p>	L	+
		L	+
		H	+
Disability	<p>Around 15% of residents in Hammersmith and Fulham have a disability. All new housing must deliver 10% wheelchair access and "Lifetime Homes Standards", having a direct and positive impact on disabled people's quality of life.</p> <p>The development offers two accessible disabled car parking spaces as part of its proposal.</p>	H	+

<sup>1</sup> Hammersmith and Fulham Core Strategy, October 2011

Gender Reassignment	The Rational House initiative has not emerged as relevant to, or having an impact on gender reassignment.	N/A	N/A
Marriage and Civil Partnership	The Rational House initiative is not seeking to deliver a specific service for married people or people who are civil partners so this is not relevant to this protected characteristic.	N/A	N/A
Race	<p>In 2011, the white population represented 80% of the economically active population followed by the Black African Ethnic group (4.4%) and other groups (3.90%).</p> <p>Not surprisingly then, there are high levels of deprivation among ethnic minority households, making these groups highly represented in the allocation of affordable housing. For example, in 2011/12, 52% of affordable housing allocations were from ethnic minority groups compared to 44% from white groups.</p> <p>Furthermore, an important distinction should be made between groups on the HomeBuy register. Currently, white groups represent 61% of applicants compared to 25% from ethnic minority groups.</p> <p>This indicates that it the Rational House scheme must provide an 'inclusive' proportion of Discounted Market Sale (DMS) homes that are accessible to all ethnic groups, as well as an affordable discounted price. According to the proposed eligibility criteria in Table 1, the 'affordable' element of the initiative is delivered whereby the scheme offers 6 DMS homes for a range of household incomes (£19,000 and £60,000).</p>	H	+
Religion/Belief	The religious profile of the borough is much less diverse than London as a whole. In 2001, 63% of residents were Christian, 6.8% were Muslim, and 2.3% were other religions. The Rational House programme is not expected to have any impacts on people according to their religious beliefs.	N/A	N/A
Sex	<p>An increased provision of affordable and discounted homes is likely to have a positive impact on men and women, but more so for women.</p> <p>Referring to HomeBuy register, the average household income for female applicants is almost £2,000 less than male applicants. Given that there are more female applicants than men, 57% and 42% respectively, it is even more important to provide housing prices that are inclusive to all. According to the proposed eligibility criteria in Table 1, the 'affordable' element of the initiative is delivered.</p>	H	+
Sexual Orientation	The Rational House programme is not expected to have any impacts on lesbian, gay, bisexual or heterosexual people.	N/A	N/A

### **Potential adverse equality impact**

#### No Social-rented Housing

- Although the development offers 60 per cent intermediate affordable housing (or DMS units), there is no socially-rented housing proposed. This could potentially exclude some individuals who earn less than £30,000.
- It must also be considered that although the 'DMS' initiative provides the opportunity for more groups of people to enter the housing market, individuals still do not own the property outright.

### **Potential positive equality impact**

#### Lifetime Homes Standard

The Rational House Initiative will where possible conform to the London Housing Design Guide as well as Lifetime Homes Standards which will significantly benefit both the elderly and the disabled. For example, 10% of housing should be wheelchair accessible and two disabled car parking spaces are provided.

#### Affordability

The scheme's cost strategy is set out in Table 1. It is considered that the affordability of the proposed units is likely to have a positive impact on all groups, especially those identified in the analysis as being represented with lower incomes.

The reasons for this are:

- 60 per cent of units (6 units) will be intermediate or DMS housing units, compared to a 40% borough target. Considering only 10 units are proposed, this is a commendable proportion of affordable housing.
- The unit discount will be based on the purchaser's household income. This demonstrates that there is an equal distribution of DMS units representing the majority of low to middle income groups (from £30,000 to £60,000).

### **Details of how to reduce negative or increase positive impact (or why action is not possible).**

Although there is no social rented housing proposed, a considerable 60 per cent intermediate affordable housing is considered to be a worthy substitute given that only 10 units are proposed and development viability must be taken into account.

### **Conclusion**

Following this assessment, we can conclude that the most significant factor with the potential of impacting on equality is the cost of housing. Thus,

the Rational House initiative is considered to meet the provision of 60 per cent intermediate housing offering discounts of up to £250,000. This scheme is therefore considered to be accessible to all the 'disadvantaged' groups mentioned above.