### **Stage 1: Equality Impact Assessment**

# 1. What are the main aims purpose and outcomes of the policy change and how do these fit with the wider aims of the organization?

The council receives an annual grant from the Department of Work and Pensions to provide additional financial help to households in receipt of Housing Benefit or receiving the housing costs element of Universal Credit.

Additional short to medium term financial help is then made available via the council's Discretionary Housing Payments (DHP) scheme which is a targeted at households affected by welfare reform or are homeless or at risk of homelessness.

The council has decided to adopt a policy to make clear its approach and priorities for DHP awards. It was developed in collaboration with the multi - agency welfare reform group that it hosts, with representation from voluntary sector, social landlords, Job Centre Plus, Kent County Council and MBC housing team. The policy seeks to help address underlying issues which includes the following:

- Help alleviate poverty
- Encourage employment
- Prevent homelessness
- Support vulnerable households
- Provide support at a time of crisis

The Policy reflects the council's strategic vision and will also help achieve the strategic action 'a home for everyone' as set out in the Strategic Plan 2015 - 2020 (2017/18 update).

# 2. How do these aims affect our duty to:

- Eliminate unlawful discrimination, harassment and victimization and other conduct prohibited by the act.
- Advance equality of opportunity between people who share a protected characteristic and those who do not.
- Foster good relations between people who share a protected characteristic and those who do not.

The revisions to Housing Benefit under the Welfare Reform Act 2012 offered a number of protections to those with protected characteristics including those with a disability and the elderly, to prevent inequality.

The DHP scheme is open to all Housing Benefit claimants, making no distinction between those with protected characteristics and those without. It is therefore non-discriminative in its aims.

DHP advances equality of opportunity for both claimants who share a

protected characteristic and those who do not.

The policy should contribute to fostering good relations with people with protected characteristics and those who do not, who access our services.

# 3. What aspects of the service change including how it is delivered or accessed could contribute to inequality?

The DHP policy will provide clarity on the approach the council takes with DHP awards.

The scheme itself is flexible and can cover a range of housing costs or scenarios. The scenarios listed in the policy are not exhaustive but demonstrate numerous changes in housing circumstances which could affect those with protected characteristics and those without .

The policy is intended for departments and external agencies providing financial/housing advice.

The availability of DHP is promoted through customer service, housing staff, registered social landlords, private sector landlords and local advice agencies. It will also be promoted when the council notifies individuals on their Housing Benefit entitlement or when communicating any change or restriction in Housing Benefit awards and through the information made available online and at customer access points.

Claims for DHP are generally made in writing. If the customer would rather discuss their circumstances in person or they are unable to complete a form a private interview will be arranged; if the customer cannot attend the office, a home visit will be made.

4. Will the policy have an impact (positive or negative) upon the lives of people, including particular communities and groups who have protected characteristics? What evidence do you have for this?

The policy makes the council's approach clear for DHP awards.

Census 2011 population data and DHP claimant data for 2016/17 has been used as an evidence base for this equalities assessment.

#### Race

This information is not collected from claimants as it is not relevant to the assessment. The census (2011) shows that people from minority ethnic backgrounds are more likely to be economically active and less likely to be

self-employed than people from a white background. We have no evidence to indicate that working age people with different ethnic backgrounds would be less likely to access DHP.

# Age

The table below shows the percentage of applicants who were awarded DHP in 2016/17 by age group.

Age Groups	Maidstone Population data – working age (Census 2011)	DHP claims (2016/17)
18-24	13%	11.85%
25-34	20%	30.43%
35-44	23%	19.76%
45-54	23%	24.11%
55 +	20%	13.04%

There is a difference of 10.43% between the percentage of DHP claimants in the age group 25-34 and the population average.

There is a difference of 6.96 % between the percentage of DHP claimants in the 55+ age group and the population average.

# **Disability**

The table below shows the percentage of applicants with a disability who were awarded DHP in 2016/17.

Disability	Maidstone Population data – working age (Census 2011)	DHP claims (2016/17)
Yes	16%	11.46%

There is a difference of 4.54% in claimants with a disability and the population average.

# Sex

Equalities information is not collected as it is not relevant to the DHP award.

Equalities information is not collected on the following characteristics as it is not relevant to calculation of housing benefit or DHP:

- Religion of belief
- Sexual orientation
- Gender reassignment
- Marital or civil partnership status
- Pregnancy or maternity

#### Conclusion

There is a significant, increased difference, in the percentage of claimants from the 25-34 age group compared with the population average and significantly less claimants in the 55+ age group.

In terms of the percentage of claimants with a disability there is not a significant difference; however it is lower than the population average.

The elderly and those with a disability have been less affected by welfare reform changes in relation to Housing Benefit provisions.

The under 35 age group have been negatively impacted by welfare reforms. The shared accommodation rate of Housing Benefit was raised from under 25 to under 35 which meant that single people aged 25 and over (and under 35), living in a one bedroom property would no longer be able to afford a property of this size. This may account for the higher number of DHP claimants within this age group.

Whilst there is a slightly lower number of DHP claimants with a disability than the population average, 11.46% of claims are from claimants with a disability supporting the fact that DHP continues to be accessed by those in financial need.

DHP is available to all residents in receipt of Housing Benefit. It is widely accessed by those protected by welfare reform and those that were not.

The policy is already delivering its objectives by protecting the most vulnerable. It does not create or contribute to inequality.