# **Equality Impact**

See the sheet *How to Make an Equality Impact* Assessment for assistance in filling out this form. You are also welcome to contact Delyth Williams, Policy and Equality Officer on ext. 32708, or <a href="mailto:DelythGadlysWilliams@gwynedd.llyw.cymru">DelythGadlysWilliams@gwynedd.llyw.cymru</a>, for further assistance.

The Council is required (under the Equality Act 2010) to consider the impact that any changes in any policy or procedures (or the creation of a new policy or procedure) will have on people with protected equality characteristics. The Council also has additional general duties to ensure fairness and to foster good relationships. Therefore, a timely Equality Impact Assessment should be completed before a decision is taken on any relevant change (i.e. that affects people with protected equality characteristics).

#### I Details

#### 1.1. What is the name of the policy / service in question?

Housing Action Plan for 2020/21 - 2026/27

# 1.2 What is the purpose of the policy / service that is being created or amended? What changes are being considered?

The aim of the scheme is to respond to the growing housing crisis in Gwynedd and to remove inequality. The plan specifically outlines how we intend to address the five challenges that are noted in our Housing Strategy, namely:

- No one is homeless in Gwynedd
- Social housing available to all who need one
- Everyone's home in Gwynedd is affordable to them
- Gwynedd Housing are environmentally friendly
- Homes having a positive influence on the health and well-being of the people of Gwynedd

#### 1.3 Who is responsible for this assessment?

Dafydd Gibbard - Head of Housing and Property Department

## 1.4 When did you commence the assessment? Which version is this?

03/07/20 – first version 12/11/20 – second version

#### 2) Action

#### 2.1 Who are the partners it will be necessary to work with to undertake this assessment?

The people of Gwynedd
All Housing and Property Department staff
Adults, Health and Well-being Department
Children and Families Department
Housing Associations within Gwynedd
Care Scrutiny Committee
Gwynedd Council Cabinet Members

#### 2.2. What steps have you taken to engage with people with protected characteristics?

A series of workshops and meetings were held with our partners in order to establish a firm understanding of the challenges faced by the people of Gwynedd. Following on from that engagement exercise, we have developed a series of particular projects to address the challenges.

The development of the plan is also a natural progression to the consultation work that was undertaken in preparing the Housing Strategy, the Regional Supporting People and Homelessness Strategy, as well as the Local Well-being Assessment.

#### 2.3 What was the outcome of the engagement?

We used a sample of cases that officers from the Housing Department are involved with in order to identify common problems and obstacles, but also those affecting particular protected characteristics such as disability, age, gender etc. In addition, engagement has also taken place with our partners and stakeholders (as noted in part 2.1) which has reinforced the following main messages:

- 1. We have witnessed an increase of 40% in demand for the Homelessness service since 2014/15, and a substantial increase during the Covid-19 pandemic, with the monthly number presenting themselves as homeless having leapt from 60 a month to 80 a month. Many of the individuals are currently placed in temporary / emergency accommodation and there is a clear need to increase the number of suitable living units within the County and to also extend the support available to them, including specialist mental health support. Just as relevant was the need to provide support to individuals facing mental health challenges which puts them at risk of losing possession of their home and becoming homeless.
- 2. There are over 2,000 people on the Housing Register in Gwynedd today, with the biggest demand being for one and two bedroom accommodation for single people under 35 years old however, these are in short supply. The average length of time spent on the housing register before being offered accommodation is 435 days.
- 3. **59**% of Gwynedd residents are priced out of the market in Gwynedd, compared with 56% in Wales, with mortgage deposits being a major problem for first-time buyers. In some communities seven times the average income is required to buy a property.
- 4. The nature and infrastructure of housing in Gwynedd mean that many are living in fuel poverty, an estimated 23% of households in Gwynedd.
- 5. The nature and construction of some houses are a barrier for some older people to continue living independently in their home.

- 6. There is a lack of suitable housing stock for disabled children returning home from hospital.
- 7. There is a current shortage in the number of homes available to offer young people who leave our care at 18 years old. There is also a shortage in the number of 'supported housing' units to home young people who need support from the Council to live independently.
- 8. Currently there are up to 30 adults with profound needs living in unsuitable placements across the county.

The proposed Action Plan has been developed as a result of this engagement and in consultation with our partners.

#### 2.4 On the basis of what other evidence are you acting?

The Gwynedd Local Housing Market Assessment reinforces the results of the further consultation and finds as follows:

#### **Social Housing**

53% of the social housing stock in Gwynedd has three or more bedrooms, which is higher than the Welsh average of 47%. Only 14% of the housing stock is one bedroom, which limits opportunities for tenants to downsize.

The number claiming Housing Benefit in the Social Rented Sector in Gwynedd is 72.5%, which is higher than Wales (68%).

71% of people on the social housing register requested a one or two-bedroom property, however there is a shortage of 24% in the social housing stock.

The effects of welfare reform will lead to an increase in the number of families who turn to the social housing sector as private renting becomes unsuitable, and with an increase in the demand for larger properties.

Less than 10% of the social housing stock has received some form of adaptations, this is not representative of accommodation which is completely accessible.

#### Homelessness

60% of homeless applicants in 2018 were single people. The supply of social housing does not meet homeless people's needs.

#### **Affordability**

It is likely that Welfare Reform will mean that an ordinary, working-age household in Gwynedd will be £45 poorer every week by 2020.

There is a deficit of £4,781 between the median income and the income required to buy a house in the lowest quartile in Gwynedd.

There is a deficit of £17,067 between median income and the income required to buy a median-priced house in Gwynedd.

Private sector renting is less affordable for households in 2017, as housing allowances in Gwynedd are on average £121 lower than private sector rent.

#### **Housing Supply**

The increase in the older age group is expected to continue, as people are living longer and as people move into the area. In 20 years' time, we expect there will be an extra 60% of people aged 80+ living in Gwynedd. This will lead to greater demand for accommodation that is suitable for this age group.

The number of households are expected to increase 8% until 2035. An 18% increase is projected in 1 person households; and 13% in 5+ households by 2035, leading to an increased demand for smaller houses with one or

two bedrooms.

We also expect an increase in the need for larger dwellings (5+ people) as there will be more large families between 2018 and 2035.

### 2.5 Are there any gaps in the evidence that needs to be gathered?

In developing some projects further, such as the proposals relating to constructing or converting buildings, further consultation will be required with further consideration given to any impact on equality.

One key aspect of the Housing Action Plan is the work to establish the actual need for housing in our communities. Although we are aware that the demand for housing is higher than the affordable supply available in Gwynedd, further work is required to establish and quantify the exact need in all areas of the county. Equality will be an integral part of the work to refine our understanding of the need in Gwynedd.

### 3) Identifying the Impact

3.1 The Council must duly address the impact that any changes will have on people with the following equality characteristics. What impact will the new policy/service or the proposed changes have on people with these characteristics? You are welcome to add other characteristics if you wish.

Characteristics	What type of impact? *	In what way? What is the evidence?
Race (including nationality)	Positive	By increasing the number and range of housing within the County, as well as the support packages for private tenants and landlords, we will look to reduce homelessness and generally improve housing standards, including in the private rented sector.
		The plans are likely to have a positive impact on race as there will be a general increase in the number of affordable housing units that are suitable and complement different needs in our communities. For example, according to the Local Housing Market Assessment, there is evidence within the Private Rented Sector that some prospective tenants are facing discrimination because they are from ethnic minorities. Similarly, it can lead to offering more suitable options for people living in multi-occupancy accommodation or are dealing with cases of overcrowding.
		Consultation will be an integral part of our continued work to refine our understanding of the need in different areas of Gwynedd, with careful consideration to race and the associated different cultures, and the impact of that on the housing need. The detail of the development and support plans will be based on the results of this work.
The Welsh language	Positive	It is estimated that 60% of buyers are priced out of the local market. Increasing the number of affordable housing units, as well as the proposed support packages in the form of loans and tax relief, can mean that more local people choose / are able to stay in Gwynedd.
Disability	Positive	We know there are a number of barriers to disabled children and adults being able to find a suitable and affordable house, with a shortage of housing that are accessible and flexible enough to be adapted. By earmarking money to fund housing adaptations, and introducing newlybuilt temporary and permanent specialist units, we can make a huge difference to living standards and mental well-being for a number of individuals and families.
		Mental health problems are common among individuals presenting as homeless. According to the 'ls Wales fairer?' review, it was found that schemes to reduce homelessness had a varied impact on people with protected characteristics, particularly those with mental health conditions. By offering specialist mental health support together with purpose-made accommodation to provide the support, we will aim to ensure that individuals have the necessary support.
		We also know that disabled people are more likely to live in poverty and experience severe deprivation than people who are not disabled. Our programme of schemes includes supported housing developments for children and adults with profound needs, and financial support packages to improve the condition of houses and carry out adaptations to enable individuals to continue living in their homes. As well as

		increasing the number and range of housing available to the people of Gwynedd, we will ensure that they reach the Welsh Housing Quality Standard.
Gender	Positive	The work to improve our understanding of the housing need will allow us to commission and develop housing to meet the varying needs, including some challenges that affect some protected characteristics more than others.
		We know for example that a high percentage of the waiting list for social housing are single men under 35 years old. There is greater emphasis on developing smaller-sized units in order to address this need. In the same manner, welfare reform is likely to have more of an impact on single parents which in turn is likely to increase the demand for social housing for that cohort; we know that women, for instance, are more likely to be a single parent household.
Age	Positive	The Local Housing Market Assessment indicates that there is a shortage of affordable housing for buyers, especially first-time buyers. Therefore our plans to increase the number of affordable housing units within the County, as well as proposed grant packages and tax exemptions, will have a positive impact.
		We also know that the 80+ population is increasing, with many older houses being unsuitable to enable them to live independently in their homes. Through our plans we intend to support an increase in the number of Extra Care Housing and supported models such as mobile wardens, as well as grants to improve the condition of houses. Similarly, increasing the range of affordable and social housing, designed to meet needs, can assist with this too.
Sexual	None	
orientation		
Religion or belief (or non-belief)	None	We have not identified an impact has the fauther work to identify the
Gender reassignment	None	We have not identified an impact, but the further work to identify the exact need for housing within the County may mean that we will need to revisit this.
Pregnancy and maternity	None	
Marriage and civil partnership	None	

3.2 The Council has a duty under the Equality Act 2010 to contribute positively to a fairer society by advancing equality and good relations in its activities in the fields of age, gender, sexual orientation, religion, race, transgender, disability and pregnancy and maternity. The Council must duly address the way any change impacts on these duties.

General Duties of the Equality Act	Does it have an impact?*	In what way? What is the evidence?
Eliminate unlawful discrimination, harassment and victimisation	Yes	Through a combination of support packages and schemes to provide suitable accommodation, the entire plan attempts to remove discrimination and promotes equal opportunity by reducing the barriers (as outlined in part 2.3) that prevent the people of Gwynedd from finding and living in accommodation that meets their

Promote equal opportunities	Yes	needs.
		The project for establishing the exact need within our communities will inform these schemes further and will look to foster good relations in consulting with the people of Gwynedd and considering
Building good relationships	Yes	the effects on each protected characteristic.
		In terms of our socio-economic duty, we know that 60% of the people of Gwynedd are priced out of the housing market. The plan is looking to secure better outcomes for those facing socio-economic disadvantage by increasing the number of affordable
Socio-economic Duty	Yes	housing in Gwynedd through plans for building and repairing houses. Schemes will be evaluated based on what constitutes an affordable price within the different areas in Gwynedd. Our schemes also aim to ensure that houses in Gwynedd are environmentally friendly, which will also offer energy-efficiency benefits to residents.

4)	Analysing the results	
4.1	Is the policy therefore likely to have a significant, positive impact on any of the characteristics or the General Duty? What is the reason for this?	e equality
	The plan is based on what our partners have identified as barriers to residents, and therefore ty characteristics.	some of the
4.2	Is the policy therefore likely to have a significant, negative impact on any of the characteristics or the General Duty? What is the reason for this?	ne equality
We de	o not anticipate any negative impact but we will be monitoring as the plans mature and are r	efined.
4.3	What should be done?	
Select	one of the following:	
Conti	nue with the policy / service as it is robust	l x
	• •	
Amen	d the policy to remove any barriers	
Suspe	Suspend and abolish the policy as the harmful impacts are too great	
Conti	nue with the policy as any harmful impact can be justified	

# 4.4 If you continue with the plan, what steps will you take to reduce or mitigate any negative impacts?

The nature of some of the plans means that we do not know what the exact outcome will be yet, for example, continuous work is required to identify what is the actual need within different areas of the County. One integral part of that work will be consultation, with the equality characters being duly addressed of course.

4.5	If you are not taking any further action to remove or reduce the negative impacts, please explain why here.	
N/A		
5)	Monitoring	
5.1	What steps will you take to monitor the impact and effectiveness of the policy or service (action plan)?	
We will prepare assessments as we further refine the plans.		