

# Equality Impact Assessment

**Service Area:** Planning, Housing & Health

**Head of Service:** Jeremy Mann

**Lead Officer:** Wendy Slate

**Date of Assessment:** 01/07/2022

**Person responsible for completing the assessment:** Wendy Slate

**Email address:** wendy.slate@northdevon.gov.uk

**Name of policy/function/project/service area to be assessed:** Loan policy

**Brief description of proposal to be assessed:** Revision of Loan policy

**Proposed implementation date of project/proposal:** Following adoption by Strategy & Resources Committee

## Brief description of the anticipated outcomes of the proposal:

| Provision                        | Current Arrangement                                                                                              | Proposed Arrangement             | Comment                                                                                          |
|----------------------------------|------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------------------------------------------------------------------------------------|
| Revision of Loan Policy          | Current policy for Home Improvement Loans was adopted at Executive Meeting (Minute 101, 8th January 2018 refers) | Adopt revised Loan Policy.       | Changes to policy include removal of restrictive eligibility criteria and loan amounts available |
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**Impact:**

**Summarise any positive impacts or benefits, any negative impacts (i.e. potential for discrimination, disadvantage or disproportionate treatment) and any neutral impacts and the evidence you have taken into account to reach this conclusion. Be aware that there may be positive, negative and neutral impacts within each characteristic.** (NOTE: please refer to the Equality Strategy for the characteristics) Where an impact is unknown, state so, and identify what steps will be taken to address any gaps in data:

Positive impact: The revised Loan Policy removes restrictive eligibility criteria and amounts available and aims to compliment the Empty Homes Project. It is anticipated that more residents will benefit from the loan fund with Lendology CIC with the provision of 3 loan types:

- Commercial Conversion Loan – available to property owner(s) for commercial conversion of buildings into dwellings, either for sale or rent (subject to planning permission)
- Empty Home Loan – available to property owner(s) to bring empty homes back into use to increase the provision of much needed homes, either for sale or rent
- Home Owner Loan – available to home owners (including Park Homes) for a variety of purposes, including essential repairs, improvements, disabled adaptations, homelessness prevention, bulk buy fuel and ‘Lite Loan’

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**Consideration of Alternatives:**

**Describe what alternatives have been considered and/or what actions will be taken to remove or minimise any potential negative effect identified above (attach evidence or provide link to appropriate data, reports, etc):**

No alternative considered

**Consultation:**

**Brief description of any consultation with stakeholders and summarise how it has influenced the proposal. Please attach evidence or provide link to appropriate data or reports:**

Consultation with NDC Officers and representatives from Lendology CIC. All parties were keen to remove restrictive eligibility criteria and amounts available as this would allow more loans to be considered. This would result in more properties being improved (including energy efficiency measures) and aims to bring empty properties back into use (for sale or rent)

**Funding Considerations:**

Monitoring of money lent and re-paid will be undertaken by NDC & Lendology CIC.

**Date approved by Head of Service:** 14/07/2022

**Reporting and Publication:**

Equality Impact Assessments will be published on North Devon Council's website.

The completion of an Equality Impact Assessment is an ongoing process. Impacts will be continually reviewed during projects and the decision making process and the Assessment will be updated accordingly and published.

A further assessment will also be undertaken between 6 to 12 months following the implementation of the policy, project, decision or service change has been implemented.

Please also confirm the date on which you will be re-considering the project/report and submitting a further EIA if applicable.

1 year from adoption of policy

**Monitoring Arrangements:**

Briefly describe the monitoring arrangements/systems that will be put in place to monitor the effects of this proposal.

Quarterly reports are provided to NDC from Lendology CIC

**Date approved by Head of Service:** Click or tap to enter a date.

**Corporate and Community Services Use Only:** Date of publication to NDC  
Website: 17/08/2022