

Equality Impact Assessment

Table 1

Author	Dawn Eckersley	Directorate	Housing														
Date	06/10/21	Service	Housing														
<p>1. The project or decision that this assessment is being undertaken for</p> <p>Shared Ownership Policy</p> <p>Lewisham Council has developed a Shared Ownership Policy to determine which applicants should be prioritised for shared ownership properties in the borough, developed by Lewisham Council.</p> <p>Shared ownership is where an organisation owns the freehold or main lease of a property and sells a share to the person who lives in the property. The occupier can then buy additional shares (known as staircasing) at any point until they eventually own the whole property. Rent is paid on the unsold equity (the part of the property that the Council still owns). There is no obligation for an occupier to staircase if they do not want to.</p> <p>There are a range of eligibility criteria set out in Greater London Authority Capital Funding Guide that the policy adheres to:</p> <ul style="list-style-type: none"> • The maximum household income is £90,000 to be eligible to purchase a property under this policy • Applicants must be unable to purchase a property on the open market • Applicants must be able to afford their purchase and sustain their housing costs • Be first time buyers, other than exceptions outlined in paragraph 3.2.3 of the policy • Be British citizens or EEA citizens or have indefinite leave to remain. <p>Under the Capital Funding Guide, Lewisham Council is able to prioritise individuals with specific (non-protected) characteristics to increase their chances of successfully purchasing a shared ownership property.</p> <p>If the buyer meets the criteria set out above, then the order of prioritisation is:</p> <ol style="list-style-type: none"> 1. Armed Forces personnel – if you are serving or have left the Armed Forces within the last five years, or if you are required to leave your property after your partner has died through service, in accordance with the Armed Forces Covenant for Lewisham. 2. Lewisham Council social housing tenants. 3. Lewisham residents on the Housing Register. 4. Current Lewisham residents. 5. People who work in the borough. 6. People living or working in another London borough. 																	
<p>2. The protected characteristics or other equalities factors potentially impacted by this decision</p> <table border="1"> <tr> <td><input checked="" type="checkbox"/> Age</td> <td><input type="checkbox"/> Race</td> <td><input checked="" type="checkbox"/> Maternity and pregnancy</td> <td><input checked="" type="checkbox"/> Marriage and civil partnership</td> <td rowspan="3"><input checked="" type="checkbox"/> Other, Gypsies and traveller</td> </tr> <tr> <td><input type="checkbox"/> Gender</td> <td><input type="checkbox"/> Gender reassignment</td> <td><input checked="" type="checkbox"/> Disability</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> Religion or belief</td> <td><input checked="" type="checkbox"/> Carer status</td> <td><input type="checkbox"/> Sexual orientation</td> <td></td> </tr> </table>					<input checked="" type="checkbox"/> Age	<input type="checkbox"/> Race	<input checked="" type="checkbox"/> Maternity and pregnancy	<input checked="" type="checkbox"/> Marriage and civil partnership	<input checked="" type="checkbox"/> Other, Gypsies and traveller	<input type="checkbox"/> Gender	<input type="checkbox"/> Gender reassignment	<input checked="" type="checkbox"/> Disability		<input checked="" type="checkbox"/> Religion or belief	<input checked="" type="checkbox"/> Carer status	<input type="checkbox"/> Sexual orientation	
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<p>3. The evidence to support the analysis</p> <p>The key data used for this assessment is:</p> <ul style="list-style-type: none"> • ONS data on Lewisham. 																	

- Lewisham Housing Register data the service-user profile – i.e. those applying for social housing. Much of this information is provided as part of a housing application and has been sourced from the in-house system.

With regards to Lewisham Housing Register data, applicants, are not required to enter data on protected characteristics in their service-user profile. Therefore the council has limited data on the protected characteristics of applicants, so we are unable to provide a detailed assessment of the impact of re-allocating groups, or forecast the impact with a significant degree of confidence.

It should be noted that the housing service has recently implemented a new integrated housing system. In time, and with a re-registration process proposed as part of the policy review, our data quality should improve over time.

The analysis

Age

Housing register Age band	%
18-25	5%
26-35	22%
36-40	16%
41-50	27%
51-60	18%
61+	12%
Grand Total	100.00%

- The most represented age bracket in the social housing register is 41-50
- The general age range for shared ownership is 28-42 so this affordable home ownership product offers an alternative to people outside this demographic

Ethnicity

Housing register Ethnicity	%
(blank)	70.3%
English/Welsh/Scottish/Northern Irish/British	8.0%
African	6.0%
Caribbean	5.6%
Not disclosed	2.2%
Any other White background	2.0%
Any other Black/ African/ Caribbean background	1.2%
Any other ethnic group	1.2%
White and Black Caribbean	0.8%
Any other Asian background	0.8%
Any other mixed/ multiple ethnic background	0.5%
Chinese	0.4%
Irish	0.3%
White and Black African	0.2%
Indian	0.2%
Bangladeshi	0.2%
Pakistani	0.2%
White and Asian	0.1%

Arab	0.0%
Grand Total	100.00%

- The data regarding the ethnicity of applicants on the general Housing Register is limited, with more than 70% of those not disclosing their ethnicity. Most applications to the general Housing Register are made online so a large number of applicants are choosing not to disclose this data.

Maternity

- A small number of applicants on the Housing Register (less than 2%) are listed as pregnant.

Gender

- Almost a quarter of applicants on the Housing Register are female. This is most likely because there are more single women with dependent children accepted onto the register (as dependent children is indicative of a priority need).

Gender identity

- 1.48% of applicants on the Housing Register have identified as transgender
- There is no data for gender identity within homeless applicants.

Disability

- Over 16% of applicants on the Housing Register have declared a disability.
- As at August 2020, there were 149 households on the Housing Register awaiting accessible social housing. 109 of these households were already in social housing not currently suitable for their needs. At least 15 were in temporary accommodation.
- Less than 1% of homelessness applicants in the extract declared a disability; however this relates to lead applicant only.

Household type

- Household type is not collected in Housing Register data; however the minimum number of bedrooms required gives us an idea of the sizes of the households. Almost three quarters of households waiting for social housing need a minimum of 2 or 3 bedrooms. 69.6% of residents in LB Lewisham looking for shared ownership are looking for a 1 or 2 bed property (SharetoBuy.com)
- As expected, larger households are more likely to be affected by overcrowding. 635 households within the Council's own stock (Lewisham Homes) are overcrowded by more than one bedroom. Almost three quarters of these households have 5 or more occupants, suggestive of families with more children or multi-generational households.
- 812 households within our own stock are overcrowded by 0.5-1 bedroom. Almost half of this cohort are a household of 6 occupants.
- According to the 2014-based CLG household projections, the number of households with children is expected to increase by around 6,300 over the period 2018–2033.

Religion

Religion	%
Not disclosed	58.33%
Christian (all denominations)	23.93%
None	9.82%
Muslim	5.43%
Any other religion/belief	0.82%
Prefer not to say	0.74%
Buddhist	0.45%
Hindu	0.41%
Sikh	0.03%
Jewish	0.03%

Grand Total	100.00 %
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- Over 50% of Housing Register applicants have not disclosed a religion.
- Out of the remaining applicants, almost a quarter have identified as Christian. The next most prevalent declaration is 'no religion', followed by Muslim.
- When looking at households on the register that are overcrowded by 2 bedrooms or more, those who are Muslim are overrepresented (almost 14% even though they account for only 5.4% of the overall register), suggesting that any changes to policy relating to overcrowding may have a disproportionate impact on this group.
- Religion data is not available for over 75% of Lewisham Homes tenants.

Carer status

- There is no data for carers within the housing register or homelessness applications.

Sexual orientation

- Over half of applicants on the housing register have not disclosed their sexual orientation.
- 44% have identified as straight / heterosexual.
- Less than 1% have identified as gay, lesbian, bisexual or other.

Income

- By definition, all applicants on the Housing Register are on low incomes and / or in receipt of Housing Benefit or Universal Credit.

4. Impact summary

In summary the Shared Ownership Policy does not unfairly discriminate against or disadvantage individuals or households with protected characteristics. The Policy has been drafted to ensure access to this affordable home product is prioritised for those with the greatest need, ability to fund the purchase and local connection to the borough.

5. Mitigation

No mitigation is necessary.

6. Service user journey that this decision or project impacts

Based on the Share to Buy database of people looking to buy a shared ownership property who live in LB Lewisham: there are 1386 residents (56.5%) living in private rented, 703 residents (28.6%) living with family/friends & 293 residents (12%) in socially rented accommodation.

Registration for shared ownership homes with LB Lewisham will be through the Lewisham Homes sales website.

[Shared ownership - Lewisham Homes](#)

If you think you may become homeless, you should contact the Council for advice at the earliest opportunity. The earlier you contact us the more chance we have of helping you to avoid becoming homeless. You can call the **Housing Options Centre [HOC]** on 020 8314 7007 or e-mail HOC at HousingOptionsEnquiry@lewisham.gov.uk.

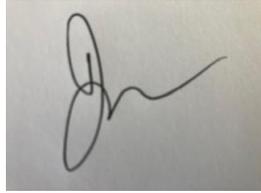
If you want to join the housing list you can do this by referring to our information on the website www.lewisham.gov.uk or <http://www.lewisham.gov.uk/myservices/housing/find/Pages/Apply-for-social-housing.aspx>.

For advice about your housing options, please contact the **Allocations and Lettings Service** on 020 8314 7007 or LewishamFindYourHomeApplications@lewisham.gov.uk.

If you are vulnerable (for example you are elderly, have learning or other disability, or do not have the ability to read English or another language) we can assist you in accessing housing and bidding for properties. The **Homeseach Support Officer**, based in the Allocations and Lettings Service, assists applicants to engage with the choice based lettings system and can assist clients with bidding. Please contact the Allocations and Lettings Service for further information on 020 8314 7007 or LewishamFindYourHomeApplications@lewisham.gov.uk.

Single Homelessness Intervention and Prevention (SHIP): The Council is committed to working with partner agencies to promote housing options for single young people and there are a number of supported housing schemes that may be suitable for your needs funded throughout the borough. For more information on how to access these schemes please contact the SHIP service at SHIP@lewisham.gov.uk or 020 8314 7007.

**Signature of
Head of Service**



Dawn Eckersley
Head of Housing Partnerships and Service Improvement

For further information please see the full [Corporate Equality Policy](#).

