



## **ADVANCE PUBLICATION OF REPORTS**

This publication gives five clear working days' notice of the decisions listed below.

These decisions are due to be signed by individual Cabinet Members  
and operational key decision makers.

Once signed all decisions will be published on the Council's  
Publication of Decisions List.

- 1. ACQUISITION PROGRAMME USING RIGHT TO BUY RECEIPTS (Pages  
1 - 30)**

This page is intentionally left blank

**London Borough of Enfield****Portfolio Report****Report of: Joanne Drew**

---

**Subject: Acquisition Programme using Right to Buy receipts****Cabinet Member: The Leader of the Council, Cllr Nesil Caliskan****Executive Director: Joanne Drew (Acting)****Ward: All****Key Decision: KD 5544**

---

**Purpose of Report**

1. To authorise an acquisition programme funded by combination of Housing Revenue Account (HRA) capital investment, Right to Buy (RtB) receipts or grant, for a period of five years commencing in 2022/2023. This is on the basis of the current rules for use of RTB receipts. If this changes to give more flexibility on eligible costs then, the approach outlined in this report will be reviewed.

**Proposals**

2. On the basis of the existing rules around the use of RTB receipts, approve the strategy to acquire homes for affordable housing to support the overall HRA Business Plan and mitigate risk of construction slowing down over the next 5 years.
3. Authority to acquire 55 newbuild homes and subject to budget and any RTB policy changes, exercise authority to acquire 82 further units as per expenditure set out in the confidential appendix for the acquisition of 137 newbuild homes (55 homes in 2022/2023 and 82 homes in 2023/2024) to be delivered as additional social housing; including expenditure on fees associated with the appointment of an Employer's Agent and Clerk of Work services to be provided by Bailey Garner.
4. Authorise expenditure for future years as set out in the Confidential Appendix, from 2023/2024 to 2027/2028.
5. Delegate authority to the Director for Housing and Regeneration in consultation with the Director of Law and Governance and Executive Director for Resources to agree the ancillary agreements and documents related to the purchases.
6. Approve any associated bids and acceptance of GLA affordable housing grant to be spent on acquiring homes to meet the GLA targets.

7. Approve the submission of any claim for 100% relief in respect of Stamp Duty Land Tax to HM Revenue & Customs together with appropriate Options to Tax to maximise tax relief.

### **Reason for Proposals**

8. In June 2012, Enfield signed the Government's RTB One for One Replacement Scheme agreement and in subsequent years the S116 Retention Agreement (2021).
9. The Government requires local authorities to spend right to buy receipts within five years of them being received (extended from three years in 2021). This is calculated on a quarterly basis. Failure to spend the receipts means the Council must pay them back to Government along with a 4% compound interest charge. To date the Council has not handed back receipts and this report proposes a programme to ensure this is maintained and that receipts are applied to accelerate supply and increase the number of homes for affordable housing.
10. The profile for Right to Buy Expenditure are set out in the Confidential Appendix A.
11. The acquisition of newbuild homes on the Alma, Ponders End will enable the Council to increase its overall affordable housing stock which will help to meet the needs of residents on the housing register, with the family accommodation providing solutions to address overcrowding.

### **Relevance to the Council's Corporate Plan**

12. The decision will enable the Council to steward the residential placemaking, support delivery of much needed additional affordable homes and create new and safe neighbourhoods.

### **Background**

13. The Council has an ambitious programme to increase the number of homes it owns to improve rental income and receipts to support the wider Housing capital works investment programme.
14. The last two years or so have been hard for many sectors. The impact of Brexit, Covid and now the war in Ukraine has led to considerable volatility in the construction market and mortgage availability has made sale of private homes high risk. As of March 2022, reports are that project starts have reduced by 24% year on year. Thirty-one construction firms were declared insolvent in February 2022 and 24 in March 2022.
15. This, along with the general impact of the recession, has led to a change in contractor attitudes to risk and willingness to fix prices. Material prices, labour availability, building regulation changes and sub-contractor insolvencies have all led to pressures on main contractor boards having to be more robust in their risk profiling. By establishing an acquisitions programme, this de-risks the council's development and regeneration programmes by offsetting price increases on direct delivery and slowdown in sales (which could impact on construction cashflow and build out) and enables the Council to commit its Right to Buy receipts within the restrictions set by Government.
16. The Council has established a forum for developers and landowners to improve overall housing delivery in the borough and to understand better the constraints in the local market and construction sector. Considerable feedback has been obtained from

contractors prior to and during tendering. Their willingness to fix prices without a considerable potentially unviable allowance, has led to difficulties in procuring developments within anticipated appraisal values at a fixed price. Willingness to hold contracts based upon earlier tendered prices has diminished, leading to delays and negotiations, thus protracting ability to commence delivery of the much-needed homes and infrastructure the UK requires.

17. The general inflation (CPI) increased to 10.1% as at October 2022. Whilst this has a bearing on construction, more importantly for this area of the economy is material inflation. The Construction Leadership Council's current update highlights key areas where material costs have increased greater than CPI. Availability is also now being further pressurised post pandemic due to the accessibility of key components exported from Ukraine, transportation issues and general global demand versus supply economics.
18. The Tender Price Index is likely to increase by anywhere between 5% and 8.5%. With minor regional differences, +/- 1%. The inflationary trend will likely continue over 23-25 albeit with a potential reduced rate but still much higher than experienced pre-pandemic.
19. Feedback from main contactors is that sub-contractors at present are unwilling to fix prices or are asking for higher sums to cover their risk. As such main contractors are asking for fluctuation provisions to cover this, which leads to new levels of price uncertainty. This presents a need to review sites current underway and at an advanced construction stage and support provision of new homes to prevent development so stalling.
20. This means that overall, the proposed strategy to invest in homes under construction or with planning, will enable the Council to de-risk the HRA's 3500 homes programme over the next 2 years and limit risk exposure of direct costs of capital for commissioning build.

### **Main Considerations for the Council**

21. The Council will secure the delivery of much needed social housing for people on the housing register and affordable home ownership options for those who cannot afford to buy and are ineligible for social housing.
22. The homes offer a range of bedroom sizes, including some wheelchair adapted homes which will help to address specific needs for those who are on the waiting list.
23. The Council can apply up to 40% RtB receipts against total scheme costs (TSC) which is higher than current levels of affordable housing grant (approximately 15% of TSC) and means less onerous conditions to support the delivery of homes. By acquiring homes based on fixed price this will help to reduce the overall call on borrowing over the next two years regardless of fluctuations in the market. The current price is within the borrowing limits set within the HRA Business Plan.
24. The payments will be made as per the Heads of Terms provided in the Confidential Appendix A.
25. A scheme appraisal was completed using ProVal which assessed the life cycle costs and includes contingency. The acquisition meets the hurdle rates set for the HRA. Any acquisition must comply with the Property Procedure Rules and the content of this report complies with those rules. An independent valuation by a RICS surveyor was undertaken to assess the potential market value of the newbuild homes.

## **Safeguarding Implications**

26. None

## **Public Health Implications**

27. No direct public health implications identified but affordable and healthy homes are prerequisite for the health and wellbeing of our residents.

## **Equalities Impact of the Proposal**

28. The Public Sector Equality Duty requires all public bodies to have due regard to the need to :

- Eliminate unlawful discrimination, harassment and victimisation 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.

29. The broad aim of the duty is to integrate equality considerations into general policy and decision making and we do this using the process of equality impact assessment.

30. An Equalities Impact Assessment (EqIA) of the proposals has been carried out and is attached at Appendix B. The EqIA has not identified negative impacts on any equalities group. The Council recognises that providing good quality, affordable housing within the Borough helps those most in need of a home and least able to afford property on the open market. There is a need for more family housing and 50% of the homes will be 3- and 4-bedroom homes. The acquisition is likely to benefit families with children and young people among other household characteristics on the housing register. The purchase of larger homes will also enable us to deliver on our commitments to provide appropriate social housing and reduce overcrowding.

## **Environmental and Climate Change Considerations**

31. The development will implement significant energy efficiency measures, to achieve the required carbon emission reductions by the Local Authority. The residential units have been calculated to achieve as much as 86% improvement in CO2 emissions over the baseline requirements within Building Regulations Approved Document Part L1A 2020 through the use of enhanced building fabric, connection to a heat network and low and zero carbon technologies.

32. The schemes also have an approved Green Procurement Plan which outlined how the development will seek to minimise the environmental impact of the scheme through responsible sourcing of materials, minimising construction site impacts, local procurement and employment strategies and the minimisation of construction and demolition waste.

## **Risks that may arise if the proposed decision and related work is not taken**

33. The potential risk is that if the decision is not taken, the Council will not be able to acquire and own more newbuild homes to address the need for social housing. This

will negatively impact the Council's ability to support those with the highest need in the borough and at a time where cost of living is impacting mostly residents in the private rented sector and temporary accommodation.

34. There also is a risk that should the Council not acquire these units, Countryside PLC will not be able to secure an Affordable Housing Provider for the affordable provision or sell the private homes, which will impact on cashflow for the main construction and delay the programme.

**Risks that may arise if the proposed decision is taken and actions that will be taken to manage these risks**

35. The risk on Alma is limited as the units are due to complete in the next 12-18 months and the 137 units will be converted to social housing which means the Council will be generating income to service any debt. All other acquisitions will be considered on a case-by-case basis to ensure these are aligned to the HRA Business Plan which sets the overall envelope for housing delivery.

Risk	Impact	Mitigation
Construction slows down	Limited as fixed price and longstop dates are set out in the contracts	Employer's agent and LBE clienting will monitor performance

**Financial Implications**

36. This report is proposing to purchase 55 homes and reserve our position on a further 82 homes totalling 137 affordable units from Countryside PLC (the Developer) on the Alma project.
37. The financial implications are included within the Confidential Appendix A.

**Legal Implications**

38. The Council has entered a Retention Agreement with The Secretary of State for Housing, Communities and Local Government pursuant to section 11(6) of the Local Government Act 2003. This sets out the terms and conditions on how the RTB receipts can be spent. RTB receipts allocated in this report are to be spent in accordance with that agreement.
39. Section 120 of the Local Government Act 1972 and section 17 of the Housing Act 1985 provide the Council with powers to make the acquisitions as proposed in this report.
40. The Government has introduced some SDLT reliefs to help facilitate developments, although it is recommended that specialist tax advice is obtained if the Council wishes to be certain that it is able to rely upon a particular relief.
41. External legal advice is being sought to review and address any implications which may arise in connection with subsidy control and/or procurement regimes.
42. The form of Contract and Transfer shall be in a form approved by the Director of Law and Governance.

43. The recommendations set out in this report are within the Council's powers and duties.

Legal implications in this report provided by JH (Legal) based on version of report circulated on 5.12.2022

### **Workforce Implications**

44. None

### **Property Implications**

45. HRA property implications: these are to be found throughout the report.

46. Corporate property implications: the transaction that is described in this report has the indirect effect of supporting property values that are used within the business case of the Council's Meridian Water project, thus helping to underpin the continuing viability of the scheme.

### **Other Implications**

47. None

### **Options Considered**

48. The alternative would be to do nothing and see if the homes sold on the open market. With the current economic conditions, we understand sales and marketing is stalling. On Alma, the ending of Help to Buy is likely to see further a slowdown of sale of private tenure homes which will impact on cashflow for construction of the wider scheme. By purchasing the homes, the Council can underwrite delivery and secure more affordable homes for social rent

### **Conclusions**

49. By purchasing the homes, the Council can fulfil its Right to Buy retention agreement, secure affordable home ownership for residents and management of the majority of affordable housing on Alma to manage the long-term stewardship of our significant regeneration schemes.

---

Report Author: Amena Matin  
Head of Regeneration and Growth  
Amena.Matin@enfield.gov.uk  
0208 1484384

Date of report 24<sup>th</sup> October 2022

### **Appendices**

Appendix A - Confidential appendix  
Appendix B – Equalities Impact Assessment (EqIA)



By virtue of paragraph(s) 3 of Part 1 of Schedule 12A  
of the Local Government Act 1972.

Document is Restricted

This page is intentionally left blank

## Enfield Equality Impact Assessment (EqIA)

### Introduction

The purpose of an Equality Impact Assessment (EqIA) is to help Enfield Council make sure it does not discriminate against service users, residents and staff, and that we promote equality where possible. Completing the assessment is a way to make sure everyone involved in a decision or activity thinks carefully about the likely impact of their work and that we take appropriate action in response to this analysis.

The EqIA provides a way to systematically assess and record the likely equality impact of an activity, policy, strategy, budget change or any other decision.

The assessment helps us to focus on the impact on people who share one of the different nine protected characteristics as defined by the Equality Act 2010 as well as on people who are disadvantaged due to socio-economic factors. The assessment involves anticipating the consequences of the activity or decision on different groups of people and making sure that:

- unlawful discrimination is eliminated
- opportunities for advancing equal opportunities are maximised
- opportunities for fostering good relations are maximised.

The EqIA is carried out by completing this form. To complete it you will need to:

- use local or national research which relates to how the activity/ policy/ strategy/ budget change or decision being made may impact on different people in different ways based on their protected characteristic or socio-economic status;
- where possible, analyse any equality data we have on the people in Enfield who will be affected eg equality data on service users and/or equality data on the Enfield population;
- refer to the engagement and/ or consultation you have carried out with stakeholders, including the community and/or voluntary and community sector groups you consulted and their views. Consider what this engagement showed us about the likely impact of the activity/ policy/ strategy/ budget change or decision on different groups.

The results of the EqIA should be used to inform the proposal/ recommended decision and changes should be made to the proposal/ recommended decision as a result of the assessment where required. Any ongoing/ future mitigating actions required should be set out in the action plan at the end of the assessment.

## Section 1 – Equality analysis details

<b>Title of service activity / policy/ strategy/ budget change/ decision that you are assessing</b>	<b>Acquisitions Programme for affordable housing</b>
<b>Team/ Department</b>	<b>Place/ Regeneration</b>
<b>Executive Director</b>	<b>Joanne Drew</b>
<b>Cabinet Member</b>	<b>Leader</b>
<b>Author(s) name(s) and contact details</b>	<b>Amena Matin</b> <a href="mailto:Amena.matin@enfield.gov.uk">Amena.matin@enfield.gov.uk</a>
<b>Committee name and date of decision</b>	

<b>Date the EqIA was reviewed by the Corporate Strategy Service</b>	<b>15<sup>th</sup> November</b>
<b>Name of Head of Service responsible for implementing the EqIA actions (if any)</b>	<b>Karen Lucas</b>
<b>Name of Director who has approved the EqIA</b>	<b>Joanne Drew</b>

The completed EqIA should be included as an appendix to relevant EMT/ Delegated Authority/ Cabinet/ Council reports regarding the service activity/ policy/ strategy/ budget change/ decision. Decision-makers should be confident that a robust EqIA has taken place, that any necessary mitigating action has been taken and that there are robust arrangements in place to ensure any necessary ongoing actions are delivered.

## Section 2 – Summary of proposal

Please give a brief summary of the proposed service change / policy/ strategy/ budget change/project plan/ key decision

**Please summarise briefly:**

What is the proposed decision or change?

What are the reasons for the decision or change?

What outcomes are you hoping to achieve from this change?

Who will be impacted by the project or change - staff, service users, or the wider community?

The Council are seeking to acquire 137 units on Alma Estate redevelopment for Affordable rent with Countryside, funded by a combination of HRA Capital investment and Right to Buy receipts for a period of five years beginning 2022/2023.

This acquisition will offer more affordable homes on the Alma Estate redevelopment. This acquisition is likely to benefit families with children to provide appropriate social housing and reduce overcrowding and giving the residents access to affordable housing within the open market.

Enfield's Housing Register is a local register of housing need, there are currently 6613 applicants seeking social housing in Enfield. The demand for housing exceeds supply and the Housing Register exists to enable the Housing Allocations Policy to prioritise those households that are in greatest need and to maximise their opportunities for rehousing.

Delivering these additional homes will provide a positive impact on the health and wellbeing of the residents within the borough.

## Section 3 – Equality analysis

This section asks you to consider the potential differential impact of the proposed decision or change on different protected characteristics, and what mitigating actions should be taken to avoid or counteract any negative impact.

According to the Equality Act 2010, protected characteristics are aspects of a person's identity that make them who they are. The law defines 9 protected characteristics:

1. Age
2. Disability
3. Gender reassignment.
4. Marriage and civil partnership.
5. Pregnancy and maternity.
6. Race
7. Religion or belief.
8. Sex
9. Sexual orientation.

At Enfield Council, we also consider socio-economic status as an additional characteristic.

“Differential impact” means that people of a particular protected characteristic (eg people of a particular age, people with a disability, people of a particular gender, or people from a particular race and religion) will be significantly more affected by the change than other groups. Please consider both potential positive and negative impacts, and provide evidence to explain why this group might be particularly affected. If there is no differential impact for that group, briefly explain why this is not applicable.

Please consider how the proposed change will affect staff, service users or members of the wider community who share one of the following protected characteristics.

**Detailed information and guidance on how to carry out an Equality Impact Assessment is available [here](#). (link to guidance document once approved)**

<b>Age</b>
This can refer to people of a specific age e.g. 18-year olds, or age range e.g. 0-18 year olds.
Will the proposed change to service/policy/budget have a <b>differential impact [positive or negative]</b> on people of a specific age or age group (e.g. older or younger people)? No
Please provide evidence to explain why this group may be particularly affected.
The acquisition of these homes will not have a differential impact (positive or negative) on a specific age group. The acquired homes will be allocated on the basis of need rather than household characteristics, though there is a high demand for family sized homes.
<b>Mitigating actions to be taken</b>

<b>Disability</b>
A person has a disability if they have a physical or mental impairment which has a substantial and long-term adverse effect on the person's ability to carry out normal day-day activities.
This could include: physical impairment, hearing impairment, visual impairment, learning difficulties, long-standing illness or health condition, mental illness, substance abuse or other impairments.
Will the proposed change to service/policy/budget have a <b>differential impact [positive or negative]</b> on people with disabilities? No
Please provide evidence to explain why this group may be particularly affected.
Currently 570 applicants on the Council's Housing Needs Register indicated that they have a disability but not all will require accessible home. Although the acquisition of these homes may help house people with disabilities that are currently on the Housing Need Register, the acquisition will not have a differential impact (positive or negative) on people with disabilities as the acquired homes will be allocated on the basis of need rather than household characteristics
<b>Mitigating actions to be taken</b>

--

### Gender Reassignment

This refers to people who are proposing to undergo, are undergoing, or have undergone a process (or part of a process) to reassign their sex by changing physiological or other attributes of sex.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on transgender people? No

Please provide evidence to explain why this group may be particularly affected.

The Gender Identity Research and Education Society (GIRES) estimates that in the UK around 650,000 people, 1% of the population, are estimated to experience some degree of gender non-conformity. If these numbers are correct and Enfield's population of 333,794, were exactly typical of that population, this equates to 3,350 individuals with some degree of gender non-conformity

### Mitigating actions to be taken

### Marriage and Civil Partnership

Marriage and civil partnerships are different ways of legally recognising relationships. The formation of a civil partnership must remain secular, where-as a marriage can be conducted through either religious or civil ceremonies. In the U.K both marriages and civil partnerships can be same sex or mixed sex. Civil partners must be treated the same as married couples on a wide range of legal matters.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on people in a marriage or civil partnership? No

Please provide evidence to explain why this group may be particularly affected.

The acquisition of these homes will not have a differential impact (positive or negative), because of marital status. Properties will be allocated on the basis of need rather than household characteristics



<b>Mitigating actions to be taken</b>
No mitigation action identified. We will continue to monitor the implementation of the decision to ensure that it is not having a differential impact on people or households with protected characteristics

<b>Pregnancy and maternity</b>
Pregnancy refers to the condition of being pregnant or expecting a baby. Maternity refers to the period after the birth and is linked to maternity leave in the employment context. In the non-work context, protection against maternity discrimination is for 26 weeks after giving birth, and this includes treating a woman unfavourably because she is breastfeeding.
The proposed increase in social rent family sized homes will help lone female parents of which there are 2559 households on the housing register, who have made successful homeless applications, and their children, find much needed stability after likely spending years in temporary accommodation. It is therefore possible that the decision will have a positive impact on people who fall within the pregnancy and maternity category.
The homes however will be allocated on the outcome of need assessment rather than household characteristics which may or may not include people who have these characteristics.
<b>Mitigating actions to be taken</b>
No mitigation action identified. We will continue to monitor the implementation of the decision to ensure that it is not having a differential impact on people or households with protected characteristics.

<b>Race</b>
This refers to a group of people defined by their race, colour, and nationality (including citizenship), ethnic or national origins.
Will this change to service/policy/budget have a <b>differential impact [positive or negative]</b> on people of a certain race?

Please provide evidence to explain why this group may be particularly affected.

There is a disproportionate number of people from BAME backgrounds on the housing register. There are approximately 1,494 Black applicants (African, Caribbean and Other) on the housing register waiting to be housed, in comparison to just 779 White UK applicants. There are 3,724 housing register applicants with ethnicities data recorded. Applicants with a Black background make up 40.1% of the applicants that provided their ethnicity whereas White UK group make up 20.9%. When comparing the demographics with the borough of Enfield, White UK group make up 40.5% of the total population.

#### *Homeless Applicants*

People from BAME backgrounds are more likely to approach our homelessness service for help. During 2018-19, we assessed 2,918 households under the Homelessness legislation.

Applicants identifying as Black make up the largest single group with 33% with 57% of applicants identifying as being from a non-white background. A full breakdown is set out below:

#### **Ethnicity %**

White 30

Black / African / Caribbean / Black

British 33

Asian / Asian British 4

Mixed / Multiple ethnic groups 3

Other ethnic groups 17

Not known 13

#### *Overcrowding and Covid*

The impact of the Covid pandemic on BAME communities has been profound. Research by UCL into mortality rates from Covid has demonstrated that there is an increased risk of death with BAME communities being nearly twice as likely to die than the white population. Many of the overcrowded households in the borough are from BAME communities. For BAME households this has meant an increased risk as it is far more difficult to maintain lockdown measures when the household do not have enough space to live in.

Although, the lettings will be in line with the housing allocations scheme which may have a positive impact on people from minority ethnic backgrounds, we do not believe that the increase in social housing will have a differential impact (positive or negative) on people of certain race. Properties will be allocated on the basis of need rather than household characteristics.

#### **Mitigating actions to be taken**

We will monitor the implementation of the decision to ensure that it is not having a differential impact on people or households with protected characteristic.

### Religion and belief

Religion refers to a person's faith (e.g. Buddhism, Islam, Christianity, Judaism, Sikhism, Hinduism). Belief includes religious and philosophical beliefs including lack of belief (e.g. Atheism). Generally, a belief should affect your life choices or the way you live.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on people who follow a religion or belief, including lack of belief? No

Please provide evidence to explain why this group may be particularly affected.

The most reliable estimates on percentages of Enfield residents of different religions are those from the 2011 Census; Christianity (all denominations) was the most common religion in the borough (53.6%) at that time. 16.7% of residents were of the Muslim faith, and 15.5% hold no religion or belief at all. Sikhs were the smallest group in the borough, composing 0.3% of the population, and people of 'other religion' made up 0.6%.

We do not believe that the increase in social housing will have a differential impact (positive or negative), because of religion or belief. Properties will be allocated on the basis of need rather than household characteristics.

### Mitigating actions to be taken

We will monitor the implementation of the decision to ensure that it is not having a differential impact on people or households with protected characteristics.

### Sexual Orientation

Sex refers to whether you are a female or male.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on females or males? No

Please provide evidence to explain why this group may be particularly affected.

There is very little boroughwide reliable data on sexual orientation, however the ONS 2019 Annual Population Survey predicted that 92.1% of the UK population identified as heterosexual while 2.9% identified as lesbian, gay or bisexual.

2,595 applicants in the housing register specified their sexual orientation whereby 97.1% identified themselves as heterosexual, less than 1% as gay/lesbian and 2% as other.

The increase in social housing however will not have a differential impact (positive or negative), because of sexual orientation. Properties will be allocated on the basis of need rather than household characteristics.

#### **Mitigating actions to be taken**

We will monitor the implementation of the decision to ensure that it is not having a differential impact on people or households with protected characteristics.

#### **Sex**

This refers to whether a person is sexually attracted to people of the same sex or a different sex to themselves. Please consider the impact on people who identify as heterosexual, bisexual, gay, lesbian, non-binary or asexual.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on people with a particular sexual orientation? No

Please provide evidence to explain why this group may be particularly affected.

There is a disproportionate number of female applicants on the housing register representing 74.6% of 6,216 applicants that have indicated their sex. Male applicants make up 25.3% of the applicants. Females are more likely to be single parents – 94% of single parents on Enfield's Housing Register are mothers.

Therefore, the increased provision of more family homes, which are available to residents on the housing register, will help lone female parents who have made successful homeless applications, and their children, find much needed stability after likely spending years in temporary accommodation.

#### **Mitigating actions to be taken**

We will monitor the implementation of the decision to ensure that it is not having a differential impact on people or households with protected characteristics

#### **Socio-economic deprivation**

This refers to people who are disadvantaged due to socio-economic factors e.g. unemployment, low income, low academic qualifications or living in a deprived area, social housing or unstable housing.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on people who are socio-economically disadvantaged? Yes

Please provide evidence to explain why this group may be particularly affected.

Enfield is the 9th most deprived London borough and has the 11th highest rate of child poverty in the country. Enfield's median household income is £35,300, which is the 9th lowest of the 33 London boroughs and lower than the London average. Within the borough, there are clear differences in household income between the western and eastern parts. Median incomes in the most affluent neighbourhoods are twice those of the least affluent.

The median rent charge in the year ending March 2021 was £1,300. This is 44% of the median household income per month. As at March 2020, 3,497 households were in temporary accommodation – the second highest number of all English authorities. Enfield has a higher total number of households in temporary accommodation per thousand, (26.29), than the England, (4.03), and London, (16.05), average.

The increase in affordable homes will increase provision in the borough and provide more affordable rental family sized homes to residents on the housing register.

**Mitigating actions to be taken.**

We will monitor the implementation of the decision to ensure that it is not having a differential impact on people or households with protected characteristics.

## Section 4 – Monitoring and review

How do you intend to monitor and review the effects of this proposal?

Who will be responsible for assessing the effects of this proposal?

Equalities data on ethnicity and disability is currently captured for some applicants but is not comprehensive.

Equalities data is not currently collated on religion, sexual orientation or gender reassignment.

In future, applicants will be asked the Council's standard monitoring questions in relation to religion, sexuality and gender reassignment, as well as the standard Council equalities questions on age, gender, ethnicity and whether the applicant or household has a disability.

The Head of Housing Management will have overall responsibility for the implementation of the mitigating actions.

## Section 5 – Action plan for mitigating actions

Any actions that are already completed should be captured in the equality analysis section above. Any actions that will be implemented once the decision has been made should be captured here.

Identified Issue	Action Required	Lead officer	Timescale/By When	Costs	Review Date/Comments

This page is intentionally left blank