

Equality Impact Assessment (EIA)

Title of policy/process under consideration

Loan interest

Lead department

Corporate affairs

Is this policy/process? (Please tick)

New Existing Revised

Is this a full EIA? (Please tick)

Yes No

Please state the reasons for the above decision.

The policy has no significant impact on any of the protected characteristics.

What are the policy/process objectives and aims?

The policy sets out how the ILF will carry out a financial assessment for users not in receipt of income support or associated benefits (see policy for detail) who have taken out a loan for a disability related adaptation to their homes

A financial assessment by the ILF is carried out largely in line with income support rules. The ILF governing documents (Conditions Of Grant Agreement) enable the ILF to make an allowance for the interest on a loan taken out for a disability related improvement, adaptation or extension of the candidate's home when calculating someone's contribution to their support needs.

The original intention of the policy was to bring the ILF into line with income support regulations, previous to the policy the ILF had not taken into account the cost of repaying loan interest, which would have meant that ILF users were disadvantaged compared to other people in receipt of income support.

The rate of interest taken into account is also in line with income support rules.

Please state the reasons why the changes are taking place.

The only amendment made to the policy has been to remove a dysfunctional hyper-link to a website that had detailed the governments standard rate of interest. The amendment has not changed the purpose or nature of the policy.

Key

-2 Significant negative impact	+1 Mild/moderate positive impact
-1 Mild/moderate negative impact	+2 Significant positive impact
0 Neutral impact	

Protected Characteristic	Impact	Notes
Age	0	The policy has no significant impact relating to age.
Disability	0	The policy has no significant impact relating to disability.
Gender	0	The policy has no significant impact relating to gender.
Gender reassignment	0	The policy has no significant impact relating to gender reassignment.
Marriage and civil partnership	0	The policy has no significant impact relating to marriage and civil partnership.
Pregnancy and maternity	0	The policy has no significant impact relating to pregnancy or maternity.
Race	0	The policy has no significant impact relating to race.
Religion or belief	0	The policy has no significant impact relating to religion or belief.
Sexual orientation	0	The policy has no significant impact relating to sexual orientation.

What alternative policy/process options have been considered to reduce or alleviate any identified impact?

The policy has no identified impact.

What research has been gathered/considered when making decisions regarding the Protected Characteristics?

ILF Conditions of Grant Agreement.
Trustees papers July 2000.
Income support regulations.

Are any future actions required for example monitoring or review?

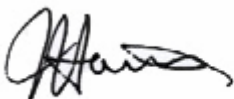
No

EIAB comments/recommendations

The EIA was presented to the board on 24 October 2013. The board agreed to the EIA as presented with no suggestions for amendment.

Date form completed 17 September 2013

Signature of EIAB chair



Date 5 November 2013

Subsequent amendments to policy/process

Date of amendment

Details of amendment

Reason why a new EIA is not required

Date of amendment

Details of amendment

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