



Your Homes  
Newcastle

**Equality Impact and Needs Assessment Form 2010**

**PART 1 – Initial Assessment**

**Step 1 – Preparation**

**Directorate:**

Chief Executives

Business Development

Tenancy Services

Finance & Resources

**Service:**

Human Resources

**Name of policy, strategy or service:**

Employee Hardship Policy

New



Existing

**Lead Officer: Ceri Liddell – HR Consultant**

**Members of EINA group (name & title):**

① **Stuart Bagnall – Principal Investment Officer**

② **Steve Foster – HR Consultant**

③ **Kim McMaster – Young People’s Service Manager**

④ **Helena Hammock - Assistant Performance Management and Policy Officer**

⑤ **Assistant Performance Management and Policy Officer**

⑥ **Simone Doyle –Diversity Manager**

**Dates of assessment:**

**Start date: 25 July 2011**

**End date: 8<sup>th</sup> September 2011**

## Step 2 - Aims & purpose

(Please see page 10 of the toolkit for further information)

What is the main aim of the policy, procedure or function?	This scheme provides for the payment of Hardship Loans to employees. Hardship loans are discretionary loans against a member of staff's future salary. Only existing members of staff (excluding those on notice to leave) can request monies from YHN for personal reasons due to financial difficulty.
How does this contribute to E&D in YHN?	In implementing this policy managers must ensure that all employees are treated fairly and within the provisions and spirit of YHN's Equality and Diversity Policy. In particular, YHN has a statutory obligation to assess the potential for the policy to discriminate on any grounds as detailed in the Equality Act 2010.
What are the outcomes and associated aims you are trying to achieve?	The Employees Hardship Loans Policy is designed to set out the terms and administrative process of how employees can apply for a hardship loan and how it will be repaid.
Which individuals, organisations or stakeholders are likely to have an interest in or likely to be affected by the policy or function?	All employees, temporary or permanent are likely to have an interest in this policy, as well as, recognized trade unions. Managers in the business will have an interest in this policy also.
Who has been consulted?	Consultation will include the following stakeholders; Finance & Resourcing Committee, Management Team, Recognised Trade Unions, Human Resources Team, Diversity Manager.
Who has overall responsibility for this policy, strategy or service? And is there a shared responsibility? (e.g. another department, authority or organisation.)	Human Resources
Does the development/review of the	In implementing this policy managers must ensure that all employees are

<p>policy or function present us with an opportunity to promote equality of opportunity and good community relations? Please explain.</p>	<p>treated fairly and within the provisions and spirit of YHN's Equality and Diversity Policy. In particular, YHN has a statutory obligation to assess the potential for the policy not to discriminate on any grounds as detailed in the Equality Act 2010.</p>
<p>What are the main policies, legislation or other documentation that relates to this policy or function?</p>	<p>Equality Act 2010</p>

**Step 3 – Information and data**

(Please see page 11 of the toolkit for further information)

What qualitative data has been considered in the development/review of the document/service?

Best practice policy examples, the organisations existing terms and conditions and processes.

What quantitative data has been considered in the development/review of the document/service?

Are there any gaps in the data? What actions are required to address this?

--

**Step 4 – Assessing the impact**

(Please see page 12 of the toolkit for further information on positive & negative impacts)

All Strands	Impact +/-	Details of impact identified	Evidence
		No Impacts identified	

**If negative impacts have been identified, follow step 5 from the toolkit (this step does not need to be documented) and then go to Step 6. If no impacts have been identified, please go to Part 3.**

### Step 6 – Improvement Plan

(Please see page 13 of the toolkit for more information)

<b>Recommendations &amp; Actions for Employee Hardship Payment Policy</b>			
<b>All Equality Strands</b>	<b>Action</b>	<b>Responsible Officer</b>	<b>Completion Date</b>
<b>General Policy Comment</b>	Clarification required regarding what the Hardship Loan policy refers to.	<b>Ceri Liddell/Stephen Foster</b>	<b>29 July 2011</b>
<b>General Policy Comment</b>	Emergency Payment Form appended, suggest remove as relates to interim payments in underpayment situations	<b>Ceri Liddell/Stephen Foster</b>	<b>29 July 2011</b>
<b>General Policy Comment</b>	Second Paragraph – 4 <sup>th</sup> Line Confusion – States immediately recovered in next month which isn't correct.	<b>Ceri Liddell/Stephen Foster</b>	<b>29 July 2011</b>
<b>General Policy Comment</b>	Reference made to max hardship funds should be - 10% of annual salary and then max net monthly salary, amend so that max in one month's net salary.	<b>Ceri Liddell/Stephen Foster</b>	<b>29 July 2011</b>
<b>General Policy Comment</b>	Should the policy make reference that if a Hardship Loan is accessed that a referral to YHN debt support services.	<b>Ceri Liddell/Stephen Foster</b>	<b>29 July 2011</b>
<b>General Policy Comment</b>	Amend working to 'secured loan under threat of possession'	<b>Ceri Liddell/Stephen Foster</b>	<b>29 July 2011</b>
<b>General Policy Comment</b>	Overall – Clarify intention of the policy? <ul style="list-style-type: none"> <li>• Is it to support employees in staying in their own home – As YHN is a social Housing provider?</li> </ul>	<b>Ceri Liddell/Stephen Foster</b>	<b>29 July 2011</b>

	<ul style="list-style-type: none"> <li>• Or is it targeted at general hardship? If so ought problems with utility bills, council tax etc not be covered also? (If so where do we draw the line, wouldn't want to be paying out for car loans etc)</li> </ul>		

**If you have identified actions to eliminate all of the negative impacts please go to Part 3.**

**If some or all of the negative impacts cannot be eliminated please go to Part 2. Please explain your reasons for moving onto a full impact assessment.**

**PART 3 – Publishing**

**Name of policy, strategy or service:**

Employee Hardship Policy  
Human Resources

**Complete:**

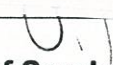
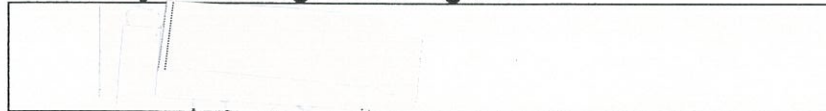
Initial Assessment

Full Assessment


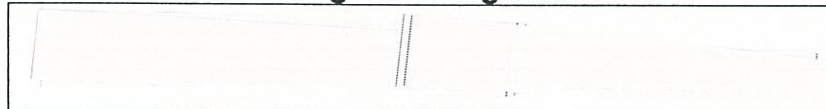
**Lead Officers signature:**


**Diversity Officer agreed & signed:**

**Director of Service agreed & signed:**

**Summary:**

This can be used to make any comments that you think may be relevant. This includes justifying any positive or negative impacts where no actions have been taken, why an EINA has been signed off or why an EINA was not necessary.

The representatives of the EINA met and discussed this policy but could find no negative impacts in terms of equality and diversity.

The actions contained within the recommendations and actions table have been completed and where appropriate the changes are reflected within the policy.

