Equality Impact Assessment (EIA) Tool

Please ensure you have read the guidance pages prior to completing this tool

This EIA also includes the consideration of a Children's Rights Impact Assessment (CRIA). This supports our commitments to becoming a Child Friendly city. Therefore, we need to demonstrate that the interests of the child are considered on all decisions impacting on them.

Document Control

Control Details:	Draft
Title of EIA/ Decision (DDM): Budget booklet code (if applicable): **If this is a budget EIA, please ensure the title and budget booklet code is the same as the title used within the budget booklet**	Self-Funded Care (ASC 004)
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Division:	ASC&H
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0.1	John Burgin	29/09/25
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Contributors/Reviewers (Anyone who has contributed to this document to be named)

Name	Title role	Date
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Glossary of Terms

Term	**Description**
ContrOCC	Financial Database used to generate invoices and record activity by providers

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Self-Funders	A self-funder is someone who pays the full cost of their adult residential care, typically due to having savings or assets above £23,250, or declining a financial assessment.

Section 1 – Equality Impact

(NCC staff/ Service users/ Citizen/ Community impact)

1. a. Description of proposal/ policy/ service to be assessed

This proposal covers two finance-related changes:

1. Charging self-funders an arrangement fee for brokering their care and support.

Section 14 of the Care Act enables us to be able to charge self-funders to source, broker and manage their care. Our Charging Policy in Nottingham does not specifically reference that we will do this and at the present time we do not charge an arrangement fee. Citizens with savings over the limit of £23,250 or those who have declined a financial assessment could be charged for us to broker their care services.

A regular fee can be applied to invoices to recover administration costs, in the region of £23 per invoice (2023/24 rates). The fixed-rate fee will be the same regardless of the size of the care and support package.

Proposed changes would only affect those receiving support from social care and living in their own home. It does not affect those living in residential care or nursing care. It does not affect people we have assessed as not having to pay any contribution to their care. It is proposed for this fee to apply to both existing self-funders as well as new self-funders requesting commissioned support from the council.

This change is therefore likely to have the greatest impact on those people with relatively significant savings or who own a home and live with an illness or disability meaning they need care and support to live independently.

1. b. Information used to analyse the equalities implications.

N.B When making a decision that impacts specific groups or protected characteristics, please ensure that you are able to demonstrate that you have meaningfully consulted with them. This includes impact on care leavers and the child.

ContrOCC finance data has been used to understand the numbers and proportion of citizens affected by this proposal.
At the time of writing, there are 235 citizens who self-fund a non-residential package of care.
Citizens requiring commissioned help and support will be impacted by the charge where they have savings over £23,250 or are home-owners.

1. c. Who will be affected and how?

Equality group/ individual	Impact type	Positive	Negative	None

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People from different ethnic groups	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	People from different ethnic groups may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen.			
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.			
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.			
Equality group/ individual	Impact type	Positive	Negative	None
Men	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	Men may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen.			
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a			

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	private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.

Equality group/ individual	Impact type	Positive	Negative	None
Women	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	Women may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen.			
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.			
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.			

Equality group/ individual	Impact type	Positive	Negative	None

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Trans	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	Trans people may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen.			
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.			
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.			
Equality group/ individual	Impact type	Positive	Negative	None
Disabled people/ Carers	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	Disabled people/Carers may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen. Proportionally this is more likely to impact on older residents or residents with a disability.			

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Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.

Equality group/ individual	Impact type	Positive	Negative	None
Pregnancy and maternity	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	Pregnant people may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen.			
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.			
Details of any arrangements for future monitoring of equality impact	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.			

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(Including any action plans)	

Equality group/ individual	Impact type	Positive	Negative	None
Marriage/ Civil Partnership	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	Married people/people in Civil Partnerships may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen.			
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.			
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.			

Equality group/ individual	Impact type	Positive	Negative	None
People of different faiths/ beliefs and those with none	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒

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Reasons for your assessment (Including evidence)	People of different faiths/beliefs, and those with none, may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen.
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.

Equality group/ individual	Impact type	Positive	Negative	None
Lesbian/ Gay/ Bisexual people	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	Lesbian/Gay/Bisexual people may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen.			
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly			

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	outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.

Equality group/ individual	Impact type	Positive	Negative	None
Older	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	Older people may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen. Consideration should also be given to a possibility of reduced access to appropriate care if citizens do not accept the new feeds and fee increases. Of all citizens who had received a financial assessment for a non-residential service, 63% are aged 55 and over; 43% are over retirement age (3,684 people). Of those affected by the Charging self-funders proposal, 94% are over retirement age, and 77% are aged 80 and above (235 people), meaning there is a disproportionate impact on citizens of retirement age.			
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.			

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Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.

Equality group/ individual	Impact type	Positive	Negative	None
Younger	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	Younger people may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen.			
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.			
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.			

Equality group/ individual	Impact type	Positive	Negative	None
Care Experience (Please refer to the guidance notes for further information)	☐ NCC staff ☐ Service users ☐ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment	People with Care Experience may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially			

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(Including evidence)	have a negative impact, due to an extra cost being generated for the citizen.
Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.

Equality group/ individual	Impact type	Positive	Negative	None
Other (E.g. Cohesion/ good relations, Health status, vulnerable children/ adults), Childs Rights/interest of the child, socio-economic background (e.g. financial vulnerable) What considerations have been made to understand the impact of stigma within your decision? (link to the guidance)	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☐	☒	☒
Reasons for your assessment (Including evidence)	Other individuals/groups may reside in homes affected by the introduction of fees and fee increases. The proposed changes will potentially have a negative impact, due to an extra cost being generated for the citizen.			

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Details of mitigation/ actions taken to advance equality	There will need to be a consultation with citizens receiving a non-residential service who self-fund their package of care, which has been brokered and commissioned by the council. One notable mitigation is that the council offers a significantly cheaper hourly rate of care than citizens would be able to agree with providers on a private arrangement. The annual benefit of this preferential rate – depending on the size of the package of care – is likely to significantly outweigh the annual fee. In addition, the council will manage any issues with the provider – such as missed calls or overcharged calls – on behalf of the citizen.
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.

1. d. Summary of any other potential impact
(Including cumulative impact/ human rights implications):

None

Section 2 – Equality outcome

Please include summary of the actions identified to reduce disproportionate negative impact, advance equality of opportunity and foster good relations. Please pull out all the mitigations you have identified and summarise them in this action plan

Equality Outcome	Adjustments to proposal and/or mitigating SMART actions	Lead Officer	Date for Review/ Completion	Update/ complete
Eliminate unlawful discrimination, harassment, victimisation, and any other conduct prohibited by the Equality Act 2010.	No mitigation required at this point. Potential concerns will be identified through measures already identified. Impact on citizens, regardless of protected characteristics, should continue to be monitored by the			

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	service in line with the Care Act, including reassessment and review, where required.			
Advance equality of opportunity between those who share a protected characteristic and those who don't	No mitigation required at this point. Potential concerns will be identified through measures already identified. Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.			
Foster good relations between those who share a protected characteristic and those who don't	No mitigation required at this point. Potential concerns will be identified through measures already identified. Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.			
(Please add other equality outcomes as required – e.g., mitigate adverse				

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impact identified for people with a disability)				

Outcome(s) of equality impact assessment:

☒	No major change needed	☐	Adjust the policy/proposal
☐	Adverse impact but continue	☐	Stop and remove the policy/proposal

Please note: All actions will need to be uploaded onto Pentana

Section 3 – Approval and publishing

The assessment must be approved by the manager responsible for the service /proposal. **Approving Director details** (name, role, contact details)**:** **Approving Director Signature:**	**Date sent for advice:**
Author Signature: 	**7/10/25**
Equality Team Signature: R.Dennis	**Date of final approval:**

For further information and guidance, please visit the Equality Impact Assessment Intranet Pages

For EIA advice and/ or publishing please raise a ticket via Employee Service Centre

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PLEASE NOTE: FINAL VERSIONS OF EIA'S MUST BE SENT TO THE EQUALITY & EMPLOYABILITY TEAM, OTHERWISE RECORDS WILL REMAIN INCOMPLETE.

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