# 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):<br><br>Budget booklet code (if applicable):<br><br>**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** | Deferred Payment Arrangements (ASC 004) |
| Name of author: | John Burgin |
| Department: | Adults |
| Director: | Chris Atherton |
| Division: | ASC&H |
| Contact details: | asc.directoratesupport@nottinghamcity.gov.uk |
| Strategic Budget EIA: | Yes |
| Exempt from publication: | No |
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## Document Amendment Record

| Version | Author | Date |
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| 0.1 | John Burgin | 29/9/25 |
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## Contributors/Reviewers (Anyone who has contributed to this document to be named)

| Name | Title role | Date |
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| Jamie-lee Miranda | Equality, Diversity and Inclusion HR Consultant | 01/10/2025 |
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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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| **Deferred Payment Agreement (DPA)** | A deferred payment agreement allows individuals in residential adult care to delay care costs, using property value as security, avoiding home sale during lifetime, with repayment due later. |
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## Section 1 – Equality Impact

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

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

This proposal covers the following finance-related change:

1. Uprating the Deferred Payment Agreement fee for citizens choosing to defer care fees and adding the value of these to their property.

Deferred Payment Agreement fees (DPAs) have not been increased for 11 years. During this time there have been additional requirements that have increased the administrative burden for arranging these. These will be reviewed to account for the actual cost of arrangement. A review of the administrative time will be undertaken as part of the uplift to ensure that the fee only meets actual costs to the local authority

This change is 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, 10 citizens had a DPA in place.
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 |
|---|---|---|---|---|
| **People from different ethnic groups** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ Community | ☐ | ☒ | ☒ |

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| 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 residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. |
| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery |

| Equality group/ individual | Impact type | Positive | Negative | None |
|---|---|---|---|---|
| **Men** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ 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 residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. | | | |
| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery | | | |

| Equality group/ individual | Impact type | Positive | Negative | None |
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| **Women** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ 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 residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. | | | |
| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery | | | |
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| Equality group/ individual | Impact type | Positive | Negative | None |
| **Trans** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ 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 residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. | | | |
| Details of any arrangements for future monitoring of equality impact | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery | | | |

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| (Including any action plans) | |

| Equality group/ individual | Impact type | Positive | Negative | None |
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| **Disabled people/ Carers** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ 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. | | | |
| Details of mitigation/ actions taken to advance equality | There will need to be a consultation with citizens receiving a residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. | | | |
| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery | | | |

| Equality group/ individual | Impact type | Positive | Negative | None |
|---|---|---|---|---|
| **Pregnancy and maternity** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ 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 residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. | | | |

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| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery |

| Equality group/ individual | Impact type | Positive | Negative | None |
|---|---|---|---|---|
| **Marriage/ Civil Partnership** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ 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 residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. | | | |
| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery | | | |

| Equality group/ individual | Impact type | Positive | Negative | None |
|---|---|---|---|---|
| **People of different faiths/ beliefs and those with none** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ Community | ☐ | ☒ | ☒ |
| 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. | | | |

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| Details of mitigation/ actions taken to advance equality | There will need to be a consultation with citizens receiving a residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. |
| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery |

| Equality group/ individual | Impact type | Positive | Negative | None |
|---|---|---|---|---|
| **Lesbian/ Gay/ Bisexual people** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ 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 residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. | | | |
| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery | | | |

| Equality group/ individual | Impact type | Positive | Negative | None |
|---|---|---|---|---|
| **Older** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ Community | ☐ | ☒ | ☐ |

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| 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. |
| Details of mitigation/ actions taken to advance equality | There will need to be a consultation with citizens receiving a residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. |
| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery |

| Equality group/ individual | Impact type | Positive | Negative | None |
|---|---|---|---|---|
| **Younger** | ☐ NCC staff<br>☒ Service users<br>☒ Citizens<br>☐ 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 residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. | | | |
| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery | | | |

| Equality group/ individual | Impact type | Positive | Negative | None |
|---|---|---|---|---|
| **Care Experience** (Please refer to the guidance notes for further information) | ☐ NCC staff<br>☐ Service users<br>☐ Citizens | ☐ | ☒ | ☒ |

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| | ☐ Community | | | |
| Reasons for your assessment (Including evidence) | People with care experience 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 residential service who self-fund their package of care, which has been brokered and commissioned by the council. | | | |
| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery | | | |
| | | | | |
| 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)<br><br>What considerations have been made to understand the impact of stigma within your decision? (link to the guidance) | ☐ NCC staff<br>☐ Service users<br>☐ Citizens<br>☐ Community | ☐ | ☒ | ☒ |
| Reasons for your assessment (Including evidence) | Other groups/individuals 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 residential service who self-fund their package of care, which has been brokered and commissioned by the council. This EIA will then be updated with any mitigation details if necessary. | | | |

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| Details of any arrangements for future monitoring of equality impact (Including any action plans) | Impact on citizens should continue to be monitored by the service in line with the Care Act. EIAs will be monitored and reviewed where required during project implementation and delivery |

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

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| 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 service in line with the Care Act, including reassessment and review, where required. | John Burgin | 1/4/26 | |
| Advance equality of opportunity between those who share a protected | No mitigation required at this point. Potential concerns will be identified | John Burgin | 1/4/26 | |

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| characteristic and those who don't | 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. | John Burgin | 1/4/26 | |
| (Please add other equality outcomes as required – e.g., mitigate adverse impact identified for people with a disability) | | | | |

## Outcome(s) of equality impact assessment:

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

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

## Section 3 – Approval and publishing

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| **The assessment must be approved by the manager responsible for the service /proposal.**<br><br>**Approving Director details** (name, role, contact details)**:**<br><br>**Approving Director Signature:** | **Date sent for advice:** |
| **Author Signature:**  | **7/10/25** |
| **Equality Team Signature:**<br><br>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**

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

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