



Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

Mutual Exchange Policy

An Equality Impact Assessment (EIA) form is a document that proves paying due regard by considering protected characteristics. EIAs that accompany reports presented to Councillors for decision-making are published with the committee papers on our website and are also available in hard copy at the relevant meetings.

Section 1: Initial Equality Impact Assessment Screening

This section documents the equality screening process of actual or potential impacts of the proposed activity on a specific protected characteristic, along with NYC's additional agreed-upon characteristics, to determine whether a full Equality Impact Assessment (EIA) is necessary or appropriate.

Basic Details	
Directorate	Community Development
Service area	Housing
Proposal being screened	Mutual Exchange Policy
Officer(s) carrying out screening	Imogen Downie
Lead Officer and contact details	Imogen Downie, Housing Policy and Strategy Officer (Service Improvement) imogen.downie@northyorks.gov.uk
Date of the assessment	Feb 2026
Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, or stopping doing something?)	Development of a unified Mutual Exchange Policy for North Yorkshire Council to set out how the Council will manage applications from social housing tenants who wish to exchange their homes.
What does the authority hope to achieve by it? (E.g. to save money, meet increased demand, do things in a better way.)	The authority aims to create a single, consistent Mutual Exchange Policy that replaces the varied legacy approaches inherited from former councils. It details eligibility criteria, statutory checks, property inspections, decision-making processes, legal completion requirements, and tenant responsibilities. The policy aims to support tenant mobility, ensure fair and

	lawful decision-making, and promote efficient use of the housing stock across the council area.
--	-------------------------------------------------------------------------------------------------

Further Details

1.1 How have stakeholders been involved in this policy/ decision/ proposal? (e.g. a consultation exercise)	Stakeholders have contributed through internal engagement with Legal Services and Housing teams during the development of the draft policy. Tenants who have recently undergone a mutual exchange were contacted to discuss their experience and to review the draft policy.
-------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

1.2 Will the proposal have a significant effect on how other organisations operate? (e.g. partners, funding criteria, etc.). Please explain briefly	<p>The revised Mutual Exchange Policy is not expected to have a significant impact on how partner organisations operate. Most changes relate to our internal procedures for assessing and approving mutual exchange applications. External organisations such as other social landlords will continue to follow their own exchange processes, and the proposed policy does not alter their responsibilities or criteria.</p> <p>There may be minor administrative impacts when coordinating exchanges with other housing providers, such as sharing information or aligning timescales, but these are consistent with current practice and do not represent a significant change</p>
------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

1.3 Impact on people with any of the following protected characteristics as defined by the Equality Act 2010, or NYC’s additional agreed characteristics

As part of this assessment, please consider the following questions:

- To what extent is this service used by particular groups of people with protected characteristics?
- Does the proposal relate to functions that previous consultation has identified as important?
- Do different groups have different needs or experiences in the area the proposal relates to?

If for any characteristic, it is considered that there is likely to be an adverse impact or you have ticked ‘Don’t know/no info available’, then a full EIA should be carried out where this is proportionate. You are advised to speak to your directorate representative for advice if you are in any doubt.

Tick and indicate which protected characteristics are identified as relevant to the proposal (positive, negative, neutral or don’t know).

Protect ed charact eristic	Impact				Comments
	Positive	Negative	Neutral	Don't know	
Age			x		<p>From information currently available we can estimate that 51% of our tenants are aged over 60. In 2021, 25% of the county’s adult population was over the age of 65. This is higher than the national percentage of 18.4%. This means that our tenant population is significantly more aged than the average population for North Yorkshire and the country.</p> <p>By 2035, 32.60% of North Yorkshire’s total population will be aged 65+ and 5.97% will be aged 85+.</p> <p>Nationally 23.26% will be 65+ and 4.05% will be 85+ by 2035.</p> <p>Less than 5% of our tenant population are under 29. North Yorkshire has a lower proportion of young people than the</p>

					<p>national average- 24.5% under 25 compared to 29.2% nationally.</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>
Disability			X		<p>North Yorkshire has a lower proportion (19.3%) of people with a disability or long-term limiting illness whose day-to-day activities are limited a lot- against the national average of 23.69%.</p> <p>However, this will rise to 20.89% of the 65+ population in North Yorkshire, against a national average of 24.86%.</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>
Sex			x		<p>The proportion of females is slightly higher (51%) than that of males (49%).</p> <p>This pattern is reflected across all localities, with the exception of Richmondshire, where the large number of predominantly male military personnel have the effect of reversing the proportions.</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>
Race (including GRTS)			X		<p>North Yorkshire has a much lower proportion (4.77%) of people who identify with a non-UK identity than the national average (12%).</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>
Gender reassignment			X		<p>In the 2021 census 1478 (0.28%) of residents across North Yorkshire identified themselves as transsexual or with a gender identity different to that registered at birth.</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>
Sexual orientation			x		<p>In the 2021 census 11,291 (2.2%) of residents across North Yorkshire identified themselves as Lesbian, Gay, Bisexual, or Other (LGB+).</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>

Religion or belief			x		<p>North Yorkshire has higher levels of Christians (55.6%) than the national average (46.2%), and lower levels of all other religions than the national average. Percentages of those with no religion or not stating their religion are broadly similar to the national average.</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>
Pregnancy or maternity			x		<p>In 2021 there were 5133 live births in North Yorkshire.</p> <p>In 2020 the conception rate per 1000 for under 18's was 10.9. This is below the rate for England (13).</p> <p>In 2020/21 4.2% of deliveries in North Yorkshire were to mothers from ethnic minorities, compared to the England value of 21.6%.</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>
Marriage or civil partnership			x		<p>A higher percentage of North Yorkshire's population is married or in a civil partnership (53.7%) than the national average (46.8%)</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>
NYC's additional characteristics					
People in rural areas			x		<p>The population in North Yorkshire is generally sparser than the national average (77 people per square kilometre as opposed to 434 nationally). In some parts of the county this is lower still (Ryedale 36, Richmondshire 38, Craven 48, Hambleton 69).</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>
People on a low income			x		<p>The proportion of households in deprivation in North Yorkshire reduced between 2011 and 2021. In 2011 52.1% of households in North Yorkshire were deprived in at least one of the four dimensions (employment, education, health and disability, housing).</p> <p>By 2021 this had fallen to 46.7%. This 5.4 percentage point reduction in North Yorkshire compared with a 5.9 percentage point reduction across England as a whole, with the proportion of households in deprivation in North Yorkshire remaining below the national average.</p>

					Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.
Carer (unpaid family or friend)			x		<p>Carers' allowance claimants make up 0.98% of North Yorkshire's population.</p> <p>This is lower than the average for England (1.42%) but there are variations across the county. It is likely, however, that these figures do not reflect the true number of people carrying out caring roles in the county as many do not claim allowances.</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>
Are from the Armed Forces Community (including veterans)			x		<p>North Yorkshire has 29,831 Armed Forces Veterans. Richmondshire has the highest proportion of Armed Forces Veterans in North Yorkshire at 9.5% (3,962), which is the third highest nationally.</p> <p>The proportion of veterans in Richmondshire is more than double the national average rate, which is 3.8%.</p> <p>Harrogate has the highest number of Armed Forces Veterans in North Yorkshire with 7,076 (5.2%).</p> <p>Our ambitions will not have any anticipated impacts on people specifically due to them sharing this particular protected characteristic.</p>

1.4 To which Part(s) of the Public Sector Equality Duties is the Policy/decision/proposal relevant? Tick and briefly describe.

General Duties	Yes	No	Details
Eliminate unlawful discrimination, harassment and victimisation	x		The Mutual Exchange Policy supports the elimination of discrimination by ensuring that all applications are assessed against consistent, transparent criteria. The policy sets out clear grounds for refusal which apply equally to all tenants, and it ensures that decisions are based on housing need and property suitability rather than personal characteristics. The process includes consideration of reasonable adjustments to ensure that no group is disadvantaged.
Advance equality of opportunity	x		The policy helps advance equality by providing a fair route for tenants to move to homes that better meet their needs,

			including those related to disability, mobility, household size, or caring responsibilities. By setting out clear timescales and expectations, it ensures that all tenants have equal access to the mutual exchange process and understand how to progress their application.
Foster good relations between different groups		x	The policy is primarily procedural and does not directly influence relationships between different groups. However, by providing a fair, transparent process for mutual exchanges and promoting tenant mobility, it may indirectly support positive relations by reducing overcrowding, stress and conflict associated with unsuitable housing.

1.5 Decision (Please tick one option) Decision to recommend this policy/ decision for an Equality Impact Assessment?	Yes		No	x
---------------------------------------------------------------------------------------------------------------------------------------	-----	--	----	---

If the answer is “Yes”, or you indicate a negative impact on any of the characteristics mentioned in the table above, please continue to Section 2 and complete the full Equality Impact Assessment. If the answer is “No”, please give a brief reason here.

The screening has identified no negative impacts on any protected characteristic. The Mutual Exchange Policy promotes fair, consistent decision-making and supports equality of opportunity by enabling tenants to move to housing that better meets their needs. Any impacts are either positive or neutral, and no further detailed Equality Impact Assessment is required.

Signed (Assistant Director or equivalent)	
Date	

Section 2: Equality Impact Assessment

This section aims to provide a full assessment of the actual or potential impacts on specific protected characteristics, along with NYC’s additional characteristics. It will also identify the proper actions to mitigate these impacts, if needed.

- 2.1 Evidence, Consultation and Data: What data or evidence source(s) has/ have been used to inform this assessment? Select the relevant source (s):**
- Demographic data
 - Service usage data
 - Consultation feedback
 - National/local research and report
 - Expert opinion
 - Others

2.2 Stakeholder Engagement: What engagement has been done regarding the proposal and what are the results?

- Who has been consulted?
- How were they consulted?
- What feedback was received?

2.3 What positive impact will this proposal have on the council budget, people, community, economic growth and environment, etc? Please explain briefly

2.4 Please briefly describe how will this proposal affect people with protected characteristics? Only those who are identified as relevant to the proposal in section 1.

protected characteristics	Negative	Don't know	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information, etc.
Age			
Disability			
Sex			
Race (including GRTS)			
Gender reassignment			
Sexual orientation			
Religion or belief			
Pregnancy or maternity			
Marriage or civil partnership			
NYC's additional characteristics			
People in rural areas			

People on a low income			
Carer (unpaid family or friend)			
Are from the Armed Forces Community (including veterans)			

2.5 Geographic impact: Please detail where the impact will be (please tick all that apply)

North Yorkshire wide	
Craven	
Hambleton	
Harrogate	
Richmondshire	
Ryedale	
Scarborough	
Selby	

If you have ticked one or more areas, will specific town(s)/ village(s) be particularly impacted? If so, please specify below.

--

2.6 Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, citing evidence from Q2.1 & Q2.2, e.g. engagement, consultation and/or service user data or demographic information, etc.

--

2.7 Mitigation and Actions: List the actions that will be taken to reduce or eliminate any negative impact identified above and how positive impacts will be enhanced. Briefly describe the action you defined.

Actions	Lead	By when

2.8 Monitoring and Review: If the proposal is to be implemented, how will the impact be monitored?

Briefly describe the monitoring arrangements/systems that will be put in place to find out how the expected outcomes have been achieved in practice.

2.9 Conclusion: Please summarise the findings of your EIA, including impacts, recommendations in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

2.10 Sign off section

This full EIA was completed by:

Name: Imogen Downie

Job title:

Directorate:

Signature:

Completion date:

Authorised by relevant Assistant Director (signature): A Rowe

Date: 18 February 2026

Once this has been signed off, please send it to webteam@northyorks.gov.uk for publication on the appropriate webpage.

Publication:

To help people find completed EIAs, we publish them in the Equality and Diversity section of the NY Council [website](#).

Contact details

If you need further support and guidance about carrying out EIA, please contact your directorate equality representative as listed in Stage 4 on our Intranet: [Paying due regard to equality using equality impact assessments](#)

Or contact North Yorkshire Council's equality team on email Equality@northyorks.gov.uk