


EQUALITY IMPACT ASSESSMENT – MILLFIELDS COMMUNITY ECONOMIC DEVELOPMENT TRUST LOAN REFINANCE JUNE 2024

SECTION ONE: INFORMATION ABOUT THE PROPOSAL

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| Author(s): The person completing the EIA template. | Anna Peachey Economy, Partnerships, Regeneration Manager | Department and service: | Economic Development, Economy, Employment, Enterprise | Date of assessment: | 13 May 2024 |
| Lead Officer: Head of Service, Service Director, or Strategic Director. | Amanda Ratsey Head of Economy, Employment and Enterprise | Signature: |  | Approval date: | 13 May 2024 |
| Overview: | <p>Further to Cabinet Decision ‘Urban Enterprise’: New Enterprise Units at Millfields Trust” Passed on 13 March 2013, Plymouth City Council acted as a guarantor for a £2.1m loan to the Trust from the Heart of SW LEP for developing the Genesis Building in 2013 (the LEP loan). Somerset County Council was acting as accountable body for the LEP. This loan from PCC to the Trust is intended to forestall default on settlement of the LEP loan.</p> <p>The LEP loan was made on condition of refinancing after 10 years, and the balance is due to be repaid by 30 June 2024 (extended from 31 October 2023). The Trust has been negotiating a commercial loan with a high street bank since July 2023. Delays due to changes in personnel have been exacerbated by the need to agree renewal of lease and grant agreements with Plymouth City Council.</p> <p>The Council has been working closely with the Trust to understand and meet requirements of the Bank in applying for a commercial loan. There is a high probability that the bank loan will not be drawn down before the LEP deadline.</p> <p>As one of Plymouth City Council’s strategic Community Economic Development Trusts, the Trust receives support from the Council to improve economic participation and benefit their community. The loan would be made on commercial terms and secured against capital assets. The terms will be agreed by the Director for Place and Section 151 Officer following completion of due diligence and legal advice.</p> | | | | |

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| Decision required: | <ol style="list-style-type: none"> 1. Provide a bridging loan to repay the original loan that was provided by Somerset County Council (on behalf of Heart of SW LEP) to Millfields Community Economic Development Trust (the Trust) for the development of the Genesis building, Union Street, Plymouth. 2. Delegate authority to the Section 151 Officer to agree the final terms and conditions of the bridging loan, to a value not to exceed £1.7m. |
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SECTION TWO: EQUALITY IMPACT ASSESSMENT SCREENING TOOL

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| Potential external impacts: Does the proposal have the potential to negatively impact service users, communities or residents with protected characteristics? | Yes | x | No | |
| Potential internal impacts: Does the proposal have the potential to negatively impact Plymouth City Council employees? | Yes | | No | x |
| Is a full Equality Impact Assessment required? (if you have answered yes to either of the questions above then a full impact assessment is required and you must complete section three) | Yes | x | No | |
| If you do not agree that a full equality impact assessment is required, please set out your justification for why not. | | | | |

SECTION THREE: FULL EQUALITY IMPACT ASSESSMENT

| Protected characteristics (Equality Act, 2010) | Evidence and information (e.g. data and consultation feedback) | Adverse impact | Mitigation activities | Timescale and responsible department |
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| <p>Age</p> | <p>Plymouth</p> <ul style="list-style-type: none"> • 16.4 per cent of people in Plymouth are children aged under 15. • 65.1 per cent are adults aged 15 to 64. • 18.5 percent are adults aged 65 and over. • 2.4 percent of the resident population are 85 and over. <p>South West</p> <ul style="list-style-type: none"> • 15.9 per cent of people are aged 0 to 14, 61.8 per cent are aged 15 to 64. • 22.3 per cent are aged 65 and over. <p>England</p> <ul style="list-style-type: none"> • 17.4 per cent of people are aged 0 to 14. • 64.2 per cent of people are aged 15 to 64. • 18.4 per cent of people are aged 65 and over. <p>(2021 Census)</p> | <p>There is no service delivery associated with this decision although it does enable the Trust to continue to operate its business premises. If the service delivery is not mindful of the potential economic challenges for people of different ages, there is a possibility that they will be economically vulnerable and ‘left behind’.</p> <p>Age groups with common economic challenges are children, 16–25-year-olds and over 50s.</p> <p>Age also provides considerable intersectionality for example with people caring for children and older people.</p> <p>The deprived nature of the communities where the Trust works means that environments of low educational achievement, low wage jobs and health challenges can also add to the challenges of age groups.</p> | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for different age groups provides a foundation for planning of services.</p> <p>Services will therefore take a proactive approach to equality and inclusivity and will be targeted where appropriate on age groups that require specialist interventions.</p> | <p>Less than 1 year Economic Development Economy, Employment and Enterprise</p> |
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| <p>Care experienced individuals (Note that as per the Independent Review of Children’s Social Care recommendations, Plymouth City Council is treating care experience as though it is a protected characteristic).</p> | <p>It is estimated that 26 per cent of the homeless population in the UK have care experience. In Plymouth there are currently 7 per cent of care leavers open to the service (6 per cent aged 18-20 and 12 per cent of those aged 21+) who are in unsuitable accommodation.</p> <p>The Care Review reported that 41 per cent of 19-21 year old care leavers are not in education, employment or training (NEET) compared to 12 per cent of all other young people in the same age group.</p> <p>In Plymouth there are currently 50 per cent of care leavers aged 18-21 Not in Education Training or Employment (54 per cent of all those care leavers aged 18-24 who are open to the service).</p> <p>There are currently 195 care leavers aged 18 to 20 (statutory service) and 58 aged 21 to 24 (extended offer). There are more care leavers aged 21 to 24 who could return for support from services if they wished to.</p> | <p>If the service delivery is not mindful of the potential economic challenges for care experienced individuals there is a possibility that they will be economically vulnerable and ‘left behind’.</p> <p>There is some intersectionality with other protected characteristics.</p> <p>The deprived nature of the communities where the Trust works means that environments of low educational achievement, low wage jobs and health challenges can also impact care experienced individuals differently.</p> | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for care experienced individuals.</p> | <p>Less than 1 year Economic Development Economy, Employment and Enterprise</p> |
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| <p>Disability</p> | <p>9.4 per cent of residents in Plymouth have their activities limited ‘a lot’ because of a physical or mental health problem. 12.2 per cent of residents in Plymouth have their activities limited ‘a little’ because of a physical or mental health problem (2021 Census)</p> | <p>If the service delivery is not mindful of the potential economic challenges for people with different health challenges, there is a possibility that they will be economically vulnerable and ‘left behind’. Physical and mental health problems can add to the challenges of finding and retaining jobs and running a business. Neurodiversity is also classified as a disability and would be of interest in planning these services. Many types of health challenge are more prevalent in areas of deprivation such as those covered by the Trust.</p> | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for people with different disabilities provides a foundation for planning of services. Services will therefore take a proactive approach to equality and inclusivity and will be targeted where appropriate on types of disability that require specialist interventions.</p> | <p>Less than 1 year Economic Development Economy, Employment and Enterprise</p> |
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| <p>Gender reassignment</p> | <p>0.5 per cent of residents in Plymouth have a gender identity that is different from their sex registered at birth. 0.1 per cent of residents identify as a trans man, 0.1 per cent identify as non-binary and, 0.1 per cent identify as a trans women (2021 Census).</p> | <p>If the service delivery is not mindful of the potential economic challenges for people with a gender identity that is different from their sex registered at birth, there is a possibility that they will be economically vulnerable and ‘left behind’.</p> | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for people with gender reassignment provides a foundation for planning of services.</p> <p>Services will therefore take a proactive approach to equality and inclusivity. It is likely that services supporting people with gender reassignment would be integrated with those delivered across the city and this agreement would seek to enable signposting and support.</p> | <p>Less than 1 year Economic Development Economy, Employment and Enterprise</p> |
| <p>Marriage and civil partnership</p> | <p>40.1 per cent of residents have never married and never registered a civil partnership. 10 per cent are divorced, 6 percent are widowed, with 2.5 per cent are separated but still married.</p> <p>0.49 per cent of residents are, or were, married or in a civil partnerships of the same sex. 0.06 per cent of residents are in a civil partnerships with the opposite sex (2021 Census).</p> | <p>If the service delivery is not mindful of the potential economic challenges for people with different partnership and marriage status, there is a possibility that people affected will be economically vulnerable and ‘left behind’.</p> <p>There is also considerable intersectionality with the other protected characteristics.</p> | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for people with different partnership and marriage status provides a foundation for planning of services.</p> | <p>Less than 1 year Economic Development Economy, Employment and Enterprise</p> |

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| <p>Pregnancy and maternity</p> | <p>The total fertility rate (TFR) for England was 1.62 children per woman in 2021. The total fertility rate (TFR) for Plymouth in 2021 was 1.5.</p> | <p>If the service delivery is not mindful of the potential economic challenges for pregnant people, there is a possibility that they will be economically vulnerable and 'left behind'.</p> <p>There is also considerable intersectionality with the other protected characteristics.</p> | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for pregnant people provides a foundation for planning of services.</p> | <p>10-year programme Economic Development Economy, Employment and Enterprise</p> |
| <p>Race</p> | <p>In 2021, 94.9 per cent of Plymouth's population identified their ethnicity as White, 2.3 per cent as Asian and 1.1 per cent as Black (2021 Census)</p> <p>People with a mixed ethnic background comprised 1.8 per cent of the population. 1 per cent of the population use a different term to describe their ethnicity (2021 Census)</p> <p>92.7 per cent of residents speak English as their main language. 2021 Census data shows that after English, Polish, Romanian, Chinese, Portuguese, and Arabic are the most spoken languages in Plymouth (2021 Census).</p> | <p>If the service delivery is not mindful of the potential economic challenges for people from different races and ethnicities, there is a possibility that they will be economically vulnerable and 'left behind'.</p> <p>There is some intersectionality with other protected characteristics such as religion and sex that affect the challenges that people of different ethnicities can face at work.</p> | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for people of different ethnicities provides a foundation for planning of services.</p> | <p>Less than 1 year Economic Development Economy, Employment and Enterprise</p> |

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| <p>Religion or belief</p> | <p>48.9 per cent of the Plymouth population stated they had no religion. 42.5 per cent of the population identified as Christian (2021 Census).</p> <p>Those who identified as Muslim account for 1.3 per cent of Plymouth’s population while Hindu, Buddhist, Jewish or Sikh combined totalled less than 1 per cent (2021 Census).</p> | <p>If the service delivery is not mindful of the potential economic challenges of people with different religions and beliefs, there is a possibility that they will be economically vulnerable and ‘left behind’.</p> <p>There is some intersectionality with other protected characteristics for example sex, where religious practices can be more visible in men or women.</p> | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for people of different religions or beliefs, provides a foundation for planning of services.</p> | <p>Less than 1 year Economic Development Economy, Employment and Enterprise</p> |
| <p>Sex</p> | <p>51 per cent of our population are women and 49 per cent are men (2021 Census).</p> | <p>If the service delivery is not mindful of the potential economic challenges for men and women, there is a possibility that they will be economically vulnerable and ‘left behind’.</p> <p>Sex also provides considerable intersectionality for example with people caring for children and older people.</p> <p>The deprived nature of the communities where the Trust works means that environments of low educational achievement, low wage jobs and health challenges can also impact men and women differently.</p> | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for men and women, provides a foundation for planning of services.</p> | <p>12. Less than 1 year Economic Development Economy, Employment and Enterprise</p> |

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| <p>Sexual orientation</p> | <p>88.95 per cent of residents aged 16 years and over in Plymouth describe their sexual orientation as straight or heterosexual. 2.06 per cent describe their sexuality as bisexual, 1.97 per cent of people describe their sexual orientation as gay or lesbian. 0.42 per cent of residents describe their sexual orientation using a different term (2021 Census).</p> | <p>If the service delivery is not mindful of the potential economic challenges for people with different sexual orientation, there is a possibility that they will be economically vulnerable and 'left behind'.</p> <p>There is some intersectionality with age and sex that impact on the discrimination that people with different sexual orientations experience in the workplace. This is also an issue in different types of work.</p> | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for people of different sexual orientation, provides a foundation for planning of services.</p> <p>Services will therefore take a proactive approach to equality and inclusivity. It is likely that services supporting people with any challenges associated with their sexual orientation would be integrated with those delivered across the city and this agreement would seek to enable signposting and support.</p> | <p>Less than 1 year Economic Development Economy, Employment and Enterprise</p> |
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SECTION FOUR: HUMAN RIGHTS IMPLICATIONS

| Human Rights | Implications | Mitigation Actions | Timescale and responsible department |
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| | <p>With a focus on economic development, operation of the Trust that results from this loan need to be mindful of the Human rights act and the rights of the communities covered by the Trust. The HRA conveys the right to:</p> <ul style="list-style-type: none"> ○ life ○ freedom from torture and degrading treatment ○ freedom from slavery and forced labour. | <p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the HRA provides a foundation for planning of services. While the purpose of this document is to ensure compliance with the HRA, it is noted that breaches of the HRA are sometimes associated with work and can provide challenges for those people in the</p> | <p>Less than 1 year Economic Development Economy, Employment and Enterprise</p> |

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| | <ul style="list-style-type: none"> ○ liberty ○ a fair trial ○ respect for private and family life ○ thought, conscience and religion, and freedom to express your beliefs. ○ freedom of expression ○ freedom of assembly and association ○ marry and to start a family. ○ peaceful enjoyment of your property ○ an education ○ participate in free elections. <p>and the right not to be.</p> <ul style="list-style-type: none"> ○ subjected to the death penalty. ○ punished for something that wasn't a crime when you did it. ○ discriminated against in respect of these rights and freedoms. | <p>workplace. Hence, awareness of the HRA is important for delivery of these services.</p> | |
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SECTION FIVE: OUR EQUALITY OBJECTIVES

| Equality objectives | Implications | Mitigation Actions | Timescale and responsible department |
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| <p>Work together in partnership to:</p> <ul style="list-style-type: none"> ▪ promote equality, diversity and inclusion ▪ facilitate community cohesion ▪ support people with different backgrounds and lived experiences to get on well together | <p>No one is employed directly under the Agreement that is the subject of this EIA and there are no services.</p> | | |

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| Give specific consideration to care experienced people to improve their life outcomes, including access to training, employment and housing. | No one is employed directly under the Agreement that is the subject of this EIA and there are no services. | | |
| Build and develop a diverse workforce that represents the community and citizens it serves. | No one is employed directly under the Agreement that is the subject of this EIA and there are no services. | | |
| Support diverse communities to feel confident to report crime and anti-social behaviour, including hate crime and hate incidents, and work with partners to ensure Plymouth is a city where everybody feels safe and welcome. | No one is employed directly under the Agreement that is the subject of this EIA and there are no services. | | |