Department for Communities
www.communities-ni.gov.uk

Section 75 Screening Form

Part 1. Policy scoping

The first stage of the screening process involves scoping the policy under consideration. The purpose of policy scoping is to help prepare the background and context and set out the aims and objectives for the policy, being screened. At this stage, scoping the policy will help identify potential constraints as well as opportunities and will help the policy maker work through the screening process on a step by step basis.

Public authorities should remember that the Section 75 statutory duties apply to internal policies (relating to people who work for the authority), as well as external policies (relating to those who are, or could be, served by the authority).

Information about the policy

Name of the policy -

Discretionary Support Reform: Public Consultation.

This screening form provides the interim findings for the proposed changes. The department will take into account the views and findings of the public consultation before publishing a final EQIA screening.

Is this an existing, revised or a new policy?

Revised.

What is it trying to achieve? (intended aims/outcomes)

The Discretionary Support Scheme was introduced in November 2016 as a Northern Ireland specific Scheme in response to the UK Government's package of Welfare Reforms. The Scheme is unique to Northern Ireland, and the policy and legislation was developed by the Department.

The overarching aim of the Scheme is to provide help, support and financial assistance to the most vulnerable in times of emergency or crisis. The support provided is available to those on low incomes, both working and non-working, who have a household income at or below a specified annual income threshold.

The policy intent of the scheme has not changed.

An Independent Review of the Scheme was commissioned by the Department in 2021. The Review Panel made recommendations for improvements to the Scheme. Some of those changes have been implemented, however, other proposals required legislative amendments. It is now proposed to bring forward some of the Review Panel's recommendations as part of a package of reforms to the Scheme.

The Department anticipates that the amended Scheme has the potential to broaden the scope of the Scheme and deliver a fairer, more equitable approach to claimants thus enhancing their claim journey.

Are there any Section 75 categories which might be expected to benefit from the intended policy?
Yes

If Yes, explain how.

There is potential for some changes to impact some section 75 groups more positively than others. For example, dependants, those of different ages, men and women generally, and marital status.

The proposed Annual Income Thresholds will affect all claimants, however, the higher threshold, for households with dependants, may have a more positive impact on claimants than the revised lower threshold for those without dependants in their household. The proposed varied annual income thresholds will take account of the increased financial costs associated with having responsibility for dependants.

Furthermore, claimants of any marital status are treated the same for the purposes of the Scheme, however, having dependants or not will determine the annual income threshold to be applied to a claimant which could inadvertently have a more positive, or negative, impact on those of different marital status.

Men and women are treated the same for the purposes of the Scheme, however, since women are more likely to be the main benefit claimant on behalf of a household the changes may have a greater impact, positive or negative, on more women than men.

_____

Who initiated or wrote the policy?

The initial policy was developed by the Department for Communities. The proposed updates have also been developed by the Department for Communities.

_____

Who owns and who implements the policy?

The Department for Communities has full responsibility for the policy, legislation and operational delivery of the Scheme.

_____

Implementation factors

Are there any factors which could contribute to/detract from the intended aim/outcome of the policy/decision?

If yes, are they

☒ financial

☒ legislative

☐ other, please specify _____

Main stakeholders affected

Who are the internal and external stakeholders (actual or potential) that the policy will impact upon?

☒ staff

☒ service users

☐ other public sector organisations

☒ voluntary/community/trade unions

☐ other, please specify : Advice Sector

Other policies with a bearing on this policy

What are they and who owns them?
None. However, the proposed changes to the Discretionary Support Scheme may support the Warm Healthy Homes and Climate Change Strategies.

Available evidence

Evidence to help inform the screening process may take many forms. Public authorities should ensure that their screening decision is informed by relevant data.

What evidence/information (both qualitative and quantitative) have you gathered to inform this policy? Specify details for **each** of the Section 75 categories.

Section 75 category	Details of evidence/information
Religious belief	**Quantitative data, based on claims for Discretionary Support from 1 April 2025 – 31 March 2026, indicates almost half of claimants identified as catholic, just under one quarter identified as Protestant, and just under one third declared having another or no religion.** **As a greater proportion of claimants declared being from a Catholic background, this would indicate a greater number of individuals within this group may be impacted by the changes, either positively or negatively, than claimants who identify with any other religion.** **However, this reflects the profile of claimants rather than any differential treatment within the proposed policy changes, which would apply equally to all claimants regardless of religious belief.**
Political opinion	**There is no quantitative data collected in respect of political opinion.**
Racial group	**Quantitative data for claims to Discretionary Support from 1 April 2025 – 31 March 2026 indicates almost all claimants identified as white, and less than ten per cent declared they were other.**

Section 75 category	Details of evidence/information
	This would indicate a greater impact, either positively or negatively, on white people than those from any other race. **However, this reflects the profile of claimants rather than any differential treatment within the proposed policy changes, which would apply equally to all claimants regardless of race.**
Age	**Quantitative data for claims to Discretionary Support from 1 April 2025 – 31 March 2026, indicates almost two fifths of claimants were aged 16-34 and just under half of claimants were aged 35-54. This group would benefit from the higher annual income threshold to include dependants, compared to those who do not have dependants.** **Just over one eighth of claimants were 55 or over. This cohort are less likely to have dependants and could be impacted more negatively by some proposals, for example, it is more likely they will have an income that exceeds the lower annual income threshold that will apply to their income assessment.** **However, any difference reflects the profile of claimants rather than any differential treatment within the proposed policy changes, which would apply equally to all claimants regardless of age.**
Marital status	**Quantitative data based on claims for Discretionary Support from 1 April 2025 – 31 March 2026 indicates around two thirds of claimants were single, just over one eighth were married, less than one eighth were divorced, and less than ten per cent identified as other.**

Section 75 category	Details of evidence/information
	This would indicate the proposals may impact single adults more, than other marital status. **There is no indicator of how many claimants, of any category, also have dependants.** **However, any difference reflects the profile of claimants rather than any differential treatment within the proposed policy changes, which would apply equally to all claimants regardless of marital status.**
Sexual orientation	**Quantitative data based on claims for Discretionary Support from 1 April 2025 – 31 March 2026 indicates almost all claimants were heterosexual and ten per cent of claimants were gay, lesbian, bisexual or other.** **This indicates that any proposals may have a greater impact on heterosexual people, generally.** **However, any difference reflects the profile of claimants rather than any differential treatment within the proposed policy changes, which would apply equally to all claimants regardless of sexual orientation.**
Men and women generally	**Quantitative data based on claims for Discretionary Support from 1 April 2025 – 31 March 2026 indicates that just under two thirds of claimants were female and just over one third were male. This indicates a greater impact on women than men.** **However, any difference reflects the profile of claimants rather than any differential treatment within the proposed policy changes, which would apply equally to all claimants regardless of whether they are a man or a woman.**

Section 75 category	Details of evidence/information
Disability	**Quantitative data based on claims for Discretionary Support from 1 April 2025 – 31 March 2026 indicates just under two thirds of claimants consider themselves to have a physical or mental health condition as opposed to almost two fifths who did not consider themselves to have a physical or mental health condition.** **This would indicate a greater impact of any proposals on claimants who have a physical or mental health condition.** **There is no indication of how many of those claimants have been diagnosed as having a physical or mental health condition by a medical professional.** **Any difference reflects the profile of claimants rather than any differential treatment within the proposed policy changes, which would apply equally to all claimants regardless of disability.** **There are certain provisions currently in place to provide enhanced support for people with a disability, for example, any disability related benefits are disregarded from income calculations for the purposes of satisfying the annual income threshold and items specific to the nature of the disability may also be considered for support in specific circumstances. This is expected to continue.**
Dependants	**Quantitative data based on claims for Discretionary Support from 1 April 2025 – 31 March 2026 indicates around two thirds of claimants declared they have no dependants, around one quarter of claimants have a child/children living with them for whom they have responsibility, less than ten per cent of claimants declared having a dependant with a**

Section 75 category	Details of evidence/information
	disability, and few claimants have responsibility for an older person. **This would indicate the majority of claimants may be negatively impacted by the lower annual income threshold applied when assessing their income.** **Around one quarter have dependants and almost a further ten per cent have a dependant with a disability. This group of just over one third would fall within the higher annual income threshold to take account of the additional financial cost of having dependants, compounded further in some cases by having a disability.** **Whilst the Annual Income Thresholds will be applied to all claimants, the rate will depend on whether the claimant has dependants. There is potential that claimants who currently avail of support may not be eligible under the proposals.**

Note to reader - If you are aware of and would like the Department to take into account any further evidence or information relevant to this policy, please send this to DiscretionarySupportsspld@communities-ni.gov.uk or by post to:

Discretionary Support
Department for Communities
Causeway Exchange
3rd Floor
1-7 Bedford Street
Belfast
BT2 7EG

Needs, experiences and priorities

Taking into account the information referred to above, what are the different needs, experiences and priorities of each of the following categories, in relation to the particular policy/decision?

Specify details for **each** of the Section 75 categories

Section 75 category	Details of needs/experiences/priorities
Religious belief	The needs of different religious beliefs are not different in the context of the Discretionary Support Scheme providing financial assistance in an extreme, exceptional or crisis situation that presents a significant risk to a person's health and safety.
Political opinion	The needs of different political opinions are not different in the context of the Discretionary Support Scheme providing financial assistance in an extreme, exceptional or crisis situation that presents a significant risk to a person's health and safety.
Racial group	The needs of different racial groups are not different in the context of the Discretionary Support Scheme providing financial assistance in an extreme, exceptional or crisis situation that presents a significant risk to a person's health and safety.
Age	The needs of older people may differ to those who are younger as: • older people may be more susceptible to health complaints or having a disability. • older people may have less income given that the basic pension rate in Northern Ireland, for 2026/27, is currently just over £12.5k per annum for the new

Section 75 category	Details of needs/experiences/priorities
	State Pension or £9.5k per annum for the basic State Pension. • older people are more likely to stay in their home for longer periods of the day resulting in higher utility costs. Younger people are more likely to have dependants and incur additional associated financial cost.
Marital status	Those who are single, and living as part of a couple, have different needs and financial pressures, however there is likely no need difference between a married or non-married couple living in the same household. The age of singles and couples will present different financial pressures. Claimants with different marital status may or may not have dependants which incur additional costs; the variable Annual Income Thresholds will apply regardless of marital status.
Sexual orientation	The needs of those with alternative sexual orientations are not different in the context of the Discretionary Support Scheme providing financial assistance in an extreme, exceptional or crisis situation that presents a significant risk to a person's health and safety.
Men and women generally	The needs of men and women generally are not different in the context of the Discretionary Support Scheme providing financial assistance in an extreme, exceptional or crisis situation that presents a significant risk to a person's health and safety. However, there is evidence that the majority of claimants to the scheme are women.

Section 75 category	Details of needs/experiences/priorities
Disability	Those with a disability may need: • support when making an application and throughout the process of the claim to point of decision. • support with additional items, corresponding to their disability. Older people may also be more likely to have a medical condition or disability linked to age related conditions.
Dependants	All dependants need to be provided with shelter, sustenance and clothing, and the Discretionary Support Scheme may provide financial assistance in an extreme, exceptional or crisis situation that presents a significant risk to a person's health and safety.

Part 2. Screening questions

Introduction

In making a decision as to whether or not there is a need to carry out an equality impact assessment, the public authority should consider its answers to the questions 1-4 which are given on pages 66-68 of this Guide.

If the public authority's conclusion is **none** in respect of all of the Section 75 equality of opportunity and/or good relations categories, then the public authority may decide to screen the policy out. If a policy is 'screened out' as having no relevance to equality of opportunity or good relations, a public authority should give details of the reasons for the decision taken.

If the public authority's conclusion is **major** in respect of one or more of the Section 75 equality of opportunity and/or good relations categories, then consideration should be given to subjecting the policy to the equality impact assessment procedure.

If the public authority's conclusion is **minor** in respect of one or more of the Section 75 equality categories and/or good relations categories, then consideration should still be given to proceeding with an equality impact assessment, or to:

- measures to mitigate the adverse impact; or
- the introduction of an alternative policy to better promote equality of opportunity and/or good relations.

In favour of a 'major' impact

a) The policy is significant in terms of its strategic importance;

b) Potential equality impacts are unknown, because, for example, there is insufficient data upon which to make an assessment or because they are complex, and it would be appropriate to conduct an equality impact assessment in order to better assess them;

c) Potential equality and/or good relations impacts are likely to be adverse or are likely to be experienced disproportionately by groups of people including those who are marginalised or disadvantaged;

d) Further assessment offers a valuable way to examine the evidence and develop recommendations in respect of a policy about which there are concerns amongst affected individuals and representative groups, for example in respect of multiple identities;

e) The policy is likely to be challenged by way of judicial review;

f) The policy is significant in terms of expenditure.

In favour of 'minor' impact

a) The policy is not unlawfully discriminatory and any residual potential impacts on people are judged to be negligible;

b) The policy, or certain proposals within it, are potentially unlawfully discriminatory, but this possibility can readily and easily be eliminated by making appropriate changes to the policy or by adopting appropriate mitigating measures;

c) Any asymmetrical equality impacts caused by the policy are intentional because they are specifically designed to promote equality of opportunity for particular groups of disadvantaged people;

d) By amending the policy there are better opportunities to better promote equality of opportunity and/or good relations.

In favour of none

a) The policy has no relevance to equality of opportunity or good relations.
b) The policy is purely technical in nature and will have no bearing in terms of its likely impact on equality of opportunity or good relations for people within the equality and good relations categories.

Taking into account the evidence presented above, consider and comment on the likely impact on equality of opportunity and good relations for those affected by this policy, in any way, for each of the equality and good relations categories, by applying the screening questions given overleaf and indicate the level of impact on the group i.e. minor, major or none.

Screening questions

1. **What is the likely impact on equality of opportunity for those affected by this policy, for each of the Section 75 equality categories? minor/major/none**

Section 75 category	Details of policy impact	Level of impact? minor/major/none
Religious belief	The Scheme does not differentiate between claimants in relation to their religious belief.	None.
Political opinion	The Scheme does not differentiate between claimants in relation to their political opinion.	None.
Racial group	The Scheme does not differentiate between claimants in relation to their racial group.	None.
Age	**BOILER REPAIRS** Extending the Scheme to include consideration of support for boiler repairs has the potential to have a positive impact on people regardless of age. A greater positive impact may be experienced by older people who are more likely to spend longer in their homes and require heat for longer periods of time. This is additional support that is currently excluded from the Scheme. **CHANGES TO ANNUAL INCOME THRESHOLDS**	Minor positive impact.

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	The proposed change to annual income thresholds will apply regardless of age, however, these changes have the potential to impact some ages more positively than others. It is more likely that single adults or couples without dependants and older people, who are also less likely to have dependants, will experience a more negative impact than those with dependants. Older people who are more likely not to have dependants in their household will have the lower threshold applied when assessing their eligibility. It should be noted - the annual income thresholds will apply to income after HMRC deductions and disregards for housing and childcare costs, disability benefits, welfare supplementary payments, various energy support payments, etc The Department recognises that the introduction of variable annual income thresholds may affect some groups differently, principally because some Section 75 groups are more or less likely to have responsibility for dependants. The proposed thresholds are not based on any Section 75 characteristic but on household composition and the	Major impact for some service users. Minor impact for some service users.

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	evidence available regarding the additional financial commitments associated with supporting dependants. The Department considers that recognising the additional costs associated with dependants is a legitimate policy objective and is intended to improve the targeting of finite discretionary resources towards households experiencing greater financial pressures. The proposals apply equally to all claimants with the same household circumstances regardless of age, disability, sex, marital status or any other Section 75 characteristic. The Department will carefully consider consultation responses and any additional evidence received regarding the impact of the proposed thresholds before final decisions are taken. **UPLIFT ANNUAL INCOME THRESHOLDS BY CONSUMER INDEX PRICES, ANNUALLY** This proposed change has the potential to have a positive impact on all ages. This mechanism aligns with up-rating in the wider social security system.	Minor Impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	EXTENDING THE REPEAT PERIOD Extending the length of time for a repeat award from 24 months to 36 months has the potential to have a negative impact on all people of all ages. This can be mitigated to neutral impact. It is reasonable to expect household items to last 36 months which potentially results in no impact from the change. However, in conjunction with the direct supply model, white goods provided will include an extended guarantee which mitigates the initial impact. This results from claimants being covered by the guarantee until the expiry of the revised period for repeat claims, when claimants may be eligible to receive another aware for the same item, if necessary. **SHELL ACCOMMODATION AWARDS** Providing shell accommodation awards has the potential to impact all ages positively. This proposal extends the Scheme to consider a wider range of items, prioritised as a grant award, to ease a claimant's resettlement into society.	Minor impact Major positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	16 and / or 17 YEAR OLDS WITH PARENTAL RESPONSIBILITY Extending the Scheme to include claims from 16 and/or 17-year-olds who have parental responsibility should have a positive impact on that age group and has potential to ease the pressure on their extended family and delivering a compound positive impact. This should enable this cohort of young parents to establish their independence while retaining any support available to them. This has the potential to positively impact their long-term future enabling this cohort to remain in education, where appropriate. **LAWFULNESS REVIEW** Legislating for a lawfulness review by the Discretionary Support Inspectors has the potential to impact all ages. A lawfulness review is already part of the scrutiny of the Commissioner and Inspectors; the Department is simply providing a more detailed legislative framework for the review process. Legislation will provide greater clarity on the process for reviews, both internal and external, which should assist service users. The legislation will not change regarding the fact	Major positive impact Minor positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	that an award cannot be reduced because of a review. As such, there can be no financial detriment to a claimant exercising their right to an independent review. **DIRECT SUPPLY DELIVERY MODEL** This proposed change is positive for all ages. A claimant will have their awarded household item delivered and installed by a qualified technician, providing reassurance of quality in the appliance and safety standard. Having their old appliance removed and disposed of will remove that burden from a claimant while contributing to environmentally responsible waste disposal. This has the potential to ease the pressure around managing the process from sourcing, acquiring and installing an appliance for a claimant who is already in a crisis. **EXTENDING THE LOAN REPAYMENT PERIOD TO 78 WEEKS AS DEFAULT** This proposal will impact all ages equally. Currently, claimants can have their 52 weeks repayment schedule extended to a maximum of	Major positive impact Minor Positive Impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	78 weeks, on request. The extended repayment period will be 78 weeks by default. Repayments will still be calculated on an affordability basis, however, enabling the repayments to be made over a period of 78 weeks will reduce the repayment amounts which has potential to help a claimant access other necessary support (by reducing their commitments) while managing their debt and budget.	
Marital status	**BOILER REPAIRS** Extending the Scheme to include consideration of support for boiler repairs has the potential to have a positive impact on claimants of any marital status. **CHANGES TO ANNUAL INCOME THRESHOLDS** The proposed change to annual income thresholds has the potential to impact people regardless of their marital status; some more than others. It is more likely that single adults or couples (married or unmarried) without dependants and older people, who are also not likely to have dependants, will feel a greater impact than others.	Major positive impact. Major impact for some service users. Minor impact for some service users.

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	There is potential that single adults, those living as a couple (married or unmarried) without dependants, and older people who are less likely to have dependants, may be impacted more than others by the variable annual income thresholds as these persons will have the lower threshold applied when assessing their eligibility. Any impact on marital status is indirect and arises because certain marital status groups may be more or less likely to have dependants. It should be noted - the annual income thresholds will apply to income after HMRC deductions and disregards for housing and childcare costs, disability benefits, welfare supplementary payments, various energy support payments, etc The Department recognises that the introduction of variable annual income thresholds may affect some groups differently, principally because some Section 75 groups are more or less likely to have responsibility for dependants. The proposed thresholds are not based on any Section 75 characteristic but on household composition and the evidence available regarding the additional financial commitments	

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	associated with supporting dependants. The Department considers that recognising the additional costs associated with dependants is a legitimate policy objective and is intended to improve the targeting of finite discretionary resources towards households experiencing greater financial pressures. The proposals apply equally to all claimants with the same household circumstances regardless of age, disability, sex, marital status or any other Section 75 characteristic. The Department will carefully consider consultation responses and any additional evidence received regarding the impact of the proposed thresholds before final decisions are taken. **UPLIFT ANNUAL INCOME THRESHOLDS BY CONSUMER INDEX PRICES, ANNUALLY** This proposed change has the potential to have a positive impact regardless of marital status. This mechanism aligns with up-rating in the wider social security system **EXTENDING THE REPEAT PERIOD** Extending the length of time for a repeat award from 24 months to 36 months has the potential to have a	Minor positive Impact Minor impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	negative impact regardless of marital status. This can be mitigated to a neutral impact. It is reasonable to expect household items to last 36 months which potentially results in no impact from the change. However, in conjunction with the direct supply model, white goods provided will include an extended guarantee which mitigates the initial impact. This results from claimants being covered by the guarantee until the expiry of the revised period for repeat claims, when claimants may be eligible to receive another aware for the same item, if necessary. **SHELL ACCOMMODATION AWARDS** Providing shell accommodation awards has the potential to impact any marital status positively. This extends the Scheme to consider a wider range of items, prioritised as a grant award, to ease a claimant's resettlement into society. **16 and / or 17 YEAR OLDS WITH PARENTAL RESPONSIBILITY** Extending the Scheme to include claims from 16 and/or 17-year-olds	Major positive impact Major positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	who have parental responsibility has the potential to impact single adults or young couples more positively. A compound impact may be achieved by individuals of other marital status groups within their extended family, with the potential to ease financial pressures. **LAWFULNESS REVIEW** Legislating for a lawfulness review by the Discretionary Support Commissioner has the potential to impact people regardless of marital status. A lawfulness review is already part of the scrutiny of the Commissioner and Inspectors; the Department is simply providing a more detailed legislative framework for the review process. Legislation will provide greater clarity on the process for reviews, both internal and external, which should assist service users. The legislation will not change regarding the fact that an award cannot be reduced because of a review. As such, there can be no financial detriment to a claimant exercising their right to an independent review.	Minor positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	DIRECT SUPPLY DELIVERY MODEL This proposed change is positive for people regardless of marital status. A claimant will have their awarded household item delivered and installed by a qualified technician, providing reassurance of quality in the appliance and safety standard. Having their old appliance removed and disposed of will remove that burden from a claimant while contributing to environmentally responsible waste disposal. This has the potential to ease the pressure around managing the process from sourcing, acquiring and installing an appliance for a claimant who is already in a crisis. **EXTENDING THE LOAN REPAYMENT PERIOD TO 78 WEEKS AS DEFAULT** This proposal will impact all people equally, regardless of marital status. Currently, claimants can have their 52 weeks repayment schedule extended to a maximum of 78 weeks, on request. The extended repayment period will be 78 weeks by default.	Major Positive Impact Minor positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	Repayments will still be calculated on an affordability basis, however, enabling the repayments to be made over a period of 78 weeks will reduce the repayment amounts which has potential to help a claimant access other necessary support (by reducing their commitments) while managing their debt and budget	
Sexual orientation	The Scheme does not differentiate between claimants in relation to their sexual orientation.	None.
Men and women generally	The Scheme does not differentiate between claimants in relation to their gender. However, the Department notes that women comprise the majority of Discretionary Support claimants and that women are more likely than men to be the primary carer of dependent children. As the proposed higher annual income threshold would apply to households with dependants, some women may be more likely to benefit from this aspect of the proposals than men. However, the threshold is based on household composition and the presence of dependants rather than the sex of the claimant. The same eligibility criteria and threshold will apply to all claimants in	Minor – may impact more women than men

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	equivalent household circumstances, regardless of whether the claimant is male or female. The Department will consider any additional evidence received during consultation regarding the potential gender impacts of the proposals before reaching a final screening conclusion.	
Disability	**BOILER REPAIRS** Extending the Scheme to include consideration of support for boiler repairs has the potential to have a positive impact on people regardless of age, including those with a disability. A greater positive impact may be experienced by older people who are more likely to spend longer in their homes and require heat for longer periods of time. This is additional support that is currently excluded from the Scheme. **CHANGES TO ANNUAL INCOME THRESHOLDS** The change to annual income thresholds has the potential to impact all claimants; some more than others. Those with a disability will not be impacted more than another claimant with the same household	Major positive impact Major impact for some service users. Minor impact for some service users.

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	composition, i.e. if the claimant lives in a household with or without child/children. The Department recognises that some individuals may belong to more than one Section 75 category and that the interaction of those characteristics may influence how policy changes are experienced. For example, some older disabled claimants without dependants may be less likely to benefit from the higher annual income threshold proposed for households with dependants. However, disability-related benefits will continue to be disregarded when calculating income for the purposes of the Scheme and specific provision remains available where disability-related needs arise. Given the discretionary and demand-led nature of the Scheme, it is not possible to establish in advance the extent to which any particular multiple-identity group may be affected. The Department therefore welcomes additional evidence through the consultation process and will consider any issues raised before finalising the policy and equality screening conclusions. It should be noted - the annual income thresholds will apply to income after HMRC deductions and	

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	disregards for housing and childcare costs, disability benefits, welfare supplementary payments, various energy support payments, etc. The Department also recognises that the introduction of variable annual income thresholds may affect some groups differently, principally because some Section 75 groups are more or less likely to have responsibility for dependants. The proposed thresholds are not based on any Section 75 characteristic but on household composition and the evidence available regarding the additional financial commitments associated with supporting dependants. The Department considers that recognising the additional costs associated with dependants is a legitimate policy objective and is intended to improve the targeting of finite discretionary resources towards households experiencing greater financial pressures. The proposals apply equally to all claimants with the same household circumstances regardless of age, disability, sex, marital status or any other Section 75 characteristic. The Department will carefully consider consultation responses and any additional evidence received	

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	regarding the impact of the proposed thresholds before final decisions are taken. **UPLIFT ANNUAL INCOME THRESHOLDS BY CONSUMER INDEX PRICES, ANNUALLY** This change has the potential to have a positive impact on all claimants, including those with a disability. This mechanism aligns with up-rating in the wider social security system. **EXTENDING THE REPEAT PERIOD** Extending the length of time for a repeat award from 24 months to 36 months has the potential to have a negative impact on all people, including those with a disability. This can be mitigated to a neutral impact. It is reasonable to expect household items to last 36 months which potentially results in no impact from the change. However, in conjunction with the direct supply model, white goods provided will include an extended guarantee which mitigates the initial impact. This results from claimants being covered by the guarantee until the expiry of the revised period for repeat claims, when claimants may be eligible to	Minor Positive Impact Minor impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	receive another aware for the same item, if necessary. **SHELL ACCOMMODATION AWARDS** Providing shell accommodation awards has the potential to impact all claimants including those with a disability, positively. This proposal extends the Scheme to consider a wider range of items, prioritised as a grant award, to ease a claimant's resettlement into society. **16 and / or 17 YEAR OLDS WITH PARENTAL RESPONSIBILITY** Extending the Scheme to include claims from 16 and/or 17-year-olds who have parental responsibility should have a positive impact on that age group and has potential to ease the pressure on their extended family and delivering a compound positive impact. This should enable this cohort of young parents, whether they have a disability or not, to establish their independence while retaining any support available to them. This has the potential to positively impact their long-term future enabling this cohort	Major positive impact Major positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	to remain in education, where appropriate **LAWFULNESS REVIEW** Legislating for a lawfulness review by the Discretionary Support Inspectors has the potential to impact people, regardless of whether they have a disability or not. A lawfulness review is already part of the scrutiny of the Commissioner and Inspectors; the Department is simply providing a more detailed legislative framework for the review process. Legislation will provide greater clarity on the process for reviews, both internal and external, which should assist service users. The legislation will not change regarding the fact that an award cannot be reduced because of a review. As such, there can be no financial detriment to a claimant exercising their right to an independent review **DIRECT SUPPLY DELIVERY MODEL** This proposed change is positive for all claimants, including those with a disability. The claimant will be	Minor positive impact Major positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	afforded a choice. Other models are available for specific needs, for example, larger dials. The claimant will have the household item delivered and installed by a qualified technician, providing reassurance of quality in the appliance and safety standard. Having their old appliance removed and disposed of will remove that burden from a claimant while contributing to environmentally responsible waste disposal. This has the potential to ease the pressure around managing the process from sourcing, acquiring and installing am appliance when the claimant is already in a crisis. **EXTENDING THE LOAN REPAYMENT PERIOD TO 78 WEEKS AS DEFAULT** This proposal will impact all claimants equally, whether they have a disability or not. Currently, claimants can have their 52 weeks repayment schedule extended to a maximum of 78 weeks, on request. The extended repayment period will be 78 weeks by default. Repayments will still be calculated on an affordability basis, however, enabling the repayments to be made	Minor positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	over a period of 78 weeks will reduce the repayment amounts which has potential to help a claimant access other necessary support (by reducing their commitments) while managing their debt and budget.	
Dependants	**BOILER REPAIRS** Extending the Scheme to include consideration of support for boiler repairs has the potential to have a positive impact on all claimants, including their dependants. A greater positive impact may be experienced by dependants who are more susceptible to medical issues if they are exposed to cold, therefore require adequate heat for longer periods of time. This is additional support that is currently excluded from the Scheme. **CHANGES TO ANNUAL INCOME THRESHOLDS** The proposed change to annual income thresholds has the potential to impact all claimants; some more than others. Those responsible for dependants will have the higher annual income threshold applied to their eligibility test. This is appropriate as claimants	Major positive impact Major impact for some service users; minor impact for some service users.

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	with dependants incur additional financial costs. The same annual income threshold will apply to households with one child or multiple children. These rates are provisional and will be considered alongside the consultation responses. It should be noted the annual income thresholds will apply to income after HMRC deductions and disregards for housing and childcare costs, disability benefits, welfare supplementary payments, various energy support payments, etc. The Department considers that recognising the additional costs associated with dependants is a legitimate policy objective and is intended to improve the targeting of finite discretionary resources towards households experiencing greater financial pressures. The proposals apply equally to all claimants with the same household circumstances regardless of age, disability, sex, marital status or any other Section 75 characteristic. The Department will carefully consider consultation responses and any additional evidence received regarding the impact of the proposed	

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	thresholds before final decisions are taken. **UPLIFT ANNUAL INCOME THRESHOLDS BY CONSUMER INDEX PRICES, ANNUALLY** This proposed change has the potential to have a positive impact on all claimants, including those with dependants. This mechanism aligns with up-rating in the wider social security system. **EXTENDING THE REPEAT PERIOD** Extending the length of time for a repeat award from 24 months to 36 months has the potential to have a negative impact on all people of all ages, including those with dependants. This can be mitigated to have a neutral impact. It is reasonable to expect household items to last 36 months which potentially results in no impact from the change. However, in conjunction with the direct supply model, white goods provided will include an extended guarantee which mitigates the initial impact. This results from claimants being covered by the guarantee until the expiry of the revised period for	Minor Positive Impact Minor impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	repeat claims, when claimants may be eligible to receive another award for the same item, if necessary, Mitigations are in place to reduce the impact of the extended repeat period on consideration of children's clothing. **SHELL ACCOMMODATION AWARDS** Providing shell accommodation awards has the potential to impact all claimants, including those with dependants, positively. This proposal extends the Scheme to consider a wider range of items, prioritised as a grant award, to ease a claimant's resettlement into society, **16 and / or 17 YEAR OLDS WITH PARENTAL RESPONSIBILITY** Extending the Scheme to include claims from 16 and/or 17-year-olds who have parental responsibility should have a positive impact on that age group and has potential to ease the pressure on their extended family and delivering a compound positive impact. This should enable this cohort of young parents to establish their independence while retaining any	Major positive impact Major positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	support available to them. This has the potential to positively impact their long-term future enabling this cohort to remain in education, where appropriate. **LAWFULNESS REVIEW** Legislating for a lawfulness review by the Discretionary Support Inspectors has the potential to impact all claimants regardless of whether they have dependants. A lawfulness review is already part of the scrutiny of the Commissioner and Inspectors; the Department is simply providing a more detailed legislative framework for the review process. Legislation will provide greater clarity on the process for reviews, both internal and external, which should assist service users. The legislation will not change regarding the fact that an award cannot be reduced because of a review. As such, there can be no financial detriment to a claimant exercising their right to an independent review. **DIRECT SUPPLY DELIVERY MODEL**	Minor positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	This change is positive for all claimants, including those with dependants. A claimant will have their awarded household item delivered and installed by a qualified technician, providing reassurance of quality in the appliance and safety standard. Having their old appliance removed and disposed of will remove that burden from a claimant while contributing to environmentally responsible waste disposal. This has the potential to ease the pressure around managing the process from sourcing, acquiring and installing an appliance for a claimant who is already in a crisis.	Major positive impact
	EXTENDING THE LOAN REPAYMENT PERIOD TO 78 WEEKS AS DEFAULT This proposal will impact all claimants equally, whether or not they have dependants. Currently, claimants can have their 52 weeks repayment schedule extended to a maximum of 78 weeks, on request. The extended repayment period will be 78 weeks by default. Repayments will still be calculated on an affordability basis, however, enabling the repayments to be made	Minor positive impact

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	over a period of 78 weeks will reduce the repayment amounts which has potential to help a claimant access other necessary support (by reducing their commitments) while managing their debt and budget.	

2. **Are there opportunities to better promote equality of opportunity for people within the Section 75 equalities categories?**

Section 75 category	If **Yes**, provide details	If **No**, provide reasons
Religious belief		The Scheme adopts a consistent approach in the treatment of claimants in the same circumstances. There is no difference made to take account of a claimant's religious belief. There is no opportunity for promoting equality of opportunity in the context of the Scheme, nor the proposed changes.
Political opinion		The Scheme adopts a consistent approach in the treatment of claimants in the same circumstances. There is no difference made to take account of a claimant's political

Section 75 category	If **Yes**, provide details	If **No**, provide reasons
		opinion. There is no opportunity for promoting equality of opportunity in the context of the Scheme, nor the proposed changes.
Racial group		The Scheme adopts a consistent approach in the treatment of claimants in the same circumstances. There is no difference made to take account of a claimant's racial group. There is no opportunity for promoting equality of opportunity in the context of the Scheme, nor the proposed changes.
Age		The Scheme adopts a consistent approach in the treatment of claimants in the same circumstances. However, people of different ages may be affected by changes to the eligibility conditions. There is no opportunity for promoting equality of opportunity in the context of the Scheme, nor the proposed changes.

Section 75 category	If **Yes**, provide details	If **No**, provide reasons
Marital status		The Scheme adopts a consistent approach in the treatment of claimants in the same circumstances. However, a claimant's marital status can have an impact on their eligibility conditions. There is no opportunity for promoting equality of opportunity in the context of the Scheme, nor the proposed changes.
Sexual orientation		The Scheme treats all claimants the same. There is no difference made to take account of a claimant's sexual orientation. There is no opportunity for promoting equality of opportunity in the context of the Scheme, nor the proposed changes.
Men and women generally		The Scheme adopts a consistent approach in the treatment of claimants in the same circumstances. There is no difference to take account of a claimant's gender.

Section 75 category	If **Yes**, provide details	If **No**, provide reasons
		There is no opportunity for promoting equality of opportunity in the context of the Scheme, nor the proposed changes.
Disability		The Scheme adopts a consistent approach in the treatment of claimants in the same circumstances. However, where a claimant has a disability, this will be considered when determining the need for support with specific items. There is no opportunity for promoting equality of opportunity in the context of the Scheme, nor the proposed changes.
Dependants		The Scheme adopts a consistent approach in the treatment of claimants in the same circumstances. However, where a claimant has dependant/s, this will be taken into account when determining if the eligibility conditions are satisfied. There is no opportunity for promoting equality of

Section 75 category	If **Yes**, provide details	If **No**, provide reasons
		opportunity in the context of the Scheme, nor the proposed changes.

3. To what extent is the policy likely to impact on good relations between people of different religious belief, political opinion or racial group? minor/major/none

Good relations category	Details of policy impact	Level of impact minor/major/none
Religious belief	The Scheme does not differentiate between claimants in relation to their religious belief.	None.
Political opinion	The Scheme does not differentiate between claimants in relation to their political opinion.	None.
Racial group	The Scheme does not differentiate between claimants in relation to their racial group.	None.

4. Are there opportunities to better promote good relations between people of different religious belief, political opinion or racial group?

Good relations category	If **Yes**, provide details	If **No**, provide reasons
Religious belief		The Scheme does not differentiate between claimants in relation to their religious belief. There is no opportunity to promote good relations.
Political opinion		The Scheme does not differentiate between claimants in relation to their political opinion. There is no opportunity to promote good relations.
Racial group		The Scheme does not differentiate between claimants in relation to their racial group. There is no opportunity to promote good relations.

Additional considerations

Multiple identity

Generally speaking, people can fall into more than one Section 75 category. Taking this into consideration, are there any potential impacts of the policy/decision on people with multiple identities?
(*For example; disabled minority ethnic people; disabled women; young Protestant men; and young lesbians, gay and bisexual people).*

Provide details of data on the impact of the policy on people with multiple identities. Specify relevant Section 75 categories concerned.

Households that include dependants, older people or those with a disability may have additional needs that can result in additional financial costs.

The introduction of variable annual income thresholds will provide higher thresholds for households with dependants. As older people are less likely to have dependant children living in their household, they may be less likely to benefit from these higher thresholds than households with dependants. Similarly, disabled people without dependants may be subject to a lower income threshold than households with dependants.

Consequently, older disabled people without dependants could experience a greater impact from the proposed changes than households with dependant children. However, this should be considered in the context of the wider Scheme rules. For example, many disability-related benefits are disregarded when calculating income for the purposes of determining eligibility, which may mitigate the impact on some disabled claimants.

Part 3. Screening decision

In light of your answers to the previous questions, do you feel that the policy should: (please underline one)

1. **Not be subject to an EQIA**
2. **Not be subject to an EQIA (with mitigating measures /alternative policies)**
3. **Be subject to an EQIA**

If 1 or 2 (i.e. not be subject to an EQIA), please provide details of the reasons why:

No decision has yet been made.

This screening exercise represents an interim assessment undertaken to support public consultation on proposed reforms. The Department acknowledges that consultation responses may provide additional evidence,

perspectives and lived experience not currently available through administrative data sources.

The Department will review all relevant consultation evidence and will reconsider the equality screening conclusions before final policy decisions are taken. Should additional evidence indicate more significant adverse impacts than currently identified, the Department will consider whether further equality assessment, including an EQIA, is required.

The Department has considered whether further quantitative assessment of the proposals is possible. However, entitlement under the Scheme depends on a combination of future need, household circumstances, applicant behaviour and claimant choice, all of which are inherently difficult to predict in a discretionary demand-led scheme.

The Department does not have access to comprehensive data capable of reliably forecasting future claimant behaviour or future Section 75 profiles. Equality information is collected through a voluntary monitoring process and therefore does not provide a complete dataset for predictive modelling purposes.

However, based on available limited evidence, several proposals are assessed as having potential impacts for some Section 75 groups. Many of these impacts are beneficial and represent the intended outcomes of the reforms.

It should be noted that the Scheme treats all claimants in the same circumstances in the same manner. The proposals, overall, provide for a broader level of support to those in an emergency or crisis and other proposals have the potential to enhance customer service. For example:

- extending the Scheme to allow consideration of boiler repairs is additional support not previously available, and should enable some claimants to continue to provide a warm, healthy home;
- introducing variable annual income thresholds may help to reflect the additional financial costs associated with having dependants. Uplifting the annual income threshold by the consumer prices index provides enhanced certainty on the revised thresholds each year;
- extending the Scheme to enable 16 and/or 17-year-old parents to make a claim, even if they are themselves receiving parental support, may encourage independence and enable the young parent to continue with education, where appropriate;

- extending the Scheme to allow consideration of additional items for shell accommodation (beyond items deemed essential for a basic standard of living) should better support a claimant resettling into a community environment; and,
- prioritising a shell accommodation award as a grant will ease the financial burden for those leaving an institutional setting after a prolonged period and reduce the likelihood of a claimant falling into debt in order to furnish their accommodation;
- legislating for a lawfulness review makes the process clearer and more transparent for claimants and relevant stakeholders;
- the introduction of a direct supply model has the potential to reduce the burden and stress on claimants when sourcing white goods, arranging and paying for delivery and installation and removal of a broken appliance, supporting a better customer experience;
- extending the repayment period from 52 weeks to 78 weeks will reduce repayment amounts making repayments more manageable.

Other proposals that may have a negative impact on some service users have been mitigated, where possible. For example:

- introducing a variable annual income threshold for those with or without dependants will differentiate between some Section 75 groups. However, having a lower and higher threshold recognises the additional financial costs associated with dependants; and,

- extending the repeat awards period from 24 to 36 months is mitigated by the introduction of a direct supply model providing appropriate household items with an extended warranty.

If 3. (i.e. <u>to conduct an EQIA</u>), please provide details of the reasons:

Mitigation

When the public authority concludes that the likely impact is ‘minor’ and an equality impact assessment is not to be conducted, the public authority may consider mitigation to lessen the severity of any equality impact, or the introduction of an alternative policy to better promote equality of opportunity or good relations.

Can the policy/decision be amended or changed or an alternative policy introduced to better promote equality of opportunity and/or good relations?

If so, **give the reasons** to support your decision, together with the proposed changes/amendments or alternative policy.

Overall, these proposals have the potential to provide a broader level of support and provide a more positive customer experience. Mitigations will be introduced, where possible. These include disregards for disability benefit income and some costs in relation to housing and childcare.

Part 4. Monitoring

Effective monitoring will help identify any future adverse impacts arising from the policy which may lead you to conduct an EQIA, as well as help with future planning and policy development.

You should consider the guidance contained in the Commission's Monitoring Guidance for Use by Public Authorities (July 2007).

The Commission recommends that where the policy has been amended or an alternative policy introduced, then you should monitor more broadly than for adverse impact (See Benefits, P.9-10, paras 2.13 – 2.20 of the Monitoring Guidance).

Please detail proposed monitoring arrangements below:

The Department acknowledges the limitations associated with the available Section 75 monitoring information, which is collected on a voluntary basis and may not be representative of all service users.

Notwithstanding these limitations, the Department would continue to monitor available equality information, claimant demographics, application outcomes and emerging operational data following implementation.

Evidence gathered through ongoing monitoring, stakeholder engagement and the public consultation process will inform future consideration of whether further equality assessment is required.

Part 5 - Approval and authorisation

Screened by:	**Position/Job Title**	**Date**
Annette McCormick	DP	05/10/2026
Approved by:		
David Tarr	G5	25.11.26

Note: A copy of the Screening Template, for each policy screened should be ‘signed off’ and approved by a senior manager responsible for the policy, made easily accessible on the public authority’s website as soon as possible following completion and made available on request.