

Appendix 6

Equality Impact and Outcome Assessment

Title of EIA ¹	Household Support Fund, Phase 2 (April – September 2022), appendix to Cost of Living (CoL) P&R (recovery) Committee report	ID No. ²	HSF 2022
Team/Department ³	Welfare, Revenues & Business Support (WRBS)		
Focus of EIA⁴	The following is adapted from an EIA that was drafted in 20 Financial Assistance (WSFA) Workstream, as part of the Co gone on to inform similar EIAs, for example concerning Ho 1, review of the Council Tax Reduction Scheme and now th	ovid 19 response ousehold Support	. The contents have Fund (HSF) phase

2. Update on previous EIA and outcomes of previous actions⁵

What actions did you plan last time? (List them from the previous EIA)	What improved as a result? What outcomes have these actions achieved?	What <u>further</u> actions do you need to take? (add these to the Action plan below)
Not Applicable		

3. Review of information, equality analysis and potential actions

Groups to assess	What do you know ⁶ ? Summary of data about your service- users and/or staff	What do people tell you ⁷ ? Summary of service-user and/or staff feedback	What does this mean ⁸ ? Impacts identified from data and feedback (actual and potential)	 What can you do⁹? All potential actions to: advance equality of opportunity, eliminate discrimination, and foster good relations
Age ¹⁰	There is a limited set of current data available on the financial resilience of this characteristic group. Our assessment has mostly been based on face to face feedback from residents accessing third sector support and wider reports published since the onset of the pandemic. Source: Mid Year Estimates ONS 2018 Population 290,395 0-15 45,375 Working 206,515 Age Over 65 38,505 Household 14,468* one pensioner Household 6,525* claiming Pension Credit *Source: DWP Feb 2020	 Cost of Living (CoL) crisis affecting all age groups, but increased fuel costs make older people more vulnerable to unaffordable fuel bills. Older people are on a fixed income and cannot increase this as needed, through work. They may require additional heating, due to health conditions. Despite COVID restrictions have now eased, older people may still feel vulnerable to infection and are more likely to continue to shield. As such they may be limited in their ability to shop for their essential needs or socialise. 	 Older people's health is more at risk if they cannot afford to heat their homes or eat adequately. Those shielding will be shopping less, shopping locally or not shopping in person at all. They may not have access to full variety of goods, or the best deals (if shopping locally). This could mean food costs rise. Older people may be more likely to be digitally excluded, therefore not accessing on-line shopping slots Young people 	Ensure easy access to and smooth referrals into the advice sector for those identified as in need of financial support, including council's own Welfare Rights team. Ensuring community organisations representing at-risk groups are funded in order to provide financial support outside of formal council protocol. Information to be made clear and accessible for all and for all front-line services to be aware of support available and signpost accordingly.

Groups to assess	What do you know ⁶ ? Summary of data about your service- users and/or staff	What do people tell you ⁷ ? Summary of service-user and/or staff feedback	What does this mean ⁸ ? Impacts identified from data and feedback (actual and potential)	 What can you do⁹? All potential actions to: advance equality of opportunity, eliminate discrimination, and foster good relations
	¹ https://www.ifs.org.uk/publications/14848 Data from LDSF applications delivered during Household Support Fund, phase one: <u>Age Count %</u> Under 25 263 11% 25 263 11% 25 39 1174 47% 40-65 1006 40% Over 60 2% Total 2503	 Young people, aged 18-25 less likely to secure employment and so more likely to be applying for Universal Credit. This age group also currently at high risk of contracting COVID-19 (C-19). Mental Health issues are continuing to increase and demand has been identified in Youth Services such as Youth Advice Centre (YAC). Children under 16 long term effects of further school closures, in the event of additional C-19 strains, having a greater detrimental impact on low income households. Children at risk of insufficient or inadequate diets 	 less financially independent as a result of decrease in employment opportunities. More likely to be on a fixed income. If they contract C- 19, they will likely choose to shield, preventing others from accessing work, community, shops etc. Children from low income households will spend less hours in home schooling than better off households and have less access to technology to enable home schooling.¹ This could have long term impact on mental health, educational 	Preventative work by Revenues and Benefits to identify households who may be struggling with Council Tax debt and offering early intervention.

Groups to assess	What do you know ⁶ ? Summary of data about your service- users and/or staff	What do people tell you ⁷ ? Summary of service-user and/or staff feedback	What does this mean ⁸ ? Impacts identified from data and feedback (actual and potential)	 What can you do⁹? All potential actions to: advance equality of opportunity, eliminate discrimination, and foster good relations
		 during holiday and isolation periods, due to additional financial strains on the household. Working age households more at risk of income reduction following impacts of C-19 restrictions on city employment levels. Older people with limited mobility may be more reliant on public transport and therefore at greater risk of contracting C- 19 Older people more likely to have additional requirements for electronic equipment. Older people more likely to have more expensive food costs due to specialist dietary needs. 	 attainment and long term employment prospects. Households newly furloughed or made redundant will need to adjust to lower income, regardless of pre- existing financial commitments based on their employed income – mortgage, rent, hire purchase, mobile phones, debt repayments. Older people may make a choice of taking taxis as opposed to using the bus, to reduce risk of contracting the virus. 	

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Disability ¹¹	There is a limited set of current datavailable on the financial resilience characteristic group. Our assessme been based on face to face feedbar from residents accessing third sect support and wider reports publishes since the onset of the pandemic.Source: Department for Work and Pensions Feb-Jul 2020PIP (Laimants)Attendance UC - Limited capability for workDLA6,615Data from LDSF applications delive during Household Support Fund, page	 be this in the inited in the inite init	 costs due to heating requirements and additional equipment for their accessibility and health needs. Those digitally excluded may not be accessing cheaper deals on the internet Those on a fixed income less likely to have savings or financial contingency for 	Ensure easy access to and smooth referrals into the advice sector for those identified as in need of financial support, including council's own Welfare Rights team. Ensuring community organisations representing at-risk groups are funded in order to provide financial support outside of formal council protocol. Information to be made clear and accessible for all and for all front-line services to be aware of support available

Groups to assess	What do you know ⁶ ? Summary of data about your service- users and/or staff	What do people tell you ⁷ ? Summary of service-user and/or staff feedback	What does this mean ⁸ ? Impacts identified from data and feedback (actual and potential)	 What can you do⁹? All potential actions to: advance equality of opportunity, eliminate discrimination, and foster good relations
	one shows 36% of claims came from a household with a Disabled person in the household.	 further restrictions, more likely to be shielding due to pre- existing health conditions. More likely to be digitally excluded. May be more reliant on public transport and therefore at greater risk of contracting C-19. 	to using the bus, to reduce risk of contracting C-19.	and signpost accordingly. Preventative work by Revenues and Benefits to identify households who may be struggling with Council Tax debt and offering early intervention.
Gender reassignment ¹²	There is a limited set of current data available on the financial resilience of this characteristic group. Our assessment has been based on face to face feedback from residents accessing third sector support and wider reports published since the onset of the pandemic.	 More likely to be financially disadvantaged or living on a fixed income. 	• Those on a fixed income less likely to have savings or financial contingency for increased cost in fuel and food expenses	Ensure easy access to and smooth referrals into the advice sector for those identified as in need of financial support, including council's own Welfare Rights team. Ensuring community organisations representing at-risk groups are funded in order to provide financial support

Groups to assess	What do you know ⁶ ? Summary of data about your service- users and/or staff	What do people tell you ⁷ ? Summary of service-user and/or staff feedback	What does this mean ⁸ ? Impacts identified from data and feedback (actual and potential)	 What can you do⁹? All potential actions to: advance equality of opportunity, eliminate discrimination, and foster good relations
				outside of formal council protocol. Information to be made clear and accessible for all and for all front-line services to be aware of support available and signpost accordingly. Preventative work by Revenues and Benefits to identify households who may be struggling with Council Tax debt and offering early intervention.
Pregnancy and maternity ¹³	There is a limited set of current data available on the financial resilience of this characteristic group. Our assessment has been based on face to face feedback from residents accessing third sector support and wider reports published since the onset of the pandemic.	 Already reduced income placed under greater pressure due to CoL 	 Reduced income risks deepening or newly establishing debt. Unable to comfortably adapt to additional costs associated with 	Ensuring community organisations representing at-risk groups are funded in order to provide financial support outside of formal council protocol.

Groups to assess	What do you know ⁶ ? Summary of data about your service- users and/or staff	What do people tell you ⁷ ? Summary of service-user and/or staff feedback	What does this mean ⁸ ? Impacts identified from data and feedback (actual and potential)	 What can you do⁹? All potential actions to: advance equality of opportunity, eliminate discrimination, and foster good relations
			CoL, ie additional meals for the whole family, but specifically children of school age. Less able to buy in more food to manage isolation and holiday periods, as well as post- natal period when less able to get out.	Family Information Service, with links into Children's Centres, Community Midwifery and Health Visiting service, are part of the WSFA board, so issues can be identified and considered strategically across the council. Ensure easy access to and smooth referrals into the advice sector for those identified as in need of financial support, including council's own Welfare Rights team. Information to be made clear and accessible for all and for all front-line

Groups to assess	What do you know ⁶ ? Summary of data about your service- users and/or staff	What do people tell you ⁷ ? Summary of service-user and/or staff feedback	What does this mean ⁸ ? Impacts identified from data and feedback (actual and potential)	 What can you do⁹? All potential actions to: advance equality of opportunity, eliminate discrimination, and foster good relations
				services to be aware of support available and signpost accordingly.

Race/ethnicity ¹⁴ Including migrants, refugees and asylum seekers	There is a limited set of current data available on the financial resilience of this characteristic group. Our assessment has mostly been based on face to face feedback from residents accessing third sector support and wider reports published since the onset of the pandemic. Source: Census 2011 White British 220,020 Non-White 29,855 White Non- 23,495 British Mixed 10,410 Asian 11,280 Black 4,190 Other ethnic 3,985 group Households 18,340 with multiple ethnicities No 5,925 members of household have English as first language	 More likely to be on a low or fixed income or having limited hours of work. Residents with No Recourse to Public Funds including EU nationals without access to benefits in precarious employment or working in the black economy are already vulnerable to destitution if they lose employment. Engagement issues with advice, stemming from a reported distrust with government and council departments. Some communities will have specific dietary needs 	•	Specific dietary needs may be impacted by food shortages or price rises on high demand products Emergency food support available may not include items specific to dietary needs. Due to distrust in official organisations, some groups may not be aware of support available through grants, additional benefit support or crisis intervention routes (eg food banks, Local Discretionary Social Fund (LDSF) etc No Recourse to Public Funds (NRPF) households may be at particular financial risk if not eligible for all support mechanisms that have been put in place. Residents with	Ensuring community organisations representing at-risk groups are funded in order to provide financial support outside of formal council protocol. Ensure information about support is accessible to all groups and encourage this information to be distributed through community-based groups. Consider all options of how financial support can be devolved to community-based groups. Ensure easy access to and smooth referrals into the advice sector for those identified as in need of financial support, including council's own Welfare Rights team. Information to be made clear and accessible for all, including translated
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	Fund, phase one:				insecure immigration status may fear	materials in key languages for the city's migrant
	Ethnicity	Count	%		contacting the	populations, and for all
	AnyOther	25	1%		authorities in case their details are	front-line services to be aware of support
	Arab	26	1%		shared with the	available and signpost
	Asian Bangladeshi	16	1%		Home Office.	accordingly.
	Asian Indian	5	0%			To ensure the needs and eligibility of NRPF
	Asian Other	9	0%			households and EU
	Asian Pakistani	1	0%			nationals without access to benefits are
	Black African	45	2%			considered within the
	Black Caribbean	19	1%			allocation of temporary discretionary funds dispersed from central
	Black Other	8	0%			government to support
	Chinese	3	0%			households financially
	GypsyTraveler	4	0%			impacted by the pandemic. Each
	Mixed African	20	1%			scheme deriving from
	Mixed Asian	9	0%			these funds, in
	Mixed Caribbean	24	1%			addition to all pre- existing discretionary funds administered by
	Mixed Other	15	1%			the council, should be
	Not Stated	585	23%			inclusive by default.
	White British	1581	63%			
	White Irish	14	1%			
	White Other	94	4%			
	Total	2503				
Religion or belief ¹⁵	There is a limited available on the of this characteri	financial	resilience	• Engagement issues with advice, stemming from a reported distrust with	 Specific dietary needs may be impacted by food 	Ensuring community organisations representing at-risk

on face to f residents a support and since the o Source: Ce	assessment has mostly been based on face to face feedback from residents accessing third sector support and wider reports published since the onset of the pandemic.			 government and council departments. Some religious groups will have specific dietary needs 			shortages or price rises on high demand products (like rice, for example). Emergency food support available may not include items specific to	groups are funded in order to provide financial support outside of formal council protocol. Ensure information about support is accessible to all
Christian Buddhist Hindu Jewish Muslim Sikh Other No religion	117,2 2,740 1,790 2,670 6,095 340 2,410 115,9)))))))))))))))	-			•	dietary needs. Due to distrust in official organisations, some groups may not be aware of support available through grants, additional benefit support or crisis intervention routes (eg food banks,	groups and encourage this information to be distributed through community-based groups. Consider all options of how financial support can be devolved to community-based groups. Ensure easy access to
Data from I delivered d Fund, phas Religion Buddhist	uring H e one: Count 23	w 1%					LDSF etc	and smooth referrals into the advice sector for those identified as in need of financial support, including council's own Welfare Rights team.
Christian Hindu Jewish	328 2 2	13% 0% 0%						
Muslim None Not	80 816	3% 33%						
Stated	1169	47%						

	There is a limite available on the	82 3% 1 0% 503 ed set of current data e financial resilience pristic group. Our	 Women are more likely to be working part time, 		Ensure easy access to and smooth referrals
Sex/Gender ¹⁶	of this characteristic group. Our assessment has mostly been based on face to face feedback from residents accessing third sector support and wider reports published since the onset of the pandemic. Other data available: Total 290,395 Population: Female 145,778 Male 144,616		 Women more likely to be single parents. Significant increase in reports of domestic abuse and violence throughout the pandemic, disproportionately affecting women. This results in women fleeing their homes and facing financial vulnerability 	 Additional burdens due to the cost of Living could have disproportionate impact on women due to the nature of their employment types. 	into the advice sector for those identified as in need of financial support, including council's own Welfare Rights team. Ensuring community organisations representing at-risk groups are funded in order to provide financial support outside of formal
Sexual orientation ¹⁷	 95% of single parents with an open Housing Benefit claim are women. (Northgate report 15/10/2020) There is a limited set of current data available on the financial resilience of this characteristic group. Our assessment has mostly been based on face to face feedback from residents accessing third sector support and wider reports published since t the onset of the pandemic. 		No known issues reported to disproportionately affect		council protocol. Ensure easy access to and smooth referrals into the advice sector for those identified as in need of financial support, including council's own Welfare Rights team.
Marriage and civil partnership ¹⁸	There is a limited set of current data available on the financial resilience of this characteristic group. Our assessment has mostly been based		pressures and debt caused by an increase	Homelessness places women at a significant financial disadvantage as	Ensure easy access to and smooth referrals into the advice sector for those identified as

	on face to face feedback from residents accessing third sector support and wider reports published since the onset of the pandemic.Married Households28,335 HouseholdsCo-Habiting Parent15,430 Source: Census 2011	 impact on the relationships of householders and their Mental Health Significant increase in reports of domestic abuse and violence throughout the pandemic, disproportionately affecting women. This results in women fleeing their homes and facing financial vulnerability through the homelessness process. When fleeing DV, the family is often relocated away from their network of family and friends. 	 well as impacting on their mental health and the wellbeing of the family, as a whole. Without a network of support, increased expenses may follow due to a loss of informal childcare. Or hours of work may need to be reduced. 	in need of financial support, including council's own Welfare Rights team. Ensuring community organisations representing at-risk groups are funded in order to provide financial support outside of formal council protocol.
Community Cohesion ¹⁹				Ensure easy access to and smooth referrals into the advice sector for those identified as in need of financial support, including council's own Welfare Rights team. Information to be made clear and accessible for all and for all front-line services to be aware of support available and signpost accordingly.

Other relevant groups ²⁰	Carers Data from LDSF applications delivered during Household Support Fund, phase 1 showed 6% of claims came from a household in receipt of Carers Allowance. Carers UK research March 2020, 'Caring and the Cost of Living crisis' Identified both formal and informal carers were disproportionately at risk by the Cost of Living Crisis.	 More likely to be on a limited and fixed income due to caring requirements More likely to have higher fuel costs due to health or disability requirements of the people they care for. 	 Increased fuel costs due to heating requirements and additional equipment for their accessibility and health needs. Those on a fixed income less likely to have savings or financial contingency for increased cost in food and other expenses 	Ensure easy access to and smooth referrals into the advice sector for those identified as in need of financial support, including council's own Welfare Rights team. Information to be made clear and accessible for all and for all front-line services to be aware of support available and signpost accordingly.
Cumulative impact ²¹	No adverse impacts identified as yet, but this will be kept under review.			
Assessment of c	overall impacts and any further recom	mendations ²²		

4. List detailed data and/or community feedback that informed your EIA

Title (of data, research or engagement)	Date	Gaps in data	Actions to fill these gaps: who else do you need to engage with? (add these to the Action Plan below, with a timeframe)
LDSF systems reporting	Ongoing		
ONS data	Ongoing		
Housing Benefit data from Northgate (NEC) system	Ongoing		
LIFT Programme Data	твс	Data in development	
DWP Data	Ongoing		

EIA sign-off:

Staff member completing Equality Impact Assessment: Tabitha Cork	Date: 28/04/2022
Directorate Management Team rep or Head of Service/Commissioning: Nigel Manvell	Date: 29/04/2022
CCG or BHCC Equality lead: Janice Markey	Date: 28/04/2022

References

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¹ Title of EIA: This should clearly explain what service / policy / strategy / change you are assessing

² **ID no:** The unique reference for this EIA. If in doubt contact your CCG or BHCC equality lead (see page 1)

³ Team/Department: Main team responsible for the policy, practice, service or function being assessed

⁴ **Focus of EIA:** A member of the public should have a good understanding of the policy or service and any proposals after reading this section. Please use plain English and write any acronyms in full first time - eg: 'Equality Impact Assessment (EIA)'

This section should explain what you are assessing:

- What are the main aims or purpose of the policy, practice, service or function?
- Who implements, carries out or delivers the policy, practice, service or function? Please state where this is more than one person/team/body and where other organisations deliver under procurement or partnership arrangements.
- How does it fit with other services?
- Who is affected by the policy, practice, service or function, or by how it is delivered? Who are the external and internal serviceusers, groups, or communities?
- What outcomes do you want to achieve, why and for whom? Eg: what do you want to provide, what changes or improvements, and what should the benefits be?
- What do existing or previous inspections of the policy, practice, service or function tell you?
- What is the reason for the proposal or change (financial, service, legal etc)? The Act requires us to make these clear.

⁵ Previous actions: If there is no previous EIA or this assessment if of a new service, then simply write 'not applicable'.

⁶ Data: Make sure you have enough data to inform your EIA.

- What data relevant to the impact on specific groups of the policy/decision/service is available?⁶
- What further evidence is needed and how can you get it? (Eg: further research or engagement with the affected groups).
- What do you already know about needs, access and outcomes? Focus on each of the groups identified above in turn. Eg: who uses the service? Who doesn't and why? Are there differences in outcomes? Why?
- Have there been any important demographic changes or trends locally? What might they mean for the service or function?
- Does data/monitoring show that any policies or practices create particular problems or difficulties for any groups?
- Do any equality objectives already exist? What is current performance like against them?
- Is the service having a positive or negative effect on particular people in the community, or particular groups or communities?
- Use local sources of data (eg: JSNA: <u>http://www.bhconnected.org.uk/content/needs-assessments</u> and Community Insight: <u>http://brighton-hove.communityinsight.org/#</u>) and national ones where they are relevant.

⁷ Engagement: You must engage appropriately with those likely to be affected to fulfil the equality duty.

- What do people tell you about the services?
- Are there patterns or differences in what people from different groups tell you?
- What information or data will you need from communities?
- How should people be consulted? Consider:
 - (a) consult when proposals are still at a formative stage;
 - (b) explain what is proposed and why, to allow intelligent consideration and response;
 - (c) allow enough time for consultation;
 - (d) make sure what people tell you is properly considered in the final decision.
- Try to consult in ways that ensure all perspectives can be considered.
- Identify any gaps in who has been consulted and identify ways to address this.

⁸ Your EIA must get to grips fully and properly with actual and potential impacts.

- The equality duty does not stop decisions or changes, but means we must conscientiously and deliberately confront the anticipated impacts on people.
- Be realistic: don't exaggerate speculative risks and negative impacts.
- Be detailed and specific so decision-makers have a concrete sense of potential effects. Instead of "the policy is likely to disadvantage older women", say how many or what percentage are likely to be affected, how, and to what extent.
- Questions to ask when assessing impacts depend on the context. Examples:
 - Are one or more groups affected differently and/or disadvantaged? How, and to what extent?
 - o Is there evidence of higher/lower uptake among different groups? Which, and to what extent?
 - o If there are likely to be different impacts on different groups, is that consistent with the overall objective?
 - o If there is negative differential impact, how can you minimise that while taking into account your overall aims
 - Do the effects amount to unlawful discrimination? If so the plan must be modified.
 - o Does the proposal advance equality of opportunity and/or foster good relations? If not, could it?

⁹ Consider all three aims of the Act: removing barriers, and also identifying positive actions we can take.

- Where you have identified impacts you must state what actions will be taken to remove, reduce or avoid any negative impacts and maximise any positive impacts or advance equality of opportunity.
- Be specific and detailed and explain how far these actions are expected to improve the negative impacts.
- If mitigating measures are contemplated, explain clearly what the measures are, and the extent to which they can be expected to reduce / remove the adverse effects identified.
- An EIA which has attempted to airbrush the facts is an EIA that is vulnerable to challenge.

¹⁰ **Age**: People of all ages

¹¹ **Disability**: A person is disabled if they have a physical or mental impairment which has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. The definition includes: sensory impairments, impairments with fluctuating or recurring effects, progressive, organ specific, developmental, learning difficulties, mental health conditions and mental illnesses, produced by injury to the body or brain. Persons with cancer, multiple sclerosis or HIV infection are all now deemed to be disabled persons from the point of diagnosis.

¹² **Gender Reassignment:** A transgender person is someone who proposes to, starts or has completed a process to change their gender. A person does <u>not</u> need to be under medical supervision to be protected

¹³ **Pregnancy and Maternity:** Protection is during pregnancy and any statutory maternity leave to which the woman is entitled.

¹⁴ **Race/Ethnicity:** This includes ethnic or national origins, colour or nationality, and includes refugees and migrants, and Gypsies and Travellers. Refugees and migrants means people whose intention is to stay in the UK for at least twelve months (excluding visitors, short term students or tourists). This definition includes asylum seekers; voluntary and involuntary migrants; people who are undocumented; and the children of migrants, even if they were born in the UK.

¹⁵ **Religion and Belief:** Religion includes any religion with a clear structure and belief system. Belief means any religious or philosophical belief. The Act also covers lack of religion or belief.

¹⁶ Sex/Gender: Both men and women are covered under the Act.

¹⁷ Sexual Orientation: The Act protects bisexual, gay, heterosexual and lesbian people

¹⁸ Marriage and Civil Partnership: Only in relation to due regard to the need to eliminate discrimination.

¹⁹ **Community Cohesion:** What must happen in all communities to enable different groups of people to get on well together.

²⁰ **Other relevant groups:** eg: Carers, people experiencing domestic and/or sexual violence, substance misusers, homeless people, looked after children, ex-armed forces personnel, people on the Autistic spectrum etc

²¹ **Cumulative Impact:** This is an impact that appears when you consider services or activities together. A change or activity in one area may create an impact somewhere else

²² Assessment of overall impacts and any further recommendations

• Make a frank and realistic assessment of the overall extent to which the negative impacts can be reduced or avoided by the mitigating measures. Explain what positive impacts will result from the actions and how you can make the most of these.

- Countervailing considerations: These may include the reasons behind the formulation of the policy, the benefits it is expected to
 deliver, budget reductions, the need to avert a graver crisis by introducing a policy now and not later, and so on. The weight of
 these factors in favour of implementing the policy must then be measured against the weight of any evidence as to the potential
 negative equality impacts of the policy.
- Are there any further recommendations? Is further engagement needed? Is more research or monitoring needed? Does there need to be a change in the proposal itself?