

# Equality & Health Impact Assessment (EqHIA)

## Document control

<b>Title of activity:</b>	<b>Housing Revenue Account (HRA) Business Plan update, Budget 2024/25 &amp; Capital Programme 2024/25–2028/29</b>
<b>Lead officers:</b>	Joe Agius - Strategy & Policy officer
<b>Approved by:</b>	Paul Walker - Director of Housing and Property
<b>Date completed:</b>	January 2024
<b>Scheduled date for review:</b>	January 2025

<b>Did you seek advice from the Corporate Policy &amp; Diversity team?</b>	Yes
<b>Did you seek advice from the Public Health team?</b>	Yes
<b>Does the EqHIA contain any confidential or exempt information that would prevent it from being published on the Council's website?</b>	No

# 1. About the activity

1	Title of activity	Housing Revenue Account (HRA) Budget & Business Plan 2024/25
2	Type of activity	This report sets out what HRA income the Council has available to spend on housing, the current HRA financial position and the proposed spending plans for 2024/25.
3	Scope of activity	<ol style="list-style-type: none"> <li>1 Approve the Housing Revenue Account Budget as detailed in paragraph <b>Error! Reference source not found.</b>5 of the report.</li> <li>2 Agree that the rents chargeable for tenants in general needs Council properties owned by the London Borough of Havering be increased by 7.7% from the week commencing 1st April 2024.</li> <li>3 Agree that the rents chargeable for tenants in supported housing Council properties, such as sheltered housing and hostels, owned by the London Borough of Havering, are increased by 7.7% from the week commencing 1st April 2024.</li> <li>4 Agree the four rent-free weeks for 2024/25 are: the week commencing of 26th August 2024; 16th December 2024; 23rd December 2024 and the 31st March 2025.</li> <li>5 Agree that service charges and heating and hot water charges for 2024/25 are as detailed in section <b>Error! Reference source not found.</b> of the report.</li> <li>6 Agree that charges for garages should be increased by 7.7% in 2024/25 as detailed in paragraph 2.9 of the report.</li> <li>7 Agree that the service charge for the provision of intensive housing management support in sheltered housing for 2024/25 shall be as detailed in paragraph <b>2Error! Reference source not found.</b>..25 of the report.</li> <li>8 Agree the Supported Housing Charge for HRA Hostels as detailed in paragraph 2.31 of the report.</li> </ol>

		<p>9 Agree that the rent charge to shared ownership leaseholders is increased by 8.9% as detailed in paragraph <b>Error! Reference source not found.</b> of the report.</p> <p>10 Agree that the Care-line and Telecare support charge should be increased by 7.7% for 2024/25 as detailed in paragraph 2.28 of the report.</p> <p>11 Approve the HRA Major Works Capital Programme, detailed in Appendix 1a of the report and refer it to full Council for final ratification.</p> <p>12 Approve the HRA Capital expenditure and financing for the 12 Estates Joint Venture and other acquisition and regeneration opportunities detailed in section 4.4 – 4.12 and Appendix 1b of the report and refer it to Full Council for final ratification.</p> <p>13 Approve the acquisition of 47 affordable homes by the HRA on the Quarles Campus site from Mercury Land Holdings, as detailed in paragraph 4.10 of the report, and delegate approval of the contract terms and completion to the Strategic Director of Place, acting in consultation with the Strategic Director of Resources Officer and the Deputy Director of Legal &amp; Governance.</p>		
4a	Are you changing, introducing a new, or removing a service, policy, strategy or function?	No		
4b	Does this activity have the potential to impact (either positively or negatively) upon people (9 protected characteristics)?	Yes		
4c	Does the activity have the potential to impact (either positively or negatively) upon any factors which determine people's health and wellbeing?	Yes		

<b>Completed by:</b>	Joe Agius, Strategy & Policy officer (LBH)
----------------------	--

**Date:**

January 2024

## 2. The EqHIA

### **Background/context:**

The Housing Revenue Account (HRA) remains a ring-fenced account that is used to manage the Council's own housing stock.

The proposed budget will enable the Council to manage the stock to a good standard, maintain the existing stock to the Decent Homes standard and provide funding for a significant new build and estate regeneration programme. It further sets rents, service charges and other charges for Council tenants and leaseholders.

The Council recognises that there is a need for good quality affordable homes, especially for vulnerable residents such as the elderly, those on low income and first time buyers. Thus it has set out its ambition to meet these needs by using resources generated through the Council's HRA Business Plan.

The formula for setting social rent should enable registered providers to set rents at a level that allows them to meet their obligations to their tenants; maintain their stock to, at least, the Decent Homes standard and continue to function as a financially viable organisation.

Consultation with tenants and leaseholders took place in January 2024. Formal notification was sent out to tenants, giving a four-week notice of the increases.

Tenants on Housing Benefit had their payment adjusted automatically, while those on Universal Credit (UC) were notified to the Department of Work and Pensions (DWP) to increase their payments. Separate letters were sent to tenants on UC.

Financial and welfare benefits advice was made available to all tenants.

### **Who will be affected by the activity?**

Tenants and leaseholders of Council stock, and occupants of temporary accommodation owned or leased by the Council.

Protected Characteristic - AGE	
	<p><b>Overall impact:</b> The majority of council tenants in Havering are of working age.</p>
<b>Positive</b>	<p>30% of all council tenants in the Borough are of pension age, compared to 18% of the general population.</p>
<b>Neutral</b>	<p>Of the over 65s, 74.9% of tenants are on full or partial benefits, compared to 68% of all tenants.</p> <p>Housing Benefit or Universal Credit payments will cover or reduce the impact for many tenants, although for benefit purposes, heating and water charges are exempt and tenants are expected to pay these costs themselves. The Council also collects these water charges on behalf of the Water Authority which reduces the cost to the residents.</p> <p>The remaining 25% of older tenants will be responsible for meeting all of their rent and service charge costs. The biggest impact is likely to be on low income working households and pensioner households whose income and savings respectively take them above the Housing Benefit threshold.</p> <p>We recognise that the increase in service charges could potentially impact negatively on tenants who are not in receipt of Housing Benefit. The decision to increase Telecare and Careline costs may affect those residents who self-fund this service.</p>
<b>Negative</b>	<p style="text-align: center;"><b>X</b></p> <p>These services enable tenants to stay in their homes for longer, allowing the tenant to maintain their independence. There is the potential consequence that affected tenants may withdraw their subscription to this scheme. The costs are similar or lower than those charged in other London boroughs.</p> <p>All tenants regardless of their age who are affected by the increase in service charges will be notified of the specific changes to their service charges and will be provided with information and guidance for money and debt advice.</p> <p>Housing services has a dedicated resource in our Financial Inclusion and Welfare Benefit team who can provide advice and support to assist tenants to manage this increase in service charges. This applies to all tenants whether in general needs or supported housing accommodation.</p> <p>Housing Services' will advise tenants to make welfare benefits claims and to refer tenants to sources of support. To this end, as part of 'business as usual', details of the increase in service charges will be included in the end of year rent statement sent out to tenants.</p>

We will also include information on Housing Services' pages on the Havering website, the tenant magazine 'At the Heart' and in any direct contact our officers have with tenants. Upon request, Housing Services can provide this information in an appropriate format according to the needs of the tenant.

The impact of the increase in fuel costs is likely to affect older people as the majority of those receiving heat and hot water are in sheltered blocks.

The recommendation to cap the increase in heating costs to 50% of the actual will mitigate that impact and will put those residents in a preferable position to other tenants who pay for their own gas and will be subject to the significant increases due this year.

**Evidence:**

The estimated population of Havering is 260,651<sup>1</sup> is the twelfth smallest population in London. It has a median age of approximately 39.2 and the highest percentage of people aged over 65 (18%) out of the London boroughs, although this is below the proportion of over 65's for England as a whole.

Table 1: Population by age range in Havering, London and England including percentage of the population

Age	Havering	%	London	%	England	%
0 - 4	17,167	6.6	595,799	6.6	3,239,447	5.7
5 - 9	17,251	6.6	606,333	6.7	3,539,458	6.3
10 - 14	15,719	6.0	550,753	6.1	3,435,579	6.1
15 - 19	14,105	5.4	474,456	5.3	3,115,871	5.5
20 - 24	14,117	5.4	556,594	6.2	3,472,522	6.1
25 - 29	17,407	6.7	757,848	8.4	3,771,493	6.7
30 - 34	18,900	7.3	822,084	9.1	3,824,652	6.8
35 - 39	18,698	7.2	779,934	8.7	3,738,209	6.6
40 - 44	16,677	6.4	677,463	7.5	3,476,303	6.2
45 - 49	15,913	6.1	598,535	6.7	3,638,639	6.4
50 - 54	17,227	6.6	569,938	6.3	3,875,351	6.9
55 - 59	16,644	6.4	508,722	5.7	3,761,782	6.7
60 - 64	14,308	5.5	405,576	4.5	3,196,813	5.7
65 - 69	11,672	4.5	318,142	3.5	2,784,300	4.9
70 - 74	12,035	4.6	280,432	3.1	2,814,128	5.0
75 - 79	8,509	3.3	196,419	2.2	2,009,992	3.6
80 - 84	6,833	2.6	150,980	1.7	1,449,189	2.6
85+	7,469	2.9	152,480	1.7	1,406,410	2.5

Household types in Havering are mainly composed of pensioners or married couples with dependants<sup>2</sup>, with the highest proportion of one person households occupied by a

persons aged 65 years and over, at 48% of one person households. 32% of the over 65 population live in a one-person household.

It is projected that the proportion of people aged 0-15 and over 65 will increase, with a slight decrease in the proportion of working age population <sup>3</sup>.

In relation to Havering tenants, 30.4% of main tenants are aged 65 and over<sup>4</sup>. When we look at the proportion of over 65's as part of the Havering adult population, this is almost 7% lower, at 23.7%.

Table 2: Age range of Havering Council's main tenants and the percentage of these as part of the main tenant population.

Age	Main Tenant (Havering)	%
15 - 19	1	0.01
20 - 24	134	1.59
25 - 29	365	4.32
30 - 34	652	7.72
35 - 39	702	8.31
40 - 44	752	8.90
45 - 49	725	8.58
50 - 54	889	10.52
55 - 59	871	10.31
60 - 64	784	9.28
65 - 69	674	7.98
70 - 74	616	7.29
75 - 79	505	5.98
80 - 84	361	4.27
85+	415	4.91

For people at a working age in Havering (16–64), approximately 83% are economically active <sup>5</sup>.

Data is limited in terms of the working age population who are Havering tenants, as this is ongoing gathered at the time of applying to the housing register, then at the time of offer if needed.

Most tenants receive a form of benefit (housing benefit or universal credit), an estimated 68% of all tenants. The proportion varies amongst age groups with the lowest proportion at age 55-59 (59% of this age group) and over 65's at 74.9% of tenants. Whilst the highest percentage is in the 15-19 age range, this relates to only one tenant.

As the taper that is applied to UC takes away from the housing element in the first instance, the data received from DWP and uploaded on to the system does not distinguish between those that are in receipt of this element and those that are not, only whether the receive UC.

Table 3: Proportion of tenants within each age range who receive either Universal Credit (UC) or Housing Benefit (HB).

Age	Percentage of main applicants in receipt of UC or HB within each age group (% , rounded)
15-19	100.0
20-24	79.9
25-29	66.3
30-34	71.8
35-39	69.4
40-44	66.2
45-49	61.1
50-54	63.6
55-59	59.0
60-64	64.3
65-69	70.8
70-74	70.8
75-79	79.0
80-84	78.7
85-89	82.3
90-94	73.0
95-99	83.7
100 and over	75.0

### Life Expectancy

A new-born male baby in the UK today can expect to live for 79.2 years and a girl to 82.9 years, with 22.6% of new-born boys and 28.3% of new-born girls projected to live to 100 years.

The life expectancy at age 65 years in Havering is 19 years for males and 21.7 years for females. The life expectancy at birth for people living in Havering is 80.2 years for males and 83.9 years for females.

### Sources:

- 1 - Mid-year population estimates (Office for National Statistics (ONS))
- 2 - Office for National Statistics (ONS)
- 3 – Projected population growth by age by 2043 (ONS)
- 4 – Current tenancies, E&D (Open Housing)
- 5 - <https://www.haveringdata.net/business-and-employment/#/view-report/e20793b6fb0647e4980a5868fa1d817c/iaFirstFeature>



**Protected Characteristic - DISABILITY**

		<b>Overall impact:</b> There will be some disabled people on low incomes who may find that the rent and service charge increases may cause them financial difficulties, particularly those who may have income or savings which are just above the threshold to qualify for Housing Benefit.
<b>Positive</b>		
<b>Neutral</b>		
<b>Negative</b>	<b>x</b>	<p>Tenants within this protected characteristic who receive a full or partial award of Housing Benefit or UC may find that this covers or reduces the impact of the increase in service charges.</p> <p>We recognise that any increase in rent and service charges could potentially impact negatively on tenants who are not in receipt of Housing Benefit.</p> <p>The decision to increase Telecare and Careline costs may affect those tenants who self-fund this service. These services enable tenants to stay in their homes for longer allowing them to maintain their independence. There is the potential consequence that tenants withdraw their subscription to this scheme. The charges are similar or below those charged by other boroughs.</p> <p>Housing Services has a dedicated resource in our Financial Inclusion and Welfare Benefit team who can provide advice and support to assist tenants to manage this increase in service charges. This applies to all tenants whether in general needs or sheltered housing accommodation.</p> <p>Information on the increase in rent and service charges will be made accessible to disabled people. To this end, details of the increase in service charges will be included in the end of year rent statement sent out to tenants.</p> <p>We will also include information on Housing Services' pages on the Havering website, the tenant magazine 'At the Heart' and in any direct contact our officers have with tenants.</p> <p>Upon request, Housing Services can provide this information in an appropriate format according the needs of the tenant.</p>

**Evidence:**  
 At a national level individuals with a disability aged 16-64 were less likely to own their own home (40.9%) than non-disabled people (53.4%), and more likely to have rented social housing (at 24.9% compared with 7.8%).

The following shows the estimated prevalence of various disabilities in Havering in 2020 for working age people<sup>2, 3</sup>.

Table 4: Number of people aged 18-64 with disabilities in Havering by age band, 2020

Age band	Number with learning disability	Number with Impaired mobility	Number with serious visual impairment	Number with moderate or severe, or profound hearing impairment
18-24	519	192	12	347
25-34	911	366	24	791
35-44	882	1,790	23	1,652
45-54	792	1,685	22	4,271
55-64	721	4,438	21	8,143
18-64	3,824	8,471	102	15,204

Table 5: Number of people aged 18-64 with mental health problems in Havering, 2020

Mental health problem	Number
Common mental disorder	29,906
Borderline personality disorder	3,796
Antisocial personality disorder	5,184
Psychotic disorder	1,100
Two or more psychiatric disorders	11,327

Table 6: Number of people aged 65 & over unable to manage at least one mobility activity on their own in Havering, 2020

Age band	Number
65-69	1,023
70-74	1,642
75-79	1,506
80-84	1,740
85 and over	3,410
65 and over	9,321

It is also worth mentioning that research on the impact of COVID-19 shows that the coronavirus pandemic has increased psychological distress both in the general population and among high-risk groups.

Behaviours such as physical distancing, as well as their social and economic impacts, are worsening mental health consequences. Research on the psychological impact of mass trauma (e.g., natural disasters, flu outbreaks) suggests that the pandemic might particularly harm the mental health of marginalized populations who have less access to socio-economic resources and supportive social networks (Galea S, 2020).

There are unique stressors and challenges that could worsen mental health for people with disabilities during the COVID-19 crisis. Research on past pandemics shows that disabled people find it harder to access critical medical supplies which can become even more challenging as resources become scarce (Goldmann E, 2014).

Some people with disabilities report higher levels of social isolation than their non-disabled counterparts. They may experience intensified feelings of loneliness in response to physical distancing measures.

Data on disabilities in Havering council stock is limited. The Housing Services diversity report in 2017 led to 18% of tenants self-declaring that they had a physical and/or mental disability, and 3% a sensory disability, albeit without any measurement of disability related benefit or medical evidence. Data extracted from Open housing indicates that 21.5% of council tenants have identified themselves as having a disability at some point during the process of applying and holding a tenancy.

In terms of demand, of the live applications on the housing register at this time, the primary reason is medical for 77 applicants meaning that they have a severe health condition that is significantly impacted by their current housing situation.

**Sources:**

1. Outcomes for Disabled People in the UK report
2. Projecting Older People Population Information:  
<https://www.poppi.org.uk/index.phpProjecting> Adults Needs and Services Information:
3. <https://www.pansi.org.uk>
4. Housing Service Diversity report (Open Housing)
5. Housing Waiting list report (Open Housing)

**Protected Characteristic – SEX/GENDER**

		<b>Overall impact:</b> The demographic profile of Havering council tenants indicates that an increase in service charges is more likely to affect woman rather than men.
<b>Positive</b>		
<b>Neutral</b>		Many of these tenants will be the heads of single parent families who may be in lower paid/lower income jobs.
<b>Negative</b>	<b>x</b>	The decision to increase rent and service charges might cause an increased financial burden on some of our vulnerable tenants, regardless of gender, when considered alongside other elements of welfare reform.  Tenants within this protected characteristic who receive a full or partial award of Housing Benefit or UC may find that this covers or reduces the impact of the increase in rent and service charges. While they will still be responsible for meeting the service charges for heating and water charges.

	<p>Tenants will be paying a fuller contribution towards the costs of these services and the increase genuinely reflects, and is required to meet, the actual cost of providing this service.</p> <p>We recognise that any increase in rent and service charges could potentially impact negatively on tenants who are not in receipt of Housing Benefit or UC.</p> <p>Housing services has a dedicated resource in our Financial Inclusion and Welfare Benefit team who can provide advice and support to assist tenants to manage this increase in service charges. This applies to all tenants whether in general needs or sheltered housing accommodation.</p> <p>To this end, details of the increase in rent and service charges will be included in the end of year rent statement sent out to tenants. We will also include information on Housing Services' pages on the Havering website, the tenant magazine 'At the Heart' and in any direct contact our officers have with tenants.</p>
--	---

**Evidence:**

Of the estimated 260,651 people in Havering, 48.2% are male and 51.8% are female <sup>1</sup>.

Working aged women are less likely to be economically active in Havering (78%, compared to 86% for men) and when they are in work, they continue to earn less than men because of a gender pay gap in Havering (15.4%).

Women are also more likely than men to live in poverty. As a result, women are more likely to be eligible for social housing with 58% of social rented homes nationally are headed by a female.

In terms of demand for local authority housing in Havering, of the main applicant's active on the housing register, 84.3% (of 1502 applicants) identify as female.

Within current housing stock, 64.5% main tenants identify as female and 35.48% identify as male, with one tenant identified as "other". A slightly higher proportion of female tenants (70%) receive either UC or HB than men (64%). Only one lead tenant identified as "other" and in receipt of a benefit.

**Sources:**

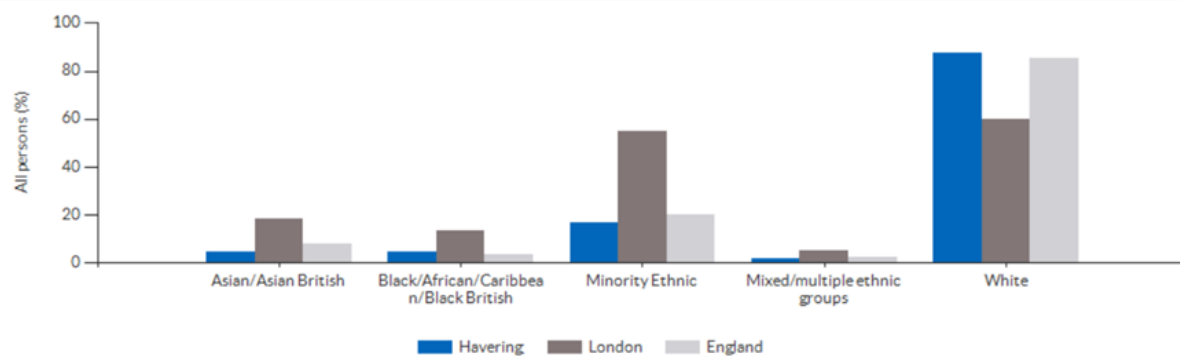
- 1 - Mid-year estimates of population (Office for National Statistics)
- 2 - <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/datasets/annualsurveyofhoursandearningsashegenderpaygaptables>
- 3 - Housing Waiting List (Open Housing))
- 4 - Current tenancies E&D (Open Housing)

**Protected Characteristic – ETHNICITY/RACE**

		<p><b>Overall impact:</b> 17% of Havering’s population is from an ethnic minority.</p>
<b>Positive</b>		<p>For those tenants who have provided us with the information only 8.3% are from ethnic minorities. However 22.0% of households on the Housing Register are from ethnic minorities so it is anticipated that the porportion of tenants from ethnicminotities will grow in future years.</p> <p>We recognise that the increase in rent and service charges could potentially impact negatively on tenants who are not in receipt of Housing Benefit or UC.</p> <p>Housing Services has a dedicated resource in our Financial Inclusion and Welfare Benefit team who can provide advice and support to assist all affected tenants to manage this increase in service charges. This applies to all tenants whether in general needs or sheltered housing accommodation.</p> <p>To this end, details of the increase in rent and service charges will be included in the end of year rent statement sent out to tenants. We will also include information on Housing Services’ pages on the Havering website, the tenant magazine ‘At the Heart’ and in any direct contact our officers have with tenants.</p> <p>Any potential impact to this protected characteristic group is thought to be minimal and will be managed through translation services where necessary. These resources are available to the Council as part of its daily business which will ensure that tenants, whose first language is not English receive the help and support which they may need.</p>
<b>Neutral</b>		
<b>Negative</b>	<b>x</b>	

**Evidence:**  
Havering continues to be considered one of the most ethnically homogenous places in London, with 83% of its residents recorded as White British in the 2011 census, higher than both London and England.

Table 8 – Population of Havering, London, and England by ethnicity<sup>1</sup>



Source: ONS Census 2011

	Havering		London		England	
	Count	%	Count	%	Count	%
Asian/Asian British	11,545	4.9	1,511,546	18.5	4,143,403	7.8
Black/African/Caribbean/Black British	11,481	4.8	1,088,640	13.3	1,846,614	3.5
Minority Ethnic - Total	39,617	16.7	4,504,657	55.1	10,733,220	20.2
Mixed/multiple ethnic groups	4,933	2.1	405,279	5	1,192,879	2.3
Other ethnic group	1,324	0.6	281,041	3.4	548,418	1
White	207,949	87.7	4,887,435	59.8	45,281,142	85.4

It is estimated that the ethnically homogenous characteristic of Havering is gradually changing due to its growing cultural diversity. In this regard, the Borough's white population is projected to decrease from the current 84% to 78% in 2032.

The BME population, notably those from Black African heritage (though many of whom are likely to be British born) is projected to increase from 4.1% in 2017 to 5.3% of the Havering population in 2032. The number of Black & minority ethnic group residents in the borough is expected to rise from 18% currently to 22% by 2032.

This is further highlighted in the GLA ethnic projections (2020) There are approximately 40,500 (18%) people from BAME (Black Asian Minority Ethnic) groups living in Havering, the majority being of a Black African ethnicity (11,700, 4.5%).

The UK poverty rate is twice as high for black & minority ethnic groups as for white British groups. Nationally, ethnic minority groups are more likely than white British households to spend a high proportion of income on rent, regardless of whether they live in social or private rented housing.

However, the housing they live in tends to be of lower quality, especially among households of Pakistani origin, and overcrowding is more common, particularly among households of Bangladeshi origin.

Within Havering Council stock, we see the current population by ethnicity where the tenant has made the decision to provide this information:

Table 10: Ethnicity of Havering Council main tenants as a percentage of the tenant population <sup>3</sup>

<b>Ethnicity</b>	<b>No. Tenants</b>	<b>Proportion of tenant population (%)</b>
Asian or Asian British Bangladeshi	14	0.2
Asian or Asian British Chinese	10	0.1
Asian or Asian British Indian	16	0.2
Asian or Asian British Other	38	0.4
Asian or Asian British Pakistani	11	0.1
Black or Black British African	262	3.1
Black or Black British Caribbean	86	1.0
Black or Black British Other	52	0.6
Mixed Other	33	0.4
Mixed White & Asian	15	0.2
Mixed White & Black African	41	0.5
Mixed White & Black Caribbean	53	0.6
Other Ethnic Group: Other	4	0.0
Refused	595	7.0
White British	6658	78.8
White Irish	74	0.9
White Other	206	2.4
(blank)	279	3.3

Most tenants are White British as would be expected with a homogenous population and secure tenancies, followed quite distantly by Black or Black British African.

There is, however, quite a notable change in ethnicity based on housing demand. Housing needs, based on the housing register data, see an increase in the proportion of Black or Black British African applicants, making up 9% of households, with White British households at 59.3% of applicants.

Table 11: Ethnicity of applicants with an assessed housing need <sup>4</sup>

<b>Ethnicity</b>	<b>Percentage (%) with an assessed housing need</b>
Asian or Asian British Bangladeshi	0.7
Asian or Asian British Indian	0.7
Asian or Asian British Other	1.3
Asian or Asian British Pakistani	0.6
Black or Black British African	9.7
Black or Black British Caribbean	2.4
Black or Black British Other	1.0
Mixed Other	0.7
Mixed White & Asian	0.4
Mixed White & Black African	1.5
Mixed White & Black Caribbean	2.3
Other Ethnic Group: Arab	0.1
Other Ethnic Group: Other	0.1

Refused	4.9
White British	59.3
White Irish	0.5
White Other	4.3
(blank)	9.6

**Sources:**

- 1 - Office for National Statistics/Havering Public Health Intelligence
- 2 - [Ethnic group population projections - London Datastore](#)
- 3 - Current tenancies E&D report (Open Housing)
- 4 - Housing Waiting List report (Open Housing)

**Protected Characteristic – RELIGION/FAITH**

		<b>Overall impact:</b>
<b>Positive</b>		There is insufficient data to suggest that an increase in rent and service charges will have any greater or lesser effect on the grounds of a tenant’s faith or religious beliefs.
<b>Neutral</b>		There is a deficit within our data on this protected characteristic with 32% of our tenants preferring not to say or where we have been unable to record this information. A further 30% of our tenants stated that they did not have a faith or religious belief.
<b>Negative</b>	<b>X</b>	<p>All tenants regardless of their religion or faith who are affected by the increase in service charges will be notified of the specific changes to their service charges and will be provided with information and guidance for money and debt advice.</p> <p>Housing Services has a dedicated resource in our Financial Inclusion and Welfare Benefit team who can provide advice and support to assist tenants to manage this increase in service charges. This applies to all tenants whether in general needs or supported housing accommodation.</p> <p>Housing Services’ will advise tenants to make welfare benefits claims and to refer tenants to sources of support. To this end, details of the increase in rent and service charges will be included in the end of year rent statement sent out to tenants.</p> <p>We will also include information on Housing Services’ pages on the Havering website, the tenant magazine ‘At the Heart’ and in any direct contact our officers have with tenants.</p>



**Evidence:**

Most recent available data shows that most Havering residents are Christians:

Table 12: Religion and Belief, Havering

Faith	Number	%
Christian	155,597	65.6%
Buddhist	760	0.3%
Hindu	2,963	1.2%
Jewish	1,159	0.5%
Muslim	4,829	2.0%
Sikh	1,928	0.8%
Other Religion	648	0.3%
No Religion	53,549	22.6%
No Response	15,799	6.7%
<b>TOTALS</b>	<b>237,232</b>	<b>100%</b>

However, data is lacking in relation to Havering tenants, with many tenants either refusing to provide this information or the field in Open housing has been left blank, meaning that this may not even have been an option for most tenants to answer. The limited information is as follows:

Table 13: Religion/belief of Havering Council main tenants

Agnostic	6
Another Religion/Belief	49
Atheist	12
Buddhist	6
Christian	459
Hindu	2
Jewish	2
Muslim	35
No religion	565
Prefer not to answer	90
Sikh	2
(blank)	7219

However, the Service recognises that as the demographics of the borough and London are changing, the variety of religious beliefs and faiths among our tenants will widen.

**Sources:**

- 1 - Office for National Statistics (ONS)
- 2 - Current tenancies E&D report (Open Housing)
- 3 - Diversity Report (Open Housing)

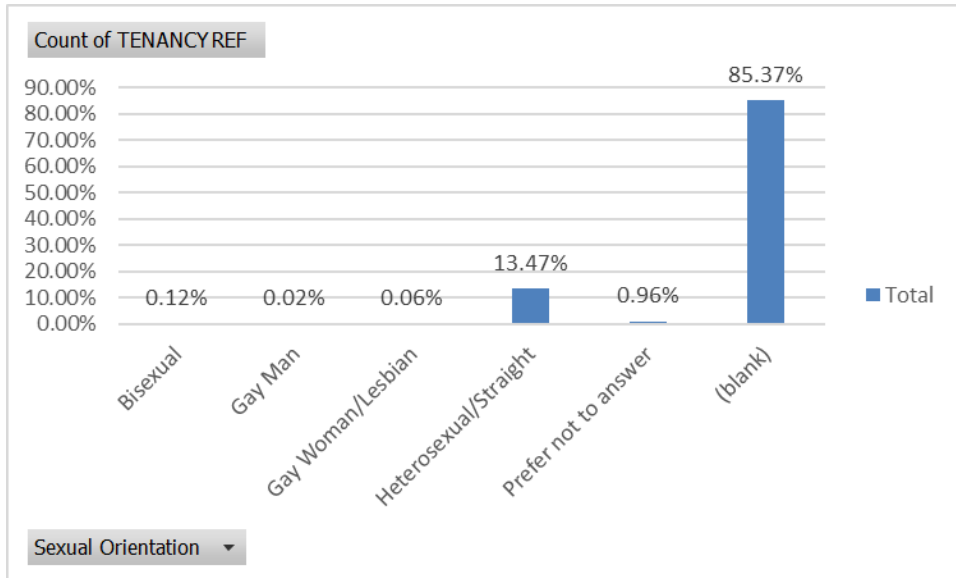
**Protected Characteristic - Sexual orientation**

		<b>Overall impact:</b> Although Housing Services has very limited data available, we have been unable to identify where the increase in service charges will have a disproportionate impact on this protected characteristic
<b>Positive</b>		
<b>Neutral</b>		Sexuality is not relevant to the majority of Housing Services, with the exception of tackling harassment, hate crime or domestic abuse.
<b>Negative</b>	<b>x</b>	<p>The increase in rent and service charges will be applied to tenants regardless of their sexual orientation. The increase will not have a disproportionate effect on the ground of this protected characteristic.</p> <p>Housing Services has a dedicated resource in our Financial Inclusion and Welfare Benefit team who can provide advice and support to assist tenants to manage this increase in service charges. This applies to all tenants whether in general needs or supported housing accommodation.</p> <p>Housing Services will advise tenants to make welfare benefits claims and to refer tenants to sources of support. To this end, details of the increase in rent service charges will be included in the end of year rent statement sent out to tenants. We will also include information on Housing Services pages on the Havering website, the tenant magazine 'At the Heart' and in any direct contact our officers have with tenants.</p> <p>On request, Housing Services can provide this information in an appropriate format according the needs of the tenant.</p> <p>Housing Services would benefit from a better understanding of service take up by all service users. This information can then be provided to management so that they can have a clear picture of need, and therefore take appropriate action to plan services. It is anticipated that once Housing Services new IT system is embedded, we will be able to do so.</p>

**Evidence:**

There remains a deficit in the data held on the sexual orientation of residents within the Borough. The data held has empty fields for over 85% of tenants.

Table 15: Sexual Orientation of main housing tenants



Nationally an estimated two-thirds (64%) of LGBTQ+ people had experienced anti-LGBT+ violence or abuse and 18% have experienced homelessness at some point in their lives <sup>2</sup>

Additionally, people who are part of the LGBT+ community generally have an increased likelihood of mental health problems which are more likely to be exacerbated by external factors

**Sources:**

- 1 - Current tenancies E&D (Open Housing)
- 2 - Stonewall LGBTQ+ - Facts and figures (Galop - Hate crime report)

**Protected Characteristic - Gender reassignment**

		<b>Overall impact:</b> There is no qualitative or quantitative data to suggest that the increase in Rent and Service Charges would have a greater or lesser effect on people from this protected characteristic
<b>Positive</b>		
<b>Neutral</b>		Housing Services would benefit from a better understanding of service take up by all service users. This information can then be provided to management so that they can have a clear picture of need, and therefore take appropriate action to plan services. It is anticipated that once Housing Services new IT system is embedded, we will be able to do so.
<b>Negative</b>	<b>x</b>	<p>Gender reassignment is not relevant to the majority of housing services, with the exception of tackling harassment, hate crime or domestic abuse.</p> <p>The increase in rent and service charges will be applied to the tenant regardless of any protected group they may belong to. The increase will not have a disproportionate effect on the ground of this protected characteristic.</p> <p>Tenants within this protected characteristic who receive a full or partial award of Housing Benefit may find that this covers or reduces the impact of the increase in service charges.</p> <p>We recognise that the increase in rent and service charges could potentially impact negatively on tenants who are not in receipt of Housing Benefit.</p> <p>Housing Services has a dedicated resource in our Financial Inclusion and Welfare Benefit team who can provide advice and support to assist all affected tenants to manage this increase in service charges. This applies to all tenants whether in general needs or sheltered housing accommodation.</p> <p>Housing Services' will advise tenants to make welfare benefits claims and to refer tenants to sources of support. To this end, details of the increase in rent and service charges will be included in the end of year rent statement sent out to tenants.</p> <p>We will also include information on Housing Services' pages on the Havering website, the tenant magazine 'At the Heart' and in any direct contact our officers have with tenants.</p>

**Evidence:**

There is a deficit in the data held on residents who have undergone or are undergoing gender reassignment. In a similar vein to the protected characteristic of sexual orientation, there is a reticence among residents and tenants to disclose this information.

We recognise that this is an elective process on the part of the tenant and Housing Services will respect the confidence given to our officers when a tenant discloses this information to us.

**Sources:**

No data is currently available concerning this protected characteristic.

Protected Characteristic - Marriage/Civil partnership		
		<b>Overall impact:</b> There is no qualitative or quantitative data to suggest that the policy would have a greater or lesser effect on people on account of their marital status
<b>Positive</b>		
<b>Neutral</b>		The marital status of residents does not have any impact on the management and delivery of Havering's housing services.
<b>Negative</b>	<b>X</b>	Evidence of marriage or civil partnership holds use only to enable officers to determine if a person has the right to succeed a tenancy when their partner passes away.  It is thought that this policy will not have any negative impact on persons within this protected characteristic.
<b>Evidence:</b> We do not collate data on the marital status of council tenants, only at the point of entry on to the Housing Register and for the purposes of succession of a tenancy.		
<b>Sources:</b> No data is currently available concerning this protected characteristic.		

Protected Characteristic - Pregnancy, maternity and paternity	
	<p><b>Overall impact:</b> An impact on this protected characteristic may be more likely as tenants within this group may be on a lower income, particularly where they are receiving maternity/paternity leave pay or benefits.</p>
<b>Positive</b>	
<b>Neutral</b>	
<b>Negative</b>	<b>x</b>
	<p>Tenants within this protected characteristic who receive a full or partial award of Housing Benefit may find that this covers or reduces the impact of the increase in rent and service charges.</p> <p>To minimise the effect of any increase in rent and service charges, the Council have applied a cap of 25% on all service charges. Tenants will be paying a fuller contribution towards the costs of these services and the increase genuinely reflects, and is required to meet, the actual cost of providing this service.</p> <p>We recognise that the increase in rent and service charges could potentially impact negatively on tenants who are not in receipt of Housing Benefit. Housing Services has a dedicated resource in our Financial Inclusion and Welfare Benefit team who can provide advice and support to assist tenants to manage this increase in rent and service charges.</p> <p>Housing Services has a dedicated resource in our Financial Inclusion and Welfare Benefit team who can provide advice and support to assist tenants to manage this increase in rent and service charges.</p>
<p><b>Evidence:</b> The only data which Housing Services collects for this protected characteristic is due dates for pregnancy, usually collated at the point of entry to the Housing Register.</p> <p>This data is used to ascertain the size of property/ the number of bedrooms a tenant is requires under the 'bedroom standard'.</p> <p>However, due to the nature of the protected characteristic, it would be difficult to collect accurate and up to date data.</p>	
<p><b>Sources:</b> No data is currently available concerning this protected characteristic</p>	

Socio-economic status	
	<p><b>Overall impact:</b> The increase in rent and service charges may have a disproportionate effect on those with a lower income, as they may have a lower level of disposable income available to cover this increase.</p>
<b>Positive</b>	
<b>Neutral</b>	
<b>Negative</b>	<b>x</b>
	<p>An increase in rent and service charges will have a negative impact upon the finance of residents not currently in receipt of full Housing Benefit, or for those tenants who are working in lower paid employment. It could affect tenants of pension age whose income and savings fall just above the threshold to qualify for Housing Benefit.</p> <p>45% of council tenants will be affected as they do not receive full or partial housing benefit. Approximately 55% of our tenants will have the impact reduced by their entitlement to Housing Benefit.</p> <p>To minimise the effect of any increase in service charges, the Council have applied a cap of 25% on supported housing service charges. Tenants will be paying a fuller contribution towards the costs of these services and the increase genuinely reflects, and is required to meet, the actual cost of providing this service.</p> <p>We recognise that the increase in service charges could potentially impact negatively on tenants who are not in receipt of Housing Benefit. Housing Services has a dedicated resource in our Financial Inclusion and Welfare Benefit team who can provide advice and support to assist tenants to manage this increase in service charges.</p>
<p><b>Evidence:</b> Across London, the raw number of households in poverty in socially rented properties sits at 950,000. Whilst this is similar to the total number of private renters in a similar position (870,000) the actual rate of poverty is higher, at 51% (PRS 33%).</p> <p>As one of the least deprived boroughs in London, it still has over 8500 (16.6%) of children in households with a relatively low income, and almost 7000 (13.4%) children with absolute low incomes <sup>1</sup>. After housing costs, 30-33% of children would be living in poverty, with the most deprived areas including Gooshays and Heaton. The map below shows deprivation patterns in Havering based on the IMD 2019 child poverty index by Lower Super Output Areas (LSOAs).<sup>2</sup></p> <p>Gooshays is the most deprived ward, with an IMD average score rank of 50 out of 633 and 2165 out of 32844 LSOAs, making it amongst the 10% most deprived neighbourhoods in the country. Upminster is the least deprived with an IMD average score rank average of 615 out of 633, and ranked 32563 out of 32844 LSOA's, meaning it is in the top 1% of least deprived neighbourhoods.</p>	



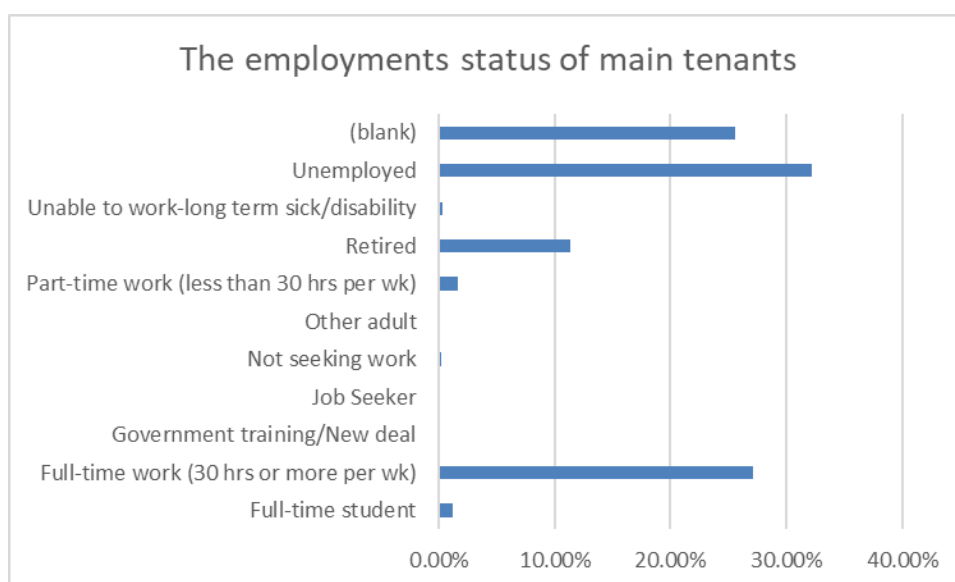
Despite generally low deprivation scores and high employment rates (economic activity 83%, 16 – 64), the median full time annual salary in Havering is £33,836, as measured in 2021, is low in comparison to the London median of £41,017 and slightly higher than the England median of £31,777.

The proportion of working age residents in Havering claiming out-of-work benefits (7.0%) is significantly lower than England (8.6%).

The employment rate within the Borough is higher than the London and England averages. About 79.4% of working age residents in Havering was employed in 2021, compared to 73.8% and 74.7% in London and England respectively.

The proportion of working age residents claiming out of work benefits (12.3%)<sup>4</sup> is significantly lower than England (13.8%).

**Table 16: Employment Status of all Council Tenants**



Data held on current Council Tenants demonstrates that 28.8% of all Council Tenants are employed on a full-time or part-time basis, while just over 30% are unemployed. The number of tenant's whose employment status remains unrecorded will change as the process of reviews takes place over time.

It is worth adding once more that this data is not reliable in that this data is only picked up at the point where a tenant accepts an offer of council home, and individual circumstances can change over time.

**Sources:**

- 1 - HM Revenue and Customs - Personal Tax Credits: Children in low-income families local measure
- 2 - [Indices of Deprivation \(communities.gov.uk\)](https://communities.gov.uk)
- 3 - Annual Survey of Hours and Earnings (ASHE), ONS and ONS CPI series
- 4 - People on out-of-work benefits, by London borough (Trust for London)
- 5 - Current tenancies E&D (Open Housing

## Health & Wellbeing

		<p><b>Overall impact:</b>  <a href="#">Section 210(1)</a> of the Housing Act (1996) requires a housing authority to have regard to the following provisions when assessing the suitability of accommodation for an applicant:</p>
<b>Positive</b>		
<b>Neutral</b>		
<b>Negative</b>	<b>x</b>	<p>1. (a) <a href="#">Parts 9 and 10 of the Housing Act 1985</a> (the ‘1985 Act’) (slum clearance and overcrowding); and</p> <p>2. (b) <a href="#">Parts 1 to 4 of the Housing Act 2004</a> (the ‘2004 Act’) (housing conditions, licensing of houses in multiple occupation, selective licensing of other residential accommodation, additional control provisions in relation to residential accommodation).</p> <p>The rent increase and increase in service charges will provide the resources to fund the development programme to deliver new high quality affordable housing in the borough through the regeneration programme. This will alleviate levels of overcrowding and households living in poor housing in the borough thereby improving the health outcomes.</p> <p><b>Do you consider that a more in-depth HIA is required as a result of this brief assessment?</b> Please tick (ü) the relevant box</p> <p style="text-align: right;"><b>Yes</b>    <input type="radio"/>    <b>No</b>    <input checked="" type="checkbox"/></p>

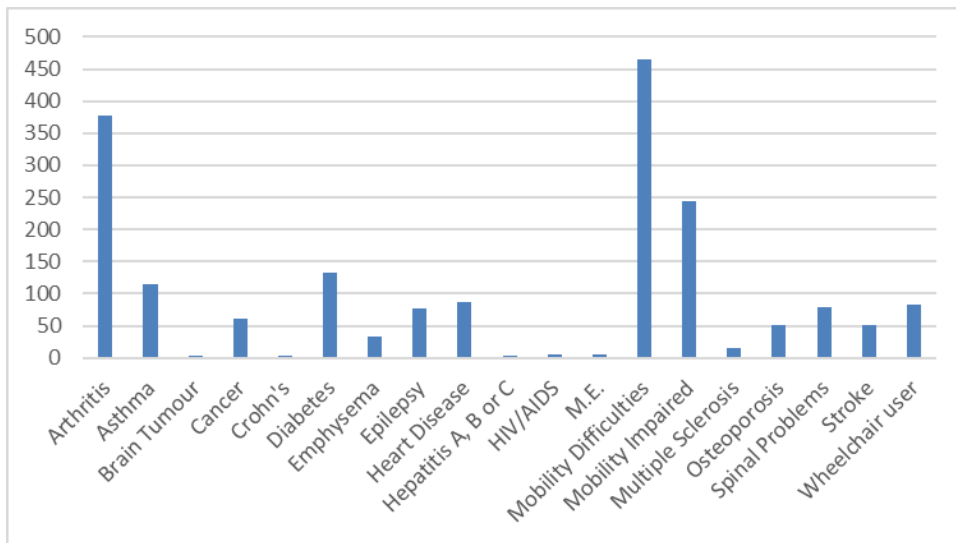
**Evidence:**  
Average self-reported wellbeing in Havering has declined slightly from 2019/20 to 2020/21, decreasing from 7.7 to 7.5 out of 10 for Life Satisfaction, which is still high.

For anxiety, we see a continuation of this increase, seen from 2015/16 (2.6 out of 10) to 2020/21 (3.1 out of 10), albeit this is still in the low category. “Happiness” saw a slight increase to 7.5 in 2020/21 from the previous year and “worthwhile” remained around the same at 8.

Equalities data from the current Housing Register, (as at 2018), shows that 5.1% of applicants accepted on to the Housing Register have a sensory or physical disability which may necessitate the allocation of a property with a level of adaptation to meet their need.

Where the tenant continues to have an ongoing housing need and continues to meet the eligibility criterion for social housing according to the Council’s Allocation Scheme, the Council will offer the tenant a new tenancy for an appropriate property.

**Table 17: Council Tenants who have identified a health issue**



Data extracted from Open housing indicates that 21.5% of council tenants have identified themselves as having a disability. This is, however, a figure reliant on the self-reportage of tenants and does not necessarily mean that all instances of physical disability require an adaptation or change in housing.

**Sources:**

- 1 - [Personal well-being in the UK - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk)
- 2 - Current tenancies, E&D (Open Housing)



## Action Plan

Item	Identified Negative impact	Recommended action/s	Outcomes and monitoring	Timescale	Lead officer
Increase in rent and service charges	Negative impact on most groups.	Increases are covered through welfare benefits.  Letters and advice provided to tenants on UC.	Increases in rent and service charges are covered by Universal Credit and Housing Benefit.	Within one month of the increase.	Director of Housing & Property

## Review

The assessment will be reviewed on an annual basis.

**Scheduled date of review:** January, 2025