

## **Appendix 3**

# Equality & Health Impact Assessment (EqHIA)

## **Document control**

Title of activity:	HRA Budget & Business Plan 2023/24	
Lead officer:	Philip Dewar, Strategy & Policy Officer Patrick Odling-Smee, Director of Housing	
Approved by:	Patrick Odling-Smee, Director of Housing	
Date completed:	18 January 2023	
Scheduled date for review:	Annual	

Did you seek advice from the Corporate Policy & Diversity team?	Yes
Did you seek advice from the Public Health team?	Yes
Does the EqHIA contain any confidential or exempt information that would prevent you publishing it on the Council's website?	No

Please submit the completed form via e-mail to <a href="EqHIA@havering.gov.uk">EqHIA@havering.gov.uk</a> thank you.

## 1. Equality & Health Impact Assessment Checklist

Please complete the following checklist to determine whether or not you will need to complete an EqHIA and ensure you keep this section for your audit trail. If you have any questions, please contact <a href="EqHIA@havering.gov.uk">EqHIA@havering.gov.uk</a> for advice from either the Corporate Diversity or Public Health teams. Please refer to the Guidance in Appendix 1 on how to complete this form.

About your activity

ADC	out your activity	Ī			
1	Title of activity	HRA Budget	HRA Budget & Business Plan 2020/21		
2	Type of activity	This report recommends the capital and revenue budgets for the council owned housing stock for 2022/3 and the investment in housing for the next 30 years.			
3	Scope of activity	Setting the rent, and services charges for council owned housing for the coming financial year.  Approving the housing capital program for the next three years. This includes the investment in the existing housing stock and the new build programme through the regeneration programme.  Advising on the review of the HRA 30-year business plan.			
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	If the answer to any of these questions is 'YES', please continue	If the answer to all of the questions (4a, 4b & 4c) is 'NO', please go to	
4c	Does the activity have the potential to impact (either positively or negatively) upon any factors which determine people's health and wellbeing?	Yes	to question <b>5</b> .	question 6.	
5	If you answered YES:	Please complete the EqHIA in Section 2 of this document. Please see Appendix 1 for Guidance.			
6	If you answered NO:				

Completed by:	Patrick Odling-Smee, Director of Housing
Date:	18 January 2023

## 2. The EqHIA – How will the strategy, policy, plan, procedure and/or service impact on people?

## **Background/context:**

## Who will be affected by the activity?

Tenants and leaseholders of the council housing stock.

Protected Cha	racteristic - Age: Consider the full range of age groups	
Please tick (ü) the relevant box	Overall impact: Overall impact:	
Positive	Most council tenants are of working age in Havering. 30% of all council tenants in the Borough are of pension age, compared to 18% of the	
Neutral	general population. Of the over 65s, 74.9% of tenants are on full or partial benefits, compared to 68% of all tenants. Housing Benefit or	
Negative X	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. Welfare benefits, including pension a and pension credits will be increased by the rate of inflation in April 2023. In sheltered housing, 95% of tenants are on full benefits.  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.  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. 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.  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.

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.

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. 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.

On request, Housing Services can provide this information in an appropriate format according 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 line with the government's household current cap 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:**

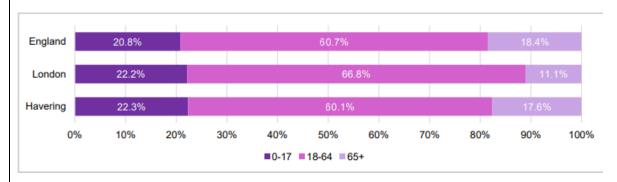
The number of people that live in Havering has increased over the last decade from 237,232 in 2011 to 262,052 in 2021. This is a 10.5% increase compared to a 7.7% increase across London and a 6.6% increase across England. Havering is also becoming a younger borough; the median age has reduced from 40 in 2011 to 39 in 2021. Meanwhile the median age increased in London from 33 in 2011 to 35 in 2021, and England from 39 in 2011 to 40 in 2021.

Within Havering, Emerson Park has the highest median age (49) whilst Rush Green and Harold Hill East have the joint lowest median age out of the London boroughs, although this is below the proportion of over 65's for England as a whole.

The number of children aged under 18 has seen an increase of 15.2% (from 50,827 to 58,550), greatly outpacing the 4.8% and 3.9% increases in London and England, respectively. Havering now has a higher proportion of children aged 0-17 (22.3%) than 80% of local authorities in England. This increase is slightly lower than the latest ONS projections (2018). The ONS predicts that the 0-17 population will grow to 61,350 by 2031.

Furthermore, Havering still has one of the highest proportions of older people aged 65+ in London (second after Bromley). The combined impact of having both a large older population and now a large (and growing) young population is that Havering now has the lowest proportion of workingage adults in London

Figure 1: Comparing Havering aged 0-17, 18-64 & 65+ populations to London and England



The total number of households in Havering increased by 4.2%, to 101,300. Households are either made up of one person (25.8%) or 2 people (30.4%).

Household types in Havering are mainly composed of pensioners or married couples with dependants, with the highest proportion of one person households occupied by a persons aged 65 years and over, at 49.1% of one person households.

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, 27.3% 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, as a proportion this is over 10% lower, at 16.7%.

Figure 2: Age range of Havering Councils main tenants and the percentage of these as part of the main tenant population

Age Ranges	Havering Main Tenants	Percentage of main tenants
15-19	4	0.04
20-24	206	2.17
25-29	468	4.93
30-34	803	8.46
35-39	917	9.66
40-44	939	9.89
45-49	810	8.53
50-54	965	10.17
55-59	952	10.03
60-64	827	8.71
65-69	723	7.62
70-74	608	6.41
75-79	525	5.53
80-84	361	3.80
85+	383	4.04

For people at aged over 16 in Havering, 59.5% of residents in have a job, an increase from 58.9% in 2011. 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 (61.1% of this age group) and over 65's at 67.5% of tenants. Whilst the highest percentage is in the 20-24 age range, with 82% of this age group in receipt of some form of benefit towards rent

Figure 3: Proportion of tenants who receive either UC or HB.

Age Range	Percentage of tenants in reciept of benefits by age group (%)	Percentage of main applicants in receipt of UC or HB within each age group (%)
15-19	0.03	75.00
20-24	1.79	82.52
25-29	3.76	76.50
30-34	6.12	72.60
35-39	7.04	73.06
40-44	6.51	66.03
45-49	5.44	63.95
50-54	6.26	61.76
55-59	6.11	61.13
60-64	5.37	61.79
65 and over	19.81	67.5

#### Life Expectancy

A new-born male baby in the UK today can expect to live for 78.1 years and a girl to 82.5 years,

- 1 Census 2021 ONS Published June 2021
- 2 Projected population growth by age by 2043 ONS, 2018
- 3 Open Housing Report Current tenancies by management area 18 January 2021
- 4 Open housing report Current tenancies E&D dated 17 January 2023
- 5 https://www.haveringdata.net/business-and-employment/#/view-report/e20793b6fb0647e4980a5868fa1d817c/ iaFirstFeature

Protected Characteristic - Disability: Consider the full range of disabilities; including			
physical me	physical mental, sensory and progressive conditions		
Please tick (i		Overall impact:	
the relevant b	ox:	There will be some disabled people on low incomes who may find that	
Positive		the rent and service charge increases may cause them financial difficulties, particularly those who may have income or savings which	
Neutral		are just above the threshold to qualify for Housing Benefit. 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. Welfare benefits will be increased by the rate of inflation in April 2023.	
Negative	x	We recognise that any increase in rent and 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 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.

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.

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. 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.

On request, Housing Services can provide this information in an appropriate format according to the needs of the tenant.

#### **Evidence:**

At a national level, individuals with a disability aged 16-64 were less likely to own their own home (30.7%) than non-disabled people (53.3%), and more likely to have rented social housing (at 24.9% compared with 7.9%)

The following shows the estimated prevalence of various disabilities in Havering in 2020 for working aged people<sup>-</sup>

Figure 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

Figure 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

Figure 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 socioeconomic 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).

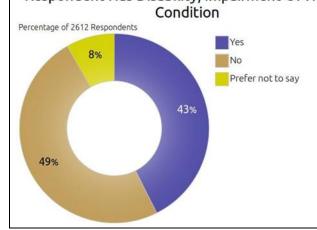
Some people with disabilities report higher levels of social isolation than their non-disabled counterparts. They may experience intensified feelings of loneliness in response to physical distancing measures. The Census provides age standardised disability based on the meaning of disability within the Equality Act for Havering residents and found the following:

Figure 7: Census 21 disabilities as defined under the Equality Act for Havering Residents

Disability type	% Of Havering residents
Disabled under the Equality Act: Day to day	6.6
activities limited a lot	
Disabled under the Equality Act: Day-to-day	8.7
activities limited a little	
Not disabled under the Equality Act	84.7

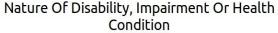
Data on disabilities in Havering council stock is limited. The most recent Data gathering exercise was completed as part of the STAR, that found the following:

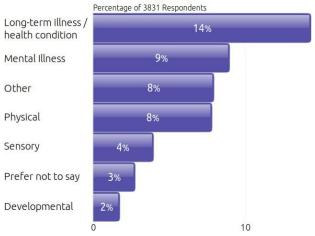
Figure 8: Star survey responses
Respondent Has Disability, Impairment Or Health



This is the most recent sample of a good size taken from the Councils Residents. They then go on to identify the following nature of disabilities, impairments and health conditions. This is higher, likely due to tenants being able to give multiple responses.

**Figure 9: Star Survey responses** 





In terms of demand, of the live applications on the housing register at this time, the primary reason is medical for 123 applicants meaning that they have a severe health condition that is significantly impacted by their current housing situation.

- 1. Outcomes for Disabled People in the UK 2021
- 2. Projecting Older People Population Information: <a href="https://www.poppi.org.uk/index.phpProjecting">https://www.poppi.org.uk/index.phpProjecting</a> Adults Needs and Services Information:
- 3. <a href="https://www.pansi.org.uk">https://www.pansi.org.uk</a>
- 4. Star survey equality data 2022
- 5. Housing Waiting list report dated 19 January 2023

Protected Characteristic - Sex/gender: Consider both men and women		
Please tick (ü) the relevant box:		Overall impact:
Positive		The demographic profile of Havering council tenants indicates that an increase in service charges is more likely to affect woman rather than men. Many of these tenants will be the heads of single parent families who may be in lower paid/lower
Neutral		
Negative	x	income jobs. 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.
146gative	^	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. Universal Credit will be increased by inflation in April 2023.

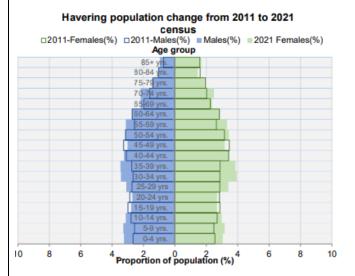
Tenants will be paying a fuller contribution towards the costs of these services and the increase genuinely reflects, and is required to meet, the actual cost of providing this service.

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. 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.

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.

Of the estimated 260,651 people in Havering, 48.2% are male and 51.8% are female.

Figure 10 – Percentage of population in each age band in Havering 2011 and 22



Working aged women are less likely to be economically active in Havering (81.4%, compared to 90.5% for men). 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 applicant's active on the housing register, 77.1 identify as female.

Within current housing stock, 65.5% main tenants identify as female with two tenants identifying as "other".

- 1 Midyear estimates of population for 2020 ONS Published June 2021
- $2-\underline{\text{https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork}}\\ / earnings and working hours/datasets/annual survey of hours and earnings as hegen derpay gap tables$
- 3 Open housing report Housing Waiting List 19 January 2023
- 4 Open housing report Current tenancies E&D dated 17 January 2023

Overall impact:  17% of the Havering population is from an ethnic minority. 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 proportion of tenants from ethnic minorities will grow in future years.  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. Housing Services has a dedicated
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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.  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.  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

#### Evidence:

Havering continues to be considered one of the most ethnically homogenous places in London, with 75.3% of its residents recorded as White British in the 2021 census, higher than both London and England.

Figure 11 - Population of Havering and London and England and Wales by ethnic group

Ethnic Group	Havering (%)	London (%)	England and Wales (%)
Asian, Asian British or Asian Welsh	10.7	20.7	18.5
Black, Black British, Black Welsh, Carribean or African	8.2	13.5	8
Mixed or Multiple ethnic groups	3.7	5.7	5.8
White (including other white)	75.3	53.8	81.7%
Other ethnic Groups	2.0	6.3	

It was estimated that the ethnically homogenous characteristic of Havering will gradually change due to its growing cultural diversity. In this regard, the Borough's white population was projected to decrease from the current 84% to 78% in 2032, however has seen a decrease to 75.3% in 2021. The BME population, notably those from Black African heritage (though many of whom are likely to be British born) has already increased to 5.4%, ahead of the 2018 projections for 2032 (projected 5.3%).

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 which are also almost 3 times more likely to be in deep poverty.

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

Figure 12: Ethnicity of Havering Council main tenants as a percentage of the tenant population

Ethnic Group	Havering Tenants	Havering Tenants
		(%)
Asian, Asian	144	1.7
British or Asian		
Welsh		
Black, Black	631	7.4
British, Black		
Welsh, Carribean		
or African		

Mixed or Multiple	216	2.5
ethnic groups		
White (including	7504	88.1
other white groups)		
Other ethnic	16	0.2
Groups		

Blank and refused have been left out. Percentages based on population who have provided this response

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. The biggest difference in local population however is with the Asian ethnic group, where only 1.7% of tenants were from this group, whereas the local population is around 10.7% of Havering.

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, Black British, Black Welsh, Carribean or African applicants, making up 15.7% of applicants, with White British households at 72.9% of applicants

Figure 13: Ethnicity of applicants with an assessed housing need

Ethnic Group	Havering Waiting List Applicants	Havering Waiting List Applicants (%)
Asian, Asian British	116	5.3
or Asian Welsh		
Black, Black British,	345	15.7
Black Welsh,		
Carribean or African		
Mixed or Multiple	111	5
ethnic groups		
White (including	1605	72.9
other white groups)		
Other ethnic Groups	24	1

Blanks and refused have been left out to better match Census data

#### Sources used:

- 1 Census 2021; Office for National Statistics (ONS);
- 2 ONS- ethnicity and national identity in England and wales 2012-12-11
- 2 Ethnic group population projections London Datastore
- 3 Runnymede Trust analysis of 'Households Below Average Income' data from the Family Resources Survey, Department of Work and Pensions
- 3 Open housing report Current tenancies E&D dated 17 January 2023
- 4 Open housing report Housing Waiting List 19 January 2023

**Protected Characteristic - Religion/faith:** Consider people from different religions or beliefs including those with no religion or belief

		1
Please tick (i the relevant i		Overall impact:
Positive	00x.	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
Neutral	X	tenant's faith or religious beliefs. 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.  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.
Negative		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.
		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. 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.

#### Evidence:

Most recent available data (Census 2021) show most Havering residents are Christians, however this has decreased to just over half of Havering's population, with the biggest change in no religion.

Figure 14: Religion 2011 and 2021 Census, Havering

Faith	2011	2021
Christian	65.6%	52.2%
Buddhist	0.3%	0.4%
Hindu	1.2%	2.5%
Jewish	0.5%	0.5%
Muslim	2.0%	6.2%
Sikh	0.8%	1.7%
Other Religion	0.3%	0.4%
No Religion	22.6%	30.6%
No Response	6.7%	5.5%

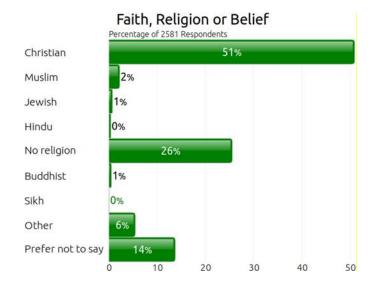
However, data is lacking in relation to Havering tenants, with many tenants either refusing to provide this information or the field in Open housing has been left blank, meaning that this may not have been an option for most tenants to answer. The limited information is as follows:

Figure 15: Relig	gion/belief of Ha	verina Counc	il main tenants
	9.0.3.00		

Agnostic	9
Another	
Religion/Belief	56
Atheist	25
Buddhist	7
Christian	551
Hindu	5
Jewish	2
Muslim	57
No religion	667
Prefer not to answer	106
Sikh	3
(blank)	8031

Alternatively, the Star survey captured religion information, for which 2581 people responded

Figure 16: Religion/belief of Havering council tenants from the Star survey



Half of respondents (51%) are Christian, whilst a quarter (26%) have no religion. Small proportions are Muslim (2%), Jewish (1%) or Buddhist (1%). 6% say they follow another religion and 14% prefer not to answer the question.

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 used:

Census 2011; Office for National Statistics (ONS)

Census 2021; Office for National Statistics (ONS)

Open housing report – Current tenancies E&D dated 17 January 2023

Star Survey ED information - 2021

Protected Characteristic - Sexual orientation: Consider people who are heterosexual,		
lesbian, gay or bisexual		
Please tick (ü)	Overall impact:	
the relevant box:	·	

Positive		Although Housing Services has very limited data available, we have
Neutral	X	been unable to identify where the increase in service charges will have a disproportionate impact on this protected characteristic
		Sexuality is not relevant to the majority of housing services, with the exception of tackling harassment, hate crime or domestic abuse.
Negative		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.
		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.
		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.
		On request, Housing Services can provide this information in an appropriate format according to the needs of the tenant.
		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

#### **Evidence:**

do so.

The 2021 census provided a good quality estimate on sexual orientation in the borough, however tenant data on this matter remains 85% not answered.

Figure 17: Sexual Orientation of main housing tenants and Havering residents

Sexual Orientation	Havering (%)	Havering Tenants Open (%)	Havering tenants STAR Survey (2530 respondants) (%)
Straight or	91.07		82
Heterosexual		14.3	
Gay or Lesbian	0.95	0.09	2
Bisexual	0.73	0.18	2

All other sexual	0.27		3
orientations		0	
Not answered	6.98	85.43	12

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

- 1 Census 2021; Office for National Statistics (ONS)
- 2 Open housing report Current tenancies E&D dated 17 January 2023
- 3 Stonewall LGBTQ+ facts and figures, Galops Hate crime report 2021

Positive  Neutral  Ne	Protected Characteristic - Gender reassignment: Consider people who are seeking, undergoing or have received gender reassignment surgery, as well as people whose				
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  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.  Gender reassignment is not relevant to the majority of housing services, with the exception of tackling harassment, hate crime or domestic abuse.  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	gender identity is different from their gender at birth				
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  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.  Gender reassignment is not relevant to the majority of housing services, with the exception of tackling harassment, hate crime or domestic abuse.  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					
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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.  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 all affected tenants to manage this increase in service charges. This applies to all tenants whether in general needs or sheltered housing accommodation.	Negative	take up by all service users. This information can then be provided management so that they can have a clear picture of need, and therefore take appropriate action to plan services. It is anticipated once Housing Services new IT system is embedded, we will be ab do so.  Gender reassignment is not relevant to the majority of housing services, with the exception of tackling harassment, hate crime or domestic abuse.  The increase in rent and service charges will be applied to the ten regardless of any protected group they may belong to. The increase will not have a disproportionate effect on the ground of this protect characteristic.  Tenants within this protected characteristic who receive a full or pa award of Housing Benefit may find that this covers or reduces the impact of the increase in service charges.  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 advand support to assist all affected tenants to manage this increase service charges. This applies to all tenants whether in general needs	that to that ole to ant se ted artial		

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. 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.

#### Evidence:

The census 2021 gives us a better picture of Gender Identity in Havering, albeit this question was voluntary.

Figure 18: Gender Identity in Havering

Gender Identity	Havering (%)
Gender Identity the same as sex registered at birth	93.67
Gender Identity different from sex registered at birth but no specific identity given	0.25
Trans women	0.11
Trans man	0.1
Non-binary	0.03
All other gender identities	0.02
Not answered	5.82

There is a deficit in the data held on tenants 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 used:

1 – Census 2021; Office for National Statistics (ONS)

Protected Characteristic - Marriage/civil partnership: Consider people in a marriage or				
civil partners	ship			
Please tick (i		Overall impact:		
the relevant l	box:			
Positive		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		
Neutral	X	marital status		
Negative		The marital status of residents does not have any impact on the management and delivery of Havering's housing services. Evidence of marriage or civil partnership is used only to enable officers to determine if a person has the right to succeed to a tenancy when their		

partner dies.
It is thought that this policy will not have any negative impact on persons within this protected characteristic.

#### **Evidence:**

For Havering as a whole, we find the following:

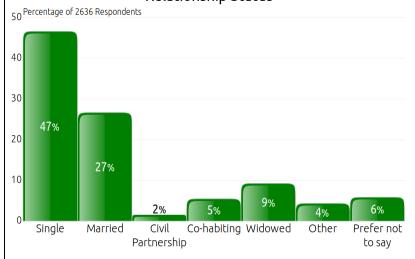
Figure 19: Census 2021 data on legal partnership status for Havering Residents

Legal Partnership Status	% Of Havering Residents
Never married and never registered a civil	36.9
partnership	
Married or in a registered civil partnership	47.0
Separated, but still legally married or still	1.9
legally in a civil partnership	
Divorced or civil partnership dissolved	7.8
Widowed or surviving civil partnership	6.4
partner	

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.

However, as part of the STAR survey, we gathered information in relation to tenants' relationship status and found the following:

Figure 20: STAR Survey equality information on Relationship Status
Relationship Status



Of the households that responded, 47% of respondents are single and 27% are married, whilst 9% are widowed, 5% co-habiting and 2% in a civil partnership.

#### Sources used:

Census 2021 – ONS STAR Survey Equality responses - 2021

		cteristic - Pregnancy, maternity and paternity: Consider those who			
		those who are undertaking maternity or paternity leave			
Please tick (ü) Over the relevant box:		Overall impact:			
Positive	An impact on this protected characteristic may be more likely as				
Neutral		they are receiving maternity/paternity leave pay or benefits.			
		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.			
		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.			
Negative	x	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.			
		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.			
		*Expand box as required			

#### **Evidence:**

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. This data is used to ascertain the size of property/ the number of bedrooms a tenant is requires under the 'bedroom standard'.

However, due to the nature of the protected characteristic, it would be difficult to collect accurate and up to date data.

#### Sources used:

No data is currently available concerning this protected characteristic.

Socio-economic status: Consider those who are from low income or financially excluded				
background	S			
Please tick (i	ï)	Overall impact:		
the relevant b	box:	The increase in rent and service charges may have a disproportionate		
Positive		effect on those with a lower income, as they may have a lower level of disposable income available to cover this increase.		
Neutral				

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.

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, and 95% of sheltered housing residents are on full Housing Benefit.

Welfare Benefits will increase by the rate of inflation (10.1%) in April 2023 and the rental payments will be increased in line with the rent increase (7%).

#### **Negative**



The council have a cost of living strategy to minimise the impact of the cost of living on residents. A full list of support available to help is available on the council website here: Financial help and advice | The London Borough Of Havering

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.

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.

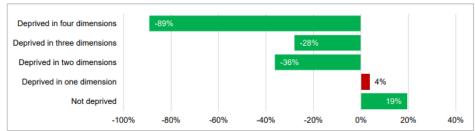
#### Evidence:

Across London, the raw number of households in poverty in socially rented properties sits at 950,000. Whilst this is like the total number of private renters in a similar position (870,000) the actual rate of poverty is higher, at 51% (PRS 33%).

As part of the Census, households were classified in terms of dimensions of deprivation based on selected household characteristics. Specifically, households were deprived if they met one or more of the following four dimensions of deprivation: employment, education, health and disability or housing.

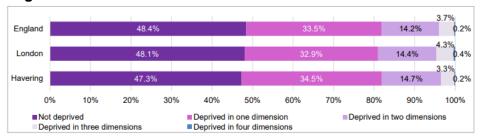
From 2011 to 2021, the proportion of households in Havering experiencing at least one dimension of deprivation has increased by 4% (1250 households). However, the proportion of households experiencing multiple dimensions of deprivation has decreased.

Figure 21: Percentage (%) change in Havering household deprivation from 2011 to 2021



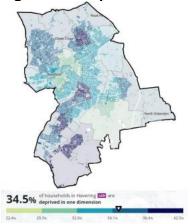
According to the Census, compared to the London (51.9%) and England (51.6%) average Havering has a marginally higher proportion of households living in deprivation (52.7%)

Figure 22: Proportion (%) of the population that are deprivation in Havering, London & England in 2021



The neighbourhoods (MSOAs) in Havering where there are higher proportions of households deprived in one dimension are in Harold Hill East, Hornchurch, South Hornchurch, Rainham West and Rainham East & Wennington. Household deprivation is a complex topic, and the data here simply show how many households were deprived in any of the four stated dimensions. A limitation of this data is that it does not detail the specific dimensions in which households are deprived. More information on each of the four dimensions will become available in future topic releases The Department for Levelling Up, Housing and Communities are also planning to update the Indices of Deprivation (IoD) (last updated in 2019), which is considered a more robust measure of deprivation. In the 2019 IoD Havering's average Index of Multiple Deprivation (IMD) score ranked 112th nationally (out of 151) and 24th in London (out of 33).

Figure 23: Proportion of households deprived in one dimension in Havering



In Havering, 59.5% (124,781) of usual residents aged 16 and over were in employment at the time of the Census 2021. This is a higher rate of economic activity than the England average of 57.4%, but lower than the London average of 61.4%. Havering has the eleventh lowest rate of residents who are economically active and in employment in London.

The proportion of over 16s in Havering claiming out-of-work benefits (3.8%) matches the rest of England and is lower than seen for London (4.7%)

Figure 24: Claimants by Gender for Havering, London and England

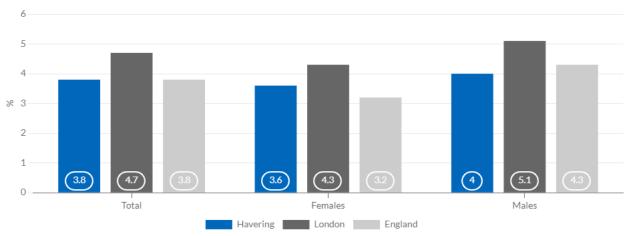
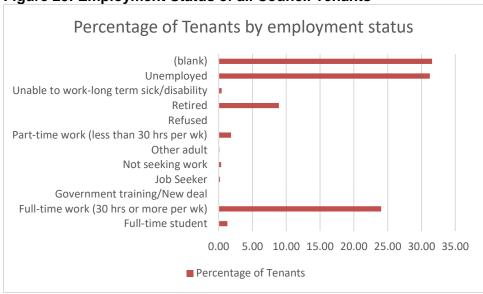


Figure 25: Employment Status of all Council Tenants



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.

- 1 HM Revenue and Customs Personal Tax Credits: Children in low-income families local measure
- 2 Indices of Deprivation 2015 and 2019 (communities.gov.uk)
- 3 Annual Survey of Hours and Earnings (ASHE), ONS and ONS CPI series June 2021
- 4 People on out-of-work benefits, by London borough | Trust for London
- 5 Census ONS 2021
- 6 Open housing report Current tenancies E&D dated 17 January 2023

**Health & Wellbeing Impact:** Consider both short and long-term impacts of the activity on a person's physical and mental health, particularly for disadvantaged, vulnerable or at-risk groups. Can health and wellbeing be positively promoted through this activity? Please use the Health and Wellbeing Impact Tool in Appendix 2 to help you answer this question.

Please tick (i.	i) all
the relevant	
boxes that ap	ply:

### **Overall impact:**

## Positive Neutral Ü

Section 210(1) 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:

- 1. (a) Parts 9 and 10 of the Housing Act 1985 (the '1985 Act') (slum clearance and overcrowding); and,
- (b) Parts 1 to 4 of the Housing Act 2004 (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).

## Negative

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.

Do you consider that a more in-depth HIA is required as a result of this brief assessment? No

#### **Evidence:**

The Census 2021 provided some evidence of the general information on the health and wellbeing of havering residents. This was self-reported, however provides an idea of the perceived general state of Havering resident health at that time.

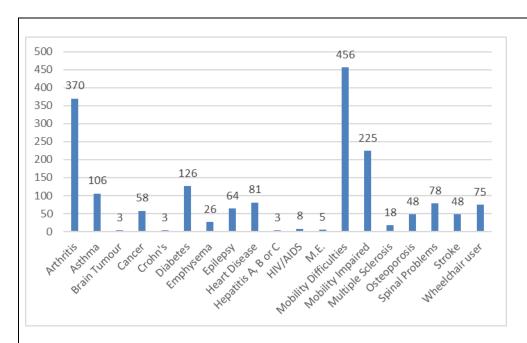
Figure 26: Perceived health rating of Havering Residents

Perceived Health Rating	% Of Havering Residents
Very Good Health	48.2
Good Health	34.8
Fair Health	12.3
Bad Health	3.6
Very Bad Health	1.1

Average self-reported wellbeing in Havering has increased slightly from 2021/2022 to 2022/2023, increasing from 7.5 to 7.6 out of 10 for Life Satisfaction, which is still relatively high. For anxiety we see a continuation of this increase, seen from 2015/16 (2.6 out of 10) to 2021/22 (3.1 out of 10), albeit this is still in the low category. "Happiness" saw a slight decrease to 7.4 in 2021/22 from the previous year and "worthwhile" also dropped to 7.8

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.

### Figure 27: 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.

- 1 Personal well-being in the UK Office for National Statistics (ons.gov.uk)
- 2 Census 2021
- 3 Open housing report Current tenancies E&D dated 17 January 2023

## 3. Outcome of the Assessment

The EqHIA assessment is intended to be used as an improvement tool to make sure the activity maximises the positive impacts and eliminates or minimises the negative impacts. The possible outcomes of the assessment are listed below and what the next steps to take are:

Please tick (✓) what the overall outcome of your assessment was:



## 4. Action Plan

The real value of completing an EqHIA comes from the identifying the actions that can be taken to eliminate/minimise negative impacts and enhance/optimise positive impacts. In this section you should list the specific actions that set out how you will address any negative equality and health & wellbeing impacts you have identified in this assessment. Please ensure that your action plan is: more than just a list of proposals and good intentions; sets ambitious yet achievable outcomes and timescales; and is clear about resource implications.

Protected characteristic / health & wellbeing impact	Identified Negative or Positive impact	Recommended actions to mitigate Negative impact* or further promote Positive impact	Outcomes and monitoring**	Timescale	Lead officer
Increase in rent and service charges	Negative impact on most groups.	That the increases are covered through welfare benefits. Letters and advice provided to tenants on UC.	That increases in rent and service charges are covered by Universal Credit and Housing Benefit.	Within one month of the increase.	Evonne Hudson, AD Housing Management

#### Add further rows as necessary

<sup>\*</sup> You should include details of any future consultations and any actions to be undertaken to mitigate negative impacts

<sup>\*\*</sup> Monitoring: You should state how the impact (positive or negative) will be monitored; what outcome measures will be used; the known (or likely) data source for outcome measurements; how regularly it will be monitored; and who will be monitoring it (if this is different from the lead officer).

## 5. Review

In this section you should identify how frequently the EqHIA will be reviewed; the date for next review; and who will be reviewing it.

#### Review:

The assessment will be reviewed on an annual basis.

Scheduled date of review: January 2024

Lead Officer conducting the review: Patrick Odling-Smee

Please submit the completed form via e-mail to <a href="mailto:EqHIA@havering.gov.uk">EqHIA@havering.gov.uk</a> thank you.