

Equality & Health Impact Assessment (EqHIA)

Document control

Title of activity:	Contracts to deliver works to Large Complex Blocks and Street Properties
Lead officers:	Mark Howard – Major Works and Direct Delivery Manager
Approved by:	Paul Walker - Director of Housing and Property
Date completed:	June 2024
Scheduled date for review:	June 2026

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 it from being published it on the Council's website?	No

1. About the activity

1	Title of activity	Building contracts to deliver works of refurbishment and improvement to large complex blocks and street properties, including internal works and retrofit		
2	Type of activity	This is procurement of contracts for the delivery of Works of refurbishment and improvement to HRA properties		
3	Scope of activity	This is procurement of contracts to fulfil statutory duties regarding building safety compliance and maintenance of decent homes		
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		

Completed by:	Mark Howard – Planned Works and Direct Delivery Manager, Place
Date:	June 2024

2. The EqHIA

Background/context:

The activity is the procurement and then running of two contracts for the refurbishment and improvement of HRA blocks and individual properties

Who will be affected by the activity?

All Council tenants and some leaseholders.

Protected Characteristic - AGE

		Overall impact: The majority of council tenants in Havering are of working age.
Positive	X	30% of all council tenants in the Borough are of pension age, compared to 18% of the general population.
Neutral		
Negative		Of the over 65s, 74.9% of tenants are on full or partial benefits, compared to 68% of all tenants. The very young or old are likely to benefit more than other groups from the maintenance of homes in a decent condition.

Evidence:

The estimated population of Havering is 260,651¹ 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 dependants², 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 ³.

In relation to Havering tenants, 30.4% of main tenants are aged 65 and over⁴. 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 ⁵.

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 they 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

		Overall impact:
Positive	x	It is likely that those with a disability will benefit more than other groups from the maintenance of homes in a decent condition.
Neutral		
Negative		

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^{2, 3}.

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

		Overall impact: It is likely that women will benefit more than other groups from the maintenance of homes in a decent condition.
Positive	X	
Neutral		
Negative		

Evidence:
 Of the estimated 260,651 people in Havering, 48.2% are male and 51.8% are female ¹.

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)

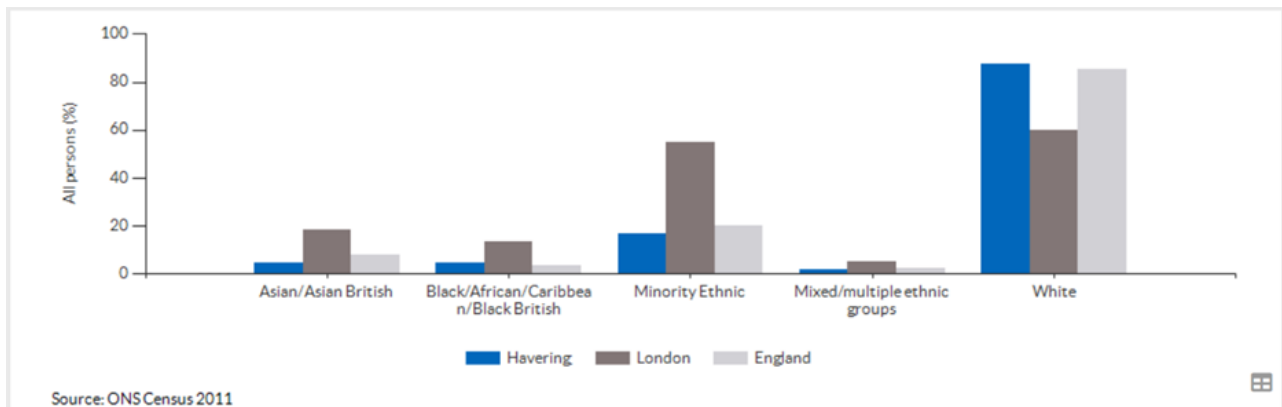
Protected Characteristic – ETHNICITY/RACE

		Overall impact: 17% of Havering's 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
Positive	X	
Neutral		

Negative	<p>so it is anticipated that the proportion of tenants from ethnic minorities will grow in future years.</p> <p>The maintenance of homes in a decent condition is likely to have a positive impact on all regardless of ethnicity/race.</p>
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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 ethnicity¹



	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 ³

Ethnicity	No. Tenants	Proportion of tenant population (%)
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 ⁴

Ethnicity	Percentage (%) with an assessed housing need
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

		<p>Overall impact: The maintenance of homes in a decent condition is likely to have a positive impact on all regardless of religion or faith</p>
Positive	X	
Neutral		
Negative		

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%
TOTALS	237,232	100%

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:

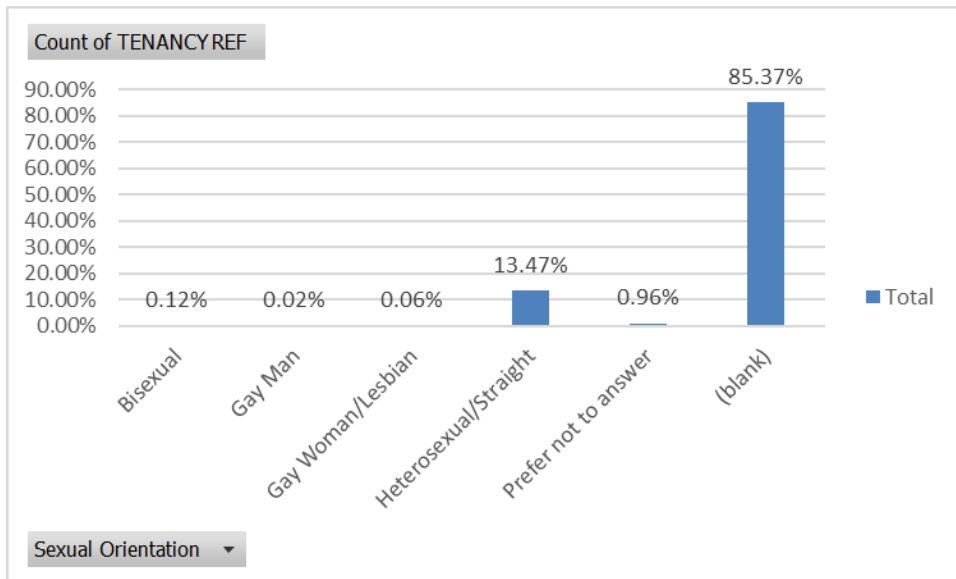
- 1 - Office for National Statistics (ONS)
- 2 - Current tenancies E&D report (Open Housing)
- 3 - Diversity Report (Open Housing)

Protected Characteristic - Sexual orientation

		Overall impact: The maintenance of homes in a decent condition is likely to have a positive impact on all regardless of sexual orientation.
Positive	x	
Neutral		
Negative		

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 ²

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)

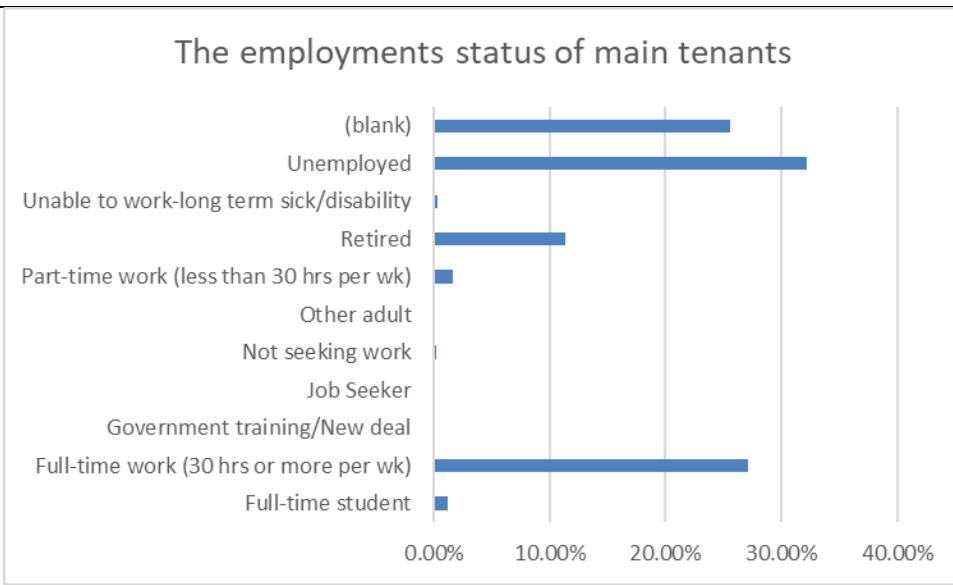
Protected Characteristic - Gender reassignment	
	Overall impact: The maintenance of homes in a decent condition is likely to have a positive impact on all.
Positive	x
Neutral	
Negative	
Evidence: There is a deficit in the data held on residents who have undergone or are undergoing gender reassignment. 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.	

<p>Sources: No data is currently available concerning this protected characteristic.</p>	

Protected Characteristic - Marriage/Civil partnership		
	<p>Overall impact: The maintenance of homes in a decent condition is likely to have a positive impact on all regardless of their marital/civil partnership status.</p>	
Positive		x
Neutral		
Negative		
<p>Evidence: 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.</p>		
<p>Sources: No data is currently available concerning this protected characteristic.</p>		

Protected Characteristic - Pregnancy, maternity and paternity		
	<p>Overall impact: The maintenance of homes in a decent condition is likely to have a positive impact on all.</p>	
Positive		x
Neutral		
Negative		
<p>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.</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>Sources: No data is currently available concerning this protected characteristic</p>		

Socio-economic status	
	<p>Overall impact: The maintenance of homes in a decent condition is likely to have a more positive impact for those on low incomes than other groups.</p>
Positive	
Neutral	
Negative	
<p>Evidence: 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 ¹. 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).²</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> <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.</p> <p>The proportion of working age residents in Havering claiming out-of-work benefits (7.0%) is significantly lower than England (8.6%).</p> <p>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.</p> <p>The proportion of working age residents claiming out of work benefits (12.3%)⁴ is significantly lower than England (13.8%).</p>	
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 \(communities.gov.uk\)](http://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

		Overall impact:
Positive	x	The maintenance of homes in a decent condition is likely to have a positive impact on all.
Neutral		Do you consider that a more in-depth HIA is required as a result of this brief assessment? Please tick (ü) the relevant box Yes <input type="radio"/> No <input checked="" type="checkbox"/>
Negative		

Evidence:

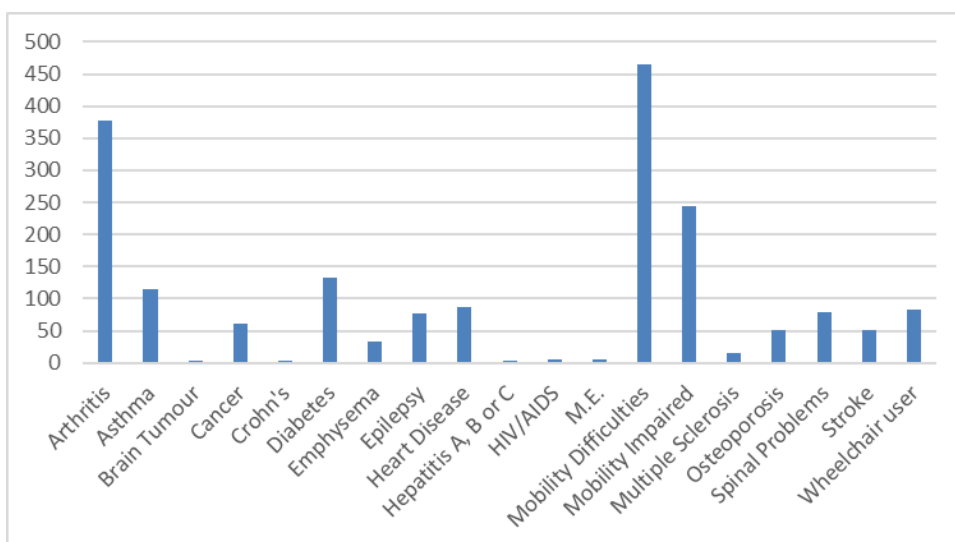
Average self-reported wellbeing in Havering has declined slightly from 2019/20 to 2020/21, decreasing from 7.7 to 7.5 out of 10 for Life Satisfaction, which is still high.

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
Age	Positive	No additional actions	N/A	Reviewed annually	Mark Howard
Disability	Positive	No additional actions	N/A	Reviewed annually	Mark Howard
Sex / Gender	Positive	No additional actions	N/A	Reviewed annually	Mark Howard
Ethnicity / Race	Positive	No additional actions	N/A	Reviewed annually	Mark Howard
Religion / Faith	Positive	No additional actions	N/A	Reviewed annually	Mark Howard
Sexual orientation	Positive	No additional actions	N/A	Reviewed annually	Mark Howard
Gender reassignment	Positive	No additional actions	N/A	Reviewed annually	Mark Howard
Marriage / Civil partnership	Positive	No additional actions	N/A	Reviewed annually	Mark Howard
Pregnancy, maternity, paternity	Positive	No additional actions	N/A	Reviewed annually	Mark Howard
Socio – economic	Positive	No additional actions	N/A	Reviewed annually	Mark Howard
Health & wellbeing	Positive	No additional actions	N/A	Reviewed annually	Mark Howard

Review

The assessment will be reviewed on an annual basis from contract commencement.

Scheduled date of review: June 2026