

Equality & Health Impact Assessment (EqHIA)

Document control

Title of activity:	Housing Revenue Account (HRA) Business Plan update, Budget 2025/26 & Capital Programme 2025/26–2030/31
Lead officer:	Ian Saxby – Assistant Director of Housing, Property and Assets
Approved by:	Paul Walker - Director of Housing and Property
Date completed:	December 2024
Scheduled date for review:	December 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 on the Council's website?	No

1. About the activity

1	Title of activity	Housing Revenue Account (HRA) Budget & Business Plan 2025/26		
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 2025/26.		
3	Scope of activity	This activity applies to all residents, regardless of any protected characteristics that may apply.		
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:	Joe Agius, Strategy & Policy officer (LBH)
Date:	December, 2024

2. Background/Context

Background/context:
<p>The Housing Revenue Account (HRA) remains a ring-fenced account that is used to manage the Council's own housing stock.</p> <p>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.</p> <p>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</p>

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, leaseholders and all other users of Council stock, including the occupants of temporary accommodation owned or leased by the Council.

Protected Characteristic - AGE

		Overall impact: We recognise that any increase in costs, such as service charges, would adversely impact on elderly tenants not in receipt of support (e.g. Housing Benefit) as would all tenants, regardless of 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 sheltered housing accommodation.
Positive		
Neutral	X	
Negative		

Protected Characteristic - DISABILITY

		Overall impact: 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. 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.
Positive		
Neutral	X	
Negative		

Protected Characteristic – SEX/GENDER

		<p>Overall impact: The demographic profile of Havering council tenants indicates that an increase in service charges is more likely to affect woman rather than men.</p>
Positive		
Neutral	x	<p>Many of these tenants will be the heads of single parent families who may be in lower paid/lower income jobs.</p>
Negative		<p>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.</p> <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 rent and service charges. While they will still be responsible for meeting the service charges for heating and water charges.</p> <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>Property and 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> <p>However, the delivery of new homes through the regeneration programme will benefit households in housing need in the borough, and homeless households, the majority of which are of single female headed households.</p>

Protected Characteristic – ETHNICITY/RACE		
		Overall impact: Around 20% of Havering’s population comes from an ethnic minority or non-Christian belief/race. This budget applies to all members of the community, regardless of belief background.
Positive		
Neutral	X	
Negative		

Protected Characteristic – RELIGION/FAITH		
		Overall impact: 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.
Positive		
Neutral	X	
Negative		

Protected Characteristic - Sexual orientation		
		Overall impact: 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 sexual orientation.
Positive		
Neutral	X	
Negative		

Protected Characteristic - Gender reassignment		
		Overall impact: 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 gender reassignment. 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.
Positive		
Neutral	X	
Negative		

Protected Characteristic - Marriage/Civil partnership

		Overall impact: 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
Positive		
Neutral	X	The marital status of residents does not have any impact on the management and delivery of Havering's housing services.
Negative		

Protected Characteristic - Pregnancy, maternity and paternity

		Overall impact: 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 maternity/paternity status.
Positive		
Neutral	X	
Negative		The parental status of residents does not have any impact on the management and delivery of Havering's housing services.

Socio-economic status

		Overall impact: 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.
Positive		
Neutral	X	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.
Negative		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.

Health & Wellbeing

		Overall impact: 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:
Positive		
Neutral	X	
Negative		<ol style="list-style-type: none">1. (a) Parts 9 and 10 of the Housing Act 1985 (the '1985 Act') (slum clearance and overcrowding); and2. (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). <p>Any 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>

Review

The assessment will be reviewed on an annual basis.

Scheduled date of review: December, 2025