

Title Introduction of Private Rented Sector Additional HMO and Selective Licensing Schemes | **Ref:** XXXXXXXX | **Submitted:** X/10/2025

i-Decision

Introduction	
Type of request	EQHIA
Title	Introduction of Private Rented Sector Additional HMO and Selective Licensing Schemes
Directorate	Places
Project Manager/Responsible Officer	Michelle Hammond
Project Manager/Responsible Officer Email	Michelle.Hammond@haverling.gov.uk
Conducted on	X/10/2025
Name	Anand Punj
Email	anand.punj@haverling.gov.uk

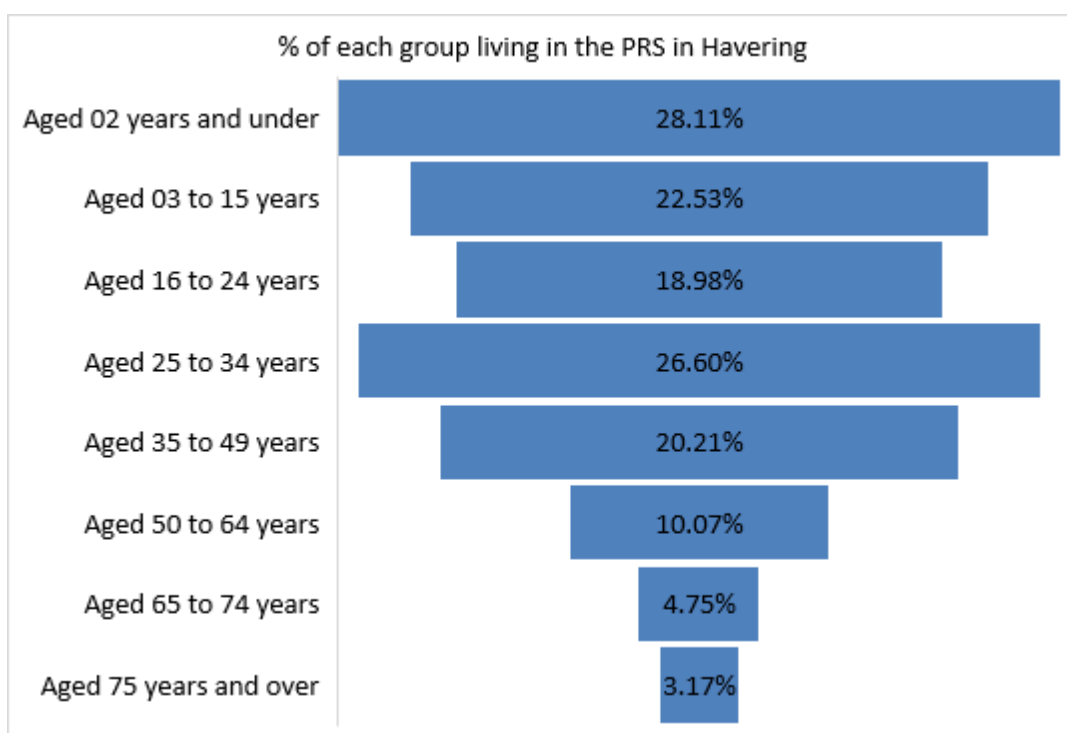
EQHIA	
Type of activity	Project
Manager name	Helen Oakerbee
Manager job title	Director of Planning & Public Protection, Planning & Public Protection
Manager service/directorate	Planning & Public Protection
Have you sought advice from the Corporate Policy & Diversity team and/or Public Health team	No

Reason for EQHIA	Changing, introducing a new, or removing a service, policy strategy or function, Does the activity have the potential to impact (either positively or negatively upon any factors which determine people's health and wellbeing
-------------------------	--

There is impact on age

Census 2021 data shows that the highest proportions of Havering residents who inhabit the PRS are those aged 2 and under, followed by residents between the ages of 25 and 34.

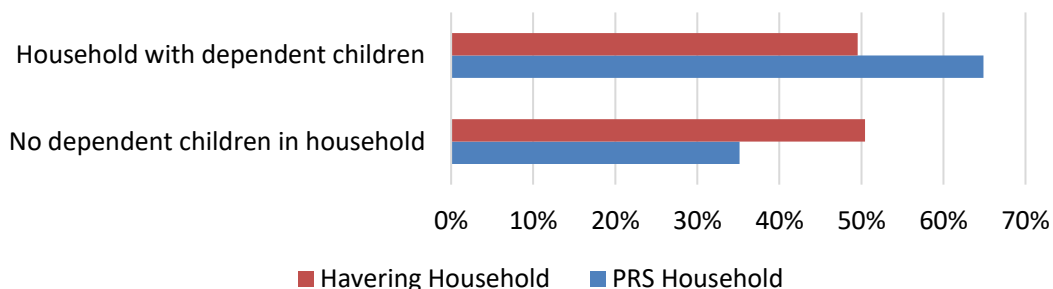
- Children aged 14 and under account for more than 20% of the total number of Havering residents living in the PRS.
- Nearly 30% of children who are aged 2 and under in Havering inhabit the PRS.
- Another large proportion of Havering residents who privately rent (nearly 27%) are aged between 25 and 34 years old (the parents of those young children presumably being partially among that demographic).
- Owner-occupation gradually rises as residents surpass the age of 34, with those residents aged 75 and over being least likely to inhabit Havering's PRS (with only about 3% of that demographic privately renting).



The Council also considered it relevant (within the equality analysis for 'age') to compare living arrangements and prevalence of dependent children in Havering's PRS with the borough as a whole:

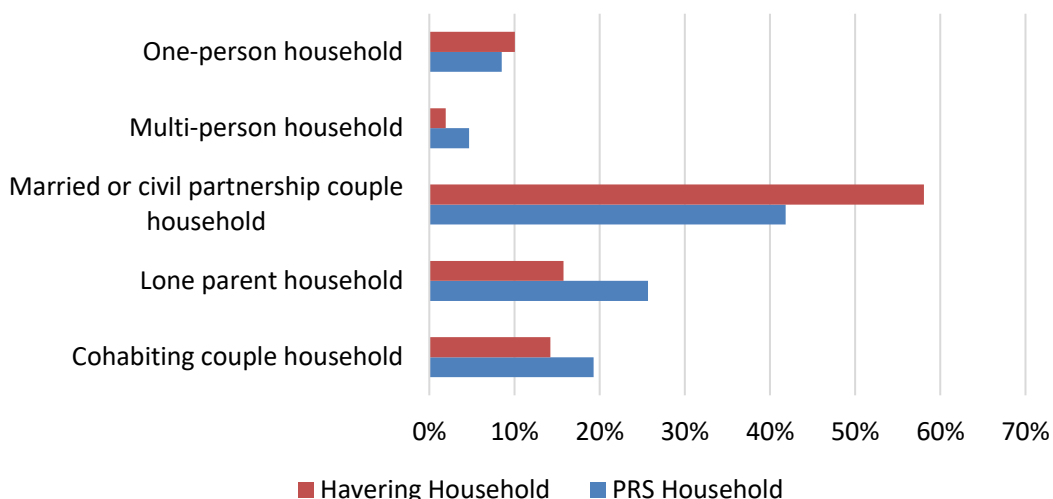
- Households with dependent children are overrepresented in Havering's PRS at 65% (compared with 50% of all households in the borough)

% Havering PRS households relative to % all Havering households



- PRS households in Havering display differences with the wider borough in terms of living arrangements, with married couples underrepresented and multi-person, lone parent and cohabitating households overrepresented.

% Havering PRS households relative to % Havering households overall



This indicates that younger people and multi-person households might be affected to a greater extent by the introduction of the proposed licensing schemes, which is intended to improve conditions in the private rented sector. Despite this prevalence, we are finding the numbers of older people and families renting from a private landlord are growing as a result of the growing unaffordability of owner-occupation and inaccessibility of social housing.

As the cost-of-living crisis continues, it is likely that many households with children will be unable to afford to put the heating on, making homes more susceptible to damp, mould and cold. Children aged 14 years or under are at the greatest risk of ill health caused by damp and mould in their homes.

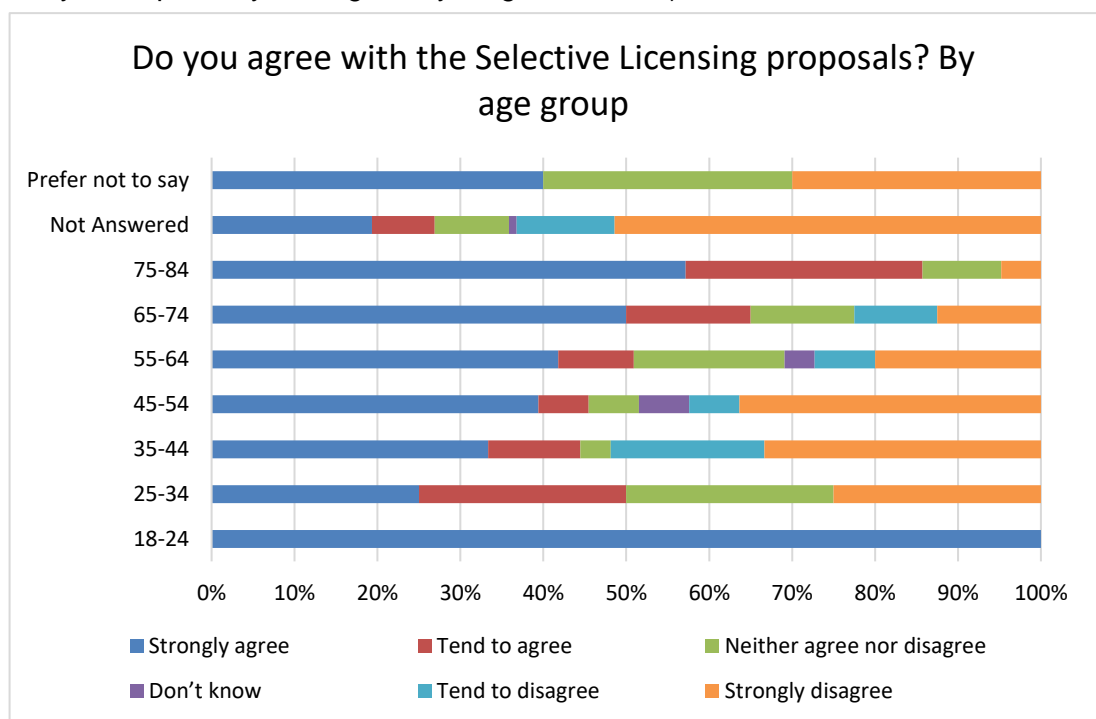
Child poverty AHC was 28% in Havering for 2020-21. The average for London in the equivalent period was 35.2%. Increasingly, families with young children are living in the PRS, with whole families sometimes renting a single room in an unlicensed property in substandard conditions. Students and young professionals, who can be exploited in the current rental market, also tend to live the private rented sector.

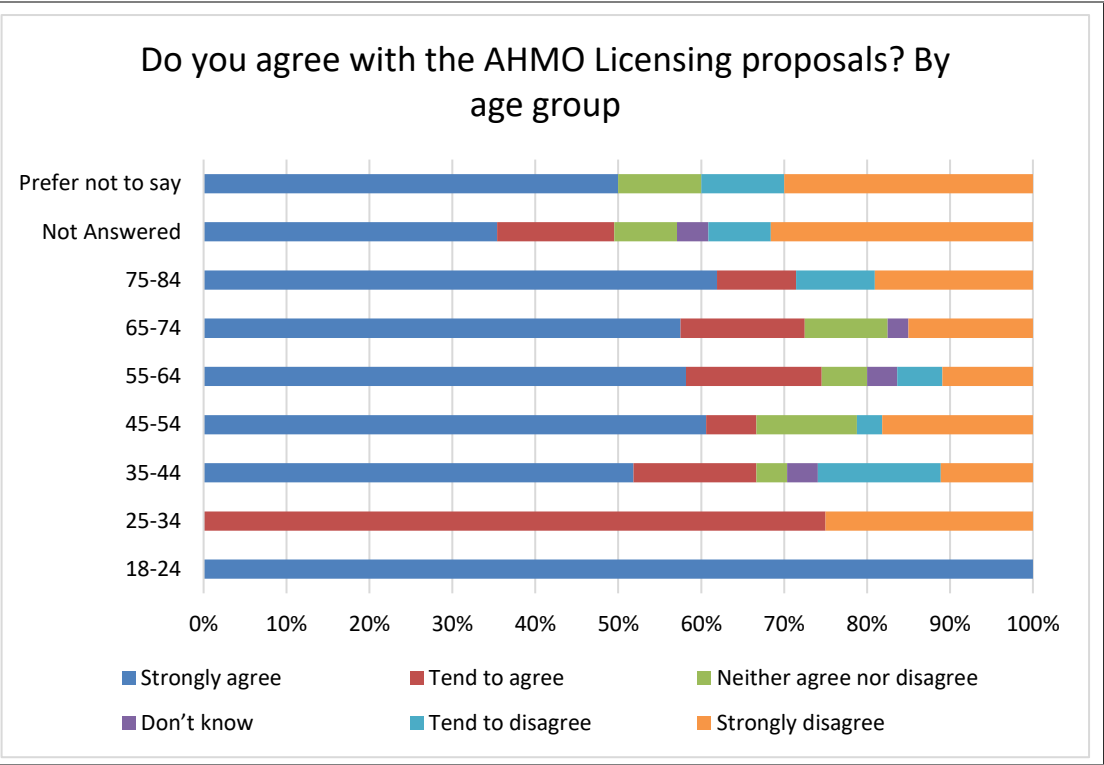
Effective regulation of the PRS, leading to an improvement in housing standards has the potential to benefit tenants as well as the wider community. We know that some health hazards are considered to be particularly serious for young people so this group would particularly benefit from the better regulation of the sector.

Respondents to the questionnaire

Compared to the Census data 2021 for adult population of the borough, younger residents (up to the age of 34) were underrepresented, whereas those over the age of 35 were more accurately represented in the consultation data.

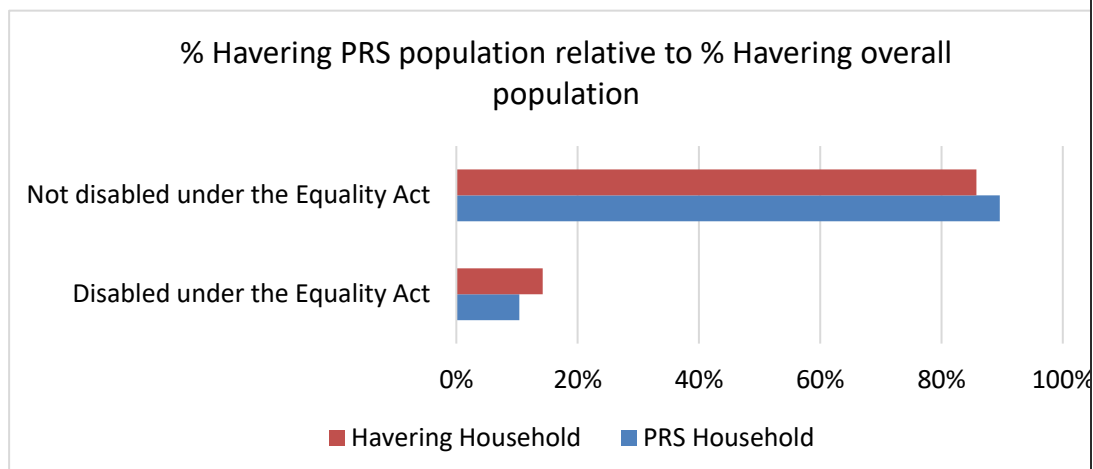
Respondents across most age groups were largely in favour of the proposals, though there was more disagreement among some older age groups (who are less likely to be privately renting than younger residents).





There is an impact on disability

According to Census 2021 data, residents who are disabled under the Equality Act are slightly underrepresented in Havering's PRS (10% compared to 14% of the borough's overall population).



People with disabilities may find themselves in the position of renting within the PRS. Unsuitable housing has a severe impact on people with disabilities, leading to anxiety and isolation, which can hinder independent living. The Equalities and Human Rights Commission's 2018 report identified that disabled individuals face disadvantages in the private rented sector due to landlords' reluctance to adapt properties, hesitation to rent to them, and short-term tenancies discouraging adaptations. Hazards in unsafe properties can exacerbate existing conditions. Implementing these licensing schemes will help improve conditions and safety for disabled tenants as the scheme will generate increased inspections. This will ensure people are referred to the appropriate internal departments or external agencies to have their living accommodation suitably assessed and adapted for their needs. Unsuitable or un-adapted housing can have a negative impact on disabled people, leading to mobility problems inside and outside the home, poorer mental health and a lack of employment opportunities. An ageing population will see the numbers of disabled people continuing to increase and it is important that the Council continues to use measures such as property licensing to ensure its residents with disabilities are living in safe, well-adapted homes.

If properties are assessed for the health and safety of their inhabitants, it is probable that people with mobility and visual/hearing difficulties, for example, may disproportionately benefit from licensing through professionals' suggestions of supportive modifications to the properties. This would serve to reduce the inequality gap between those with and without serious long-term health conditions.

The proposed selective and additional HMO licensing schemes are considered to have an overall positive impact on this group. Proportionally the schemes are more likely to impact on people without long-term disabilities or illnesses as these people are less likely to be in rented accommodation in the borough. However, for persons with disabilities/long-term illnesses who are in private rented accommodation, the schemes will also benefit them.

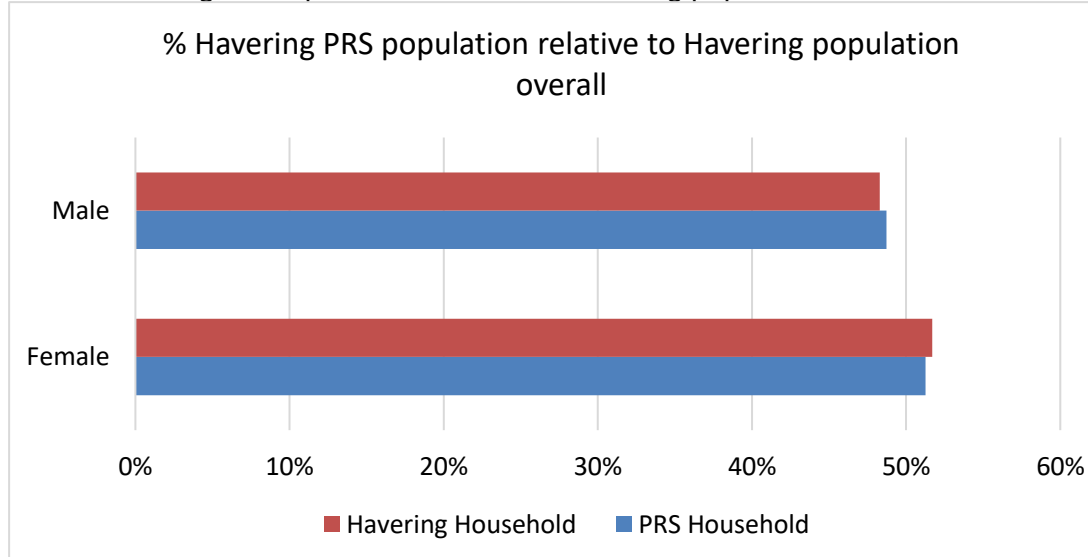
Respondents to the consultation

9% of the respondents to the questionnaire said they have a long-term physical or mental health condition or illness, which is less than the Census 2021 figure of 14% for the borough.

Of this 9% who said they have a long-term physical or mental health condition, the majority were in favour of the proposals.

There is an impact on sex

Census 2021 data shows that the numbers of males and females inhabiting the PRS in Havering corresponds with the total Havering population.



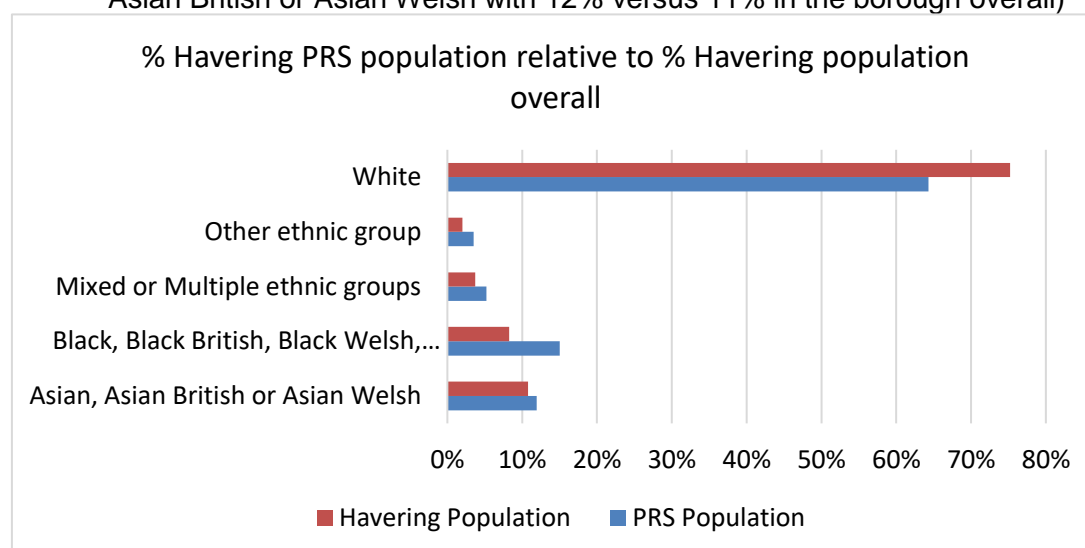
The assessment of landlords to be 'fit and proper people' will identify any with convictions for hate crimes of any kind, excluding these people from a position where harassment, victimisation or discrimination of any kind has the potential to be particularly harmful. The assessment of landlords should on balance reduce the number of landlords in the borough who might discriminate against people on the grounds of their sex.

The proposal for these licensing schemes which, if agreed and implemented, would serve to improve the standard of the PRS. It is considered that this would have an overall positive impact on both female and male PRS tenants.

There is an impact on ethnicity

Data from the 2021 census indicates that people who rent from a private landlord are broadly representative of the ethnicities within Havering's wider population, although some groups are over or underrepresented:

- The largest ethnic group in Havering, 'White' (75% of Havering residents) is slightly underrepresented in the PRS, making up 64%.
- All other ethnic groups are slightly overrepresented ('Other ethnic group' with 3% versus 2% in the borough overall; 'Mixed or multiple ethnic groups' with 5% versus 4% in the borough overall; Black, Black British, Black Welsh Caribbean or African with 15% versus 8% in the borough overall; Asian, Asian British or Asian Welsh with 12% versus 11% in the borough overall)



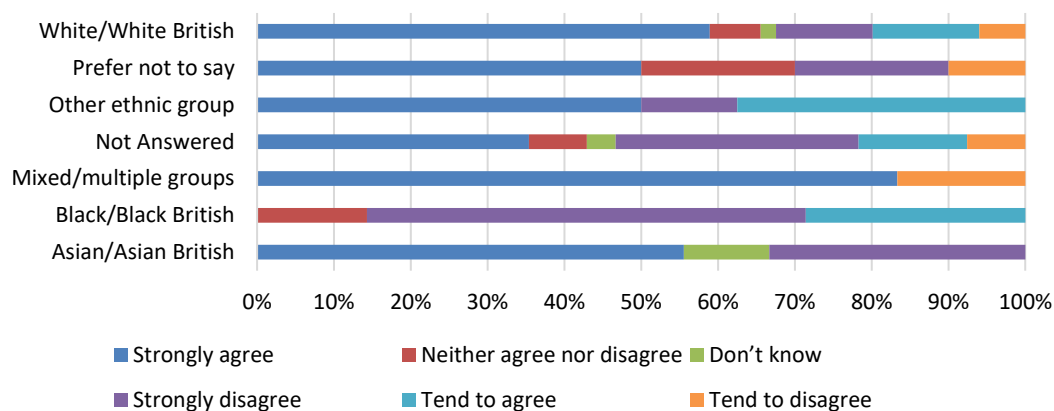
Respondents to the consultation

Of the respondents who chose to answer this question, the largest ethnic group was White or White British, who made up 79% of respondents. This is higher than the borough's Census figure of 75%. This was followed by Asian or Asian British, making up 5% of respondents which is above the Census figure of 11%. Mixed or multiple ethnic group respondents made up 3%, compared to the Census figure of 4% and Black or Black British respondents were 4%, compared to the Census figure of 8%, therefore both Asian or Asian British and Black or Black British respondents were underrepresented.

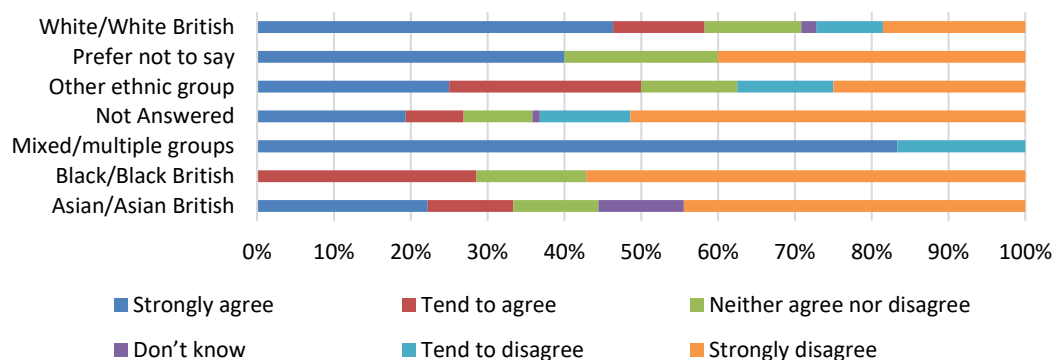
It should however be noted that, along with many of the other equalities questions, more than half of the overall survey respondents chose not to share their ethnicity, so definitive conclusions about representation cannot be made.

Most ethnic groups were broadly in favour of the proposals to introduce both selective and additional HMO licensing schemes.

Do you agree with the Selective Licensing proposals? By race



Do you agree with the AHMO Licensing proposals? By race



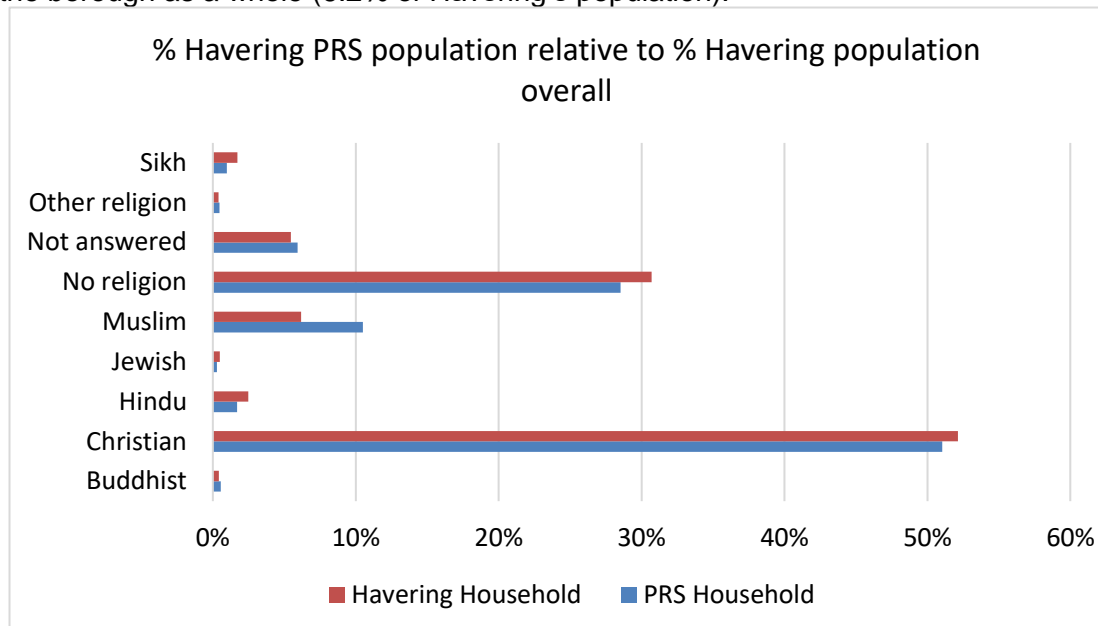
The additional HMO and selective licensing schemes aim to safeguard vulnerable households from unscrupulous landlords. They aim to ensure tenants receive legal protections while taking robust enforcement actions against landlords who exploit their tenants and do not comply with their legal responsibilities.

The assessment of landlords to be 'fit and proper people' will identify any with convictions for hate crimes of any kind, excluding these people from a position where harassment, victimisation or discrimination of any kind has the potential to be particularly harmful. The assessment of landlords should on balance reduce the number of landlords in the borough who might discriminate against people on the grounds of their race.

The proposals for the additional HMO and selective licensing schemes, if agreed and implemented, would serve to improve the standard of the PRS. It is considered that this would have an overall positive impact across all ethnic groups.

There is an impact on religion/faith

According to census 2021 data, the religious beliefs of persons occupying the PRS in Havering are broadly reflective of the wider population living in the borough. However, Muslims are somewhat overrepresented in the PRS (10.5%) compared to the borough as a whole (6.2% of Havering's population).



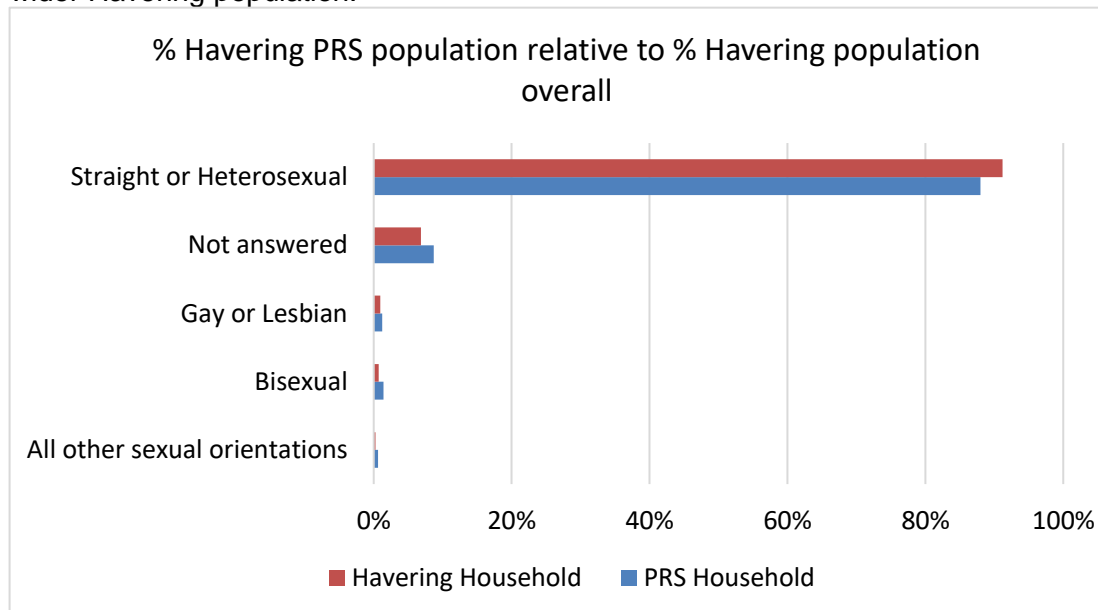
While there is limited evidence to suggest that renters might face poor conditions or exploitation in the private rented sector solely due to their religion, instances of direct or indirect religious discrimination cannot be entirely ruled out. It is more probable that when religion intersects with race and immigration status, renters may experience disadvantages or discrimination, potentially restricting them to the most insecure or substandard housing options.

The assessment of landlords to be 'fit and proper people' will identify any with convictions for hate crimes of any kind, excluding these people from a position where harassment, victimisation or discrimination of any kind has the potential to be particularly harmful. The assessment of landlords should on balance reduce the number of landlords in the borough who might discriminate against people on the grounds of their religion or beliefs.

The proposals for the additional HMO and selective licensing schemes, if agreed and implemented, would serve to improve the standard of the PRS. It is considered that this would have an overall positive impact across all faith groups, and those of no faith at all.

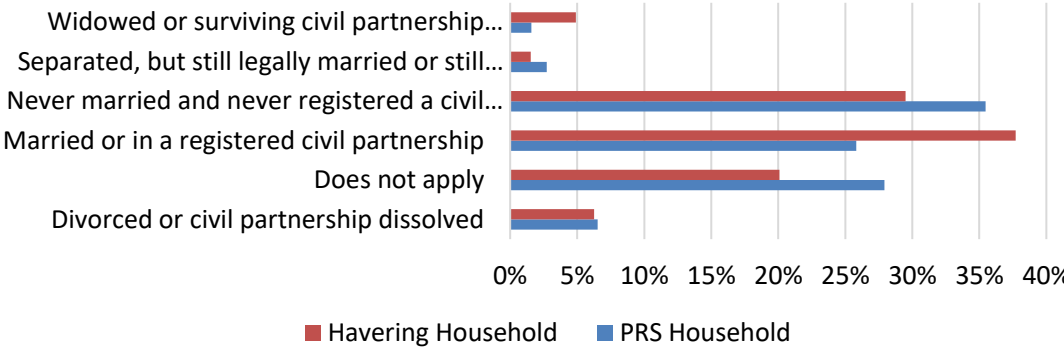
There is an impact on sexual orientation

According to Census 2021 data (*residents aged 16 and over*), the sexual orientation of residents within the PRS in Havering is broadly similar to that of the wider Havering population.



Additional HMO and selective licensing aim to reduce antisocial behaviour which is likely to benefit people who suffer homophobic crime and incidents. The assessment of landlords to be 'fit and proper people' will identify any with convictions for hate crimes of any kind, excluding these people from a position where harassment, victimisation or discrimination of any kind has the potential to be particularly harmful. The assessment of landlords should on balance reduce the number of landlords in the borough who might discriminate against people on the grounds of their sexual orientation.

The proposals for the additional HMO and selective licensing schemes, if agreed and implemented, would serve to improve the standard of the PRS. It is considered that this would have an overall positive impact on tenants irrespective of sexual orientation.

<p>There is an impact on marriage/civil partnership</p>	<p>Census data 2021 indicates that certain groups are over or underrepresented within Havering’s PRS. Overall, married individuals and widowed or surviving civil partnership partners are much more likely to be in the PRS, while all other demographics are overrepresented in the PRS.</p> <div><p>% Havering PRS population relative to % Havering population overall</p><table><thead><tr><th>Category</th><th>Havering Household (%)</th><th>PRS Household (%)</th></tr></thead><tbody><tr><td>Widowed or surviving civil partnership...</td><td>~5%</td><td>~2%</td></tr><tr><td>Separated, but still legally married or still...</td><td>~2%</td><td>~3%</td></tr><tr><td>Never married and never registered a civil...</td><td>~30%</td><td>~35%</td></tr><tr><td>Married or in a registered civil partnership</td><td>~38%</td><td>~25%</td></tr><tr><td>Does not apply</td><td>~20%</td><td>~28%</td></tr><tr><td>Divorced or civil partnership dissolved</td><td>~6%</td><td>~5%</td></tr></tbody></table></div> <p>The assessment of landlords to be ‘fit and proper people’ will identify any with convictions for hate crimes of any kind, excluding these people from a position where harassment, victimisation or discrimination of any kind has the potential to be particularly harmful. The assessment of landlords should on balance reduce the number of landlords in the borough who might discriminate against people on the grounds of whether they have entered into marriage or a civil partnership with someone of the same or a different sex.</p> <p>The proposals for the additional HMO and selective licensing schemes, if agreed and implemented, would serve to improve the standard of the PRS. It is considered that this would have an overall positive impact on tenants irrespective of whether or not they are married or in a civil partnership.</p>	Category	Havering Household (%)	PRS Household (%)	Widowed or surviving civil partnership...	~5%	~2%	Separated, but still legally married or still...	~2%	~3%	Never married and never registered a civil...	~30%	~35%	Married or in a registered civil partnership	~38%	~25%	Does not apply	~20%	~28%	Divorced or civil partnership dissolved	~6%	~5%
Category	Havering Household (%)	PRS Household (%)																				
Widowed or surviving civil partnership...	~5%	~2%																				
Separated, but still legally married or still...	~2%	~3%																				
Never married and never registered a civil...	~30%	~35%																				
Married or in a registered civil partnership	~38%	~25%																				
Does not apply	~20%	~28%																				
Divorced or civil partnership dissolved	~6%	~5%																				
<p>There is an impact on pregnancy, maternity and paternity</p>	<p>The Council does not hold specific data regarding pregnancy and maternity within the PRS. However, the ONS linked births dataset shows that in 2024 there were a total of 3,235 live births in Havering¹. In 2022, the live birth rate was 11.7 per 1,000 population in the borough, which is predicted to remain stable over the next ten years². We already know that nearly 30% of children who are aged 2 and under, and nearly 23% of children between the ages of 3 and 15 in Havering live in the PRS. This suggests that a significant proportion of families with children reside in the private rented sector, and highlights that the licensing scheme’s advantages would positively impact both parents and expectant parents.</p> <p>The assessment of landlords to be ‘fit and proper people’ will identify any with convictions for hate crimes of any kind, excluding these people from a position where harassment, victimisation or discrimination of any kind has the potential to be particularly harmful. The assessment of landlords should on balance reduce the number of landlords in the borough who might discriminate against people on the grounds of pregnancy or maternity.</p> <p>The proposals for the additional HMO and selective licensing schemes, if agreed and implemented, would serve to improve the standard of the PRS. It is considered that</p>																					

¹ Births in England and Wales: linked births - Office for National Statistics

² Birth characteristics - Office for National Statistics

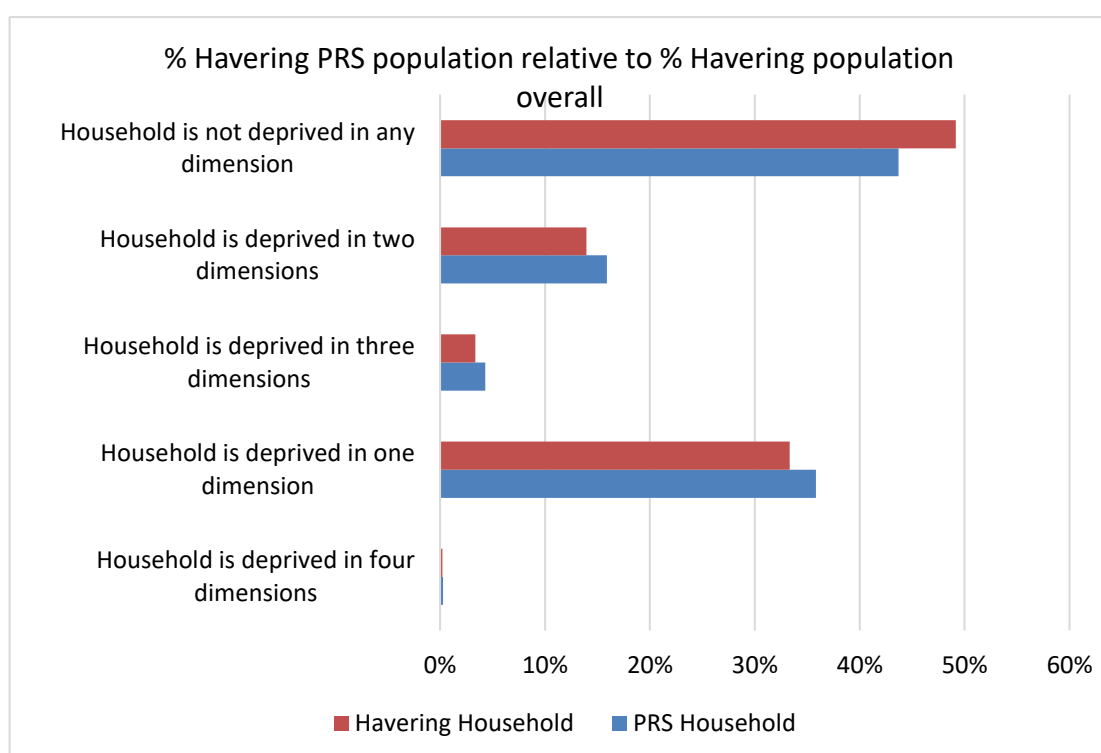
	<p>this would have an overall positive impact on pregnant women and women caring for babies and young children.</p>
--	---

There is an impact on socio-economic

Labour Market, Industry, Occupation, and Travel to Work data states 59.5% of residents in Havering have a job, an increase from 58.9% in 2011. 3.6% of residents are unemployed, which is the fourth lowest rate in London but an improvement from the rate of 5.0% in 2011. 21.0% of residents are retired - the highest rate in London, which is in line with or high older person population.

Havering ranks as the 179 (rank of average rank) most deprived borough in England out of 317. Havering has a mixture of high and low deprivation wards. 4 of 20 wards have aggregated IMD rankings below decile 5 (national average).

Census data 2021 indicates that PRS households are more likely to be deprived in at least one dimension than the borough average. 51% of Havering's population is deprived in at least one dimension, while 57% of the borough's PRS population is deprived in at least one dimension.



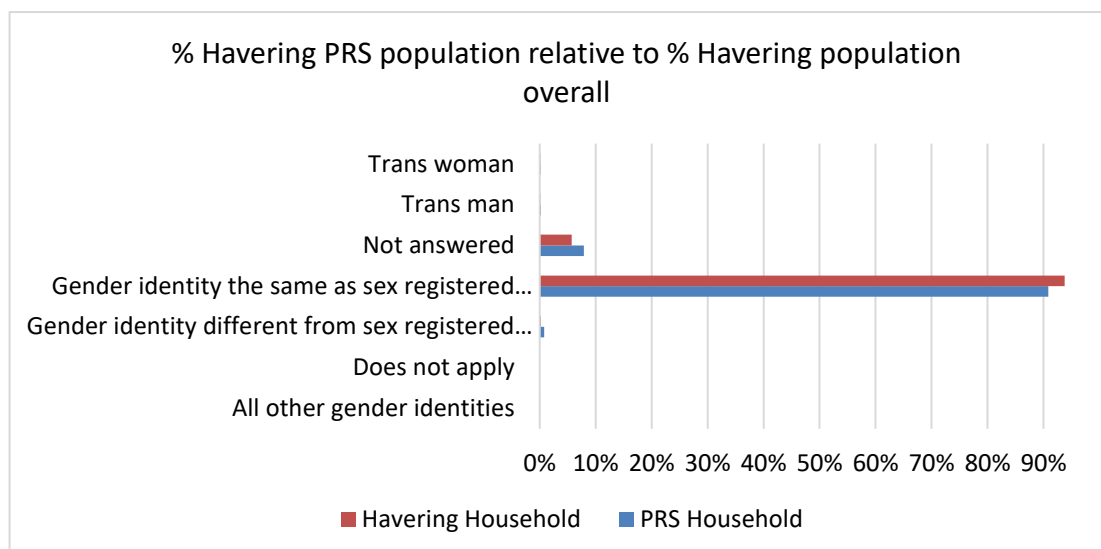
Private Renters on low income are likely to be positively impacted where poor energy efficiency and energy costs are impacting disposable income through improvements in housing standards.

The impact of the license fee on both landlords and tenants is likely to be minimal as a license lasts 5 years. Any perceived negative impact is likely to be outweighed by improvements to housing and management standards.

There is an impact on gender

According to Census 2021 data (residents aged 16 and over), the gender identities reflected in the Havering residents who rent from a private landlord are broadly the same as in the wider Havering population.

(Gender Identity estimates from Census 2021 are official statistics in development. This reflects their innovative nature and the evolving understanding of measuring gender identity, along with the uncertainty associated with these estimates³.)



According to Stonewall's Trans Report (2018)⁴:

- One in four trans people (25%) were discriminated against when looking for a house or flat to rent or buy in the last year (up to 2018).
- One in five non-binary people (20%) have experienced discrimination while looking for a new home.
- Two in five trans people (41%) have experienced a hate crime or incident because of their gender identity in the last 12 months (most recent data from 2018).
- Three in ten non-binary people (31%) have experienced a hate crime or incident because of their gender identity.

Additional HMO licensing aims to reduce antisocial behaviour within and associated to private rented homes, which is likely to benefit people who suffer transphobic crime and incidents. The assessment of landlords to be 'fit and proper people' will identify any with convictions for hate crimes of any kind, excluding these people from a position where harassment, victimisation or discrimination of any kind has the potential to be particularly harmful. The assessment of landlords should therefore on balance reduce the number of landlords in the borough who might discriminate against people because of gender reassignment.

The proposals for the additional HMO and selective licensing schemes, if agreed and implemented, would serve to improve the standard of the PRS. It is considered that this would have an overall positive impact on tenants irrespective of gender reassignment.

³ Sexual orientation and gender identity quality information for Census 2021 - Office for National Statistics (ons.gov.uk)

⁴ LGBT in Britain - Trans Report (2018) | Stonewall

There is an impact on health	<p>In Havering an estimated 219,777 residents had 'good' or 'very good' health in 2021. This is an age standardised proportion (ASP) of 83.0%, which is higher than London (81.9%) and England (81.7%). However, in Havering, an ASP of 48.2% residents had 'very good' health compared to 49% in London.</p> <p>22.78% of those residents who completed the ONS annual population survey in 2020/21 self-reported their wellbeing as high anxiety</p> <p>Licensing can assist in improving the condition/quality of rental accommodation, by improving management and responsiveness of property owners. This will likely have a positive impact on a tenant's mental health and wellbeing.</p> <p>It is also expected that positive impacts will be realised by our officers adopting a whole person approach, with the ability to identify any concerns and make referrals to internal partners such as social care services.</p>
There is an impact on social cohesion	<p>Property licensing allows the Local Authority to easily identify, and communicate with owners of PRS properties, improving intergroup cooperation. The imposition of licensing conditions on owners of properties further incentivises cooperation between all parties for the betterment of the common good.</p> <p>Property licensing can assist in improving the condition/quality of rental accommodation, along with improving management and responsiveness of property owners. This can improve a tenant's confidence in political institutions, and their perception of fairness, thereby positively impacting their social trust levels.</p> <p>Compliant landlords are likely to negatively view property licensing, considering it overbearing, and unnecessary. However, it provides the Local Authority the tools to target the worst landlords, and drive them out of the market through formal enforcement actions.</p> <p>By monitoring incoming consultation responses, the Local Authority can determine whether/if mitigating actions are required.</p>
How frequently will the EQHIA be reviewed	A review will take place XXXXX.
Scheduled date of review	
Lead officer conducting the review	Michelle Hammond

