

APPENDIX 3



Equality & Health Impact Assessment (EqHIA)

Document control

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|-----------------------------------|---|
| Title of activity: | Housing Revenue Account (HRA) Business Plan update, Budget 2026/27 & Capital Programme 2026/27–2031/32 |
| Lead officer: | Ian Saxby – Assistant Director of Housing, Property and Assets |
| Approved by: | Paul Walker - Director of Housing and Property |
| Date completed: | December 2025 |
| Scheduled date for review: | December 2026 |

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|---|-----|
| 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

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|----|---|---|--|--|
| 1 | Title of activity | Housing Revenue Account (HRA) Budget & Business Plan 2026/27 | | |
| 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 2026/27. | | |
| 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 | | |

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| Completed by: | James Delaney, Senior strategy & policy officer (LBH) |
| Date: | December 2025 |

2. Background/Context

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

The proposed budget for 2026/27 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.

For 2026/27, rents are increasing by 4.8% (CPI+1%), in line with government policy and consistent with previous years. The Consumer Price Index (CPI) figure used is based on the September 2025 value, as per national guidance.

The 30-year HRAS Business Plan is still being finalised; however, there are no significant changes anticipated that would materially affect tenants or leaseholders at this stage.

Consultation with tenants and leaseholders took place in December 2025. Formal notification will be 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 continues to be 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: Any increase in costs, such as rent and service charges, may adversely impact elderly tenants not in receipt of support (e.g. Housing Benefit), as well as all tenants regardless of protected characteristic. |
|-----------------|----------|--|
| Positive | | |
| Neutral | X | The Council's Financial Inclusion and Welfare Benefit team continues to provide advice and support to assist tenants in managing these increases. |
| Negative | | This applies to all tenants, whether in general needs or sheltered housing accommodation. There are no specific negative/positive impacts identified. |

Protected Characteristic - DISABILITY

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|-----------------|----------|---|
| | | Overall impact: |
| Positive | | Some disabled people on low incomes may find that the rent and service charge increases cause financial difficulties, particularly those whose income or savings are just above the threshold to qualify for Housing Benefit. |
| Neutral | X | The Financial Inclusion and Welfare Benefit team remains available to provide advice and support to all tenants, including those in general needs or sheltered accommodation. |
| Negative | | Whilst rated neutral, please note: There may be potential for increased financial pressure on some disabled tenants not in receipt of support. |

Protected Characteristic – SEX/GENDER

| | | |
|-----------------|----------|---|
| | | Overall impact: |
| Positive | | The demographic profile of Havering council tenants indicates that an increase in rent and service charges is more likely to affect women, particularly single-parent households, who may be in lower paid or lower income jobs. |
| Neutral | X | The decision to increase rent and service charges may cause an increased financial burden on some vulnerable tenants, regardless of gender, especially when considered alongside other elements of welfare reform. |
| Negative | | <p>Tenants in receipt of Housing Benefit or Universal Credit may find that this covers or reduces the impact of the increase, though they remain responsible for meeting service charges for heating and water.</p> <p>The delivery of new homes through the regeneration programme will benefit households in housing need, including many single female-headed households.</p> <p>Please note:</p> <ul style="list-style-type: none"> i) The positive aspect/s Regeneration and new homes benefit households in housing need, including single-parent (often female-headed) households. ii) The negative aspect/s Potential for increased financial pressure on women, particularly single parents not in receipt of support. <p>Thus, this protected characteristic group has been given a neutral rating.</p> |

Protected Characteristic – ETHNICITY/RACE

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|-----------------|---|--|
| | | Overall impact: Around 20% of Havering's population comes from an ethnic minority or non-Christian background. |
| Positive | | |
| Neutral | X | This budget applies to all members of the community, regardless of belief or background. No evidence suggests a disproportionate impact on any ethnic or racial group. |
| Negative | | There are no specific negative/positive impacts identified. |

Protected Characteristic – RELIGION/FAITH

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|-----------------|---|--|
| | | 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

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|-----------------|---|--|
| | | 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

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|-----------------|---|---|
| | | 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. |
| Positive | | |
| Neutral | X | The Financial Inclusion and Welfare Benefit team is available to support all affected tenants. |
| Negative | | |

Protected Characteristic - Marriage/Civil partnership

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|-----------------|----------|---|
| | | Overall impact: |
| 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 marital status. |
| Neutral | X | The marital status of residents does not impact the management and delivery of Havering's housing services. |
| Negative | | |

Protected Characteristic - Pregnancy, maternity and paternity

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|-----------------|----------|--|
| | | Overall impact: |
| 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 maternity or paternity status. |
| Neutral | X | The parental status of residents does not impact the management and delivery of Havering's housing services. |
| Negative | | |

Protected Characteristic - Socio-economic status

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| | | Overall impact: |
| Positive | | The increase in rent and service charges may have a disproportionate effect on those with lower incomes, as they may have less disposable income to cover the increase. |
| Neutral | X | Tenants not in receipt of full Housing Benefit, or those in lower paid employment, may be particularly affected. |
| Negative | | The Financial Inclusion and Welfare Benefit team continues to provide advice and support to assist tenants in managing these increases. Please note: There is potential for increased financial pressure on tenants with lower incomes not in receipt of support. |

Protected Characteristic - Health & Wellbeing

| | | |
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| | | Overall impact: |
| Positive | | 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: |
| Neutral | X | <ol style="list-style-type: none"> 1. (a) Parts 9 and 10 of the Housing Act 1985 (the '1985 Act') (slum clearance and overcrowding); and 2. (b) Parts 1 to 4 of the Housing Act 2004 (the '2004 Act') (housing conditions, licensing of houses in multiple occupation, selective |
| Negative | | |

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| | | <p>licensing of other residential accommodation, additional control provisions in relation to residential accommodation).</p> <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> |
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3. Review

The assessment will be reviewed on an annual basis.

Scheduled date of review: December 2026