

Appendix K Equality & Health Impact Assessment (EqHIA)

Title of activity:	Havering General Fund Budget 2026/27 and Medium Term Financial Strategy 2026-2029
Lead officers:	Richard Tyler – Head of Financial Strategy
Approved by:	Kathy Freeman – Strategic Director of Resources
Date completed:	January 2026
Scheduled date for review:	January 2027

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	2026 Council Revenue Budget and 2026-2030 Medium Term Financial Strategy
2	Type of activity	The report sets the budget and proposed Council Tax level for 2026/27. The report sets out the proposed MTFS for 2026-30
3	Scope of activity	<p>This EQUIA is in place to consider the recommendations in this report and to ensure that all characteristics have been considered in making these recommendations.</p> <p>The recommendations in this report are to</p> <ol style="list-style-type: none">1. Agree the savings proposals as set out in the report2. Agree the proposed Fees and Charges schedule as set out in the report3. Agree the proposed 2.99% increase in core Council Tax for 2026/274. Agree the proposed additional 2% Council tax increase for the Adult Social Care Precept5. Agree the proposed Council Band D basic amount of Council Tax for 2026/27 of £1,914.15 being the amount calculated by the Council, in accordance with Section 31B(1) of the Act, as the basic amount of its council tax excluding the GLA precept for the year6. Agree the proposed Council Tax requirement for 2026/27 to be set at £174.421m as set out in Appendix E of the report7. Agree the budgets proposed in this report8. Agree the Council Tax Support Scheme for 2026/27 as set out in Appendix I to this report (unchanged from 2025/26).9. Agree Council Tax discounts for early payment to be given at a rate of 1.5% as set out in Appendix J of this report.

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	It should be noted that where there is a change in service provision the financial impact is included in this report but the actual policy and implementation will be in separate reports with a separate specific EQUIA completed where appropriate
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:	Richard Tyler Head of Financial Strategy
Date:	January 2026

2. The EqHIA

Background/context:

Each year the Council is required to set a balanced budget and propose a level of Council Tax for the following year. The budget process will include a series of assumptions for which the impact on residents and users of services need to be considered in making decisions.

The Assumptions include:

Inclusion of Demographic and Unit Cost pressures in the budget to meet demand

Inclusion of growth and investment to improve efficiency in the borough

Inclusion of savings proposals

Inclusion of fees and charges uplifts

Recommended Council Tax increase

The impact of these assumptions on different characteristics of residents and users are considered in this document.

It should be noted that this report also recommends the 2026/27 Council Tax Support Scheme. A separate EQUIA has been completed for this decision which is shown elsewhere in this report.

The Council has a Public Sector Equality duty under the Equality Act (2010) to have due regard to:

- Eliminate discrimination, harassment and victimisation and any other conduct prohibited under the Act.
- Advance equality of opportunity between people who share protected characteristics and those who do not.
- Foster good relations between people who share protected characteristics and those who do not.

Firstly, all recommendations in the budget papers adhere to these principles and the decisions taken are all made with this in mind. The majority of the savings in the budget report are internal efficiencies which will improve outcomes and save money. As such these do not have a direct impact on the public and so do not feature directly in this assessment

The equality duty covers nine protected characteristics: age, disability, sex/gender, ethnicity/ race, religion/faith, sexual orientation, gender re-assignment, marriage/civil partnership and pregnancy. This means that the first aim of the duty applies to this characteristic but that the other aims (advancing equality and fostering good relations) do not apply.

Equality implications are assessed by reviewing the potential impact on those with protected characteristics as defined in the Equality Act 2010 and then given a score of either, no equalities implications or a positive, negative, or neutral impact.

No equalities implications indicate the proposal has no impact at all (either advantageous or adverse) on those who share protected characteristics.

A positive impact means the proposal is likely to benefit groups who share protected characteristics, leading to better outcomes for some or all these groups, helping to foster good relations between different groups and/or supporting equality of opportunity.

A neutral impact indicates that a proposal might potentially have equalities implications (i.e. a positive and/or adverse impact on those who share a particular protected characteristic) but that these impacts can be effectively mitigated or otherwise balanced out.

A negative impact means the work or decision is likely to have an adverse impact on groups who share protected characteristics, potentially leading to worse outcomes or undermining good relations. In cases where a negative impact is anticipated, services should consider what actions can be taken to reduce or mitigate this impact.

Who will be affected by the activity?

The Council provides services to all residents in the Borough and as such outward facing decisions on the budget and Council Tax will impact all residents

Protected Characteristic - AGE

Positive	<p>X Demographic Pressures Social Care</p> <p>Overall impact: Positive</p> <p>The Council is fully committed to supporting the needs of vulnerable people in the borough regardless of age.</p> <p>This growth will help support the directorate through its challenging operating context and help address the wider pressures on its budget. This growth will help ensure the directorate is able to continue meeting the needs of older people and/ or people with mental health needs, learning disabilities, and physical disabilities in the borough.</p> <p>The Growth within Starting Well will enable the continuation of support to young people in the borough including managing caseloads and ensuring vulnerable children receive continuing care. The growth also allows for recognised pressures due to the increased demand on home to school transport</p> <p>Meeting Housing Demand</p> <p>Overall impact: Positive</p> <p>The Council has a statutory Housing duty to families and individuals with a Housing need. The additional growth in this service will enable temporary accommodation solutions for those of all age who meet that statutory requirement.</p> <p>The Council continues to advance longer term solutions to the Housing crisis but the growth in the budget will ensure service delivery will continue at its current level for 2026/27</p> <p>Growth and Investment to improve efficiency</p> <p>Overall Impact: Neutral</p> <p>The Growth and investment will improve the Councils digital offer and will help modernise the Council improving efficiency. There are no proposals however which will have direct impact based on the age of the population. The Council is seeking to improve its digital offer but the initial growth is to develop capacity in order to do this. If the Council changes its service offer in the future as a result of digital advances it will conduct a full EQUIA before taking any final decisions</p>
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	<p>Savings and Efficiencies</p> <p>New Proposals: No Impact</p> <p>The new savings and efficiencies listed in Appendix C are either internal efficiencies, increases in income or developing in house solutions to meet social care demand. None of these savings are expected to have any negative impact on service delivery for residents and users</p> <p>It should be noted that the budget also includes full year impacts of savings previously agreed at the 2025 Council Tax setting meeting. Once again the majority of these decisions will have no negative impact on residents and users.</p> <p>Fees and Charges Increase</p> <p>Overall Impact Neutral</p> <p>Fees and Charges are proposed to increase by 4.5% for most discretionary services. This is in line with the current level of inflation so there is an assumption that the new fees will continue to be in line with users ability to pay. Staff members have reviewed every individual fee and fees have been frozen where it was considered that a fee increase would not be appropriate. Equally there are a number of areas where fee increases vary from the 4.5% but in all these cases officers have undertaken a full review of market conditions including benchmarking against other authorities and consideration of the user market before recommending the fee increases.</p> <p>Overall Impact Positive</p> <p>The proposals in this report include freezing fees and charges across a number of areas including parking and some aspects of bereavement services. Freezing parking charges will make the Councils parking facilities more affordable and will increase footfall in the borough. Freezing charges for bereavement will support residents needing this service. Both these decisions will have a positive impact on residents and users of Council services</p> <p>Council Tax Increase 4.99% (including 2% for Adult Social Care)</p> <p>Overall Impact Negative</p> <p>The Government in their funding assumptions assumes Local Authorities will increase Council Tax to the referendum cap of 4.99%. The Council is therefore obligated to action this increase as it is part of the Governments assumed Core Spending Power increase. Increasing the Council Tax by 4.99% could have a negative impact on all age groups with the increase</p>
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impacting those with a lower income groups greater, affecting their ability to pay given the current economic situation.

It is clear that an increase of 4.99% would impact more greatly for people with lower incomes, however, to balance that at the same time, a higher increase helps in mitigating further cuts to services which would disproportionately impact residents with lower incomes.

Havering has offered support where possible to vulnerable residents through the Council Tax Support scheme which set out elsewhere in this report. The Council will seek to help its most vulnerable residents wherever possible but recognises a Council Tax increase will have a potential negative impact on a number of our residents

Evidence:

The estimated population of Havering is. 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.

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.

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.

Protected Characteristic - DISABILITY

		Demographic Pressures Social Care
Positive	X	Overall impact: Positive
<p>The Council is fully committed to supporting the needs of people with disabilities in the borough.</p> <p>This growth will help support the directorate through its challenging operating context and help address the wider pressures on its budget. This growth will help ensure the directorate is able to continue meeting the needs of older people and/ or people with mental health needs, learning disabilities, and physical disabilities in the borough.</p> <p>The Growth within Starting Well will enable the continuation of support to young people with disabilities and learning difficulties in the borough ensuring these vulnerable children are cared for. The growth also allows for recognised pressures due to the increased demand on home to school transport which will have a positive impact on younger people with disabilities in the borough through enabling access to services</p>		
Meeting Housing Demand		
Overall impact: Positive		
<p>The Council has a statutory Housing duty to families and individuals with a Housing need. The additional growth in this service will enable temporary accommodation solutions for those of all age who meet that statutory requirement.</p> <p>The Council continues to advance longer term solutions to the Housing crisis but the growth in the budget will ensure service delivery will continue at its current level for 2026/27</p>		
Growth and Investment to improve efficiency		
Overall Impact: Positive		
<p>The Growth and investment will improve the Councils digital offer and will help modernise the Council improving efficiency. There is planned investment in special education needs which will have a positive impact on young people with this characteristic in the borough. The Council is seeking to improve its digital offer but the initial growth is to develop capacity in order to do this. If the Council changes its service offer in the future as a result of digital advances it will conduct a full EQUIA before taking any final decisions</p>		

Savings and Efficiencies

Overall Impact: No Impact

The new savings and efficiencies listed in **Appendix C** are either internal efficiencies, increases in income or developing in house solutions to meet social care demand. None of these savings are expected to have any negative impact on service delivery for residents and users

It should be noted that the budget also includes full year impacts of savings previously agreed at the 2025 Council Tax setting meeting. Once again the majority of these decisions will have no negative impact on residents and users.

Fees and Charges Increase

Overall Impact Neutral

Fees and Charges are proposed to increase by 4.5% for most discretionary services. This is in line with the current level of inflation so there is an assumption that the new fees will continue to be in line with users ability to pay. Staff members have reviewed every individual fee and fees have been frozen where it was considered that a fee increase would not be appropriate. There are also a number of areas where fee increases vary from the 4.5% but in all these cases officers have undertaken a full review of market conditions including benchmarking against other authorities and consideration of the user market before recommending the fee increases.

There are no obvious positive or negative impacts based on disability for these proposals

Overall Impact Negative

Council Tax Increase 4.99% (including 2% for Adult Social Care)

The Government in their funding assumptions assumes Local Authorities will increase Council Tax to the referendum cap of 4.99%. The Council is therefore obligated to action this increase as it is part of the Governments assumed Core Spending Power increase. Increasing the Council Tax by 4.99% could have a negative impact on all age groups through ability to pay given the current economic situation.

It is clear that an increase of 4.99% would impact more greatly for people with lower incomes, however, to balance that at the same time, a higher increase helps in mitigating further cuts to services which would disproportionately impact residents with lower incomes.

Havering has offered support where possible to vulnerable residents through the Council Tax Support scheme which set out elsewhere in this report. The Council will seek to help its most vulnerable residents wherever possible but recognises a Council Tax increase will have a potential negative impact on a number of our residents

Evidence

The following shows the estimated prevalence of various disabilities in Havering in 2020 for working age people^{2, 3}.

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

Protected Characteristic – SEX/GENDER

		Overall impact: No impact
Positive		There are no obvious implications in this report which will be impacted in any way by the sex or gender of residents
Neutral	X	Outward facing decisions such as an increase in Council Tax or fees and charges increases will impact on all residents and there is no evidence to suggest that the sex or gender of residents will result in any differential outcome for residents
Negative		

Protected Characteristic – ETHNICITY/RACE		
		Overall Impact – No Impact
Positive		There are no obvious implications in this report which will be impacted in any way by users with this protected characteristic
Neutral	X	Users ethnicity or race is not in any way impacted by the decisions in this report, with the exception of the Councils continued commitment to tackling harassment, hate crime or any form of abuse or discrimination.
Negative		

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

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.

Protected Characteristic – RELIGION/FAITH

		Overall impact: No Impact
Positive		There are no obvious implications in this report which will be impacted in any way by users with this protected characteristic
Neutral	X	The decisions in this report will not have any specific impact on the race or faith of residents. The Councils will continue to have zero tolerance of any form of harassment, hate crime or domestic abuse and will in its policies endeavour to ensure all residents are treated fairly and equally.
Negative		

Evidence:

Most recent available data shows that most Havering residents are Christians:

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%

Sources:

1 - Office for National Statistics (ONS)

Protected Characteristic – SEXUAL ORIENTATION

		Overall impact: No Impact
Positive		There are no obvious implications in this report which will be impacted in any way by users with this protected characteristic
Neutral	X	The decisions in this report will not have any specific impact on individuals with this characteristic. The Councils will continue to have zero tolerance of any form of harassment, hate crime or domestic abuse and will in its policies endeavour to ensure all residents are treated fairly and equally.
Evidence:		
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		
Sources:		
1 - Stonewall LGBTQ+ - Facts and figures (Galop - Hate crime report)		

Protected Characteristic - Gender reassignment

		Overall impact: No Impact
Positive		There are no obvious implications in this report which will be impacted in any way by users with this protected characteristic
Neutral	X	The decisions in this report will not have any specific impact on individuals with this characteristic. The Councils will continue to have zero tolerance of any form of harassment, hate crime or domestic abuse and will in its policies endeavour to ensure all residents are treated fairly and equally.
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 to disclose this information.

Sources:

No data is currently available concerning this protected characteristic.

Protected Characteristic - Marriage/Civil partnership

		Overall impact: No 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 or civil status
Neutral	X	
Negative		It is thought that the policies and decisions in this report will not have any negative impact on persons relating to this protected characteristic.
Evidence:		
Sources: No data is currently available concerning this protected characteristic.		

Protected Characteristic - Pregnancy, maternity and paternity

		Overall impact: No 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	
Negative		It is thought that the policies and decisions in this report will not have any negative impact on persons relating to this protected characteristic.
Evidence:		
Sources: No data is currently available concerning this protected characteristic		