

Thurrock Council

Community Equality Impact Assessment (CEIA)

Service area and lead officer

Name of service	Housing Services - Housing Revenue Account
CEIA Lead Officer	Shankar Siva Ananthan
CEIA Lead Officer job title	Head of Financial Management - Housing
CEIA Lead Officer email address	shankar.ananthan@thurrock.gov.uk
Please insert business case reference e.g. CTS (where applicable)	N/A

Subject of this assessment

State the name of, and briefly summarise, the specific policy, strategy, function or service that is the subject of this assessment
<p>Proposed Housing Revenue Account Rents and Service Charge setting for 2025/26, and 30-year Business Plan.</p> <p>The Government’s Policy around increasing Rents and Service Charge recovery inform the 30-year HRA Business Plan alongside the HRA Capital Programme as a cohesive whole. Specifically this CEIA concerns the raising of Rents and Service Charges for tenants.</p>
Borough-wide or location-specific?
<input checked="" type="checkbox"/> Borough-wide <input type="checkbox"/> Location-specific – please state locations below. All wards which have HRA dwellings
Which of the following is the proposal? (Tick all that apply)
<input type="checkbox"/> A new policy, strategy, function or service <input type="checkbox"/> Change to an existing policy, strategy, function or service <input checked="" type="checkbox"/> Other – please provide details below This is an annual refresh and review of HRA Rents and Service Charges the former of which is governed by Government Policy.
Why is this policy, strategy, function or service development or review needed?

In line with the Government Policy on rents, social providers of housing are able to raise social and affordable rents every year over the next five years.

Within the context of the refreshed 30-year HRA Business Plan, which contains significant capital programs and other pressures, the proposed increases to rents and service charges are required to pay for inflationary uplifts, unfunded increased New Burdens and deliver on increased standards in the regulatory regime underpinned by meeting tenant satisfaction measures.

The Council's two main capital workstreams, namely transforming existing homes and building new homes, are linked to the results of recent stock condition surveys which have identified the investment required over the medium term. Decarbonisation is also a key feature of the workstreams. These works will ensure that homes are maintained to decent homes standards and new homes are built which intrinsically should not require works for some time.

Housing management and support services are focussed on ensuring that they deliver what residents require within the framework of the Social Housing Act 2023 and the Consumer Standards Regime 2024.

When rents and service charges are raised in the context of the above, it is also to be noted that the nation has come through a Cost of Living crisis and continues to feel the effects. This CEIA attempts to assess the effects of raising rents to keep the HRA viable to deliver for residents.

1. Engagement, consultation and supporting information

1.1. What steps you have taken, or do you plan to take, to engage or consult (where applicable) the whole community or specific groups affected by this development or review? **This is a vital step.**

Please ensure you provide details of the following (where applicable):

- What consultation/engagement activity took place, and over what timescales
- A demographic profile of those targeted by this activity
- The methods adopted to engage residents and groups, and the type of data (quantitative or qualitative) gathered
- A list of the questions asked to respondents
- If consultation or engagement activity has yet to take place, use the details currently available to provide an outline of the planned activity to cover the points above

Steps you have taken, or plan to take, to engage or consult

It is noted that the legislation specifically states that consultation is not required in respect of raising tenant rents and service charges under a secure tenancy.

Section 105 of the Housing Act 1985 states:

(1) A landlord authority shall maintain such arrangements as it considers appropriate to enable those of its secure tenants [or secure contract-holders] who are likely to be substantially affected by a matter of housing management to which this section applies -

(a) to be informed of the authority's proposals in respect of the matter, and

(b) to make their views known to the authority within a specified period;

and the authority shall, before making any decision on the matter, consider any representations made to it in accordance with those arrangements.

(2) For the purposes of this section, a matter is one of housing management if, in the opinion of the landlord authority, it relates to -

(a) the management, maintenance, improvement or demolition of dwelling-houses let by the authority under secure tenancies [or secure contracts], or

(b) the provision of services or amenities in connection with such dwelling-houses;

but not so far as it relates to the rent payable under a secure tenancy [or secure contract] or to charges for services or facilities provided by the authority.

The Council intends to engage residents affected by these changes in advance of the statutory notice period of 28 days for the issuance of new rents and service charges as of Monday 7 April 2025.

1.2 Outline the results of the activity and clarify how these results have factored into decision making processes, and supported your understanding of the impact/s the proposal will have upon the community

A high level summary of the engagement/consultation activity results, clarifying how these have factored into decision making processes and supported the understanding of potential impacts

The engagement is planned between the time of this report and the 28 day statutory notice period for the issuance of new rents and service charges which commence on Monday 7 April 2025.

1.3 What Thurrock-specific data or intelligence sources have you used to inform your assessment of the impact? How have these helped you understand who will be affected by the development or review? Is there other national or regional data and intelligence you have used to form the basis of your understanding?

Sources of data or intelligence, and how they have been used to inform understanding

Broadly speaking, the Council's own data collected as part of tenancies as well as the Office for National Statistics 2021 Thurrock Census data have been used.

The Council has data regarding which households are in receipt of Housing Benefit (HB) or Universal Credit (UC) or otherwise. Whilst HB data is available in detail, UC data essentially bypasses the Council. A November 2024 snapshot of households reveals the following picture:

Household	%
Full Housing Benefit	17%
Partial Housing Benefit	8%
Universal Credit claimant	42%
Other including fully self-funding	32%

The 17% of households and a similar proportion of Universal Credit claimants will not be affected by the rent increase as their circumstances are such that they receive benefits which cover 100% of costs. This also applies to all eligible service charges whilst it is principally heating and personal support which are not eligible.

It is therefore the 40% of tenants who are on partial benefits or self-funding alongside a potentially similar proportion of UC claimants who will be affected by the increase in rents and service charges.

Given the cost of living crisis and the ongoing aftermath, there may be adverse impacts of the proposed changes upon some households.

In the data presented below, broadly speaking from a statistical viewpoint, having a sample size as small as 30 when picked representatively, without bias and without errors, can be utilised for analysis.

Age

Circa 92% of households do have an age record, but a small proportion of the data is likely to be incorrect in that circa 31 heads of households are recorded as being born in 1900. Having said that broad data analysis can be carried out with the available data breadth and quality.

Age Band	Count	Average 2024/25 rent at 50 weeks	Average 2025/26 rent at 50 weeks	% increase	Rent Change	Difference from average
Over 65	2,845	£ 106.42	£ 109.29	2.7%	£ 2.87	£ (0.11)
21 to 65	6,086	£ 111.84	£ 114.86	2.7%	£ 3.02	£ 0.04
Under 21	34	£ 94.17	£ 96.71	2.7%	£ 2.54	£ (0.44)
Not declared / Unknown	405	£ 113.78	£ 116.86	2.7%	£ 3.07	£ 0.09
Total	9,370	£ 110.22	£ 113.19	2.7%	£ 2.98	-

Whilst rents are increasing by the same percentage across all age groups, it is clear that for both the under 21 and over 65 cohorts, their average increase in terms of pounds and pence is up to 53p/week lower than for the 21 to 65 cohort. They are in other words affected less on average

whilst the 21 to 65 cohort who are not in receipt of full HB or UC would have to find more money from their own funds to pay for the rent and service charge increases.

This phenomenon is likely to arise from the link between age and bedroom size of property occupied as per the below table. It shows that over 65s and under 21s are highly represented in smaller sized properties as would otherwise be expected.

Age Band	% in 2 bedrooms or smaller	% in 3 bedrooms or larger
Over 65	79%	21%
21 to 65	26%	74%
Under 21	100%	0%
Not declared / Unknown	95%	5%

Having shown the above tables, it is not thought that the differences from the average are significantly pronounced enough for age to be a concerning factor. It is more likely that the individual household's HB/UC status and marginal income irrespective of age is more impactful. For the significant number of over 65s, many will likely be in receipt of a pension and the triple-lock continues.

Disability / Vulnerability

This data is not collected routinely as part of tenancy sign-ups but for instance there are properties within the HRA which have been adapted for people with certain physical needs. Whilst Thurrock as a place recorded 7.2% of residents as being disabled in the 2021 Census, it does not follow that this proportion would be seen in Council Housing, in fact it may be a higher proportion. The Housing department will work towards more comprehensively recording such data especially where it is shared or augmented by a tenant in order to inform future Equalities Impact Assessments.

Sex / Gender Reassignment

Gender Reassignment data is available but statistically meaningless. Not all tenants share their data with the Council but with 98% of tenancies recorded and allowing for data quality, there is sufficient data for analysis.

Gender	% of tenancies	Average 2024/25 rent at 50 weeks	Average 2025/26 rent at 50 weeks	% increase	Rent Change	Difference from average
Female	64.6%	£ 112.48	£ 115.52	2.7%	£ 3.04	£ 0.06
Gender Neutral	0.01%	£ 89.19	£ 91.60	2.7%	£ 2.41	£ (0.57)
Male	33.1%	£ 106.37	£ 109.24	2.7%	£ 2.87	£ (0.10)
Transgender	0.1%	£ 96.64	£ 99.25	2.7%	£ 2.61	£ (0.37)
Not declared / Unknown	2.2%	£ 101.94	£ 104.70	2.7%	£ 2.75	£ (0.22)
Total	100%	£ 110.22	£ 113.19	2.7%	£ 2.98	-

The vast majority of tenants identify as either female or male and the most striking difference is that female-headed households are about 16p/week more affected than male-headed households and this is not a vast difference.

In the below table, the likely reason for the above phenomenon is shown. Male-headed households are highly represented in smaller properties whilst as expected, female-headed households are significantly more represented in larger properties.

Gender	Studio	1-bedroom	2 bedroom	3 beds and larger
Female	33%	50%	73%	72%
Male	54%	49%	23%	27%
Transgender	0%	0.1%	0%	0%
Not declared / Unknown	13%	1.9%	4%	1%

It is not thought that the differences from the average are significantly pronounced enough for gender to be a concerning factor. It is more likely that the individual household's HB/UC status and marginal income irrespective of gender is more impactful.

Marriage and civil partnership

This is not collected routinely as part of the tenancy sign-up process or during a tenancy.

Pregnancy and maternity

This is not collected routinely as part of the tenancy sign-up process or during a tenancy. Given the preponderance of female headed households overall and especially in larger size properties, it is likely that pregnancy and maternity coincides with periods of either unpaid leave or lower paid leave including potential career breaks. Therefore the impact of rent and service charges rises will be felt especially if there is no other earner in the household including being a lone-parent, and the head of household is on less than 100% HB/UC.

Race / ethnicity

With circa 72% of tenancies recording a type of ethnicity whereas 28% are either not declared or unknown, there is sufficient data for analysis.

Ethnicity	% of tenancies	Average 2024/25 rent at 50 weeks	Average 2025/26 rent at 50 weeks	% increase	Rent Change	Difference from average
Not declared / unknown	28.2%	£ 114.96	£ 118.06	2.7%	£ 3.10	£ 0.13
White	63.3%	£ 108.53	£ 111.46	2.7%	£ 2.93	£ (0.05)
Mixed race	0.8%	£ 108.27	£ 111.19	2.7%	£ 2.92	£ (0.05)
Asian	1.6%	£ 107.92	£ 110.83	2.7%	£ 2.91	£ (0.06)
Black	4.8%	£ 106.85	£ 109.74	2.7%	£ 2.88	£ (0.09)
Traveller	0.1%	£ 106.14	£ 109.01	2.7%	£ 2.87	£ (0.11)

Other group	1.2%	£ 106.08	£ 108.95	2.7%	£ 2.86	£ (0.11)
Total	100.0%	£ 113.19	£ 113.19	2.7%	£ 2.98	-

The data reveals that the not declared/unknown cohort will experience a 24p/week higher average rent rise than for example travellers and other groups. Thurrock as a place recorded 76.7% as being of white origin in the 2021 Census and 11.9% person being of black origin. It does not follow that these percentages would be reflected in Council Housing, but it may be that there is a shift in that newer tenants are choosing not to state their ethnicity.

It is not thought that the differences from the average are significantly pronounced enough for ethnicity to be a concerning factor. It is more likely that the individual household's HB/UC status and marginal income irrespective of ethnicity is more impactful.

Religion

This data is not collected routinely as part of the tenancy sign-up process or during a tenancy. Whilst Thurrock as a place recorded 51.7% Christians and 34.7% as having no religion, it does not follow that such percentages will be reflected within Council housing. Rises in rents and service charges are likely to affect all Council households with different or no religious belief in a non-biased manner. It is more likely that the individual household's HB/UC status and marginal income irrespective of religion is more impactful unless there are identifiable localised phenomena around beliefs and property sizes in particular.

Sexual Orientation

This data is not collected routinely as part of the tenancy sign-up process or during a tenancy. With circa 69% of tenancies recording this, there is data available for analysis albeit 50% of tenancies either preferred not to say or there is no record.

Orientation	% of tenancies	Average 2024/25 rent at 50 weeks	Average 2025/26 rent at 50 weeks	% increase	Rent Change	Difference from average
Bisexual	0.6%	£ 103.68	£ 106.48	2.7%	£ 2.80	£ (0.18)
Gay / Lesbian	0.4%	£ 95.85	£ 98.44	2.7%	£ 2.59	£ (0.39)
Heterosexual	48.5%	£ 108.62	£ 111.55	2.7%	£ 2.93	£ (0.04)
Other	0.2%	£ 107.91	£ 110.82	2.7%	£ 3.98	£ (0.07)
Prefer not to say	18.8%	£ 106.88	£ 109.77	2.7%	£ 2.89	£ (0.09)
Not recorded	31.5%	£ 114.88	£ 117.99	2.7%	£ 3.10	£ 0.13
Total or average		£ 110.22	£ 113.19	2.7%	£ 2.98	-

One noticeable difference from the average would be Gay/Lesbian tenancies summing to just 0.4% of all tenancies. These are in predominantly smaller property sizes and are therefore less affected by the rise. The other noticeable difference would be the tenancies with no record, which are greater than the average by 13p/week. Overall the range of differences is 52p/week which is not considered to be significantly pronounced enough for sexuality to be a concerning factor. It is

more likely that the individual household's HB/UC status and marginal income irrespective of sexuality is more impactful.

2. Community and workforce impact

When completing this part of the assessment, please consider the following guidance:

- Be clear about all impacts, particularly negative impact upon groups
- Focus on those who will be impacted and consider the impacts they will experience
- Cross reference each individual impact with appropriate data and intelligence sources
- Ensure specific or technical terms are clearly clarified and explained, and all acronyms are spelled out

2.1. What impacts will this development or review have on communities, workforce and the health and wellbeing of local residents? Please consider the sub-groups listed in each section. See the [WHIASU Population Group checklist](#) for further identified impact groups.

Please ensure a full response is provided for every question, including where only neutral impacts are anticipated.

If a neutral impact is anticipated (and therefore no specific mitigation activity required), state this clearly to show you have considered this for each group.

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
<p>Local communities in general</p> <ul style="list-style-type: none"> • Impacted community groups • Relevant cultural groups • Homeless • People seeking asylum 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Positive impacts List impacts – if none add ‘No anticipated positive impacts’</p> <p>Neutral impacts The CEIA is about HRA dwellings, tenancies and the rent and service charges, so the broader community is not impacted.</p> <p>Negative impacts List impacts – if none add ‘No anticipated negative impacts’</p>	<p>The Cabinet report specifically pertains to the HRA and its dwellings, current and future tenancies. Therefore broadly speaking, other community groups are not affected.</p>

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
<p>Age e.g.</p> <ul style="list-style-type: none"> • Early years (from pregnancy to first year of life) • Children and young people • General adult population • Older people 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Positive impacts List impacts – if none add ‘No anticipated positive impacts’</p> <p>Neutral impacts Following analysis in section 1.3 age cohorts are not disproportionately impacted.</p> <p>Negative impacts List impacts – if none add ‘No anticipated negative impacts’</p>	<p>Whilst it was identified that age cohorts are broadly similarly affected, it is the individual household’s HB/UC or marginal income that is key. The Council aims to assist tenants to maximise their HB/UC and any other benefits and help they are eligible and entitled to receive. Note that with the over 65 cohort, many will be in receipt of a pension, and the triple lock continues.</p>

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
<p>Disability e.g.</p> <ul style="list-style-type: none"> Those with physical or sensory disabilities or learning difficulties 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Positive impacts List impacts – if none add ‘No anticipated positive impacts’</p> <p>Neutral impacts If a household receives 100% HB/UC towards rents/service charges, then they will be unaffected.</p> <p>Negative impacts If a household does not receive 100% HB/UC towards rents/service charges, then they will be paying more from marginal income. Some benefits such as Personal Independence Payment are going up by 1% less than rents.</p>	<p>Whether neutrally or adversely impacted by the rent rise, the Council actively signposts to and supports with the appropriate benefits and other forms of assistance.</p> <p>It is recognised that some benefits such as Personal Independence Payment (PIP) are rising by 1% less than rents/service charges, but PIP is separate to HB/UC.</p>
<p>Gender reassignment e.g.</p> <ul style="list-style-type: none"> Those who have yet to, are undergoing, or have undergone gender reassignment 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Positive impacts List impacts – if none add ‘No anticipated positive impacts’</p> <p>Neutral impacts There is too little meaningful data to analyse.</p> <p>Negative impacts List impacts – if none add ‘No anticipated negative impacts’</p>	<p>There is too little meaningful data to analyse and for the data that exists, no disproportionate impact can be seen.</p>

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
Marriage and civil partnership e.g. <ul style="list-style-type: none"> • Married and divorced people • Those in a civil partnership • Co-habiting couples 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Positive impacts List impacts – if none add ‘No anticipated positive impacts’</p> <p>Neutral impacts There is too little meaningful data to analyse.</p> <p>Negative impacts List impacts – if none add ‘No anticipated negative impacts’</p>	There is too little meaningful data to analyse and for the data that exists, no disproportionate impact can be seen.
Pregnancy and maternity e.g. <ul style="list-style-type: none"> • Expecting parents • New parents on maternity or paternity leave • Parent/child groups • Lone parent families 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Positive impacts List impacts – if none add ‘No anticipated positive impacts’</p> <p>Neutral impacts If a household receives 100% HB/UC towards rents/service charges, then they will be unaffected.</p> <p>Negative impacts If a household does not receive 100% HB/UC towards rents/service charges, then they will be paying more from marginal income.</p>	Households experiencing difficulty can be offered various signposting and support with the appropriate assistance including things like support funding, arrears management and how to sustain their tenancies.

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
<p>Race e.g.</p> <ul style="list-style-type: none"> Black, Asian and Minority ethnic groups including Gypsies, Roma and Travellers 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Positive impacts List impacts – if none add ‘No anticipated positive impacts’</p> <p>Neutral impacts If a household receives 100% HB/UC towards rents/service charges, then they will be unaffected.</p> <p>Negative impacts If a household does not receive 100% HB/UC towards rents/service charges, then they will be paying more from marginal income.</p>	Whether neutrally or adversely impacted by the rent rise, the Council actively signposts to and supports with the appropriate benefits and other forms of assistance.
<p>Religion or belief e.g.</p> <ul style="list-style-type: none"> People of different religions or holding particular beliefs Religious cultural or community groups Religious and cultural events throughout the community/year 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Positive impacts List impacts – if none add ‘No anticipated positive impacts’</p> <p>Neutral impacts There is too little meaningful data to analyse.</p> <p>Negative impacts List impacts – if none add ‘No anticipated negative impacts’</p>	There is too little meaningful data to analyse and for the data that exists, no disproportionate impact can be seen.

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
Sex <ul style="list-style-type: none"> Male/Female 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Positive impacts List impacts – if none add ‘No anticipated positive impacts’</p> <p>Neutral impacts If a household receives 100% HB/UC towards rents/service charges, then they will be unaffected.</p> <p>Negative impacts If a household does not receive 100% HB/UC towards rents/service charges, then they will be paying more from marginal income.</p>	<p>As analysed above, female heads of households are more affected albeit slightly, and this can intersect with pregnancy/maternity. Whether neutrally or adversely impacted by the rent rise, the Council actively signposts to and supports with the appropriate benefits and other forms of assistance.</p>
Sexual orientation e.g. <ul style="list-style-type: none"> Heterosexual people Lesbian, gay and bisexual people 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Positive impacts List impacts – if none add ‘No anticipated positive impacts’</p> <p>Neutral impacts If a household receives 100% HB/UC towards rents/service charges, then they will be unaffected.</p> <p>Negative impacts If a household does not receive 100% HB/UC towards rents/service charges, then they will be paying more from marginal income.</p>	<p>Whether neutrally or adversely impacted by the rent rise, the Council actively signposts to and supports with the appropriate benefits and other forms of assistance.</p>

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
<p>Location-specific impact, if any e.g.</p> <ul style="list-style-type: none"> Specifically impacted wards or regions of Thurrock Isolated or over-populated areas Those living in areas of poor economic conditions/with poor health indicators Those unable to access services 	☒	☒	☐	<p>Positive impacts Raising rents will somewhat enable the Council to continue to fund services for tenants</p> <p>Neutral impacts The CEIA is about HRA dwellings, tenancies and the rent and service charges across the wider borough with stock in almost every ward, so there is no location-specific impact.</p> <p>Negative impacts List impacts – if none add ‘No anticipated negative impacts’</p>	<p>The Cabinet report specifically pertains to the HRA and its dwellings, current and future tenancies across the entire borough. Therefore, broadly speaking, there are no negative location-specific impacts.</p>

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
<p>Workforce</p> <ul style="list-style-type: none"> Employees of Thurrock Council – this may include specific services within the authority 	☒	☒	☒	<p>Positive impacts Raising rents will somewhat enable the Council to continue to fund services for tenants.</p> <p>Neutral impacts There will be staff within Housing and supporting services who will not come face-to-face with the impacts of the decision to raise rents.</p> <p>Negative impacts There may be staff impacts in terms of dealing with the perceptions and feelings of residents impacted by the change and who contact or interact with the Council.</p>	<p>There may be employees who also live in a council property. The Council would offer services to such individuals as it would to any other Council resident. In addition, staff have access to an employee assistance programme.</p>

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
<p>Health and wellbeing of residents e.g.</p> <ul style="list-style-type: none"> • People with severe physical and/or mental health conditions • Health impacts in local areas i.e. low air quality/high pollution • Community impacts upon wellbeing i.e. low community safety/high crime • Economic impacts upon health i.e. income, poverty, debt 	☒	☐	☒	<p>Positive impacts There may also be positive impacts on social and community influences on health, improvements in living and environmental conditions affecting health, and access and quality of services.</p> <p>Neutral impacts No anticipated neutral impacts</p> <p>Negative impacts There may be examples of economic conditions affecting health due to concerns surrounding income, poverty, and personal and household debt.</p> <p>There may also be potential impacts on mental health and wellbeing if concerned about feeling financially safe and secure.</p>	<p>Households which may be at risk of financial difficulty due to this can be offered holistic approach from the housing service, from relevant officers in Tenancy Management, and Rents and Welfare.</p> <p>Continued delivery of stock investment programme to maintain quality of stock and the ongoing delivery of necessary support services will maximise the benefit of the rent increase.</p>

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
<p>Socio-economic outcomes e.g.</p> <ul style="list-style-type: none"> • Economically inactive people • People on low income, with debt or in poverty • People unable to work due to ill health • Unemployed people 	☒	☒	☒	<p>Positive impacts The increase in rent will contribute to the ongoing delivery of key partnerships and contracts which invest heavily in the local economy, such as repairs and maintenance</p> <p>Neutral impacts If a household receives 100% HB/UC towards rents/service charges, then they will be unaffected.</p> <p>Negative impacts Some households may experience impact on household finances due to additional pressures following any rent increase.</p>	<p>Households which may be at risk of financial difficulty due to this can be offered holistic approach from the housing service, from relevant officers in Tenancy Management, and Rents and Welfare.</p> <p>Continued delivery of stock investment programme to maintain quality of stock and the ongoing delivery of necessary support services will maximise the benefit of the rent increase.</p>

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
<p>Care experience e.g.</p> <ul style="list-style-type: none"> Young people with experience of being cared for by the Local Authority 	☒	☒	☒	<p>Positive impacts Raising rents will somewhat enable the Council to continue to fund services for tenants.</p> <p>Neutral impacts If a household receives 100% HB/UC towards rents/service charges, then they will be unaffected.</p> <p>Negative impacts If a household does not receive 100% HB/UC towards rents/service charges, then they will be paying more from marginal income.</p>	<p>Whether neutrally or adversely impacted by the rent rise, the Council actively signposts to and supports with the appropriate benefits and other forms of assistance.</p>

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
Unpaid carers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p>Positive impacts By appropriate funding for planned investment in stock or installation of adaptations, hazards can be eliminated from properties and overall quality maintained, reducing risk to vulnerable people, promoting independence and may in turn reduce anxiety or pressure for unpaid carers.</p> <p>Neutral impacts There are no specific neutral impacts which have been identified due to being an unpaid carer.</p> <p>Negative impacts There are no specific negative impacts which have been identified due to being an unpaid carer.</p>	Continued delivery of stock investment programme to maintain quality of stock

Communities and groups	Positive	Neutral	Negative	Summary of positive, neutral and negative impacts	How will positives be maximised, and negatives minimised or eliminated?
Veterans and serving members of the armed forces	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p><i>Positive impacts</i> Raising rents will somewhat enable the Council to continue to fund services for tenants.</p> <p><i>Neutral impacts</i> There are no specific neutral impacts which have been identified due to serving or having served in the armed forces.</p> <p><i>Negative impacts</i> There are no specific negative impacts which have been identified due to serving or having served in the armed forces.</p>	<p>There are no specific disproportionate impacts.</p>

3. Monitoring and review

3.1. How will you review community and equality impact once the policy, strategy, function or service has been implemented? These actions should be developed using the information gathered in sections 1 and 2 and included in your service area's business plans. Consider:

- When and who will review and update the CEIA throughout the delivery of the proposal?
- What future work, including further consultation and engagement, is set to take place?
- What ongoing reviews of the CEIA and the proposal will take place?

Action	By when	By who
Greater understanding of the overall demographics and prevalence of protected characteristics of households across the council's housing stock	March 2026	The Housing service, in collaboration with other services and partners which interact with and support households living in and around the council's homes and estates
Greater understanding at locality level to tailor support and local responses	March 2026	The Housing service, in collaboration with other services and partners which interact with and support households living in and around the council's homes and estates.
Review of this CEIA ahead of work to start assessing rent increase for 2026/27	October 2025	The Housing service, in collaboration with Finance
Identification of emerging trends and risks around rent arrears and financial difficulties for households living within the council's stock	Ongoing	Rents and Welfare, in collaboration with the wider Housing Operations team and overarching Housing service

4. Next steps

4.1. The information gathered must be used to inform reports presented to Cabinet or overview and scrutiny committees. This will give members a necessary understanding of the impact their decisions will have on different groups and the whole community.

Summarise the implications and customer impact below. This summary should be added to the committee reports template in the Diversity and Equality Implications section for review and sign-off at the consultation stage of the report preparation cycle.

Summary of implications and customer impact

The council's HRA works to reflect the council's policy in relation to the provision of social housing with particular regard to the use of its own stock. In addition to the provision of general housing, it incorporates a number of budgetary provisions aimed at providing assistance to disadvantaged groups including adaptations to the stock for residents with disabilities.

Whilst a number of financial implications and impact on tenants and their households have been identified, the negative impact on all households living in council-owned accommodation would be far greater without implementing such a rent increase. This also includes the risk of regulatory action for non-compliance from both the Building Safety Regulator and Regulator of Social Housing.

5. Sign off

5.1. This Community Equality Impact Assessment must be authorised by the relevant Project Sponsor, Head of Service, or Assistant Director.

This should not be the CEIA Lead Officer. Officers authorising this assessment are responsible for:

- the accuracy of the information
- making sure actions are undertaken

Name	Role	Date
Shankar Siva Ananthan	Head of Financial Management	2024-11-15
Gloria Ighodaro	Chief Officer – Housing, Economic Development & Skills and Regeneration	2024-11-28

6. Version control

6.1. This section lists the instances the CEIA has been updated since its creation.

Please ensure you complete a new row in the following table each time you make a change to the CEIA, providing a brief summary of the changes that have been made or details that have been amended, added or deleted.

Date	Summary of changes	By who
2024-11-15	Substance of report written	Shankar Siva Ananthan

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