

Cabinet

3 February 2014

Equalities Impact Assessment

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11.	HOUSING REVENUE ACCOUNT - FINANCIAL STRATEGY AND RENT INCREASE 2014-15	1 - 22

LBHF Equality Impact Analysis Tool

Conducting an Equality Impact Analysis

An EqIA is an improvement process which helps to determine whether our policies, practices, or new proposals will impact on, or affect different groups or communities. It enables officers to assess whether the impacts are positive, negative or unlikely to have a significant impact on each of the protected characteristic groups.

Page 1 The tool has been updated to reflect the new public sector equality duty (PSED). The Duty highlights three areas in which public bodies must show compliance. It states that a public authority must, in the exercise of its functions, have due regard to the need to:

- 1. Eliminate discrimination, harassment, victimisation and any other conduct that is prohibited under this Act;**
- 2. Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it;**
- 3. Foster good relations between persons who share a relevant protected characteristic and persons who do not share it.**

Whilst working on your Equality Impact Assessment, you must analyse your proposal against the three tenets of the Equality Duty.

General points

1. In the case of matters such as service closures or reductions, considerable thought will need to be given to any potential equality impacts. Case law has established that due regard cannot be demonstrated after the decision has been taken. Your EIA should be considered at the outset and throughout the development of your proposal, it should demonstrably inform the decision, and be made available when the decision is recommended.
2. Wherever appropriate, the outcome of the EIA should be summarised in the Cabinet/Cabinet Member report and equalities issues dealt with and cross referenced as appropriate within the report.
3. Equalities duties are fertile ground for litigation and a failure to deal with them properly can result in considerable delay, expense and reputational damage.
4. Where dealing with obvious equalities issues e.g. changing services to disabled people/children, take care not to lose sight of other less obvious issues for other protected groups.
5. If you already know that your decision is likely to be of high relevance to equality and/or be of high public interest, you should contact the Equality Officer for support.
6. Further advice and guidance can be accessed from the separate guidance document (link), as well as from the Opportunities Manager: PEIA@lbhf.gov.uk or ext 3430

LBHF Equality Impact Analysis Tool

Overall Information	Details of Full Equality Impact Analysis
Financial Year and Quarter	2014/15
Name and details of policy, strategy, function, project, activity, or programme	<p>Title of EIA: Housing Revenue Account Financial Strategy and Rent Increase 2014/15</p> <p>Short summary: This report sets out the budget strategy for the Housing Revenue Account (HRA) from 2014/15 to 2018/19 with detailed revenue estimates and the proposed rental and other charge increases. The strategic financial objectives of the HRA are set out together with proposals for efficiency savings and budget growth in line with the HRA MTFs Transformation programme.</p> <p>It should be noted that the Government's policy of rent restructuring is being followed for properties with 3 or fewer bedrooms, and a Council rent policy whereby rents are raised for properties with 4 or more bedrooms¹ by marginally more than the rent restructuring formulae is being applied. This approach is the same as that employed in 2013/14 and rent restructuring has not been followed elsewhere by other local authorities, including Wandsworth.</p> <p>The Government's programme of Welfare Reform will impact on some tenants in terms of affecting their ability to pay rent. There are three main strands to take into account:</p> <ul style="list-style-type: none"> - the removal of the spare bedroom subsidy will result in reductions in housing benefit for under-occupying Council tenants from April 2013, and the increase in rent will result in an additional impact but this will depend on the level of benefits and other income received; - the overall benefit cap restricts the total value of packages of benefits to tenants, and the increase in rent will result in an additional impact but this will depend on the level of benefits and other income received; - direct payment of benefits to social housing tenants as part of Universal Credit may result in an increase in rent arrears, and again the increase in rent will result in an additional impact <p>The Council is not in control of any potential changes outside its decision making remit, therefore this EIA deals only with analysing the equalities impact on tenants resulting from the rent increase on four bedroom properties or more.</p> <p>There are no impacts on existing staff as a result of this project.</p>

¹ LBHF currently has 879 properties with 4 or more bedrooms, this represents 7% of the stock.

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Date of completion of final EIA	20/12/13

Section 02	Scoping of Full EIA																																																																							
Plan for completion	Timing: Sept 2013 to Dec 2014 Resources: Officer time, and see section 03 for data resources																																																																							
Analyse the impact of the policy, strategy, function, project, activity, or programme	<p>The principal impact of the report arises from the application of the rent increase to all tenants (12,455 tenancies), the impact of which is set out below for each bedroom size:</p> <p style="background-color: black; color: white; text-align: center;">Range of increases in rent (£) by number of dwellings and bedroom size</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #cccccc;"> <th rowspan="2">Range of Increase (£)</th> <th colspan="8">Number of Bedrooms</th> </tr> <tr style="background-color: #cccccc;"> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Less than £3</td> <td>26</td> <td>950</td> <td>2</td> <td>7</td> <td>2</td> <td></td> <td></td> <td>987</td> </tr> <tr> <td>Between £3 and £5</td> <td>413</td> <td>1,122</td> <td>217</td> <td>51</td> <td>3</td> <td>1</td> <td></td> <td>1,807</td> </tr> <tr> <td>Between £5.01 and £7</td> <td>164</td> <td>2,297</td> <td>3,937</td> <td>2,328</td> <td>16</td> <td>11</td> <td>1</td> <td>8,754</td> </tr> <tr> <td>Between £7.01 and £9</td> <td></td> <td></td> <td></td> <td>62</td> <td>295</td> <td>5</td> <td>1</td> <td>363</td> </tr> <tr> <td>Between £9.01 and £12.70</td> <td></td> <td></td> <td></td> <td></td> <td>475</td> <td>59</td> <td>10</td> <td>544</td> </tr> <tr> <td>Total</td> <td>603</td> <td>4,369</td> <td>4,156</td> <td>2,448</td> <td>791</td> <td>76</td> <td>12</td> <td>12,455</td> </tr> </tbody> </table> <p>The rent increase will affect tenants on full, partial or no Housing Benefit ('HB') in different ways and information regarding the numbers affected and the new amounts that tenants would be required to pay is included in section 03 of this EIA. Equality data is not available across all protected groups for full, partial or no HB. The information that the council does have, is included at section 03 and used where applicable in the analysis further below.</p> <p>Households on full HB will not be affected by the rent increase because it is within the HB rent payment. The impact on these households will be neutral in such cases. There will be a shortfall if those households are under occupying, i.e. they have more bedrooms than they need or if a household is impacted by the benefit cap, regardless of whether the Council were to implement a rent increase. This applies to all protected groups (although some disabled people may have different circumstances if a room is required for their carer, see below) and as such</p>	Range of Increase (£)	Number of Bedrooms								0	1	2	3	4	5	6	Total	Less than £3	26	950	2	7	2			987	Between £3 and £5	413	1,122	217	51	3	1		1,807	Between £5.01 and £7	164	2,297	3,937	2,328	16	11	1	8,754	Between £7.01 and £9				62	295	5	1	363	Between £9.01 and £12.70					475	59	10	544	Total	603	4,369	4,156	2,448	791	76	12	12,455
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would result in a **negative** impact. For the avoidance of doubt, this analysis applies to all protected groups and is not included in the analysis below because it applies to all protected groups.

The rent increase will affect tenants across all wards according to the distribution of dwellings by bedroom size set out in the table below:

HRA Budgeted (2014/15) Dwellings by Ward and Bedroom Size

Ward	HRA Dwellings by Bed Size							All Dwellings
	Studio	1	2	3	4	5	6	
Addison	12	282	261	105	21	1		682
Askew	29	347	253	138	24	14	3	808
Avonmore And Brook Green	19	265	240	89	19	1		633
College Park & Old Oak	1	92	115	114	69			391
Fulham Broadway	38	380	226	188	19	5	4	860
Fulham Reach	26	280	220	221	82	2		831
Hammersmith Broadway	41	444	308	103	38	3	2	939
Munster	13	106	120	110	43	7		399
North End	29	406	396	184	47	3		1,065
Palace Riverside	9	219	52	70	12	4	1	367
Parsons Green And Walham	18	166	116	84	25	4		413
Ravenscourt Park	32	105	84	56	19	2		298
Sands End	47	239	401	177	41	15		920
Shepherds Bush Green	174	423	360	87	16	6	1	1,067
Town	58	288	338	159	36	6	1	886
Wormholt & White City	57	327	666	563	280	3		1,896

All Wards

603

4,369

4,156

2,448

791

76

12

12,455

A number of general mitigating actions are in place to enable tenants to manage the impact of the rent increase. In addition to the availability of Housing Benefit to meet the increase, these include the provision of Discretionary Housing Payments (DHP) to assist tenants in managing any arrears; incentive payments to tenants willing to downsize; the availability of specialist housing officers to support tenants in progressing moves to smaller properties and in minimising the need for evictions; and the supply of smaller properties within the housing stock to enable moves to more appropriately sized accommodation.

Protected characteristic	Analysis	Impact: Positive, Negative, Neutral
Age	<p>Tenants of all age groups not in receipt of HB will be impacted by the increase. Those in this group are likely to be in full-time work. This will impact a total of 340 tenancies in 4 bedroom or larger properties. It can be clearly determined from the data in section 03 that of the 340 tenancies not in receipt of HB, 19 of them are under occupied. Additionally, 34 tenancies are over-crowded. Age data is not available for these tenancies, though under / over occupation data can indicate whether tenants have children to look after. Therefore, it is not possible to determine the impact, although it is likely that paying more rent will be a negative impact. The Council has put in place mitigating actions and these include the provision of DHP, assisting tenants in moving to smaller properties including an increase in incentive payments to under occupying tenants who downsize which is proposed as part of this report and managing down any arrears. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves.</p> <p>Tenants of all age groups on partial HB will be impacted and this group totals 345 tenancies in 4 bedroom or larger properties, 119 of whom are under-occupying. A further 36 tenancies are over-crowded. Those in this group are likely to be of working age, in part-time or low paid work. It is likely that the increase in rent will be negative for the majority of this group unless they are able to increase their income but this will depend on the exact benefits that they</p>	<p>Unknown, likely negative</p> <p>Negative</p>

		<p>(and their partners, if they have a partner) receive. The Council has put in place mitigating actions and these include the provision of DHP, assisting tenants in moving to smaller properties including an increase in incentive payments to under occupying tenants who downsize which is proposed as part of this report and managing down any arrears. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves.</p> <p>Tenants of all age groups on full HB will be impacted and this group totals 194 tenancies in 4 bedroom or larger properties, 5 of whom are under-occupying. Additionally, 22 tenancies are overcrowded. Those in this group are likely to be of working age, in part-time or low paid work. It is likely that the increase in rent will be negative for some of this group unless they are able to increase their income but this will depend on the exact benefits that they (and their partners, if they have a partner) receive. The Council has put in place mitigating actions and these include the provision of DHP, assisting tenants in moving to smaller properties including an increase in incentive payments to under occupying tenants who downsize which is proposed as part of this report and managing down any arrears. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves.</p> <p>The Council has employed two extra officers since 1st April 2013 to help those unable to afford rent increases, to help tenants with moving, in order to lessen the effects of the move. Over time, the impacts of the changes which may include having to move to more affordable accommodation, should lessen. It is likely that this will be of more relevance to those on partial HB than those on full HB (see further above) and those not on HB and who are working full time.</p>	Neutral
	Disability	<p>Disabled tenants not in receipt of HB will be impacted by the increase. Those in this group are likely to be in full-time work but exact numbers are not known. However, the Council has undertaken to interview under-occupying tenants as part of providing a package of support to enable tenants to downsize. Although it is not possible to determine the impact exactly, it is likely that paying more rent will be a negative impact. In addition, consideration should be given to those tenants with an adaptation to their dwelling or where they need to be in close proximity to an hospital. Again, it is not possible to ascertain the exact number of such cases. The Council plans to mitigate against the impact by providing DHP in the event of difficulties experienced in allocating a suitable alternative</p>	Unknown, likely negative

		<p>property; enabling moves through providing incentive payments of up to £2,000 per room given up; and making available smaller properties including sheltered accommodation (which may be closer to hospitals) to accommodate any required moves. Additionally, Disabled Facilities Grant (DFG) could in some cases be applied for by tenants requiring an adaptation to their dwelling, with the cost of any adaptation potentially being funded directly from the Housing Revenue Account where DFG funding bids are unsuccessful. A total of 24 disabled tenants have been identified as residing in dwellings with four or more bedrooms, and are being impacted by the spare bedroom subsidy. The Council has paid DHP in 3 of these cases. Of those cases, where payment has not been made, this is because the tenant has not applied for DHP (10 cases), DHP is being considered (2 cases) or DHP has been refused (3 cases) after having been deemed by the Council to not meet the award criteria. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves.</p> <p>Disabled tenants on partial HB where the claimant or partner is in receipt of a disability benefit/allowance/award/carer premium, will be impacted and the size of this group is 77, of which 32 tenancies are impacted by the removal of the spare bedroom subsidy. Those in this group are likely to be of working age, in part-time or low paid work. It is likely that the increase in rent will be negative for the majority of this group unless they are able to increase their income but this will depend on the exact benefits that they (and their partners, if they have a partner) receive. The Council plans to mitigate against the impact by providing DHP in the event of difficulties experienced in allocating a suitable alternative property; enabling moves through providing incentive payments of up to £2,000 per room given up; and making available smaller properties to accommodate any required moves. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves.</p> <p>Households on full HB where the claimant or partner is in receipt of a disability benefit/allowance/award/carer premium, total 44, of which 3 tenancies are impacted by the removal of the spare bedroom subsidy. Of the 44, 22 are under occupied by 1 or more beds, and 11 are overcrowded by 1 or more beds, with 11 meeting the DWP size criteria. This could indicate that this group could not have children but the data does not account for whether the household requires the room for an overnight carer and as such, conclusions cannot be drawn from</p>	<p>Unknown, likely negative</p> <p>Neutral Unknown, likely negative</p> <p>Neutral</p>
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		<p>it. As given further above, households on full HB may be affected by the rent increase because of the changes under Welfare Reform as outlined in section 1. The impact on these households will be negative in such cases. There will be a shortfall if those households are of working age and under occupying, i.e. they have more bedrooms than they need; if their package of benefits is reduced by the overall benefit cap resulting in a shortfall in meeting the weekly rent required; or as a result of the impact of direct payments, if the council were to implement a rent increase or not. For disabled people who need an extra room for a carer, an increase where they cannot meet the shortfall would result in a negative impact but it is not possible to be precise about this.</p> <p>For all disabled tenants, the Council will have two housing officers on hand to help tenants with moving, in order to lessen the effects of the move and over time, the impacts of the changes which may include having to move to more affordable accommodation, should lessen.</p>	
	Gender reassignment	<p>There is no data available on those with this protected characteristic as our tenants. However, it is likely that those who have transitioned, or who are transitioning, and who are unable to pay the increase in rent (whether on full, partial HB or no HB) will be negatively affected by the change. The impact will be greater for those in properties of 4 bedrooms or more but for all tenants the impact will be negative. People with this characteristic may find having to move more difficult than those without, as they may be accepted by their neighbours in their current location and they may find settling in a new location difficult. They may also be close to the gender reassignment clinic at Charing Cross and be negatively impacted by having to move away from it.</p> <p>The Council is able to mitigate the effects of this disruption through the provision of DHP. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves. However, the Council has two housing officers on hand to help people with this protected characteristic with moving, in order to lessen the effects of the move and over time, the impacts of the move should lessen.</p>	<p>Negative</p> <p>Neutral</p>
	Marriage and Civil	The Council is not offering a service in a different way to married people or to civil partners and so this protected characteristic is not applicable to this	N/A

Partnership	analysis.	
Pregnancy and maternity	<p>There is no data available on those with this protected characteristic. However, it is likely that women who are pregnant or who are on maternity leave, and who are unable to pay the increase in rent (whether on full, partial HB or no HB) will be negatively affected by the change. The impact will be less for those tenants living in 3 bedroom or smaller properties but the impact for all tenants will be negative. Women with this characteristic may find having to move more difficult than other women as they will be about to, or will just have given birth. They are also likely to be negatively impacted by having to move away from their GP and the hospital where they have a birth plan in place, or where they are being seen by a midwife after the birth of their baby.</p> <p>The Council is able to mitigate the effects of this disruption through the provision of DHP, which if necessary can cover the period pending a move. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves. However, the Council will have two housing officers on hand to help people with this protected characteristic with moving, in order to lessen the effects of the move and over time, the impacts of the move should lessen.</p>	<p>Negative</p> <p>Neutral</p>
Race	<p>The available data in section 03 does not give a breakdown by ethnicity of those on no, partial, or full HB. However, that section does give 2011 census data which identifies some notable differences between those in council properties and the borough population, which include the following:</p> <p>White British: renting from the council is 9,778 or 35.42% of the group as a whole that rents from the council White British: comprised 44.97% of the borough population Therefore, White British is under represented in the council's rented population in comparison to the borough population Black Caribbean: renting from the council is 2,756 or 9.98% Black Caribbean: comprised 3.87% of the borough population Therefore, Black Caribbean is over represented in the council's rented population compared to the borough population.</p> <p>Following the same method, the following groups are over and under</p>	

	<p>represented in the council's rented population as compared to the borough profile:</p> <p>Black Caribbean; White Irish; Black African; Other Black; Pakistani; Bangladeshi; Other Asian; Mixed White and Black Caribbean; and Mixed White and Black African are all over-represented White British; Other White; Indian; Chinese; and Mixed White and Asian are all under represented.</p> <p>Households on HB from the over-represented groups identified above, are proportionately more likely to be over-crowded than those race groups that are under-represented as above and this may mean that they have larger numbers of children to care for. There is no data available on those with this protected characteristic as tenants of LBHF properties. However, it is likely that those of any race group who are unable to pay the increase in rent (whether on full, partial HB or no HB) will be negatively affected by the change. The impact will be less for tenants residing in 3 bedroom and smaller dwellings but for all properties the impact will be negative. It is likely that impacts will be felt more by Black Caribbean; White Irish; Black African; Other Black; Pakistani; Bangladeshi; Other Asian; Mixed White and Black Caribbean; and Mixed White and Black African households than by White British; Other White; Indian; Chinese; and Mixed White and Asian households, in line with their presence in the statistics.</p> <p>It is not possible to mitigate the effects of this disruption as it would be unlawful to exempt one racial group from the extra cost per week. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves. However, the Council has two housing officers on hand to help people with this protected characteristic with moving, in order to lessen the effects of the move and over time, the impacts of the move should lessen.</p>	<p>Negative</p> <p>Neutral</p>
	<p>Religion/belief (including non-belief)</p>	<p>There is no data available on those with this protected characteristic as our tenants. However, it is likely that those of any religion of belief group who are unable to pay the increase in rent (whether on full, partial HB or no HB) will be negatively affected by the change. The impact will be less for those in 3 bedroom or smaller properties but the impact on all tenants will be negative. People with this characteristic may find having to move more difficult than those</p>

		<p>without, as they may be active in their local place of worship</p> <p>It is not possible to mitigate the effects of this disruption as it would be unlawful to exempt one religious group from the extra cost per week. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves. However, the Council will have two housing officers on hand to help people with this protected characteristic with moving, in order to lessen the effects of the move and over time, the impacts of the move should lessen.</p>	Neutral
	Sex	<p>There is no data available on men and women as our tenants. However, it is likely that men and women who are unable to pay the increase in rent (whether on full, partial HB or no HB) will be negatively affected by the change. The impact will be less for those in 3 bedroom or smaller properties but the impact on all tenants will be negative.</p> <p>In certain cases, such as those involving domestic violence, the Council will mitigate the effects of this disruption via the provision of DHP on a case by case basis. It is expected that the impact of the rent increase will be greater for women than men. Further, where tenants are under-occupying, support will be available through incentive payments of up to £2,000 per room given up and the supply of smaller properties. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves. However, the Council has two housing officers on hand to help people with this protected characteristic with moving, in order to lessen the effects of the move and over time, the impacts of the move should lessen.</p>	<p>Negative</p> <p>Neutral</p>
	Sexual Orientation	<p>There is no data available on those with this protected characteristic as our tenants. However, it is likely that those of any sexual orientation who are unable to pay the increase in rent (whether on full, partial HB or no HB) will be negatively affected by the change. Lesbian women and gay men, or bisexual may find a move more difficult than others if they are settled in their area and accepted by their neighbours in their current location and they may find settling in a new location difficult. The impact will be less for those in 3 bedroom or smaller properties but the impact on all tenants will be negative.</p> <p>It is not possible to mitigate the effects of this disruption as unlawful to exempt one group with a particular sexual orientation from another from the extra cost</p>	Negative

	per week. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves. However, the Council will have two housing officers on hand to help people with this protected characteristic with moving, in order to lessen the effects of the move and over time, the impacts of the move should lessen.	Neutral
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Other Groups

It is likely that foster carers will be impacted by the changes to size criteria, and that foster carers who are tenants on full or partial HB in 4 bed+ properties will be negatively impacted by the increase in rent. Foster carers will have one or more of the above protected characteristics and will be impacted as analysed above but are included here as a group because their circumstances will be complex and will vary. For example, it may appear that foster carers are under occupied but they may be about to take care of a child so they will need the bedroom that shows as being spare. Foster carers are exempt from the removal of the spare bedroom subsidy so long as they have fostered a child, or become an approved foster carer in the last 12 months.

Human Rights or Children's Rights

If your decision has the potential to affect Human Rights or Children's Rights, please contact your Equality Lead for advice

Will it affect Human Rights, as defined by the Human Rights Act 1998?

Yes

This may affect Article 8: Right to respect for family life, which may be relevant to families and foster carers with children, as well as to those who are under occupying and who are impacted by the increase in rent and the change in size criteria. However, this is a qualified right and can be interfered with if the Council considers that it is a proportionate means of achieving a legitimate aim.

Will it affect Children's Rights, as defined by the UNCRC (1992)?

Yes. For children who are fostered or looked after, this may affect the right to live in a family environment or alternative care. It is not possible to mitigate the effects of this disruption as the Council cannot afford to top up the outstanding rent payable. The report sets out the difficult financial situation and the need to reduce debt as well as to build up reserves. However, the Council will have two housing officers on hand to help people with this protected characteristic with moving, in order to lessen the effects of the move and over time, the impacts of the move should lessen.

Examples of data can range from census data to customer satisfaction surveys. Data should involve specialist data and information and where possible, be disaggregated by different equality strands.

Documents and data reviewed

**Council Rent Policy - rent increases on 4 bedroom plus dwellings
Tenants on Full Housing Benefit by under-occupancy status**

Range of Increase (£)	All other tenancies	Under-occupying by 1 bedroom	Under-occupying by 2 bedrooms	All tenancies
Between £5.01 and £7	2			2
Between £7.01 and £9	67	1		68
Between £9.01 and £12.70	120		4	124
Total	189	1	4	194

Range of Increase (%)	All other tenancies	Under-occupying by 1 bedroom	Under-occupying by 2 bedrooms	All tenancies
Between 3% and 5%	5			5
Between 5.01% and 7.5%	184	1	4	189
Total	189	1	4	194

**Council Rent Policy - rent increases on 4 bedroom plus dwellings
Tenants on Partial Housing Benefit by under-occupancy status**

Range of Increase (£)	All other tenancies	Under-occupying by 1 bedroom	Under-occupying by 2 bedrooms	All tenancies
Between £3 and £5	3			3
Between £5.01 and £7	8	3	3	14
Between £7.01 and £9	77	25	22	124
Between £9.01 and £12.70	138	24	42	204
Total	226	52	67	345

Range of Increase (%)	All other tenancies	Under-occupying by 1 bedroom	Under-occupying by 2 bedrooms	All tenancies
Less than 3%	1			1
Between 3% and 5%	12	3	5	20
Between 5.01% and 7.5%	213	49	62	324
Total	226	52	67	345

Council Rent Policy - rent increases on 4 bedroom plus dwellings

Tenants not on Housing Benefit by under-occupancy status

Range of Increase (£)	All other tenancies	Under-occupying by 1 bedroom	Under-occupying by 2 bedrooms	All tenancies
Less than £3	2			2
Between £3 and £5	1			1
Between £5.01 and £7	11		1	12
Between £7.01 and £9	99	5	5	109
Between £9.01 and £12.70	208	3	5	216
Total	321	8	11	340

Range of Increase (%)	All other tenancies	Under-occupying by 1 bedroom	Under-occupying by 2 bedrooms	All tenancies
Less than 3%	2			2
Between 3% and 5%	16		1	17
Between 5.01% and 7.5%	303	8	10	321
Total	321	8	11	340

Other equality information

Because the Council does not have further equality information, we have used information from other relevant Council sources to supplement this and to fill the gaps so far as that is possible.

Disability

Tenants receiving HB - status according to the DWP size criteria - where claimant or partner is in receipt of a disability benefit/allowance/award (updated 01/11/2012)

Count of Property Reference	In receipt of benefit/allowance/award and/or carer premium awarded		Grand Total
	Receiving HB	Y	
Household Status Desc. by DWP bed criteria	None	Yes	
Severely Overcrowded (by 2+ beds)	11	10	21
Overcrowded (by 1 bed)	26	11	37
Meets DWP bed criteria	97	15	112
Under-occupied by 1 bed - affected by spare room subsidy reduction	43	10	53

Under-occupied by 1 bed - not affected by spare room subsidy (aged 61+ etc)	50	10	60
Under-occupied by 2 + beds - affected by spare room subsidy reduction	50	21	71
Under-occupied by 2 + beds- not affected by spare room subsidy (aged 61+ etc)	159	26	185
Grand Total	436	103	539

Race

Tenure and ethnicity data from the Census 2011 – based on all household members

Tenure	All categories: Tenure	Social rented: Rented from council (Local Authority)
All categories: Ethnic group	180,652	27,606
White: Total	123,101	13,227
White: English/Welsh/Scottish/Northern Irish/British	81,246	9,778
White: Irish	6,220	1,238
White: Gypsy or Irish Traveller	211	72
White: Other White	35,424	2,139
Mixed/multiple ethnic group: Total	9,930	2,168
Mixed/multiple ethnic group: White and Black Caribbean	2,732	982
Mixed/multiple ethnic group: White and Black African	1,478	389
Mixed/multiple ethnic group: White and Asian	2,615	247
Mixed/multiple ethnic group: Other Mixed	3,105	550
Asian/Asian British: Total	16,376	2,109
Asian/Asian British: Indian	3,407	179
Asian/Asian British: Pakistani	1,602	277
Asian/Asian British: Bangladeshi	1,047	397
Asian/Asian British: Chinese	3,046	124
Asian/Asian British: Other Asian	7,274	1,132
Black/African/Caribbean/Black British: Total	21,221	8,038
Black/African/Caribbean/Black British: African	10,424	3,871

Black/African/Caribbean/Black British: Caribbean	6,997	2,756
Black/African/Caribbean/Black British: Other Black	3,800	1,411
Other ethnic group: Total	10,024	2,064
Other ethnic group: Arab	5,202	1,060
Other ethnic group: Any other ethnic group	4,822	1,004

Table reference: DC4203EW from NOMIS website

Data from the 2011 census has been used in this EIA for determining impacts on race, such as the borough's population data, in order to draw comparisons between Council tenants and the borough as a whole:

In 2011, 31.86% of the population of Hammersmith & Fulham belonged to ethnic groups other than White. People of White British ethnicity comprised 44.97% of the Borough population in 2011.

A further 19.61% were classified as 'Other White'

3.44% were of White Irish ethnicity

The largest ethnicity minority group in the Borough is the Black population, accounting for 11.75% of the total, or 21,221 people.

The Black grouping comprises people of Black Caribbean ethnicity (3.87%, or 6,997 people), Black African ethnicity (5.77%, or 10,424 people) and 'Other Black' ethnicities (2.10%, or 3,800 people).

People of various Asian ethnicities are the next largest ethnic minority grouping in the Borough. The main ethnic groups are Indian (1.89%), Pakistani (0.89%), Bangladeshi (0.58%) and 'Other Asian' (4.03%). A further 1.69% of the Borough population are Chinese.

A total of 9,930 people (5.50%) are of mixed ethnicity.

They included 2,732 people who were of Mixed White and Black Caribbean ethnicity (1.51%), 1,478 people of Mixed white and Black African ethnicity (0.82%) and 2,615 people of Mixed White and Asian ethnicity (1.45%).

From: http://www.lbhf.gov.uk/Images/2011%20Census%20report_LBHF%20briefing_tcm21-177945.pdf

New research

(No new research undertaken)

Section 04

Consultation

Consultation

(No consultation undertaken)

Analysis of consultation outcomes

N/A

Section 05	Analysis of impact and outcomes
Analysis	<p>This section sets out the likelihood of the rent increase for 4 bedroom properties and above contributing to, having no effect on, or adversely impacting, the three tenets of the PSED in light of the analysis in section 02.</p> <p>Age The analysis shows that there is no discrimination, harassment or victimisation associated with these changes. It also shows that the changes do not advance equality of opportunity between age groups, as younger age groups are more likely to be impacted as set out in the analysis above. Potentially, these changes may not help to foster good relations between different age groups. The Council has put in place mitigating actions and these include the provision of DHP to assist tenants in moving to smaller properties and managing down any arrears. The extent to which the Council is able to mitigate is limited to the availability of DHP as there is a need to reduce the Council's debt and build its reserves (as at set out in the report). However, the Council has two housing officers on hand to help families with moving, in order to lessen the effects of the move and over time, the impacts of the changes which may include having to move, should lessen.</p> <p>Disability Because of the data limitations which include the fact it is not always clear if a carer is required which may skew the bedroom data, plus the number of unknowns in non-disabled households is reasonably high, it is not possible to conclude the likely impact on equality of opportunity or good relations between disabled and non-disabled households arising from general increase in rent which may result in disabled households being unable to find the remaining balance payable. However, it is more likely that disabled people will be more negatively impacted than non-disabled people as they are less likely to be in work and more likely to be in receipt of benefits than others. They are also likely to find it more difficult to find a property that is suitable for their needs, for example if they have a mobility or sensory impairment. The increase in rent will not result in discrimination, harassment, or victimisation.</p> <p>Where disabled households are unable to pay the remaining balance, these households will be offered help to move to a more suitable property. Disabled households that are in over-crowded in 4-bed+ properties are unlikely to receive a larger property. Disabled households that are unable to pay the increase in rent will be offered support to find a more suitable property that they can afford. The impact of these changes will be negative on these households as disabled people will have to change GP surgeries and find a new hospital if they are currently located near to one for a medical need, and there will be disruption arising from having to move home. They may also have to find a new carer.</p> <p>The Council could choose to treat disabled households more favourably than non-disabled households and fund the difference for these households. However, the financial situation is such that the extent to which it is possible to mitigate the effects of the rent increase is limited to the provision of DHP in the event of difficulties experienced in</p>

allocating a suitable alternative property; enabling moves through providing incentive payments of up to £2,000; and making available smaller properties including sheltered accommodation (which may be closer to hospitals) to accommodate any required moves. Additionally, Disabled Facilities Grant (DFG) could in some cases be applied for by tenants requiring an adaptation to their dwelling, with the cost of any adaptation potentially being funded directly from the Housing Revenue Account where DFG funding bids are unsuccessful. As set out in the report, the Council needs to build up its reserves and to reduce its debt. However, the Council has two housing officers on hand to help disabled people with moving, in order to lessen the effects of the move and over time, changes which may include having to move to more affordable accommodation, should lessen, albeit the Council recognises that the disruption for disabled people will be more acute than for non-disabled people.

Gender Reassignment, Sex, Sexual Orientation

The proposal will not advance equality of opportunity and having to move as a result may impact more negatively on those with the protected characteristic of gender reassignment and sexual orientation than on others as given above. It is not likely to advance equality of opportunity between men and women, or to hinder it. The proposal will not result in unlawful discrimination, harassment, victimisation by the council on any of these groups, nor will it help to foster good relations, or to hinder them.

Pregnancy and maternity

The proposal is likely to have an adverse impact on pregnant women and those who have just given birth. The proposal will not result in unlawful discrimination, harassment, victimisation by the council on this group nor will it help to foster good relations, or to hinder them. The proposal will not advance equality of opportunity for this group and may hinder it.

Race

The proposal is not likely to advance equality of opportunity between race groups, or to hinder it. The proposal will not result in unlawful discrimination, harassment, victimisation by the council on any race groups, nor will it help to foster good relations, or to hinder them.

Religion and Belief

The proposal will not advance equality of opportunity and having to move as a result may impact more negatively on those who attend a regular place of worship than on others as given above. It is not likely to advance equality of opportunity between men and women, or to hinder it. The proposal will not result in unlawful discrimination, harassment, victimisation by the council on any of these groups, nor will it help to foster good relations, or to hinder them.

Human Rights, Children's Rights

People from all protected groups may also consider that their rights under Article 8 are being interfered with.

However, this is a qualified right and can be interfered with if the public body considers that it is a proportionate means of achieving a legitimate aim (see 'overall assessment' below). For children who are fostered or looked after, this may affect the right to live in a family environment or alternative care. The Council is able to mitigate to an extent the impact on protected groups. through the provision of DHP to be issued on a case by case basis. In addition, the Council has two housing officers on hand to help families with moving, in order to lessen the effects of the move and over time, the impacts of the changes which may include having to move, should lessen.

Overall Assessment

Overall, there will be some negative impacts as identified in this document. However, these do not unlawfully discriminate and the Council considers the reduction of debt and the need to increase its reserves to be a legitimate aim. As part of reaching this aim, the Council considers that increasing the rent for larger properties, which are proportionately far less expensive than smaller properties, is a legitimate way of helping to reaching this aim. The Council has identified and implemented a number of mitigating actions for protected groups.

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Section 06	Reducing any adverse impacts and recommendations
Outcome of Analysis	<p>The Council is directing those affected to the two housing officers for support and assistance and in cases of particular difficulty, support with the changes can be tailored with all the facts of each case taken into account. Further, mitigating action including the payment of DHP will reduce any adverse impact on a temporary basis until appropriate accommodation and support can be provided.</p> <p>Disability: the provision of two officers to advise those impacted will support disabled people plus financial support in the form of DHP where necessary Pregnancy and maternity: the provision of two officers to advise those impacted will support pregnant women plus financial support in the form of DHP where necessary</p>

Section 07	Action Plan					
Action Plan	Summary of actions identified as a result of equality impact analysis:					
	Issue identified	Action (s) to be taken	When	Lead officer	Expected outcome	Date added to business/service plan
	Tenants from all groups may not	Two officers employed to help	Since March 2013 for two	Jo Rowlands	Tenants have support and	Feb 2013

	be able to afford the extra rent	these tenants with their finances and options	years		information and are able to find a property more suitable to their needs if they cannot afford the extra rent	
	Disabled households	Two officers have been employed to help these tenants with their finances and options. Disabled people's needs e.g. accessibility to be taken into account as part of this advice	Since March 2013 for two years	Jo Rowlands	Disabled tenants have support and information and are able to find a property more suitable to their needs if they cannot afford the extra rent	Feb 2013
	Pregnancy and maternity (households with this group)	Two officers have been employed to help these tenants with their finances and options. The needs of women who are pregnant to be taken into account	Since March 2013 for two years	Jo Rowlands	Pregnant women have support and information and are able to find a property more suitable to their needs if they cannot afford the extra rent	Feb 2013

Section 08	Agreement, publication and monitoring
Chief Officers' sign-off	Name: Mel Barrett Position: Director of Housing and Regeneration

	Email: melbourne.barrett@lbhf.gov.uk Telephone No: 020 8753 4228
Key Decision Report (if relevant)	Date of report to Cabinet: 3/02/14 Key equalities issues have been included: Yes
Opportunities Manager (where involved)	Name: Carly Fry Position: Opportunities Manager Date advice / guidance given: 19 December 2013 Email: PEIA@lbhf.gov.uk Telephone No: 020 8753 3430