

Equality Impact Assessment

APPENDIX B

This document is intended to act as a guide and point of reference. There is no requirement to use this document as part of the policy development or decision-making process; although it may help.

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What are you thinking of changing or implementing?			
<p>Fareham Borough Council's draft Social Housing Rent Policy establishes a clear direction for the setting and review of the rent levels for the Council's properties over the next four-year period. The aim of the Policy is to bring together existing legislation, to ensure that rent charges are reflective of the amenity of the property and that tenants are fully aware of the weekly charges. The Policy also enables Fareham Housing to plan for improvements to its housing stock.</p> <p>In February 2019, the Government released a policy setting a new standard for registered housing providers, effective from April 2020. The Government policy permitted annual rent increases on both social rent and affordable rent properties of CPI (Consumer Price Index) plus 1 percentage point, for a period of at least five years. However, it is important to put this into the context of the Welfare Reform and Work Act 2016, which required social landlords at that time to reduce their rent to 1 percentage point below the CPI.</p> <p>In reality, then, the proposed 1 percentage point increase equates to a 2 percent increase in real terms. Despite this increase, it is important to note that the calculation takes into account the Government's 'rent standard cap' which ensures the rent cannot exceed a recognised level for affordability. In addition, all recipients of Housing Benefit or the Housing element of Universal Credit will have their entitlements increased by the same amount as the rent increases.</p> <p>Once approved, this policy will be published on the Council website and copies will be made available at the Civic Offices.</p>			
What is the expected or anticipated impact of this change?			
<p>The draft Social Housing Rent Policy is proposed to be applied equally to all tenancies. In this respect, there is no intention to impact certain sectors of the community more than others. However, due to certain sectors' limitations on their income, the proposed increase has the potential of having a greater impact.</p> <p>On a positive note, an increase to rent levels will enable the Council to improve the Housing stock and enable delivery of new, affordable homes, thereby helping to effectively meet the housing needs of a greater number of residents.</p>			
Protected characteristic: Age (including children and young people)			
Points to consider:			
<ul style="list-style-type: none">• How have you considered the potential impact on people with this protected characteristic?			

- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

Fareham has a statistically high number of older residents when compared to both regional and national levels. In 2018, 23 percent of Fareham's population were over 65 years old and this figure is projected to rise to 31 percent by 2036.

Fareham Borough Council has 26 sheltered housing complexes, offering a variety of support for the increased needs posed by this ageing demographic.

The Council's Allocations Policy lists certain criteria for applications to live in sheltered housing, including: The applicant must have insufficient financial resources to secure accommodation that meets their particular housing needs in the private market. As a result, the majority of tenants of the sheltered housing schemes, or other forms of social housing in the Borough, rely on their State Pension as their only means of income.

The Government has confirmed that, from April 2021, State Pensions will increase by 2.5 percent. This increment will help to ensure that the proposed rental increases result in no overall reduction in the disposable income of tenants in receipt of their State Pension. Furthermore, the identified increase in Housing Benefit will prevent any negative impact being experienced by those of this protected characteristic who are financially vulnerable.

As a result, the potentially negative impact on tenants of pensionable age has been mediated.

Protected characteristic: Disability (including physical and those with mental health conditions)

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

Almost one in five people in the UK has a disability, with mobility being the most common impairment. The 2011 Census revealed that the proportion of Fareham residents whose day-to-day activities were 'limited a lot' due to disability is above the average for Hampshire.

People with a registered disability are able to access either Disability Living Allowance (DLA) or, more often, Personal Independence Payments (PIP), to ensure that they receive an income despite the limitations that they face in accessing paid work. Unlike State Pensions, DLA and PIP will only be increased by 0.5 percent in 2021.

The 'rent standard cap' will ensure that the revised rent is at an affordable level for this protected characteristic. In addition, the increase in Housing Benefit will prevent the potential impact on the disposable income of the most financially vulnerable of those with disabilities.

As a result, the proposed increase in rent will have no impact for disabled tenants.

Protected characteristic: Gender reassignment

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

No impact identified.

Protected characteristic: Marriage and civil partnership

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

No impact identified.

Protected characteristic: Pregnancy and maternity

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

No impact identified.

Protected characteristic: Race

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

No impact identified.

Protected characteristic: Religion or belief

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?

- What steps or action is planned to mitigate any negative impact?

No impact identified.

Protected characteristic: Sex

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

No impact identified.

Protected characteristic: Sexual orientation

Points to consider:

- How have you considered the potential impact on people with this protected characteristic?
- What, if any, is the expected impact on people with this protected characteristic?
- What steps or action is planned to mitigate any negative impact?

No impact identified.

Socio-economic status

Although not technically one of the protected characteristics, those residents of a low socio-economic status have a limited ability to adapt to changes which increase their costs, as they are often unable to offset this by increasing their income. As a result, the draft Social Housing Rent Policy has the potential to negatively impact on this sector.

Universal Credit, the most common form of unemployment benefit, is set to increase by 0.5 percent in 2021. This raise will not balance the proposed rental increases.

The 'rent standard cap' will ensure that the revised rent is at an affordable level for this protected characteristic. In addition, the increase in Housing Benefit (or the Housing element of Universal Credit) will mediate any potential loss in disposable income for this sector.

The proposed increase in rent will have no impact for those of a lower socio-economic status.