

## Equality Impact Assessment

### Stage 1: The proposed change that is being assessed and responsibility for the EQIA.

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| Name of the proposed change                                               | <b>HRA Business Plan 2026/27</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Purpose of proposed change                                                | <p>The purpose of this report is to assess the equality implications of the proposed priorities outlined in the revised Business Plan 26/27 which are as follows;</p> <ul style="list-style-type: none"> <li>• A social rents increase of 4.8% from April 2026 based on the current final year of the government's Social Housing Rent Policy, (applying September 2025 CPI + 1%). Income for housing rent funds the maintenance of Council stock under the HRA.</li> <li>• Resources set aside for major and programmed works and a review of HRA assets.</li> <li>• Funds set aside for special projects, acquisitions and the continued delivery of the Regina Road regeneration project</li> </ul> <p>Article 14 of the Human Rights Act 1998 requires that there must be no unjustified discrimination within the scope of human rights on any grounds, such as sex, race, colour, language, religion, political or other opinion, national or social origin, association with a national minority, property, birth, or other status. The purpose of this EIA is to measure the impact that the 2026/27 Rent Setting has on the protected groups and consider possible mitigations available if a protected group is disproportionately affected.</p> |
| Is this a change to a policy, practice or service?                        | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Who has senior level responsibility for the proposed change?              | <i>Susmita Sen</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Who is completing this assessment?                                        | <i>Simon James</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Indicate where your EQIA will be submitted to including date where known: | <b><i>[The EQIA will be submitted to Cabinet alongside the Draft Housing Revenue Account for Members' consideration and if appropriate, approval.]</i></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

**Stage 2: Deciding what relevance, the proposed change has for equality.**

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| <p>Is the proposed change likely to impact on any of the following?<br/><i>If there is no equality relevance for either go to Stage 7 and get sign off</i></p> | <p><input checked="" type="checkbox"/> Communities<br/><input checked="" type="checkbox"/> Employees</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <p>Is the impact on equality low, medium or high?</p>                                                                                                          | <p><b>1) Rent rise</b></p> <p><b>In terms of Negative impact</b> for the following protected groups</p> <p><b>Medium Impact</b>-Disability and ill health, Race and Gender -see proposed mitigations</p> <p><b>Low impact</b>- Sexual orientation, Age, Gender re-assignment, Faith, Pregnancy and Maternity</p> <p><b>2) Investment in Stock and Services</b></p> <p>The Increased levels of stock investment and raised commitment in the repairs and maintenance service will have a <b>positive impact for all residents</b> which includes those protected groups who are disproportionately represented in Croydon's stock</p> |
| <p>Summary of EQIA outcome:</p>                                                                                                                                | <p><b>The outcome of the EQIA</b> Mitigations are in place to ensure that those residents most affected by the rent rise are able to seek advice and assistance and in cases of real need can apply for funding to ease their circumstances</p>                                                                                                                                                                                                                                                                                                                                                                                      |

|  |                                                                                                                                                                                                                                                                                             |
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|  | <p>Additionally, the rent rise will ensure that the Council is in a better position to improve the condition of its estates whilst those on benefits will not have to pay more.</p> <p>Overall, the plans to improve Council stock will have a positive impact for all protected groups</p> |
|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**Stage 3: Describe how the proposed change might impact on the council’s ability to undertake the Public Sector Equality Duty and commitment to anti-racism (N.B. this can be both positive or negative):**

|                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Eliminating discrimination, harassment, victimisation | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Advancing equality of opportunity                     | <p>The Council is committed to using its best endeavours to ensure that those most impacted by the proposed rent increases are provided with support and advice. Set out below are figures showing the current percentage of those in protected groups as well as an assessment of the impact the proposed changes will have on each protected group. The proposals in the HRA Business Plan which commits the Council to improving its stock condition will benefit all Council residents</p> <p><b>PROTECTED GROUPS WHO MAY EXPERIENCE A MEDIUM IMPACT</b></p> <p><b>Disability or ill health</b></p> |

The Census 2021 data shows that 15.8% of residents in Croydon identify themselves as disabled under the Equality Act 2010).

Although the Council does not collect disability data on Council tenants it is reasonable to assume that the socio-economic impact of disability will mean that this group is higher than 15.8% set out in the Census. For instance, of those awaiting rehousing on the Housing Register 22.1% regarded themselves as disabled.

The following impacts are projected:

**1 Rent increase** – The rent rise will protect disabled residents on universal credit from hardship, insufficient data exists on those who are disabled and working. The table below outlines mitigations available for the protected group

**2 Investment in stock and repairs and maintenance-** the HRA business plan projects increased expenditure on Croydon’s housing stock which will have a **positive impact** for all residents

## Race

The table below sets out the ethnic mix in Croydon in the 2021 census and compares this with the breakdown by racial profile of Council tenants.

| % 2021                 | % White | % Black | % Asian | % Mixed |
|------------------------|---------|---------|---------|---------|
|                        |         |         |         |         |
| Croydon -All tenures   | 48.4%   | 22.6%   | 17.5%   | 7.6%    |
| Croydon-Social Housing | 47%     | 37%     | 9%      | 4%      |
|                        |         |         |         |         |

This shows the following;

- Black Communities are overrepresented in council housing when compared to the statistics for all tenure

- Asian groups are underrepresented in comparison to all tenure statistics

The following impacts are likely;

1. **Rent Increase**-As analysis provided by the Annual Population survey (GLA intelligence-Source London dataset) shows there is an ethnicity pay gap of 22.5% in London when one compares Black, Asian and Minority Ethnic (BME) groups with those who are White, it is reasonable to surmise that the proposed rent increases will have a **medium impact** on BME communities who are working-see table below for mitigations.
2. **Investment in stock and repairs and maintenance**- the HRA business plan projects increased expenditure on Croydon's housing stock which will have a **positive impact** for all residents

## Gender

The gender breakdown of Council tenants is as follows: Female 67% Male 33%. Census information collected in 2021 found that 16% of homes were lone parent households and this is likely to be more concentrated in Social Housing. Information from DLUHC which measures homelessness applications shows that women were the head of the household in around 83% of those who define themselves as a Lone Parent.

- 1 **Rent Increase** -Lone parents who are working on a single income are likely to experience a medium impact to the rent rises. The mitigations are set out in the table below.
- 2 **Investment in stock and repairs and maintenance**- the HRA business plan projects increased expenditure on Croydon's housing stock which will have a **positive impact** for all residents

### ***Mitigations for those who will experience a Medium Impact from the rent increase***

- 68% of our existing tenants are in receipt of financial help with housing costs i.e., Housing Benefit or Universal Credit and therefore will be less likely to be negatively impacted by the 2.7% increase.
- Around 32% of our existing tenants are not in receipt of financial help with housing costs and therefore, will need to pay the increased service charges and rent from their existing resources

- Subject to obtaining a further direction in appropriate terms from the Secretary of State, the Council will continue the Housing Revenue Account (HRA) hardship fund aimed at assisting tenants who are financially impacted by the 2025-26 rent increase.
- The Council will proactively target tenants not in receipt of housing benefit or on partial housing benefit who it anticipates may be negatively impacted by the 2.7% increase to rent and service charges
- The Council will publicise these changes on the Council website and in the Open House magazine providing details of support agencies.

## **PROTECTED GROUPS WHO MAY EXPERIENCE A LOW IMPACT**

### **Age**

Age groups holding a Council tenancy are as follows

20-29: 4%  
30-39: 14%  
40-49: 19%  
50-59: 25%  
60-69: 18%  
70-79: 11%  
80-89: 6%

The following impacts are likely;

**1 Rent Increase** In general, the rent rises are of a **low impact** in regards to age as the increases do not specifically affect any single age group above another. Those above 65 and on housing benefit are unlikely to experience much impact

However, this change does affect all those those of working age who are more likely to be in employment and not on full housing benefits.

The 63% of residents between 30 and 59 and in Social Housing are the age group most likely to be impacted by the rent rise. With just under 20% of jobs in Croydon paying less than the London Living wage many working council residents will be reliant on in work benefits to afford their rent

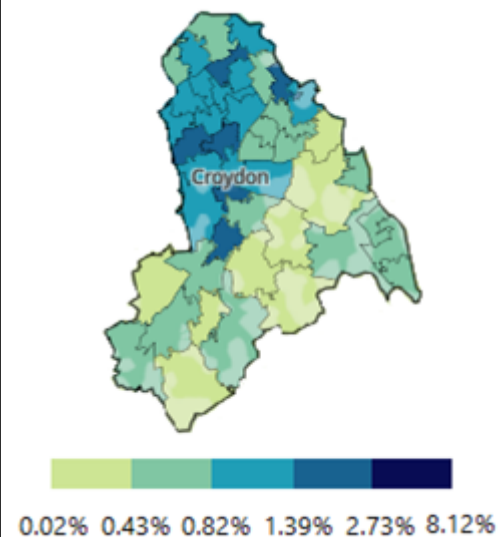
**2 Investment in stock and repairs and maintenance-** the HRA business plan projects increased expenditure on Croydon's housing stock which will have a **positive impact** for all residents

**Gender identity** -From census data 0.89% of Croydon residents identify as a gender different from sex registered at birth.

With higher populations in Central Croydon and North Croydon where there is a greater propensity of social housing, areas to note are Broad Green & Waddon (1.86%), Purley North (1.56%), Selhurst South & West Croydon (1.49%) and Thornton Heath North West (1.48%).

This can be seen from the map shown below.

Gender Identity Different from Birth



The Council does not collect data on the gender identity of Council tenants although census information suggests a higher proportion of those who identify as a gender different from sex registered at birth live in the north of the Borough where there is a greater concentration of social housing. Data collection on protected characteristics of Council tenants will be improved through the implementation of the NEC Housing system.

The following impacts are likely

**1 Rent Increase**-The Council will proactively target the 32% of tenants not in receipt of Housing Benefit who the Council anticipates may be negatively impacted by the 2.7% increase to rent and service charges. This will include those in this protected group who are affected by the change.

**2 Investment in stock and repairs and maintenance**- the HRA business plan projects increased expenditure on Croydon's housing stock which will have a positive impact for all residents

### **Sexuality**

. -

Based on the results from ONS Census 2021, we can estimate that around 3% identify as being LGBT.

No data is held in relation to sexual orientation within Council housing -this capacity is being developed as a part of NEC implementation.

The following impacts are likely

**1 Rent Increase**-The Council will proactively target the 32% of tenants not in receipt of Housing Benefit who the Council anticipates may be negatively impacted by the 2.7% increase to rent and service charges. This will include those in this protected group who are affected by the change.

**2 Investment in stock and repairs and maintenance**- the HRA business plan projects increased expenditure on Croydon's housing stock which will have a **positive impact** for all residents

In conclusion, the proposed changes will have a **low impact** on this protected group. The Council will ensure that information is published in Open House and the Website about these proposals

### **Pregnancy and Maternity**

The Council does not collect data on the marriage or civil partnership status of tenants. As set out above, there is likely to be a greater proportion of lone female parents within Council Housing (67% of tenants are Women) .

Given the larger proportion of female headed households overall it is possible that pregnancy and maternity coincides with periods of unpaid / lower paid leave including potential career breaks. This is likely to be a low number of residents and hence will have a low impact overall but the Council will ensure that advice and information is available through Open House and the Website about these proposals

All Council tenants will benefit from the **positive impact** of increased stock investment in their homes

## Faith

2021 Census information states the following

| Religions          | Croydon | London | England |
|--------------------|---------|--------|---------|
| Christian (%)      | 48.9    | 40.7   | 46.3    |
| Buddhist (%)       | 0.6     | 0.9    | 0.5     |
| Hindu (%)          | 5.9     | 5.1    | 1.8     |
| Jewish (%)         | 0.2     | 1.7    | 0.5     |
| Muslim (%)         | 10.4    | 15     | 6.7     |
| Sikh (%)           | 0.4     | 1.6    | 0.9     |
| Other religion (%) | 0.8     | 1      | 0.6     |

In terms of the effect of these changes, there is no significant impact on these protected groups although all Council residents will benefit from increased stock investment.

### ***Mitigations for those who will experience a Low Impact from the rent increase***

- The Council will proactively target tenants not in receipt of housing benefit or on partial housing benefit who it anticipates may be negatively impacted by the 4.8% increase to rent and service charges and provide advice and information where necessary
- The Council will publicise these changes on the Council website and in the Open House magazine providing details of support agencies
- Where financial difficulty is established, residents will be supported in making an application to the Hardship Fund

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|                          |                                                                                                                                                                                                                                                                                                                         |
|                          |                                                                                                                                                                                                                                                                                                                         |
| Fostering good relations | <i>The Council has accepted that its Housing Service needs to be improved and it is committed to working with a range of stakeholders as well as its residents to achieve this.</i>                                                                                                                                     |
| Embedding anti-racism    | The Council is committed to anti-racism and will periodically monitor its rent arrears actions by race in order to ensure that actions are taken fairly and consistently.<br>In terms of the planned investment in stock all Council tenants including BME groups will benefit from increased investment in their homes |

**Stage 4: What evidence has been considered and what consultation has been carried out?**

|                 |                                                                                                                                                                                                                                  |
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| Data collection | <ul style="list-style-type: none"> <li>a) <i>Data collected by Croydon in respect of council tenancies</i></li> <li>b) <i>Information from the 2021 census</i></li> <li>c) <i>data collected by Croydon for MHUHC</i></li> </ul> |
| Consultation    | The Council carries out a statutory consultation as part of its rent setting process.                                                                                                                                            |

**Stage 5: Identify any adverse or positive impact and mitigation steps that can be or have been taken.**

**Guidance on Impact Scores:** Consider the impact of your proposal by giving a numerical score to both the likelihood of an impact and the severity of an impact against each characteristic. This should draw upon the evidence you cited at Stage 3.

|                                                                                                                                                                                      |                                                                                              |
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| Use the key below to <b>score</b> the <b>likelihood</b> of the proposed change impacting each of the protected groups, by inserting either 1, 2, or 3 against each protected group.  | <b>1 = Unlikely to impact</b><br><b>2 = Likely to impact</b><br><b>3 = Certain to impact</b> |
| Use the key below to <b>score</b> the <b>severity</b> of impact of the proposed change on each of the protected groups, by inserting either 1, 2, or 3 against each protected group. | <b>1 = Low</b><br><b>2 = Medium</b><br><b>3 = High</b>                                       |
| The score for likelihood and severity are then multiplied.                                                                                                                           | <b>e.g. Unlikely to impact =1, Low impact =1, total score =1</b>                             |

| Characteristics                               |     | Likelihood of impact | Severity of impact | Impact score | Summary of impact (positive, negative, no impact or unknown)*                                                                                                                                                                                                                                                       | If negative or unknown, what can be or has been done to mitigate this? Please provide clear actions and timelines.** |
|-----------------------------------------------|-----|----------------------|--------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Protected Characteristics (Equality Act 2010) | Age | 1                    | 1                  | 2            | <p><b>Negative</b></p> <p>The rent increase will place an additional financial burden on tenants although an increase in benefits will cover the rent increase of those on universal Credit</p> <p><b>Positive</b></p> <p>The increased investment in stock will have a positive impact for all Council tenants</p> | <p><b>Negative- low impact</b></p> <p>See Mitigations -Table 2</p>                                                   |

| Characteristics |                     | Likelihood of impact | Severity of impact | Impact score | Summary of impact (positive, negative, no impact or unknown)*                                                                                                                                                                                                                                                                                                                                                                                                | If negative or unknown, what can be or has been done to mitigate this? Please provide clear actions and timelines.**                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------|---------------------|----------------------|--------------------|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                 | Disability          | 2                    | 2                  | 4            | <p><b>Negative</b></p> <p>Due to a lack of data, the Council cannot confirm that the 2.7% increase to rent and service charges will not negatively impact tenants identifying as having a disability or ill health,</p> <p>Based on census information showing 16% disabled in the Borough it is prudent to assume a negative Impact</p> <p><b>Positive</b></p> <p>The increased investment in stock will have a positive impact for all Council tenants</p> | <p><b>Negative-Medium Impact</b></p> <p>See Mitigations-Table 1</p> <ul style="list-style-type: none"> <li>• <b>Proactive identification of disabled tenants</b> using NEC beta disability flag (Dec 2025).</li> <li>• <b>Automatic zero-barrier referral</b> to income maximisation for any disabled tenant 1+ week in arrears.</li> <li>• <b>Ring-fenced hardship allocation</b> for disability-related financial stress.</li> <li>• <b>Accessible communications</b> (BSL, Easy Read, translated formats).</li> <li>• <b>Monitoring</b> of arrears and enforcement actions by disability</li> </ul> |
|                 | Gender Reassignment | 1                    | 1                  | 1            | <p><b>No specific impact</b> identified other than cost of living issues that apply to all residents.</p>                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| Characteristics |                               | Likelihood of impact | Severity of impact | Impact score | Summary of impact (positive, negative, no impact or unknown)*                                                                                                                                                       | If negative or unknown, what can be or has been done to mitigate this? Please provide clear actions and timelines.** |
|-----------------|-------------------------------|----------------------|--------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
|                 |                               |                      |                    |              | All residents should benefit from increased stock investment                                                                                                                                                        |                                                                                                                      |
|                 | Marriage or Civil Partnership | 1                    | 1                  | 1            | No specific impact identified other than cost of living issues that apply to all residents /Negative for specific groups-see above-Lone Parents<br><br>All residents should benefit from increased stock investment | <b>Negative-Low impact</b><br><br>See Mitigations-Table 1                                                            |
|                 | Pregnancy and Maternity       | 2                    | 1                  | 2            | No specific impact identified/Negative -.in some areas-Lone Parents<br><br>All residents should benefit from increased stock investment                                                                             | <b>Negative- but low impact</b><br><br>See Mitigations _Table 1                                                      |
|                 | Race                          | 2                    | 1                  | 2            | <b>Negative- Medium</b><br><br>Some BME groups are over represented.in terms of their population size in Council Housing and more likely to be                                                                      | <b>Negative- Medium impact</b><br><br>See Mitigations _Table 1                                                       |

| Characteristics |                    | Likelihood of impact | Severity of impact | Impact score | Summary of impact (positive, negative, no impact or unknown)*                                                                                                                                                                                                                  | If negative or unknown, what can be or has been done to mitigate this? Please provide clear actions and timelines.**                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------|--------------------|----------------------|--------------------|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                 |                    |                      |                    |              | <p>affected due to socio economic status</p> <p>Our lack of data means that we cannot confirm this to be the case-so prudent to assume a medium impact</p> <p><b>Positive</b></p> <p>The increased investment in stock will have a positive impact for all Council tenants</p> | <ol style="list-style-type: none"> <li>1. Race-disaggregated arrears monitoring, reviewed monthly at Housing SMT.</li> <li>2. Race-equity hardship fund monitoring (quarterly).</li> <li>3. Anti-racist enforcement audit ensuring: <ul style="list-style-type: none"> <li>- consistent thresholds</li> <li>- zero disproportionality</li> <li>- escalation only after support offered</li> </ul> </li> <li>4. Targeted communication via community partners representing Minoritised households.</li> <li>5. Culturally competent financial advice sessions delivered in partnership with trusted community groups.</li> </ol> |
|                 | Religion or Belief | 1                    | 1                  | 2            | No specific impact                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

| Characteristics |                    | Likelihood of impact | Severity of impact | Impact score | Summary of impact (positive, negative, no impact or unknown)*                                                                                                                                                                             | If negative or unknown, what can be or has been done to mitigate this? Please provide clear actions and timelines.**                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------|--------------------|----------------------|--------------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                 |                    |                      |                    |              | All residents should benefit from increased stock investment                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                 | Sex                | 2                    | 1                  | 2            | <p><b>Negative-</b> 67% of tenancies are female. Possible adverse impact on Lone Parents/ single income families.</p> <p><b>Positive</b></p> <p>The increased investment in stock will have a positive impact for all Council tenants</p> | <p><b>Negative-Medium impact</b></p> <p>See Mitigations -table 1<br/>Monitored for working-age households not on benefits.<br/>See Mitigations -Table 2 including:</p> <ol style="list-style-type: none"> <li><b>1. Early contact for all lone-parent households</b> in the 32% not receiving full housing benefits.</li> <li><b>2. Financial resilience workshops</b> tailored to single parents.</li> <li><b>3. Fast-track access</b> to hardship support.</li> </ol> <p><b>Monitoring arrears of female-headed households</b> quarterly</p> |
|                 | Sexual Orientation | 1                    | 1                  | 1            | <p>No specific impact identified<br/>Lack of data on this protected group make the impact difficult to predict</p> <p>All residents should benefit from increased stock investment</p>                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

| Characteristics | Likelihood of impact | Severity of impact | Impact score | Summary of impact (positive, negative, no impact or unknown)* | If negative or unknown, what can be or has been done to mitigate this? Please provide clear actions and timelines.** |
|-----------------|----------------------|--------------------|--------------|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
|                 |                      |                    |              |                                                               |                                                                                                                      |

**Stage 6: What is the outcome of your assessment? Select one of these four options:**

| Decision                                                          | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                            | Conclusion - Mark 'X' below                                                                                           |
|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| No major change                                                   | Our analysis demonstrates that the proposed change is robust. The evidence shows no potential for discrimination, and we have taken all opportunities to advance equality and foster good relations, subject to continuing monitoring and review. <b>If you reach this conclusion, state your reasons and briefly outline the evidence used to support your decision.</b>                                                                             |                                                                                                                       |
| Adjust the proposed change                                        | We will take steps to lessen the impact of the proposed change should it adversely impact the Council's ability to meet any of the Public Sector Duties, remove barriers or better promote equality. We are going to take action to ensure these opportunities are realised. <b>If you reach this conclusion, ensure you have completed Section 5 above.</b>                                                                                          | <b>X-Mitigations have been put in place for the minority of residents who may not be able to afford the rent rise</b> |
| Continue the proposed change despite potential for adverse impact | We will adopt or continue with the change, despite potential for adverse impact or opportunities to lessen the impact of discrimination, harassment or victimisation and better advance equality and foster good relations between groups through the change. However, there are justifiable reasons to continue as planned. <b>If you reach this conclusion, ensure you have completed Section 4 above, clearly setting out your justifications.</b> |                                                                                                                       |
| Stop or amend the proposed change                                 | Our change would have adverse effects on one or more protected groups that are not justified and cannot be mitigated. Our proposed change must be stopped or amended.                                                                                                                                                                                                                                                                                 |                                                                                                                       |

**Stage 7: EQIA Monitoring and Sign Off**

|                                                                    |                                                                                              |       |            |
|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-------|------------|
| How will the EQIA be reviewed and monitored, including timescales? | <i>[EQIAs must be reviewed every 2 years or sooner if new data or impact is identified.]</i> |       |            |
| Equalities advice received from:                                   | <i>Philip Conteh<br/>Senior Equalities Officer</i>                                           | Date: | 28/01/2025 |
| EQIA approved by:                                                  | <i>[Name and job title Director or Corporate Director responsible]</i>                       | Date: |            |