



Haringey Council

Equality Impact Assessment

Name of Project	Haringey's Discretionary Housing Payment Policy 2015/16	Cabinet meeting date If applicable	03/03/15
Service area responsible	Revenues, Benefits and Customer Services		
Name of completing officer	Carla Segel	Date EqIA created	13/02/2015
Approved by Director / Assistant Director	Sergio Sgambellone	Date of approval	

The Equality Act 2010 places a '**General Duty**' on all public bodies to have '**due regard**' to:

- **Eliminating discrimination, harassment and victimisation and any other conduct prohibited under the Act**
- **Advancing equality of opportunity between those with 'protected characteristics' and those without them**
- **Fostering good relations between those with 'protected characteristics' and those without them.**

In addition the Council complies with the Marriage (same sex couples) Act 2013.

Haringey Council also has a '**Specific Duty**' to publish information about people affected by our policies and practices.

All assessments must be published on the Haringey equalities web pages. All Cabinet papers MUST include a link to the web page where this assessment will be published.

This Equality Impact Assessment provides evidence for meeting the Council's commitment to equality and the responsibilities outlined above, for more information about the Council's commitment to equality; please visit the Council's website.

Stage 1 – Names of those involved in preparing the EqIA	
1. Project Lead	Carla Segel / Jim Brady
2. Equalities / HR	Zakir Chowdhury
3. Legal Advisor (where necessary)	Margaret O'Connor

Stage 2 - Description of proposal including the relevance of the proposal to the general equality duties and protected groups. Also carry out your preliminary screening (Use the questions in the Step by Step Guide (The screening process) and document your reasoning for deciding whether or not a full EqIA is required. If a full EqIA is required move on to Stage 3.

This EQIA accompanies a report seeking to approve a policy relating to Discretionary Housing Payment (DHP) Awards for 2015/16. The DHP policy will be administered by the Council to provide financial assistance not covered by the Housing Benefit and Universal Credit regulations in order to help tenants who are at risk of homelessness, to meet their housing costs. It is therefore an additional tool to enable the Council to play an important role in helping to sustain tenancy, prevent homelessness and where applicable, by helping tenants to move to more affordable accommodation. The policy is an integral part of how the Council will administer the Welfare Reform Act 2012 while at the same time ensuring that the most vulnerable are afforded effective protection and the impact on groups protected by the Equality Act are identified and mitigated.

Discretionary Housing Payments have been part of Housing Benefit administration for many years, but have taken a greater role in preventing homelessness following government Welfare Reform changes to major Housing Benefit Regulations, such as the introduction of Local Housing Allowance (Restriction on how much Housing Benefit can be paid to private tenants), the Benefit Cap (restricting the total amount of benefit that can be awarded to any individual to £350 per week for single people and £500 per week for others), and the Social Sector Size Criteria (otherwise known as the Bedroom Tax – a restriction on Housing Benefit for tenants of Social Landlords, who have more bedrooms than they need).

The 2015/16 policy is a continuation of previous policy, however it is noted that the funds for this year are a significant reduction on previous years. All claimants of housing benefit will be affected by this policy, therefore, all the characteristics protected by the Equality Act 2010 will be affected, however it is noted that some groups are more predominant in the benefits claimant population and are therefore more likely to be affected by this policy. These groups include Black and Minority ethnic groups, disabled people, pensioners, women (in particular single mothers), children in single parent households, unemployed people and homeless people / households in Temporary Accommodation. These groups will therefore require additional mitigating actions in light of their individual needs.

This is one of several other Haringey policies relating to the administration of the Welfare Reform Act (the others include the Council Tax Reduction Scheme, which was agreed by Full Council in November 2014 (for the 2014/15 Scheme) and the Implementation of the Support Fund, which was agreed by Cabinet in

April 2013. These were fully equality impact assessed to identify how they would impact on existing benefits claimants who have the characteristics protected by section 4 of the Equality Act 2010 as well as other vulnerable groups such as homeless people not specifically identified in the Act. The results of those assessments show that although in each case, the reforms would impact on claimants in all protected characteristics, certain groups are at a higher risk of negative impact than others and mitigation for these groups was provided.

Stage 3 – Scoping Exercise - Employee data used in this Equality Impact Assessment
Identify the main sources of the evidence, both quantitative and qualitative, that supports your analysis. This could include for example, data on the Council’s workforce, equalities profile of service users, recent surveys, research, results of recent relevant consultations, Haringey Borough Profile, Haringey Joint Strategic Needs Assessment and any other sources of relevant information, local, regional or national.

Data Source (include link where published)	What does this data include?
EqIA Profile on Harinet	Age, gender, ethnicity, disability information – for the Council and the Borough
Service Reports	These reports are used by the Service to: <ul style="list-style-type: none"> • Understand spend (actual and predicted) and the ongoing financial situation • Understand award periods and flag when awards are due to expire • Categorise award spend in terms of eligibility

Stage 4 – Scoping Exercise - Service data used in this Equality Impact Assessment
This section to be completed where there is a change to the service provided

N/A – there is no change to the existing policy

**Stage 5a – Considering the above information, what impact will this proposal have on the following groups in terms of impact on residents and service delivery:
Positive and negative impacts identified will need to form part of your action plan.**

	Positive	Negative	Details	None – why?
<p>Sex</p> <ul style="list-style-type: none"> Both sexes will continue to be subject to the same eligibility criteria and both will see the same overall impact of the reduced funding levels. The majority of claimants who will be affected are female, in particular lone female parents who are a predominant group of Housing Benefit claimants. Single males are also an impacted group as they are more likely to have unsettled lifestyles and live in expensive private sector accommodation which cannot always be funded purely on Housing benefit and as such a rent top-up is requested from the DHP budget. 	N/A	Less money in the DHP budget for 2015-16 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.	<p>Female claimants will continue to be signposted to the various appropriate women specific employment and skills development initiatives in the borough, in addition to generic programmes to help people into work e.g. Haringey Adult Learning Services (HALS) and the College of North East London (CONEL)</p> <p>Where appropriate there will continue to be targeted signposting in place for local groups offering support that is gender specific such as Missionaries of Charity which have separate groups for women (Home of Peace) and men (The Gift of Love)</p> <p>All groups impacted by the Benefit CAP will continue to have targeted support offered to them in terms of housing, childcare and training opportunities.</p>	N/A
<p>Gender Reassignment</p> <p>Housing Benefit applicants do not have to provide any details relating to gender reassignment. There is no evidence to suggest that gender reassignment has been a relevant factor in awarding DHPs nor will it be in the future</p>	N/A	N/A	N/A	N/A
<p>Age</p> <ul style="list-style-type: none"> Housing Benefit is restricted for single claimants aged under 35 who rent from a private landlord. Their benefit is restricted to the rate allowed for shared accommodation. As such they are more 	N/A	Less money in the DHP budget for 2015-16 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a	It is recognised that certain people may find it difficult to find work due to their age; they will continue to be signposted to employment and re-skilling programmes that provide targeted support to find work. These include	N/A

<p>likely to claim additional funds from DHP.</p> <ul style="list-style-type: none"> Older people are more likely to be impacted by restrictions under Size Criteria rules as they may be living in the former family home and have more bedrooms than it is deemed necessary. This group are also likely to make claims for additional funds as a result of a restriction on their benefit. 		<p>direct impact on their ability to remain in their current home, and/or on their disposable income.</p>	<p>focused training provided by Haringey Adult Learning Services, CONEL and other Haringey based providers.</p> <p>Where people have been affected by multiple welfare reform changes (such as the CAP and the Size Criteria changes) they will continue to receive individual assistance including 121 interviews with colleagues from Housing Services and JobCentrePlus and direct referrals to support providers such as Money Advice Service or the Quaker Social Action Group.</p>	
<p>Disability</p> <p>People with disabilities are more likely to live on low incomes and be more likely to request assistance from the DHP budget</p>	<p>N/A</p>	<p>Less money in the DHP budget for 2015-16 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.</p>	<p>Where restrictions are in place and yet there is a care need for an additional bedroom, applications are carefully considered.</p> <p>It is recognised that this group may find it difficult to find work and as such are supported appropriately in terms of employment and re-skilling programmes.</p>	<p>N/A</p>
<p>Race & Ethnicity</p> <p>Of those who have declared their ethnicity, evidence held suggests that people from minority ethnic backgrounds are more likely to live on low incomes and be more likely to request assistance from the DHP budget.</p>	<p>N/A</p>	<p>Less money in the DHP budget for 2015-16 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.</p>	<p>Claimants will continue to be signposted to employment and skills training programmes to enhance employment opportunities, especially in the east of the Borough where there is a high concentration of BMEs and high levels of deprivation.</p> <p>Relationships have been built with local JobCentrePlus sites where claimants can receive information about opportunities relating to both employment and skills development. There is also access to budgeting loans to help with any work related costs (such as clothing or equipment). These will</p>	<p>N/A</p>

			continue going forward.	
<p>Sexual Orientation</p> <p>Housing Benefit applicants do not have to provide any details relating to sexual orientation. The impact is unknown due to insufficient data.</p>	N/A	N/A	N/A	N/A
<p>Religion or Belief (or No Belief)</p> <p>Housing Benefit applicants do not have to provide any details relating to religious belief. The impact is unknown due to insufficient data.</p>	N/A	N/A	N/A	N/A
<p>Pregnancy & Maternity</p> <p>We do not collect information about claimants' maternity status so the full impact on this characteristic is not known, however we have used the data we hold to make a consideration of the impact. It is estimated that within the Housing Benefit group, pregnant women are more likely to live on low incomes and require larger accommodation, as such they are more likely to request assistance from the DHP budget.</p>	N/A	<p>Less money in the DHP budget for 2015-16 means that people will be more likely to be refused or restricted in the amount of DHP awarded to them. They will be financially impacted and this could have a direct impact on their ability to remain in their current home, and/or on their disposable income.</p>	<p>Where appropriate there will continue to be targeted signposting in place for those needing support with children such as the Child Poverty Action Group (CPAG), Family Action Group and referrals to the Sure Start Maternity Grant department of the DWP.</p> <p>In addition claimants can be signposted to the following:</p> <ul style="list-style-type: none"> • The Government's "Healthy Start" scheme which provides vouchers to pregnant women and those with children under four, they can be exchanged for food, fruit and formula milk. • Haringey has 17 Children Centres located across the borough bringing together a range of services such as childcare, family support, health and education and information on local services. • Women who are pregnant or on maternity leave are unable to work for a set period of time and are likely to be in receipt of statutory maternity 	N/A

			pay which may help to supplement their income.	
Marriage and Civil Partnership (note this only applies in relation to eliminating unlawful discrimination (limb 1))	N/A	N/A	N/A	N/A
The impact is unknown due to insufficient data.				

Stage 5b – For your employees and considering the above information, what impact will this proposal have on the following groups: Positive and negative impacts identified will need to form part of your action plan.

N/A – employees are not impacted by the DHP Policy

Stage 6 - Initial Impact analysis	Actions to mitigate, advance equality or fill gaps in information
<p>To date in 2014-15, 1275 claims have been awarded DHP, information on the reason for the award is broken down below:</p> <ul style="list-style-type: none"> • Benefit Cap – 39% • Not affected by welfare reforms – 24% • Shared Size Criteria – 19% • LHA reforms – 17% <p>Further data is broken down below in Appendix A.</p> <p>People on the lowest incomes and particularly those affected by national Welfare Reforms are most dependent on Discretionary Housing Payments and will continue to be so. These claimants are more likely to come from groups with protected characteristics, such as ethnic minorities, single parent females, single people under 35, and people with disabilities.</p> <p>A reduction in overall funding will have an impact across all affected groups. Officers must not fetter their discretion by prescribing which groups may or may not continue to be awarded DHP, as each case must be treated on its' own merits. The policy as laid out must continue to be applied fairly, however the Council will have to decide to apply funds less generously and may need to apply conditions more restrictively.</p>	<p>Mitigation appropriate to the various groups has been listed above in Section 5a. It is noted that all groups with protected characteristics who are currently claiming DHP, are likely to be proportionately impacted by the reduction in the amount of DHP available to spend in 2015-16.</p> <p>It is possible that decisions could be taken to favour one group with protected characteristics over another (for example, ensuring that households with children are favoured, in order not to affect the child's schooling), however each application will be treated on its own merits and individual circumstances will be taken into consideration.</p> <p>As some protected characteristics are not mandatory in order to apply for either Housing Benefit or a DHP we do not hold data on them. Although we will continue to ask for this information going forward, it is noted that it is not a mandatory requirement and as such data collection will remain challenging.</p> <p>It is expected that going forward the levels of DHP funding allocated to Local Government will reduce, as such we need to consider how we will administer DHPs in the future and whether the eligibility for these awards will need to change.</p>

As it stands, we expect to spend over the allocated £2.4m on DHPs in 2014-15. All groups currently receiving awards of DHP may be expected to reapply for DHP in 2015-16, unless their financial circumstances have changed. In addition, there may be more new claimants facing hardship who will seek to be awarded a DHP in 2015-16. The spread of claimants with protected characteristics requiring DHP can be expected to be similar to the current spread of claimants. No protected characteristic group can be predicted to be more affected in 2015-16 than at present.

Decisions will need to be taken as to which might be classed as the cases in the most exceptional need. It could be that claimants with very high shortfalls in rent, may be living in the most expensive accommodation, and so will have to be prioritised for assistance from our Homelessness Team to relocate to cheaper accommodation, though there is difficulty in sourcing such accommodation close to London. We could similarly apply these principles to such tenants who we determine to be furthest from the job market, and less likely to be able to maintain their homes without support from DHP.

We may have to decide that claimants with the lowest shortfalls cannot be assisted as much, and should seek to renegotiate rents with their landlords, or find the funds to pay these smaller shortfalls themselves.

We may have to decide whether to prioritise DHP payments to families, so that children are not expected to change school.

We may decide that those with more bedrooms than they need would be deemed to be less likely to be in need of assistance, as they have options to move or take in lodgers.

We may decide that we cannot pay DHP to those who have previously received DHP assistance (but who have not been affected by Welfare Reforms) because their situations were deemed to be likely to be short-term.

We may decide that people affected by the Benefit cap will only be given assistance for a time-limited period, after which they will not receive further assistance.

All of these decisions are ones that can be considered to alleviate the pressure expected on costs. However, it is impossible to make a firm rules on who can and cannot receive a DHP because we may not fetter our discretion, and every case must be considered on its individual merits.

Stage 7 - Consultation and follow up data from actions set above

There is no requirement to consult on the DHP Policy as the Government has allocated funds and there is no scope to challenge this.

Stage 8 - Final impact analysis

The reduction in funding of Discretionary Housing Payments from Government, means that we have almost £1m less to spend than in 2014-15. The Council will have to be more selective when deciding which applications to award. Officers will do this by assessing the exceptionality of the application, the severity of the financial circumstances of the applicant, the likely timeframe that DHP will be needed by the applicant and the steps being taken by the applicant to resolve their financial problems. This is no different to current assessments.

The reduction in funds may lead to reduced values of awards, reduced length of awards, and more comprehensive assessment of whether conditions set against awards have been met, when it comes to renewing awards.

The Council will continue throughout 2015/16 to monitor successful and unsuccessful awards against protected characteristics, to ensure that no group is more affected than any other.

Stage 9 - Equality Impact Assessment Review Log

Review approved by Director / Assistant Director

Date of review

Review approved by Director / Assistant Director

Date of review

Stage 10 – Publication

Ensure the completed EqIA is published in accordance with the Council’s policy.

This EQIA will be published along with the report and policy document in line with Haringey’s democratic processes.

Appendix A

Welfare Reform Reasons for being Awarded a DHP

Claimant affected by the benefit cap	502	39%
Claimant affected by the SSSC	246	19%
Claimant affected by the LHA Reforms	215	17%
Claimant not affected by welfare reforms	312	24%

Detailed reasons for being awarded a DHP

Number of Cases	%age

269	21%	In expensive Temporary Accommodation - awaiting a move to cheaper property
179	14%	In private accommodation where the Landlord is charging more than can be paid under normal Housing Benefit and it is not reasonable to expect the customer to move at this stage
174	14%	Benefit Capped - but deemed to be trying to find work
171	13%	Has a short term problem paying their rent and needs immediate help
82	6%	Has too many bedrooms but needs some time to find a solution
75	6%	Gets less Housing Benefit than the asking rent and has an exceptional case for needing extra financial help
61	5%	Has more bedrooms than they need, but cites a health condition as their reason for not being able to move
54	4%	Has more bedrooms than they need but a life event will mean they will soon need those bedrooms
44	3%	Benefit Capped - but deemed to be trying to secure alternative accommodation
38	3%	Has too many bedrooms - but deemed to be trying to secure alternative accommodation
31	3%	Under 35 and getting restricted HB but deemed to be in exceptional need of extra help and it is not reasonable to expect the customer to move at this stage
19	1%	Has an underlying health condition, and deemed to be in exceptional need of extra help
14	1%	Has an adult child who will not help towards household expenses
14	1%	Gets less Housing Benefit than the asking rent and has an exceptional case for needing extra financial help