

Equality Impact Assessment: Housing Rents and Service Charges 2025/26

The Equality Act 2010 includes a general duty which requires public authorities, in the exercise of their functions, to have due regard to the need to:

- **Eliminate discrimination**, harassment and victimisation and any other conduct that is prohibited by or under the Act.
- **Advance equality of opportunity** between people who share a relevant protected characteristic and people who do not share it.
- **Foster good relations** between people who share a relevant protected characteristic and those who do not

In order to comply with the general duty authorities must assess the impact on equality of decisions, policies and practices. These duties do not prevent the authority from reducing services where necessary, but they offer a way of developing proposals that consider the impacts on all members of the community.

Authorities which fail to carry out equality impact assessments risk making poor and unfair decisions which may discriminate against particular groups and worsen inequality.

Committee name and date:	Report Title	Decisions being recommended:	People with protected characteristics potentially impacted by the decisions to be made:
Executive Committee 16 th December 2025	Housing Rents and Service Charges 2026-2027	That Executive recommend that Council approves: <ul style="list-style-type: none"> • Rents of Council dwellings are increased by 4.8% from 1 April 2026 • Garage rents are increased by 	As the increase is applied universally and does not explicitly target any protected group, it could have an indirect adverse effect on individuals with lower incomes, some of whom may share protected characteristics.

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		4.8% from 1 April 2026 <ul style="list-style-type: none"> • Service Charges are increased by 4.8%, from 1 April 2026 	The mitigations for this are set out at the end of this table.

Factors to consider in the assessment: For each of the groups below, an assessment has been made on whether the proposed decision will have a **positive, negative or neutral impact**. This must be noted in the table below alongside brief details of why this conclusion has been reached and notes of any mitigation proposed. Where the impact is negative, a **high, medium or low assessment** is given. The assessment rates the impact of the policy based on the current situation (i.e. disregarding any actions planned to be carried out in future).

High impact – a significant potential impact, risk of exposure, history of complaints, no mitigating measures in place etc.

Medium impact – some potential impact exists, some mitigating measures are in place, poor evidence

Low impact – almost no relevancy to the process, e.g. an area that is very much legislation led and where the Council has very little discretion

Protected characteristic/ area of interest	Positive or Negative Impact	High, Medium or Low Impact	Reason
Race and ethnicity (including Gypsies and Travellers; migrant workers; asylum seekers).	Positive	Low	<p>On 11 June 2025 a letter was sent from the Housing Minister to registered providers of social housing regarding the results of the Spending Review 2025.</p> <p>This letter confirmed that the government will permit social housing rents to increase by CPI+1% each year from April 2026. In response to a consultation undertaken by government, the length of this settlement has increased from 5 years to 10 years, giving Registered Providers, lenders, and investors greater long-term certainty.</p> <p>The CPI figure for September 2025 was 3.8%, so under this policy the Council is permitted to apply a rent increase of 4.8% for 2025/26.</p> <p>In addition the government also announced a convergence mechanism that would allow rents on social rent properties that are currently 'below formula' (i.e. lower than the usual maximum that may be charged when a property is let to a new tenant) to increase by an additional amount, over and above the CPI+1% limit, up to formula level.</p> <p>A lower than permitted increase would place a financial constraint on the HRA and result in a lower base-line position for future year rents.</p> <p>For information last years' rent increase was 2.7%.</p>
Disability: as defined by the Equality Act – a person has a disability if they have a physical or mental impairment that has a substantial and long-term adverse impact on their ability to carry out normal day-to-day activities.			See information provided above

Protected characteristic/ area of interest	Positive or Negative Impact	High, Medium or Low Impact	Reason
Sex			See information provided above
Gender reassignment			See information provided above
Religion and belief (includes no belief, some philosophical beliefs such as Buddhism and sects within religions).			See information provided above
Sexual orientation (including heterosexual, lesbian, gay, bisexual).			See information provided above
Age (children and young people aged 0-24; adults aged 25-50; younger older people aged 51-75/80; older people 81+; frail older people; people living with age related conditions. The age categories are for illustration only as overriding consideration should be given to needs).			See information provided above
Pregnancy and maternity including new and breast feeding mothers			See information provided above
Marriage and civil partnership status			See information provided above

Actions identified that will mitigate any negative impacts and/or promote inclusion:

We have a number of support mechanisms to manage potential hardship, which could mitigate the adverse effects of this increase in rents. These include:

- There are 3722 households which are not in receipt of full or partial housing benefit, however these households may be in receipt of other tenancy related benefit such as Universal Credit as many have been 'migrated over', but as the Department for Work and Pensions holds this information, we are not able to say how many of the number above this incorporates. Please note that these figures are correct as at the time of writing, week 33 (17/11/2025) but the numbers are subject to change in the future as people become eligible/ineligible for HB or move to UC

- Financial inclusion support: We have teams who can signpost to organisations offering money advice, we are able to refer our tenants for support and provide assistance in maximising income through benefit claims
- Discretionary Housing Payments (DHPs): we have funds available to support claimants who need help with housing costs
- Rent levels remain well below market rates in Exeter, ECC rents remain significantly below private market or 'affordable rent' levels as levied by housing associations
- Proactive arrears prevention: An in-house income collection team can take a supportive approach to preventing arrears
- We have identified 2,651 tenancies where the rents are less than formula rents (representing 56.3% of tenants), there are 1898 where there is no difference (40.4%) and 155 which are higher than formula rent (3.3%)
- For those tenants who might be affected by changes to their rent because of rent convergence, a report based on our data shows that where tenants are paying less than 'formula' rent, the average difference is only £1.94 a fortnight
- There are 244 tenants identified where the rent would be more than £5.00 per fortnight, but for the majority, the difference is less than £5.00 per fortnight.

Officer: Sarah Hemming

Date: 18.11.25