

## Equality Impact Assessment (EqIA)

Please refer to the [Equality Impact Assessments \(EQIAs\)](#) form for details on how to complete.

The aim of an equality impact assessment is to consider the equality implications of any decision (e.g. new or revised policy, process, project, function, or service) on different groups of people including employees and customers. This document helps to evaluate whether the decision may inadvertently disadvantage groups of people and identify ways to avoid discrimination and proactively advance equality.

### 1. Details of the proposal

<b>Name of the proposal:</b>	Crisis and Resilience Fund Housing Payments policy
<b>Version number:</b>	1
<b>Does this proposal impact on people?</b>	Choose an item: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>Explain your answer whether 'yes' or 'no'</b>	Scheme will provide direct financial support to low-income residents needing additional support with housing costs.
<b>Is this a new or existing policy/project/service?</b>	Choose an item: <input checked="" type="checkbox"/> New <input type="checkbox"/> Existing
<b>Person responsible for the proposal:</b>	Chris Buckman, Benefits & Welfare Lead
<b>Person responsible for the EqIA (if different to above)</b>	Chris Buckman
<b>Proposal start date:</b>	01/04/2026
<b>When will this proposal be implemented?</b>	01/04/2026
<b>Briefly describe the aims and objectives of the proposal</b>	From April 2026 the existing Discretionary Housing Payments (DHP) scheme is being replaced by the Crisis and Resilience Fund Housing Payments. This policy outlines how the new scheme will operate.

<b>What are the anticipated outcomes of the proposal?</b>	A safe and legal scheme which allows the current housing support offered through DHP to continue.
<b>Who is likely to be affected by the proposal?</b>	You can select multiple options: <input type="checkbox"/> Staff <input checked="" type="checkbox"/> Service users <input type="checkbox"/> Wider community
<b>How are they likely to be affected?</b>	Low-income households who need welfare benefits to afford their rent may still have a shortfall in their housing costs. This scheme will take over from DHP in topping up support to protect tenancies, prevent homelessness and reduce debt burden. Being a flexible and discretionary fund, Housing Payments can make finer distinctions than can be achieved through legislation governing statutory entitlements. By identifying those who suffer relative disadvantage because of their protected characteristics, HP awards should aim to minimise or remove that disadvantage.
<b>Is this proposal going to be approved by SMB, Executive or Council?</b>	Select: <input type="checkbox"/> SMB <input type="checkbox"/> Executive <input checked="" type="checkbox"/> Council
<b>When is the proposal going to SMB, Executive or Council?</b>	07/04/2026

### 3. [Consultation & Engagement](#)

You will nearly always need to involve and consult with stakeholders during your assessment. The extent of the engagement will depend on the nature of the proposal. This should include the individuals/groups who are affected by your proposal. Any proposal for consultation or engagement must be done via the [Consultation and Engagement Form](#).

<p><b>How are you communicating with the individuals/teams who are affected by your proposal?</b></p> <p>You can select multiple options:</p> <input type="checkbox"/> Social media <input type="checkbox"/> Focus groups <input checked="" type="checkbox"/> Website
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Mail drop

Via community group

Other (please describe): This policy broadly continues the policy operating for several years for Discretionary Housing Payments. Due to the time available to implement a new scheme, Department for Work and Pensions are allowing a two-year window in which existing DHP schemes can continue in a largely unchanged way. The policy has therefore not been extensively changed, just brought up to date to reflect Crisis and Resilience Fund Guidance. From April 2028 more fundamental changes to the Housing Payments may be proposed when the funding arrangement will change. In the intervening time we will be working with internal and external partners and service users to consider how Housing Payments support will be delivered within the overall Crisis and Resilience Fund scheme.

#### 4. Impacts on People

**How will the proposed change affect people with protected characteristics?** Make sure that you assess the impact based on evidence.

- Who will benefit, who won't, who can access, who can't access, who is at an advantage, who is at a disadvantage?
- What evidence has been used for this assessment? For example, employee diversity data, national statistics, customer survey, feedback etc. [Sources of equality data](#) are available on Sharepoint. (Please don't include any information that risks identifying people such as names, or the diversity data, if less than six people).

**Note:** You can copy and paste more rows underneath each protected characteristic if there is more than one impact

How will this proposal affect people with protected characteristics?	Identify Impact:	Why will it have this effect? Use the evidence collated, any engagement or consultation to inform your thinking and record it here. Have you identified any gaps in evidence, if so, what are the gaps? Does this need to be incorporated in the action plan?
Age	Positive (Is an improvement)	Housing Payments allow for additional help to be given where welfare rules impose restrictions on households with protected characteristics. This can include where a young person is entitled to less help with their rent due to the application of Local Housing Allowance shared room rate. Universal Credit and Housing Benefit rules allow for limited, tightly defined, exceptions to the restriction.

<b>How will this proposal affect people with protected characteristics?</b>	<b>Identify Impact:</b>	<b>Why will it have this effect?</b>
		<p>Use the evidence collated, any engagement or consultation to inform your thinking and record it here.</p> <p>Have you identified any gaps in evidence, if so, what are the gaps? Does this need to be incorporated in the action plan?</p>
Disability: including sensory, mobility, mental health, neurodiversity, long term ill health	Positive (Is an improvement)	<p>Housing Payments allow for additional help to be given where welfare rules impose restrictions on households with protected characteristics. This can include where a customer's household includes a person with a disability which places them at a disadvantage but does not entitle them to a statutory protection under the benefit rules. Universal Credit and Housing Benefit rules allow for limited, tightly defined, exceptions to certain rent restriction rules. Housing Payments can reduce disadvantage by taking account of all a customer's circumstances and awarding extra help in a broader range of cases.</p>
Gender reassignment	Positive (Is an improvement)	<p>In any case where a customer's accommodation is unsuitable due to their protected characteristic, for example harassment from neighbours, HP can be used to help applicants move to more suitable accommodation. It can also be used to support applicants in more expensive accommodation that is particularly suitable due to needs arising from their protected characteristic.</p>
Marriage and Civil partnership (work related only)	No Impact	
Pregnancy & Maternity	Positive (Is an improvement)	<p>Where applicants are expecting a child which will alter their bedroom requirement, HP can cover a rent shortfall in advance of the birth, allowing the applicant to move and settle before the baby arrives.</p>
Race: including ethnic origin, nationality/national origin	Positive (Is an improvement)	<p>In any case where a customer's accommodation is unsuitable due to their protected characteristic, for example harassment from neighbours, HP can be used to help applicants move to more suitable accommodation. It can also be used to support applicants in more expensive accommodation that is particularly suitable due to needs arising from their protected characteristic.</p>
Religion or Belief	Positive (Is an improvement)	<p>In any case where a customer's accommodation is unsuitable due to their protected characteristic, for example harassment from neighbours, HP can be used to help applicants move to more suitable</p>

<b>How will this proposal affect people with protected characteristics?</b>	<b>Identify Impact:</b>	<b>Why will it have this effect?</b> Use the evidence collated, any engagement or consultation to inform your thinking and record it here. Have you identified any gaps in evidence, if so, what are the gaps? Does this need to be incorporated in the action plan?
		accommodation. It can also be used to support applicants in more expensive accommodation that is particularly suitable due to needs arising from their protected characteristic.
Sex	Positive (Is an improvement)	In any case where a customer's accommodation is unsuitable due to their protected characteristic, for example harassment from neighbours, HP can be used to help applicants move to more suitable accommodation. It can also be used to support applicants in more expensive accommodation that is particularly suitable due to needs arising from their protected characteristic.
Sexual Orientation	Positive (Is an improvement)	In any case where a customer's accommodation is unsuitable due to their protected characteristic, for example harassment from neighbours, HP can be used to help applicants move to more suitable accommodation. It can also be used to support applicants in more expensive accommodation that is particularly suitable due to needs arising from their protected characteristic.
Intersectionality: Could this proposal have an impact on people who have a combination or intersection of two or more characteristics?	Positive (Is an improvement)	As a flexible and discretionary fund, Housing Payments can make finer distinctions than can be achieved through legislation governing statutory entitlements. That includes the ability to consider all a customer's characteristics which taken together could put them at a greater disadvantage under statutory benefit rules.

## 7. Outcome of Assessment

Select one of the following options:	Tick the relevant box
No barriers identified, proceed with proposed change.	<input checked="" type="checkbox"/>
Adjust the proposal/policy to remove barriers identified by the EqIA.	<input type="checkbox"/>
Continue with the proposal/policy despite potential for adverse impacts.	<input type="checkbox"/>

Stop the proposal/policy as there are adverse impacts that cannot be prevented/mitigated or justified.	<input type="checkbox"/>
<p><b>Please explain why the option has been chosen:</b> Adopting the proposed policy will allow discretionary housing support to continue to be paid once the DHP scheme ends in April 2026. It retains maximum discretion for decision makers to provide help in a wide range of circumstances. Operating Housing Payments as part of the wider Crisis and Resilience Fund will allow customers to receive support, including financial and advice services, in cases where they are not eligible to a Housing Payment or they require more support than available through Housing Payments alone. Integrating the administration of Housing Payments and Crisis Payments in this way will help customers who have difficulty in accessing Council services by ensuring “no wrong door” for their approach and reducing the times they have to tell their story.</p>	

## 8. Action Plan

Considering the impacts, you have identified above, please detail any actions you will need take to remove barriers, eliminate negative impacts or maximise opportunities. (Add more rows if required). If an action is to meet the needs of a particular protected group please specify this. These actions should be included in your Service Plan.

Action(s) to be taken.	Expected Outcomes	Responsible Person	Timescale	Progress	Complete

## 9. Monitoring

**How will you monitor the impact of your proposed change once it has been implemented?** Once the activity has been implemented this equality impact assessment should be periodically reviewed to make sure your changes have been effective and your approach is still appropriate. Include the timescale for review in your action plan above.

The CRF introduces a suite of new monitoring and performance measures. This data will be reviewed regularly through the running of the scheme to ensure the objectives of the funding are being met. The operation of the wider CRF across Devon will be kept under regular review and delivery will be flexible to respond to learnings or changes in the pattern of demand.