

Appendix 4

RBKC Equality Impact Assessment (EqIA)

SECTION 1: Programme details

Name of the policy, project, service, or strategy being assessed	2025/26 HRA Budget Report
Give a brief overview of your works aims and objectives	For the Leadership Team to agree the rent and service charge levels for 2025/26. Recommending a 2.7% increase in rents. Variable increases in Services charges. All of which are covered by benefits. Also an average of 10% reduction in communal heating charges, which will benefit all users as these charges are not funded by benefits.
Name of person completing this EqIA	Neil Isaac
Name of Director	Doug Goldring
Team	Housing Management
Directorate	Housing and Social Investment
Contact Email	Neil.Isaac@rbkc.gov.uk
Where is this EqIA stored. (This is to ensure colleagues can pick this up in your absence.)	Finance Management Sharepoint
Is this EqIA accompanying a report that is going through a formal decision process? If so which meeting, is it going to for decision?	Yes Leadership 12 February

SECTION 2: EqIA Screening – Do you need to complete a full EqIA?

Please complete the checklist below, including impact to help determine if a full EqIA is necessary.

Please see table in Section 3 for a breakdown of the protected characteristics

Question	Answer (Yes, No, Unclear)	Impact (Positive, Negative or Neutral)
Does your programme have the potential to disproportionately affect men, women or those who identify as non-binary?	No	
Does your programme have the potential to disproportionately affect people of a particular race or ethnicity? This includes refugees, asylum seekers, migrants and gypsies and travellers.	No	
Does your programme have the potential to disproportionately affect people with a disability? Consider physical and learning disabilities and mental health conditions.	Unclear	Generally Positive , if need to use more heating. Potential negative - Not all heating is being reduced.
Does your programme have the potential to disproportionately affect people of certain sexual orientations?	No	
Does your programme have the potential to disproportionately affect people of different age groups? Consider children and elderly populations.	No	
Does your programme have the potential to disproportionately affect those undergoing or intending to undergo the process of gender reassignment?	No	
Does your programme have the potential to disproportionately affect those due to pregnancy or maternity? The Equality Act protects women people from discrimination from when you become pregnant until your right to maternity leave ends and you return to work. If you do not have the right to maternity leave this is 2 weeks after the child is born.	No	
Does your programme have the potential to disproportionately affect those who are married or in a civil partnership?	No	

Does your programme have the potential to disproportionately affect people of different faiths and beliefs?	No	
Does your programme have the potential to disproportionately affect people on low incomes or living in poverty?	Yes	Potentially positive , increased charges are eligible for benefit. Reduction in heating charge is a direct saving. Potential negative - Not all heating is being reduced.
Does your programme have the potential to disproportionately affect people living in the most deprived areas of RBKC? Think about North Kensington, in particular Golborne, Notting Dale, Dalgarno and those living on the Worlds End Estate. There is further detail in Section 3 below in the socioeconomic and geographical box.	Yes	Potentially positive , increased charges are eligible for benefit. Reduction in heating charge is a direct saving. Potential negative - Not all heating is being reduced.

If you have assessed the impact to any of the above questions to be Negative, Neutral or Unclear, then you will need to complete Sections 3, 4 and 5. If you have assessed all the necessary impacts as Positive, explain the rational for this in the box below and then go to Section 5.

The proposed increase in charges for rents and services will be eligible for HB or Universal Credit. This will protect the poorest tenants from the adverse impacts. On average there is a 10% reduction in heating charges. These charges are not eligible for benefit so a reduction will put more money in residents' pockets. Although there is an average reduction in heating charges, some schemes will have a small increase.

SECTION 3: Assessing the Impact

Please use this section to assess the impact of the programme on those with protected characteristics. Please answer the following questions in your assessment for each characteristic.

- 1. How many people currently use the service? Or who and how many people will be affected by the policy or strategy?** We have provided data from the latest census on the population of RBKC for each protected characteristic. Additional Census data can also be accessed from the RBKC Census Dashboard. Please add data about your service users/populations in the relevant boxes.
- 2. What consultation have you completed to gather feedback from service users? Or what other relevant data have you gathered to support your work?** Include the findings in each relevant group.
For more information on consultation please refer to the [12 principles of good governance and consultation in the Constitution](#). You can also speak with the Consultations Team for further advice.

3. **How will you ensure that the policy, project, service, or strategy will be accessible to all groups? and how will you address or breakdown any barriers to achieving this.**
Explain if your proposal takes steps to meet the needs of people from protected groups, where these are different from the needs of other people; and encourages people from protected groups to participate in public life or in other activities where their participation is disproportionately low?
4. **How is this group impacted and determine whether the proposed activity will have a positive, neutral or negative impact.**
5. **If the impact is negative, what mitigations will you put in place to reduce the impact?**
6. **If the impact is positive, what actions have you taken to achieve a positive impact?**

Protected characteristic	Analysis	Impact (Positive, Negative or Neutral)																								
Age	<p>2021 census: The average age of residents in Kensington and Chelsea is 40.45 years, making it the fourth oldest population in London.</p> <p>The age breakdown of our population is:</p> <table border="1" data-bbox="320 1010 1174 1272"> <tbody> <tr> <td>4 years and under</td> <td>4.3%</td> <td>25-34 years</td> <td>17.5 %</td> </tr> <tr> <td>5-9 years</td> <td>4.4%</td> <td>35-49 years</td> <td>21.2 %</td> </tr> <tr> <td>10-15 years</td> <td>5.4%</td> <td>50-64 years</td> <td>20.5%</td> </tr> <tr> <td>16-19 years</td> <td>3.8%</td> <td>65-74 years</td> <td>7.9%</td> </tr> <tr> <td>20-24 years</td> <td>8.5%</td> <td>75-84 years</td> <td>4.8%</td> </tr> <tr> <td></td> <td></td> <td>85 years and over</td> <td>1.7%</td> </tr> </tbody> </table> <p>1.Data on service users/those affected:</p> <p>2. Consultation outcomes for this group:</p> <p>3. Accessibility and Inclusion:</p> <p>4. Analysis of impact:</p> <p>5/6. Mitigations for negative impact/actions taken for positive impact:</p>	4 years and under	4.3%	25-34 years	17.5 %	5-9 years	4.4%	35-49 years	21.2 %	10-15 years	5.4%	50-64 years	20.5%	16-19 years	3.8%	65-74 years	7.9%	20-24 years	8.5%	75-84 years	4.8%			85 years and over	1.7%	<p>Potentially positive, increased charges are eligible for benefit. Reduction in heating charge is a direct saving.</p> <p>Potential negative - Not all heating is being reduced.</p>
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Disability	<p>2021 census: 12.8% of residents in the borough said they had a long-term condition or disability that limited their life in some way. LGA Data from the academic year 21/22 highlights:</p> <ul style="list-style-type: none"> • 2,379 young people have Special Educational Needs in RBKC. • 746 have a statement of Special Educational Need or an Education and Health Plan. • 62 children in the Borough have a disability in schools. 	<p>Potentially positive, increased charges are eligible for benefit. Reduction in heating</p>																								

	<p>1.Data on service users/those affected:</p> <p>2. Consultation outcomes for this group:</p> <p>3. Accessibility and Inclusion:</p> <p>4. Analysis of impact:</p> <p>5/6. Mitigations for negative impact/actions taken for positive impact:</p>	<p>charge is a direct saving. Potential negative - Not all heating is being reduced.</p>
<p>Gender reassignment</p>	<p>The 2021 census captured this information those aged 16 and above. Approximately 90% of our residents stated that their sex is the same as it was at birth. Nearly 9% of residents did not answer the question. The remaining identified themselves as:</p> <ul style="list-style-type: none"> • 0.2% said that their sex is different to that registered at birth • 0.1% identify as Trans woman • 0.1% as Trans man • Less than 0.1% identify as non-binary • 0.1% identify as other <p>1.Data on service users/those affected:</p> <p>2. Consultation outcomes for this group:</p> <p>3. Accessibility and Inclusion:</p> <p>4. Analysis of impact:</p> <p>5/6. Mitigations for negative impact/actions taken for positive impact:</p>	<p>N/A</p>
<p>Marriage and Civil Partnership</p>	<p>2021 Census data shows 49.24% of residents are single. Nearly 35% of residents are married to someone of the opposite sex and 0.5% are married to someone of the same sex. The remaining 0.15% of our residents are in a civil partnership with someone of the opposite sex and 0.39% are in a civil partnership with someone of the same sex.</p> <p>1.Data on service users/those affected:</p> <p>2. Consultation outcomes for this group:</p> <p>3. Accessibility and Inclusion:</p> <p>4. Analysis of impact:</p>	<p>N/A</p>

	5/6. Mitigations for negative impact/actions taken for positive impact:																																													
Pregnancy and maternity	<p>The 2019 JSNA showed there were 1,612 births in the borough. It also showed an estimated 335 cases perinatal mental illness.</p> <p>1.Data on service users/those affected:</p> <p>2. Consultation outcomes for this group:</p> <p>3. Accessibility and Inclusion:</p> <p>4. Analysis of impact:</p> <p>5/6. Mitigations for negative impact/actions taken for positive impact:</p>	N/A																																												
Race	<p>2021 Census: The broad ethnic breakdown of the borough's population is White at 70.6%; Asian, Asian British at 11.8%; Black, Black British at 7.9%; Mixed or multiple ethnicities at 6.6%; and Other at 9.9%.</p> <p>A more detailed breakdown is:</p> <table border="1"> <tr> <td>Asian Bangladeshi</td> <td>1%</td> <td>Mixed White and Asian</td> <td>2.1%</td> </tr> <tr> <td>Asian Chinese</td> <td>2.7%</td> <td>Mixed White and Black African</td> <td>0.9%</td> </tr> <tr> <td>Asian Indian</td> <td>2.2%</td> <td>Mixed White and Black Caribbean</td> <td>2.1%</td> </tr> <tr> <td>Asian Pakistani</td> <td>0.9%</td> <td>Mixed Other</td> <td>2.4%</td> </tr> <tr> <td>Asian Other</td> <td>5%</td> <td>White English, Welsh, Scottish, Northern Irish British</td> <td>32.7%</td> </tr> <tr> <td>Black African</td> <td>4.8%</td> <td>White Irish</td> <td>2.0%</td> </tr> <tr> <td>Black Caribbean</td> <td>2.3%</td> <td>White Gypsy or Irish Traveller</td> <td>0.1%</td> </tr> <tr> <td>Black Other</td> <td>0.8%</td> <td>White Roma</td> <td>0.7%</td> </tr> <tr> <td></td> <td></td> <td>White Other</td> <td>28.3%</td> </tr> <tr> <td></td> <td></td> <td>Other Arab</td> <td>4.5%</td> </tr> <tr> <td></td> <td></td> <td>Other ethnicities</td> <td>5.4%</td> </tr> </table> <p>1.Data on service users/those affected:</p> <p>2. Consultation outcomes for this group:</p> <p>3. Accessibility and Inclusion:</p> <p>4. Analysis of impact:</p>	Asian Bangladeshi	1%	Mixed White and Asian	2.1%	Asian Chinese	2.7%	Mixed White and Black African	0.9%	Asian Indian	2.2%	Mixed White and Black Caribbean	2.1%	Asian Pakistani	0.9%	Mixed Other	2.4%	Asian Other	5%	White English, Welsh, Scottish, Northern Irish British	32.7%	Black African	4.8%	White Irish	2.0%	Black Caribbean	2.3%	White Gypsy or Irish Traveller	0.1%	Black Other	0.8%	White Roma	0.7%			White Other	28.3%			Other Arab	4.5%			Other ethnicities	5.4%	N/A
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Religion/belief	<p>A breakdown of religious groups in RBKC from the 2021 census are:</p> <table border="1"> <tr> <td>Buddhist</td> <td>1.1%</td> <td>Jewish</td> <td>1.9%</td> <td>Other</td> <td>0.7%</td> </tr> <tr> <td>Christian</td> <td>48.4%</td> <td>Muslim</td> <td>11.8%</td> <td>No religion</td> <td>24.8%</td> </tr> <tr> <td>Hindu</td> <td>1.1%</td> <td>Sikh</td> <td>0.2%</td> <td>did not answer</td> <td>10%</td> </tr> </table> <p>1.Data on service users/those affected: 2. Consultation outcomes for this group: 3. Accessibility and Inclusion: 4. Analysis of impact: 5/6. Mitigations for negative impact/actions taken for positive impact:</p>	Buddhist	1.1%	Jewish	1.9%	Other	0.7%	Christian	48.4%	Muslim	11.8%	No religion	24.8%	Hindu	1.1%	Sikh	0.2%	did not answer	10%	N/A
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Hindu	1.1%	Sikh	0.2%	did not answer	10%															
Sex	<p>2021 Census: Female 53.2% and Male 46.8%.</p> <p>1.Data on service users/those affected: 2. Consultation outcomes for this group: 3. Accessibility and Inclusion: 4. Analysis of impact: 5/6. Mitigations for negative impact/actions taken for positive impact:</p>	N/A																		
Sexual Orientation	<p>2021 census information on sexual orientation is only captured for people aged 16 and above. Approximately 85% identify as Heterosexual, nearly 3% identify as Gay or Lesbian, 1.3% as Bisexual and 0.3% as other, the remaining 10.4% did not answer this question.</p> <p>1.Data on service users/those affected: 2. Consultation outcomes for this group: 3. Accessibility and Inclusion:</p>	N/A																		

	5/6. Mitigations for negative impact/actions taken for positive impact:	
<p>In addition to the nine protected characteristics, where relevant we ask that you also think about the socio-economic and geographical considerations of our residents. Some data has been included below for your reference.</p>		
<p>Socio-economic and Geographical</p>	<p>A recent report on data from the Index of Multiple Deprivation for 2019 showed that a high concentration of the most deprived Lower Super Output Areas being found in the Golborne, Notting Dale and Dalgarno wards.</p> <p>North Kensington also has higher numbers of people on low incomes, who are unemployed or who have no qualifications than the rest of the borough and has a higher proportion of social housing. There are also pockets of low income, higher unemployment, and lower skills levels in parts of the south and west of the borough, again in areas where there are greater proportions of social housing.</p> <p>According to recent ONS data RBKC continues to have the highest life expectancy in the country, however this varies between the north and the south, between people from different ethnic minorities, and between homeowners, private renters, and those in social housing.</p> <p>ONS data also shows that life expectancy in the borough can vary significantly by different wards. There are larger gaps between the least and most deprived wards, these are as much as 14.8 years for males and 11.9 years for females. Females in Notting Dale live on average 15 years less than their neighbours in Holland Ward.</p> <p>The 2021 census data on general health of our residents shows that 58% of all residents, reported being in 'very good' health, 29.6 reported 'good' health, 10.1% reported 'fair health', 3.7% reported 'bad health' and 1.1% of residents reported 'very bad' health. However, these figures vary greatly across the Borough. Campden residents had the highest proportion reporting 'very good' health, 67.4% and Dalgarno in the north of the Borough had the lowest, 48.5%.</p> <p>Approximately 65% of residents are on some kind of benefit which would cover the increase in eligible charges. Where resident are not receiving benefits and are on lower incomes this will not be the case. However, where they have a reduction in their heating charges this will offset the increase.</p> <p>We are providing extra support through distribution of Tenancy Sustainment Grants of up to £500 per household while carrying out financial assessments for all applicants to identify and</p>	<p>Potentially positive, increased charges are eligible for benefit. Reduction in heating charge is a direct saving.</p> <p>Potential negative - Not all heating is being reduced.</p>

	<p>understand their individual needs better in order to tailor support effectively.</p> <p>We have employed an additional Financial Inclusion Officer to meet the ever increasing demand for the team's services.</p> <p>We are running a 1-year Warm & Well project in the North of the Borough, to identify Damp & Mould and provide additional support and sign-posting.</p> <p>We run 'Money Cafes' for residents, where we provide free refreshments, financial and budgeting advice, free SIM cards for phones and free internet bundles, access to internet onsite, financial health checks to maximise income including identifying additional benefits tenants may be entitled to. We also provide debt advice and advice on better tariffs for existing utilities. We also give away free energy saving lightbulbs and winter clothes/blankets and female sanitary products.</p> <p>Our Financial Inclusion Team has partnered with Kensington Foundation to deliver crisis payments of £100-£200 to residents in crisis.</p> <p>We are currently running two Food Pantries in the South (Ixworth Place) and North (Kensal Road) of the Borough. At the food pantry resident can buy three carrier bags of fresh food for just £3 per each week.</p> <p>We continue to provide strong Employment and Training support through our dedicated team, who use a low-income family tracker (LIFT) to identify tenants in most need.</p> <p>We also run Moneywise' courses, where residents can learn handy tips to save money, spot a good bargain, and improve their understanding of energy usage. They can earn up to £30 in shopping vouchers by attending, and we also provide a hot lunch and travel costs.</p> <p>In the upcoming year, with any additional budget or underspend, we plan to buy food vouchers and one-for-all vouchers, which residents can use in different shops depending on their need.</p>	
<p>Other Groups</p>	<p>Please consider groups that may be affected by your work, such as Grenfell Bereaved and Survivors, Carers and Members of the Armed Forces etc.</p>	<p>N/A</p>

SECTION 4: Action Plan

Have you identified the need to reduce or remove any negative impacts, conduct work with those from protected groups to participate where their participation is disproportionately low, or fill any data gaps? If so, complete the Action Plan below to show the work that is planned.

None identified

Issue identified	Planned Action	Lead Officer and Timeframe
<p>Impact on low-income families, where they may not be covered by full Housing Benefit/Universal Credit.</p> <p>Low-income workers with disabilities may be affected by the rent increase if they are on Universal Credit instead of the old benefit structure, as they don't receive disability premiums.</p>	<p>Tenancy sustainment support and grants. As set out in the report.</p> <ul style="list-style-type: none"> • Money cafes – <i>providing free estate broadband, advice, free SIM cards for phones, access to internet onsite, financial health checks (to maximise their income/additional benefits), debt advice, free energy saving light bulbs, female sanitary products, and winter clothes/blankets</i> • Upto £200 Crisis Payments • Local Food Pantries. <p>Moneywise course (<i>including providing additional supermarket vouchers</i>)</p> <p>Additional Benefits Adviser for <i>financial healthchecks and additional benefit advice.</i></p>	<p>Bernadette Fry / Aggie Maresch April 2025 – March 2026</p>
<p>Pensioners often affected by higher heating costs from being at home more</p>	<p>Pension Credit Campaign - to support poorer pensioners in receiving their full entitlement.</p> <ul style="list-style-type: none"> • Food pantries • Money Cafes 	<p>Bernadette Fry / Aggie Maresch April 2025 – March 2026</p>
<p>Cost of heating homes vs. paying rent (especially in some of the North of the Borough where there is less wealth)</p>	<p>1-year Warm & Well project in the North of the Borough, to identify Damp & Mould and provide additional support and sign-posting.</p> <ul style="list-style-type: none"> • Food pantries • Money Cafes 	<p>Bernadette Fry / Aggie Maresch April 2025 – March 2026</p>

SECTION 5: Sign-off

Director/ Head of Service Name	Doug Goldring
Contact Email	Doung.goldring@rbkc.gov.uk
Date of sign off	03/02/2025
<p>Review It is important to consider equalities issues at every stage of the process. Remember an EqIA is a live document which means it must be regularly reviewed and updated considering new evidence or information, for example, have you now completed your consultation or has there been news on funding. Please ask your Director or Head of Service to sign-off at every review stage. You can have as many reviews as are appropriate for your work.</p>	
Date of 1 st Review	
Name of Reviewer	
Director signature	
Date of 2 nd Review	
Name of Reviewer	
Director signature	
Date of 3 rd Review	
Name of Reviewer	
Director signature	