

Camden Council Equality Impact Assessment Form

Camden Council Equality Impact Assessment Form

Before beginning this equality impact assessment (EqIA) form, you should use the [EqIA screening tool](#) to decide whether you need to complete an EqIA for your activity and read the [EqIA guidance](#).

The term “activities” is used by the Council to mean a range of things, such as policies, projects, functions, services, staff restructures, major developments or planning applications.

Most significant activities that affect Council stakeholders will require an EqIA when they are in the planning stage. Many will also require an EqIA to monitor their impact on equality over time or if there is a significant change that prompts a review, such as in local demographics.

EqIAs help the Council to fulfil its legal obligations under the Equality Act’s public sector equality duty. The duty requires the Council to have due regard¹ to the need to:

- eliminate unlawful behaviour, such as discrimination, harassment and victimisation;
- promote equality of opportunity between those who share a protected characteristic and those who don’t; and
- promote good relations between people who share a protected characteristic and those who don’t.

The way that we demonstrate that we have due regard for these three aims, and therefore that we are complying with the public sector equality duty, is by undertaking an EqIA.

EqIAs will almost certainly be required when a new activity affecting people who share the protected characteristics is being developed and when reviewing or changing such activities.

They will also be likely required before and during any staff re-organisations.

An EqIA should be started at the beginning of a new activity and developed in parallel with it. Activities such as services and projects should also be regularly reviewed for their impact.

An EqIA should be revisited and updated to determine whether any planned positive impacts have been achieved and whether any identified negative impacts have been mitigated. You can indicate the version of the EqIA below.

For more complex enquiries on EqIAs, in the first instance please contact equalities@camden.gov.uk where you will be able to receive dedicated support.

EqIAs should be signed off by the relevant sponsor, director or Head of Service.

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1 Due regard is a legal requirement and means that decision makers have to consider the equality implications of a proposal before a commissioning or policy decision has been made that may affect people who share each of the protected characteristics. Paying 'due regard' means giving a proportionate amount of resource to this analytical exercise relevant to the potential impact on equality.

Title of the activity	
Council tenant rent and service charge increases April 2026	
Officer accountable for the EqIA (e.g. director or project sponsor)	
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Person reviewing the EqIA (reviewer)	
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Version number and date of update	
1. 2 nd December 2025	

Step 1: Clarifying aims

1.a Is it a new activity or one that is under review or being changed?

- New
- Under review
- Being changed

1. b. Which groups are affected by this activity?

- Staff
- Residents
- Contractors
- Other (please detail):

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1.c Which Directorate does the activity fall under:

- Supporting People
- Supporting Communities
- Corporate Services
- More than one Directorate. Please specify:

1.d Outline the aims/objectives/scope of the activity. (You should aim for a summary, rather than copying large amounts of text from elsewhere.)

The proposals reviewed in this Equality Impact Assessment (EqIA) are:

- i) A proposed increase in council rents of 4.8% (CPI plus 1%) from April 2026 (paragraph 3.4).
- ii) Subject to the Secretary of State/Regulator permitting further increases for 'rent convergence' from April 2026, that all social housing rents not already at 'formula' rent will increase from April 2026 by the maximum permitted, subject to a maximum of £2 a week (and in addition to CPI +1%)(paragraph 3.7)
- iii) Agree to increase rents for all temporary accommodation held in the Council's Housing Revenue Account to the current Local Housing Allowance rate from April 2026 (paragraph 3.13) (separate EqIA issued).
- iv) Revised tenant service charges for caretaking, CCTV, communal lighting, communal mechanical and electrical maintenance, grounds maintenance and the Responsive Security Patrol (paragraph 3.17).
- v) A 4.8% increase in most service charges for Housing Revenue Account (HRA) hostels and supported housing, a 6.9% increase in charges for concierge and 3% in enhanced management charge supported housing (paragraph 3.20).
- vi) Freeze heating and hot water charges at 25/26 levels (paragraph 3.25 and Appendix B)
- vii) An increase in shared ownership rents by RPI + 0.5% (5.0%) (paragraph 3.8).
- viii) An increase in resident garage rents from £18 a week to £20 a week from 2026/27 (paragraph 3.21).
- ix) Agree to increase other fees and charges by 3% (private garages, estate parking, sheds, cupboards, allotments, keys and fobs, leaseholder fees). (paragraph 3.22-3.23 and Appendix C)

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The reasons for these proposals:

The Council's Housing Revenue Account (HRA) includes the Council's housing income (mainly council tenant rents and service charges) alongside housing costs. There is a legal requirement for these to balance and, as a result, HRA income and expenditure are regularly reviewed. There is also a requirement that the HRA is kept separate from other council income and costs in the General Fund. The Council must balance the need to have enough money to invest in residents' homes and the impact on their affordability, and on balance the need to invest in the homes is greater.

Current pressures on the HRA are detailed in part 1 of the report that this Equality Impact Assessment (EIA) accompanies. They include the impact from a Government requirement between 2016–2020 that tenant rents reduce by 1% each year, extensive fire and building safety improvements, works to address damp and mould and costs associated with new regulatory requirements for social landlords.

Increasing council rents

As a result of these pressures, and to minimize impact on housing services, it is proposed that council tenant rents increase by 4.8% from the start of April 2026. This is the maximum permitted by the Government's current cap on social housing rents. Tenants who receive housing benefit (HB) or Universal Credit (UC) to cover their housing costs will not be impacted so long as they continue to receive those benefits at the same level. Tenants receiving benefits to cover part of their housing costs are also unlikely to pay more unless the shortfall is due to a benefit cap or the bedroom tax being in place and this is covered in greater detail below. A table in paragraph 3.3 of the report shows what the increase could mean for other tenants on an average rent for each bedroom size:

Bed size	Average Rent 25/26	Increase 4.8%	Average Rent 26/27 4.8%
0	£108.86	£5.23	£114.09
1	£129.19	£6.20	£135.39
2	£146.59	£7.04	£153.63
3	£163.42	£7.84	£171.27
4	£181.60	£8.72	£190.32
5 +	£201.03	£9.65	£210.68

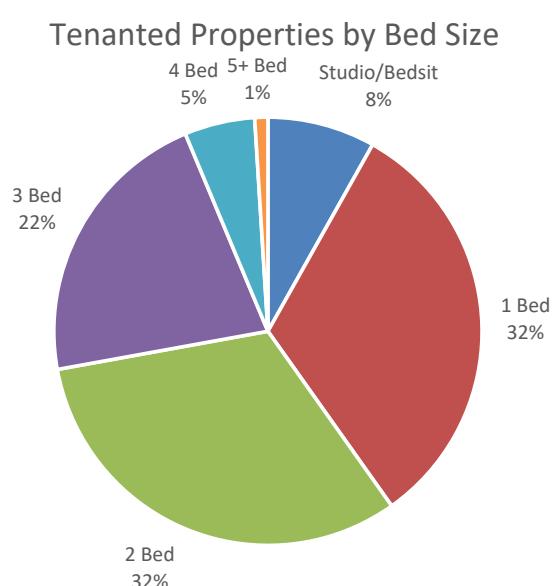
In the July 2025 Spending Review the government launched a consultation on Rent Convergence. This was seeking the views of social landlords to potentially allow rents that are below 'formula' rent to increase by an additional amount each year, above CPI+1% until they 'converge' with formula rent. The consultation was seeking views on whether £1 or £2 would be suitable in order to converge to formula rent levels, however, in Camden 99% of our properties are below formula rent and the average gap between actual rent and target

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rent is £19.49/week. Feedback from the Rent Convergence consultation is expected to be published in January 2026.

Should the Government support rents increasing by CPI + 1% (4.8%) + £1 per week, the average increase in rents will be 5.4%, an average increase of £8.04 on a 2-bed property. This would increase the HRA's funding by £1.2m on top of the £8m increase from CPI +1%. If the Government support rents increasing by CPI + 1% (4.8%) + £2 per week, the average increase in rents will be 6.2%, or £9.04 on a 2-bed property. This would increase the HRA's funding by £2.3m on top of the £8.1m increase from CPI +1%. Table two below shows the impact on average rents if they have CPI + 1% and £1/week as well as average rents if they have CPI + 1% and £2/week. Table 3 in paragraph 3.5 shows average increases if convergence is applied.

There are currently (as at 7th October 2025) 23,252 council tenancies. The chart below shows how the Council's stock breaks down by bedroom size:



It is also intended to apply a rent increase of 5% (RPI + 0.5%) to fifteen shared ownership tenants under the terms of the lease.

Council tenant service charge increases

The proposed increases in tenant service charges are set out in the table below. These reflect inflation and increased costs. Tenants living on estates or in blocks of flats will have service charges to pay. The proposed increases will add a maximum £1.16 per week (or c.£5.00 per month) to the charge for tenants benefiting from all of these services. Service charges are included within the housing costs paid for by housing benefit or Universal Credit when tenants have their housing costs covered by these benefits.

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Tenant weekly service charges	2025/26 weekly Charge	2026/27 weekly increase	2026/27 weekly charge	% change
Caretaking	£12.42	£0.62	£13.04	5.0%
Communal Lighting	£3.09	£0.06	£3.15	2.0%
CCTV	£1.22	£0.08	£1.30	6.8%
Communal M&E Maintenance	£1.52	£0.09	£1.61	5.8%
Ground Maintenance	£2.53	£0.25	£2.78	10.0%
Responsive Housing Patrol	£0.80	£0.06	£0.86	6.9%
	£21.58	£1.16	£22.74	

Proposed increases in supported housing charges

These proposed increases are intended to ensure that the Council's hostels and other forms of supported housing remain self-financing. A table at paragraph 3.20 in the report shows what the increase in these charges would mean. The enhanced management charge increasing by 3% is driven by staff costs. Most other charges are increasing by 4.8% in line with CPI+1%, and then concierge charges will increase by 6.9% as the contract price has increased in line with London Living Wage.

Weekly rental charges to residents	2025/26	2026/27	Increase	Percentage
Cleaning	£63.08	£66.11	£3.03	4.80%
Cleaning self-contained	£40.09	£42.01	£1.92	4.80%
Concierge (where applicable)	£99.79	£106.68	£6.89	6.90%
Amenity Charge Single	£19.11	£20.03	£0.92	4.80%
Amenity Charge Couple	£32.79	£34.36	£1.57	4.80%
Amenity Charge Communal	£5.02	£5.26	£0.24	4.80%
Sheltered Housing Enhanced Management Charge	£56.31	£58.00	£1.69	3%

The enhanced management fee for sheltered housing tenants would increase by £1.69 per week to £58.00. There are currently (7th October 2025) 702 sheltered housing tenancies.

Other than the amenity charges for single people and couples (which is support related and due to increase by either £0.92 or £1.57 per week), these charges are also included within the housing costs that will be covered by benefits so tenants / residents should not have more to pay if benefits already cover these costs.

District heating and hot water charges

In previous years, the heating scales had to be increased and held high to repay the heating pool deficit (created by heating charges being less than actual costs to the HRA of gas and electricity during 2022/23). This deficit has now been repaid. It is therefore

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recommended to freeze heating scales at 2025/26 levels. A full list of scales is shown in Appendix B. The impact on an A1 scale with 2 bedrooms is no change from £28.83/week.

11,214 tenanted (50% of all tenants) and 3,844 leasehold properties receive district-heating services and/or gas supplies from the Council. This includes approx. 7800 tenants on fixed heating and hot water charges.

An increase in resident garage rents from £18 a week to £20 a week

This extra income is required to catch-up on the three-year MTFS Saving that was under target due to reduced demand.

Garage charges increased from £12 to £14 per week in April 2023, from £14 to £16 per week in April 2024, and from £16 to £18 per week in April 2025. Before that they had been £12 per week since 2009.

The Council has 1458 tenanted garages. We prioritise applications and allocate garages as follows:

- x) Tenants and leaseholders resident on the estate – blue badge holders take priority
- xi) Blue badge holders on neighbouring estates
- xii) Tenants and leaseholders on neighbouring estates
- xiii) Tenants and leaseholders on all other estates
- xiv) Business, private lettings and staff

Increase rents for all temporary accommodation held in the HRA to the current Local Housing Allowance rate

The Council has received external legal advice confirming that it can charge full current LHA for Temporary Accommodation (TA) in the HRA. This rent increase would have a material impact on the Council's General Fund overspend on temporary accommodation, and would also benefit the HRA by generating additional income. A report went to Cabinet in July highlighting the potential impact of the rent increase on households in TA who do not currently receive HB, and outlined a plan to support these households which would now be put into action. A separate EqIA has been submitted for this change.

An increase to other HRA fees and charges

The cost of commercial garage rent is also increasing by 11%, in proportion with the increase tenants are facing. Other fees and charges in the Neighbourhoods service area were reviewed and are proposed to increase by 3% as the standard inflation assumption agreed by the Director of Finance in September 2025. The other fees and charges that are increasing by 3% are estate parking spaces, resident visitor parking permits, shed and cupboard rental, allotment rental, keys and fobs, and leaseholder admin, legal and valuation charges (Appendix C).

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The volume of commercial garage use is low and the average increase is £3.82 per week. There has been benchmarking done against other nearby authorities and most Camden's commercial garage charges are low in comparison.

Step 2: Data and evidence

What data do you have about the people affected by the activity, for example those who use a service? Where did you get that data from (existing data gathered generally) or have you gone out and got it and what does it say about the protected characteristics and the other characteristics about which the council is interested?

Is there currently any evidence of discrimination or disadvantage to the groups?

What will the impact of the changes be?

You should try to identify any data and/or evidence about people who have a **combination, or intersection, of two or more characteristics**. For example, homeless women, older disabled people or young Black men.

2.a Consider any relevant data and evidence in relation to all Equality Act protected characteristics:

- Age
- Disability, including family carers¹
- Gender reassignment²
- Marriage and civil partnership
- Pregnancy and maternity
- Race
- Religion or belief
- Sex
- Sexual orientation

¹ This is the legal term in the Equality Act. In practice there are specific legal protections for a diverse range of people who have physical, mental and sensory impairments, long-term health conditions and/or neurodivergence, as well as carers who provide unpaid care for a friend or family member who cannot function without their support. Census and local datasets use the Equality Act definition and will include people who may not use the language of disability to describe themselves.

² This is the legal term in the Equality Act. In practice there are specific legal protections for anyone whose gender identity does not match the sex they were assigned at birth. This means, for example, that people who are trans and people who are non-binary or gender fluid are considered a specific protected group under the Equality Act.

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Age

Tenants over state pension age

Tenant's ages are collected when tenancies begin and the Council is able to extract accurate data on the tenant age profile from our integrated housing IT system, NEC (Northgate). The number and profile of tenancies varies slightly from week to week as tenancies end and new ones begin. 6224 council tenants (27% of all tenants) were aged 66 years old or older on 7th October 2025. 66 is the state pension age.

In her Autumn Statement to Parliament on 26th November 2025 the Chancellor of the Exchequer announced that state pensions would increase by 4.8% in April 2026. This amounts to a weekly increase of £11.05 for people receiving the full pension. This is equal to the rent increase of 4.8% and higher than consumer price inflation. This will help mitigate towards the cumulative impact of the increases from rent, including convergence, and service charges.

Universal Credit stops when people reach state pension age and tenants over that age need to apply for housing benefit for help with their housing costs. Approximately 68% of tenants aged 66 and over receive housing benefit for their rent and service charges and on 1st November 2025 4217 council tenants over state pension age were receiving housing benefit. As seen above, tenants will not be impacted by the rent and service charge increase if their housing costs are covered by housing benefit. Some of the 32% of tenants in this age group who don't receive housing benefit (already migrated to Universal Credit, or receiving neither if they have additional work pensions, savings exceeding £16,000 or are still working) will be impacted although the impact is mitigated by the increase in state pension.

The bedroom tax no longer applies when tenants reach state pension age however a percentage rent increase means that tenants in larger homes will have a larger rent increase and older tenants who have remained in larger homes after children have grown up and moved out may have more to pay as a result than other single tenants or couples in smaller homes. The Council provides support, including incentive payments, to tenants who wish to downsize³ including a specialist team that provides support to tenants aged 60 and over.⁴ Tenants who have extra space also have other options to mitigate the impact of a rent increase. Secure tenants for example have the right to take in a lodger if they choose.

The Council values our older residents, many of whom have been our tenants for many years and we recognise that older tenants can sometimes need extra support to stay living in their homes. Every year we work with Public Health on our annual Winter Wellness campaign identifying older tenants living in the areas with the highest levels of deprivation and at highest risk of loneliness (using the Age UK loneliness map). Contact is

³ [Financial help for downsizing your council home - Camden Council](#)

⁴ [Downsizing - Camden Council](#)

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made with those tenants over the winter months to offer health and support including with benefit and money issues if it is needed.

Older tenants who are younger than the state pension age

The Council can no longer be sure how many tenants are affected by the bedroom tax because Universal Credit (UC) is administered by the Department for Work and Pensions (DWP) who do not share this data with Local Authorities. 75 council tenants receiving Housing Benefit were affected by the bedroom tax on 3rd November. This number has decreased since last year and will continue to decrease as more and more tenants move to UC.

Tenants who have other adults who are not their spouse or partner (usually adult children) living with them may have a “non-dependent deduction” (NDD) from any benefit they receive for their housing costs. Whilst a contribution towards the rent from another earner in the household may benefit many, other tenants with an NDD do not receive their contribution. A rent increase would not mean however that the amount of the non-dependent deduction would increase as it is a set amount (currently, for example, a monthly reduction of £91.47 from Universal Credit paid for housing costs). Non-dependant deductions are likely to be higher if there is more than one non-dependant.

Young tenants

On 21 November 290 tenants (under 2%) were aged 25 or younger. This includes Camden care leavers. 32 care leavers were rehoused into Camden tenancies in 2024-25, plus 2 out of borough reciprocals. As 34 tenancies were let to care leavers the previous year, a significant proportion of younger tenants will be care leavers. Younger people are often on lower wages. The National Minimum Wage for people under the age of 25 varies with people entitled to less the younger they are. Young people are also more likely to be studying, starting out on their career or in insecure work. The majority of tenants under 25 did not answer the question around employment type in our data so it is difficult to know the true impact.

Disability, including family carers

Data from the March 2021 census on disability published in January 2023 showed more than one in seven (15.2%) Camden residents with a long-term health problem or disability limiting day-to-day-activities in some way. The most recent Family Resources Survey, published by the Department of Work and Pensions in March 2025 identified 25% of people reporting a disability with only slightly fewer (24%) of “working age” people reporting a disability.

Prevalence and risk of disability rises sharply with age. The Family Resources Survey identified 45% of adults over state pension age reporting a disability⁵. The average age of a council tenant is approximately 54, significantly higher than the Camden population as a whole and levels of ill health and disability will be higher too especially given the needs-based housing allocations policy which gives additional priority to applicants on medical

⁵ [ch4-disability.xlsx](#)

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grounds (10% of lettings last year were to households where a family member had the highest possible medical points.)

MIND referred to Covid as a “mental health emergency”. They quoted ONS data showing rates of depression doubling during the pandemic and 84.9% people reporting being stressed or anxious. The pandemic was followed by the cost of living crisis and the impact of both is long lasting. MIND have also reported that 1 in 3 social housing tenants suffer from mental health problems. Rates of mental ill health in Camden are significantly higher than the national average. A report of the Cabinet Member for Health, Wellbeing and Adult Social Care for a themed debate on mental health and wellbeing at Council on 18 September 2023 referred to 2017 data showing 1 in 5 Camden residents experiencing depression or anxiety. It also refers to data showing self-reported loneliness in Camden was substantially higher than in any other Inner London borough.

Residents with long term ill health issues or disabilities may have more expenses than other people, for instance if they are unable to leave their house regularly their fuel costs are likely to be higher. Residents with unavoidable higher expenses who don't have their housing costs covered by benefit may be adversely affected by a rent increase. Anxiety about money is one of the key factors that can exacerbate mental ill health conditions like depression, especially when people are also worried that they might lose their home. A December 2022 analysis of tenants in Camden with the highest rent arrears found at least 42% had reported experiencing problems with their mental health. As this can be a difficult issue for people to disclose, we expect that the actual rate will be much higher.

However, the increase in garage rents should not impact blue badge holders as they are exempt from paying garage charges.

At the same time, as well as funding repairs and improvements to council homes, the rents that council tenants pay fund services that support the most vulnerable to keep safe, keep their tenancies and maximise their income – like our neighbourhood housing and welfare rights teams and community safety officers.

Gender reassignment

NEC data shows 248 council tenants have identified as trans. Experian reports that the LGBTQIA+ community encounters distinct social and financial hurdles, especially transgender individuals⁶. This could be due to insufficient bank support, less employment opportunities or discrimination due to societal stigma linked to their identity.

Marriage and civil partnership

There is usually no need for couples to share their relationship status with the Council and the Council does not have data about tenants who have married their partner or who are in a civil partnership. It can also be difficult to keep track of household composition as

⁶ [Bridging the Gap: Advancing Transgender Financial Inclusion](#)

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tenants do not need to tell the Council if someone leaves or joins their household unless (for example) they are receiving a benefit or discount, or have made an application, where this matters.

As the chart above shows, over 40% of council homes have one bedroom or are studios. This reflects that a significant proportion of council tenants live on their own. Although there are some benefits that reduce costs for single people, like the 25% single person discount for council tax, people living on their own don't have someone else to share the rent and bills with.

Data published by the Office for National Statistics (ONS) in 2019,⁷ which followed analysis of how 25-64 year olds spent their money, showed "people living on their own spend an average of 92% of their disposable income, compared with two-adult households who spend only 83% of theirs" and that single people "feel less financially secure than couples without children". More recently ONS analysis of 2021 census data published in May 2023⁸ found 13% of all households in the UK consisted of people living on their own. The proportion in the Council's stock is significantly higher.

Pregnancy and maternity

62% of council tenants are women. This partly reflects a significant number of single parent households largely headed by women. As referred to above, tenants do not have to share their relationship status or household composition with their landlord so it is not possible to be completely certain about how many single parent households there are at any particular time. Census data from March 2021 shows a total of 10,559 single parent households in the borough (a significant increase from the 2011 census) of whom around 90% will be headed by women (if consistent with national census patterns from 2021)⁹. Taking into account that the costs of raising children are disproportionately borne by women, any additional pressures on incomes are also likely to disproportionately affect them.

While on maternity leave, women will have reduced pay and increased expenses with a newborn. There are also potential health implications of increased stress around finances while pregnant.

In her Autumn Statement to Parliament on 26th November 2025 the Chancellor of the Exchequer announced that the two-child benefit cap will be scrapped from April 2026. This change will mean that families with more than two children will be able to receive additional Universal Credit or Child Tax Credits, meaning that families could receive an extra £442.50 on average each month as a result of the changes.¹⁰

⁷ [The cost of living alone - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/costoflivingalone)

⁸ [Families and households in the UK - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/peoplepopulationandcommunity/familiesandhouseholds/familiesandhouseholds)

⁹ [How life has changed in Camden: Census 2021](https://www.ons.gov.uk/peoplepopulationandcommunity/census2021/2021census)

¹⁰ [Two-child benefit cap scrapped - what it means for families - Money To The Masses](https://www.moneytothemasses.com/two-child-benefit-cap-scraped-what-it-means-for-families/)

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Women are also far more likely to have unpaid caring responsibilities impacting on their ability to take on full time paid employment. When the costs of child care or social care are prohibitively expensive they can be a barrier to paid employment or full-time work.

Race

The Council's report "Building Equal Foundations," published in the summer of 2020, details the disproportionate impact that Covid-19 had on Black and Asian people and people from other minority ethnic backgrounds, noting that "Black, Asian and minority ethnic workers are more economically vulnerable to the current crisis than white ethnic groups as they are more likely to work in the shut-down sectors such as restaurants, retail and the gig economy".

Analysis of council tenants claiming Universal Credit since 23 March 2020, carried out to help identify the impact of Covid, identified that Black and Asian tenants featured disproportionately in this group. As referred to above higher rents and charges are likely to impact disproportionately on those who are already economically disadvantaged.

Data about ethnicity is only available for 69% of council tenants either because tenancies predate the date that this data began to be collected, because tenants did not wish to share this information or because the data was not collected for another reason. Excluding tenants described as "white" (UK, Other, Irish or gypsy / traveller) 8611 tenants (55% of those for whom there are records) are recorded as Black, Asian, mixed race or Other with the largest categories being Bangladeshi (1938), Black African (1798), Other (1062) and Somali (891). Therefore the majority of tenants who do not identify as white are disproportionately impacted by the proposed changes.

Religion or belief

There is limited data about the religion or beliefs of Camden council tenants. Of the data that does exist the three largest categories were for people who identified as Muslim, Christian or as having no religion or belief.

Sex

As referred to above, 62% of council tenants are women, which means that women are going to be disproportionately impacted by the changes. In the data appendix to their Cost of Living Crisis Enquiry Report published in March 2023¹¹ Camden Women's Forum have highlighted that median pay for women who live in Camden was 86% of men's pay in 2021 and therefore 14% lower on average than that of a man.

See also the section above about pregnancy and maternity. Single parents are overwhelmingly women.

¹¹ [Camden Women's Forum - Camden Council](#)

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ONS data referred to above found that living alone comes with extra financial challenges. ONS census data also shows that 53% of people living alone nationally are women. Many of these people will be older people, especially older women.

Sexual orientation

There is limited data on the sexual orientation of Camden tenants. Of those for whom data is known the largest group is those who do not wish to disclose this information, followed by those who identify as heterosexual. Although the data is limited it does indicate a significant minority of tenants identifying as lesbian, gay, bi-sexual or another sexual orientation.

Intersectional groups

Council housing is concentrated in many of the most deprived areas of Camden. The proportion of council tenants seeking work is almost twice that of private sector tenants and three times that of owner occupiers, the proportion looking after home or family is more than double that of residents in other sectors and the proportion with a long-term sickness or disability more than five times higher than in other sectors. Lower income households are concentrated in social housing with 72% of council tenants receiving full or partial housing benefit or Universal Credit and Black and Asian tenants and women are disproportionately represented amongst those lower income groups.

Council rents tend to be lower than Housing Association rents and are significantly lower than the rents that tenants in the private rented sector pay in Camden. That the Council's rents are less than rents in other tenures does not however lessen the impact of increases in rents and charges for those on low incomes who need to pay them.

At the same time a significant proportion (more than 70%) of tenants on the lowest incomes are not expected to have more to pay as a result of these proposals and many of the services that council rents pay for help to support the most disadvantaged and reduce inequality. With increased income from rent, service charges and other fees and charges there will be greater funds available for the provision of the Council's housing services including those that address inequality and promote financial inclusion as well as repairs and improvements to council homes. Whilst these benefits will benefit all tenants, they will particularly benefit those with protected characteristics and intersectional groups, as outlined in this EqIA.

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2.b Consider evidence in relation to the additional characteristics that the Council is concerned about:

- Foster carers
- Looked after children/care leavers
- Low-income households
- Refugees and asylum seekers
- Parents (of any gender, with children aged under 18)
- People who are homeless
- Private rental tenants in deprived areas
- Single parent households
- Social housing tenants
- Any other, please specify

Foster carers

The Council's Allocations Scheme provides for a quota of ten larger homes for letting to council approved foster carers each year and the Council promotes foster care as an option to our tenants. There is no data easily available to identify how many foster carers live in the Council's stock.

Looked after children/care leavers

The Allocations Scheme also provides for additional support needs points for young people aged under 25 who have lived in care. Data provided above (see section on "age") explains that 32 care leavers were rehoused into the Council's stock last year and that a significant proportion of our younger tenants are likely to have spent time in care.

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Low-income households

The Council's rent accounting data shows 11,159 tenants were receiving Universal Credit (UC) at the end of October 2025 when 5183 tenants were receiving housing benefit. Adding these figures together indicates that 72% of tenants are receiving benefits for housing costs (in full or in part). The proportion of tenants on these benefits has increased as an increasing number of tenants either claim or have transitioned to UC and it is likely that the Council's data inflates the number of tenants on UC. This is because, whilst the DWP advise the Council when tenants claim UC, it does not advise us when they stop and therefore a number of tenants recorded as UC claimants will have stopped claiming.

As explained above, tenants receiving benefits towards their housing costs will not have more to pay as a result of the proposed increase in rents and service charges unless they are impacted by the bedroom tax or benefit cap. As at end of October 2025 23.4% of tenants receiving Housing Benefits were receiving partial benefits.

Around 30% of council tenants receive no help from benefits to cover, or contribute to, their housing costs. Increased rents and charges will impact adversely on tenants with incomes above the qualifying level for assistance with their housing costs from housing benefit or Universal credit. This largely affects tenants below state pension age but will also affect some older tenants who receive a private pension. There will also be an impact for tenants with capped benefits due to the benefit cap or social sector size criteria (bedroom tax). These tenants will have an increased benefit shortfall and their rent increase will reduce the income they have available for other things. The bedroom tax reduces benefit for housing costs by 14% for people with one extra bedroom and by 25% for those with two or more.

Refugees and asylum seekers

The Council does not have reliable data about the number of tenants who have, or who had, refugee or asylum seeker status. Many of these tenants were granted tenancies many years ago. The Council could seek to obtain this data when next doing data collection.

Parents (of any gender, with children aged under 18)

Around 60% of the Council's stock has two bedrooms or more and whilst some homes are under occupied (for example where adult children have left home) other smaller homes are occupied by overcrowded families. A significant proportion of council homes are occupied by families with children. This has been referred to in the sections above. In the Autumn Statement there was a lift to the 2-child benefit cap meaning that from April 2026 parents with more than two children will be able to receive more benefits, thus helping them to pay the increased rents and service charges.

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People who are homeless

Whilst council tenants are, by definition, not homeless, 6% of lettings in 2024-25 were to applicants who were homeless or to prevent homelessness. Another 22% of lettings were to households / individuals who lived with family or friends.

The Council is committed to helping tenants to maintain successful tenancies and avoid homelessness and much of the work of our neighbourhood housing teams, rent teams and welfare rights team contributes to this. These services are funded by tenant's rents.

Private rental tenants in deprived areas

This section is not applicable.

Single parent households

Some of the additional financial challenges faced by single parents are referred to in the section on maternity and pregnancy above. As a result of these, the unaffordability of private sector rents for many single parents and the Council's allocation policy (which aims to prioritise for housing those in the greatest need) it is likely that many of the borough's ten and a half thousand single parents are living in social housing and, as the Council is the largest landlord in the borough, in council housing in particular.

Social housing tenants

The entirety of this report is focussed on social housing tenants and therefore this section is not applicable.

Any other, please specify

Other groups impacted by these proposals include residents in Camden hostels where it is intended to increase supported housing charges. Most hostel residents will have the increase in charges covered by benefits. For those that don't the issues will reflect those for groups living in general needs or sheltered housing as set out in the section on protected characteristics above.

2.c Have you found any data or evidence about intersectionality. This could be statistically significant data on disproportionality or evidence of disadvantage or discrimination for people who have a combination, or intersection, of two or more characteristics.

Yes, this is referred to in the section above on intersectional groups. This assessment refers, throughout, to how many council tenants have a combination of characteristics that when taken together multiply any disadvantage they are experiencing or risk.

The Council's rent setting process is informed by the need to strike a balance between the need for revenue from rents and service charges, which is vital to repair and improve homes and provide services for tenants, and the need to set rents and charges at a level that recognises the risk of hardship when tenants are asked to pay more.

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Step 3: Impact

Given the evidence listed in step 2, consider and describe what potential **positive and negative impacts** this work could have on people, related to their **protected characteristics** and the **other characteristics** about which the Council is interested.

Make sure you think about all three aims of the public sector equality duty. Have you identified any actual or potential discrimination against one or more groups? How could you have a positive impact on advancing equality of opportunity for a particular group? Are there opportunities within the activity to promote “good relations” – a better understanding or relationship between people who share a protected characteristic and others?

3.a Potential negative impact on protected characteristics

Protected Characteristic	Is there potential negative impact? (Yes or No)	Explain the potential negative impact
Age	Yes, for some	<p>Some, largely older, tenants under state pension age who have a shortfall in their benefit because of the bedroom tax or benefit cap will pay more as will people who do not receive help from benefits to pay their rent or charges. There may also be an impact for people on lower wages or in insecure work. These are often younger people.</p> <p>Older tenants are more likely to be retired and suffer from health issues or have a disability meaning that they may spend more time at home than other groups. They may not use heating and hot water as much as they should to keep warm and well because they are worried about the cost.</p>
Disability including carers	Yes, for some	<p>Disabled tenants are one of the groups who may have higher living expenses and any additional demands on their budgets may impact them more than others.</p> <p>Anxiety levels have risen since the pandemic and a rent increase may be one more thing for tenants to worry about, including the many who experience mental ill health.</p> <p>The most significantly disabled and unwell are likely to be receiving benefit that covers their housing costs. This does not necessarily cover heating and hot water charges which are often higher for disabled people.</p>

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Gender reassignment	No	None identified
Marriage/civil partnership	Yes, for some	No negative impact identified other than that any additional financial burden can adversely affect those whose budgets are more stretched. This can be the position for single person households and especially single parents.
Pregnancy/ maternity	Yes, for some	While on maternity leave, women will have reduced pay and increased expenses with a newborn. There are also potential health implications of increased stress around finances while pregnant. Therefore pregnant women could be disproportionately impacted by the increases.
Race	Yes, for some	Black and Asian people often experience economic and health inequalities. A rent increase disproportionately impacts people in insecure or low paid work and these are often Black and Asian people and people from other ethnic minority group. We also know that those from Black, Asian and other ethnicity groups make up the majority (55%) of Council tenants in Camden.
Religion or belief	No	None identified
Sex	Yes, for some	No negative impact identified other than that any additional financial burden can adversely affect those whose budgets are more stretched. Women's jobs and incomes still lag behind those of men. 70% of tenants are women, many are single parents.
Sexual orientation	No	None identified

3.b Potential positive impact on protected characteristics

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Protected Characteristic	Is there potential positive impact? (Yes or No)	Explain the potential positive impact
All tenants	Yes	<p>The positive impact for all groups is in the contribution tenants' rents make to the provision of the Councils housing services including those that help to address inequality and promote financial inclusion as well as repairs and improvements to council homes. Whilst these may benefit all tenants, they particularly benefit those with protected characteristics.</p>
Age	Yes	<p>Neighbourhood based housing teams with a named housing officer as a contact for tenants in a small local area may particularly benefit the older and more vulnerable.</p> <p>A majority of tenants (around 70%) will have the increase in rent and charges covered by the benefit they receive towards their housing costs.</p>
Disability including carers	No specific positive impact	General positive impact above
Gender reassignment	No specific positive impact	As above
Marriage/civil partnership	No specific positive impact	As above
Pregnancy/ maternity	No specific positive impact	As above
Race	No specific positive impact	As above
Religion or belief	No specific positive impact	As above
Sex	No specific positive impact	As above
Sexual orientation	No specific positive impact	As above

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3.c Potential negative impact on other characteristics

Characteristic	Is there potential negative impact? (Yes or No)	Explain the potential negative impact
Foster carers	No	None identified
Looked after children/care leavers	Yes, for some care leavers	There may be an impact for people on lower wages or in insecure work. The National Minimum Wage for people under the age of 25 varies with people entitled to less the younger they are. Young people are also more likely to be studying, starting out on their career or in insecure work. If they are not in receipt of HB or UC they will feel the impact of increased rents and service charges more.
Low-income households	Yes, for some	Around 30% of tenants receive no help with their housing costs from benefits. Some will have good incomes and / or savings but others will be on low incomes just above benefit level and already stretched budgets may be stretched more (although for some the proposed increases will mean they are eligible for benefits that they weren't eligible for before).
Refugees and asylum seekers	No	None identified
Parents, of any gender, with children aged under 18	Yes, for some	As above (under low-income households)
People who are homeless	No	A separate EqIA is discussing the increased Temporary Accommodation Purchasing Project rents which will impact homeless people.
Private rental tenants in a deprived area	No	Not applicable
Single parent households	Yes, for some	See above (under low income households)
Social housing tenants	Yes, potentially for all	Please see other sections as this EqIA is wholly about council tenants.

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Any other, please specify	No	None identified
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3.d Potential positive impact on other characteristics

Characteristic	Is there potential positive impact? (Yes or No)	Explain the potential positive impact
All tenants	Yes	<p>The positive impact for all groups is in the contribution tenants' rents make to the provision of the Councils housing services including those that help to address inequality and promote financial Inclusion as well as repairs and improvements to council homes. Whilst these may benefit all tenants, they particularly benefit those with protected characteristics. Neighbourhood based housing teams with a named housing officer as a contact for tenants in a small local area may particularly benefit older or more vulnerable tenants.</p> <p>A majority of tenants (around 70%) will have the increase in rent and charges covered by the benefit they receive towards their housing costs.</p>
Foster carers	No specific positive impact	As above
Looked after children/care leavers	No specific positive impact	As above
Low-income households	No specific positive impact	As above
Refugees and asylum seekers	No specific positive impact	As above
Parents, of any gender, with children aged under 18	No specific positive impact	As above

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People who are homeless	Not applicable	Not applicable
Private rental tenants in deprived areas	Not applicable	Not applicable
Single parent households	No specific positive impact	See above ('All tenants')
Social housing tenants	Not applicable	Please see other sections as this EqIA is wholly about council tenants.
Any other, please specify	Not applicable	Not applicable

3.e Consider intersectionality.⁴ Given the evidence listed in step 2, consider and describe any potential **positive and negative impacts** this activity could have on people who have a **combination, or intersection, of two or more characteristics**. For example, people who are young, trans and homeless, disabled people on low incomes, or Asian women.

Potentially, negative impacts for those affected (a bigger drain on already stretched finances) could be greater for those who have a combination, or intersection, of more than one of the characteristics listed above. At the same time, because the purpose of council housing and services is to help reduce inequality, including by providing good quality affordable housing for people who have few alternative options, these residents may benefit more from the investments into homes and services these increases will pay for. The Council will endeavour to monitor the impact of the decisions in the report to better understand the actual impact on intersectionality.

⁴ Intersectionality refers to the interconnected nature of social categorisations such as race, class, and gender as they apply to a given individual or group, regarded as creating overlapping and interdependent systems of discrimination or disadvantage.

Step 4: Engagement - co-production, involvement or consultation with those affected

4.a How have the opinions of people potentially affected by the activity, or those of organisations representing them, informed your work?

List the groups you intend to engage and reference any previous relevant activities, including relevant formal consultation? ¹²	If engagement has taken place, what issues were raised in relation to one or more of the protected characteristics or the other characteristics about which the Council takes an interest, including multiple or intersecting impacts for people who have two or more of the relevant characteristics?
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¹² This could include our staff networks, advisory groups and local community groups, advice agencies and charities.

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Council tenants	<p>Consultation will be with the five District Management Committees (DMCs) consisting of representatives from Camden's tenant and resident associations (TRAs). Informal consultation took place at December DMCs followed by a formal consultation process at a joint DMC meeting in January 2026. A summary of DMC feedback will be presented to Cabinet when the proposal is considered.</p> <p>Resident engagement to identify tenant priorities is an ongoing process of dialogue. This includes through our current intensive engagement programme and through tenant satisfaction surveys.</p>
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4.b. Where relevant, record any engagement you have had with other teams or directorates within the Council and/or with external partners or suppliers that you are working with to deliver this activity. This is essential where the mitigations for any potential negative impacts rely on the delivery of work by other teams.

The Welfare Rights Team and Income Collection teams will work with tenants to ensure they are able to pay or have payment plans in place or have productive discussions around affordability.

We have sought legal advice about the changes to rents and the impact of a delayed government announcement.

Step 5: Informed decision-making

5. Having assessed the potential positive and/or negative impact of the activity, what do you propose to do next?

Please select one of the options below and provide a rationale (for most EqIAs this will be box 1). Remember to review this and consider any additional evidence from the operation of the activity.

This section will be completed following consultation with DMCs. In advance of that consultation the expectation is that option 3 will apply.

1. Change the activity to mitigate potential negative impacts identified and/or to include additional positive impacts that can address disproportionality or otherwise promote equality or good relations.	See explanatory note above
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2. Continue the work as it is because no potential negative impacts have been found	Not applicable
3. Justify and continue the work despite negative impacts (please provide justification – this must be a proportionate means of achieving a legitimate aim)	See explanatory note above
4. Stop the work because discrimination is unjustifiable and there is no obvious way to mitigate the negative impact	Not applicable

Step 6: Action planning

6. You must address any negative impacts identified in steps 3 and/or 4. Please demonstrate how you will do this or record any actions already taken to do this.

Please remember to add any positive actions you can take that further any potential or actual positive impacts identified in step 3 and 4.

Make sure you consult with or inform others who will need to deliver actions.

Action	Due	Owner
Resident engagement: inform tenants of the increase in rent, service charges and other fees through rent letters.	February 2026	Abiodun Akande, Income Operations Manager
Collecting diversity information that is not currently collected and/or addressing gaps in the current data set, including for the following specific characteristics: foster carers, refugees/asylum seekers.	By November 2026	Data team
Engagement with residents struggling to afford increases to ensure they are claiming full benefits available to them and receive support from the council. Officers will proactively identify and support affected households, guiding them through HB or DHP applications or connecting them to financial advice services.	From April 2026	Welfare Rights and Income Teams

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Ensure there is targeted signposting off the back of the several new increases being implemented in April 2026.	After rent letters are sent out	Via Council Website/Welfare Rights teams

Step 7: EqIA Advisor

Ask a colleague, preferably in another team or directorate, to 'sense check' your approach to the EqIA and ask them to review the EqIA form before completing it.

They should be able to clearly understand from what you have recorded here the process you have undertaken to assess the equality impacts, what your analysis tells you about positive and negative actual or potential impact, and what decisions you have made and actions you have identified as a result.

They may make suggestions for evidence or impacts that you have not identified. If this happens, you should consider revising the EqIA form before completing this version and setting a date for its review.

If you feel you could benefit from further advice, please contact the Equalities service at equalities@camden.gov.uk

Step 8: Sign-off

EqIA author	Name: Cait MacDermott Job title: HRA Strategy Advisor Date: 16.12.2025
EqIA advisor / reviewer	Name: Emma Cardoso Job title: Strategic Finance Lead- Housing Date: 2/12/2025
EqIA advisor / reviewer	Name: Jack Kilker Job title: Equality Impact Quality Assurance Lead Date: 17/12/2025
Senior accountable officer	Name: Gavin Haynes Job title: Director of Property Management Date: 05/12/2025