

# **Camden Council Equality Impact Assessment Form**

# Camden Council Equality Impact Assessment Form

<b>Title of the activity</b>	
EqIA on Temporary Accommodation properties rental increase from April 2026.	
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<b>Version number and date of update</b>	
V3 15/12/2025	

## 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):

### 1.c Which Directorate does the activity fall under:

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

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## 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 aim of this activity is to increase temporary accommodation (TA) rents for properties held in the Housing Revenue Account to the relevant Local Housing Allowance (LHA) rate. This change is intended to ensure alignment with Housing Benefit (HB) eligibility rules, optimise rent recovery, and reduce the financial pressure on the Council's Housing Revenue Account (HRA) in light of the growing temporary accommodation overspend. The scope includes TA properties held within the Council's HRA, particularly those acquired through the Temporary Accommodation Purchase Programme (TAPP), and aims to address inconsistencies in current rent levels, improve fairness and transparency, and support residents through targeted financial assistance and safeguards. Properties purchased through the TAPP1 scheme are currently charged formula rent (61 properties). TAPP2 and TAPP3 purchases are currently 'affordable rent' which is £233 per week including service charges (97 properties). This means it should be affordable to the majority of households in TA even if they are subject to the benefit cap. Increasing these rents to current LHA rates would be implemented by 1<sup>st</sup> April 2026.

### *Cabinet is recommended to:*

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)

## 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.

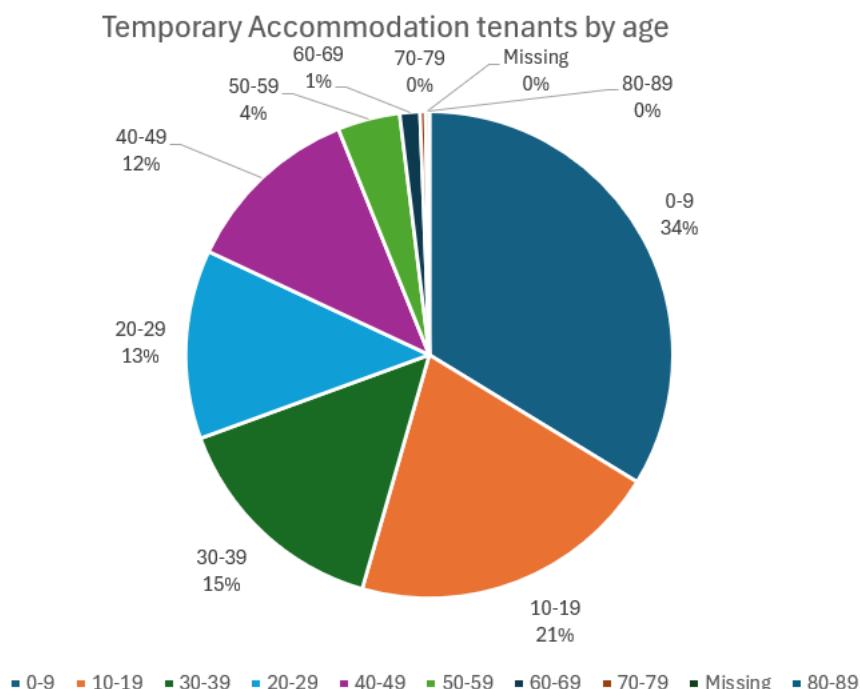
## 2.a Consider any relevant data and evidence in relation to all Equality Act protected characteristics:

- Age
- Disability, including family carers<sup>2</sup>
- Gender reassignment<sup>3</sup>
- Marriage and civil partnership
- Pregnancy and maternity
- Race
- Religion or belief
- Sex
- Sexual orientation

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## Age

The data is drawn from the Council's internal records on households currently placed in temporary accommodation (TA), including demographic information, and Housing Benefit (HB) status.



The age group 0-9 represents the largest proportion of tenants in TA, followed by 10-19 years old then 30-39 years old. Therefore, children are making up the majority of tenants. Although children would not be responsible for paying the increased rent therefore not directly impacted, they could be impacted by parents having to cut back on other spend in order to afford the increased rent. Within this group, approximately 82% are currently in receipt of some sort of benefits, which could be Housing Benefit (HB), Universal Credit (UC), or others like Child Benefits. It should be noted that these figures are not updated frequently therefore may not be 100% accurate but safe to assume the majority of TA tenants are in receipt of some sort of benefits. Younger households, particularly those under 24, tend to have lower income levels and reduced eligibility for certain benefits, potentially placing them at greater affordability risk as a result of rent.

There is currently no direct evidence of age-based discrimination related to TA rent levels. However, as the majority of tenants are under 19, this could have a disproportional impact on the lives of children and teenagers living in TA. Unfortunately, it is estimated that 210,000 Londoners will be living in temporary accommodation on Christmas Day 2025, of whom 102,000 are children<sup>1</sup>. Furthermore, affordability concerns for younger adults may arise, particularly if they are not eligible for full HB support or UC or have limited financial independence. The changes could indirectly affect this group more acutely if safeguards and support mechanisms (e.g. Discretionary Housing Payments or Money Advice Service) are not fully accessed or understood. For the high percentage of residents in the 30-39

<sup>1</sup> [More than 100,000 homeless children in capital this Christmas | London Councils](#)

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age group who already receive HB or UC, the increase should have a lesser impact. The impact will be felt more by households not in receipt of HB or UC. To mitigate this, officers will proactively identify and support affected households, guiding them through HB or DHP applications or connecting them to financial advice services. A new pot will also be created specifically to mitigate the impact of the rent rises on these groups. Tenants can receive HB to help with rent in the case of temporary housing on top of UC for other living costs<sup>2</sup> therefore it would be presumed that the amount of HB received could increase to cover the costs and their UC amount for living costs would not be impacted.

From the data set of TA residents there were no care leavers at this time.

## **Disability, including family carers**

The percentage of disabled residents in the temporary accommodation sample is 14% (this is based on all tenants in the home not just main applicants). This is broadly in line with the proportion of disabled people across Camden, which was at 15.2% in the 2021 Census. When asked about a child with disability in the household, 11% said yes. There is no current evidence of direct discrimination or systemic disadvantage against disabled residents in the context of temporary accommodation rents.

## **Gender reassignment**

Of the data available on TA tenants, when asked 'is your gender the same as the sex you were registered at birth' the majority of answers are 'Missing' as opposed to Yes/No therefore it is difficult to comment on the impact felt by this group.

## **Marriage and civil partnership**

There is not sufficient data held on the marriage status of TA tenants. Often tenants in TA could be fleeing domestic abuse therefore they would not be housed with their partner even though still legally married. Therefore, it is a complex situation and the Council would not want to further exacerbate the stress of the tenant by obtaining this data. Tenants do not have to share their relationship status or household composition with their landlord so it would not be possible to be certain of these figures and therefore the impact felt by different groups.

## **Pregnancy and maternity**

From the TA data set 99% of tenants were not pregnant, therefore there would be minimal impact to this group at this time. However, in the data set 65% were single parent households. Tenants do not have to share their relationship status or household composition with their landlord so it would not be possible to be certain of these figures.

However, in her Autumn Statement to Parliament on 26th November 2025, the Chancellor of the Exchequer announced that the two-child benefit cap will be

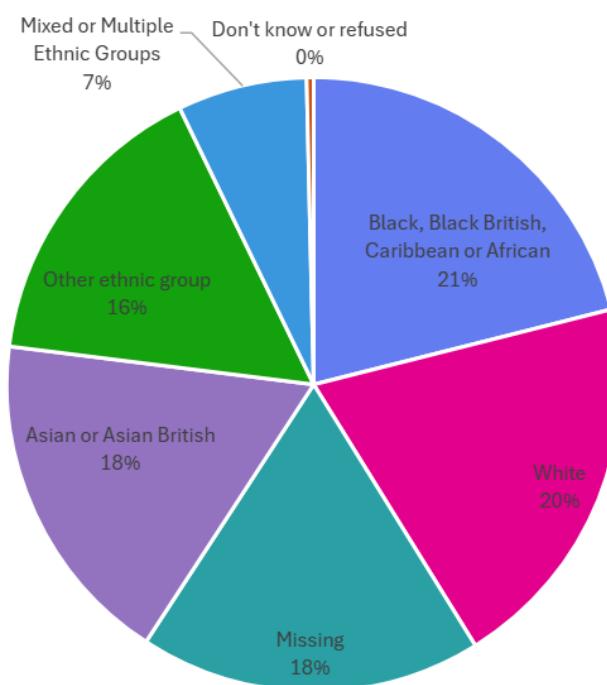
<sup>2</sup> [Housing benefit: hostels, temporary housing - Shelter England](https://shelter.org.uk/our-work/housing-benefit-hostels-temporary-housing)

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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, therefore more income could be used towards housing costs to mitigate the impact of the increased rent.

## Race

From the data sample on TA residents, 21% are Black, Black British, Caribbean or African and 20% are white. 18% of tenants did not have a response for the question on Race/Ethnicity.



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".

## Religion or belief

There is no data in the sample obtained that discusses religion or belief.

## Sex

From the TA data set obtained, 51% of tenants are female, 36% male, and 13% missing/not known/other/prefer not to say. The proportion of females is broadly in line with the population of Camden (in the 2021 Census, 52.7% of Camden residents were female). Males are underrepresented compared to the Census, though this is difficult to comment on due to the 13% where sex information is not known. Single parents are overwhelmingly women; therefore, women are going to be

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disproportionately impacted by the rent increases.

## **Sexual orientation**

From the TA data set obtained, 75% of main applicants are heterosexual/straight, followed by those with no answer the question (missing 14%) and those who prefer not to say (9%). Although the data is limited and incomplete it does indicate a small minority of tenants identifying as lesbian, gay, bisexual or another sexual orientation.

## **Intersectional Groups**

Intersectional groups — such as young disabled residents not in receipt of Housing Benefit or Disabled single parents with limited income — may be at higher risk of affordability challenges if not adequately supported. The Council has put in place multiple safeguards to protect households who may be affected by the change. These include: Discretionary Housing Payments (DHP) for those not fully covered by HB, Access to the Money Advice Service for financial support and benefits guidance, and Ongoing monitoring to assess impacts and adjust support where necessary. In addition, officers will continue to explore ways to improve equality monitoring data to enable better understanding of intersectional needs going forward.

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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 dataset obtained on TA tenants did not include any information on 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.

### **Looked after children/care leavers**

Although there are a high proportion of children currently living in TA, there are no care leavers in the data set obtained for this exercise.

### **Low-income households**

Low-income households in temporary accommodation are among those most likely to be impacted by the proposed rent increase. A small proportion of low-income households may not be eligible for full Housing Benefit (only 18% of our data sample were not in receipt of any recorded benefit) or may have unpredictable income (e.g. from zero-hour contracts or part-time work). For these households, the increase in rent even if aligned with the maximum eligible Housing Benefit could lead to affordability pressures if their benefit entitlement does not fully cover the new rent amount.

To mitigate the risk: Households will be supported to review and update their benefit claims, with the goal of maximising their entitlement. Those ineligible for full support will be able to apply for Discretionary Housing Payments (DHP). Further support will be available through the Money Advice Service, which can provide guidance on budgeting, debt advice, and wider welfare support. As a backstop a pot will be carved out to ensure families are not unduly impacted by the changes.

### **Refugees and asylum seekers**

According to the data being reviewed, 5% of tenants are current or former asylum seekers or refugees. As a Borough of Sanctuary, Camden is committed to helping refugees and asylum seekers living or arriving in Camden to access the support they need to rebuild their lives. Camden's website has pages of support for asylum seekers to aid with applications,

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allowance payments, mental health and wellbeing, health services and others services they may require.
<b>Parents (of any gender, with children aged under 18)</b>
As discussed in a previous section, 65% of tenants in the data set are single parents and the majority of the tenants in TA are children. The aim of the Temporary Accommodation Purchasing Projects (for which the rents are increasing) was to buy more accommodation with 2+ bedrooms so they would be suitable for families. These properties should therefore be more appropriate for school-age children than living in a hotel or B&B.
<b>People who are homeless</b>
The cohort directly affected by this activity consists of individuals and families already experiencing homelessness and currently placed in temporary accommodation (TA) by the Council. These households often face multiple and compounding vulnerabilities, including financial insecurity, health challenges, and social marginalisation.
<b>Private rental tenants in deprived areas</b>
Not applicable
<b>Single parent households</b>
Discussed above.
<b>Social housing tenants</b>
Not applicable – TA tenants are not social housing tenants.
<b>Any other, please specify</b>
Not applicable

**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 TA tenants have a combination of characteristics that when taken together multiply any disadvantage they are experiencing or risk. The decision to increase TA rents could disproportionately impact those in low-income households, including an intersection of characteristics such as low-income single parent households.

The cost of TA is a record high in London and across the country, and the increase in rents is necessary to fund some of these costs and ensure the homes our tenants are living in are of a decent standard. It is hoped that the negative impact felt by TA tenants would be mitigated as much as possible through benefits received or if tenants need any help or support with affordability issues, they can get in touch with the Council.

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Below are some key initiatives designed to assist our residents who are going through financial difficulties:

**Discretionary Housing Payments (DHPs):** These essential payments provide temporary financial support to help residents meet their rent or housing costs. Each application is carefully assessed to ensure that assistance is tailored to the individual's specific needs.

**Cost of Living Crisis Fund:** If tenants are struggling to afford essentials or in an emergency financial situation they can apply for a cost of living fund or household support fund of up to £500. Or the money advice team can help them to increase income and ensure they are receiving all benefits they are entitled to.

**Household Support Fund (HSF) Awards:** This additional funding option provides grants to residents who meet specific criteria, including those receiving benefits but not eligible for DWP Cost of Living grants, as well as individuals with disabilities, pensioners, and carers experiencing financial difficulties. **Universal Free School Meals:** This initiative ensures that no child experiences hunger by funding free school meals for primary school students, thereby promoting a foundation for education and health.

**Emergency Funding:** Targeted financial resources are allocated to essential programs that directly address the cost-of-living crisis, providing immediate assistance to families and individuals in urgent need.

**Camden Money Advice Service:** This service employs local residents to provide money advice and self-referral services. It is designed to equip individuals with the knowledge and tools necessary for effective financial management and to avoid debt, thereby promoting long-term financial sustainability.

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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	<p>Younger households may be less likely to be in receipt of full Housing Benefit due to employment patterns (e.g. zero-hour contracts), unstable incomes, or limited awareness of entitlement. Housing Benefit will usually be limited to enough to pay for a bedsit or room in a shared house or flat for single under-35 year olds<sup>3</sup>.</p> <p>As a result, they may be more exposed to the rent increase without the same access to financial safeguards, and as we can see in the data in previous sections, more than 50% of people living in TA are under 20.</p> <p>Risk Mitigation: Camden is firmly committed to providing support for households facing financial challenges through a comprehensive suite of services designed to enhance financial literacy and overall well-being (discussed above). Should the increased rents proposal proceed in April 2026, the team should monitor take-up of these services to understand if changes to the TA rents has led to a higher reliance of residents on these services.</p>
Disability including carers	Yes	<p>Residents with disabilities may face additional living costs, such as costs for mobility aids, medical treatments, or accessible transportation. An increase in rent, if not fully covered by HB or mitigated through Discretionary Housing Payments (DHPs), could place additional financial pressure on these residents, potentially leading to hardship or reduced access to necessary care and services. The proportion of tenants with a disability in our data set (not just main applicant)</p>

<sup>3</sup> [Check how much Housing Benefit you can get - Citizens Advice](#)

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		was 14% and any further support available to them should be clearly signposted.
Gender reassignment	No/Potentially	We have limited data available on Gender reassignment in TA tenants. Although the impact of increased rent could be exacerbated further for people protected by the Gender reassignment characteristic, as members of the LGBTQIA+ community can encounter distinct social and financial hurdles, especially transgender people. This could be due to insufficient bank support, less employment opportunities or discrimination due to societal stigma linked to their identity. <sup>4</sup>
Marriage/civil partnership	No	We do not have data on marriage/civil partnership and as discussed above it is complex as many TA tenants may be in TA because they are escaping domestic violence.
Pregnancy/ maternity	Yes	<p>The significant majority of TA tenants were not pregnant according to our data. However, we're mindful that pregnant tenants or those with newborn babies or very young children could experience significant additional financial pressures which they may find it difficult to balance against the increased TA rents.</p> <p>Single parent families may find the increased rents harder to afford as they will also have the cost burden of providing for their children. As mentioned previously the majority of tenants in TA are women and women tend to be the caregiver in single parent families, so mothers could be disproportionately impacted by the increased rents.</p>
Race	Yes	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. The majority of people in our TA data set identify as Black, Black British, Caribbean or African.

<sup>4</sup> [Bridging the Gap: Advancing Transgender Financial Inclusion](#)

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Religion or belief	No	None identified.
Sex	Yes	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. 51% of tenants are women, many are single parents who will face additional financial pressures and so may find balancing this with increased TA rents more difficult.
Sexual orientation	No	None identified and limited data available.

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## 3.b Potential positive impact on protected characteristics

A general positive impact for all groups living in TA is that the contribution from the increased rent should make a significant difference in the TA overspend that has been impacting the Council (both General Fund and Housing Revenue Account) for the last few years. By the Council receiving more income through rents (from which a majority will be received through HB), 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 who may be more reliant of the services provided by Council staff such as visits and check-ins from housing officers, or routine maintenance from repairs to ensure homes are safe, warm and dry.

Protected Characteristic	Is there potential positive impact? (Yes or No)	Explain the potential negative impact
Age	No	No specific positive impact for this group, beyond the general positive impact identified for all groups, above.
Disability including carers	No	No specific positive impact for this group, beyond the general positive impact identified for all groups, above.
Gender reassignment	No	No specific positive impact for this group, beyond the general positive impact identified for all groups, above.
Marriage/civil partnership	No	No specific positive impact for this group, beyond the general positive impact identified for all groups, above.
Pregnancy/ maternity	No	No specific positive impact for this group, beyond the general positive impact identified for all groups, above.

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Race	No	No specific positive impact for this group, beyond the general positive impact identified for all groups, above.
Religion or belief	No	No specific positive impact for this group, beyond the general positive impact identified for all groups, above.
Sex	No	No specific positive impact for this group, beyond the general positive impact identified for all groups, above.
Sexual orientation	No	No specific positive impact for this group, beyond the general positive impact identified for all groups, above.

### 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 and no foster carers data available to us. Action: try to identify if there are any foster carers in TA.
Looked after children/care leavers	No	There are no care leavers in the data set relevant to this EqIA and so no impact has been identified for members of this group.

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Low-income households	Yes	<p>While many low-income households are eligible for HB or can apply for Discretionary Housing Payments (DHPs), some may fall through the gaps in eligibility, particularly those with fluctuating or informal incomes, those transitioning between benefits, or those unaware of the support available. This change may disproportionately impact single low-income earners or families who are just above benefit thresholds, potentially pushing them into housing instability or increasing their reliance on other forms of council support. From our data set, 18% do not have any recorded benefit (but this is not regularly updated and there could now be a higher percentage receiving some sort of benefits).</p> <p>However, with clearer alignment to Housing Benefit eligibility, more low income households may be supported to claim the benefits they are entitled to, potentially reducing unexpected financial burdens. Housing Benefit remains payable for individuals in TA provided pursuant to the Council's homelessness duties in Part 7 of the Housing Act 1996. This will not be replaced with Universal Credit (unlike for General Needs tenants where only those above state pension age are still receiving HB), however tenants in TA are able to claim UC on top of HB for their living costs.</p> <p><b>Risk Mitigation:</b></p> <p>There are a number of services available to tenants struggling with affordability as discussed in 2c.</p>
Refugees and asylum seekers	Yes	<p>Refugees and asylum seekers make up 5% of the tenants in TA. This group may have difficulty in obtaining benefits to help pay the increase rent so could be impacted.</p>
Parents (of any gender, with children aged under 18)	Yes, for some	<p>Same impact as described for low-income households. However, in the Autumn Budget 2025 it was announced that the 2-child benefit cap be lifted from April 2026, meaning families with more than 2 children can now receive more benefits and so may be able to offset the impact of the increased TA rents.</p>

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People who are homeless	Yes	<p>Changing TA rents for properties held in the Housing Revenue Account to the relevant LHA rate may increase the financial burden on homeless households currently placed in temporary accommodation not fully covered by Housing Benefit (HB).</p> <p>To mitigate this risk it is important that TA tenants are advised and supported to reach out to the services available from the Council if they are struggling to pay. These services are discussed in 2c.</p> <p>Camden has a statutory duty to prevent homelessness and if tenants were going to be evicted for not being able to afford the increased rents, this would increase the levels of homelessness in the Borough and continue to negatively impact Camden. Therefore, it is within the Council's best interests to ensure they are focusing on prevention of homelessness through temporary accommodation placements and staying in contact with people who are struggling.</p>
Private rental tenants in deprived areas	No	No impact
Single parent households	Yes	See above under low-income households and parents.
Social housing tenants	No	Not applicable – TA tenants are not social housing tenants.

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

A general positive impact for all groups living in TA is that the contribution from the increased rent should make a significant difference in the TA overspend that has been impacting the Council (both General Fund and Housing Revenue Account) for the last few years. By the Council receiving more income through rents (from which a majority will be received through HB), 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 who may be more reliant of the services provided by Council staff such as visits and check-ins from housing officers or routine maintenance from repairs to ensure homes are safe, warm and dry. .

Characteristic	Is there potential positive impact? (Yes or No)	Explain the potential positive impact
Foster carers	No	None identified
Looked after children/care leavers	No	None identified
Low-income households	No	None identified from the increased rents proposal but there are some benefits discussed for low-income households in 3c above.
Refugees and asylum seekers	No	None identified.

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Parents (of any gender, with children aged under 18)	No	None identified.
People who are homeless	Yes	By improving rent recovery aligned with Housing Benefit rates, the Council can better manage the overspend on temporary accommodation. This financial stability helps sustain and potentially expand the availability of temporary accommodation for homeless households, reducing the risk of homelessness. This approach also supports the Council's ability to invest in prevention and support services, positively impacting the broader homeless population by addressing root causes and improving access to suitable housing.
Private rental tenants in deprived areas	No	No impact.
Single parent households	Yes	None identified.
Social housing tenants	No	Not applicable – TA tenants are not social housing tenants.
Any other, please specify	No	None identified.

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**3.e Consider intersectionality.**<sup>4</sup> 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.

Disabled people who are TA tenants and on low-income will experience multiple, overlapping disadvantages as a result of this change, as might disabled homeless people who may have limited opportunities to access work. Within the TA data set 14% of tenants were identified as having a disability. As the majority ethnicity in our data set were Black, Black British, Caribbean or African, and the majority sex female, then Black women could be disproportionately impacted by this change. All of our tenants in need of TA are homeless (without a permanent home) and with 14% having a disability this could mean they are disproportionately impacted by the change as they could have additional barriers to increasing their income.

2 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.

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## 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? <sup>5</sup>	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?
Cabinet member for better homes and Finance and Cost of Living	Raised concern about the households who are not able to claim housing benefits.
Cabinet Debate	A Cross Party debate will take place on 14 <sup>th</sup> January 2026, allowing all elected members to present concerns on behalf of their constituents to the Cabinet member for Better Homes.  Responses will be provided within the designated time frame. Any questions will be addressed outside of the Cabinet Meetings.
Resident Engagement	A letter will be sent to all residents currently living in temporary accommodation to inform them about the upcoming rent increase. Residents will also be invited to share their feedback, which will be carefully considered to help identify ways to mitigate any potential negative impacts of this change. On the letters residents are invited to respond back, and they have allocated TA officers with whom they can share their feedback with.
Scrutiny Consultation	The Scrutiny Panels (TBC) represent a vital opportunity for community engagement, serving as public forums where the forward plan dates are readily available on the Camden website. These meetings, open to all residents, encourage active participation and observation. Interested residents, along with voluntary and community organisations, can share their concerns and insights during these sessions. The Panels are committed to transparently publishing their findings and recommendations, ensuring that the community's input is acknowledged and accessible to everyone.

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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.

We have sought legal advice about the change.

We consulted the Housing Benefits team to ensure it was feasible in terms of HB received.

## 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.

<b>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.</b>	
<b>2. Continue the work as it is because no potential negative impacts have been found</b>	
<b>3. Justify and continue the work despite negative impacts (please provide justification – this must be a proportionate means of achieving a legitimate aim)</b>	While Changing TA rents for properties held in the Housing Revenue Account to the relevant LHA rate may have some negative financial impact on certain groups particularly low-income households and individuals not currently receiving full Housing Benefit the overall benefits to the Council and residents justify continuing with the activity. This change is a proportionate means to achieve the legitimate aim of addressing the significant financial pressures and overspend in the Council's Housing Revenue Account caused by temporary accommodation costs. We have sought legal advice on this increase. By aligning rents with Housing Benefit eligibility rules, the Council can optimise rent recovery and improve financial sustainability, ensuring continued provision and

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	expansion of temporary accommodation for homeless and vulnerable residents. Importantly, there are safeguards and support mechanisms in place to mitigate negative impacts, such as assistance with Housing Benefit claims, Discretionary Housing Payments, and Money Advice services, helping to protect those most affected. This approach balances the need for financial responsibility and fairness with a commitment to support vulnerable residents, making it a justified and necessary step in tackling the housing crisis effectively.
<b>4. Stop the work because discrimination is unjustifiable and there is no obvious way to mitigate the negative impact</b>	

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## 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 them of the increase in rent	February – March 2026	Abiodun Akande, Income Operations Manager
Scrutiny Consultation: rent setting report to Housing Scrutiny Committee	12 <sup>th</sup> January 2026	Mike Webb, Head of Finance – Supporting Communities
Engagement with residents struggling to afford increase 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
Creation of a new funding pot specifically to mitigate the impacts of the rent rises on households who are not in receipt of HB or UC. General Fund Temporary Accommodation will hold the budget to be transferred to HRA Temporary Accommodation budgets to mitigate impact to residents.	April 2026	Catherine Gilbride – Senior Business Partner Housing Services
Collecting diversity information that is not currently collected and / or addressing gaps in the current dataset, including for the following specific characteristics: Religion or belief, Foster carers,	From April 2026	Data team
Identifying priority intersectional groups to monitor in the dataset and developing mechanisms for better monitoring intersectionality in the future	From April 2026	Data team
Monitor take-up of / engagement with funding support services and mechanisms by protected groups in response to the impact of the increased TA rents	From April 2026	Welfare Rights and Income Teams

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## 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](mailto:equalities@camden.gov.uk)

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## Step 8: Sign-off

<b>EqIA author</b>	Name: Malik Awodoyin Job title: Performance and Assurance Lead Date: 23 <sup>rd</sup> July 2025
<b>EqIA advisor / reviewer (v1)</b>	V2: Cait MacDermott Job title: HRA Strategy Advisor Date: 16 <sup>th</sup> December 2025
<b>EqIA advisor / reviewer (v2)</b>	Name: Jack Kilker Job title: Equality Impact Quality Assurance Lead Date: 19/12/2025
<b>Senior accountable officer</b>	Name: Gavin Haynes Job title: Director of Property Management Date: 05/12/2025