



Fees and Charges Housing Revenue Account 2027/28

Equality Impact Assessment (EqIA) Form

April 2027 - March 2028

Date created	August 2026
Approved by	Cabinet
Owner	Atif Iqbal
Version	1
Author	Director Finance & Deputy S151 Officer
Business Unit and Team	Finance

Please [click this link](#) to find the EqIA guidance toolkit for support in completing the following form.

For translations, braille or large print versions of this document please email
equalities@stevenage.gov.uk.

Does this policy, project, service, or other decision need an EqlA?

Title:	Fees and Charges Housing Revenue Account 2027/28	
Please answer Yes or No to the following questions:		
Does it affect staff, service users or the wider community?	Yes	
Has it been identified as being important to particular groups of people?	Yes	
Does it or could it potentially affect different groups of people differently (unequal)?	Yes	
Does it relate to an area where there are known inequalities or exclusion issues?	No	
Will it have an impact on how other organisations operate?	No	
Is there potential for it to cause controversy or affect the council's reputation as a public service provider?	Yes	

Where a positive impact is likely, will this help to:	
Remove discrimination and harassment?	No
Promote equal opportunities?	No
Encourage good relations?	No

If you answered 'Yes' to one or more of the above questions you should carry out an EqlA.

Or if you answered 'No' to all of the questions and decide that your activity doesn't need an EqlA you must explain below why it has no relevance to equality and diversity.

You should reference the information you used to support your decision below and seek approval from your Assistant Director before confirming this by sending this page to equalities@stevenage.gov.uk.

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I determine that no EqlA is needed to inform the decision on the .

Name of assessor:

Decision approved by:

Role:

Role: Assistant Director

Date:

Date:

Equality Impact Assessment Form

For a policy, project, strategy, staff or service change, or other decision that is new, changing or under review

What is being assessed?		Fees and Charges Housing Revenue Account 2027/28		
Lead Assessor	Annajoy David		Assessment team Atif Iqbal Annajoy David Amanda Rogers Kelly Holland Daud Latif	
Start date	April 2027	End date		March 2028
When will the EqIA be reviewed? (Typically, every 2 years)		August 2027		

Who may be affected by the proposed project?	Stevenage Borough Council tenants, leaseholders, residents in specialist support housing and other users of HRA services.
What is the key aims of the proposed project?	The proposed changes to fees and charges for 2027/28 aim to: • Support the long-term financial sustainability of the Housing Revenue Account (HRA) by setting fees at levels that contribute towards the cost of service delivery and help address inflationary pressures. • Generate appropriate income from housing-related services where charges can reasonably be levied, helping to support the delivery of tenant services and the objectives of the HRA Business Plan. • Reduce reliance on HRA resources to subsidise discretionary or additional services where it is appropriate to recover some or all of the costs from service users. This EqIA aims to: • Assess the impact of revised fees and charges on tenants, leaseholders and other users of HRA services. • Ensure continued access to HRA services that are fair, transparent and affordable.

- Consider whether the proposed charges could disproportionately affect any protected characteristic group or those experiencing socio-economic disadvantage and identify suitable mitigation where required.

What **positive measures** are in place (if any) to help **fulfil our legislative duties** to:

Remove discrimination & harassment	Charges are applied consistently and transparently in accordance with published fees and charges. For certain fees council tenants receiving some benefits are eligible for a discount on those charges. This reinforces our commitment to equal opportunities For independent living support charges, anybody on housing benefit and on the fairer charging scheme pays a	Promote equal opportunities	For most of the charges where applicable, all residents ranging from private to council tenants are charged the same. For certain fees council tenants receiving some benefits are eligible for a discount on those charges. This reinforces our commitment to equal opportunities. For independent living support charges, anybody on housing benefit and on the fairer charging scheme pays a lower rate than standard. To ensure the efficient use of resources and timely progression of mutual exchanges, applicants are expected to be adequately prepared and actively engaged throughout the process. Where applicants are not ready to proceed, fail to provide required information, repeatedly miss appointments, or do not complete agreed actions within reasonable timescales, Council resources may be diverted away from applicants who are ready and	Encourage good relations	The fees are transparent to service users and are listed clearly on the SBC website. A letter notifying any increase is sent out at least 28 days before the change in line with rent notification letters. To ensure the efficient use of resources and timely progression of mutual exchanges, applicants are expected to be adequately prepared and actively engaged throughout the process. Where applicants are not ready to proceed, fail to provide required information, repeatedly miss appointments, or do not complete agreed actions within reasonable timescales, Council resources may be diverted away from applicants who are ready and committed to completing their exchange.
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	lower rate than standard.		committed to completing their exchange.		
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What sources of data / information are you using to inform your assessment?	Service usage statistics from internal databases such as NEC reports Benchmarking with other local authorities and other providers
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In assessing the potential impact on people, are there any overall comments that you would like to make?	Proposed fee increases across HRA services have been assessed on a case-by-case basis. The average increase across HRA fees is 1.56%, which is below the annual inflation rate of 3.1% to August. A number of service-specific changes are also proposed: Independent Living Support Services (Specialist Support) Within Independent Living Support services, which support some of the most vulnerable residents, fee increases have been kept to a minimum in real terms. Daily rental charges for guest bedrooms and flats have increased by between £0.50 and £1.40, business room hire by £0.20 per hour while washing machine charges are frozen. An introduction of a £1.00 dryer token charge, which remains heavily subsidised during its first year. Given the significantly higher energy consumption of dryers compared with washing machines, the charge is intended to encourage responsible use and partially recover operating costs. Care Connect Private Careline charges have been maintained at current levels to remain competitive with alternative providers. Charges have been aligned between private and HRA customers to promote fairness and consistency. General Needs Tenants and Leaseholders For general needs tenants and leaseholders, fee increases remain modest, with the smallest increase being £0.05 for management fees and the majority of increases below £0.75. The largest increase is £5.20 for the occasional lock-change call-out service.
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Leaseholder charges primarily relate to legal and administrative services, including solicitor enquiries, deeds, notices and lease extensions. These are generally unavoidable, one-off charges. The largest increase is £25.90 (linking with current inflation) for lease extension legal fees, while all but four charges in this category have increased by less than £10.

Charges for tenant and leaseholder alterations vary according to the scale of the proposed works. The largest increase is £33.35 for reinstating unauthorised major works. For retrospective tenant applications, the highest increase is £14.65 for inspections relating to works valued at £5,000 or more. All increase are within the current inflation rate.

Mutual Exchange Service

The following amendments are proposed to the HRA Fees and Charges Register:

- Introduction of a Standard Mutual Exchange Service at no charge, in line with practice across many local authorities.
- Introduction of charges for additional works or services outside the scope of the standard service. The full details of this can be found in the additional details section of the EQIA.
- A fee of £38.60 (excluding VAT) / £46.32 (including VAT) for missed appointments or inspections, reflecting one hour of officer time.
- Charges for other works or services will be assessed and quoted on application, according to the nature and extent of the request.

Evidence and Impact Assessment

Explain the potential impact and opportunities it could have for people in terms of the following characteristics, where applicable:

Age					
Positive impact		Negative impact	X	Unequal impact	
Please evidence the data and information you used to support this assessment	Independent Living Support Services: The residents that are charged a support charge are predominantly older residents aged 60 and over. It is a requirement for residents living in older persons accommodation to receive support services, however there are disability and pension benefits that help with the additional cost of being disabled or older. Pension credit, Disability Living Allowance, PIP and Attendance Allowance are available for older and/or disabled residents that require extra help with care needs or regular supervision. These benefits can support older and/or disabled residents to meet the costs of these charges. General tenants and leaseholder: No direct unequal impact is anticipated. Older and younger tenants will be subject to the same charging framework. However, officers should monitor whether any age group is disproportionately affected or experiences barriers in accessing or understanding the standard service.				
What opportunities are there to promote equality and inclusion?	The biggest fee increases will be for infrequent services such as lock changes and leaseholder services, whilst everyday services have had a nominal increase as mentioned in the above sections.	What do you still need to find out? Include in actions (last page)			

Disability e.g., physical impairment, mental ill health, learning difficulties, long-standing illness					
Positive impact		Negative impact	X	Unequal impact	
Please evidence the data and information you used to support this assessment	Most individuals classified within the disability category have age-related conditions. Consequently, they are likely to receive the benefits identified in the preceding section relating to age. Residents who are disabled for other reasons may also be eligible for financial support to help with the additional costs associated with living with a disability. This can include benefits such as Disability Living Allowance (DLA), Personal Independence Payment (PIP), or Attendance Allowance, which can help disabled residents manage the costs of these charges. General tenants and leaseholder: The statutory mutual exchange service will continue to be provided free of charge. Where additional charges apply for services outside the standard process, individual circumstances, vulnerabilities and reasonable adjustments should be considered before any charge is applied.				
What opportunities are there to promote equality and inclusion?	The biggest fee increases will be for infrequently used services such as lock changes and leasehold services, whilst everyday services have had a nominal increase as mentioned in the above sections.		What do you still need to find out? Include in actions (last page)		

Gender Reassignment					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	No impacts identified.				
What opportunities are there to promote equality and inclusion?			What do you still need to find out? Include in actions (last page)		

Marriage or Civil Partnership					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	No impacts identified.				
What opportunities are there to promote equality and inclusion?			What do you still need to find out? Include in actions (last page)		

Pregnancy & Maternity					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	No impacts identified.				
What opportunities are there to promote equality and inclusion?	Individual circumstances should similarly be considered before applying a missed appointment charge where pregnancy, childbirth or associated circumstances have affected attendance.		What do you still need to find out? Include in actions (last page)		

Race					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information	No impacts identified.				

you used to support this assessment			
What opportunities are there to promote equality and inclusion?	Information about what is included within the free standard service and what may incur a charge should be clear and accessible, with translation/interpretation support available where appropriate.	What do you still need to find out? Include in actions (last page)	

Religion or Belief					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	No impacts identified.				
What opportunities are there to promote equality and inclusion?	No direct unequal impact identified, although appointments should take account of religious observance where practicable.	What do you still need to find out? Include in actions (last page)			

Sex					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	No impacts identified.				

What opportunities are there to promote equality and inclusion?		What do you still need to find out? Include in actions (last page)	
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Sexual Orientation e.g., straight, lesbian / gay, bisexual					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	No impacts identified.				
What opportunities are there to promote equality and inclusion?		What do you still need to find out? Include in actions (last page)			

Care Experience¹ e.g., residents that spent more than 13 consecutive weeks (up to age 18) in care <i>[Further guidance on this new group can be found in the linked toolkit]</i>					
Positive impact		Negative impact	X	Neutral impact	
Please evidence the data and information you used to support this assessment	Children who have been in care are significantly more likely to experience homelessness or housing instability as young adults compared with their peers. Due to this reason any increases in Specialist Support fees could negatively impact this group. However, it should be noted that within Specialist Support services, which support some of the most vulnerable residents, fee increases have been kept to a minimum in real terms. Daily rental				

¹Although non-statutory, the Council passed a motion to include Care Experience as a protected characteristic and so decision-makers should use their discretion to consider the impact on people with care experience.

	charges for guest bedrooms and flats have increased by between £0.50 and £1.40, washing machine charges not increased and business room hire by £0.20 per hour. The proposed introduction of a £1.00 dryer token charge, which remains heavily subsidised during its first year. Given the significantly higher energy consumption of dryers compared with washing machines, the charge is intended to encourage responsible use and partially recover operating costs.		
What opportunities are there to promote equality and inclusion?		What do you still need to find out? Include in actions (last page)	

Socio-economic² e.g., low income, unemployed, homelessness, caring responsibilities, access to internet, public transport users, social value in procurement					
Positive impact		Negative impact	X	Unequal impact	
Please evidence the data and information you used to support this assessment	Potentially any HRA fee increases could negatively affect residents in a lower socio-economic standing as they will have a lower amount of funds to pay for any price increases, However fees have reviewed carefully on a case by case basis. General Tenants and Lease Holders: Many HRA charges, particularly leaseholder and alteration-related fees, are unlikely to have a significant impact on residents in lower socio-economic groups. These charges generally apply to leaseholders or tenants seeking discretionary property alterations, which often require access to financial resources that are not typically available to lower-income households. Leaseholder fees are primarily charged to recover legal and administrative costs associated with services such as deeds, notices, solicitor enquiries and lease extensions. These are standard costs associated with home ownership and are comparable to charges that would be incurred by any leaseholder or homeowner requesting similar services.				

²Although non-statutory, the council has chosen to implement the Socio-Economic Duty and so decision-makers should use their discretion to consider the impact on people with a socio-economic disadvantage.

A similar approach has been applied to charges affecting general needs tenants and leaseholders. In this category, the smallest increase is £0.05 for management fees, with the majority of increases being less than £0.75. The largest increase is £5.20 for the occasional lock-change call-out service. These modest increases have been designed to balance cost recovery requirements with affordability considerations.

Independent Living:

Within Independent Living Support services, which support some of the most vulnerable residents, fee increases have been kept to a minimum in real terms. Daily rental charges for guest bedrooms and flats have increased by between £0.50 and £1.40, washing machine charges are frozen and business room hire by £0.20 per hour. The proposed introduction of a £1.00 dryer token charge, which remains heavily subsidised during its first year. Given the higher energy consumption of dryers compared with washing machines, the charge is intended to encourage responsible use while contributing towards operating costs.

Furthermore, a range of financial support measures are available to eligible residents to help manage cost of living. These provisions, alongside existing support available for older and disabled residents, help to mitigate the potential impact of the proposed fee increases on those least able to afford them.

Care Connect:

Charges have been aligned across private and HRA customers to promote fairness and consistency. Whilst some customers may experience financial pressures, not all Care Connect users are from lower socio-economic backgrounds.

Mutual Exchange Service:

Some tenants seeking an exchange may be on low incomes and therefore less able to afford additional charges. This is mitigated by the standard Mutual Exchange service remaining free. The “additional consideration” section of the EqlA explains what is included free of charge and this will be used as a template to advise tenants of any additional cost before a chargeable service is undertaken. Officers also have the scope to consider exceptional circumstances where applying a charge could cause significant financial hardship.

What opportunities are there to promote equality and inclusion?

The biggest fee increases will be for infrequent services such as lock changes and leaseholder services, whilst everyday services have had a

What do you still need to find out?
Include in

	nominal increase as mentioned in the above sections. For Care Connect 24/7 there are different levels of service with different fees available to use. The introduction of a clearly defined free Standard Mutual Exchange Service ensures that tenants can exercise their right to exchange without being required to pay for the core service. Clearly distinguishing between the free standard service and optional or additional chargeable services will improve transparency and enable residents to make informed choices. Reasonable adjustments and individual circumstances should be considered when determining whether charges, particularly missed appointment charges, should be applied.	actions (last page)	
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Additional Considerations					
Please outline any other potential impact on people in any other contexts					
Positive impact		Negative impact		Unequal impact	
Please evidence the data and information you used to support this assessment	Standard Mutual Exchange Service The following activities form part of the Council's standard mutual exchange application and approval process and will be provided at no charge: • Receiving and registering mutual exchange applications. • Conducting an initial review of the application and tenancy details. • Assessing applicants' eligibility to exchange. • Reviewing the proposed exchange against relevant statutory grounds and tenancy requirements. • Liaising with other landlords where the exchange involves another local authority or housing association. • Carrying out the standard property inspection required as part of the mutual exchange process.				

- Identifying the condition of the property, including any tenant-responsibility repairs or unauthorised alterations.
- Completing tenancy and property checks necessary to determine whether consent can be granted.
- Reviewing rent accounts and any other relevant tenancy matters.
- Providing guidance and advice to tenants on the mutual exchange process and any requirements that must be met before the exchange can proceed.
- Issuing schedules of work or conditions arising from the standard inspection.
- Making and communicating decisions to grant consent, grant conditional consent, or refuse the application, as appropriate.
- Completing all standard administrative activities associated with the exchange and subsequent tenancy changes.

These activities are considered to be the core mutual exchange service. Accordingly, no application, administration, or processing fee should be charged for undertaking them.

Rechargeable Costs

Additional costs incurred outside the standard mutual exchange process, where they arise directly from a tenant's action or inaction and could reasonably have been avoided, may be recovered through the Council's recharge policy rather than through a mutual exchange fee.

Examples of potentially rechargeable costs include:

- Missed appointments where access has been agreed and confirmed.
- Repeat inspections required because agreed tenant works have not been completed.
- Repeat gas, electrical, or other compliance inspections resulting from avoidable delays or failed access.
- Repairs required due to tenant damage, neglect, or misuse.
- Reinstatement, certification, or remedial works associated with unauthorised alterations.
- Property clearance, rubbish removal, or cleaning beyond what would reasonably be considered fair wear and tear.
- Reasonable legal, warrant, locksmith, or enforcement access costs, where the appropriate procedures have been followed.
- Any other additional works undertaken by the Council that are properly the responsibility of the tenant.

Principles for Recharging

Any recharge must:

- Be reasonable, proportionate, and supported by evidence of the costs incurred.
- Be clearly communicated to the tenant in advance where practicable.
- Be applied in accordance with the Council's recharge policy and relevant procedures.
- Allow for the exercise of discretion in cases involving vulnerability, financial hardship, or other exceptional circumstances.

Applicant Engagement and Readiness

To ensure the efficient use of resources and timely progression of mutual exchanges, applicants are expected to be adequately prepared and actively engaged throughout the process.

Where applicants are not ready to proceed, fail to provide required information, repeatedly miss appointments, or do not complete agreed actions within reasonable timescales, Council resources may be diverted away from applicants who are ready and committed to completing their exchange.

Priority will therefore be given to applicants who:

- Actively engage with the mutual exchange process.
- Respond promptly to requests for information, documentation, and appointments.
- Work collaboratively with the Council and any partner landlords involved in the exchange.
- Comply with all tenancy requirements, statutory obligations, and exchange conditions.
- Complete any required actions or remedial works within agreed timescales.

This approach supports the effective management of the mutual exchange process, ensures fair allocation of resources, and helps facilitate exchanges for tenants who are committed to progressing their application in a timely and compliant manner.

	Policy Position This approach ensures that the statutory mutual exchange process remains free of charge for tenants, while enabling the Council to recover avoidable expenditure incurred as a result of individual tenant actions or omissions. It also protects the Housing Revenue Account (HRA) from bearing costs that are properly attributable to the responsible tenant. This approach also ensures that applicants who are actively engaged in the process can progress their mutual exchange applications in a fair, timely, and compliant manner.		
What opportunities are there to promote equality and inclusion?		What do you still need to find out? Include in actions (last page)	

Consultation Findings

Document any feedback gained from the following groups of people:

Staff?	Discussions with the Housing and specialist support teams as well as the HRA Finance team when considering HRA fee increases.	Residents?	
Voluntary & community sector?		Partners?	
Other stakeholders?			

Overall Conclusion & Future Activity

Explain the overall findings of the assessment and reasons for outcome (please choose one):		
1. No inequality, inclusion issues or opportunities to further improve have been identified		
Negative / unequal impact, barriers to inclusion or improvement opportunities identified	2a. Adjustments made	
	2b. Continue as planned	The proposed changes will generate additional fee income of approximately £11,860, representing an average increase of 1.56%, which remains below the latest CPI inflation rate of 3.1% (August 2026). The proposals are considered to be a proportionate and reasonable approach to maintaining service delivery whilst supporting the long-term financial sustainability of the Housing Revenue Account. Charges have been reviewed on a service-by-service basis, taking account of affordability, cost recovery requirements and the potential impact on vulnerable residents.
	2c. Stop and remove	

Detail the actions that are needed as a result of this assessment and how they will help to remove discrimination & harassment, promote equal opportunities and / or encourage good relations :				
Action	Will this help to remove, promote and / or encourage?	Responsible officer	Deadline	How will this be embedded as business as usual?
Monitor the cost of providing services to ensure that fees and charges continue to recover an appropriate proportion of Council costs, minimising the need for	Promote equal opportunity Encourage good relations	Finance and Commercial Team	August 2027	Review service costs and associated fees and charges annually as part of the Council's Fees and Charges setting process.

subsidy except where there is a clear and justifiable reason to do so. This will support the Council in addressing its ongoing financial sustainability challenges.				
Continue to monitor service uptake and, where possible, analyse the characteristics of service users to identify whether any groups are disproportionately or adversely affected by changes to fees and charges. Where impacts are identified, consider appropriate mitigation measures to improve accessibility and affordability.	Promote equal opportunity Encourage good relations	Service Managers	Ongoing	Incorporate protected characteristic, equality, and affordability considerations into routine performance monitoring and business-as-usual reporting processes, ensuring that any emerging issues are identified, monitored, and addressed where appropriate.

Approved by Director: Atif Iqbal

Date: 09/09/2026

Please send this EqlA to equalities@stevenage.gov.uk for critical friend feedback and for final submittance with the associated project.