Appendix B
BALANCING THE BUDGET (BTB) 2027/28

Overall Equality Impact Assessment (EqIA) of Housing Revenue Account (HRA) Savings Proposals

1. Equality at Stevenage Borough Council

1.1 Stevenage Borough Council is committed to promoting equality, diversity and inclusion across its services, workforce and local community. To demonstrate its commitment to the identification and mitigation of discrimination and inequality, the Council will complete and publish Equality Impact Assessments (EqIA) when there is a new or revised policy, procedure, function, or where there is a withdrawal of service. For more information about the Council's commitment to advancing equalities please refer to the Equality, Diversity & Inclusion Policy (2022-26).

1.2 We want to deliver services that are fair, accessible and open to everyone who needs them. Equality Impact Assessments (EqIAs) are an important part of the process in ensuring that our intention is translated into action. They help to ensure that decisions are made in a fair, transparent and accountable way, considering the needs and the rights of different people in the community.

1.3 Based on the protected characteristics under the Equality Act 2010, the Equality Impact Assessment considers the impact on the following groups when making decisions, updating policies and starting new projects:

- Age
- Disability
- Gender reassignment
- Marital status
- Pregnancy and maternity
- Race
- Religion or belief
- Sex
- Sexual orientation

1.4 Although non-statutory, the Council has chosen to adopt the Socio-Economic Duty and Care Experience. Council's elected members and officers are required to consider the impact of their decisions on people who are less fortunate because of their social/economic background.

1.5 EqIAs also help the Council to demonstrate compliance with the requirements of the Public Sector Equality Duty (Section 149 of the Equality Act 2010). The Duty states that a public authority must, in the exercise of its functions, have due regard to the need to:

- eliminate discrimination, harassment, victimisation and any other conduct that is unlawful under this Act
- advance equality of opportunity between people who share a protected characteristic and those who do not

- foster good relations between people who share a protected characteristic and those who do not

2. Balancing the Budget Proposals 2027/28

2.1 Prior to their consideration at Cabinet in November 2026, all savings proposals were reviewed to determine any potential impact on Stevenage residents in terms of their protected characteristics under the Equality Act 2010. Some of these have no direct public impact and so have not been subject to any further EqIA.

2.2 Where a new change in policy, procedure, function, service or withdrawal of service is proposed, Directors and other appropriate managers have drafted EqIAs.

2.3 This year there are new proposals for HRA Savings that may potentially have a positive, negative or disproportionate impact. These are:

1. Secure a contribution from a third party towards the proposed development at The Oval, reducing the Council's borrowing requirement and the associated capital financing costs.
2. Continue to maximise external grant funding for HRA development programmes, reducing the need for borrowing and supporting the delivery of new affordable homes.
3. Reduce expenditure on repairs & maintenance contractors and improve operational efficiency, lowering costs while continuing to meet statutory, regulatory and contractual responsibilities.
4. Review asset management resources and remove one vacant Asset Management Officer post through better utilisation of existing team capacity and resources, while maintaining service priorities.
5. Standardising Temporary Accommodation charges.
6. Remove 2 vacant part time cleaning posts (total 40 hours)
7. A review of the cost of the Independent Living Schemes cleaning service to reduce subsidy.
8. Increase support service charges to the full cost-recovery level for Independent Living Schemes , removing the current subsidy.
9. Deletion of a vacant Floating Income Officer post, delivering a staffing saving with no requirement for redundancies.

2.4 It should be noted that EqIA's are working documents and new equality impacts may be identified throughout the planning and implementation stages of the revised policy, procedure, function, service. To ensure that these changes are captured, EqIAs will be updated, and appropriate mitigations considered accordingly.

2.5 The following activity in relation to the 2027/28 Budget has or will occur as follows:

- October 2026 - Fees & charges reviewed at Cabinet, alongside a HRA specific EqIA.
- November 2026 – Balancing the budget review at Cabinet and consideration of this document alongside the savings proposals.

- Ongoing review and update of EQIA's and impact as proposals are further developed and implemented throughout 2026/27, including consultation and engagement as appropriate.

3. Summary of Potential Impacts Identified as a Result of Budget Proposals

#	*Element*	*Responsible Officer*
	HRA SAVINGS PROPOSALS	
1	Secure a contribution from a third party towards the proposed development at The Oval, reducing the Council's borrowing requirement and the associated capital financing costs.	Director – Land, Development and Neighbourhood Regeneration
2	Continue to maximise external grant funding for HRA development programmes, reducing the need for borrowing and supporting the delivery of new affordable homes.	Director – Land, Development and Neighbourhood Regeneration
3	Reduce expenditure on repairs & maintenance contractors and improve operational efficiency, lowering costs while continuing to meet statutory, regulatory and contractual responsibilities.	Director – Building Safety and Housing Property Services
4	Review asset management resources and remove one vacant Asset Management Officer post through better utilisation of existing team capacity and resources, while maintaining service priorities.	Director – Building Safety and Housing Property Services
5	Standardising Temporary Accommodation charges.	Director – Housing & Neighbourhoods
6	Remove 2 vacant part time cleaning posts (total 40 hours)	Director – Housing & Neighbourhoods
7	A review of the cost of the Independent Living Schemes cleaning service to reduce subsidy.	Director – Housing & Neighbourhoods
8	Increase support service charges to the full cost-recovery level for Independent Living Schemes , removing the current subsidy.	Director – Housing & Neighbourhoods
9	Deletion of a vacant Floating Income Officer post, delivering a staffing saving with no requirement for redundancies.	Director – Housing & Neighbourhoods

4. Equality Impact Assessment

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
All	Stevenage has seen its population grow by 3% from 89,500 in 2021 to 92,100 according to mid-2025 estimates.	1&2. No impacts have been identified for any protected characteristic group. The proposal generates savings through a reduction in borrowing costs following a third-party contribution and external funding towards the developments. There is no change to service delivery, access to services, or staffing arrangements.	N/A
		3. No adverse impacts have been identified for any protected characteristic group. The proposal focuses on reducing expenditure on support contractors and improving operational efficiency while continuing to meet statutory, regulatory and contractual requirements. No changes to service provision, access to services, eligibility criteria or customer-facing arrangements are proposed. Any workforce implications will be managed through the Council's normal processes. As a result, a neutral impact is anticipated across all protected characteristics.	N/A
		4. No adverse impacts have been identified for any protected characteristic group. The proposal removes a vacant Asset Management Officer post through better utilisation of existing team capacity and resources. No changes to service provision, access to services or eligibility criteria are proposed, and service standards and asset management activities will continue to be maintained.	N/A
		5. The proposal introduces a consistent and transparent charging framework for Temporary Accommodation based on Formula Rent and standardised charges by property type. Most households are expected to have their accommodation costs met through Housing Benefit, and an Affordability and	An Affordability and Assistance Framework will be developed to ensure individual circumstances are considered. The Council will continue to

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
		Assistance Framework will be developed to support households where affordability is a concern. No disproportionate impact on any protected characteristic group has been identified.	assess affordability when making placements and provide appropriate support where needed.
		6. No adverse impacts have been identified.	N/A
		7. The proposal seeks to align cleaning service charges more closely with the cost of providing the service and improve consistency in charging arrangements. Whilst some residents may experience an increase in charges, the impact will vary depending on individual circumstances and current levels of subsidy. No disproportionate impact on any protected characteristic group has been identified at this stage.	Changes will be introduced on a phased basis where appropriate, with residents consulted on service levels and provided with clear information on any proposed changes. Individual circumstances will be taken into account, and the impact of the revised charging arrangements will be monitored as part of implementation.
		8. The proposal reclassifies the Sheltered Accommodation service charge as a benefitable charge, enabling eligible residents to receive Housing Benefit or Universal Credit support towards the charge. Whilst many residents are expected to be financially better off under the revised arrangements, a small number of residents may experience an increase in their contribution depending on their individual benefit entitlement and circumstances.	Individual benefit assessments will be undertaken before implementation, with clear resident communications provided on the revised arrangements and available support. Residents will be signposted to welfare benefits and money advice where appropriate, and the financial impact on residents will be monitored as part of the implementation process.

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
		9. No impact identified. The proposal relates to the deletion of a vacant Floating Income Officer post. As the post is currently vacant, there is no anticipated impact on residents, service delivery, access to services, or existing employees.	No specific mitigation is required. Service delivery will continue to be managed within existing resources and arrangements will be monitored to ensure service standards are maintained.
Age	15.9% of Stevenage residents were over 65, compared to significantly higher rates in Hertfordshire (17.9%) and England (19.3%). Further, Stevenage's population of 92,081 usual residents was made up of 18,347 people aged 0 to 15 years (19.9%); 59,091 people aged 16 to 64 years (64.2%); The Office for National Statistics (ONS) report that those in their 40s receive the highest median full-time weekly pay and lowest for younger workers aged 16-17 and 18-21. Average earnings by age and region - House of Commons Library	1&2. No impact identified. 3. No impact identified. 4. No impact identified. 5. No impact identified. In most circumstances accommodation charges will be met by Housing Benefit. 6. No impact identified. 7. Older residents, particularly those on fixed incomes, may be more affected by small increases in cleaning service charges where schemes are currently subsidised. However, the impact will vary depending on individual circumstances and the level of any increase.	N/A N/A N/A The Council will continue to consider affordability when making placements and will develop an Affordability and Assistance Framework to ensure individual circumstances are considered and appropriate support is provided where required. N/A Changes will be introduced on a phased basis where appropriate. Residents will be consulted on service levels, provided with clear information

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
		8. Older residents are likely to be most affected as sheltered accommodation is primarily occupied by older people. Whilst many residents are expected to be financially better off under the revised arrangements, a small number of residents on partial benefit may experience an increase in their contribution. Those not on benefits will not be affected. 9.No impact identified.	about any proposed changes, and the impact on older residents will be monitored as part of implementation. Individual benefit assessments will be undertaken before implementation and clear information provided to residents on how the changes affect them. Residents will be signposted to welfare benefits and money advice, and the impact on affordability for older residents will be monitored throughout implementation
Disability	According to the 2021 Census, 17.3% of Stevenage residents had a disability covered under the Equality Act that limited their day-to-day activities, compared to 14.4% in Hertfordshire and 17.3% in England.	1&2. No impact identified. 3. No impact identified. 4.No impact identified. 5. Residents with disabilities may be more affected by changes to accommodation charges where they have fixed incomes or additional living costs. Most households are expected to have their accommodation costs met through Housing Benefit, and no disproportionate impact on disabled residents has been identified.	The Council will continue to assess affordability when making placements and will develop an Affordability and Assistance Framework to ensure individual circumstances are considered

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
			and appropriate support is provided where required.
		6.No impact identified.	
		7. Residents with disabilities may be more affected by increases in cleaning service charges where they have fixed incomes or additional living costs. The impact will vary depending on individual circumstances and the level of any increase.	Changes will be introduced on a phased basis where appropriate, with clear communication provided to residents. Individual circumstances will be considered, and support will continue to be available for residents experiencing affordability concerns.
		8. Residents with disabilities or long-term health conditions may be more affected by any increase in service charge contributions due to additional living costs and reliance on fixed incomes. Whilst many residents are expected to be financially better off under the revised arrangements, a small number of residents with lower levels of benefit entitlement may experience an increase in their contribution. Those not on benefits will not be affected.	Individual benefit assessments will be undertaken before implementation, with clear information and support provided to residents. Appropriate assistance, including signposting to welfare benefits and money advice, will be available, and the impact on affordability will be monitored throughout implementation.
		9.No impact identified.	

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
Gender reassignment	0.4% of residents have a different gender identity to the sex registered at birth, compared to 0.41% in Hertfordshire and 0.44% in England	1&2. No impact identified. 3. No impact identified. 4. No impact identified. 5. No impact identified. 6. No impact identified. 7. No specific impacts relating to gender reassignment have been identified. The proposal relates to changes in cleaning service charges and would apply consistently to residents receiving the service. 8.No impact identified. 9.No impact identified.	The Council will continue to consider affordability when making placements and will develop an Affordability and Assistance Framework to ensure individual circumstances are considered and appropriate support is provided where required.
Marital status	The majority of Stevenage residents (43.9%) were married or in a registered civil partnership. In comparison,	1&2. No impact identified. 3. No impact identified.	

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
	48.4% of residents are married or in a registered civil partnership in Hertfordshire and 44.7% in England.	4. No impact identified. 5. The proposal introduces standardised Temporary Accommodation charges for new placements based on property type and Formula Rent. No specific impacts relating to marital or civil partnership status have been identified. 6. No impact identified. 7.No impact identified. 8.No Impact identified. 9.No impact identified.	The Council will continue to consider affordability when making placements and will develop an Affordability and Assistance Framework to ensure individual circumstances are considered and appropriate support is provided where required.
Pregnancy and maternity	The birth rate in Stevenage in 2024 sat at 12.2 live births per 1,000 people, which is higher than 10.9 in Hertfordshire and 10.5 in England.	1&2. No impact identified. 3. No impact identified. 4. No impact identified. 5. The proposal introduces standardised Temporary Accommodation charges for new placements based on property type and Formula Rent. No specific impacts relating to pregnancy or maternity have been identified.	Most households occupying Temporary Accommodation are expected to have their accommodation costs met through Housing Benefit. The

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
		6. No impact identified. 7. No specific impacts relating to pregnancy or maternity have been identified. 8.No specific impact identified. 9.No impact identified.	Council will continue to consider affordability when making placements and will develop an Affordability and Assistance Framework to ensure individual circumstances are considered and appropriate support is provided where required.
Race	24.7% of Stevenage residents were from an ethnic minority (non-White British) in 2021, compared to 16.9% in the 2011 Census. In comparison, 28.2% of residents in Hertfordshire and 26.5% in England overall are from an ethnic minority group.	1 & 2. No impact identified. 3. No impact identified. 4.No impact identified. 5. The proposal introduces standardised Temporary Accommodation charges for new placements based on property type and Formula Rent. No specific impacts relating to race, ethnicity or nationality have been identified, although some households may experience changes to accommodation charges. 6. No impact identified.	As above

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
		7. No specific impacts relating to race, ethnicity or nationality have been identified. 8.No impact identified. 9.No impact identified.	
Religion or belief	44.9% of Stevenage residents identify with no specified religion, which is significantly higher than Hertfordshire and England levels (36.6% and 33.7%).	1 & 2. No impact identified. 3. No impact identified. 4. No impact identified. 5. No impact identified. 6. No impact identified. 7. No specific impacts relating to religion or belief have been identified. 8. No impact identified. 9.No impact identified.	As above
Sex	50.4% of Stevenage residents were female and 49.6% were male in mid-2025 ONS estimates. In April 2025, the UK's gender pay gap stood at 6.8%, down from 7.2% in April 2025.	1& 2. No impact identified. 3. No impact identified. 4. No impact identified. 5. No impact identified. 6. No impact identified.	As above

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
		7.No impact identified. 8.No impact identified. 9.No impact identified.	
Sexual Orientation	2.7% of residents identify with LGBTQ+ sexual orientations, which is higher than Hertfordshire's average of 2.3% but lower than the national average of 3.17% in England.	1 & 2. No impact identified. 3. No impact identified. 4. No impact identified. 5. No impact identified. 6. No impact identified. 7.No specific impact identified. 8.No specific impact identified. 9.No impact identified.	As above
Socio-economic	According to the 2025 English Index of Multiple Deprivation, Stevenage continues to be the most deprived authority in Hertfordshire. Of this, Bedwell is the most deprived ward in Town. In May 2026, 9,733 households were in receipt of Universal Credit in Stevenage, a 8.25%	1& 2. No impact identified. 3. No impact identified. 4. No impact identified. 5. The proposal will apply to new placements and may impact households on lower incomes where accommodation charges increase under the new framework. However, most Temporary Accommodation households are expected to have their accommodation costs met through Housing Benefit, reducing the direct financial impact on many residents.	N/A N/A As above

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
	increase from 8,991 households in May 2025. In July 2026, there were 5,945 Personal Independent Payment (PIP) claimants in Stevenage, which is a 7.9% increase from 5,505 in July 2025. In July 2026, there were 3,445 Council Tax Support (CTS) recipients who were of working age. This represents a 4.9% increase on 2025.	6. No impact identified. 7. Residents on lower incomes may be more affected by increases in cleaning service charges, particularly where current charges are subsidised. The impact will vary depending on individual financial circumstances, benefit entitlement and the level of any increase. 8. Residents on lower incomes may be affected differently by the proposed changes. Whilst many residents are expected to be financially better off as a result of receiving support through the Housing Benefit or Universal Credit system, 44 residents with lower levels of benefit entitlement may experience an increase in their contribution towards the service charge. The impact assessment has shown such residents may experience an increase of between approximately £0.90 and £10.90 per week, depending on individual circumstances. The Council has 863 ILS accommodation properties. Current records identify 472 Housing Benefit claimants and 139 Universal Credit claimants. Based on current benefit information, the majority of residents receiving benefit are expected to be financially better off under the revised arrangements, subject to individual assessment. Residents who do not receive Housing Benefit or Universal Credit	N/A Changes will be introduced on a phased basis where appropriate, with residents consulted on service levels and provided with clear information about the proposed changes. Residents will be signposted to welfare benefits and money advice, and the impact on affordability will be monitored throughout implementation. Individual benefit assessments will be undertaken before implementation to ensure residents receive the support they are entitled to. Clear information and advice will be provided, including signposting to welfare benefits and money advice services, and the financial impact on residents will be monitored throughout implementation.

Protected characteristic	Local/National Information	Summary potential impact(s)	Mitigating action(s)
		already pay the full £20.20 weekly charge and would therefore see no change to their current contribution. 9.No impact identified.	