

# Swale Borough Council Equality Impact Assessment

## Part 1: Background and information

|                                                                                                                                                                                                                                                                                                                                                                 |
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| <b>Title of Proposal</b> (strategy, policy, plan, project, contract, service change)                                                                                                                                                                                                                                                                            |
| <b>Housing Payment Policy 2026/27</b>                                                                                                                                                                                                                                                                                                                           |
| <b>Brief description of proposal</b> (objective & purpose)                                                                                                                                                                                                                                                                                                      |
| Swale BC has had a Discretionary Housing Payment policy in place since 2001. The support provided will be coming under the Crisis and Resilience Fund from April 2026. The Housing Payment strand of the scheme will remain under Housing Benefits for 2026/27 and 2027/28. This policy provides information on the awards of Housing Payments from April 2026. |
| <b>Is this Proposal new/a review of an existing provision/a change/deletion of existing provision</b>                                                                                                                                                                                                                                                           |
| This is a review of an existing provision currently called Discretionary Housing Payments.                                                                                                                                                                                                                                                                      |
| <b>Who will be affected by this proposal?</b> (Residents, Staff, Visitors, Businesses?)                                                                                                                                                                                                                                                                         |
| <b>Residents</b>                                                                                                                                                                                                                                                                                                                                                |
| <b>Weblink to full details</b> (if applicable)                                                                                                                                                                                                                                                                                                                  |
| <a href="https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029">https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029</a>                                                       |
| <b>Lead Director/HoS/Manager</b>                                                                                                                                                                                                                                                                                                                                |
| Lisa Fillery/Zoe Kent                                                                                                                                                                                                                                                                                                                                           |
| <b>EqIA lead officer</b>                                                                                                                                                                                                                                                                                                                                        |
| Zoe Kent                                                                                                                                                                                                                                                                                                                                                        |
| <b>EqIA contributors</b> (other services involved in proposal)                                                                                                                                                                                                                                                                                                  |
| Housing                                                                                                                                                                                                                                                                                                                                                         |
| <b>Date of EqIA</b>                                                                                                                                                                                                                                                                                                                                             |
| 05 February 2026                                                                                                                                                                                                                                                                                                                                                |

**The Equality Act (2010) places a general duty on all public sector organisations to have 'due regard' to its three main aims.**

How does the proposal meet the general duty of the act's aims as listed below? (Please see the guidance document for further detail on what is meant by 'due regard' and types of discrimination).

| <b>General duty</b>                                                                                                            | <b>Please Explain</b>                                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| Eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010 | The proposal aims to help those on a low income who may need additional help towards sustaining a tenancy or taking up a tenancy. |
| Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it. | The policy looks to support those persons who need the most support to finding housing. It positively impacts age and disability. |
| Foster good relations between persons who share a relevant protected characteristic and persons who do not share it            | Not applicable                                                                                                                    |

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## **Part 2: Impact Assessment and Supporting evidence**

Identify the positive and / or negative impact of the proposal change on any of the protected characteristics. Please consider the impact as an employer (staff), a service provider and a community leader (residents, businesses etc).

| <b>Protected characteristic</b>            | <b>Positive impact</b> | <b>Negative impact</b> | <b>No impact</b> |
|--------------------------------------------|------------------------|------------------------|------------------|
| Age                                        | X                      |                        |                  |
| Disability                                 | X                      |                        |                  |
| Race (including ethnicity and nationality) |                        |                        | X                |
| Religion or Belief                         |                        |                        | X                |
| Sex                                        |                        |                        | X                |
| Sexual Orientation                         |                        |                        | X                |
| Gender Reassignment                        |                        |                        | X                |
| Pregnancy and Maternity                    |                        |                        | X                |
| Marriage or Civil Partnership              |                        |                        | X                |

Please also consider the impact of the proposal in relation to:

| Local characteristic                                                                    | Positive impact | Negative impact | No impact |
|-----------------------------------------------------------------------------------------|-----------------|-----------------|-----------|
| <b>Poverty</b> (in relation to groups with protected characteristics and those without) | X               |                 |           |
| <b>Armed Forces Community</b> (Serving/Veterans)                                        | X               |                 |           |

### Summary of Impact and Supporting Evidence

Please list below any data/evidence you have used to draw your conclusions. This could include national or local data sets, results from consultation and engagement activities or meetings etc. (see guidance document for internal support offer).

| Supporting data/evidence                              | Source          |
|-------------------------------------------------------|-----------------|
| Housing Benefit and Council Tax Support caseload data | Academy reports |
| DHP data                                              | Academy reports |
|                                                       |                 |

Having considered the impact of the proposal on the general duties of the Equality Act and the impact on groups with protected characteristics, please provide a summary of the overall impact your proposal (with reference to supporting evidence):

The policy looks to provide support to those with the highest need for support from the Housing team. Age – support may need to be provided to all ages, but particularly those just over 18 or the elderly.

The policy will support those who are disabled who may need to stay in housing that is more expensive, or who may need to move to accommodation that is adapted.

**Do you have any gaps in data or evidence to assess or understand impact?**

**Yes/No** (please delete as appropriate and if 'yes' provide details below))

| Gaps in data/evidence  | Planned action to address evidence gaps    |
|------------------------|--------------------------------------------|
| Up to date information | Consultation to be carried out in 2026/27. |
|                        |                                            |
|                        |                                            |
|                        |                                            |

**Do you have any plans to reduce the impact on the groups identified?**

| Proposed Action/Plan | Purpose | Impact Groups | Timescale |
|----------------------|---------|---------------|-----------|
|                      |         |               |           |
|                      |         |               |           |
|                      |         |               |           |
|                      |         |               |           |

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***To be completed by Equalities Officer***  
*(with Lead Officer)*

## **Part 3: Recommendations and Sign Off**

Recommendations should be based on evidence available at the time and aim to mitigate negative impacts or enhance positive impacts on any or all of the protected characteristics.

| Recommendation | Lead Officer | Timescale |
|----------------|--------------|-----------|
|                |              |           |
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