

Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated January 2026)

Crisis and Resilience Fund (CRF) – Housing Payments Policy 2026-2027

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যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান, তাহলে দয়া করে আমাদেরকে বলুন।

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

Equality Impact Assessments (EIAs) are public documents. EIAs accompanying reports going to County Councillors for decisions are published with the committee papers on our website and are available in hard copy at the relevant meeting. To help people to find completed EIAs we also publish them in the Equality and Diversity section of our website. This will help people to see for themselves how we have paid due regard in order to meet statutory requirements.

Name of Directorate and Service Area	Welfare and Benefits
Lead Officer and contact details	Marcus Lee Welfare and Benefits Head of Service Marcus.Lee@northyorks.gov.uk
Names and roles of other people involved in carrying out the EIA	Policy development undertaken by a cross-service working group , including Customer, Revenues & Benefits, Housing, and Finance officers.
How will you pay due regard? e.g. working group, individual officer	Working group review of policy, equalities considerations embedded within CRF design, and alignment with national CRF guidance and Public Sector Equality Duty.
When did the due regard process start?	March 2026 Policy effective 1 April 2026

Section 1. Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, stopping doing something?)

This Equality Impact Assessment (EIA) considers the introduction of the Crisis and Resilience Fund (CRF) Housing Payments Policy, which replaces the Discretionary Housing Payment (DHP) scheme from 1 April 2026.

In undertaking this EIA, the Council has paid due regard to its obligations under the Public Sector Equality Duty (PSED) to:

- eliminate unlawful discrimination, harassment and victimisation;
- advance equality of opportunity between people who share a protected characteristic and those who do not; and
- foster good relations between different groups.

The CRF Housing Payments scheme represents a significant development in the Council's approach to supporting residents experiencing financial hardship. It provides a more flexible, person-centred framework that aligns with the Council's **No Wrong Door / One Front Door approach**, enabling earlier intervention and more holistic support.

Section 2. Why is this being proposed? What are the aims? What does the authority hope to achieve by it? (e.g. to save money, meet increased demand, do things in a better way.)

The introduction of the CRF Housing Payments scheme reflects a national policy change and provides the Council with an opportunity to strengthen its local approach to supporting residents.

The Council aims to:

- ensure continuity of support for residents during the transition from DHP;
- improve access to discretionary housing support, particularly for those who may previously have been excluded;
- advance equality of opportunity by targeting support towards those most at risk of hardship;
- prevent homelessness and reduce inequalities linked to housing instability; and
- support residents to achieve greater financial resilience.

In delivering the scheme, the Council will adopt a **customer-focused, inclusive approach**, ensuring that services are accessible and responsive to the diverse needs of North Yorkshire's communities.

Section 3. What will change? What will be different for customers and/or staff?

The transition from DHP to CRF Housing Payments introduces a more flexible and inclusive model of support.

For residents, this will:

- remove barriers associated with benefit-linked eligibility;
- enable earlier and more preventative intervention;
- provide a more holistic assessment of need; and
- improve access to support through integrated service delivery.

For the Council, this will:

- strengthen alignment between housing, welfare and financial inclusion services;
- require enhanced use of professional judgement; and
- reinforce the need for consistent, fair and transparent decision-making.

The Council recognises that increased discretion must be supported by robust governance and monitoring to ensure equitable outcomes.

Section 4. Involvement and consultation (What involvement and consultation has been done regarding the proposal and what are the results? What consultation will be needed and how will it be done?)

The policy has been developed through a cross-service approach, involving officers from Welfare and Benefits, Housing, Customer Services and Finance.

In line with the Council's equality framework:

- equalities considerations have been embedded throughout policy development;
- learning from previous DHP delivery has been incorporated; and
- alignment with the Council's Plan and Customer Experience Strategy has been achieved.

Although formal public consultation has not been undertaken due to the national implementation timeframe, the Council will continue to engage with:

- residents;
- voluntary and community sector organisations; and
- partner agencies

to ensure that the scheme remains responsive to local need.

Section 5. What impact will this proposal have on council budgets? Will it be cost neutral, have increased cost or reduce costs?

The CRF Housing Payments scheme is fully funded by Government grant and delivered within allocated funding. It is cost-neutral to the Council's base budget, with strong financial monitoring and governance arrangements in place.

Section 6. How will this proposal affect people with protected characteristics?	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
Age		X		<p>The Council considers that the CRF Housing Payments scheme will advance equality of opportunity for residents experiencing financial hardship and will have a positive impact for a number of protected characteristic groups. The scheme has been designed to be:</p> <ul style="list-style-type: none"> • inclusive and accessible; • responsive to individual circumstances; and • capable of addressing complex and intersecting needs. <p>No evidence of direct or indirect discrimination has been identified.</p> <p>Disability The scheme is expected to have a significant positive impact for disabled residents.</p> <p>In particular, it enables the Council to:</p> <ul style="list-style-type: none"> • recognise and respond to the additional costs associated with disability;
Disability		X		
Sex	X			
Race	X			
Gender reassignment	X			
Sexual orientation	X			
Religion or belief	X			
Pregnancy or maternity	X			
Marriage or civil partnership	X			

				<ul style="list-style-type: none"> • support individuals living in adapted accommodation; and • ensure that decision-making reflects individual need rather than rigid criteria. <p>This contributes to advancing equality of opportunity and supports the Council's duty to make reasonable adjustments.</p> <p>Age The scheme supports residents across all age groups, including:</p> <ul style="list-style-type: none"> • younger residents transitioning to independent living; • working-age households experiencing financial hardship; and • older residents on fixed incomes. <p>The flexible nature of the scheme allows age-related vulnerabilities to be appropriately considered.</p> <p>Pregnancy and Maternity The scheme is expected to positively support individuals during periods of transition, including pregnancy and maternity, where financial circumstances may temporarily change.</p> <p>Other Protected Characteristics No adverse impacts have been identified in relation to sex, race, religion or belief, sexual orientation, gender reassignment, or marriage and civil partnership. The Council will ensure that services are delivered in a way that is fair, inclusive and free from discrimination.</p>
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Section 7. How will this proposal affect people who...	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
..live in a rural area?		X		<p>Rural Communities North Yorkshire has a significant rural population. The Council recognises that rural residents may face:</p> <ul style="list-style-type: none"> • higher housing and living costs; • limited access to services; and • additional financial pressures. <p>The CRF scheme enables these factors to be taken into account, supporting equitable access to assistance.</p> <p>Low Income Households The scheme is specifically designed to support low-income households and is expected to have a significant positive impact in reducing financial hardship and housing instability.</p> <p>Carers Carers may experience reduced earning capacity and increased financial pressures.</p>
...have a low income?		X		
...are carers (unpaid family or friend)?	X			
..... are from the Armed Forces Community	X			

				The scheme enables these factors to be recognised within decision-making. Armed Forces community: No specific adverse impact.
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Section 8. Geographic impact – Please detail where the impact will be (please tick all that apply)

North Yorkshire wide	The changes will impact the whole of the North Yorkshire area
Craven	
Hambleton	
Harrogate	
Richmondshire	
Ryedale	
Scarborough	
Selby	
If you have ticked one or more areas, will specific town(s)/village(s) be particularly impacted? If so, please specify below.	

Section 9. Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) **State what you think the effect may be and why, providing evidence from engagement, consultation and/or service user data or demographic information etc.**

The Council recognises that individuals may experience multiple and intersecting disadvantages. Examples include:

- disabled residents living in rural areas;
- single parents on low income; and
- older residents affected by welfare reform.

The discretionary nature of the CRF scheme supports a person-centred approach, enabling the Council to respond effectively to cumulative disadvantage and advance equality of opportunity.

Section 10. Next steps to address the anticipated impact. Select one of the following options and explain why this has been chosen. (Remember: we have an anticipatory duty to make reasonable adjustments so that disabled people can access services and work for us)	Tick option chosen
1. No adverse impact - no major change needed to the proposal. There is no potential for discrimination or adverse impact identified.	X
2. Adverse impact - adjust the proposal - The EIA identifies potential problems or missed opportunities. We will change our proposal to reduce or remove these adverse impacts, or we will achieve our aim in another way which will not make things worse for people.	
3. Adverse impact - continue the proposal - The EIA identifies potential problems or missed opportunities. We cannot change our proposal to reduce or remove these adverse impacts, nor can we achieve our aim in another way which will not make things worse for people. (There must be compelling reasons for continuing with proposals which will have the most adverse impacts. Get advice from Legal Services)	
4. Actual or potential unlawful discrimination - stop and remove the proposal – The EIA identifies actual or potential unlawful discrimination. It must be stopped.	
Explanation of why option has been chosen. (Include any advice given by Legal Services.)	

No adverse impact – The Council is satisfied that:

- the proposal supports the elimination of discrimination;
- it advances equality of opportunity; and
- it fosters good relations by ensuring fair and inclusive access to support.

Potential risks associated with increased discretion and demand have been identified and will be mitigated through:

- clear policy guidance;
- staff training;
- monitoring and review; and
- ongoing engagement with partners.

Section 11. If the proposal is to be implemented how will you find out how it is really affecting people? (How will you monitor and review the changes?)

The Council will monitor the impact of the CRF Housing Payments scheme as part of its commitment to continuous improvement and compliance with the Public Sector Equality Duty.

Monitoring will include:

- analysis of applications and awards by protected characteristic (where data is available);
- identification of trends and potential inequalities;
- regular reporting through governance structures; and
- feedback from residents and partner organisations.

Findings will inform future policy development and service delivery.

Section 12. Action plan. List any actions you need to take which have been identified in this EIA, including post implementation review to find out how the outcomes have been achieved in practice and what impacts there have actually been on people with protected characteristics.

Action	Lead	By when	Progress	Monitoring arrangements
Monitor equality impacts of CRF Housing Payments	Head of Welfare & Benefits	Ongoing		

Section 13. Summary Summarise the findings of your EIA, including impacts, recommendation in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

The EIA demonstrates that the CRF Housing Payments Policy:

- supports the Council's commitment to fairness, inclusion and equality;
- advances equality of opportunity for residents experiencing financial hardship;

- contributes to the prevention of homelessness and reduction of inequalities; and
- complies with the Public Sector Equality Duty.

No adverse impacts have been identified that require changes to the policy. Appropriate monitoring and governance arrangements are in place to ensure that equality considerations remain embedded in delivery

Section 14. Sign off section

This full EIA was completed by:

Name: Marcus Lee

Job title: Head of Welfare and Benefits

Directorate: Resources

Signature: Marcus Lee

Completion date: 1 April 2026

Authorised by relevant Assistant Director (signature): Margaret Wallace

Date: 2 April 2026