

Equality Impact Assessment



Assessment Of: Crisis and Resilience Fund	
<input checked="" type="checkbox"/> Policy <input type="checkbox"/> Strategy <input checked="" type="checkbox"/> Function <input type="checkbox"/> Service <input type="checkbox"/> Other [please state]	<input checked="" type="checkbox"/> New <input type="checkbox"/> Already exists / review <input type="checkbox"/> Changing
Directorate:	Assessment carried out by: Tammy Hayes
Service Area: Housing	Job Role: Housing Needs Lead
Version / Date Of Sign Off By Director:	

Step 1: What do we want to do?

This assessment should be started at the beginning of the process by someone with a good knowledge of the proposal and service area, and sufficient influence over the proposal. It is good practice to take a team approach to completing the equality impact assessment. Please contact the Policy Officer early for advice.

1.1 What are the aims and objectives/purpose of this proposal?

Briefly explain the purpose of the proposal and why it is needed. Describe who it is aimed at and the intended aims / outcomes. Where known also summarise the key actions you plan to undertake. Please use plain English, avoiding jargon and acronyms. Equality Impact Assessments are viewed by a wide range of people including decision-makers and the wider public.

The purpose of this Equality Analysis is to assess the impact of the new Crisis and Resilience Fund implementation approach. The Crisis and Resilience Fund (CaRF) replaces Discretionary Housing Payments (DHP) and the Household Support Fund (HSF) from 1 April 2026. Teignbridge District Council will deliver Housing Payments, Crisis Payments, Resilience Services and Community Co-ordination to support low-income households experiencing financial shock and build long-term resilience.

1.2 Who will the proposal have the potential to affect?

<input checked="" type="checkbox"/> Service users	<input checked="" type="checkbox"/> The wider community	<input type="checkbox"/> Teignbridge workforce
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1.3 Will the proposal have an equality impact?

Could the proposal affect access levels of representation or participation in a service, or does it have the potential to change e.g. quality of life: health, education, or standard of living etc.?

If 'No' explain why you are sure there will be no equality impact, then skip steps 2-4 and request review by your manager.

If 'Yes' complete the rest of this assessment.

<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	[please select]
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This scheme is designed to offer an opportunity to provide crisis payments to residents that have had a financial shock and provide resilience wraparound support to enable households to build their future financial resilience.

Cost of Living pressures are more likely to impact:

- Low-income households of all ages/composition,
- Household containing a child/children/young people
- Households of pensionable age, on low incomes - especially the case now for those not eligible for Pension Credit and therefore the means tested Winter Fuel Payment.
- Households in receipt of Housing Benefit only, and who may not be eligible for any additional Government support.
- Households containing people with physical disabilities, who may use more energy in relation to their disability or tools/equipment required to support them in their daily lives, e.g. charging machinery, maintaining a defined room temperature.

We know that single parent households with children, single income households (with one source of income – many carers of people of adult age may fall into this category), households of Asian, black and other ethnic minorities, homeless, gypsy and travellers as well as those with mental health issues may be disproportionately impacted by the Cost of Living crisis

This scheme aims to support opportunities to improve quality of life, health, income and standard of living for households who are on a low income and impacted by a financial shock which may be a sudden and unpredicted expenditure or loss of income.

Step 2: What information do we have?

2.1 What data or evidence is there which tells us who is, or could be affected?

Please use this section to demonstrate an understanding of who could be affected by the proposal. Include general population data where appropriate, and information about people who will be affected with particular reference to protected and other relevant characteristics (listed in 2.2).

Use one row for each evidence source and say which characteristic(s) it relates to. You can include a mix of qualitative and quantitative data - from national research, local data or previous consultations and engagement activities.

Outline whether there are any over or under representation of equality groups within your service - don't forget to benchmark to local population where appropriate.

For workforce / management of change proposals you will need to look at the diversity of the affected team(s) using available evidence such as the employee profile data. Identify any under/over-representation compared with Teignbridge's economically active citizens for age, disability, ethnicity, gender, religion/belief and sexual orientation.

Data / Evidence Source <i>[Include a reference where known]</i>	Summary of what this tells us
Household Support Fund	<p>HSF has been delivered by TDC since 2021 and offered financial support for households in hardship.</p> <p>Data from HSF has been reported to Government and DCC to support the development of the guidance for CaRF</p>

Data / Evidence Source <i>[Include a reference where known]</i>	Summary of what this tells us
	Our local data for latest round of HSF demonstrates 50% of all applications are from social housing tenants, 99% are in receipt of welfare benefits. 67% have children and 29% are in receipt of disability benefits.
DWP Evaluation of Household Support Fund	<p>The vast majority of HSF4 recipients (98%) reported at least one positive benefit from their award, the nature and duration of which depended on the type of award(s) received and the circumstances of the household. The most commonly reported benefits included helping afford food and groceries (78%), energy and utility bills (60%), keeping homes warm in cold weather (58%), and helping avoid having to borrow money (61%).</p> <p>Many recipients also cited additional benefits, including improved personal and household wellbeing, reduced stress and anxiety, enhanced personal confidence and increased levels of pride. Just under one third (32%) felt more confident of being better able to manage their household finances in the future. The duration of the benefits reported varied from a few days (for example, amongst households receiving food vouchers for the school holidays) to a few months or more (for example, amongst those receiving advice on household finances).</p>

2.2 Do you currently monitor relevant activity by the following protected characteristics?

<input checked="" type="checkbox"/> Age	<input checked="" type="checkbox"/> Disability	<input type="checkbox"/> Gender Reassignment
<input type="checkbox"/> Marriage and Civil Partnership	<input checked="" type="checkbox"/> Pregnancy/Maternity	<input type="checkbox"/> Race
<input type="checkbox"/> Religion or Belief	<input type="checkbox"/> Sex	<input type="checkbox"/> Sexual Orientation

2.3 Are there any gaps in the evidence base?

Where there are gaps in the evidence, or you don't have enough information about some equality groups, include an equality action to find out in section 4.2 below. This doesn't mean that you can't complete the assessment without the information, but you need to follow up the action and if necessary, review the assessment later. If you are unable to fill in the gaps, please state this clearly with a justification.

For workforce related proposals all relevant information on characteristics may need to be sought from HR (e.g. pregnancy/maternity). For smaller teams diversity data may be redacted. A high proportion of not known/not disclosed may require action to address and identify the information needed.

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CaRF is a new scheme. Whilst it is being brought in after HSF ends, it is a new approach and therefore data from HSF can only partly inform the approach. HSF had direct payments built in, including support for Free School Meals during school holidays and payments made to older persons on certain benefits without the need for an application.

2.4 How have you involved communities and groups that could be affected?

You will nearly always need to involve and consult with internal and external stakeholders during your assessment. The extent of the engagement will depend on the nature of the proposal or change. This should usually include individuals and groups representing different relevant protected characteristics. Please include details of any completed engagement and consultation and how representative this has been of Teignbridge's diverse communities.

Include the main findings of any engagement and consultation in Section 2.1 above.

If you are managing a workforce change process or restructure, please refer to HR for advice on how to consult and engage with employees. Relevant stakeholders for engagement about workforce changes may include e.g. staff-led groups, trades unions as well as affected staff.

Both Devon County Council and TDC have sought input from VCSE organisations to support the delivery of the new scheme. This is a test and learn approach to delivery over the next 3 years and we intend to continue to collaborate to develop the scheme continuously throughout the next 3 years to ensure we meet the current needs, but also emerging needs of residents.

2.5 How will engagement with stakeholders continue?

Explain how you will continue to engage with stakeholders throughout the course of planning and delivery. Please describe where more engagement and consultation is required and set out how you intend to undertake it. Include any targeted work to seek the views of under-represented groups. If you do not intend to undertake it, please set out your justification. You can ask the Consultation Officer for help in targeting particular groups.

Ongoing cross district collaboration with DCC will continue at least monthly for the first 6 months of the scheme. TDC will be working directly with accredited advice and debt/money services and the wider community and voluntary sector to deliver the scheme. This will include stakeholder events and one to one meetings.

We will also be continuing with customer feedback to understand how customers are finding the scheme and what improvements could be made within the guidance.

We will take a proactive approach to reaching some cohorts of residents that may be more at risk of financial hardship, or indeed, known to us as having difficulty in maintaining payments owed to the council to see if additional support can assist them. This may include households struggling to pay for council tax, have housing benefit overpayments or are reliant on oil source heating who may be facing higher pressures due to global events.

Step 3: Who might the proposal impact?

Analysis of impacts must be rigorous. Please demonstrate your analysis of any impacts of the proposal in this section, referring to evidence you have gathered above and the characteristics protected by the Equality Act 2010. Also include details of existing issues for particular groups that you are aware of and are seeking to address or mitigate through this proposal.

3.1 Does the proposal have any potentially adverse impacts on people on the basis of their protected or other relevant characteristics?

Consider sub-categories (different kinds of disability, ethnic background etc.) and how people with combined characteristics (e.g. young women) might have particular needs or experience particular kinds of disadvantage.

Where mitigations indicate a follow-on action, include this in the 'Action Plan' Section 4.2 below.

GENERAL COMMENTS <i>(highlight any potential issues that might impact all or many groups)</i>	
There are no identified adverse impact on protected groups. The open application process enables all residents to apply for support and to be assessed on a case by case basis.	
PROTECTED CHARACTERISTICS	
Age: Young People	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	Young people are often on lower incomes. Care experienced young people may be particularly at risk from cost of living related pressures.
Mitigations:	Direct proactive support and awareness raising with Care experienced young people will be undertaken through our current partnerships and with DCC Leaving Care teams to ensure they are represented in applications where needed.
Age: Older People	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	This new scheme does not allow for direct payment awards without an assessment process. As such, we need to ensure older persons are able to access online forms and newsletters or identify other means to ensure they are aware of the support and assistance that is available.
Mitigations:	Staff Training and awareness raising with all partners including community groups, older person specific accommodation, registered housing providers, support services, NHS provisions (GPs/social prescribers) and offering telephone support to apply on behalf of the applicant for any one digitally excluded or unable to use online services due to disability or other special reason
Disability	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	Households with disabilities may be more likely to be experiencing cost of living pressures. This may be higher than average use of energy in order to keep homes warmer.
Mitigations:	Applications will ask for the applicant to identify if they have a disability and a direct call to the applicant (or referral agency) will take place to understand how their disability is being impacted so we can apply full regard to their application
Sex	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	With Free School Meals over school holidays ending, women are more likely to be impacted by cost of living pressures as more women have dependent children
Mitigations:	Early notification to advise of the changes to those impacted is being arranged by DCC and how to obtain support through local authority crisis payments routes.
Sexual orientation	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Potential impacts:	
Mitigations:	
Pregnancy / Maternity	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Potential impacts:	
Mitigations:	
Gender reassignment	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

Potential impacts:	
Mitigations:	
Race	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	Asian, Black and other ethnic minority communities who are not accessing support through other channels may be less likely to access support through the fund.
Mitigations:	Awareness training through community groups to help identify those most in need of assistance through the fund.
Religion or Belief	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Potential impacts:	
Mitigations:	
Marriage & civil partnership	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Potential impacts:	
Mitigations:	
OTHER RELEVANT CHARACTERISTICS	
Socio-Economic (deprivation)	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	CaRF guidance stipulates applicants must be considered to be on a low income. This is not intended to only be households on benefits but is likely to form the majority of successful applications.
Mitigations:	We will be offering a case-by-case assessment on all applications. The protected characteristics whilst considered, are secondary to the financial shock and financial position of the applicant in terms of eligibility and award. There is no blanket policy on the award type or amount for any application. Low income will be based on DWP reports of low income nationally.
Other group(s) Please add additional rows below to detail the impact for other relevant groups as appropriate e.g. Asylums and Refugees; Rural/Urban Communities, Homelessness, Digital Exclusion, Access To Transport	
Potential impacts:	<ul style="list-style-type: none"> • Traveller, Gypsy and Roma communities and / or • Homeless people and those in temporary or insecure housing and / or • Households suffering ill-health which has a direct impact on household income and an ability to meet food and energy bills
Mitigations:	We will work with the VCSE to ensure awareness and support is available to apply and receive support. Direct support will be offered via housing options and support services for any homeless households to apply

3.2 Does the proposal create any benefits for people on the basis of their protected or other relevant characteristics?

Outline any potential benefits of the proposal and how they can be maximised. Identify how the proposal will support our Public Sector Equality Duty to:

- ✓ Eliminate unlawful discrimination for a protected group
- ✓ Advance equality of opportunity between people who share a protected characteristic and those who don't
- ✓ Foster good relations between people who share a protected characteristic and those who don't

The decisions to provide CaRF financial support to a household being made on the household's financial situation. A household's attributes, such as those in this section, are not taken into account in deciding whether to provide CaRF assistance, as decisions are made on the households financial situation, the financial shock being faced and opportunity to improve matters on a case by case basis. Resilience support to access services will be available for any household eligible to apply for CaRF and tailored to their needs.

The focus in this new fund on developing resilience has the potential to be of assistance to those groups with Protected Characteristics who are more likely to be on lower-incomes or face financial shocks and hardship.

Step 4: Impact

4.1 How has the equality impact assessment informed or changed the proposal?

What are the main conclusions of this assessment? Use this section to provide an overview of your findings. This content should be used as a summary in reports, where this full assessment is included as an appendix.

If you have identified any significant negative impacts which cannot be mitigated, provide a justification showing how the proposal is proportionate, necessary and appropriate despite this.

Summary of significant negative impacts and how they can be mitigated or justified:

Online application forms may have negative impact for those unable to access online services. To mitigate against this, proactive work will be undertaken with Town and Parish Councils in rural areas, VCSE training and support to assist people to apply or to apply on their behalf and over the telephone applications for vulnerable applicants unable to complete online forms will be made available.

Additional support will be offered to support these groups to provide relevant documents, evidence and to ensure full access to wraparound support based on their needs.

Summary of positive impacts / opportunities to promote the Public Sector Equality Duty:

As a test and learn approach is required for CaRF, EIA reviews will be more frequent in order to continue to develop the learning and utilise ongoing stakeholder and resident feedback to help inform these as the scheme progresses.

4.2 Action Plan

Use this section to set out any actions you have identified to improve data, mitigate issues, or maximise opportunities etc. If an action is to meet the needs of a particular protected group please specify this.

Improvement / action required	Responsible Officer	Timescale
The EIA will be reviewed ahead of implementation of the scheme to ensure it is reflective of ongoing consultation with stakeholders	Tammy Hayes	May 2026

4.3 How will the impact of your proposal and actions be measured?

How will you know if have been successful? Once the activity has been implemented this equality impact assessment should be periodically reviewed to make sure your changes have been effective and your approach is still appropriate. Include the timescale for review in your action plan above.

Through data collection and analysis of those applying for assistance and the outcome of their applications.

Through periodic review of the EIA and the Council's approach in order to introduce additional mitigations where there are adverse impacts that have not been addressed.

Step 5: Review & Sign-Off

EIAs should only be marked as reviewed when they provide sufficient information for decision-makers on the equalities impact of the proposal. Please seek review and feedback from management before requesting it to be signed off. All working drafts of EIAs and final signed-off EIAs should be saved in G:\GLOBAL\EIA. Once signed-off please add the details to the 'Corporate Register' of all council EIAs saved in the same directory.

Reviewed by Service Manager: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Instead was reviewed by:	Strategic Leadership Team Sign-Off: Amanda Pujol
Date: 13.03.2026	Date: 25-3-26