



Department for  
**Communities**  
[www.communities-ni.gov.uk](http://www.communities-ni.gov.uk)

---

# **End of Housing Benefit for people who receive help with rates only**

Equality Impact Assessment  
Consultation Document

---

# Contents

|                                              |    |
|----------------------------------------------|----|
| Introduction                                 | 3  |
| Section 75 of the Northern Ireland Act 1998  | 5  |
| Equality Impact Assessment                   | 6  |
| Defining the aims of the policy              | 8  |
| Consideration of available data and research | 9  |
| Assessment of impact                         | 10 |
| Mitigations and alternative options          | 17 |
| Consultation                                 | 19 |
| Monitoring                                   | 20 |
| Confidentiality                              | 21 |
| Consultation Questions                       | 22 |

# 1. Introduction

In May 2026, the Minister for Communities approved the making of the Welfare Reform (Northern Ireland) Order 2015 (Commencement No. 18) (Abolition of Benefits) (Amendment) Order (Northern Ireland) 2026 (“the Commencement Order”). The Commencement Order forms part of the ongoing implementation of welfare reform and the transition from legacy benefits to Universal Credit (UC).

Universal Credit was introduced in Northern Ireland in September 2017 and is replacing a number of ‘legacy’ social security benefits. The final stage of implementation, known as Move to UC, involves the managed migration of remaining legacy benefit claimants to Universal Credit. Previous phases of the Move to UC programme have been subject to Section 75 screening and were not considered to require a full Equality Impact Assessment (EQIA). The vast majority of legacy benefit claimants affected by these changes have now moved to Universal Credit through the managed migration process, with only a very small number of cases remaining.

The Commencement Order amends the Welfare Reform (Northern Ireland) Order 2015 (Commencement No. 18) (Abolition of Benefits) Order (Northern Ireland) 2025 by introducing further commencement provisions relating to the abolition of income-related Employment and Support Allowance and working-age Housing Benefit. It forms

part of the wider programme of welfare reform measures supporting the move from legacy benefits to Universal Credit.

The Department for Work and Pensions (DWP) has introduced corresponding legislation to terminate working-age Housing Benefit and abolish income-related Employment and Support Allowance. Under long-standing parity arrangements, the Department for Communities policy is to maintain parity with corresponding social security provision delivered by DWP. Maintaining alignment with DWP policy and systems supports the efficient administration of social security provision and helps avoid the additional operational, administrative and system development costs that could arise from operating separate arrangements in Northern Ireland. Decisions to diverge DWP provision may also give rise to financial implications for the Northern Ireland Executive.

The Commencement Order provides for the abolition of working-age Housing Benefit, with certain exceptions, including for claimants living in temporary or specified accommodation. In most cases, support for housing costs is instead available through Universal Credit.

The ending of Housing Benefit (with some exceptions) has a specific impact in Northern Ireland in relation to a cohort of working-age<sup>1</sup> claimants who receive Housing Benefit solely

---

<sup>1</sup> Working-age claimants are individuals who have not reached State Pension age. Different Housing Benefit rules continue to apply to claimants who have reached State Pension age.

for assistance with domestic rates. Unlike the majority of claimants affected by Move to UC, this cohort will not receive a managed migration notice inviting them to claim Universal Credit. The Department therefore considered that the circumstances of this cohort warranted separate consideration through a full EQIA.

Minister Lyons decided that the Commencement Order should come into operation in Northern Ireland on 1 October 2026 rather than 1 July 2026, when the equivalent provisions came into effect in Great Britain. This was intended to provide additional time for notification and engagement with this particular cohort of Housing Benefit rates-only claimants and consideration of the impacts arising from implementation of the changes.

As of August 2026, approximately 321 working-age claimants in Northern Ireland receive Housing Benefit solely for assistance with domestic rates. These claimants are not in receipt of another legacy benefit and have no eligible housing costs for Universal Credit purposes.

Consequently, they will not receive a managed migration notice inviting them to claim Universal Credit as part of the Move to UC programme. Unlike other legacy benefit claimants who move to Universal Credit through managed migration, these individuals will not be entitled to Transitional Protection for loss of support for domestic rates. This means that the ending of Housing Benefit may have a distinct impact on this cohort and requires separate consideration.

The Department recognises that the decision to end Housing Benefit for this cohort may have differential impacts on certain Section 75 equality groups. The decision to defer implementation of the Commencement Order until 1 October 2026 provides additional time to engage with these affected individuals, consider the impacts of the change and explore appropriate mitigations and support arrangements.

The Department has therefore undertaken this EQIA to assess the potential impacts of the ending of Housing Benefit for rates-only customers on equality of opportunity and good relations, to engage with affected individuals and stakeholders and to seek views on any additional measures that may assist the affected claimants.

## 2. Section 75 of the Northern Ireland Act 1998

Section 75 of the NI Act 1998 requires the Department in carrying out its functions, to have due regard to the need to promote equality of opportunity between:

- people with different religious beliefs;
- people from different racial groups;
- people of different ages;
- people with different marital status;
- people with different sexual orientations;
- men and women generally;
- people with or without a disability;
- people with or without dependants; and
- people with different political opinions.

In addition, but without prejudice to the duty above, the Department should also have due regard to the desirability of promoting good relations between people with different religious beliefs, different political opinions or from different racial groups.

The Disability Discrimination (NI) Order 2006, which came into effect on 1 January 2007, introduced new duties requiring all public authorities in carrying out their functions, to have due regard to the need to:

- promote positive attitudes towards disabled people; and
- encourage participation by disabled people in public life.

Equality Scheme commitments require public authorities to determine if there are any impacts on equality of opportunity and if there are opportunities to better promote equality of opportunity between people within the Section 75 equality categories. Where screening would not be an adequate means of gathering the information that is needed to assess the relevant equality impacts or opportunities, the public authority should proceed to do an EQIA.

The purpose of this document is to present the findings of the EQIA and invite comments.

To request an alternative format please contact:

**Social Security Policy, Legislation  
and Decision Making Services**

**Department for Communities**

**Level 3, Causeway Exchange**

**1-7 Bedford Street**

**BELFAST**

**BT2 7EG**

**Email: [sspldms@communities-ni.gov.uk](mailto:sspldms@communities-ni.gov.uk)**

## 3. Equality Impact Assessment

Policy decisions can in some cases have an unintentionally greater impact on some specific Section 75 groups than others, for example, on males, females, young people or pensioners, etc. The Department aims to avoid any adverse impacts and where possible, action will be taken to mitigate against specific adverse impacts and consider alternative policies which might better achieve the promotion of equality of opportunity.

To comply with its Section 75 obligations, the Department is carrying out an EQIA in relation to the ending of Housing Benefit for those who receive help with domestic rates only. The Department recognises that corresponding provision has been introduced by DWP as part of the wider transition from legacy benefits to Universal Credit. Divergence from corresponding DWP provision would give rise to policy, legislative, operational and financial considerations.

The purpose of this EQIA is to assess the equality impacts arising from implementation of the decision to remove Housing Benefit for rates-only customers in Northern Ireland, to engage with affected individuals and stakeholders, and to consider whether

any support measures are appropriate to reduce or alleviate identified impacts. The Department has also considered that retaining Housing Benefit support for this cohort could result in different treatment compared with individuals in similar circumstances who are unable to claim Housing Benefit.

For example, a person receiving Housing Benefit for rates only could continue to receive assistance with their rates, while another person in similar financial circumstances, who is not entitled to Housing Benefit, would have to meet their rates liability in full. Retaining support for one group but not the other could result in different treatment between people in broadly comparable circumstances.

The primary function of an EQIA is to assess whether policy proposals would have a differential impact and in particular, an adverse differential impact on the categories of persons listed in Section 75, and any sub-groups within those categories.

When conducting an EQIA, the Department acts in accordance with the guidance published by the Equality Commission in February 2005<sup>2</sup> which recommends that there should be seven steps in the EQIA process:

---

<sup>2</sup> Practical guidance on equality impact assessment - <https://equalityni.org/workplace/workplace-guidance/guidance-library/section-75-equality-impact-assessment-guidance>

|               |                                                                                                                                                             |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1</b> | Defining the aims of the policy.                                                                                                                            |
| <b>Step 2</b> | Consideration of available data and research.                                                                                                               |
| <b>Step 3</b> | Assessment of impacts.                                                                                                                                      |
| <b>Step 4</b> | Consideration of measures which may mitigate any adverse impact and alternative policies which may better achieve the promotion of equality of opportunity. |
| <b>Step 5</b> | Formal consultation.                                                                                                                                        |
| <b>Step 6</b> | Decision and publication of the EQIA results.                                                                                                               |
| <b>Step 7</b> | Monitoring for adverse impact.                                                                                                                              |

In accordance with this guidance, the Department has assessed the potential equality impacts arising from the ending of Housing Benefit for claimants who receive support with domestic rates only and has prepared this EQIA consultation document to gather evidence and views from affected individuals and stakeholders.

This document includes information on how the publication of the results of the EQIA consultation will be handled.

## 4. Defining the aims of the policy

Universal Credit was introduced in Northern Ireland in September 2017 and is replacing a number of ‘legacy’ social security benefits. The final stage of implementation, known as Move to UC, involves the managed migration of remaining legacy benefit claimants to Universal Credit. As part of this process, Housing Benefit for working-age claimants is being abolished across Great Britain (with the exception of those residing in temporary accommodation or supported housing). Instead, housing costs support will be provided through Universal Credit.

In line with the Department’s policy of maintaining parity with corresponding DWP provision, corresponding changes have been introduced in Northern Ireland. This change has been given effect through the implementation of welfare reform measures within the statutory responsibility of the Department, which were established through the Northern Ireland (Welfare Reform) Act 2015 and the Welfare Reform (Northern Ireland) Order 2015.

Previous phases of the Move to UC programme were subject to Section 75 screening and were not considered to require a full Equality Impact Assessment. The vast majority of legacy benefit claimants affected by these changes have now moved to Universal Credit through the managed migration process.

However, the Department identified that a distinct cohort of approximately 321 working-age claimants in Northern Ireland receive Housing Benefit solely for assistance with domestic rates. Unlike most other legacy benefit claimants, these individuals will not receive a managed migration notice and will not access transitional protection through the Move to UC process. The Department therefore considered it appropriate to undertake a separate Equality Impact Assessment focused on this specific cohort.

Minister Lyons decided to defer the coming into operation date of the Commencement Order until 1 October 2026. This deferral recognises the potential impacts on Housing Benefits rates-only customers and provides additional time to enable affected claimants to be notified, to engage with support services, and to explore alternative benefit entitlements where appropriate.

This EQIA does not seek to revisit the underlying policy decision, which arises from the implementation of the Commencement Order and the wider Move to Universal Credit programme. Rather, it assesses whether implementation of that decision may have differential impacts on Section 75 groups and whether any mitigating measures are required to address any identified adverse impacts.

## 5. Consideration of available data and research

Data used to inform this EQIA has been drawn primarily from administrative data held by the Northern Ireland Housing Executive (NIHE), supplemented by population-level data from the Northern Ireland Census 2021.

In addition to administrative data, the Department has considered wider evidence relating to poverty, income inequality and benefit take-up in Northern Ireland. Evidence indicates that certain groups, including older individuals, those with disabilities and single households, are more likely to experience financial vulnerability and may therefore be more sensitive to changes in support.

Neither the Department nor the NIHE routinely collect equality information across all Section 75 categories for Housing Benefit claimants and, as such, there are limitations in the available data. Where data gaps exist, these are acknowledged within the assessment.

Analysts within the Department investigated whether additional data sources or analysis could further inform the assessment of the affected cohort. It was concluded that the Housing Benefit data available for this assessment is provided directly by the NIHE and that no additional Section 75 data sources were available that would enhance the analysis contained within this EQIA.

While 321 claimants have been identified by NIHE as potentially affected by the policy, the

Department has not been able to undertake any further equality profiling of this cohort beyond the data available through existing administrative sources. The Department's assessment has therefore been based on the best available evidence.

Data and evidence sources considered include:

- The Labour Force Surveys (NISRA)
- Continuous Household Surveys
- Northern Ireland Census 2021
- Family Resources Survey (FRS) and Northern Ireland Poverty and Income Inequality Reports (DfC)
- Departmental Business Cases documentation and data
- Administrative data provided by the Northern Ireland Housing Executive

Evidence also indicates that benefit take-up is not universal. Factors such as lack of awareness, complexity of application processes, digital exclusion and perceived stigma can affect whether individuals claim benefits to which they are entitled. This is relevant in the context of this policy, where affected individuals may wish to consider the impact of the ending of this support and to explore, in the context of their individual circumstances, eligibility for a range of other supports/benefits.

## 6. Assessment of impact

The next stage of the EQIA process is to assess whether the ending of Housing Benefit for those who receive help with rates only may have a differential impact on people in one or more of the Section 75 groups, and then to determine the extent of differential impact and whether that impact is adverse.

Analysis indicated that as of August 2026, 321 individuals were in receipt of Housing Benefit rates-only. The impact of Housing Benefit ending for this cohort (who will not be part of the Move to UC process) has therefore been considered and the following assessments made as to whether or not there will be an adverse impact on any of the nine Section 75 categories:

| Section 75 Group | Impact                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Religious belief | <p>The Department has reviewed the implications of religious beliefs within this Section 75 group. The Department is not required to collate information on religious belief for those in receipt of social security benefits, including Housing Benefit and therefore has no data to determine the impact of the decision to end Housing Benefit for those who receive help with rates only.</p> <p>In the Census 2021, the religious composition of Northern Ireland's population is as follows: 37.4% Protestant, 42.3% Catholic, 1.3% other religions, and 19% with no religion/not stated. The Department's services are designed to benefit all eligible citizens within this group across NI. However, due to the absence of data, it is difficult to assess the potential impact(s) on this group of the decision to end Housing Benefit for those who receive help with rates only. The Department has identified no evidence that individuals would be affected differently by the proposal on the basis of religious belief.</p> |

|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Political Opinion</b></p> | <p>The Department has reviewed the implications of political opinion within this Section 75 group. The Department is not required to collate information on political opinion to determine eligibility for those in receipt of social security benefits, including Housing Benefit and therefore has no data to determine the impact of the decision to end Housing Benefit for those who receive help with rates only.</p> <p>In the Census 2021, 814,600 people (42.8%) living here identified solely or along with other national identities as ‘British’. This is down from 876,600 people (48.4%) in 2011. The Census also found that 634,600 people (33.3%) living here identified solely or along with other national identities as ‘Irish’. This is up from 513,400 people (28.4%) in 2011. Finally, the Census 2021, identified 598,800 people (31.5%) living here as solely or along with other national identities ‘Northern Irish’. This is up from 533,100 people (29.4%) in 2011.</p> <p>The Department’s services benefit all eligible citizens across NI within this Section 75 group. Whilst the Department does not hold information on political opinion for Housing Benefit claimants, no evidence has been identified to suggest that the proposal would have a differential impact on individuals on the basis of political opinion.</p> |
| <p><b>Racial Group</b></p>      | <p>The Department has reviewed the implications of Racial Group within this Section 75 group. The Department is not required to collate information on racial group to determine eligibility for those in receipt of social security benefits, including Housing Benefit and therefore has no data to determine the impact of the decision to end Housing Benefit for those who receive help with rates only.</p> <p>The 2021 Census recorded that 3.4% (66,600) people were from ethnic minority groups. The Department’s services benefit all eligible citizens across NI within this Section 75 group. In the absence of specific data, it is difficult to determine the impact(s) on this group of the decision to end Housing Benefit for those who receive help with rates only.</p> <p>Whilst the Department does not hold information on the racial group of Housing Benefit claimants, no evidence has been identified to suggest that the proposal would have a differential impact on individuals on the basis of racial group.</p>                                                                                                                                                                                                                                                                                                                 |

|                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Age</b>            | <p>Available data indicates that approximately 2.2% of claimants within this cohort: are aged under 50, 9.3% are aged 50–54, 31.5% are aged 55–59 and 57% are aged 60–65.</p> <p>This demonstrates that the cohort is heavily concentrated among older working-age individuals, with approximately 89% aged 55 and over.</p> <p>The 2021 census indicated that 17.2% of the 1.9m people resident in Northern Ireland are 65 and over, 20.4% are aged 0–15, 10.6% age 16–24, and 64.9% age 25–64. The impact of the decision is therefore likely to fall disproportionately on older working-age individuals, particularly those approaching State Pension age, who may have limited ability to increase their income or adjust financially.</p> <p>As this cohort may also be more likely to be on fixed or low incomes, the removal of Housing Benefit support for rates could have an adverse financial impact. The available data provides clear evidence of a differential impact in relation to age.</p> |
| <b>Marital Status</b> | <p>The Department has reviewed the implications of marital status within this Section 75 group. The Department is not required to collate information on marital status to determine eligibility for those in receipt of social security benefits, including Housing Benefit and therefore has no data to determine the impact of the decision to end Housing Benefit for those who receive help with rates only.</p> <p>In the Census 2021, 38.1% indicated they were single. 45.8% responded Married/ Civil partnership. 3.8% stated they were separated, 6.0% said they were divorced and 6.4% stated they were widowed. In 2022 there were 8,564 marriages in Northern Ireland up from 7,921 in 2021.</p> <p>In the absence of claimant-level data, it is difficult to determine the precise impact on this group. However, no evidence has been identified to suggest that individuals would be affected differently by the proposal on the basis of marital status.</p>                                 |

|                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Sexual Orientation</b>        | <p>The Department has reviewed the implications of sexual orientation within this Section 75 group. The Department is not required to collate information on sexual orientation to determine eligibility for those in receipt of social security benefits, including Housing Benefit and therefore has no data to determine the impact of the decision to end Housing Benefit for those who receive help with rates only.</p> <p>The Continuous Household Survey 2022-23 found that 1.0% of respondents identified as gay or lesbian, 0.5% as bisexual, 0.4% as another sexual orientation, 0.7% as undetermined and 97.5% as heterosexual.<sup>3</sup> In addition, the Census 2021 data shows that approximately 2.1% of the Northern Ireland population aged 16 and over identified as lesbian, gay, bisexual<sup>4</sup> or another sexual orientation (excluding heterosexual).</p> <p>Evidence gathered through the Department for Communities' Sexual Orientation Strategy Expert Advisory Panel<sup>5</sup> indicates that LGBTQI+ individuals can experience inequalities across a range of areas including health outcomes, access to services, discrimination, social isolation and hate crime. These factors have been considered in assessing the potential impact of the proposal on individuals across the sexual orientation category. The available evidence does not indicate that the proposal would have a differential impact on individuals on the basis of sexual orientation.</p> |
| <b>Men &amp; Women generally</b> | <p>NISRA population statistics indicate that men and women make up roughly equal parts of NI's 1.9m population. 50.8% responded to the 2021 census as being female and 49.2% as being male. Departmental data indicates that approximately 52% of Housing Benefits rates-only claimants are female (168 individuals) and 48% are male (153 individuals)<sup>6</sup>.</p> <p>This distribution is broadly balanced and does not indicate a significant differential impact on the basis of sex.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

<sup>3</sup> Sexual Identity Survey (1983 to 2022-23)

<sup>4</sup> <https://www.nisra.gov.uk/statistics/2021-census/results/main-statistics>

<sup>5</sup> Report from the Sexual Orientation Strategy Expert Advisory Panel | Department for Communities

<sup>6</sup> <https://www.nisra.gov.uk/statistics/2021-census/results/main-statistics>

## Disability

The Department is not required to collate information on disability to determine eligibility for Housing Benefit. The 2021 Census indicates that nearly 45% of households in Northern Ireland have one or more people in the household with a disability (40% for 2011). NISRA statistics show that 24.3% of adults in Northern Ireland are classed as having a disability. Disabled people face a higher risk of poverty. The poverty rate for disabled people has remained broadly constant at around a third since 2013/14.<sup>7</sup>

While the Northern Ireland Housing Executive and the Department do not hold direct data on disability status, available administrative data shows that a proportion of claimants are in receipt of disability-related benefits such as Personal Independence Payment and Carer's Allowance. This may indicate a higher prevalence of disability within the cohort, although this cannot be confirmed from the available data.

The Department has also considered evidence from NISRA's Households Below Average Income (HBAI) statistics and other poverty publications identifying groups at greater risk of poverty and financial disadvantage.<sup>8</sup>

In the absence of data, it is difficult to determine the impact(s) on this group of the ending of Housing Benefit for those who receive help with rates only.

While people with disabilities may be more likely to experience financial disadvantage, the Department has identified no evidence that the proposal would have a differential impact specifically on the basis of disability.

<sup>7</sup> <https://www.nisra.gov.uk/statistics/census-2021-results/main-statistics>

<sup>8</sup> <https://www.communities-ni.gov.uk/topics/family-resources-survey-and-poverty-analysis>

## Dependants

The Department has reviewed the implications of dependants within this Section 75 group. Administrative data provided by the Northern Ireland Housing Executive includes information relating to household composition, including dependants, non-dependent children and partners. The available data indicates that a substantial proportion of claimants in the rates-only cohort live in single-person households, while others live in households containing dependants, partners, non-dependent children or other household members.

The 2021 NI Census indicated that 29% of households in Northern Ireland contained dependent children and 45% of those households contained at least one person with a long-term health problem or disability.

While household composition data is available, it is difficult to determine the extent of any differential impact on this group arising from the ending of Housing Benefit for those who receive help with rates only. No evidence has been identified to suggest that individuals would be affected differently by the proposal on the basis of having dependants.

The Department has assessed the potential equality impacts arising from the ending of Housing Benefit entitlement for working-age claimants who receive help with domestic rates only. This decision affects a relatively small cohort of approximately 321 claimants in Northern Ireland who currently receive Housing Benefit solely for rates and who will not automatically transition to Universal Credit through the managed migration process.

As a result of the change, affected individuals may wish to take proactive steps to assess their personal circumstances and explore potential eligibility for other benefits/support or make independent arrangements to meet their rates liability. For example, some of these individuals may be eligible for Universal

Credit. If they are entitled to Universal Credit, they may be able to access support with rates through the Rate Rebate Scheme, subject to eligibility criteria.

However, some of this cohort are expected not to be entitled to Universal Credit (for example if their income or capital exceeds the relevant thresholds). For these claimants, other assistance, including support available through Land and Property Services may be available (depending on their individual circumstances and eligibility), or they may wish to explore engaging with Land and Property Services to explore payment options to alleviate the impact of their Housing Benefit ending.

While the overall number of claimants affected is limited (estimated at 321 individuals), the available data indicates that this cohort is not evenly distributed across the population. There is clear evidence that a significant majority of affected individuals are older working-age claimants, with approximately 88% aged 55 and over. Many of these individuals may be approaching State Pension age and may have fixed or limited incomes.

Overall, while the policy does not directly target or differentiate between Section 75 groups, there is potential for indirect adverse impact. This is most evident in relation to age and may also extend to disability and socio-economic vulnerability. These impacts arise primarily from the financial effects of the policy rather than from any differential treatment within its design.

## 7. Mitigations and alternative options

In assessing the impacts of the ending of Housing Benefit for those who receive help with domestic rates only, the Department recognises that there is potential for adverse impacts on certain Section 75 groups, particularly in relation to age.

Minister Lyons agreed a deferral of the coming into operation of the Housing Benefit provisions until 1 October 2026, recognising the particular circumstances of this cohort and the potential for differential impacts on certain Section 75 groups. This additional period provides time for claimant notification and engagement activity, enabling affected individuals to better understand the implications of the change, consider their individual circumstances and explore any alternative sources of support for which they may be eligible.

The Northern Ireland Housing Executive has implemented a targeted communications approach to ensure that all affected individuals are clearly informed of the ending of the Housing Benefit rates-only support from 1 October 2026. This includes direct written correspondence which was issued in advance of the change, explaining when Housing Benefit will end, what this means for the individual, and the support available.

A follow-up communication will be issued following the cessation of Housing Benefit to confirm the change, outline the individual's responsibility for rates payments, and

encourage early engagement with Land and Property Services to agree appropriate payment arrangements.

These communications will include clear signposting to support services such as the Department's Make the Call service and independent advice organisations, with the aim of supporting individuals to access any alternative benefits to which they may be entitled and to manage the financial transition.

This proactive and staged approach to communication is intended to reduce the risk that individuals do not engage with available support. This is particularly important given that this cohort will not receive a managed migration notice inviting them to claim Universal Credit and may therefore be less likely to engage with alternative support without proactive intervention.

Affected individuals will be actively encouraged and supported to engage with available services including Make the Call, which provides tailored advice and support to individuals to ensure they are receiving all benefits to which they are entitled. Where eligible, claimants may be able to make a claim to Universal Credit to receive ongoing assistance with housing costs. Discretionary Support may provide short-term financial assistance to individuals facing financial difficulty, including support with essential living costs, again subject to eligibility criteria.

In addition, individuals who become responsible for meeting their full rates liability will be able to engage with Land and Property Services to discuss payment options, including instalment arrangements, to help manage any financial impact.

The Department considered the policy change in the context of wider welfare reform and the maintenance of parity with corresponding DWP provision. Continuing Housing Benefit for this cohort would have given rise to policy, operational and financial implications and therefore was not progressed. In considering alternative approaches, the Department also

had regard to the need for consistency in the provision of support for domestic rates across broadly comparable groups of claimants.

Taken together, these measures are intended to mitigate the potential impacts of the policy change by providing additional time for engagement with affected individuals to provide them with access to clear information and advice, enabling them to prepare and to consider potential alternative financial assistance. The Department considers that these measures represent a proportionate and appropriate response to the identified impacts.

## 8. Consultation

The Department welcomes views from individuals and organisations on the potential equality implications arising from the decision to end Housing Benefit for those who receive help with domestic rates only.

The purpose of this consultation is to seek views on the Department's assessment of the equality impacts of this decision, and the effectiveness of the proposed mitigations. Responses will be carefully considered and will inform the Department's final EQIA and any further mitigating actions that may be required.

The consultation will run for a period of twelve weeks. The Department welcomes comments on any aspect of this document. The final date for responses is **21 December 2026**. The outcome of the EQIA will be published on the Department's website following consideration of consultation responses.

In line with the Department's Equality Scheme, the consultation will be made available to a wide range of stakeholders, including representative organisations, advice services and equality groups.

## 9. Monitoring

In line with its Equality Scheme commitments, the Department will monitor the impact of the decision to end Housing Benefit for those who receive help with domestic rates only.

Monitoring will focus on outcomes for affected claimants, including engagement with Universal Credit, take-up of alternative support, and any identified issues in relation to managing rates liabilities.

The Department will utilise existing governance and stakeholder engagement arrangements to monitor implementation issues, gather feedback from delivery partners and identify any emerging adverse impacts.

The Department will work with delivery partners, including the Northern Ireland Housing Executive and Land and Property Services, to identify any emerging adverse impacts and to consider whether further mitigating actions may be required.

## 10. Confidentiality

The Freedom of Information Act 2000 gives the public the right of access to any information held by a public authority, namely, the Department in this case. This right of access to information includes information provided in response to a consultation. The Department cannot automatically consider as confidential information supplied to it in response to a consultation. However, it does have the responsibility to decide whether any information provided in response to this consultation, including information about identity, should be made public or treated as confidential.

This means that information provided in response to the consultation is unlikely to be treated as confidential, except in very particular circumstances. The Lord Chancellor's Code of Practice on the Freedom of Information Act provides that:

- the Department should only accept information from third parties in confidence if it is necessary to obtain that information in connection with the exercise of any of the Department's functions and it would not otherwise be provided;
- the Department should not agree to hold information received from third parties "in confidence" which is not confidential in nature; and
- acceptance by the Department of confidentiality provisions must be for good reasons, capable of being justified to the Information Commissioner.

For further information regarding confidentiality of responses please contact the Information Commissioner's Office at:

**Information Commissioner's Office  
– Northern Ireland  
10th Floor Causeway Tower,  
9 James Street South  
Belfast  
BT2 8DN**

Telephone: **0303 123 1114**

Email: **ni@ico.org.uk**

Website: **<http://www.ico.org.uk>**

# 11. Consultation Questions

The Department invites views from individuals, representative organisations and other interested stakeholders on the findings set out in this Equality Impact Assessment. In particular, the Department is seeking feedback on the assessment of potential impacts arising from the decision to end Housing Benefit for those who receive help with domestic rates only, and on whether the proposed mitigations are sufficient to address any adverse impacts identified.

In consulting on the decision to end Housing Benefit for those who receive help with rates only views are welcomed on the following:

1. Are you responding on behalf of an organisation or as an individual?
2. Are there any data, needs or issues in relation to any of the Section 75 equality categories that have not been identified in Section 5 and 6 of the EQIA consultation document? If so, what are they?
3. Are there any adverse impacts in relation to any of the Section 75 equality groups that have not been identified in section 6 of the EQIA Consultation document? If so, what are they?

4. Please state what action you think could be taken to reduce or eliminate any adverse impacts of the decision to end Housing Benefit for those who receive help with rates only.
5. Are there any other comments you would like to make in regard to the consultation process generally?

In line with the NICS Digital First principle, responses to this consultation should be made online via the Citizenspace survey that can be accessed here:

**<https://consultations.nidirect.gov.uk/dfc/the-decision-to-end-housing-benefit-for-those-who>**

The consultation site fully complies with Web Content Accessibility v2.1 and therefore should be accessible to all those that are online.

Please contact us (below) if you are unable to complete the survey online or require an alternative version to this consultation.

**Social Security Policy, Legislation and Decision Making Services Department for Communities**

**Level 3, Causeway Exchange**

**1-7 Bedford Street**

**BELFAST, BT2 7EG**

**Email: [sspldms@communities-ni.gov.uk](mailto:sspldms@communities-ni.gov.uk)**

Available in alternative formats.

© Crown Copyright 2026