

Section 75 Screening Form

Part 1. Policy scoping

The first stage of the screening process involves scoping the policy under consideration. The purpose of policy scoping is to help prepare the background and context and set out the aims and objectives for the policy, being screened. At this stage, scoping the policy will help identify potential constraints as well as opportunities and will help the policy maker work through the screening process on a step-by-step basis.

Public authorities should remember that the Section 75 statutory duties apply to internal policies (relating to people who work for the authority), as well as external policies (relating to those who are, or could be, served by the authority).

Information about the policy

Name of the policy

The Housing Benefit (Earned Income Disregards) (Amendment) Regulations (Northern Ireland) 2026

Is this an existing, revised or a new policy?

Revised

What is it trying to achieve? (intended aims/outcomes)

At the Autumn Budget 2025, the UK Government announced the introduction of new earned income disregards in Housing Benefit (HB) for residents in Supported Housing or Temporary Accommodation from 5 October 2026. The Department for Work and Pensions brought forward a Statutory Instrument, the Housing Benefit (Earned Income Disregards) (Amendment) Regulations 2026 ('the GB SI'), to bring these disregards into effect in GB. DWP subsequently made a further SI to make some amendments to the GB SI before it comes into force on 5 October. The Department for Communities is making a Statutory Rule to make provision for Northern Ireland which will be on a parity basis with the GB SI, as amended.

The policy intent of these reforms is to amend the Housing Benefit Regulations (Northern Ireland) 2006 to introduce five targeted income disregards for both new and existing working-age claimants residing in Supported Housing and Temporary Accommodation.

Low income working-age residents in Supported Housing and Temporary Accommodation receive housing support through HB and receive Universal Credit (UC) to support their daily living costs which will remain the case once the move to UC is complete. The interaction between HB and UC can create a work disincentive when an individual's UC award reduces to zero as they work more and increase their earnings. This causes the HB award to be reassessed under the less generous HB rules for the treatment of earnings and may result in overall loss of income during the transition from getting both benefits to only receiving HB.

The amended regulations will specify that, for an individual to qualify for one of the five new earned income disregards, the claimant must be resident in Supported Housing or Temporary Accommodation.

The new disregards will only apply to working age claimants and will be awarded in addition to any other income disregards the claimant is currently entitled to. The new disregards values have been calculated to 'fill the gap' currently left between the earnings where the HB taper begins, and the earnings level where UC passporting ends. As the new disregards fall under the review provisions of the Social Security Administration (Northern Ireland) Act 1992, the amounts will be uprated each year to ensure they continue to fulfil their policy intent in future years.

By adjusting how earnings are treated in HB, the new earned income disregards will enable most working age claimants residing in Supported Housing and Temporary Accommodation to retain more of their income as they progress in employment, offering smoother transitions between UC and HB. The disregards for employed or self employed earners are set at different levels depending on the claimant's age (above 18 or 25), and whether they are single or part of a couple and specific provision is made to include lone parents. This will help ensure that claimants working lower hours, part time or in more flexible forms of work can benefit from the disregards. The regulations also provide for disregard amounts to be shared between partners where a claimant's earnings are less than the total disregard amount, helping ensure the policy operates consistently across a range of household circumstances.

Are there any Section 75 categories which might be expected to benefit from the intended policy?

Yes

If Yes, explain how.

The Statutory Rule introduces five new earned income disregards for working age claimants residing in Supported Housing or Temporary Accommodation. These disregards aim to reduce the financial 'cliff-edge' currently faced by claimants when entering the work force or increasing their hours when their UC entitlement reduces to zero and existing HB rules are applied. The table below outlines the categories impacted by the five new earned income disregards as calculated for 2026/27:

Claimant Category	Proposed Disregard (i.e. additional amount that a claimant can earn before the taper of 65% is applied)
Single claimant or a lone parent under 25 years of age	£61.41

Single claimant or a lone parent aged 25 and over	£77.43
Claimant and their partner are both under 18 years of age	£97.33
Claimant or their partner has reached age 18 but both are under 25 years of age	£61.53
Claimant or their partner aged 25 and over	£119.70

Who initiated or wrote the policy?

The Department for Work and Pensions.

Who owns and who implements the policy?

The Department for Work and Pensions in Great Britain.

The Department for Communities ('the Department') in Northern Ireland.

The Northern Ireland Housing Executive

Implementation factors

Are there any factors which could contribute to/detract from the intended aim/outcome of the policy/decision?

No

If yes, are they

☐ financial

☐ legislative

☐ other, please specify _____

Main stakeholders affected

Who are the internal and external stakeholders (actual or potential) that the policy will impact upon?

☒ staff

☒ service users

☒ other public sector organisations

☐ voluntary/community/trade unions

☐ other, please specify _____

Other policies with a bearing on this policy

What are they and who owns them?

None.

Available evidence

Evidence to help inform the screening process may take many forms. Public authorities should ensure that their screening decision is informed by relevant data.

What evidence/information (both qualitative and quantitative) have you gathered to inform this policy? Specify details for **each** of the Section 75 categories.

Claimants Residing in Supported Housing or Temporary Accommodation

As of 1 September 2026, there were 8,410 working-age claimants¹ receiving Housing Benefit in Supported Housing or Temporary Accommodation, 159 (1.9%) of which were in employment. Out of this number, 132 (83.0%) claimants are subject to the existing Housing Benefit taper and are currently experiencing the financial cliff-edge.

Section 75 category	Details of evidence/information
Religious belief	The Department, including the NIHE, does not collect data relating to religious belief as it has no bearing on eligibility for claiming Universal Credit or Housing Benefit and as such this information is not stored within the relevant administrative systems.
Political opinion	The Department, including the NIHE, does not collect data relating to political opinion as it has no bearing on eligibility for claiming Universal Credit or Housing Benefit

¹ Information supplied by NIHE

Section 75 category	Details of evidence/information								
	and as such this information is not stored within the relevant administrative systems.								
Racial group	The Department, including the NIHE, does not collect data relating to racial group as it has no bearing on eligibility for claiming Universal Credit or Housing Benefit and as such this information is not stored within the relevant administrative systems.								
Age	As of September 2026, there were 159 working age claimants in employment who were also residing in Supported Housing or Temporary Accommodation. <table border="1" data-bbox="418 978 1356 1409"> <thead> <tr> <th data-bbox="418 978 889 1087">Age Group</th><th data-bbox="889 978 1356 1087">Number in employment</th></tr> </thead> <tbody> <tr> <td data-bbox="418 1087 889 1192"><18 years</td><td data-bbox="889 1087 1356 1192">0</td></tr> <tr> <td data-bbox="418 1192 889 1297">>18 to <25 years</td><td data-bbox="889 1192 1356 1297">39</td></tr> <tr> <td data-bbox="418 1297 889 1409">25 years and ></td><td data-bbox="889 1297 1356 1409">120</td></tr> </tbody> </table>	Age Group	Number in employment	<18 years	0	>18 to <25 years	39	25 years and >	120
Age Group	Number in employment								
<18 years	0								
>18 to <25 years	39								
25 years and >	120								
Marital status	As of September 2026, there were 159 working age claimants in employment who were also residing in Supported Housing or Temporary Accommodation. 145 of these claimants were single while 14 were in a couple (all of which were aged 25 years and older).								
Sexual orientation	The Department, including the NIHE, does not collect data relating to sexual orientation as it has no bearing on eligibility for claiming Universal Credit or Housing Benefit								

Section 75 category	Details of evidence/information
	and as such this information is not stored within the relevant administrative systems.
Men and women generally	The Department, including the NIHE, does not collect data relating to gender as it has no bearing on eligibility for claiming Universal Credit or Housing Benefit and as such this information is not stored within the relevant administrative systems.
Disability	The Department recognises that some claimants residing in supported or temporary accommodation and potentially affected by this policy may have disabilities. The Department explored whether additional information was available to identify the number of disabled claimants within the affected cohort who may benefit from the new earned income disregards. However, no further robust data was available beyond the existing Housing Benefit information held in relation to the affected cohort. Consequently, the Department does not hold information which would allow the affected cohort to be identified by disability status. The assessment has therefore been undertaken using the best available evidence.
Dependants	The Department recognises that household composition, including the presence of dependants, may be relevant when considering the characteristics of claimants who could benefit from the new earned income disregards.

Section 75 category	Details of evidence/information
	The Department explored whether further information on the composition of the affected cohort could be obtained. However, no further robust data was available beyond the existing Housing Benefit information held in relation to the affected cohort. Consequently, the Department does not hold information which would allow the affected cohort to be identified by the presence of dependants. The assessment has therefore been undertaken using the best available evidence.

Note to reader - If you are aware of and would like the Department to take into account any further evidence or information relevant to this policy, please send this to:

Department for Communities,
Social Security Policy, Legislation & Decision Making Services,
Level 3, Causeway Exchange,
1-7 Bedford Street
BELFAST BT2 7EG
E-mail: SSPLD@communities-ni.gov.uk

Needs, experiences and priorities

Taking into account the information referred to above, what are the different needs, experiences and priorities of each of the following categories, in relation to the particular policy/decision?

Specify details for **each** of the Section 75 categories

Section 75 category	Details of needs/experiences/priorities
Religious belief	There is no evidence to suggest that people of different religious belief have different needs, experiences and priorities in relation to the policy.
Political opinion	There is no evidence to suggest that people of different political opinion have different needs, experiences and priorities in relation to the policy.
Racial group	There is no evidence to suggest that people of different racial or ethnic groups have different needs, experiences and priorities in relation to the policy.
Age	The new disregards will apply to working age claimants in Temporary Accommodation or Supported Housing. Different disregards are set according to the age of the claimant/their partner (if they are in a couple).

Section 75 category	Details of needs/experiences/priorities
Marital status	The new disregards make provision in respect of both single claimants, and couples in Temporary Accommodation or Supported Housing.
Sexual orientation	There is no evidence to suggest that people of different sexual orientation have different needs, experiences and priorities in relation to the policy.
Men and women generally	There is no evidence to suggest that men and women generally have different needs, experiences and priorities in relation to the policy.
Disability	There is no evidence to suggest that people with disabilities have different needs, experiences and priorities in relation to the policy.
Dependants	There is no evidence to suggest that people with dependants have different needs, experiences and priorities in relation to the policy. The legislation makes specific provision to ensure lone parents are included.

Part 2. Screening questions

Introduction

In making a decision as to whether or not there is a need to carry out an equality impact assessment, the public authority should consider its answers to the questions 1-4 which are given on pages 66-68 of this Guide.

If the public authority's conclusion is **none** in respect of all of the Section 75 equality of opportunity and/or good relations categories, then the public authority may decide to screen the policy out. If a policy is 'screened out' as having no relevance to equality of opportunity or good relations, a public authority should give details of the reasons for the decision taken.

If the public authority's conclusion is **major** in respect of one or more of the Section 75 equality of opportunity and/or good relations categories, then consideration should be given to subjecting the policy to the equality impact assessment procedure.

If the public authority's conclusion is **minor** in respect of one or more of the Section 75 equality categories and/or good relations categories, then consideration should still be given to proceeding with an equality impact assessment, or to:

- measures to mitigate the adverse impact; or
- the introduction of an alternative policy to better promote equality of opportunity and/or good relations.

In favour of a 'major' impact

- a) The policy is significant in terms of its strategic importance;
- b) Potential equality impacts are unknown, because, for example, there is insufficient data upon which to make an assessment or because they are complex, and it would be appropriate to conduct an equality impact assessment in order to better assess them;
- c) Potential equality and/or good relations impacts are likely to be adverse or are likely to be experienced disproportionately by groups of people including those who are marginalised or disadvantaged;
- d) Further assessment offers a valuable way to examine the evidence and develop recommendations in respect of a policy about which there are concerns amongst affected individuals and representative groups, for example in respect of multiple identities;
- e) The policy is likely to be challenged by way of judicial review;
- f) The policy is significant in terms of expenditure.

In favour of 'minor' impact

- a) The policy is not unlawfully discriminatory and any residual potential impacts on people are judged to be negligible;
- b) The policy, or certain proposals within it, are potentially unlawfully discriminatory, but this possibility can readily and easily be eliminated by making appropriate changes to the policy or by adopting appropriate mitigating measures;
- c) Any asymmetrical equality impacts caused by the policy are intentional because they are specifically designed to promote equality of opportunity for particular groups of disadvantaged people;
- d) By amending the policy there are better opportunities to better promote equality of opportunity and/or good relations.

In favour of none

The policy has no relevance to equality of opportunity or good relations.

- a) The policy is purely technical in nature and will have no bearing in terms of its likely impact on equality of opportunity or good relations for people within the equality and good relations categories.

Taking into account the evidence presented above, consider and comment on the likely impact on equality of opportunity and good relations for those affected by this policy, in any way, for each of the equality and good relations categories, by applying the screening questions given overleaf and indicate the level of impact on the group i.e. minor, major or none.

Screening questions

1. What is the likely impact on equality of opportunity for those affected by this policy, for each of the Section 75 equality categories? minor/major/none

Section 75 category	Details of policy impact	Level of impact? minor/major/none
Religious belief	We do not expect there to be any differential impact on people of different religious belief.	None.
Political opinion	We do not expect there to be any adverse impact on people of different political opinion.	None.
Racial group	We do not expect there to be any adverse impact on people of different racial groups.	None.
Age	The new disregards will have a positive impact on all working age claimants residing in Temporary Accommodation or Supported Housing by reducing the 'financial cliff edge' faced when entering work or increasing their hours. The Regulations include age-related disregard categories, with different disregard amounts applying to	Minor - positive

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	claimants under 25 and those aged 25 and over.	
Marital status	The new disregards make provision in respect of both single claimants and couples in Temporary Accommodation or Supported Housing and will have a positive impact on those entering work or increasing their hours by reducing the 'financial cliff edge' faced.	Minor - positive
Sexual orientation	We do not expect there to be any adverse impact on people of different sexual orientation.	None.
Men and women generally	. The Regulations do not have any differential or adverse impact based on whether a claimant is a man or a woman. The earned income disregards will apply equally to eligible working-age claimants residing in Supported Housing or Temporary Accommodation regardless of sex. Where the qualifying conditions are met, the new disregards may have a positive financial impact by allowing claimants to retain a greater	Minor - positive.

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	proportion of their earnings before the Housing Benefit taper is applied.	
Disability	The Regulations do not have any adverse impact on people with disabilities. Eligible claimants with disabilities may benefit from the additional earned income disregards in the same way as other eligible claimants. The policy may have a positive financial impact by allowing a greater proportion of earnings to be retained before the Housing Benefit taper is applied. While disability-related provisions exist within Universal Credit and Housing Benefit, no cohort-specific data is available to separately quantify impacts on disabled claimants.	Minor - positive.
Dependants	We do not expect there to be any adverse impact on people with dependants. Eligible claimants with dependants who satisfy the qualifying conditions may benefit from the additional earned income disregards in the same way as other eligible claimants. By allowing a greater proportion of earnings to be retained before the Housing Benefit taper is applied, the policy may	Minor - positive

Section 75 category	Details of policy impact	Level of impact? minor/major/none
	provide a positive financial benefit for households with dependants residing in Supported Housing or Temporary Accommodation.	

2. Are there opportunities to better promote equality of opportunity for people within the Section 75 equalities categories?

Section 75 category	If Yes , provide details	If No , provide reasons
Religious belief		This policy does not offer any opportunity to better promote equality of opportunity for people in this category. The new disregards will be applied regardless of a person's religious belief.
Political opinion		This policy does not offer any opportunity to better promote equality of opportunity for people in this category. The new disregards will be applied

Section 75 category	If Yes , provide details	If No , provide reasons
		regardless of a person's political opinion.
Racial group		This policy does not offer any opportunity to better promote equality of opportunity for people in this category. The new disregards will be applied regardless of a person's race.
Age	This policy may promote equality of opportunity for working age claimants residing in Supported Housing or Temporary Accommodation by allowing eligible claimants to retain a greater proportion of their earnings when moving into work or increasing their hours. Specific provision is made depending on the age of the claimant (or their partner if they are in a couple). The measure is intended to reduce a financial disincentive to employment and support claimants to progress in work where appropriate.	

Section 75 category	If Yes , provide details	If No , provide reasons
Marital status	This policy may promote equality of opportunity for eligible claimants residing in Supported Housing or Temporary Accommodation by allowing them to retain a greater proportion of their earnings before Housing Benefit is reduced. Specific provision is made depending on whether the claimant is single claimants or is part of a couple.	
Sexual orientation		This policy does not offer any opportunity to better promote equality of opportunity for people in this category.
Men and women generally		This policy does not offer any opportunity to better promote equality of opportunity for people in this category.
Disability		This policy does not offer any opportunity to better promote equality of

Section 75 category	If Yes , provide details	If No , provide reasons
		opportunity for people in this category.
Dependants	The Regulations make specific provision for lone parents, ensuring they are not excluded from the benefits of the policy and can access the additional earned income disregards where the qualifying conditions are met.	

3. To what extent is the policy likely to impact on good relations between people of different religious belief, political opinion or racial group? minor/major/none

Good relations category	Details of policy impact	Level of impact minor/major/none
Religious belief	The policy is likely to have no impact on good relations between people of different religious belief.	None.
Political opinion	The policy is likely to have no impact on good relations between people of different political opinion.	None.

Good relations category	Details of policy impact	Level of impact minor/major/none
Racial group	The policy is likely to have no impact on good relations between people of different racial groups.	None.

4. Are there opportunities to better promote good relations between people of different religious belief, political opinion or racial group?

Good relations category	If Yes , provide details	If No , provide reasons
Religious belief		This policy does not offer any opportunity to better promote good relations between people of different religious belief.
Political opinion		This policy does not offer any opportunity to better promote good relations between people of different political opinions.

Good relations category	If Yes , provide details	If No , provide reasons
Racial group		This policy does not offer any opportunity to better promote good relations between people of different racial groups.

Additional considerations

Multiple identity

Generally speaking, people can fall into more than one Section 75 category. Taking this into consideration, are there any potential impacts of the policy/decision on people with multiple identities?

(For example; disabled minority ethnic people; disabled women; young Protestant men; and young lesbians, gay and bisexual people).

Provide details of data on the impact of the policy on people with multiple identities. Specify relevant Section 75 categories concerned.

There is not expected to be any adverse impact on people with multiple identities in respect of Section 75.

The Statutory Rule will introduce five new earned income disregards for working age claimants in temporary accommodation or supported living to reduce the financial cliff edge faced when they enter work or increase their hours.

Part 3. Screening decision

In light of your answers to the previous questions, do you feel that the policy should: (please underline one)

- 1. Not be subject to an EQIA**
- 2. Not be subject to an EQIA (with mitigating measures /alternative policies)**
- 3. Be subject to an EQIA**

If 1 or 2 (i.e. not be subject to an EQIA), please provide details of the reasons why:

This policy should not be subject to an EQIA. At the Autumn Budget 2025, the Government announced the introduction of new earned income disregards in HB for residents in Supported Housing or Temporary Accommodation from 5 October 2026. The Statutory Rule will ensure that commitment is delivered in Northern Ireland.

These disregards aim to reduce the financial ‘cliff-edge’ currently faced by claimants when entering the work force or increasing their hours.

This is a positive change available for all impacted claimants. No adverse impacts are anticipated.

If 3. (i.e. to conduct an EQIA), please provide details of the reasons:

Mitigation

When the public authority concludes that the likely impact is 'minor' and an equality impact assessment is not to be conducted, the public authority may consider mitigation to lessen the severity of any equality impact, or the introduction of an alternative policy to better promote equality of opportunity or good relations.

Can the policy/decision be amended or changed or an alternative policy introduced to better promote equality of opportunity and/or good relations?

If so, **give the reasons** to support your decision, together with the proposed changes/amendments or alternative policy.

The new policy will introduce five new earned income disregards for claimants residing in Supported Housing or Temporary Accommodation. These disregards will reduce the financial cliff edge faced by claimants when entering employment or increasing their working hours. The new disregards values have been calculated to 'fill the gap' currently left between the earnings where the HB taper begins, and the earnings level where UC passporting ends. They are aimed at having a positive effect on impacted working age claimants, increasing their work incentive by allowing them to retain more of their earnings before they experience the HB taper. This positive impact will be felt regardless of their section 75 status. There is no scope to extend or amend the policy or the legislation as it is being progressed as a parity social security measure. Therefore, no mitigation is required.

Part 4. Monitoring

Effective monitoring will help identify any future adverse impacts arising from the policy which may lead you to conduct an EQIA, as well as help with future planning and policy development.

You should consider the guidance contained in the Commission's Monitoring Guidance for Use by Public Authorities (July 2007).

The Commission recommends that where the policy has been amended or an alternative policy introduced, then you should monitor more broadly than for adverse impact (See Benefits, P.9-10, paras 2.13 – 2.20 of the Monitoring Guidance).

Please detail proposed monitoring arrangements below:

The Department is committed to monitoring the impacts of its policies and will use evidence from a number of sources to assess the impact on an on-going basis, for example feedback from Departmental employee networks and correspondence from the public and outside bodies.

Part 5 - Approval and authorisation

Screened by:	Position/Job Title	Date
Ashleigh Russell	Staff Officer	30/06/26
Approved by:		
David Tarr	G5	16.09.26

Note: A copy of the Screening Template, for each policy screened should be 'signed off' and approved by a senior manager responsible for the policy, made easily accessible on the public authority's website as soon as possible following completion and made available on request.