

EQUALITY IMPACT ASSESSMENT

Name of activity:	Council Tax Reduction Scheme	Date Completed:	January 2024
Directorate / Division responsible for activity:	Finance/Revenues & Benefits	Lead Officer:	Andrew Dale
Existing Activity	<input type="checkbox"/>	New / Proposed Activity	<input type="checkbox"/>
		Changing / Updated Activity	X

What are the aims / main purposes of the activity?

The Council proposes to amend the Council Tax Reduction (CTRS) scheme from April 2023.

The scheme continues to provide financial assistance to council taxpayers who have low incomes.

The scheme allows for the bandings within the scheme to be increased year by year by the rate of CPI in the prior September. Changes to the CTRS scheme form part of the Council's overall strategy in balancing the budget.

Persons who are of state pension age (currently a minimum 65 years or greater) are protected under the scheme in that the calculation of the support they are to receive has been set by Central Government.

For working age applicants however, the support they receive is to be determined by the local authority.

This equality impact assessment looks at the option being considered by the Council.

The proposals for 2024/25 are:

- Increase the bandings within the existing scheme:

Income (net)	LCTRS Banding	% award of net liability
£0-£215.99	A	90%
£216.00-£274.99	B	70%
£275.00-£339.99	C	50%
£340.00-£398.99	D	30%
£399.00-£462.99	E	10%

These changes will apply from 1st April 2024

Central Government has not been prescriptive in how an authority should protect vulnerable groups, but points to the Council's existing responsibilities including the Child Poverty Act 2010, the Disabled Person Act 1986 and the Housing Act 1996 as well as the public sector equality duty in section 149 of the Equality Act 2010.

The Council will continue to protect the support received by all persons in receipt of war pensions and war disablement pensions.

What are the main actions and processes involved?

The operation of the scheme, notwithstanding the changes outlined above, will involve identical processes and procedures as currently in place. All persons within the Council's area who have a low income may apply for support and assistance with their Council Tax.

The proposed changes to the existing CTRS scheme lines with the corporate objectives in that it meets, as far as possible, equality and sustainability.

The reduction scheme will still assist the local economy and also ensure, as far as possible within the constraints on a reduced budget, that persons on a low income will be able to meet their Council Tax liability.

Who is intended to benefit & who are the main stakeholders?

The main beneficiaries of the scheme are both pension age and working age applicants who have a low income and who are liable to pay Council Tax to the District Council.

The main outcomes for each stakeholder group are as follows.

Pension Age Applicants

- That all pensioners receive the level of support required by regulations set by Central Government (Council Tax Reduction Scheme (Prescribed Requirements) Regulations 2012);
- That all pensioner applicants or existing working age applicants who rise to pension age are able to receive CTRS in line with the regulations; and
- That all pensioner applicants continue to receive the correct level of support at all times.

Working Age Applicants

- That all working age applicants are still able to receive CTRS but they would be assessed under the new rules; and
- That all working age applicants continue to receive the correct level of reduction at all times.

Have you already consulted on / researched the activity?

Impact on people with a protected characteristic (What is the potential impact of the activity? Are the impacts high, medium or low?)

Protected characteristics / groups	Is there an impact (Yes / No)	If Yes, what is it and identify whether it is positive or negative
Age (older / younger people, children)	Yes	<p><u>Negative</u></p> <p>The proposed changes may impact negatively on some working age CTRS claimants. Within the scope of the scheme there is a Discretionary Council Tax Reduction Hardship policy to enable us to consider cases of hardship which will help mitigate negative impacts.</p> <p>Pensioners will not see any reduction in the support paid</p>
Disability (people with physical / sensory impairment or mental disability)	Yes	<p><u>Negative</u></p> <p>The proposed changes may impact negatively on some disabled working age CTRS claimants. The proposed scheme will still disregard payments of Disability Living Allowance, Personal Independence Allowance and Mobility Allowance. Within the scope of the scheme there is a Discretionary Council Tax Reduction Hardship policy to enable us to consider cases of hardship which will help mitigate negative impacts.</p> <p>However some disabled working age claimants may see an increase in support based on their income.</p>
Gender reassignment (the process of transitioning from one gender to another.)	No	The reduction scheme changes have no affect on the support received by persons who have undergone gender reassignment
Marriage & civil partnership (Marriage is defined as a 'union between a man and a woman'. Civil partnerships are legally recognized for same-sex couples)	No	The reduction scheme changes have no affect on the support received by persons who are married or in a civil partnership.
Pregnancy & maternity (Pregnancy is the condition of being pregnant & maternity refers to the period after the birth)	No	The reduction scheme changes have no affect on the support received by persons who are pregnant or on maternity
Race (ethnicity, colour, nationality or	No	The reduction scheme changes have no affect on the support received by persons due to their

national origins & including gypsies, travellers, refugees & asylum seekers)		race or ethnicity
Religion & belief (religious faith or other group with a recognised belief system)	No	The reduction scheme changes have no affect on the support received by persons due to their religion or belief system
Sex (male / female)	No	The reduction scheme changes have no affect on the support received by persons due to their gender.
Sexual orientation (lesbian, gay, bisexual, heterosexual)	No	The reduction scheme changes have no affect on the support received by persons, irrespective of their sexual orientation.
Whilst Socio economic disadvantage that people may face is not a protected characteristic; the potential impact on this group should be also considered	Yes	Council Tax Reduction is an income banded scheme available to households on low incomes. Therefore all recipients would be considered to be at a socio-economic disadvantage, however within the scope of the scheme there is a Discretionary Council Tax Reduction policy to enable us to consider cases of hardship which will help mitigate negative impacts.

What evidence has been used to assess the likely impacts?

Evidence has been gathered from the following sources;

- Extensive computer modelling.

Decision following initial assessment

Continue with existing or introduce new / planned activity

Amend activity based on identified actions

Impact identified	Action required	Lead Officer	Deadline
UC claimants who fail to inform the DWP that they also wish to claim CTRS may well slip through the net as we will not be aware unless we receive notification from the DWP. Cases of this nature won't normally be backdated and so the applicant may seek help for the arrears from Citizens Advice.	Comprehensive communications and FAQs to ensure that customers have the right information before claiming UC such as the need for them to tell DWP that they want to claim CTRS as well. DWP staff to ask customers the right questions at DWP interviews.	AD/KS	31.03.24

Monitoring & Review	
Date of last review or Impact Assessment:	
Date of next 12 month review:	15.01.25
Date of next 3 year Impact Assessment (from the date of this EIA):	15.01.27

Date EIA completed:15.01.24	Andrew Dale
Signed by Person Completing:	A Dale