

**NON-CONFIDENTIAL  
BOROUGH OF TAMWORTH**



# CABINET

22 November 2017

**A meeting of the CABINET will be held on Thursday, 30th November, 2017, 6.00 pm in Committee Room 1, Marmion House, Lichfield Street, Tamworth, B79 7BZ**

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## A G E N D A

### NON CONFIDENTIAL

- 9 Local Council Tax Reduction Scheme 2018/19 onwards (Pages 1 - 38)**  
*(Report of the Portfolio Holder for Assets & Finance)*

Yours faithfully

A handwritten signature in black ink, consisting of a stylized 'A' followed by a long horizontal line that tapers to a point on the right.

**Chief Operating Officer**

*People who have a disability and who would like to attend the meeting should contact Democratic Services on 01827 709264 or e-mail [committees@tamworth.gov.uk](mailto:committees@tamworth.gov.uk) preferably 24 hours prior to the meeting. We can then endeavour to ensure that any particular requirements you may have are catered for.*

To Councillors: D Cook, R Pritchard, S Claymore, S Doyle, J Goodall and M Thurgood.

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THURSDAY, 30 NOVEMBER 2017

**REPORT OF THE PORTFOLIO HOLDER FOR ASSETS AND FINANCE****LOCAL COUNCIL TAX REDUCTION SCHEME 2018/19 ONWARDS AND CONSULTATION RESULTS****EXEMPT INFORMATION**

This proposal is not exempt information for the purposes of Part 1 of Schedule 12 (A) of the Local Government Act 1972

**PURPOSE**

To advise Members of the results and feedback from the recently undertaken consultation on the proposed Local Council Tax Reduction Scheme from 2018 onwards. To review the consultation feedback when considering potential changes to be applied in the 2018/19 onwards Local Council Tax Reduction Scheme;

To advise members that the Local Council Tax Reduction Scheme for working age customers for 2018/19 should include continued alignment to Applicable Amounts with those of Housing Benefit;

That Council endorses the proposed change, moderately supported by the consultation results, that Council Tax Reduction awards will disregard in full Bereavement Support Payments.

**RECOMMENDATIONS**

- 1 That Council consider the results of the public consultation on the current scheme, carried out 18 August to 10 November 2017, and endorse or otherwise the proposed recommended change detailed below:**
- 2 The base scheme goes forward with the following;**
  - a) That the Local Council Tax Reduction Scheme for working age customers for 2018/19 will continue to be aligned to Applicable Amounts with those of Housing Benefit, and**
  - b) That Council Tax Reduction awards will disregard in full Bereavement Support Payments.**

## EXECUTIVE SUMMARY

This report details the key issues arising from the Local Council Tax Reduction Scheme.

The Welfare Reform Act abolished Council Tax Benefit from 1 April 2013. It was replaced by a new Local Council Tax Reduction Scheme for working age customers. A national scheme of regulations was introduced for pensioners, which mirrors the obsolete Council Tax Benefit Scheme.

Grant funding was reduced and is distributed by the Department for Communities and Local Government rather than the Department for Work and Pensions. Outturn on the 2016/17 scheme is £3.98m of which the Authority's share was £429k (10.8% of the impact on the Collection Fund). At inception, the scheme design was modelled to ensure that the Authority complied with the Central Government requirement to achieve a 10% reduction in benefit cost but without increasing the burden of cost to the Council tax Payer. However, grant funding predictions are expected to reduce further in future years and future years' Revenue Support Grant (RSG) projections indicate an ongoing reduction in grant funding to the Authority from 2018/19 and will mean that RSG will cease to be paid by 2020 and that the Council will have to fund the scheme from its own resources and retained Business Rates income in the future.

The impact of grant funding and expenditure is closely monitored on a regular basis to identify whether the scheme is achieving its objectives but also not increasing cost burdens to the Medium Term Financial Strategy. The current maximum level of award under the existing scheme is 75%. Current financial modelling indicates that although grant levels are reducing the scheme maxima should not be changed for the 2018/19 scheme consultation as it would add further potential hardship to claimants. This position is under regular review. Members should be aware of the impact of the Central Government Grant reductions when formulating the scheme for 2018/19 as any subsequent changes to the scheme governance arrangements, not consulted on would require a further consultation exercise.

Continued alignment of the scheme with applicable amounts for the Housing Benefit scheme should be considered. This is not a legislative requirement for those of working age, but a decision for this Council. This will prevent confusion between schemes and reduce administrative burdens. Furthermore, it would reflect any cost of living rises allowed by the Government.

In compliance with the above, a web based consultation exercise was carried out between 18 August to 10 November 2017. The results are attached at **Appendix 1**. Local Community Groups were notified of the consultation and two press releases also encouraged responses. 92 responses were received. The proposal to disregard in full Bereavement Support payments from Council Tax Reduction was moderately supported.

## OPTIONS CONSIDERED

The current scheme for most working age customers bases an award on a maximum of 75% of their Council Tax liability. Those who receive a Severe Disability Premium, or who have a disabled child and those who receive a War Widows/War Disability Pension or Armed Forces Compensation Scheme payment have their awards based on 100% of their liability.

Pensioners also continue, under the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, to have their awards based on 100% of their Council Tax liability.

**Appendix 1** confirms that current policy principles and the proposed change to disregard Bereavement Support Payments in full are supported.

## **RESOURCE IMPLICATIONS**

Council Tax Benefit subsidy awarded for 2012/13 was £5.38m. The current scheme was modelled on delivering an estimated benefit reduction in the region of £700k for 2013/14, necessitated by grant cuts of 10% and protection for Pensioners and other vulnerable groups. The final amount awarded for 2013/14 was £4.427m, £4.156m for 2014/15, £4.04m for 2015/16 and £3.98m for 2016/17.

Latest figures confirm that £3.97m has so far been awarded in Local Council Tax Reduction (LCTR) for 2017/18, to both working age and pensioner customers. The live caseload has reduced by approximately 15% since April 2013, which is attributable to customers finding employment, becoming financially self sufficient and contributes to the lesser amount now awarded. Furthermore, welfare reforms have also reduced the amount awarded to some claimants who are no longer entitled to the Severe Disability Premium, thus their award is now based on a maximum of 75% rather than 100% of their Council Tax liability.

It is impossible to predict what the increased Council Tax Reduction awards will be where the claimant receives a Bereavement Support Payment. However it is envisaged that the costs will be nominal.

## **LEGAL/RISK IMPLICATIONS BACKGROUND**

The Department for Communities and Local Government have confirmed that consultation on the scheme is not required annually if it is not amended. However, the Council has decided it wise to consult even when changes are not proposed. Notwithstanding this, as an amendment to the scheme is proposed for 2018/19, consultation was mandatory for the 2018/19 scheme.

**Appendix 1** confirms the public consultation results, gauging views on each of the current policy elements of the scheme as well as views on proposed changes.

Section 13 A(2) and Schedule 1A of the Local Government Finance Act 1992, as well as Schedule 1A, paragraph 16 of the Local Government Finance Act 2012 legislate that the scheme must be agreed annually by full Council.

Full Equality Impact Assessments were considered and taken into account when the scheme was initially finalised and agreed.

## **SUSTAINABILITY IMPLICATIONS**

Funding for the replacement of the previous Council Tax Benefit scheme was changed from AMEY (unrestricted reimbursement of Council Tax Benefit subsidy) to DEL (restricted, pre allocated grant figure). The Council must be aware that there must continue to be a contingency if, for instance, a major local employer goes administration.

## **BACKGROUND INFORMATION**

The Welfare Reform Act 2012

[http://www.legislation.gov.uk/ukpga/2012/5/pdfs/ukpga\\_20120005\\_en.pdf](http://www.legislation.gov.uk/ukpga/2012/5/pdfs/ukpga_20120005_en.pdf)

The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Regulations) 2012

[http://www.legislation.gov.uk/uksi/2012/2885/pdfs/uksi\\_20122885\\_en.pdf](http://www.legislation.gov.uk/uksi/2012/2885/pdfs/uksi_20122885_en.pdf)

## **REPORT AUTHOR**

Jane Smith x355/J Wheatley x252

## **LIST OF BACKGROUND PAPERS**

Local Council Tax Reduction Scheme 2013/14 Report, presented to Council on 13<sup>th</sup> December 2012 <http://democracy.tamworth.gov.uk/mglIssueHistoryHome.aspx?Id=2548>

Local Council Tax Reduction Scheme 2014/15 Report, presented to Council on 17<sup>th</sup> December 2013 <http://democracy.tamworth.gov.uk/mglIssueHistoryHome.aspx?Id=3849>

Local Council Tax Reduction Scheme 2015/16 report, presented to Council on 16<sup>th</sup> December 2014  
<http://democracy.tamworth.gov.uk/documents/s10311/LOCAL%20COUNCIL%20TAX%20REDUCTION%20SCHEME%20FROM%20201516.pdf>

Local Council Tax Reduction Scheme 2016/17 report, presented to Council on 15<sup>th</sup> December 2015  
<http://democracy.tamworth.gov.uk/documents/s12836/Local%20Council%20Tax%20Reduction%20Scheme%202016%20onwards.pdf>

Local Council Tax Reduction Scheme 2017/18 report, presented to Council on 13<sup>th</sup> December 2016  
<http://democracy.tamworth.gov.uk/documents/s15217/Local%20Council%20Tax%20Reduction%20Scheme%20201718%20onwards.pdf>

## **APPENDICES**

**Appendix 1** Local Council Tax Reduction Scheme Consultation Summary report 2017

**Appendix 2** Council Tax Reduction Working Age Expenditure summary

**Appendix 3** Council Tax Reduction Caseload summary

**Appendix 4** Equality Impact Assessment



# Local Council Tax Reduction Scheme Consultation Summary Report 2017

Produced by



On behalf of



## DOCUMENT DETAILS

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This document has been produced on behalf of Tamworth Borough Council by the Staffordshire County Council Strategy Team.



Title	Local Council Tax Reduction Scheme, Consultation Summary Report, 2017
Date created	November 2017
Description	The purpose of this document is to provide Tamworth Borough Council with the consultation results on their local council tax scheme. These include suggested changes to the scheme which has been in operation since April 2013.
Produced by	Heather Collier, Research Co-ordinator, Strategy Team/Strategy, Governance and Change, Staffordshire County Council Tel: 01785 277450 Email: heather.collier@staffordshire.gov.uk
Geographical coverage	Tamworth Borough
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# I. EXECUTIVE SUMMARY

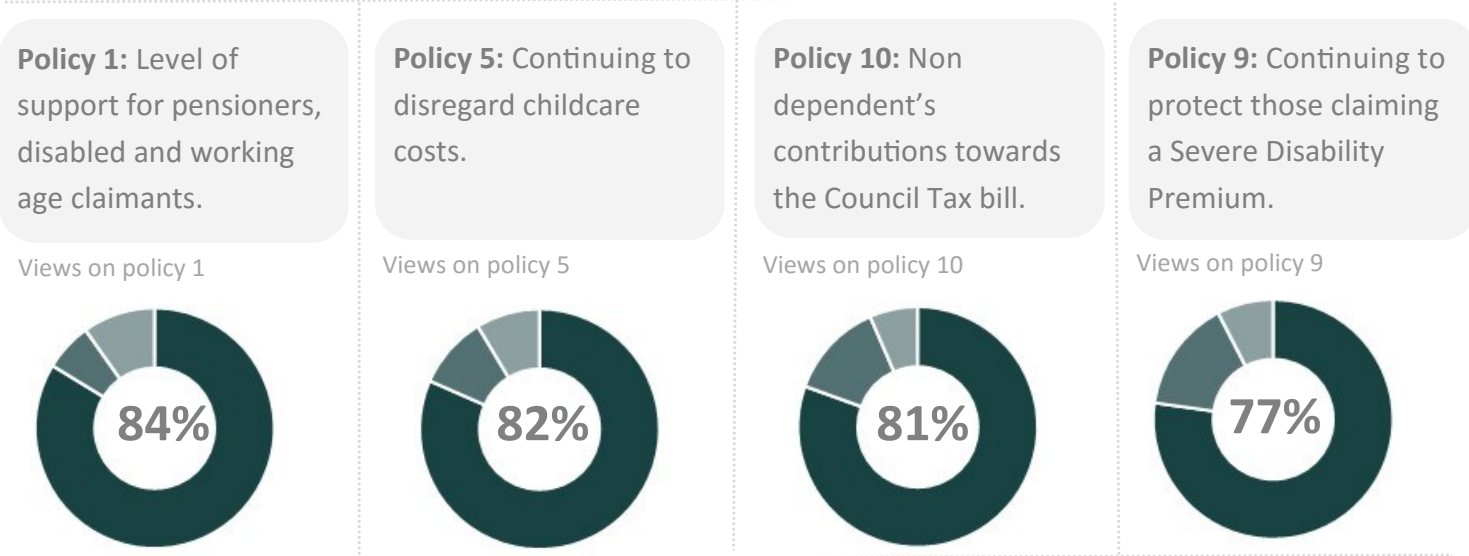
In total, 92 individuals shared their views in Tamworth Borough Council’s consultation on its Local Council Tax Reduction Scheme. The responses included those submitting their views as a ‘resident’, ‘claimant’ or ‘friend/relative of a claimant’. Whilst the responses cannot be considered statistically robust, they do provide meaningful insight on the policies, proposed changes and impact of change.

**Principles:** There was a ‘high’ level of support for both principles with 86% agreeing with key principle 1: ‘Every household with working age members should pay something towards their Council Tax bill’ and 84% agreeing with key principle 2: ‘The Local Council Tax Reduction Scheme should encourage people to work’.

**Policies:** The level of endorsement attributed to each of the policies was varied. Policy 1 which provides total protection for pensioners and working age claimants classed as severely disabled received most support. Least endorsement was received to Policy 12 on temporary absence claims (when abroad).

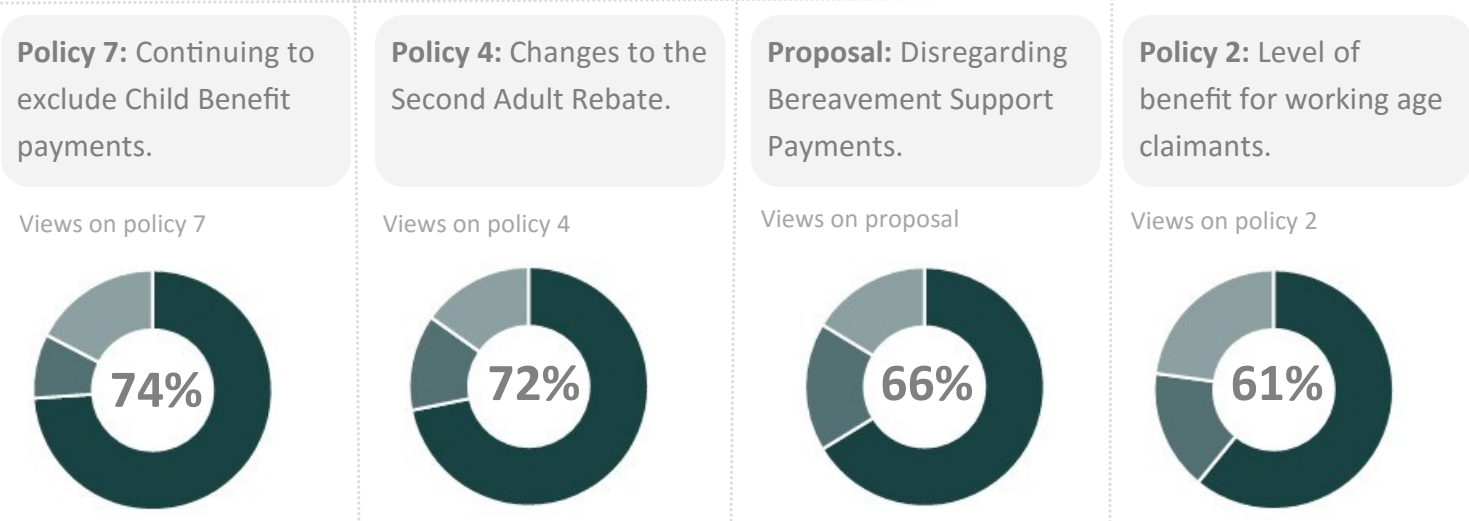
There was a ‘**high**’\* level of endorsement for four out of the twelve policies:

‘HIGH’ LEVEL OF ENDORSEMENT (% agreeing policy is ‘reasonable’)



There was a ‘**moderate**’\* level of support for seven of the twelve policies, also for the new proposal on disregarding Bereavement Support Payments:

‘MODERATE’ LEVEL OF ENDORSEMENT (% agreeing policy or proposal is ‘reasonable’)



\* Where the ‘level of support’ is quoted within this report, this is defined as:

**High:** 75% - 100% agree the proposal to be reasonable

**Some:** 25% - 49% agree the proposal to be reasonable

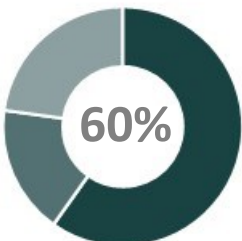
**Moderate:** 50% - 74% agree the proposal to be reasonable

**Low:** 0% - 24% agree the proposal to be reasonable

**'MODERATE' LEVEL OF ENDORSEMENT** (% agreeing policy is 'reasonable')

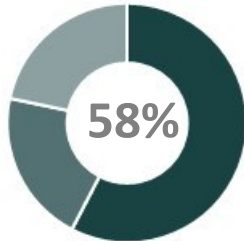
**Policy 3:** Council Tax Reduction and Property Band.

Views on policy 3



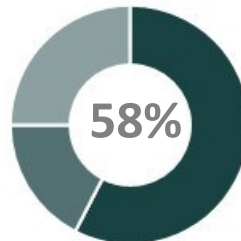
**Policy 11:** Backdating claims.

Views on policy 11



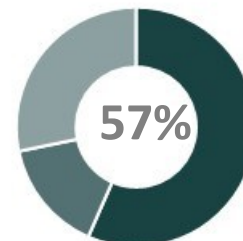
**Policy 6:** Claimants and the level of savings allowed.

Views on policy 6



**Policy 8:** Disregarding maintenance payments as income.

Views on policy 8

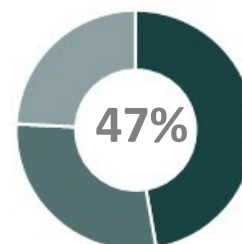


**'SOME' ENDORSEMENT** (% agreeing policy is 'reasonable')

There was **'some'**\* support for policy 12, on allowing temporary absence claims for up to four weeks when a claimant has gone abroad. Respondents commenting on this policy generally felt that if claimants could afford to go abroad, then they should be able to afford to pay their council tax. There was some recognition that this policy would support family visits, travel abroad for medical purposes. Some agreed it would probably make administering the scheme far too complex and expensive, if claimants had to report any overseas visits for short amounts of time.

**Policy 12:** Temporary absence claims (when abroad).

Views on policy 12



**Change in views:**

The proportion of working age claimants supporting policy 2, on the level of benefit for working age claimants has reduced from 'high' to moderate' over time.

**Impact of the changes**

Changes to Council Tax Benefit can affect individuals and key groups in society and consequently these impacts were a key component of this research. Of the survey respondents, 56% indicated that the changes had a 'low' impact upon them, 27% said the impact had been 'medium' and 17% said it had been 'high'. Those respondents who received a Council Tax reduction were more likely to feel that the impact upon them was 'high' or 'very high' (22%) when compared to non Council Tax Benefit claimants (14%).

Whilst caution should be applied to statistical analysis of these responses, as the level of responses was relatively low (92 responses were received), research by the Joseph Rowntree Foundation<sup>1</sup> does suggest that claimants are more likely to be affected and it outlines the wider impacts which claimants are likely to face.

<sup>1</sup> The Impact of Localising Council Tax Benefit, Joseph Rowntree Foundation, March 2013.

\* Where the 'level of support' is quoted within this report, this is defined as:

**High:** 75% - 100% agree the proposal to be reasonable  
**Moderate:** 50% - 74% agree the proposal to be reasonable  
**Some:** 25% - 49% agree the proposal to be reasonable  
**Low:** 0% - 24% agree the proposal to be reasonable

## 2.1 INTRODUCTION

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Since April 2013, local authorities have administered a Local Council Tax Reduction Scheme for those of working age, on behalf of the government. A scheme with national rules continues for pensioners, which is also delivered by local authorities.

The government still provides funding for localised schemes, but since April 2013 this funding has been reduced. In 2012, 2014, 2015 and 2016 there was public consultation to gauge views about the local scheme.

This year Tamworth is proposing to make one amendment to the scheme. It is recommending that from April 2018, Bereavement Support Payments will be completely disregarded as income. This consultation is seeking views on this change and on the scheme itself which has been in operation since April 2013.

This report has been produced by Staffordshire County Council on behalf of Tamworth Borough Council and brings together analysis and key themes of all responses received.

## 2.2 METHODOLOGY

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The Council launched its consultation on Monday 21st August and respondents were provided with a twelve week window in which they could respond by electronic survey. The deadline for responses was Friday 10th November 2017.

The consultation was widely promoted using the following methods;

- Press releases in the local newspaper, The Tamworth Herald
- Tamworth Borough Council website (prominent feature on the homepage)
- Twitter
- Facebook
- Tamworth Borough Council blog
- Gov delivery
- E-mailed to TBC citizens panel
- E-mailed to TBC tenants, (Open House e-zine recipients)
- Tamworth Informed
- Touch FM
- TCR FM
- BBC Radio WM

## 2.3 RESPONDENT PROFILE

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A total of 92 respondents completed the online survey. This equates to 0.2% of the adult population of Tamworth<sup>2</sup> and compares similarly to last years response rate of 84 responses.

Whilst the responses cannot be considered statistically robust, they do provide meaningful insight on the policies, proposed changes and impact of change.

A full respondent profile can be found in the Appendix. Some key points about respondents include:

- The majority of the respondent group 98% (89 respondents) identified themselves as a resident of Tamworth.
- Responses also included relatives of Council Tax Reduction claimants (7% or six respondents), friends of Council Tax Reduction claimants (4% or four respondents), private landlords and voluntary organisations (1% or one respondent each).
- 35% (32 respondents) claimed one or more benefits and the highest proportion of claims were made for each of the following; Disability Living Allowance/Personal Independence Payment (17 claimants), Child Benefit (12 claimants) and Housing Benefit (11 claimants).
- Participating households were most likely to include; households with full and/or part time workers (32% or 29 respondents), single person households or couples without children (22% or 20 respondents) and households that included someone with a disability (16% or 14 respondents).
- The respondent group consisted of largely older people with 63% or 57 respondents being aged 55 or above.

<sup>2</sup> The adult population of Tamworth includes those residents who are aged 18 and above in the Mid Year Population Estimates, 2016 (MYPE, 2016).

### 3. RESULTS - KEY PRINCIPLES

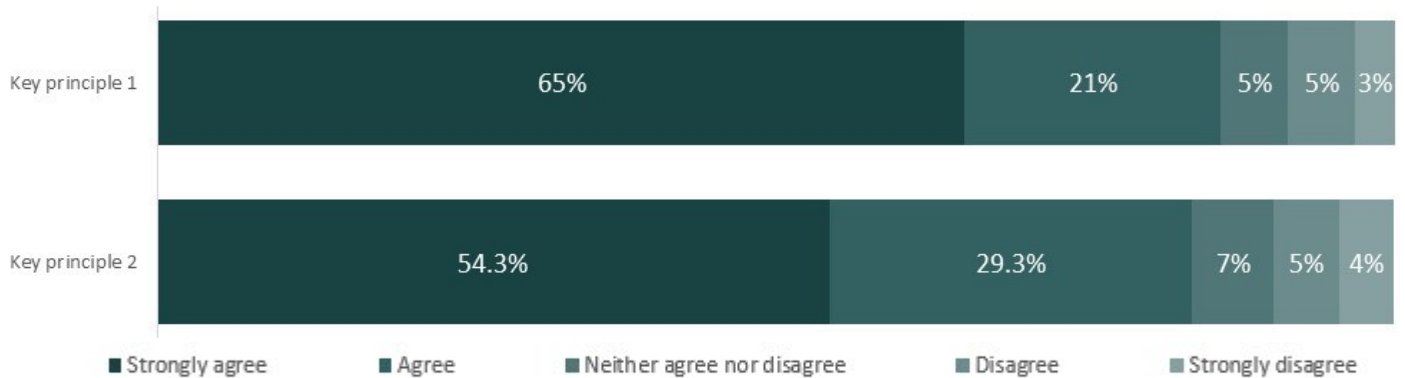
Respondents were invited to indicate whether they agreed or disagreed with the following key principles:

**Key Principle 1:** Every household with working age members should pay something towards their Council Tax bill.

**Key Principle 2:** The Local Council Tax Reduction Scheme should encourage people to work.

As the graph below illustrates, there was a ‘high’ level of support from each of the two key principles with 86% of respondent agreeing with Key Principle 1 and 84% agreeing with Key Principle 2. In both cases, over half of all respondents stipulated that they strongly agreed with the principles. A ‘high’ level of agreement has also been achieved in previous year’s consultation results.

Figure 3.1: Views on the key principles (%) Base: 92 respondents



### 4. RESULTS - POLICIES

#### Local Council Tax Reduction Scheme Policy 1:

Pensioners, claimants classed as severely disabled, claimants with disabled children and claimants receiving a War Pension or Armed Forces Compensation Scheme payment are the only claimants that receive support for up to 100% of their Council Tax bill. All other working age claimants pay something towards their Council Tax bill and applicable amounts continue to be aligned with those of Housing Benefit.

There was a ‘high’ level of support for policy 1, with 84% of respondents feeling that it was ‘reasonable’. Half of this proportion (50%) felt that it was ‘very reasonable’. Trend data reflects that there has been a consistently ‘high’ level of support for this policy over time.

Figure 4.1: Views on Local Council Tax Reduction Scheme Policy 1 (%) Base: 92 respondents



\* Where the ‘level of support’ is quoted within this report, this is defined as:

**High:** 75% - 100% agree the proposal to be reasonable **Some:** 25% - 49% agree the proposal to be reasonable

**Moderate:** 50% - 74% agree the proposal to be reasonable **Low:** 0% - 24% agree the proposal to be reasonable

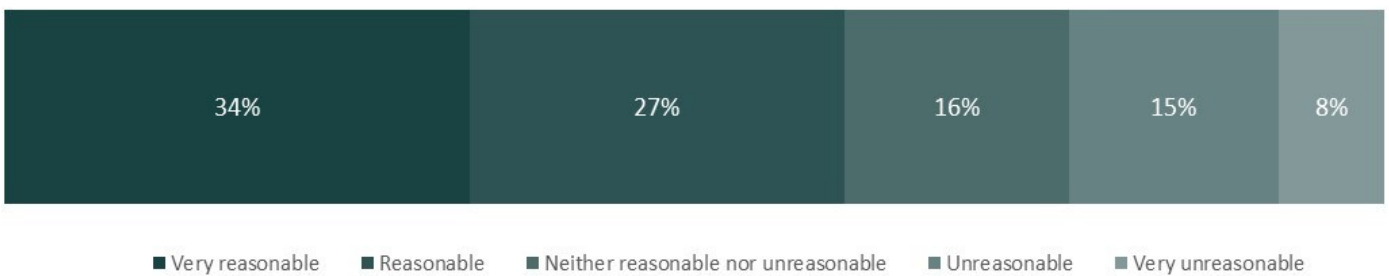
### Local Council Tax Reduction Scheme Policy 2:

All working age claimants that are not protected have to pay at least 25% of their Council Tax bill. To mitigate future grant reductions, the scheme could ask working age claimants to pay at least 30% of their Council Tax bill. This means that working age claimants who are not protected would get less help than they do now.

There was a 'moderate' level of support for this policy with 61% feeling that it was 'reasonable' for those working age claimants who are not protected to pay at least 25% of their Council Tax bill. Trend data reflects that there has previously been a 'high' level of support for this policy.

Figure 4.2: Views on Local Council Tax Reduction Scheme Policy 2 (%)

Base: 92 respondents



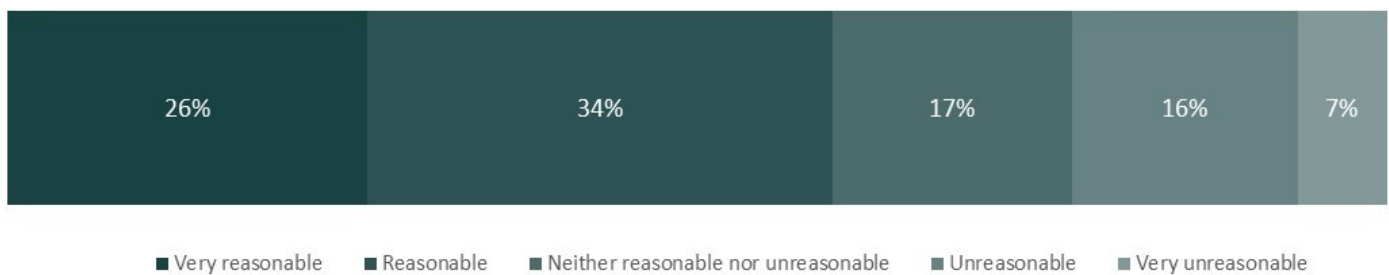
### Local Council Tax Reduction Scheme Policy 3:

Council Tax Reduction is limited to the level that is given for a smaller house. We limit the maximum support offered based on 75% of the Council Tax bill for a Band D property, even if the claimant lives in a property with a higher banding than D. This means that any claimant who lives in a property with a banding higher than D has their Reduction calculated as if they lived in a Band D property.

There was a 'moderate' level of support for this policy with 60% of respondents feeling that it was 'reasonable'. Whilst the percentage of respondents agreeing with this option has fluctuated somewhat in recent years, previous consultation results have still reflected a 'moderate' level of support.

Figure 4.3: Views on Local Council Tax Reduction Scheme Policy 3 (%)

Base: 92 respondents



\* Where the 'level of support' is quoted within this report, this is defined as:

**High:** 75% - 100% agree the proposal to be reasonable

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**Some:** 75% - 49% agree the proposal to be reasonable

**Moderate:** 50% - 74% agree the proposal to be reasonable

**Low:** 0% - 24% agree the proposal to be reasonable

### Local Council Tax Reduction Scheme Policy 4:

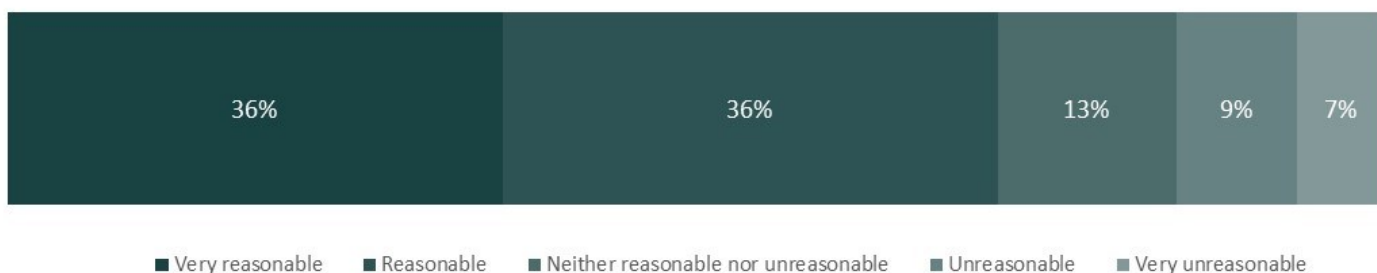
Before April 2013, some customers were not entitled to Council Tax Benefit in their own right because their own income was too high or they had too much in savings. However, they could claim a Second Adult Rebate, for a reduction of up to 25% off their bill, because they had another adult living with them who was on a low income.

From April 2013, Second Adult Rebate was removed under the Local Scheme. This means that all those of Working Age who were previously entitled to a Second Adult Rebate have to pay 100% of their Council Tax bill (Second Adult Rebate can still be claimed by pensioners as it is in the national rules).

There was a 'moderate' level of support for this policy, with 72% of respondents feeling that it was 'reasonable'. In previous years there has been a 'moderate' to 'high' level of support for this policy.

Figure 4.4: Views on Local Council Tax Reduction Scheme Policy 4 (%)

Base: 92 respondents



### Local Council Tax Reduction Scheme Policy 5:

Child care costs are allowed as an expense when calculating Council Tax Reduction. This does not contribute to any reductions but provides an incentive for parents to stay in work or return to work.

There was a 'high' level of support for this policy (82%) and in previous consultations a 'moderate' to 'high' level of support has also been achieved for allowing child care costs as an expense.

Figure 4.5: Views on Local Council Tax Reduction Scheme Policy 5 (%)

Base: 92 respondents



\* Where the 'level of support' is quoted within this report, this is defined as:

**High:** 75% - 100% agree the proposal to be reasonable      **Some:** 25% - 49% agree the proposal to be reasonable

**Moderate:** 50% - 74% agree the proposal to be reasonable      **Low:** 0% - 24% agree the proposal to be reasonable



### Local Council Tax Reduction Scheme Policy 6:

Claimants are able to have savings of up to £16,000 and still receive support towards their Council Tax Bill.

There was a 'moderate' level of support for this policy, with over half of respondents agreeing that it was 'reasonable' to have savings and still receive support towards their Council Tax Bill. In previous years there has been 'some' or a 'moderate' level of support for this policy.

Figure 4.6: Views on Local Council Tax Reduction Scheme Policy 6 (%)

Base: 92 respondents



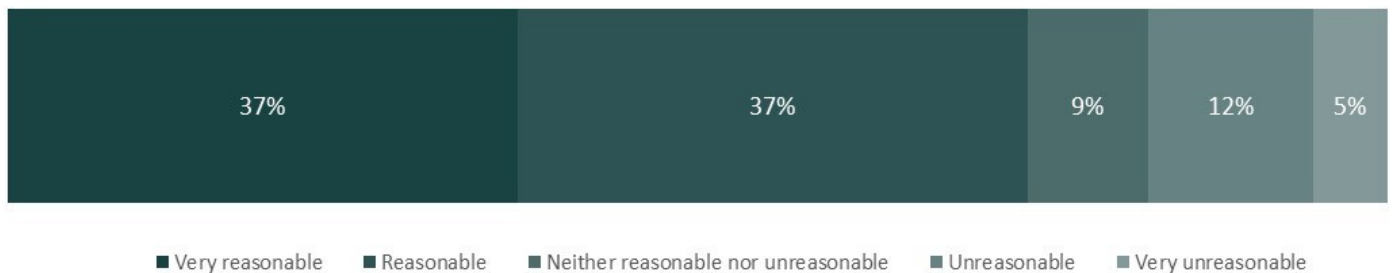
### Local Council Tax Reduction Scheme Policy 7:

Child Benefit is not included as income when calculating a claimant's Council Tax Reduction entitlement.

There was a 'moderate' level of support for this policy, with nearly three quarters (74%) of respondents agreeing that Child Benefit should not be included as income when calculating a claimant's entitlement. In previous years there has also been a 'moderate' level of support for this policy.

Figure 4.7: Views on Local Council Tax Reduction Scheme Policy 7 (%)

Base: 92 respondents



\* Where the 'level of support' is quoted within this report, this is defined as:

**High:** 75% - 100% agree the proposal to be reasonable

Page 15

**Some:** 25% - 49% agree the proposal to be reasonable

**Moderate:** 50% - 74% agree the proposal to be reasonable

**Low:** 0% - 24% agree the proposal to be reasonable

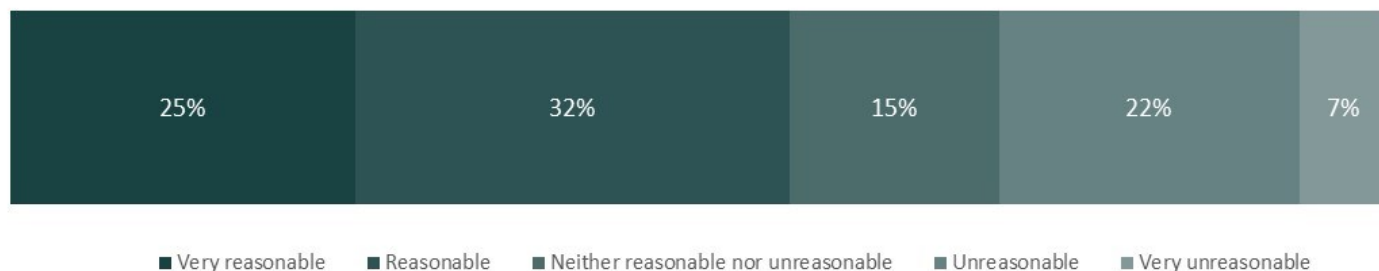
### Local Council Tax Reduction Scheme Policy 8:

We disregard maintenance payments as income when calculating a Working Age claimant's Council Tax Reduction entitlement to provide an incentive for parents to stay in work or return to work.

There was a 'moderate' level of support for this policy with 57% of respondents feeling that it was fair to disregard maintenance payments as income when calculating a Working Age Council Tax claimants entitlement. From the comparable trend data which is available<sup>3</sup>, a 'moderate' level of support has also been evident for this policy.

Figure 4.8: Views on Local Council Tax Reduction Scheme Policy 8 (%)

Base: 92 respondents



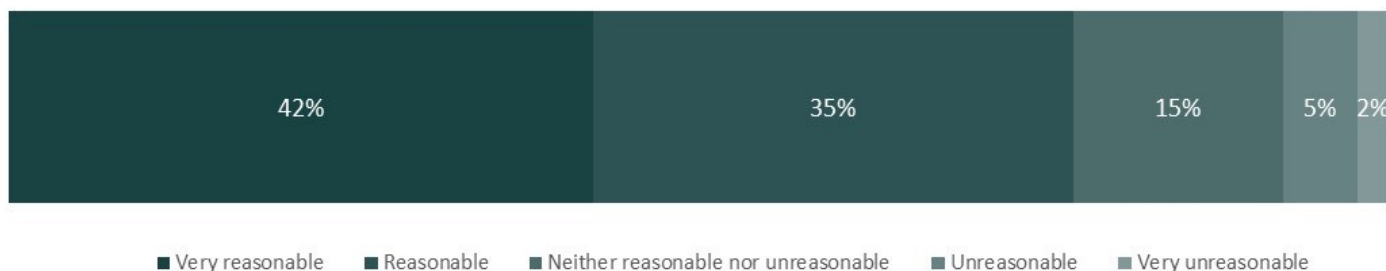
### Local Council Tax Reduction Scheme Policy 9:

If a Working Age person receives Disability Living Allowance, a Care Component may be added if they require help with day to day tasks or if they need frequent personal care. A lower, middle or higher rate is paid depending on the care needs of the claimant. A Severe Disability Premium is also payable if a Working Age person (and their partner if they have one) receives a Personal Independence Payment at the Enhanced Daily Living rate and no one lives with them and no one receives a Carers Allowance for looking after them. Claimants who are eligible to Severe Disability Premium can receive a Reduction for up to 100% of their Council Tax bill.

There was a 'high' level of support for this policy with 77% of respondents saying they were in agreement with it. In previous years, a 'high' level of support has also been evident.

Figure 4.9: Views on Local Council Tax Reduction Scheme Policy 9 (%)

Base: 92 respondents



<sup>3</sup> Comparable data from 2016 only is available for this policy. Before this date, maintenance payments were included when calculating a Working Age claimants Council Tax Reduction entitlement.

\* Where the 'level of support' is quoted within this report, this is defined as:

**High:** 75% - 100% agree the proposal to be reasonable      **Some:** 25% - 49% agree the proposal to be reasonable

**Moderate:** 50% - 74% agree the proposal to be reasonable      **Low:** 0% - 24% agree the proposal to be reasonable

### Local Council Tax Reduction Scheme Policy 10:

Any non-dependants living in a Working Age claimant's household are expected to contribute towards the Council Tax bill. If the non-dependant is not working then their contribution would be £5 per week. If the non-dependant is working then their contribution would be a £10 per week.

There was a 'high' level of support for this policy with 81% agreeing that it was 'reasonable' for non-dependents living in a Working Age claimants household to contribute towards the Council tax bill. In previous years, there has been a 'moderate' to 'high' level of support for this policy.

Figure 4.10: Views on Local Council Tax Reduction Scheme Policy 10 (%)

Base: 92 respondents



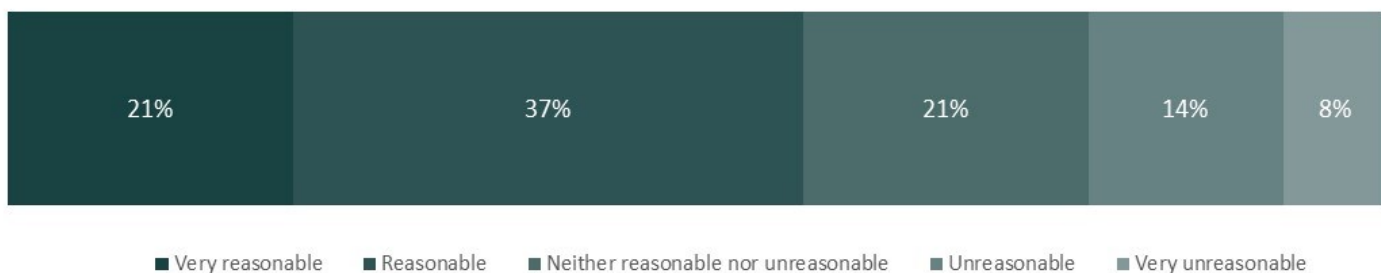
### Local Council Tax Reduction Scheme Policy 11:

From April 2016, the scheme was amended to allow a claim to be backdated for up to one month only.

There was a 'moderate level of support for this policy with 58% agreeing that it was 'reasonable' to allow claims to be backdated for up to one month only. Trend data for 2016 is available and at this time, a 'high' level of support was attributed to this policy.

Figure 4.11: Views on Local Council Tax Reduction Scheme Policy 11 (%)

Base: 92 respondents



\* Where the 'level of support' is quoted within this report, this is defined as:

**High:** 75% - 100% agree the proposal to be reasonable

**Some:** 25% - 49% agree the proposal to be reasonable

**Moderate:** 50% - 74% agree the proposal to be reasonable

**Low:** 0% - 24% agree the proposal to be reasonable

### Local Council Tax Reduction Scheme Policy 12:

From April 2017 the scheme was amended to allow a claim to be paid for up to 4 weeks of temporary absence only when the claimant (and any partner) have gone abroad.

There was 'some' support for this policy and the trend data available from 2016, reflected a 'moderate' level of support for this policy.

Figure 4.12: Views on Local Council Tax Reduction Scheme Policy 12 (%)

Base: 91 respondents



Respondents were offered the opportunity to comment on this policy and a small proportion (13 respondents) chose to do so. The diversity of those opinions expressed has been illustrated below.

*"If people could afford to go on holiday abroad then they could also afford to pay all of their own bills, taxes and dues".* These respondents generally felt that *"the policies were already too generous"*.

There was some recognition that *"if claimants had to report any overseas visits for short amounts of time, this would probably make administering the scheme far too complex and expensive"*. Other respondents who were also supportive of the scheme, were appreciative of the fact that it *"allowed people to visit families abroad"* and to *"travel abroad for medical purposes"*. These respondents also suggested that longer concessions could be considered for those individuals who may need to be *"in hospital long term"* abroad.

### Bereavement Support Payments proposal

It is proposed from April 2018 to disregard in full Bereavement Support Payments.

There was a 'moderate' level of support for this proposal with 66% agreeing that this was 'reasonable'. 17% felt it was 'neither reasonable nor unreasonable' with the smallest proportion of respondents (16%) believing it was 'unreasonable'.

Figure 4.13: Views on Bereavement Support Payments (%)

Base: 92 respondents



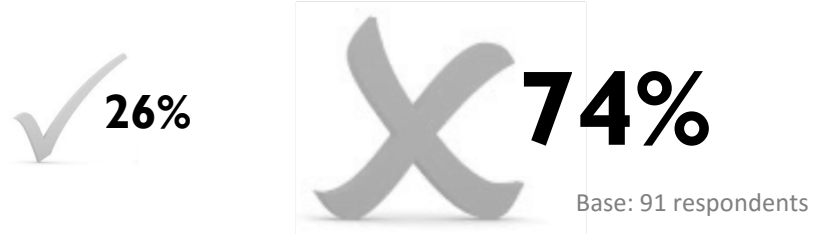
## 5. IMPACT OF THE CHANGES

Respondents were asked a series of questions to ascertain how they felt the changes implemented from April 2013 have impacted on both their individual circumstances as well as some of the key groups. This section displays the results from these questions.

As figure 5.1 displays, the majority of respondents, 74% (or 67 respondents) did not live in a household which receives Council Tax Reduction.

### Does your household receive Council Tax Reduction?

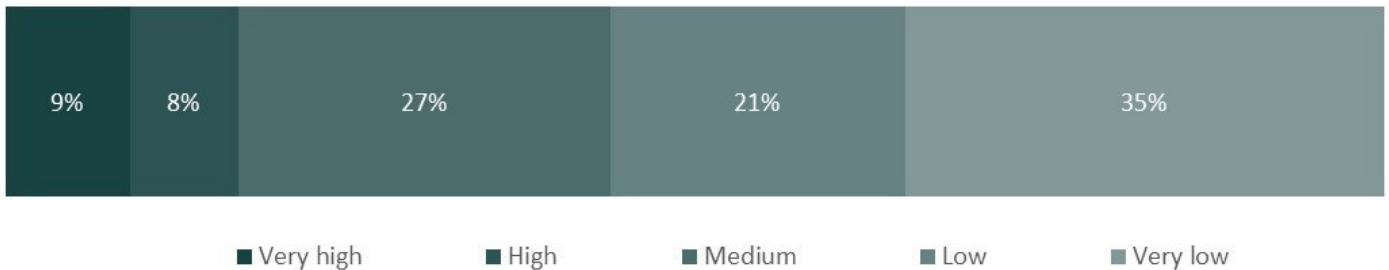
Figure 5.1: % of households in receipt of Council Tax Reduction (%)



Consequently, as the graph below shows, the impacts felt on individuals financial situations have been 'low' for the largest proportion of respondents. 17% of respondents felt the changes had had a 'very high' or 'high' impact upon them.

Figure 5.2: % impacted by the changes from April 2013:

Base: 89 respondents



Respondents were encouraged to share any comments they had. Responses shared were varied and included views/personal experiences of the scheme as well as comments on both the benefits system and on how council tax should be spent more generally.

Reflections on overall support for the scheme included *“as a household with two working adults and two under 18’s in full time education we receive no state benefits but recognise the need for a safety net for those who cannot work”*. Another who had undergone a *“great many personal changes in the last three years had found Tamworth Borough Council to be very helpful”*. A further respondent who was supportive of the scheme felt that the trick was *“to help those who actually need this help and weed out those who simply play the system”*.

Others were struggling to make ends meet, were not eligible or did not know about the scheme. For example:

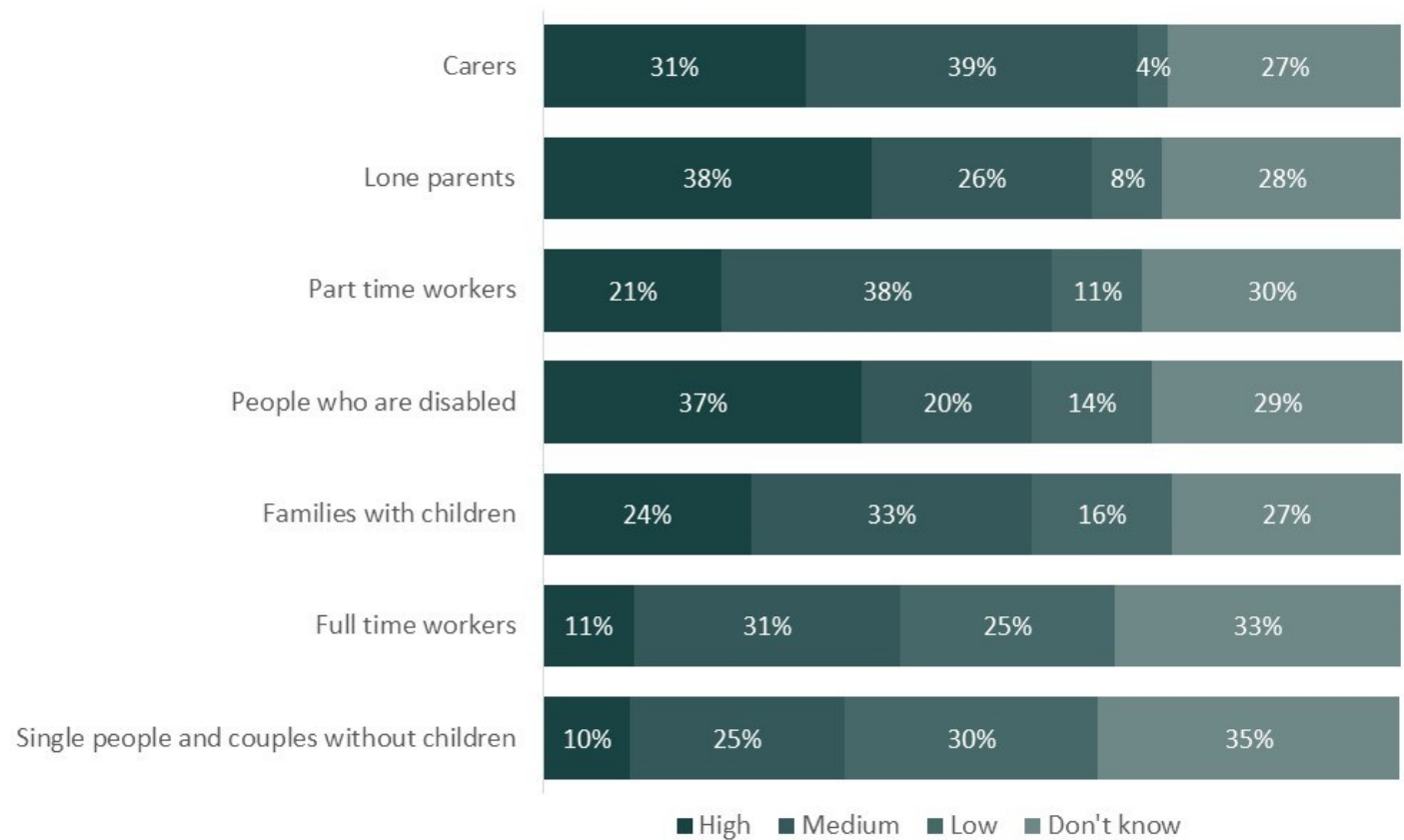
*“I am a 72 year old pensioner and because I receive £18 a week company pension as well as my state pension. I cannot claim council tax reduction nor can I claim pension credit. I find it a struggle to pay bills”* and *“Council Tax is far too high and expensive and other bills are now a struggle as my partner has been out of work and I have been on maternity but the help and support received is shocking and I didn't even know about the Council Tax reduction, I've never been informed”*.

A further reflection of the wider scheme included one respondent feeling aggrieved that they pay council tax but feel that cleanliness and tidiness within their area is an increasingly common issue.

## What level of impact have the changes had on you and your household?

The graph below illustrates that a sizeable proportion of respondents felt the changes would impact on a range of person types including 'lone parents', 'disabled people', 'carers' and 'part time workers'. It also reflects that one quarter or more were unable to assess the impact of change on each of the person types.

Figure 5.3: Impact of the scheme by person type (%)



When asked whether they felt there could be any other groups affected by these changes, the following answers were given:

**The long term unemployed:** *"They are trying to live on ever decreasing benefits whilst inflation continues to rise. They are made to make every effort to find work but some are just unable to do so. The 25% contribution is too high and although there needs to be a contribution by working age people, it should be drastically reduced. This can lead to bailiff charges being added to the 25% contribution, a ridiculous situation when food banks are so busy these days. If people can't pay for food, how can they pay increased taxes? The money just does not exist".*

**Households with more than one Personal Independence Payment or Disability Living Allowance claimant:** *"People should be helped where there are two people in the home both receiving PIPS or DLA".*

**Pensioners:** *"Pensioners on State Pension and small Defined Occupational Pensions may well be eligible without knowing it".*

**Families with working age children:** *"Families with working age children who can't be bothered to work - obvious they do exist!"*

## 5. APPENDIX I: ABOUT YOU, RESPONDENT PROFILE

### Are you a resident of Tamworth?

Base: 91		Survey responses	
	No's	%	
Yes	89	98%	
No	2	2%	

### Do you regularly provide unpaid support caring for someone?

Base: 87		Survey responses		Tamworth 2011 Census comparison
	No's	%		%
Yes	28	32%		11%
No	59	68%		89%

### Are you submitting your views as....

Base: 92		Survey responses				
	No's	%		No's	%	
Voluntary organisation	1	1%		Nationally/locally elected member/MP	0	0%
Community group	0	0%		Partner organisation	0	0%
Housing Association	0	0%		Resident of Staffordshire	68	74%
Private landlord	1	1%		Resident outside of Tamworth	0	0%
A relative of a Council Tax Reduction claimant	6	7%		None of these	9	10%
A friend of a Council Tax Reduction claimant	4	4%		Other	0	0%

### Does your household receive any of the following?

Base: 32		Survey responses	
	No's	%	
Attendance Allowance	1	3%	
Carers Allowance	5	16%	
Child Benefit	12	38%	
Child Tax Credit	6	19%	
DLA/PIP	17	53%	
Housing Benefit	11	34%	
Income Support	1	3%	
Job Seekers Allowance	1	3%	
Employment Support Allowance	9	28%	

### Do any of the following describe your household?

Base: 92		Survey responses	
	No's	%	
A family with one or two dependant children	10	11%	
A family with three or more dependent children	4	4%	
A lone parent household	2	2%	
A household with full and/or part-time workers	29	32%	
A household that includes someone who is disabled	14	15%	
A single person household or a couple without children	20	22%	
None of these	21	23%	

### Does your name appear on the Council Tax bill for your household?

Base: 89		Survey responses				
	No's	%		No's	%	
Yes	86	97%		Don't know	1	1%
No	2	2%				

## 6. APPENDIX 2: DEMOGRAPHIC MONITORING QUESTIONS

### Are you male or female? (18+ population)

Base: 90	Survey responses		Tamworth MYE 2016
	No's	%	%
Female	41	46%	52%
Male	47	52%	48%
Prefer not to say	2	2%	N/A

### Do you consider yourself to have a disability?

Base: 88	Survey responses		Tamworth 2011 Census comparison
	No's	%	%
Yes	28	32%	18%
No	54	61%	82%
Prefer not to say	6	7%	N/A

### What type of disability do you have?

Base: 28	Survey responses	
	No's	%
Communications	2	7%
Hearing	4	14%
Learning	0	0%
Mental Health	4	14%
Mobility	10	36%
Physical	11	39%
Visual	1	4%
Other	8	29%

### Are you receiving a Retirement Pension or Pension Credit?

Base: 89	Survey responses	
	No's	%
Yes	34	38%
No	50	56%
Prefer not to say	5	6%

### What is your age?

Base: 90	Survey		Tamworth MYE 2016
	No's	%	%
18-24	2	2%	10%
25-34	6	7%	17%
35-44	5	6%	16%
45-54	18	20%	19%
55-64	29	32%	16%
65-74	27	30%	14%
75+	1	1%	9%
Prefer not to say	2	2%	N/A

### What is your ethnicity?

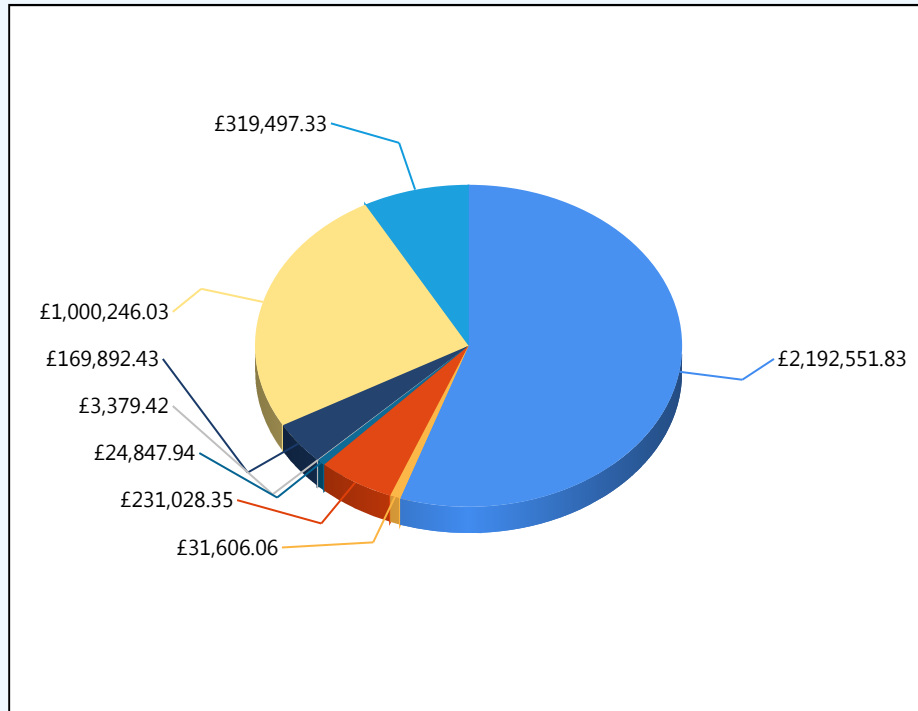
Base: 89	Survey responses		Tamworth 2011 Census comparison
	No's	%	%
Asian/Asian British	0	0%	1%
Black/Black British	2	2%	1%
Mixed Heritage	0	0%	1%
White - British	77	87%	95%
White - Other	3	3%	2%
Prefer not to say	4	5%	N/A
Other	3	3%	0.1%

### What is your relationship status?

Base: 89	Survey responses		Tamworth 2011 Census comparison*
	No's	%	%
Single	22	25%	32%
Married	53	60%	49%
Living as a couple	8	9%	N/A
Civil Partnership	1	1%	0.1%
None of these	3	3%	N/A
Prefer not to say	2	2%	N/A



CTS Expenditure as of 2017-2018

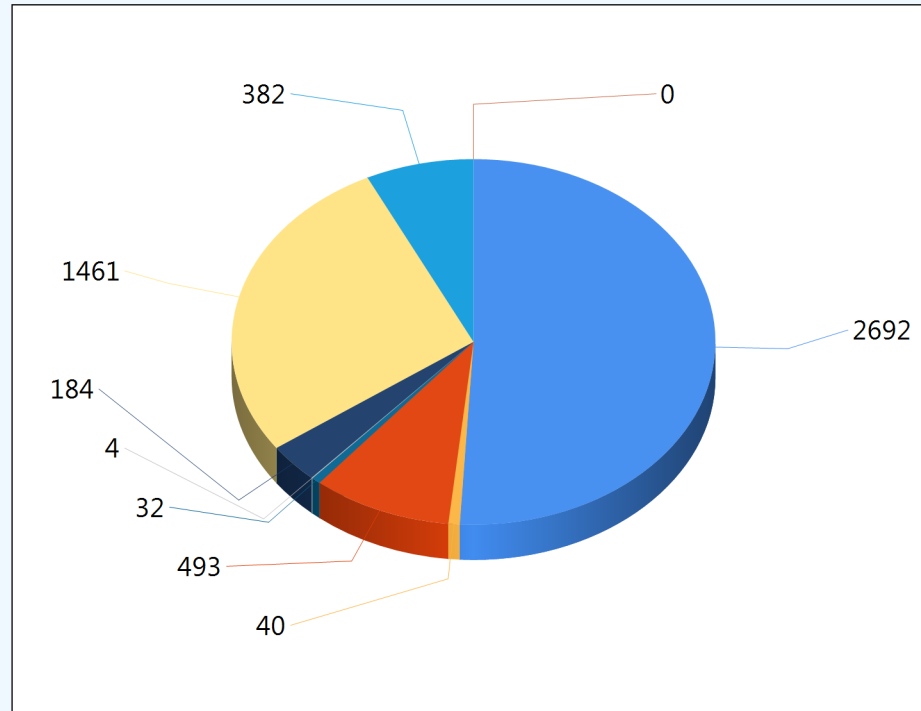


**Group Description**

- Elderly
- Working Age-Non-Passported-Disabled Child Premium
- Working Age-Non-Passported-Other
- Working Age-Non-Passported-Severe Disability
- Working Age-Non-Passported-War Pensioners
- Working Age-Non-Passported-Disabled Child Premium
- Working Age-Non-Passported-Other
- Working Age-Non-Passported-Severe Disability

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CTS Caseload as of 02.10.2017



**Group Legend**

- Elderly
- Working Age-Non-Passported-Disabled Child Premium
- Working Age-Non-Passported-Other
- Working Age-Non-Passported-Severe Disability
- Working Age-Non-Passported-War Pensioners
- Working Age-Passported-Disabled Child Premium
- Working Age-Passported-Other
- Working Age-Passported-Severe Disability
- Working Age-Passported-War Pensioners

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## Equality Impact Assessment Template – Protecting Pensioner Cases and Severely Disabled Working Age Claimants

Name of policy/ procedure/ practice to be assessed	Introduction of Localised Council Tax Support (Council Tax Reduction)		Date of Assessment	October 2016	
Is this a new or existing policy/ procedure/ practice?	New	Officer responsible for the Assessment	Karen Taylor Head of Benefits	Department	Benefit Services
1. Briefly describe the aims, objectives and purpose of the policy/ procedure/ practice?	<p>The national Council Tax Benefit (CTB) scheme came to an end on 1<sup>st</sup> April 2013 was replaced by a locally determined system of Council Tax Reduction (CTR). The funding available for the new scheme will be cash limited. The aim of the new support scheme is to provide financial assistance to council taxpayers who have low incomes.</p> <p>Persons who are of state pension age are protected under the scheme in that the calculation of the reduction they receive has been set by Central Government.</p> <p>For working age applicants however the help they receive is to be determined by the local authority.</p> <p>This equality impact assessment looks at the ongoing potential for <b>not only</b> protecting pensioners (as required under the legislation) <b>but also</b> providing full support to all working age claimants who are considered <b>severely disabled</b> within the current Council Tax Benefit scheme. The definition of severely disabled is where the claimant or partner is in receipt of a <b>severe disability premium</b>, within either their Council Tax Reduction, Housing Benefit or other means tested benefit;</p> <p>The objective in continuing to adopt this policy would be to protect a specific section of the existing claimant group deemed to be highly vulnerable and independently verified as being the most seriously sick and not likely to be able to obtain work.</p> <p>The main issue for the Council is that the funding for support has been reduced</p>				

	<p>significantly. However exempting this one additional group (bearing in mind that pensioners are already protected under the scheme by Central Government) would increase the shortfall in funding to be borne by working age claimants who are not deemed severely disabled.</p> <p>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. No definition has been given as to the level of disability which would lead to protection being given, although it is acknowledged that where a person is in the longer term able to undertake work, that they should be incentivised to do so. This would not apply to those who are deemed severely disabled.</p> <p>The current level of assistance provided to pension age claimants and to working age severely disabled claimants is given at the end of this assessment.</p>
<p><b>2. Are there any associated policy/ procedure/ practice which should be considered whilst carrying out this equality impact assessment?</b></p>	<p>The authority is required to continue maintaining a full Housing Benefit scheme and also to continue to process claims for benefit alongside the introduction of the new scheme for Council Tax Reduction.</p>
<p><b>3. Who is intended to benefit from this policy/ procedure/ practice and in what way?</b></p>	<p>All persons within the Borough who have a low income may apply for support and assistance with their Council Tax.</p> <p>By making an application, providing evidence of their income and household circumstances, their potential entitlement for support will be calculated in line with Central Government prescribed requirements for the Council Tax Reduction scheme.</p> <p>In the case of all claimants, it will be essential for the authority to correctly process claims for support based on the regulatory requirements and to ensure that all existing benefit claimants continue to receive support through the transition and onwards.</p>

<p><b>4. What are the desired outcomes from this policy/ procedure/ practice?</b></p>	<p>The desired outcomes are as follows;</p> <p><b>Pension Age Claimants</b></p> <ul style="list-style-type: none"> <li>• That existing pensioner claimants for Council Tax Benefit (up until 31<sup>st</sup> March 2013) were successfully transferred to the new Council Tax Reduction scheme;</li> <li>• That all pensioners receive the level of support required by regulations set by Central Government (Council Tax Reduction Scheme (Prescribed Requirements) Regulations 2012);</li> <li>• That all new pensioner claimants or existing working age claimants who rise to pension age are able to receive Council Tax Reduction in line with the regulations; and</li> <li>• That all pensioner claimants continue to receive the correct level of support at all times.</li> </ul> <p><b>Severely Disabled Working Age Claimants</b></p> <ul style="list-style-type: none"> <li>• That existing severely disabled working age claimants who attract a Severe Disability Premium for Council Tax Benefit (up until 31<sup>st</sup> March 2013) were successfully transferred to the new Council Tax Reduction scheme;</li> <li>• That all working age severely disabled claimants who attract a Severe Disability Premium continue to receive the level of support previously provided under the Council Tax Benefit scheme</li> <li>• That all new working age severely disabled claimants who attract a Severe Disability Premium or existing working age claimants who become severely disabled and attract a Severe Disability Premium are able to receive Council Tax Reduction in line with the previous Council Tax Benefit scheme; and</li> <li>• That all working age severely disabled claimants who attract a Severe Disability Premium continue to receive the correct level of support at all times.</li> </ul>
<p><b>5. What factors/ forces could contribute/ detract from the outcomes?</b></p>	<p>There are a number of factors which contribute to the outcomes of the new process namely;</p> <ul style="list-style-type: none"> <li>• That the new Council Tax Reduction scheme broadly replicates the previous Council Tax Benefit scheme for pension age claimants;</li> <li>• That management and staff are experienced in delivering means tested support / benefit schemes; and</li> <li>• That there is on going consultation where required, which ensures that delivery of</li> </ul>

	<p>the scheme is in line with legislative requirements.</p> <p>The factors / forces that could detract from these outcomes are as follows;</p> <ul style="list-style-type: none"> <li>• The failure of Central Government to approve the necessary legislation on time;</li> <li>• The failure of the Council’s software suppliers to deliver the necessary changes to existing software systems to enable the continued processing of the new support; and</li> <li>• The failure to deliver the significant means tested scheme on time.</li> </ul>
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<p><b>6. Who are the main stakeholders in relation to the policy/ procedure/ practice?</b></p>	<p>In respect of the pension age and working age severely disabled claimants who attract a Severe Disability Premium for Council Tax Reduction, the main stakeholders are as follows;</p> <p><b>External Stakeholders;</b></p> <ul style="list-style-type: none"> <li>• Major Precepting authorities – County Council, Police Authority and Fire and Rescue Authority;</li> <li>• Parish Councils (local precepting authorities);</li> <li>• Pension Age claimants;</li> <li>• Working age severely disabled claimants</li> <li>• Potential pension age claimants;</li> <li>• Potential working age severely disabled claimants</li> <li>• Interested Groups such as Citizens Advice Bureau, Age Concern and Age UK, Disabled Persons Groups, RNIB, Action on hearing loss etc.</li> <li>• Council Taxpayers generally</li> </ul> <p><b>Internal Stakeholders;</b></p> <ul style="list-style-type: none"> <li>• Staff</li> </ul>
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<p><b>7. Which individuals/ groups have been/ will be consulted with on this policy/ procedure/ practice?</b></p>	<p>All major precepting authorities were consulted on the implementation of the new Council Tax Support scheme in 2012.</p> <p>A further full consultation with the public was undertaken August-October 2016 as required by the legislation (Local Government Finance Act 2012). Whilst pension age claimants are protected, the authority still, as part of the consultation process, looked to pension age claimants and pensioners generally</p>
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	<p>to respond to the consultation itself.</p> <p>In respect of working age severely disabled claimants who attract a Severe Disability Premium, it was essential to consult with the group as, being of working age, they will be directly affected by any changes decided by the Council.</p> <p>For working age claimants who are not classified as severely disabled within this policy, it was essential that extensive consultation is undertaken to obtain their views given that the level of support they receive will be reduced significantly in relation to the continued alignment of applicable amounts with those of Housing Benefit. This means it is proposed to remove the family premium from any new claims for Council Tax Reduction for new, means tested claimants, from a date to be advised by Central Government (legislation not yet laid).</p> <p>The consultation process was comprehensive and encouraged a full response to the new support scheme itself (notwithstanding the fact that the authority is obliged to implement the scheme determined by Central Government for pension age claimants).</p> <p>Groups representing the disabled or chronically sick were directly consulted as part of the process.</p> <p>Public consultation took place during the period August 2016 until October 2016.</p>	
<p><b>8. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact on racial groups?</b></p>	<p>Y</p>	<p>N ✓</p> <p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age claimants or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups and there would be <b>no</b> differential impact due to race</p>

<p><b>9. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to gender?</b></p>	Y	N ✓	<p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age claimants or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups and there would be <b>no</b> differential impact due to gender</p>
<p><b>10. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to them being transgender or transsexual?</b></p>	Y	N ✓	<p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age claimants or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups and there would be <b>no</b> differential impact due to a person being transgender or transsexual</p>
<p><b>11. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to disability?</b></p>	Y ✓	N	<p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age claimants any differently to any other client groups and - where there is a Severe Disability Premium, this would maintain the level of support given to working age claimants due to the following;</p> <ul style="list-style-type: none"> <li>• The award of additional premiums for severe disablement;</li> <li>• Disregarding higher levels of income where a claimant is in remunerative work and is severely disabled; and</li> <li>• There is no requirement to have non dependant deductions where a claimant is severely disabled</li> </ul> <p>Likewise any working age claimants who do not attract a Severe Disability Premium would not benefit from the policy any differently to all other client groups and would receive a reduction in support.</p>
<p><b>12. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to sexual orientation?</b></p>	Y	N ✓	<p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups and there would be <b>no</b> differential impact due to sexual orientation</p>

<p><b>13. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to age?</b></p>	<p>Y ✓</p>	<p>N</p>	<p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age claimants or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups – <b>however there is a differential impact due to age;</b></p> <p>For working age applicants the reduction they receive is to be determined by the local authority.</p> <p>To provide financial assistance for the scheme, Central Government is to provide funding to each billing authority in England, However the level of funding provided is to be less than the amount currently provided to support the existing Council Tax Benefit scheme.</p> <p>If working age severely disabled claimants who attract a Severe Disability Premium are to be protected in full, along with pension age claimants (as required by Central Government) there would be a decrease in the level of support available to all other working age claimants although this would be a large group over which the reduction could be spread.</p> <p>In the case of Tamworth Borough Council, the shortfall to be borne by working age claimants not deemed to be severely disabled who attract a Severe Disability Premium would amount to 25% per annum</p>
<p><b>14. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to religious belief?</b></p>	<p>Y</p>	<p>N ✓</p>	<p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age claimants or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups and there would be <b>no</b> differential impact due to religious belief</p>

<p><b>15. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact on Gypsies/ Travellers?</b></p>	<p>Y</p>	<p>N ✓</p>	<p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age claimants or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups and there would be <b>no</b> differential impact to gypsies or travellers</p>
<p><b>16. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to dependant/caring responsibilities?</b></p>	<p>Y ✓</p>	<p>N</p>	<p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age claimants or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups</p>
<p><b>17. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to them having an offending past?</b></p>	<p>Y</p>	<p>N ✓</p>	<p>This change to Council Tax Reduction should not affect the overall level of support to pension age claimants or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups and there would be <b>no</b> differential impact due having an offending past</p>
<p><b>18. Are there concerns that the policy/ procedure/ practice could have an impact on children or vulnerable adults?</b></p>	<p>Y</p>	<p>N ✓</p>	<p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age claimants or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups and there would be <b>no</b> differential impact due to children or vulnerable adults being in the household</p>
<p><b>19. Does any of the differential impact identified cut across the equality strands (e.g. elder BME groups)?</b></p>	<p>Y</p>	<p>N ✓</p>	<p>This proposed change to Council Tax Reduction should not affect the overall level of support to pension age claimants or working age severely disabled claimants who attract a Severe Disability Premium any differently to all other client groups and there would be <b>no</b> differential impact identified that cut across equality strands</p>

<p><b>20. Could the differential impact identified in 8 – 19 amount to there being the potential for adverse impact in this policy/ procedure/ practice?</b></p>	<p>Y</p>	<p>N ✓</p>	<p>The adoption of this policy would, for pension age groups and working age severely disabled claimants who attract a Severe Disability Premium have no adverse impacts any differently to all other client groups. However the Council will continue to encourage pensioners and working age disabled persons to make claims for assistance.</p>
<p><b>21. Can this adverse impact be justified:</b></p> <ul style="list-style-type: none"> <li>• <b>on the grounds of promoting equality of opportunity for one group?</b></li> <li>• <b>For any other reason?</b></li> </ul>	<p>Y ✓</p>	<p>N</p>	<p>The inclusion of <b>just</b> working age severely disabled claimants who attract a Severe Disability Premium, as a protected group would provide significant additional protection <b>without</b> overburdening the remaining working age claimant base</p>
<p><b>22. As a result of carrying out the equality impact assessment is there a requirement for further consultation?</b></p>	<p>Y</p>	<p>N ✓</p>	<p>There will be no requirement to undertake further consultation</p>
<p><b>23. As a result of this EIA should this policy/ procedure/ practice be recommended for implementation in it's current state?</b></p>	<p>Y ✓</p>	<p>N</p>	<p><b>It is the Council's opinion that this policy to protect both pension age and all working age severely disabled claimants who attract a Severe Disability Premium, whilst them being subject to a maximum of 4 weeks' Council Tax Reduction where the claimant(s) are abroad would be equitable and would ensure continued protection in all other aspects of the scheme to the most vulnerable within the Borough.</b></p>

# Equality Impact Assessment Action Plan

Complete the action plan demonstrating the changes required in order to meet TBC's commitment to equality and diversity. The action plan must contain monitoring arrangements, the publishing of results and the review period required for this policy.

ACTION/ ACTIVITY	RESPONSIBILITY	TARGET	PROGRESS
Introduction of the Council Tax Reduction scheme for pensioners as prescribed by the Local Government Finance Act 2012 and defined within the Council Tax Reduction Scheme (Prescribed Requirements) Regulations 2012	Karen Taylor	01/04/17	Ongoing
<b>Monitoring arrangements:</b>		<b>Data collected quarterly</b>	
Full monitoring of scheme implementation on a monthly basis in line with the accepted project plan	Karen Taylor	Monthly and quarterly collection of data to be undertaken by the Benefits Service	Ongoing
<b>Publication:</b>			
The revised Council Tax Reduction scheme is to be published by the Council by April 2016, after consideration at Cabinet and then full Council in December 2016.	Karen Taylor		Ongoing
<b>Review Period:</b>		<b>Reviewed 12 monthly unless otherwise stated</b>	
The scheme will be reviewed annually by both Central Government and the Borough Council	Karen Taylor		Ongoing



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