



CORPORATE SCRUTINY COMMITTEE

27th July 2023

Thursday, 27th July, 2023, 6.00 pm in Town Hall, Market Street, Tamworth

SUPPLEMENT – ADDITIONAL DOCUMENTS

Further to the Agenda and Papers for the above meeting, previously circulated, please find attached the following further information, which was not available when the agenda was issued:

Agenda No. Item

6. **Local Council Tax Reduction Scheme 2024/25** (Pages 3 - 28)
(The report of the Portfolio Holder for Operations and Finance)

Yours faithfully

A handwritten signature in black ink, appearing to be 'A. B.', followed by a long horizontal line extending to the right.

Chief Executive

To Councillors: D Cook, M Bailey, C Bain, L Clarke, R Claymore, G Coates, S Doyle,
D Maycock and B Price.

This page is intentionally left blank

27 July 2023

Cabinet

17 August 2023

Report of the Portfolio Holder for Operations and Finance**Local Council Tax Reduction Scheme 2024/25****Exempt Information**

Not applicable

Purpose

To provide an update on the proposed changes to the Local Council Tax Reduction Scheme and to request permission to undertake a consultation with the public and our Preceptors.

Recommendations

That Cabinet be asked to approve the consultation with the public and Major Precepting Authorities on the introduction of a new income banded / grid scheme for working age applicants with effect from 1st April 2024. To reduce the administrative burden placed on the Council by the introduction of Universal Credit, to increase the overall level of support for the lowest income families and to improve the level of Council Tax collection.

Executive Summary

The purpose of this briefing report is to update the authority on the work undertaken so far and to request permission to undertake a consultation with both the public and the Major Precepting Authorities in respect of proposed changes to the Council's Council Tax Reduction Scheme with effect from 1st April 2024.

Each year the Council is required to review its Council Tax Reduction Scheme in accordance with the requirements of the schedule 1A of the Local Government Finance Act 1992 and to either maintain the scheme or replace it.

Council Tax Reduction (CTR) was introduced from 1 April 2013 when it replaced the Central Government funded Council Tax Benefit regime. From its inception, the funding available to the Council from government has reduced year on year.

As with the majority of authorities within England, the Borough Council needs to make changes to the CTR scheme for working age applicants (the scheme for pension age applicants is prescribed by Central Government) in order to reduce the significant administrative burden placed on the Council by the introduction of Universal Credit.

This report requests permission to consult on changes required to the scheme and makes recommendation for the 2024/25 scheme.

Options Considered

The alternative to introducing a new scheme for Council Tax Reduction from 2024/25 is to leave the existing scheme in place. This would be a short-term option; lead to increasing costs of administration; and in the longer term, significantly affect the collection of Council Tax and the effectiveness of the scheme to support households within the Council's area.

Resource Implications

The current Council Tax Reduction scheme costs approximately £4.77m which is borne by the Council's Collection Fund. Costs are shared between the Council and the Major Precepting Authorities in the following proportions:

- Borough Council (10%);
- County Council (73%);
- Police and Crime Commissioner (13%);
- Fire and Rescue Service (4%);

The approach and 'shape' of the scheme is changing, and the overall approach will be to provide additional support to those households on the very lowest incomes. There is no intention to reduce the level of support available to other households. Based on current modelling, were the new scheme to be in place at the current time, the costs would be £5.57m.

Financial modelling has been undertaken and will continue to be undertaken throughout the project.

Whilst the expected costs of the scheme for 2024/25 will be higher, the overall level of Council Tax Reduction as a proportion of the Gross Council Tax liability (Table 1) and the Council Tax Base has reduced year on year since 2013 as shown below (Table 2). The proposed changes for 2024/25 would still represent a significant reduction in the proportion of costs in real terms compared to the original Council Tax Reduction level:

Table 1

Financial Year	2013 £m	2014 £m	2015 £m	2016 £m	2017 £m	2018 £m	2019 £m	2020 £m	2021 £m	2022 £m	Reduction since 2013
Gross Liability	£34.08	£34.3	£34.9	£36.1	£37.8	£40.3	£42.4	£44.8	£47.7	£49.8	
CTR	£4.4	£4.2	£4.0	£3.9	£3.9	£4.0	£4.1	£4.1	£4.7	£4.7	
%age	13%	12.2%	11.5%	10.8%	10.3%	9.9%	9.7%	9.2%	9.8%	9.4%	-27.7%

Table 2

Financial Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% increase /decrease since 2013
Tax Base (Band D)	28,756	29,150	29,199	29,333	29,340	29,614	29,776	30,203	30,645	30,808	7.1%
CTR (Band D)	4,284	4,057	3,848	3,702	3,517	3,388	3,314	3,489	3,444	3,326	-22.4%
%age	14.8%	13.9%	13.1%	12.6%	11.9%	11.4%	11.1%	11.5%	11.2%	10.8%	

Table 3 below also provides details of the collection rate for working age cases and it can be clearly seen that the reduced level of support provided is inevitably leading to a reduction in the in-year collection rate. This is primarily due to the need for even the poorest families being required to make a minimum payment and the resulting increase in the level of arrears. In most cases the sums outstanding now are far more than their ability to pay.

Table 3

Year	In year collection rate (all)	In year collection rate (CTR only)
2013/14	97.6%	83.9%
2014/15	97.7%	84.5%
2015/16	97.9%	85.6%
2016/17	98.0%	85.3%
2017/18	98.1%	85.6%
2018/19	97.9%	84.2%
2019/20	97.9%	83.3%
2020/21	97.4%	87.1%
2021/22	97.5%	85.5%
2022/23	76.4%	67.9%

The Authority budgets for an in-year collection rate of 97.9%. The overall collection rate including previous years arrears is 99%. It is estimated that this generates an additional £500k in revenue for the authority and its precepts. In addition, uncollectable Local Council Tax Reduction cases are written off for each financial year at approximately £50k.

It should be noted that the collection of court costs will be reduced as many of these types of cases will no longer be progressing. This will mean there will be a reduction in court costs raised. It is difficult to estimate the potential cost at present however a prudent estimate would be in the region of £50k per annum.

Postage costs are expected to be reducing the amount of Council Tax Reduction notifications and Council Tax documentation. This is anticipated to be £10k per annum.

Caseload and staffing required for Revenues and Benefits will be analysed and it is anticipated that reductions will be made if efficiencies cannot be made to generate additional revenue. In terms of Benefits this will be dependant in terms of the grant funding we receive to provide the service to our residents who are most in need of our help. However, it is anticipated that in the first instance that savings will be made with the introduction of this scheme through natural wastage of £28k per annum.

	£000	
Expected additional cost LCTR	800	
Less amount collected in excess of budget	-500	(Budgeted at 97.9%, actual collection rate in excess of 99%) £0.5m is still lost income which would previously have been distributed as part of the collection fund surplus.
Impact on preceptors	300	(to budget at 99% in future)
TBC impact @ 10%	30	
Reduction in court cost income	50	
Saving in TBC postage	-10	
Saving in TBC staff cost	-28	
Total TBC Budget Impact	42	

Legal/Risk Implications Background

Schedule 1A (3) of the Local Government Finance Act 1992, states that Before making a scheme, the authority must:

- consult any major precepting authority which has power to issue a precept to it,
- publish a draft scheme in such manner as it thinks fit, and
- consult such other persons as it considers are likely to have an interest in the operation of the scheme.

In addition, in order to set a new scheme, the Council is obliged to make a resolution by 11th March of the year prior to the scheme coming into place.

Equalities Implications

A full Equalities Impact Assessment has been completed for Working Age applicants and is in Appendix A.

Environment and Sustainability Implications (including climate change)

Funding for the replacement of the previous Council Tax Benefit Scheme was changed from an unrestricted reimbursement of Council Tax Benefit Subsidy to a restricted, pre-allocated grant figure – which has subsequently been reduced year on year as part of the austerity measures. The Council must be aware that there must be an additional cost to itself and its Precepts should this scheme be implemented.

Background Information

Council Tax Reduction (CTR) was introduced by Central Government in April 2013 as a replacement for the Council Tax Benefit scheme administered on behalf of the Department for Work and Pensions (DWP). As part of the introduction, the Government:

- Placed the duty to create a local scheme for **Working Age** applicants with billing authorities;
- Reduced initial funding by the equivalent of ten per cent from the levels paid through benefit subsidy to authorities under the previous Council Tax Benefit scheme; and
- Prescribed that persons of **Pension age** would be dealt with under regulations set by Central Government and not the authorities' local scheme.

Since that time, funding for the Council Tax Reduction scheme has been amalgamated into other Central Government grants paid to Local Authorities and also within the Business Rates Retention regime. It is now generally accepted that it is not possible to identify the amount of funding actually provided from Central Government sources.

The current Council Tax Reduction scheme administered by the Council is divided into two schemes, with pension age applicants receiving support under the rules prescribed by Central Government, and the scheme for working age applicants being determined solely by the local authority.

Pensioners, subject to their income, can receive up to 100 per cent support towards their Council Tax. The Council has no power to change the level of support provided to pensioners and therefore any changes to the level of CTR can only be made to the working age scheme.

When Council Tax Reduction was introduced in 2013, for working age applicants, the Council broadly adopted the previous means tested Council Tax Benefit scheme as the basis of awarding support. Due to the reduction in funding from Central Government, the Council also required working age applicants, even those on the lowest income, to pay a minimum

payment of 25%. Some working age cases are able to receive up to 100% support under the current scheme namely where the claimant, partner or dependant is in receipt of any of the following;

- Severe Disability Premium; or
- War Widows Pension; or
- War Disablement Pension; or
- Armed Forces Compensation Scheme; or
- Disabled Child Premium

Since that time only slight changes have been made to bring the scheme into line with either Housing Benefit or Universal Credit.

The main issues with the current scheme

There are a number of issues with the current scheme that will need addressing if the system is to continue to provide effective support to low-income taxpayers and also if the Council is able to provide the service in an efficient manner. The main issues are as follows:

- The need to assist low-income households and assist in the collection of Council Tax;
- The introduction of Universal Credit for working age applicants; and
- The need for a simplification of the scheme.

Each of the above are examined in detail below:

The need to assist low-income households and assist in the collection of Council Tax

Since 2013, the introduction of Council Tax Reduction, the majority of authorities, including the Council have required all working age applicants to pay a minimum payment. Under the previous scheme (Council Tax Benefit) almost 75% of working age applicants would not have been required to pay any Council Tax and would have received full (100%) support.

As with a large number of authorities, there is a strong view that there should be an increase in the level of support to those households on the lowest of incomes. This view has gained momentum over the past few years but has been reinforced since the COVID-19 and the cost of living crises which have had a major effect on incomes generally.

Whilst the principle of all working age households paying 'something' was initially thought to be an approach that would be central to the design of Council Tax Reduction, the reality is that, since its introduction, low-income taxpayers, the poorest households, have been unable to pay the balance leading to additional costs, court, and enforcement action and, in some cases, the amounts demanded have been written off as uncollectable.

The costs of administration of these cases by the Council has increased significantly over the years. These costs are borne solely by the Council. With the difficulties experienced, the relatively low level of payment and the high administration costs incurred, it no longer makes the amounts economically viable to collect. Notwithstanding the negative effects to those poorest households.

Council Tax Reduction and the roll out of Universal Credit

The introduction of Universal Credit within the area has, as experienced in all other areas, brought a number of significant challenges to both the administration of Council Tax Reduction and also the collection of Council Tax generally. All Councils have experienced the following:

- The reluctance of Universal Credit claimants to make a prompt claim for Council Tax Reduction leading to a loss in entitlement;
- A high number of changes to Universal Credit cases are received from the Department for Work and Pensions requiring a change to Council Tax Reduction

entitlement. On average 40% of Universal Credit claimants have between eight and twelve changes in entitlement per annum. These changes result in amendments to Council Tax liability, the re-calculation of instalments, delays, and the demonstrable loss in collection; and

- The increased costs of administration through multiple changes with significant additional staff and staff time being needed.

It is clear that the existing means tested Council Tax Reduction scheme, which is too reactive to change, will not be viable in the longer term now that Universal Credit has been rolled out fully within the area and with the increase in Universal Credit claimants due to the COVID-19 crisis and the managed migration from legacy benefits (to be completed by the end of 2024). The move to a new more efficient scheme from 2024/25 is now imperative.

The need for a simplified approach to the Council Tax Reduction Scheme

Notwithstanding the introduction of Universal Credit, the existing scheme is based on an 'old fashioned;' means tested benefit scheme. It has major defects namely:

- It is complex for customers to understand and is based on a complex calculation of entitlement;
- The administration for staff is complex, with staff having to request significant amounts of information from applicants;
- Staff have to undergo significant training to be proficient in processing claims;
- The timescales for processing applications is lengthy, mainly due to the complexity and evidence required to support the applications; and
- The administration of the scheme is costly when compared to other discounts for Council Tax.

Clearly there is a need now to simplify the scheme, not only to mitigate the effects of Universal Credit, but also make it easier for customers to make a claim and to significantly reduce the costs of administration.

The proposed approach for the 2024/25 Council Tax Reduction Scheme

In view of the problems being experienced with the current scheme, it is proposed that an alternative approach be taken from 2024/25. The approach has been to fundamentally redesign the scheme to address all of the issues with the current scheme and in particular;

- (a) The level of support available to the poorest households;
- (b) The problems with the introduction of full-service Universal Credit; and
- (c) The significant increase in administration costs due to the high level of changes received in respect of Universal Credit;

Work has been ongoing since early this year on a new scheme which is now complete. Consultation now needs to be undertaken with the public and the major precepting authorities. If accepted by the Council, the new scheme will take effect from 1st April 2024.

The proposed new scheme has a number of features as follows:

- More support shall be given to those households on the lowest of incomes than in the current scheme;
- The changes can **only be made to the working age schemes** as the current scheme for pensioners is prescribed by Central Government;
- The current means - tested schemes will be replaced by a simple income grid model as shown below in Table 4

Table 4

Reduction %	Single	Single plus 1 dependant	Single plus 2 dependants	Couple	Couple plus 1 dependant	Couple plus 2 dependants
	Weekly Income levels					
100%*	£0.00 to £110.00	£0.00 to £220.00	£0.00 to £275.00	£0.00 to £165.00	£0.00 to £220.00	£0.00 to £275.00
75%	£110.01 to £165.00	£220.01 to £275.00	£275.01 to £300.00	£165.01 to £220.00	£220.01 to £275.00	£275.01 to £300.00
50%	£165.01 to £220.00	£275.01 to £330.00	£300.01 to £385.00	£220.01 to £275.00	£275.01 to £330.00	£300.01 to £385.00
25%	£220.01 to £275.00	£330.01 to £385.00	£385.01 to £440.00	£275.01 to £330.00	£330.01 to £385.00	£385.01 to £440.00
0%	Over £275.00	Over £385.00	Over £440.00	Over £330.00	Over £385.00	Over £440.00

- It is proposed that the highest level of discount will be at a maximum level of liability (100%), Band 1, and all current applicants that are in receipt of a ‘*passport benefit’ such as Income Support, Jobseekers Allowance (Income Based) and Employment and Support Allowance (Income Related) receive maximum discount;
- All other discount levels are based on the applicant’s and partner’s, (where they have one) net income;
- The scheme allows for variation in household size with the levels of income per band increasing where an applicant has a partner, and / or dependants;
- There will be no restriction on Council Tax band level as in the current scheme;
- There will be no charges made where an applicant has non-dependants living with them. This is a significant change and means that the administration of the scheme will be more straightforward whilst also protecting low-income families where adult sons and daughters for example remain at home;
- To encourage work, a standard £25 per week disregard will be provided against all earnings. This will take the place of the current standard disregards and additional earnings disregards. Where a family also receives a childcare disregard (for childcare costs not paid for by Central Government schemes), the income levels in the ‘grid scheme’ are set at a higher rate;
- Disability benefits such as Disability Living Allowance and Personal Independence Allowance will continue to be disregarded;
- Where any applicant, their partner or dependant child (ren) are disabled, a further disregard of £50 per week will be given, thereby maintaining the current level of support to those with disabilities;
- Carer’s Allowance and the Support Component of Employment and Support Allowance will be disregarded;
- Child benefit and Child Maintenance will be disregarded;
- An amount in respect of the housing element, within Universal credit will be disregarded;
- The total disregard on war pensions and war disablement pensions will continue;

- Extended payments will be removed; and
- The capital limit of £6,000 with no tariff (or assumed income) being applied.

How the new scheme will address the problems with the current Council Tax Reduction

With the simplicity of the proposed new scheme and by taking a more 'Council Tax discount approach', it will address the problems associated with the increased administration caused by failings in the current scheme and Universal Credit as follows:

The scheme will require a simplified claiming process. All applicants will see a significant reduction in the claiming process and, where possible, Council Tax Reduction will be awarded automatically. For Universal Credit applicants *any* Universal Credit data received from the Department for Work and Pensions (DWP) will be treated as a claim for Council Tax Reduction. Where information is received from DWP, the entitlement to Council Tax Reduction will be processed automatically without the need to request further information from the taxpayer. These changes will have the following distinct advantages namely:

- **Speed of processing** – all claims will be able to be calculated promptly and largely automatically without the need to request further information which inevitably leads to delays;
- **Maximising entitlement to every applicant.** As there will no requirement for Universal Credit applicants to apply separately for Council Tax Reduction, and for all other applicants, the claiming process will be simplified significantly. Entitlement to Council Tax Reduction will be maximised with a reduced risk of loss of discount or the need for backdating;
- **Maintenance of collection rates** – the new scheme will avoid constant changes in discount, the need for multiple changes in instalments and therefore assist in maintaining the high collection rates currently achieved. The increased level of discount will assist all those applicants on the lowest levels of income, again improving the overall collection rate;
- **The income bands are sufficiently wide to avoid constant changes in discount.** The current Council Tax Reduction scheme is very reactive and will alter even if the overall change to the person's liability is small. This is leading to constant changes in Council Tax liability, the need to recalculate monthly instalments and the requirement to issue a large number of Council Tax demands. The effect of this is that Council Tax collection is reduced. The new scheme, with its simplified income banding approach will have the following advantages:
 - Only significant changes in income will affect the level of discount awarded;
 - Council Taxpayers who receive Council Tax Reduction will not receive multiple Council Tax demands and adjustments to their instalments; and
 - The new scheme is designed to reflect a more modern approach, where any discount changes it will be effective from the day of the change rather than the Monday of the following week.

Transition to the new scheme and the Exceptional Hardship Scheme

The Council must be mindful that any change in scheme or a transition to a new scheme may have result in a change to the entitlement of certain applicants.

Inevitably, with any change in scheme, there will be some winners and losers although the proposed scheme has been designed to protect the most vulnerable. It is proposed that the new scheme will contain additional provisions to protect individuals who experience exceptional hardship. Where any applicant is likely to experience exceptional hardship, they will be encouraged to apply for an exceptional hardship payment. The Council will consider all applications for exceptional hardship on an individual basis and take into account available income and essential outgoings. Where appropriate further support will be given to the applicant.

This approach will enable individual applicants to be dealt with in a fair and equitable manner. The Exceptional Hardship Scheme will form part of the Council Tax Reduction scheme and fall to be paid through the Collection Fund.

Report Author

Michael Buckland – Head of Revenues of Revenues and Benefits
e-mail michael-buckland@tamworth.gov.uk

List of Background Papers

Local Council Tax Reduction Scheme 2020/21, Corporate Scrutiny Committee 25 August 2020 & Cabinet 10 September 2020.

Local Council Tax Reduction Scheme 2020/21 Onwards and Consultation Results, Council 10th December 2019

Local Council Tax Reduction Scheme 2021/22, Corporate Scrutiny Committee, 14 November 2019

Local Council Tax Reduction Scheme 2021/22, Cabinet 26 September 2019 & 3 December 2020

Local Council Tax Reduction Scheme 2022/23, Cabinet 2 December 2021 & 14 December 2021

Appendices

Appendix 1 Local Council Tax Reduction Working Age Expenditure Summary

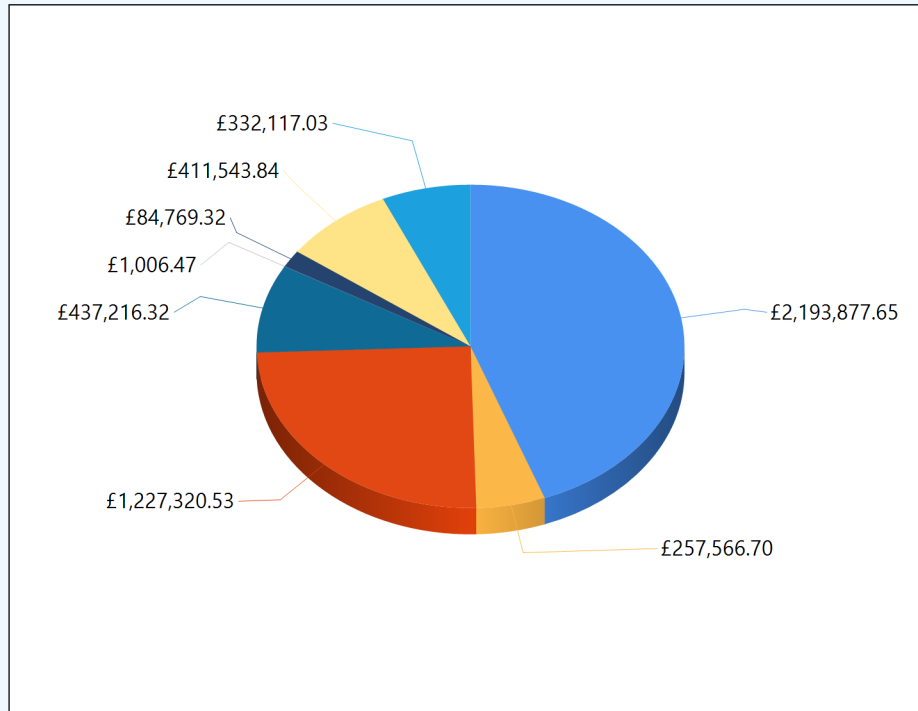
Appendix 2 Local Council Tax Reduction Caseload Summary

Appendix 3 Equality Impact Assessment Working Age

Appendix 4 Local Council Tax Reduction Caseload Graph

This page is intentionally left blank

CTS Expenditure as of 2023-2024



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-Passported-Disabled Child Premium
- Working Age-Passported-Other
- Working Age-Passported-Severe Disability

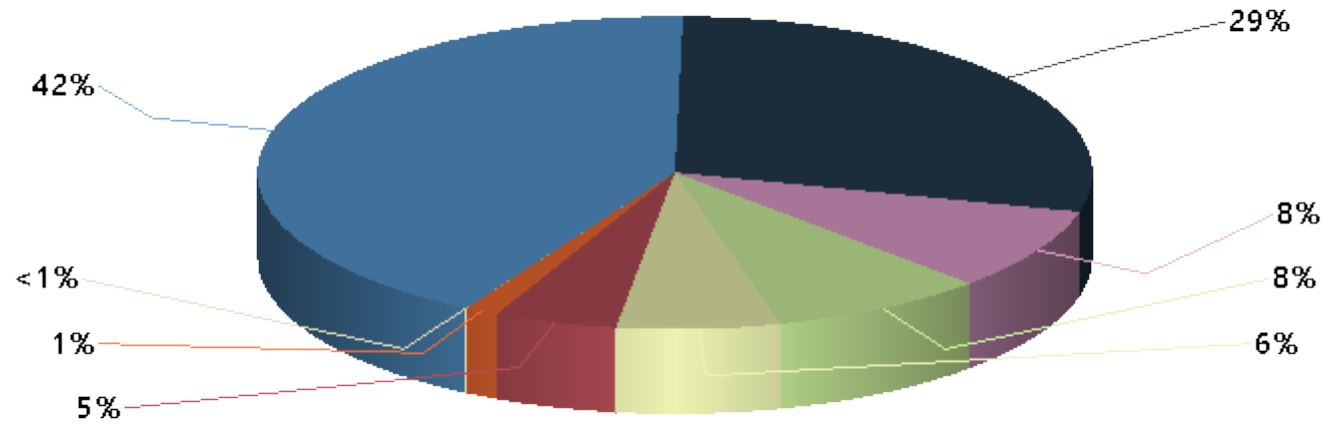
This page is intentionally left blank

LA Caseload Count

Colour	Description	Value
	Elderly	2059
	Working Age Non-Passported Other	1410
	Working Age Non-Passported Severe Disability	416
	Working Age Passported Other	412
	Working Age Passported Severe Disability	311
	Working Age Non-Passported Disabled Child Premium	233
	Working Age Passported Disabled Child Premium	64
	Working Age Non-Passported War Pensioners	1

CTS Caseload

4906



This page is intentionally left blank

Equality Impact Assessment – Changes to the Working Age Council Tax Reduction Scheme from 2024/25

Name of policy/ procedure/ practice to be assessed	Changes to the Working Age Council Tax Reduction Scheme		Date of Assessment		June 2023
Is this a new or existing policy/ procedure/ practice?	Existing	Officer responsible for the Assessment	Michael Buckland Head of Revenues & Benefits	Department	Revenues and Benefits
<p>1. Briefly describe the aims, objectives, and purpose of the policy/ procedure/ practice?</p>	<p>The Council is required to review its scheme for working age each year. There are a number of issues with the current scheme that need addressing if the system is to continue to provide effective support to low-income taxpayers and also if the Council is able to provide the service in an efficient manner. The main issues are as follows:</p> <ul style="list-style-type: none"> • The need to assist low-income households and assist in the collection of Council Tax; • The introduction of Universal Credit for working age applicants; and • The need for a simplification of the scheme. <p>In view of the problems being experienced with the current scheme, it is proposed that an alternative approach be taken from 2024/25. The approach has been to fundamentally redesign the scheme to address all of the issues with the current scheme and in particular;</p> <ol style="list-style-type: none"> (a) The level of support available to the poorest households; (b) The problems with the introduction of full-service Universal Credit; and (c) The significant increase in administration costs due to the high level of changes received in respect of Universal Credit. <p>Pension age applicants for CTR will not be affected by this change</p>				
<p>2. Are there any associated policy/ procedure/ practice which should be considered whilst carrying out this equality impact assessment?</p>	<p>The Council's Council Tax Reduction policy under Section 13A 1A of the Local Government Act 1992 will be re-written to reflect the changes made in the Council Tax Reduction Scheme for working age applicants.</p> <p>Working procedures and practices undertaken by the Revenues and Benefits Service will be</p>				

	revised to reflect the new approach once the scheme has been approved at full Council.
3. Who is intended to benefit from this policy/ procedure/ practice and in what way?	<p>Low income working age households who apply and qualify for Council Tax Reduction. The revised scheme will:</p> <ul style="list-style-type: none"> (a) Provide more support to those on the lowest income (up to 100% of the Council Tax payable); (b) Be easier to understand and claim; and (c) Address the administration issues caused by the introduction of Universal Credit within the area.
4. What are the desired outcomes from this policy/ procedure/ practice?	The intention is to introduce a more supportive, modern, future proofed Council Tax Reduction scheme which is fit for purpose.
5. What factors/ forces could contribute/ detract from the outcomes?	<p>The following factors could have a bearing on the introduction of the new working age Council Tax Reduction scheme:</p> <p>Detractions</p> <ul style="list-style-type: none"> • Failure of the Council to agree to the change - if this occurred then the existing scheme would continue; • Failure to agree the increase in costs to allow increased support to those applicants on the lowest income; • Failure to implement the changes on time. <p>Contribution</p> <ul style="list-style-type: none"> • Agreement by the Council to provide additional support to low income households which is particularly important given the cost of living crisis; • The improvement in Council Tax collection; and • The reduction in administration costs (which are solely borne by the Borough Council and not by the Precepting Authorities, who receive the majority of the Council Tax funding).
6. Who are the main stakeholders in relation to	External Stakeholders

<p>the policy/ procedure/ practice?</p>	<ul style="list-style-type: none"> • Major Precepting Authorities – County Council, Police & Crime Commissioner Authority and Fire and Rescue Authority; • Working age Council Tax Reduction applicants • Council Tax payers generally • Interested Groups such as Citizens Advice etc. <p>Internal Stakeholders</p> <ul style="list-style-type: none"> • Council Members and • Council Staff
--	--

<p>7. Which individuals/ groups have been/ will be consulted with on this policy/ procedure/ practice?</p>	<p>In line with the statutory requirements, the following will be consulted:</p> <ul style="list-style-type: none"> • Major Precepting Authorities (County Council, Fire and Rescue Authority & The Police and Crime Commissioner Authority; • The Public; <p>The consultation process will be comprehensive and encourage a full response to the proposed scheme. Interested groups such as Citizens Advice will also be asked for their views.</p>	
<p>8. Are there concerns that the policy/ procedure/ practice could have a differential impact on racial groups?</p>	<p>N</p>	<p>The proposed change to the scheme will have no differential impact due to race.</p>
<p>9. Are there concerns that the policy/ procedure/ practice could have a differential impact due to gender?</p>	<p>N</p>	<p>The proposed change to the scheme will have no differential impact due to gender.</p>

<p>10. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to them being transgender or transsexual?</p>	<p>N</p>	<p>The proposed change to the scheme will have no differential impact due to a person being transgender or transsexual.</p>
<p>11. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to disability?</p>	<p>N</p>	<p>The proposed change to the scheme will have no differential impact due to disability, the proposed scheme is designed to continue to protect the disabled by disregarding disability benefits such as Disability Living Allowance and Personal Independence Payments.</p> <p>The scheme will also further protect disabled applicants as it will provide a further income disregard of £50 per week which will reduce the level of income taken into account when calculating any support.</p>
<p>12. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to sexual orientation?</p>	<p>N</p>	<p>The proposed change to the scheme will have no differential impact due to sexual orientation.</p>
<p>13. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to age?</p>	<p>N</p>	<p>The proposed changes will affect working age applicants only. Pension age applicants will not be affected as their scheme is prescribed by Government. The level of support to be provided will increase and the majority of working age applicants will see an increase in support or maintain the same level of support. Inevitably with any change in scheme there may be some losers.</p> <p>Where this occurs, the applicant may apply for additional support under the Council's Exceptional Hardship scheme.</p>
<p>14. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to religious belief?</p>	<p>N</p>	<p>The proposed change to the scheme will have no differential impact due to religious belief.</p>

<p>15. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact on Gypsies/ Travellers?</p>		<p>N The proposed change to the scheme will have no differential impact to gypsies or travellers.</p>
<p>16. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to dependant/caring responsibilities?</p>		<p>N The proposed changes to the scheme provide additional support to those with caring responsibilities. Carer's Allowance is fully disregarded under the new scheme which is an enhancement to the existing scheme.</p>
<p>17. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to them having an offending past?</p>		<p>N The proposed change to the scheme will have no differential impact due having an offending past.</p>

DRAFT

<p>18. Are there concerns that the policy/ procedure/ practice could have an impact on children or vulnerable adults?</p>	<p>N</p>	<p>The proposed change to the scheme provides protections for families and vulnerable adults in the following ways:</p> <p>Families</p> <ul style="list-style-type: none"> the scheme allows additional income levels (for the same level of support) depending on whether there is one or two (or more) dependants; the scheme disregards child benefit and child maintenance. <p>Vulnerable adults</p> <ul style="list-style-type: none"> the scheme (as previously indicated), disregards Personal Independence Payments, Disability Living Allowance and the support component of Employment and Support Allowance; When any household has a disabled applicant, partner or dependant and additional income disregard of up to £50 will be given against income, thereby potentially increasing the level of support available. <p>Carers</p> <ul style="list-style-type: none"> Potential additional support is available to carers as the scheme disregards Carer's Allowance in full.
<p>19. Does any of the differential impact identified cut across the equality strands (e.g., elder BME groups)?</p>	<p>N</p>	<p>The proposed change to the scheme will have no differential impact identified that cut across equality strands.</p>
<p>20. Could the differential impact identified in 8 – 19 amount to there being the potential for adverse impact in this policy/ procedure/ practice?</p>	<p>N</p>	<p>The proposed scheme increases the potential level of support available to all working age applicants.</p>

<p>21. Can this adverse impact be justified:</p> <ul style="list-style-type: none"> • on the grounds of promoting equality of opportunity for one group? • For any other reason? 	Y	<p>The scheme will provide additional support to working age applicants in general as up to 100% reduction can be obtained subject to the circumstances of the applicant.</p> <p>Whilst the majority of applicants will either have the same level of support or have increased support, it is inevitable that any change to schemes may result in some applicants losing. Where these households experience exceptional hardship, the applicant may apply for additional support through the Council's Exceptional Hardship Scheme.</p>
<p>22. As a result of carrying out the equality impact assessment is there a requirement for further consultation?</p>	Y	<p>Statutory Consultation will be undertaken with both Major Preceptors and with the Public.</p>
<p>23. As a result of this EIA should this policy/ procedure/ practice be recommended for implementation in its current state?</p>	Y	<p>Subject to the statutory consultation, the Council is of the opinion that the scheme represents a significant improvement in support for all working age Council Tax Reduction applicants.</p>

PLEASE COMPLETE THE FOLLOWING ACTION PLAN FOR ALL IMPACT ASSESSMENTS

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
Implementation of the revised Council Tax Reduction Scheme for working age applicants.	M Buckland	1 April 2024	Ongoing
Monitoring arrangements:		Data collected quarterly	
Full monitoring of scheme implementation on a monthly basis in line with the accepted project plan	M Buckland	Monthly and quarterly collection of data to be undertaken by the Benefits Service	Ongoing
Publication:			
The revised Council Tax Reduction scheme is to be published by the Council by April 2024, after consideration at Cabinet and then full Council in December 2023.	M Buckland		Ongoing
Review Period:		Reviewed 12 monthly unless otherwise stated	
The scheme will be reviewed annually by both Central Government and the Borough Council	M Buckland		Ongoing

Expand as appropriate.

Signed
(Completing Officer).....

Date

Signed
(Head of Department)

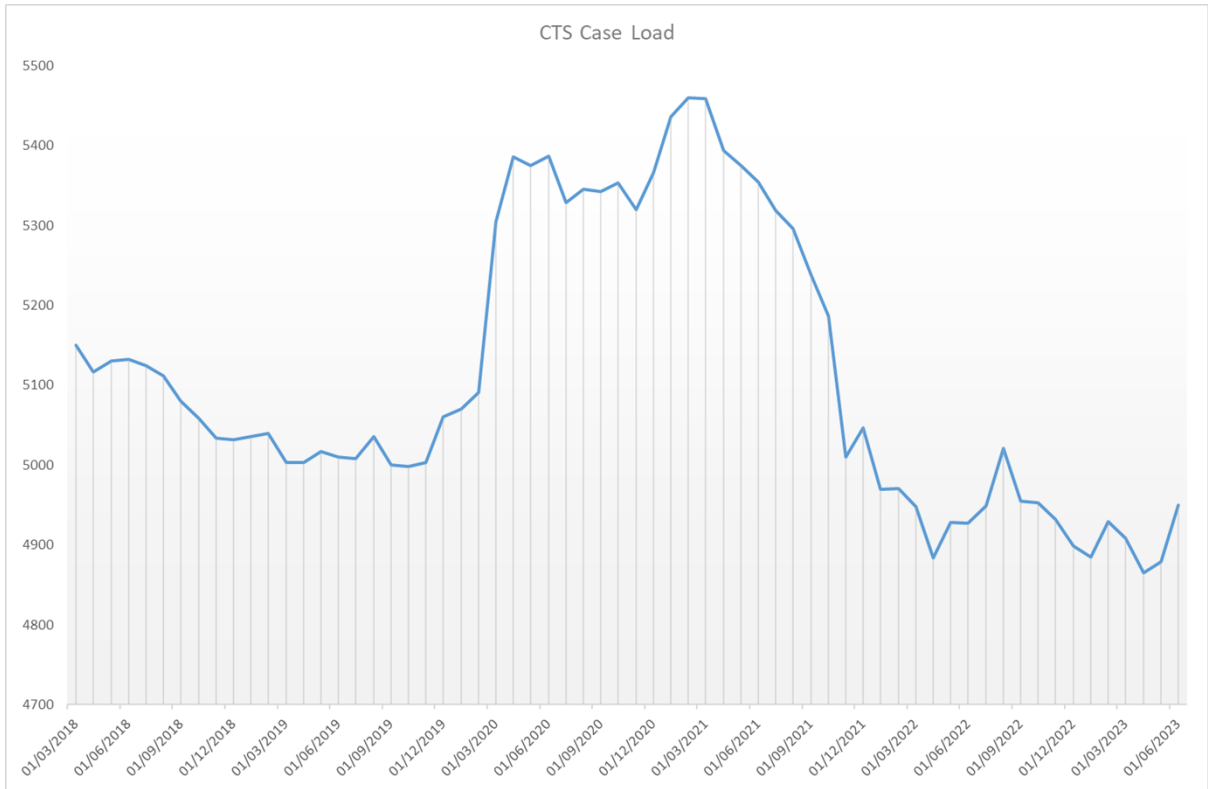
Date

Signed
Corporate Diversity/ Equality

Date

DRAFT

This page is intentionally left blank



This page is intentionally left blank