

## 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>
<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>
<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>

	<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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