

# RIBBLE VALLEY BOROUGH COUNCIL

## REPORT TO POLICY AND FINANCE COMMITTEE

DECISION

Agenda Item No 5

meeting date: 25 OCTOBER 2016  
title: LOCAL COUNCIL TAX SUPPORT SCHEME 2017/18  
submitted by: DIRECTOR OF RESOURCES  
principal author: MARK EDMONDSON

### 1 PURPOSE

- 1.1 To update members on the outcome of the recent consultation exercise undertaken regarding proposed changes to our Local Council Tax Support (LCTS) scheme for 2017/18.
- 1.2 To agree the amendments to our scheme for 2017/18 and recommend this to Full Council on 13 December 2016.

### 2 BACKGROUND AND INFORMATION

- 2.1 You will recall that, as part of the package of welfare reform measures, the Government decided to abolish Council Tax Benefit from 1 April 2013 and replace it with locally determined schemes of council tax support. In doing so the Government reduced the funding available, to local councils to pay for this support, from 100% subsidy to a grant of only 90%. This grant has now been rolled into the main local authority funding and will therefore be further reduced for each subsequent year in line with the reduction applicable to each council.
- 2.2 The Local Government Finance Bill imposes a duty on billing authorities to make a scheme by **31 January each year** and to consult with major precepting authorities i.e. LCC/Fire and Police authorities and other persons likely to have an interest in the scheme if any significant changes are proposed.
- 2.3 The scheme adopted by this council matched the previous Council Tax Benefit scheme but with a 12% reduction in entitlement for those of working age. We consulted extensively on this scheme and it was broadly supported.

### 3 IMPLEMENTATION OF THE SCHEME

- 3.1 The first bills containing Local Council Tax Support were issued in March 2013.
- 3.2 Our scheme has been updated by minor amendments each year to maintain the link with Housing Benefit and the previous Council Tax Benefit scheme.
- 3.3 We currently grant approximately £1.8 million in LCTS to 2,230 claimants, 1,243 who are pensioners and 987 who are working age.
- 3.4 Our experiences so far have shown that this debt is much harder to collect than other Council Tax liability and we have seen a significant increase in the number of reminders issued and subsequently the number of Council Tax payers that we have had to take recovery action against. However given the sensible approach that was decided by this committee to limit the reduction to reasonable levels I am confident that we will be able to continue to collect the sums due at almost the same rates as other Council Tax.

### 4 CONSULTATION EXERCISE FOR CHANGES IN 2017/18

- 4.1 In the last couple of years the Government have proposed welfare reforms that will result in significant changes to Housing Benefit.

4.2 These changes can be summarised as follows:

- To reduce the period that a person can be absent from Great Britain and still receive Housing Benefit
- To limit the number of dependent children within the calculation of Housing Benefit to a maximum of two.
- To reduce the element of a Work Related Activity Component in the calculation of Housing Benefit for new Employment and Support Allowance (ESA) applicants.
- To remove entitlement to the Severe Disability Premium where another person is paid Universal Credit (Carers Element) to look after them.
- To remove the Family Premium for all new working age claimants. NB This was introduced in Housing Benefit from 1 May 2016.

4.3 As these changes are significant if we want to maintain the link between Housing Benefit and our LCTS scheme we are required to consult our Council Tax payers before doing so.

4.4 Maintaining the link between LCTS and Housing Benefit is beneficial for both claimants and ourselves as:

- It is easier to understand how entitlement is calculated for claimants and;
- It is easier to administer for ourselves

4.5 A consultation exercise was launched at the beginning of August which closed on 30 September 2016.

4.6 The majority of respondents either strongly agreed or agreed to each of the proposals put forward to maintain the links to Housing Benefit. See Appendix 1, page 3 figure 1.1.

## 5 DECIDING OUR SCHEME

5.1 Members need to make a final decision on our scheme for 2017/18 in order to make a recommendation to Full Council on 13 December 2016.

5.2 Other than maintaining the link between our scheme and Housing Benefit we are not proposing any other significant changes. Maintaining and Uprating Income disregards, non-dependent deductions, applicable amounts and premiums will take place in line with Housing Benefit as we do each year.

5.3 The welfare reforms have not yet been passed into law and therefore we are also proposing that these changes should only be adopted into our scheme if they come into effect in the Housing Benefit Scheme.

## 6 EQUALITY IMPACT ASSESSMENT

6.1 We are proposing to maintain the link between Housing Benefit and our Local Council Tax Support Scheme and therefore these changes will impact Local Council Tax Support claimants in the same way that the Government has impacted Housing Benefit recipients.

6.2 A full Equality Impact Assessment can be found at Appendix 2.

## 7 RECOMMEND THAT COMMITTEE

- 7.1 Recommend to Full Council the approval of our local council tax support scheme for 2017/18 as set out in the report and having regard to the Equality Impact Assessment attached at Appendix 2.

HEAD OF REVENUES AND BENEFITS

DIRECTOR OF RESOURCES

PF54-16/ME/AC  
12 October 2016

A full copy of our current scheme and proposed draft scheme can be found at:

[https://www.ribblevalley.gov.uk/downloads/file/10516/ribble\\_valley\\_council\\_tax\\_support\\_scheme\\_20162017](https://www.ribblevalley.gov.uk/downloads/file/10516/ribble_valley_council_tax_support_scheme_20162017)

[https://www.ribblevalley.gov.uk/downloads/file/10842/ribble\\_valley\\_council\\_tax\\_support\\_scheme\\_20172018draft](https://www.ribblevalley.gov.uk/downloads/file/10842/ribble_valley_council_tax_support_scheme_20172018draft)

For further background information please ask for Mark Edmondson

# Council Tax Support Scheme Consultation 2016



Ribble Valley  
Borough Council

[www.ribblevalley.gov.uk](http://www.ribblevalley.gov.uk)

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## Contents

1	Executive Summary.....	3
2	Background and Methodology .....	4
2.1	Background.....	4
2.2	Methodology.....	4
2.3	Who responded?.....	5
3	Main Findings.....	7
3.1	Views on Specific Proposals .....	7
3.2	Other Comments and Suggestions.....	9

## 1 Executive Summary

**90 people responded to the consultation** on proposed changes to the Council Tax Support Scheme, including a mix of claimants, non-claimants and pensioners in the borough.

**More respondents agreed than disagreed with all proposed changes to the Council Tax Support Scheme.** The highest level of agreement was for reducing the period for which a person can be absent from Great Britain and still receive Support to four weeks, whilst the lowest level of agreement, relatively, was for the proposal to remove the Family Premium for all new working age applicants.

Comments suggest agreement is generally driven by a view that the changes would make the scheme fairer and equal for all residents, whilst any disagreement tended to relate to the impact that the proposals might have on some residents, particularly those on low incomes.

**Figure 1.1: Summary of agreement levels for each proposal (base – 90)**

	Strongly agree or agree	Strongly disagree or disagree	Don't know
To reduce the period for which a person can be absent from Great Britain and still receive Council Tax Support to four weeks	89%	4%	7%
To limit the number of dependent children within the calculation for Council Tax Support to a maximum of two	82%	15%	3%
To reduce backdating to one month	78%	13%	9%
To reduce the element of a Work Related Activity Component in the calculation of the current scheme for new ESA applicants	71%	7%	22%
To remove entitlement to the Severe Disability Premium where another person is paid Universal Credit (Carers Element) to look after them	69%	13%	18%
To remove the Family Premium for all new working age applicants	61%	28%	11%

*Where % totals are above 100%, this is due to rounding*

## 2 Background and Methodology

### 2.1 Background

The Council's local Council Tax Support Scheme replaced Council Tax Benefits from April 2013. The Council's scheme is based on the previous Housing/Council Tax Benefit Scheme, approved by Full Council in December 2012 after consultation was undertaken with residents of Ribble Valley, Lancashire County Council, parish councils, Police, Fire Authority and other interested parties.

The old Council Tax Benefit scheme was retained within the local support scheme and it has continued to protect pensioners, as prescribed by Central Government. Ribble Valley Borough Council's Council Tax Support Scheme has remained unchanged since April 2014, except for the annual uprating of applicable amounts/premiums keeping it in line with the Housing Benefit Scheme and is formally ratified annually by Full Council.

Central Government announced a number of welfare changes in its 2015 Summer Budget, some of these changes apply to the Housing Benefit Scheme. Ribble Valley Borough Council is proposing that its Council Tax Support Scheme continues to align with the Housing Benefit Scheme and that the % reduction of support does not increase, but remains at 20%. This will aid an efficient/streamlined scheme and will mean that the Council would not have to consider reducing the maximum level of support or find savings from other Council services to cover additional administration costs.

### 2.2 Methodology

The Council agreed to undertake a consultation with residents and stakeholders in Ribble Valley to understand what impact, if any, the proposed changes would have on local people and to consider any alternative suggestions.

The consultation comprised of an online survey which was made available on the Council website and supported by a range of communication, including invites to the Citizens' Panel, a notification to a database of more than 2,000 residents who had contacted the Council about their Council Tax, social media updates and press releases. In addition, paper copies were made available in public buildings to ensure those residents who do not use the internet could access the consultation. The consultation went live on 8 August and closed on 30 September 2016, a period of 8 weeks.

A total of **90 responses** were received to the consultation survey. 84 indicated that they had read the background information before completing the survey, whilst 6 respondents had not. Note that some percentages in this report will add up to above 100% due to rounding.

## 2.3 Who responded?

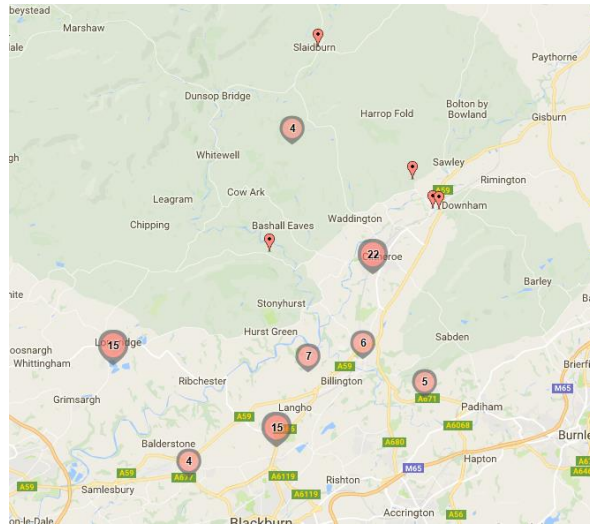
Figure 2.1: Respondent demographic information

Question options	Number of responses	% breakdowns
<b>Does your household receive Council Tax Support?</b>		
Yes	14	16%
No	71	82%
Don't know	2	2%
<b>Are you...?</b>		
Male	42	47%
Female	43	48%
Prefer not to say	4	5%
<b>Which age group do you belong to?</b>		
18 to 24	1	1%
25 to 34	4	5%
35 to 44	11	13%
45 to 54	22	25%
55 to 64	18	21%
65 to 74	17	20%
75 or over	6	7%
Prefer not to say	8	9%
<b>Do you have any children in the following age groups? (MULTIPLE RESPONSE)</b>		
Under 5	8	9%
5 to 10	9	10%
11 to 16	10	12%
Over 16	37	43%
Don't have any children	21	24%
Prefer not to say	12	14%
<b>Do you consider yourself to have a disability?</b>		
Yes	11	13%
No	70	80%
Prefer not to say	7	8%
<b>What best describes your ethnic background?</b>		
White	79	88%
BME	2	2%
Prefer not to say	9	10%
<b>Which of these best describes your current situation? (MULTIPLE RESPONSE)</b>		
Full/ part time work or self-employed	43	48%
Retired	31	35%
Other	11	12%
Prefer not to say	11	12%



The map below illustrates the spread of responses received across the borough.

**Figure 2.2: Map of valid postcodes received from respondents (base – 83)**



*Map accessed from BatchGeo on 6 October 2016*

### 3 Main Findings

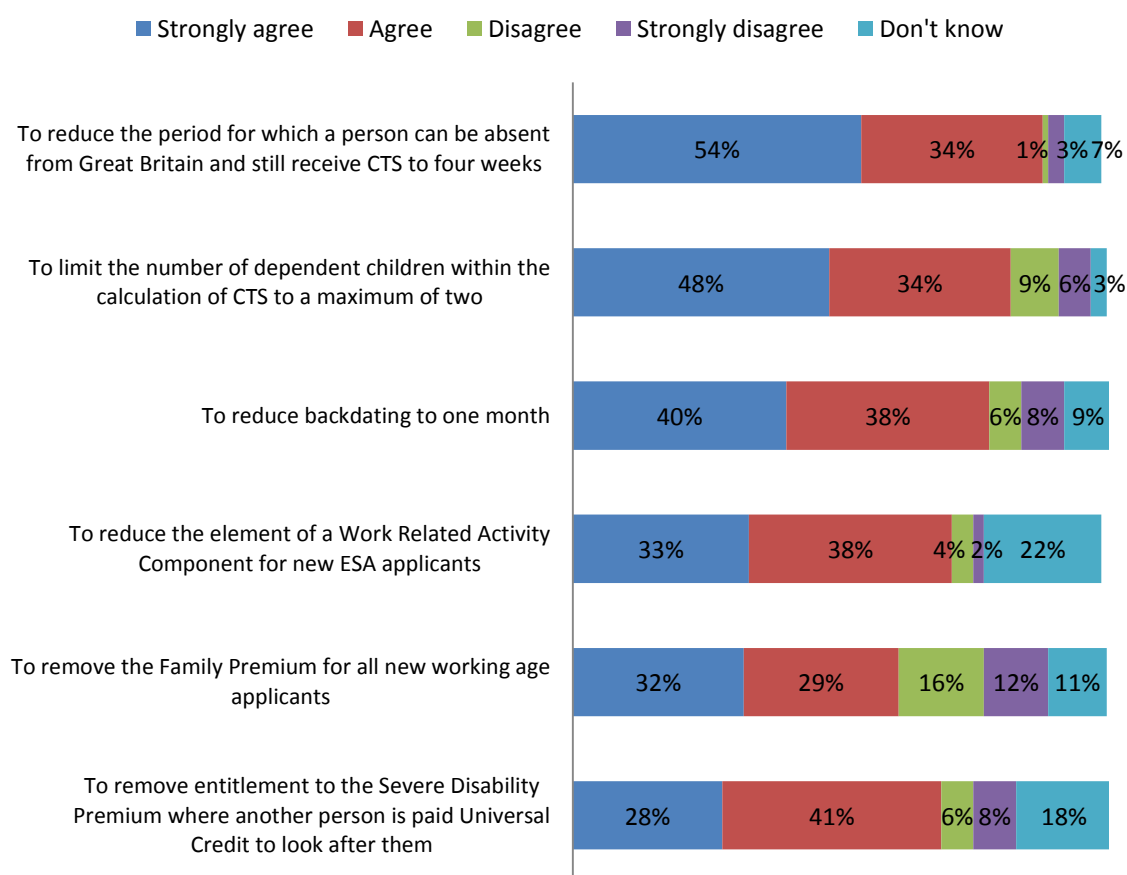
#### 3.1 Views on Specific Proposals

The consultation included six proposals relating to the Council Tax Support Scheme.

The highest level of agreement was with the proposal to reduce the period for which a person can be absent from Great Britain. 54% strongly agree with the proposal and a further 34% agree with it.

The highest level of disagreement is for removing the Family Premium for new working age applicants. 28% of respondents disagree or strongly disagree, although still more respondents agree than disagree.

**Figure 3.1: To what extent respondents agree or disagree with the proposals? (base – 90)**



For each proposal people were given the opportunity to comment and explain why they agree or disagree. The table below highlights the main reasons for agreeing and disagreeing with the different proposals. It should be noted that a number of respondents commented that they do not understand some of the proposals and what they mean due to the technical nature of the consultation topic.

**Figure 3.2: Main reasons for agreeing or disagreeing with the proposals**

	<b>Main reasons for agreeing</b>	<b>Main reasons for disagreeing</b>
To remove the Family Premium for all new working age applicants	Seen as fairer and equal for everyone and general support for bringing the Scheme in line with Government changes – “seems fair in light of the other changes”	Income for these families is already low and this would be felt and impact on children – “any reduction could cause hardship”
To reduce backdating to one month	For those who agree, one month is seen as “adequate” or “sufficient” time to make a claim, “seeing no reason why people can’t claim on time”	Any change should consider “extenuating provable circumstances” and complex reasons for backdating, with some feeling like one month might not always be long enough
To reduce the period for which a person can be absent from Great Britain and still receive Council Tax Support to four weeks	General view that four weeks is sufficient to allow for breaks away from the country, with some feeling people should not be on benefits if they are away from the area	Few comments made in disagreement, with these centring on health circumstances such as extended hospital stays or needing to be abroad for health reasons, whilst one comment suggested policing this could be difficult and costly
To reduce the element of a Work Related Activity Component in the calculation of the current scheme for new ESA applicants	General support as it seems to be “common sense” and “a fair way”, with some suggesting that it might encourage people to get into work	Some comments about how people on ESA could suffer and it could make life harder for people already struggling with injury and illness to get back to work
To limit the number of dependent children within the calculation for Council Tax Support to a maximum of two	Support for the proposal is generally based on the assertion that growing families is a choice and the financial implications should be carefully considered, with those in agreement feeling two children is a reasonable cap	Any disagreement tended to be around the impact the proposal could have on families who already have more than two children, with several comments suggesting it is not right to discriminate based on the size of a family
To remove entitlement to the Severe Disability Premium where another person is paid Universal Credit (Carers Element) to look after them	Support for any proposal that eliminates duplication of payments (“avoids paying for the same care twice”) and it ensures a more efficient system	Very few comments explaining any disagreement with the proposal, one expressed concern that it might impact on “the most needy people in our society”

### 3.2 Other Comments and Suggestions

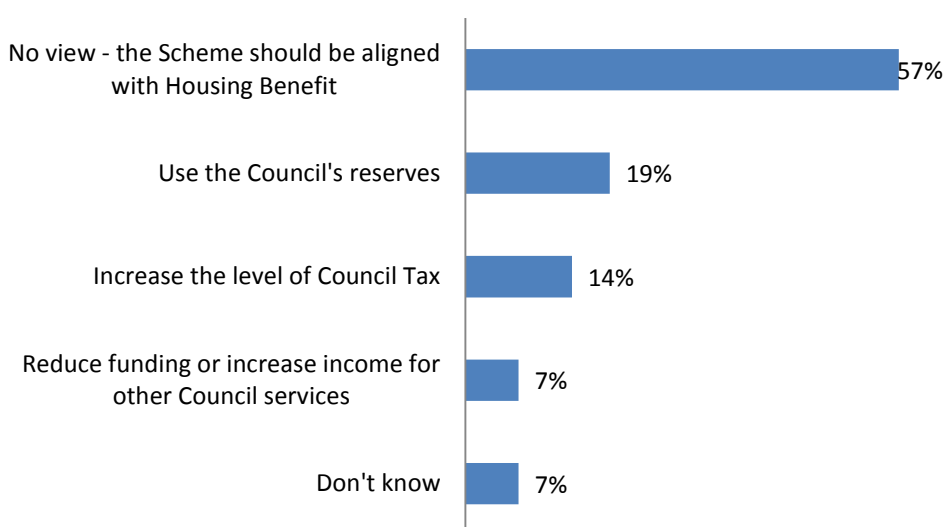
The next question in the consultation asked people what impact, if any, the proposed changes might have on them. The main comments made were:

- The majority of comments suggested that the proposals would not have any impact on them, including those of pensionable age who are protected
- Of those who highlighted some impact the proposals might have, this included a scenario where they may have to make a new claim in the future, a challenge to afford rent if the “support top up as a carer” is removed and one resident who’s chronic pain is reduced by visiting “warmer climates in the winter months”
- Some people who indicated the proposals would not have any impact on them did suggest that there would be an impact if further savings had to be found from other services or an increase in Council Tax

When asked how the Council should find any additional costs if the Council Tax Support and Housing Benefit schemes are not aligned, 57% indicated that they had no view as they feel the Council should align the Support Scheme with Housing Benefit.

Of the options suggested in the question, 19% feel any additional costs should be found by using the Council’s reserves, whilst 14% feel the level of Council Tax should be increased to cover any additional costs. Just 7% would look to reduce funding or increase income in other Council services.

**Figure 3.5: How additional costs should be found if Council Tax Support is not aligned with Housing Benefit (base – 90)**



Finally, the consultation asked if respondents had any other suggestions for how the Council could make savings or increase income. A range of comments were received, including:

- Specific comments about changes to a range of council services, such as reducing the frequency of bin collections, streamlining services, pushing fines for dog fouling and litter, utilising online systems and tackling benefit fraud
- Some comments were made about salary and staffing levels at the Council
- A couple of comments suggesting “wealthier households” should pay more, with one respondent proposing a localised income tax “where those who can afford to pay more, do so”

## Full Equality Impact Assessment- EIA

An EIA is a way of finding out if:

- Our services are accessible to service users and employees.

An EIA helps us to make sure that:

- Our functions and policies do not have a negative impact or discriminate in any way against any members of our local community.

**A Full EIA needs to work through the following stages:**

- ↓ **Establish clear aims & objectives-** What is the purpose? Who will benefit? What are the intended outcomes?
- ↓ **Consideration of data & information-** National & local data; service data; satisfaction/feedback data; complaints; research
- ↓ **Assessing the impact-** Who does/does not use service? Have you consulted? Does it reflect varied needs of community?
- ↓ **Reviewing/Scrutinising the impact-** Is there a differential impact on different groups? Is it adverse? Is it directly or indirectly discriminatory? *Show justification if applicable*
- ↓ **Addressing the issues-** Measures to alleviate impact; alteration to policy; action plans
- ↓ **Formal consultation-** Use appropriate methods; consult those affected or with legitimate interest; consult widely; ensure consultation is open, inclusive & accessible
- ↓ **Making a decision-** Explain decision & intended effects/benefits; monitor any actions
- ⇒ **Publication of results-** Accessible & user friendly; add website & intranet; notify consultees

<b>Name of service or policy being assessed</b>	Proposals to change the level of support available under the Council Tax Reduction Scheme 2016/17		
<b>Directorate</b>	Chief Executive	<b>Is this a new or existing service or policy?</b>	New/ Existing
<b>Officers completing the assessment</b>	Lucy Wright-Revenues, Benefits & Customer Services Manager	<b>Director</b>	Ian Miller-Chief Executive
<b>Date</b>	October 2015	<b>Relevant Cabinet Member</b>	Cllr Sara Fearn-Cabinet Member for Transformation & Change

<p><b>Establish clear aims &amp; objectives</b> What is the purpose and expected outcomes?</p>	<p>The Council Tax Reduction Scheme (CTRS) provides assistance to people on low incomes to help them pay their council tax.</p> <p>When council tax benefit was abolished and replaced by localised council tax schemes in 2013, central government protected pensioners with a view that they are unable to take advantage of employment and unable to alter their financial situation. Our current scheme was introduced in 2013 and meant all working age claimants had to initially pay 8.5% of their council tax liability, which rose to 10% in 2014.</p> <p>The proposed scheme will continue to protect pensioners who will get the same level of council tax support as they do now. The proposals for 2016/17 are as follows:</p> <ul style="list-style-type: none"> <li>• Reduce the amount of capital people are allowed to have before no longer being eligible to receive support from £16,000 to £12,000.</li> <li>• Make technical changes to the way the awards are calculated changing from a reduction in entitlement where the percentage is taken off the award figure to a cut in council tax liability before entitlements are calculated (moving from bottom slicing to top slicing).</li> <li>• Allowing CTRS claims to be backdated at management discretion.</li> <li>• Reducing the minimum award from £5 per week to 50p per week (this would provide more support to claimants who currently receive no support if their weekly entitlement is between 50p and £4.99).</li> <li>• Increasing the minimum council tax contribution required from working age claimants from 10% to 20%</li> </ul>
<p>Will there be any effect on other council procedures or strategies e.g. Corporate Plan or the <u>council's workforce</u>?</p>	<p>None</p>
<p>Are there any statutory requirements or implications?</p>	<p>The Local Government Finance Act prescribes details of the scheme to be used for pension age applicants under the Council Tax Reduction Scheme (Prescribed Requirements) Regulations 2012. Certain aspects of the scheme for working age applicants are also included within those regulations.</p>

<p>Are there any other organisations / bodies involved?</p>	<p>None</p>
<p><b>Consideration of data &amp; information</b> National &amp; local data; service data; satisfaction/feedback data; complaints; research that is being used</p>	<p>Due to changes made by central government from 2013 all local authorities were required to create a local scheme to replace council tax benefit. If the Council wish to consider making any changes to the scheme, there is a legal requirement to undertake a consultation.</p> <p>The Council has consulted on a range of options including whether or not to make changes to the existing scheme to make the financial savings required by all preceptors. If no changes are made to the scheme, opinion was sought as to how the council could make the required savings including increasing council tax for all households, using reserves or cutting/reducing existing services.</p> <p>The consultation ran for 12 weeks from 6<sup>th</sup> July to 27<sup>th</sup> September 2015. Posters were displayed in our customer service centre and staff were asking customers to comment, press releases were issued, it was displayed on the home page of our website, emails were sent to our partners asking them to promote it, it featured in our largest housing associations residents' magazine and several reminders were posted on our social media sites. Forecasting was undertaken based on data from the existing caseload.</p>
<p><b>Assessing the impact</b> Who does/does not use service? Have you consulted? Does it reflect varied needs of community?</p>	<p>All households are liable to pay council tax. However the level of financial support they receive is up to the Council to decide under their local scheme regulations.</p> <p>The current scheme provides 100% support for low income pension age claimants and 90% support for low income working age claimants, meaning all working age households have to pay a minimum of 10% of their council tax bill.</p> <p>There is a Cabinet recommendation to Council to reduce the level of support for all working age claimants meaning all working age households would have to pay a minimum of 20% of their council tax bill.</p> <p>The current Council Tax Reduction Scheme caseload is approximately 8,785. 50% of claimants are working age so the impact would be felt by approximately 4,387 households.</p>



The following table is based on the current caseload of working age claimants who will be affected by any changes.

	Number of working age cases	% of working age caseload
Band A	2,352	53.61%
Band B	1,381	31.48%
Band C	464	10.58%
Band D	125	2.85%
Band E	41	0.93%
Band F	13	0.29%
Band G	9	0.21%
Band H	2	0.05%
Total working age claimants	4,387	

We currently have 12 cases with total capital between £12,000 and £16,000 that would be affected by reducing the capital limit to £12,000.

We currently have 3,534 cases (81% of our working age caseload) receiving the maximum 90% award. The remaining 853 Cases (19% of our working age caseload) receive a partial entitlement.

**What impact does the service / policy / project have on the nine protected characteristics as defined by the Public Sector Equality Duty 2010 – for definitions, please see overleaf.**

**Reviewing/Scrutinising the impact**

Is there a differential impact on different groups? Is it adverse? Is it directly or indirectly discriminatory? Show justification if applicable

**1. Age**

**Negative**

Evidence:

While the changes will impact negatively on working age claimants as pensioners are protected the impact is not considered to be significant. This is based on findings from our neighbouring authorities who have implemented similar schemes where a minimum payment of 20% has been required.

The retention of a discretionary exceptional hardship fund that will support low income working age claimants will mitigate the impact on working age households that are unable to pay the liability.

Current caseload shows that 51% of our caseload is working age and 49% are pensioners. The scheme means that all working age claimants have to pay at least 10% of their liability, possibly increasing to 20% depending on the decision by full Council in December 2015.

**2. Disability**

**Negative**

Evidence:

Working age disabled people will also be negatively affected. This is because they are believed to be disproportionately represented within the working age caseload and are currently required to pay at least 10% of their liability (potentially increasing to 20%). In addition, people with disabilities are less likely to have the same opportunities and access to work that would improve their financial situation.

The retention of a discretionary exceptional hardship fund will support low income working age claimants, including those with disabilities that will mitigate the impact on claimants that are unable to pay their liability.

**Positive**

Evidence:

The Council recognises the barriers disabled people face and seeks to address them by:

- awarding additional premiums for disablement
- disregarding higher levels of income where a claimant with a disability is working
- there is no requirement to have non dependant deductions where the claimant is disabled and in receipt of DLA (Care), Personal Independence Payments (Daily Living Component), Attendance Allowance or registered blind.

<b>3. Gender Reassignment</b>	<b>Positive/Negative</b> <u>Evidence:</u> No impact
<b>4. Marriage and Civil Partnership</b>	<b>Positive/Negative</b> <u>Evidence:</u> No impact
<b>5. Pregnancy and Maternity</b>	<b>Positive/Negative</b> <u>Evidence:</u> No impact
<b>6. Race</b>	<b>Positive/Negative</b> <u>Evidence:</u> No impact
<b>7. Religion or belief</b>	<b>Positive/Negative</b> <u>Evidence:</u> No impact
<b>8. Sex</b>	<b>Positive/Negative</b> <u>Evidence:</u> No impact
<b>9. Sexual orientation</b>	<b>Positive/Negative</b> <u>Evidence:</u> No impact
<b>Other</b> e.g. Deprivation, health inequalities, urban/rural divide, community safety.	<b>Negative</b> <u>Evidence:</u> Council Tax Reduction is a means tested discount that is available to low income households. It is on this basis that all working age recipients would be at a socio-economic disadvantage in particular lone parents, part-time workers and carers. The retention of a discretionary exceptional hardship fund that will support low income working age claimants will mitigate the impact on working age households that are unable to pay the liability. <b>Positive</b> <u>Evidence:</u> The present scheme applies a discount only if a claimant's weekly award is £5.00 or above. Any award under £5.00 means the claimant will not receive support. The recommended change reduces the minimum entitlement to 50p per week which will mean more claimants will be eligible for support.

<p>Can any differential impact be justified? (e.g. promoting equality of opportunity)</p>	<p>Y</p>	<p>N</p>	<p><u>Evidence</u> When creating the local scheme, the Council have given due regard to central government's stipulation that people of pension age must be protected. In a public consultation undertaken in 2012, the principle of 'Every household with working age claimants should pay something' was agreed by 84% of respondents and this became a principle embedded into our scheme. A further consultation was undertaken in 2015 and there were no objections raised to this principle which ensures a degree of fairness as it applies across all groups who are of working age. The scheme is devised to incentivise working age people to seek employment. For those who are in severe hardship or unable to increase their income, the Council manages a discretionary hardship fund to support them following a detailed review of the individual's and household's circumstances.</p>	
<p>Does any adverse impact amount to unlawful discrimination?</p>	<p>Y</p>	<p>N</p>	<p><u>Evidence</u></p>	
<p><b>What alternative actions could be taken to mitigate any adverse impact?</b> <i>(add these to the action plan)</i></p>	<p>Continuation of the exceptional hardship fund to support those in financial need.</p>			
<p><b>Addressing the issues</b></p> <p><i>Measures to alleviate impact; alteration to policy; action plans</i></p> <p><b>ACTION PLAN</b></p>				
<p><b>Impact</b></p>	<p><b>Action required</b></p>	<p><b>Lead Officer</b></p>	<p><b>Timescale</b></p>	<p><b>Comments</b></p>
<p>Financial pressure applied to low income families</p>	<p>Ensure all staff promote applications for the exceptional hardship fund to provide support to those in financial need</p>	<p>Lucy Wright</p>	<p>Ongoing</p>	

	Continuously monitor the impact of the changes together with take up of the exceptional hardship fund.	Lucy Wright	Monthly	Monthly analysis of collection rates for CTRS caseload
	Report the number of applications/awards made against the exceptional hardship fund to Overview & Scrutiny Committee	Lucy Wright	September 2016	Report to include expenditure to date to ensure adequate financial provision is made
<b>Action Plan to be reviewed:</b>	Date November 2016			

<b>Formal Consultation</b>	
What formal consultation has been undertaken?	Public consultation held in 2012 and 2015 as detailed above
<b>Making a Decision</b>	
Explain decision & intended effects/benefits; Can the service/policy proceed?	The Council was required to replace council tax benefit with a local scheme with the requirement that pensioners are to be protected. It is inevitable that there will be negative equality impacts. As a result however this is mitigated by the creation and continued use of an exceptional hardship fund
How will the service/policy / actions be monitored and reviewed? <i>(please give timescale)</i>	Continuous and ongoing monitoring of council tax collection rates with specific reference to CTRS claimants, numbers of reminders & summonses issued and number of exceptional hardship applications
<b>Publication of results</b>	
Accessible & user friendly; add website & intranet; notify consultees	To be published following full Council decision after 9 <sup>th</sup> December 2015
<b>Signed</b> Lucy Wright – Revenues, Benefits & Customer Services Manager	Date 21 <sup>st</sup> October 2015
<b>Agreed by Director of Service</b> Ian Miller – Chief Executive	Date 23 <sup>rd</sup> October 2015

Prior to the Equality Act 2010, there were 3 separate public sector equality duties covering race, disability and gender. The Equality Act 2010 replaced these with a new single equality duty covering the following protected characteristics:

### **Protected characteristics: definitions**

**Age** - where this is referred to, it refers to a person belonging to a particular age (e.g. 32 year olds) or range of ages (e.g. 18 - 30 year olds).

**Disability** - a person has a disability if s/he has a physical or mental impairment which has a substantial and long-term adverse effect on that person's ability to carry out normal day-to-day activities.

**Gender reassignment** - The process of transitioning from one gender to another.

**Marriage and civil partnership** - marriage is defined as a 'union between a man and a woman'. Same-sex couples can have their relationships legally recognised as 'civil partnerships'. Civil partners must be treated the same as married couples on a wide range of legal matters.

**Pregnancy and maternity** - pregnancy is the condition of being pregnant or expecting a baby. Maternity refers to the period after the birth, and is linked to maternity leave in the employment context. In the non-work context, protection against maternity discrimination is for 26 weeks after giving birth, and this includes treating a woman unfavourably because she is breastfeeding.

**Race** - It refers to a group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins.

**Religion and belief** - religion has the meaning usually given to it but belief includes religious and philosophical beliefs including lack of belief (e.g. Atheism).

**Sex** - a man or a woman.

**Sexual orientation** - whether a person's sexual attraction is towards their own sex, the opposite sex or to both sexes