

Policy and Resources Meeting	
Meeting Date	14 December 2022
Report Title	Council Tax Reduction Scheme 2023
EMT Lead	Lisa Fillery, Director of Resources
Head of Service	Zoe Kent, Revenues and Benefits Manager
Lead Officer	Zoe Kent, Revenues and Benefits Manager
Classification	Open
Recommendations	1. Policy and Resources are asked to recommend to Council to approve the introduction of a new income banded / grid scheme for working age applicants with effect from 1 st April 2023 to simplify the scheme for claimants, reduce the administrative burden placed on the Council by the introduction of Universal Credit and to improve the targeting of support for the lowest income families.

1 Purpose of Report and Executive Summary

Purpose of the report

- 1.1 The purpose of this report is to recommend the implementation of the Council's Council Tax Reduction Scheme with effect from 1st April 2023.
- 1.2 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.
- 1.3 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.
- 1.4 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.
- 1.5 This report recommends the adoption of a new scheme with effect from 2023/24.

2 Background and Proposals

- 2.1 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.

- 2.2 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.
- 2.3 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.
- 2.4 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 Council Tax Reduction can only be made to the working age scheme.
- 2.5 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 and, due to the reduction in funding available from the Government, required that all working age applicants were required to make a minimum payment. The current minimum is 20% namely that all working age applicants can receive up to 80% support towards their Council Tax, subject to their level of income.
- 2.6 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

- 2.7 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 introduction of Universal Credit for working age applicants; and
 - The need for a simplification of the scheme.
- 2.8 Each of the above are examined in detail below:

Council Tax Reduction and the roll out of Universal Credit

- 2.9 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.
- 2.10 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 massive increase in Universal Credit claimants due to the COVID-19 crisis and the continued roll out of the Government's managed migration

programme which will move all legacy benefit cases across to Universal Credit.

2.11 The move to a new more efficient scheme from 2023 is now imperative.

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

2.12 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.

2.13 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 recommended approach for the 2023/24 Council Tax Reduction Scheme

2.14 In view of the problems being experienced with the current scheme, it is recommended that an alternative approach be taken from 2023/24. The approach has been to fundamentally redesign the scheme to address all of the issues with the current scheme and in particular;

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

2.15 Work has been ongoing since early this year on a new scheme which is now complete. Consultation has also been undertaken with the public and the major precepting authorities.

2.16 The recommended new scheme has a number of features as follows:

- More targeted support shall be given to those households on the lowest of incomes than in the current scheme. (It should be noted that the Council is not reducing the overall level of support);
- The changes can **only be made to the working age schemes** as the current schemes for pensioners is prescribed by Central Government;
- The current means - tested schemes will be replaced by a simple income grid model as shown in Table 1 below:

Table 1

Band	Discount	Single Person	Couple	Lone Parent with one child or young person	Couple with one child or young person	Lone Parent with two children or young persons	Couple with two children or young persons
1*	80%	£0 to £95.00	£0 to £145.00	£0 to £150.00	£0 to £200.00	£0 to £220.00	£0 to £270.00
2	60%	£95.01 to £140.00	£145.01 to £190.00	£150.01 to £200.00	£200.01 to £250.00	£220.01 to £270.00	£270.01 to £320.00
3	40%	£140.01 to £190.00	£190.01 to £240.00	£200.01 to £250.00	£250.01 to £300.00	£270.01 to £320.00	£320.01 to £370.00
4	20%	£190.01 to £270.00	£240.01 to £320.00	£250.01 to £320.00	£300.01 to £370.00	£320.01 to £400.00	£370.01 to £450.00
5	0%	Over £270.00	Over £320.00	Over £320.00	Over £370.00	Over £400.00	Over £450.00

- It is recommended that the highest level of discount will continue to be at a current level (80%), Band 1, and all current applicants that are in receipt of a ‘*passport benefit’ such as Income Support, Jobseeker’s 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;
- Where any households have non-dependants (e.g. adult children) residing with them, deductions will continue to be made, but will be charged at £10 per week where the non-dependant is in work and £5 per week for those that are not in work;
- 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 dependent child (ren) are disabled or are carers, a further disregard will be granted at the same level as the premiums that would have been granted under the previous scheme, thereby protecting this group;
- Child benefit and Child Maintenance will continue to be disregarded;
- Any applicant receiving Universal Credit will have the following disregarded:
 - (a) An amount in respect of the housing element;
 - (b) An amount in respect of any carer’s element; and

- (c) An amount in respect of any Limited Capability for Work and Work Related Activity element;
- The total disregard on war pensions and war disablement pensions will continue;
- Extended payments will be removed; and
- The capital limit of £10,000 will remain, with no tariff (or assumed income) being applied.

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

2.17 With the simplicity of the 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 be 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 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

2.18 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.

- 2.19 Inevitably, with any change in scheme, there will be some winners and losers although the new scheme has been designed to protect the most vulnerable. 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, taking into account available income and essential outgoings. Where appropriate further support will be given to the applicant.
- 2.20 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.

3 Alternative Options Considered and Rejected

- 3.1 The alternative to introducing a new scheme for Council Tax Reduction from 2023/24 is to leave the existing scheme in place.
- 3.2 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.

4 Consultation Undertaken

- 4.1 A full consultation process was undertaken in line with the legislative requirements. Both major preceptors and the public (including other stakeholders) were asked to provide their views on the changes.
- 4.2 No comments were received the major preceptors. and an analysis of responses from both public and other stakeholders is shown within Appendix I.
- 4.3 The public consultation ended on 27th November 2022 and the Council received 277 responses to the proposed changes. In summary the responses were overwhelmingly in favour of the changes as follows:

Question	Yes %	No %	Don't know %
The introduction of an Income Grid scheme to replace the current scheme for all applicants of working age?	74.18	7.69	18.13
Changing the Non-Dependant deductions.	69.14	11.11	19.75
To replace the current earnings disregards and replace them with a standard £25 per week disregard irrespective of the number of hours worked	73.72	8.33	17.95
To provide additional income disregards for the disabled and carers	88.96	4.55	6.49
The scheme will disregard certain crisis payments paid to taxpayers (Local Welfare Provision)	90.26	1.30	8.44

5 Implications

Issue	Implications
Corporate Plan	The objectives and priorities in the corporate plan. Performance is measured through BV9 Percentage of Council Tax collected in year.
Financial, Resource and Property	<p>The current Council Tax Reduction scheme costs approximately £10m which is borne by the Council's Collection Fund. Costs are shared between the Council and the Major Precepting Authorities in the following proportions:</p> <ul style="list-style-type: none"> • Borough Council (11.2%); • The County Council (73.0%); • Police and Crime Commissioner (11.6%); • Fire and Rescue Service (4.2%); <p>The approach and 'shape' of the scheme is changing, and the overall approach will be to target support to low income households although the maximum level of support remains in line with the current scheme.</p> <p>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 at the same level as at present namely £10m</p>
Legal, Statutory and Procurement	<p>Schedule 1A (3) of the Local Government Finance Act 1992, states: Before making a scheme, the authority must:</p> <ul style="list-style-type: none"> • 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. <p>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.</p> <p>The Council has followed the legal requirements throughout.</p>
Crime and Disorder	Not directly applicable
Environment and Climate/Ecological Emergency	<p>The recommended scheme will provide a modern, more efficient scheme which will be more straightforward to administer for staff to administer.</p> <p>By reducing the number of changes made to entitlement, the new scheme will minimise the effect on the environment.</p>
Health and Wellbeing	Council Tax Reduction is essential for low income households. Ensuring that it is paid correctly to all applicants who may be entitled will assist the health and wellbeing of working age low income households.

Safeguarding of Children, Young People and Vulnerable Adults	<p>The proposed scheme contains provisions for dealing with vulnerability and protects both families, applicants who are disabled and carers.</p> <p>In all cases, where an applicant is of the opinion that they require additional support, they may apply to assistance under the Council's Exceptional Hardship Scheme.</p>
Risk Management and Health and Safety	Not directly applicable
Equality and Diversity	<p>The move to the new scheme will either have a neutral or positive affect to the majority of working age claimants. From current modelling 5,381 claimants will receive the same or more support that under the previous scheme.</p> <p>As with all changes however there will be up to 673 claimants who may receive less support that previous. In all of those cases, further support will be available through the Council's Exceptional Hardship Fund.</p> <p>A full Equality Impact Assessment is included within Appendix III.</p>
Privacy and Data Protection	All requirements have been adhered to.



7 Appendices

- 7.1 The following documents are to be published with this report and form part of the report:
- Appendix I [Responses from Public Consultation]
 - Appendix II [Equality Impact Assessment]




Appendix I [Responses from Public Consultation]

Swale Borough Council - Council Tax Reduction Scheme 2023/24 Consultation

1. Background to the Consultation

1. I have read the background information about the Council Tax Reduction Scheme: This question must be answered before you can continue.				
Answer Choices			Response Percent	Response Total
1	Yes		99.28%	275
2	No		0.72%	2
			answered	277
			skipped	0

2. Part 1 – The introduction of an Income Grid scheme to replace the current scheme for all applicants of working age

2. Do you agree with introducing an income-based banded discount scheme?				
Answer Choices			Response Percent	Response Total
1	Yes		74.18%	135
2	No		7.69%	14
3	Don't Know		18.13%	33
			answered	182
			skipped	95




3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	21
1	Whilst agree with principal of the banded approach, don't feel the content could be simpler or fairer for some people, eh hours worked and initial income disregard is likely to be more financially beneficial to part time workers			
2	It would help if the Swale website's Band classification lined up with the .Gov website classification. The .Gov website says I am band C, I have no clue what that is on the Swale website. The Council should take each household on a case by case basis. Such as in this household I am over 60, on Universal Credit and care for a disabled adult who lives in this house and a separate working adult. In the current set up I pay the majority of council tax out of my Universal Credit while the working adult only pays roughly 30% of the amount.			
3	You say there will be winners and losers, but it is not clear how individual circumstances will affect claims.			
4	it will depend as my daughters minimum wage went up with everyone elses but because of this her wages went up by £12 a week so we lost the £12 housing benefit we were receiving, if minimum wage goes up you should not lose housing benefit as it is still 'minimum wage'			
5	Should not include personal pension.			
6	Im unsure on how this would impact me			
7	I would like there to be more help for people in full time employment that already pay a large amount of tax			
8	I disagree with introducing an income banded scheme as it is even more open to fraud. Also it is an administrative nightmare. You should make thing simpler and not more convoluted.			

3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?

9	The explanation of which band you fall into is not clear. I looked on the web site and could not find any information. Without understanding that, I am unable to take a view as to whether it is fair or not.		
10	Those who work more are continually penalised and those who claim are rewarded by paying less.		
11	I work full-time and why would i want to pay more based on my income when those who not even trying to work will pay as less as.This is a bit unfair.		
12	Uniform payment across property types is more in keeping with equality.		
13	I currently receive 25% discount as a single person having to shoulder the extra expenditure the cost of living crisis is having on my disposable income your changes will be tipping me into poverty. I wouldn't be considered as vulnerable but I do have health conditions that don't qualify me for extra help I have worked for 45 years and don't believe anything I say will make a blind bit of difference to what you will do I just want you to know that those not on benefits are also struggling to manage and don't get anything or any consideration I am now one of the working poor due to the inept government we have Give up some of your expenses don't ask me to pay more		
14	Because people who are working don't get any support on their council tax or discount on their council tax and people who are working will have to pay more money for people who don't work		
15	The value of the property should dictate the amount of council tax not the income.		
16	People go to work and should be credited for going. I understand some people are unable to and these people need support. I work 48hours a week and strive to live comfortably, while I have a mate and his misses earning just as much as me and neitger worked since covid and neither plan to. Under the new scheme they would have a full deduction while I would pay more. It encourages people to live of benefits.		
17	It doesn't seem fair. There is a risk that some people currently receiving help would end up worse off		
18	Lone parent should be where the partner has passed away. Otherwise they should be paying towards the child. All benefits should be considered. If people want to live in a specifc area they should be aware of the cost of living and not rely on tax payers		
19	I do not understand what information is being shown in table 1 What are the bands and how are they determined? How is the level of discount determined and by whom? How is the precise level of discount determined as there appears to be a substantial range given within each cell?		
20	Passported cases should be assessed on income too		
21	My wife and I have moved from New Zealand where land size and house value are the basis for council tax. Why would you tax my income twice, as a government council.		
		answered	21
		skipped	256

3. Part 2 - Changing the Non-Dependant deductions.

4. Do you agree with this change to the scheme?




Answer Choices			Response Percent	Response Total
1	Yes		69.14%	112
2	No		11.11%	18
3	Don't Know		19.75%	32
			answered	162
			skipped	115

5. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	15
1	I agree with keeping deductions at £10 per week for non-dependent working individuals to incentivise work. On that basis I think the non-working non-dependents discount should be removed in order to further incentivise going to work. This way people know if they go to work they will help with earning the discount - rather than giving them a higher discount for staying off work than they already receive		
2	Consider mirroring UC (no deduction if non-dependant is aged under 21).		
3	I do to a degree, however I do believe that an NDD who is disabled and claims PIP/DLA should be exempt - in line with NDD for UC.		
4	The amount from 3. 50 to 5.00 is not simplifying anything. So this is inacrate as a benefit to change.		
5	This is a broad stroke and does not take into considitdon the personal circumstances.		
6	Why encourage people not to work by upping their money		
7	There should always be an incentive for people to work		
8	Everyone should pay council tax - it is a tax on your property. Just lower the council tax in general so more people mange to pay it. Making all those dispensations and giving people Tax Credits is not solving the problem.		
9	Equality		
10	Poll tax comes to mind be prepared for the reaction		
11	Work class don't get anything reduce for them so again we aren't being supported		
12	Things are working well as they are now.		
13	My son is disabled,I am his full time career as everything is getting more expensive I can't see how I will afford yet another increase in my outgoings even if it is a small amount.		
14	Some people can't work due to disabilities.		
15	All I know is. I can't afford to pay the amount already required. With my new mortgage rate, gas and electric that's 80% of our wage. Now that's without food, council tax etc		
		answered	15
		skipped	262

4. To replace the current earnings disregards and replace them with a standard £25 per week disregard irrespective of the number of hours worked

6. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes 	73.72%	115
2	No 	8.33%	13
3	Don't Know 	17.95%	28
		answered	156
		skipped	121

7. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	8
1	Whilst simplifying it is helpful for the council to administer and people to understand, the same amount irrespective of hours worked does seem unfair for workers and not necessarily encourage people to work full time hours as this may not increase their income when taking into account potential benefit income including council tax reduction scheme		
2	You say it incentivises "work", but pays little regard to those unable to increase their levels of work for a variety of reasons.		
3	Why should someone in work benefit more than now? Why should childcare disregards remain? if you have children you should be responsible for paying for childcare, I can't afford for my council tax to be increased to pay more for those in work or who have children. Why should any income be disregarded; HMRC doesn't disregard any of my income where tax is concerned.		
4	this may not take into account personal circumstance which may lead to more hardship practically in the current climate.		
5	For the same reasons as my precious answer.		
6	People who work full time arent getting anything reduce		
7	I don't think its fair for low earners		
8	Lone parents disregard should be higher, in line with universal credit rules regarding working with a child. Larger deductions the younger the child		
		answered	8
		skipped	269

5. Part 4 - To provide additional income disregards for the disabled and carers

8. Do you agree with this change to the scheme?

Answer Choices		Response Percent	Response Total
1	Yes 	88.96%	137
2	No 	4.55%	7
3	Don't Know 	6.49%	10
		answered	154
		skipped	123

9. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	4
1	Those claiming P.I.P OR disability allowance should have a standard allowance deducted from council tax support the same as the working but at a lower rate. Reason being those claiming these benefits are better off than those who are working part time hours with extra universal credit income as much as £300 a month without any deductions at all. Part time workers working plus 16 hours or more than £350 per month have 60p deducted per pound earned plus a deduction in council tax support, so it would only seem fair that those who have extra income in disability allowance should have a slight deduction in their council tax support.		
2	More benefits is not the answer, it would be much better to move people with disabilities to homes for disable people where they can be looked after.		
3	Allowances are provided for disabled people. In some cases the income is significantly higher than minimum wage.		




9. If you disagree please explain why and what alternative would you propose?

- 4 | People receive benefits as a 'wage' because they cannot work. I do not see why they should then become exempt from paying council tax, especially when benefits always increase with inflation and wages do not.

answered	4
skipped	273

6. Part 5 - The scheme will disregard certain crisis payments paid to taxpayers (Local Welfare Provision)

10. Do you agree with this change to the scheme?




Answer Choices			Response Percent	Response Total
1	Yes		90.26%	139
2	No		1.30%	2
3	Don't Know		8.44%	13
			answered	154
			skipped	123

11. If you disagree please explain why and what alternative would you propose?

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	1
1	I don't see why additional income such as 'crisis payments' should be disregarded as it is still in income into the household. Otherwise people on benefits receive a higher income yet those working stay on the same wage, seems very unfair			
			answered	1
			skipped	276

7. Part 6 - Disregarding emergency increases in national welfare benefits

12. Do you agree with this change to the scheme?

Answer Choices			Response Percent	Response Total
1	Yes		84.56%	126
2	No		4.70%	7
3	Don't Know		10.74%	16
			answered	149
			skipped	128

13. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	5
1	If their income is increased then this needs to be taken into account. It should not be down to the people working to have an increase in their taxes and NI to cover an increased income for people on benefits. This is simply making people on benefits more wealthy and actually makes applying for benefits more appealing than working		
2	How can this change ensure no adverse effect when it is at the council's discretion?		
3	Get people of benefits and tax credits by lowering the council tax so they can pay.		
4	increased payments should be considered as income		
5	It's income and should be classed as such		
		answered	5
		skipped	272

8. Alternatives to changing the Council Tax Reduction Scheme

14. Please use this space to make any other comments on the proposed scheme.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	33
1	Apart from the non-dependents discount which I commented on previously the rest of scheme and proposed changes I agree with		
2	The scheme could be simplified further by looking at UC awards and which elements are ignored, only housing costs would appear to be the only applicable element, all others should be considered but be an automatic entitlement to the scheme.		
3	As per usual the terminology used in this consultation is not user friendly		
4	Any changes that reduces administration costs but still continues to support those on low-incomes is in my opinion welcomed.		
5	I am confused with the current scheme as being in band D and a new build our council tax support has constantly changed over the last year and has never been consistent		
6	Make it linked with UC as the constant changing for self employed people put huge strain on planning and paying bills. Emails come in before notification letters. Poor communication		
7	The proposed changes to the scheme appear to make sense.		
8	I believe that the welfare state should help more when people are in a position where they are struggling with their bills, Low earners the elderly and people on benefits require more assistance and its nice to see the council considering less fortunate		
9	Further clarity on individual circumstances would make it easier to make a clear decision one way or another. I don't find the expression "winners and losers" very informative or helpful.		
10	any household in receipt of minimum wage should get some support		
11	Will help personally to people who are disabled		
12	It is sometimes very hard to understand the forms, so any help on making it easier would be very welcome.		
13	Think it would be a good idea to automatically back date working age claims for 3 Months like we currently do for Pension age claims as some people may have never claimed before and would not be aware to put in a claim straight away.		
14	The new system is fairer and less complicated		
15	Surely the aim of any local or National government is to encourage people to work (if they can) and surely if you need more money you work more. Why should those who pay their council tax support people who could work more but choose not to because of a loss in benefits/council tax reduction. By continually supporting people more and more there is no incentive for them to support themselves.		
16	This scheme clearly is more targeted and effective in supporting those most vulnerable.		

14. Please use this space to make any other comments on the proposed scheme.

17	in general I agree with the proposed scheme however this is in danger of affect some people who make have special circumstances and will need to be assessed separately.
18	Every support should reach out everyone according everyone's needs
19	By giving people handouts and subsidies you take away their dignity.
20	It is good to hear that changes would simplify the process of application And administration.
21	I think there needs to be further investigations, as some people claiming benefits are clearly able to work. Especially if they are doing voluntary work as by doing this they could actually get a part time job and earn some of there own money
22	These proposals seem to be fair, practical and well thought-through.
23	Current council tax tariffs is unaffordable to most in the current economic crisis
24	Simplifying the scheme benefits both claimants and the council: for claimants it is easier to understand and the payment processing time is reduced; for council it will reduce admin costs and reduce stressful work
25	I agree with supporting lower incomes, however we need to encourage people to work and contribute I don't want the scheme abused - people need to work and contribute like all other working people
26	I understand that lower income houses need support, however I don't understand how some of these houses on universal credit can afford to put up Christmas lights in November and run them while houses with a decent income are struggling to pay the fuel bills etc. it seems there is so much help out there for 'lower income' households where half of them have undeclared earnings and actually better off than a family with two working parents earning and honest days living!
27	I think earning a should come into it rather than blanket for all in x situation. We all should contribute something as it pus for important services
28	Should be changed and supported more people doesn't mean if someone is working more then 16 hours can pay and live on that kind of money,
29	Benefits should be for those who have hit hard times. Too many people use benefits as a way of life. More people need to be working, benefits are supposed to be a short fix. Too many single parent familes.
30	You should go ahead. It sounds very sensible.
31	Increase support for working households and lone parents. Up the earnings threshold for council tax support.
32	I understand that the scheme needs to be overhauled and made simpler for people to access but that is the job of the ridiculously high paid staff at the council. If their wages were capped then it would be more money to spend on services needed in this county.
33	Please get a 'plain English' version next time! Much of the language here is Council Speak.

answered	33
skipped	244

15. Please use the space below if you would like the Council to consider any other options (please state).

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	19
1	It would be helpful if it could be calculated for your take home pay. Often us who pay into a pension get no help. Can this be took into consideration		
2	Real Time sharing of data between council and dwp so eligible claimants get an automatic application processed, avoiding the need to make separate application assuming they are made aware of the need to do this at the time they apply for UC etc		
3	I would like to see the backdating rules for working age claims brought in line with the same backdating rules as pensioners. Many people that have always worked are not always aware of the Council Tax Scheme, by the time they make a claim for Council Tax Support they are often late and lose benefit through no fault of their own, especially when it takes the DWP at least 6 weeks to process a new claim for Universal Credit. This will help Council Tax payers at a difficult time when they are learning to adjust to being out of work, and will help the collection rate of Council Tax.		
4	I agree with the standard rate for working people as it is confusing on the current scheme.		

15. Please use the space below if you would like the Council to consider any other options (please state).

- 5 Check the banding of the property. Some are grossly out of line. I have a 4 bed end of terrace, no drive or garage and I'm on band E. The house I was trying to buy before this one was a five bed end of terrace with garage and was a B. Both in Faversham.
- 6 The situation I am in is that I am unable to work due to caring for my 89 year old mother who is bed bound and unable to complete any basic tasks herself. My sister and I had to give up work at the beginning of the pandemic due to risks of transmission to our vulnerable mother, and since this time she has become for more dependant and needs 24 hour care. This is spilt between my sister and I, undertaking a 24hr on/24hr on system. We are both therefore in receipt of Universal Credit as unable to go out to work, but only I am in receipt of carers allowance as it can only be awarded to one carer, despite the need for a minimum of two.
This means that our total house income is pensions for my mother and UC for my sister and I.
I sincerely hope that the proposed changes take this into account and we do not lose any of the discount in Council Tax that we currently qualify for, and no increased payment is required.
- 7 It would be nice if the council could reduce the council tax a little more for the elderly and people on benefits, particularly the ones who still fall foul of having illnesses but don't qualify for benefits such as PIP, but qualify for Limited capability for work and work-related activity
- 8 minimum wage does not allow you to live without struggling so you should still get some housing benefit
- 9 I hope these changes do not penalise those who work to help pay benefits to those who do not work
- 10 - Lower the council tax, build accommodation for the elderly and the disabled. Do not give preference to single people with a child. Give people their dignity back. Build more affordable houses.
- 11 Not enough allowance is given to disabled people or their careers, this needs to be addressed as some careers only receive the careers allowance and nothing else
- 12 Reduce the tariff as a palliative
- 13 The council should help more with food parcels for the vunarble as many times as they need
- 14 Reduction if you have a disabled child
- 15 If all household members are out of work, what will Swale do to encourage them back to work. We do not want those who work and don't get any support to have to pay for others, it is not fair
- 16 Clamping down on benefit frauds when reported instead of ignoring them!
- 17 Remove council tax reductions and make it fairer for all. Work the budget, define the cost per house and then charge it. IF a house has 4 people then a 25% for each is due. If I have single person then 100% is payable. The current model is discriminatory to those working in a family unit.
- 18 Eligibility for council tax support outside of vulnerable groups could be provided only if someone has resided in Swale for a significant period of time
- 19 I do not believe people should be exempt from paying council tax, a reduction yes but to contribute nothing is wrong.

answered	19
skipped	258

16. If you have any further comments or questions to make regarding the Council Tax Reduction Scheme that you haven't had opportunity to raise elsewhere, please use the space below.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	13
1	This test is a little wordy and may not be able to be understood by everyone		
2	Use words with meanings that the ordinary person can understand. If you want to keep your writing ' legal ' then add a passage at the end explaining its meaning		
3	Sort out your communication don't email a bill before the letter as to why changes to payments. It pus huge metal health stress on people		
4	Pleas see above.		
5	Keep u the good work		
6	So many other things the council should do than giving away money and turning people into dependencies of the state.		

16. If you have any further comments or questions to make regarding the Council Tax Reduction Scheme that you haven't had opportunity to raise elsewhere, please use the space below.

7	This document is worded, that the reader knows all about the benefits system. I have no clue. A simple statement as to how it affects single working applicants would of been helpful.		
8	Not applicable		
9	Another stealth rise thanks		
10	It needs to be fair. Too many working families do not get any help at all and they cannot expect those not working to not contribute at all		
11	By all means change the scheme, but be more vigilant of who the reduction is going to and whether they actually deserve it....and not add the cost to honest people making sure they pay their bills regardless		
12	It should be changed this as I am lone parent of two and do not qualify for reduce my council tak support as I earn to much but my wages does not cover everything, it should be supported people who work as well		
13	It would have given me more confidence if the opening comments on consultation responses had not given the closing date as Thursday 27 November 2022!!!!!!		
		answered	13
		skipped	264

9. About You

17. Are you completing this form on behalf of an organisation or group?

Answer Choices		Response Percent	Response Total
1	Yes	2.82%	4
2	No	97.18%	138
		answered	142
		skipped	135

If yes, please tell us the name of the organisation/group and add any other comments you wish to make.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	2
1	Optivo		
2	Optivo		
		answered	2
		skipped	275

10. Questions for Individuals



18. Do you live in the Swale Borough Council area?

Answer Choices		Response Percent	Response Total
1	Yes	100.00%	135



18. Do you live in the Swale Borough Council area?

2	No		0.00%	0
			answered	135
			skipped	142



19. Are you currently receiving Council Tax Reduction?

Answer Choices			Response Percent	Response Total
1	Yes		50.74%	69
2	No		49.26%	67
			answered	136
			skipped	141


20. Are you or your partner in work or self-employed?

Answer Choices			Response Percent	Response Total
1	Yes		54.89%	73
2	No		45.11%	60
			answered	133
			skipped	144




21. Are you liable to pay Council Tax?

Answer Choices			Response Percent	Response Total
1	Yes		94.85%	129
2	No		5.15%	7
			answered	136
			skipped	141








22. Are you currently serving in the Armed Forces?

Answer Choices			Response Percent	Response Total
1	Yes		0.00%	0
2	No		100.00%	134
			answered	134
			skipped	143





23. What is your gender?

Answer Choices			Response Percent	Response Total
1	Male		36.03%	49
2	Female		61.03%	83
3	Non-Binary		0.00%	0
4	Prefer not to say		2.94%	4
			answered	136
			skipped	141

24. What is your age?

Answer Choices			Response Percent	Response Total
1	18-24		0.00%	0
2	25-34		9.56%	13
3	35-44		30.15%	41
4	45-54		18.38%	25
5	55-64		27.21%	37
6	65-74		9.56%	13
7	75-84		1.47%	2
8	85+		0.00%	0
9	Prefer not to say		3.68%	5
			answered	136
			skipped	141






25. Disability: Are your day to day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Answer Choices			Response Percent	Response Total
1	Yes		28.57%	38
2	No		66.92%	89
3	Don't know		0.75%	1
4	Prefer not to say		3.76%	5
			answered	133
			skipped	144

26. Ethnic Origin: What is your ethnic group?

Answer Choices			Response Percent	Response Total
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26. Ethnic Origin: What is your ethnic group?

1	Prefer not to say		8.82%	12
2	White British		83.82%	114
3	White Irish		0.00%	0
4	White Gypsy or Irish Traveller		0.00%	0
5	Any other White background		5.88%	8
6	Mixed/Multiple ethnic groups - White & Black African		0.00%	0
7	Mixed/Multiple ethnic groups - White & Black Caribbean		0.00%	0
8	Mixed/Multiple ethnic groups - White & Asian		0.00%	0
9	Any other multi mixed background		0.00%	0
10	Asian or Asian British Pakistani		0.00%	0
11	Asian or Asian British Indian		0.00%	0
12	Asian or Asian British Bangladeshi		0.00%	0
13	Asian or Asian British Chinese		0.00%	0
14	Any other Asian background		0.00%	0
15	Black African		0.74%	1
16	British Caribbean		0.00%	0
17	Black British		0.74%	1
18	Any other Black background		0.00%	0
			answered	136
			skipped	141

27. Other ethnic group?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	2
1	White USA		
2	Why is White Irish identified as a separate group to White British?		
		answered	2
		skipped	275

Appendix II [Equality Impact Assessment]

Community Impact Assessment

A Community Impact Assessment (CIA) is a document that summarises how the council has had due regard to the public sector equality duty (Equality Act 2010) in decision-making.

When to assess

A CIA should be carried out when you are changing, removing or introducing a new service, policy or function. The assessment should be proportionate; a major financial decision will need to be assessed more closely than a minor policy change.

Public sector equality duty

The Equality Act 2010 places a duty on the council, when exercising public functions, to have due regard to the need to:

- 1) Eliminate discrimination, harassment and victimisation;
- 2) Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it;
- 3) Foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

These are known as the three aims of the general equality duty.

Protected characteristics

The Equality Act 2010 sets out nine protected characteristics that apply to the equality duty:

- Age
- Disability
- Gender reassignment
- Marriage and civil partnership*
- Pregnancy and maternity
- Race
- Religion or belief
- Sex
- Sexual orientation

*For marriage and civil partnership, only the first aim of the duty applies in relation to employment.

We also ask you to consider other socially excluded groups, which could include people who are geographically isolated from services, with low literacy skills or living in poverty or low incomes; this may impact on aspirations, health or other areas of their life which are not protected by the Equality Act, but should be considered when delivering services.

Due regard

To 'have due regard' means that in making decisions and in its other day-to-day activities the council must consciously consider the need to do the things set out in the general equality duty: eliminate discrimination, advance equality of opportunity and foster good relations.

How much regard is 'due' will depend on the circumstances and in particular on the relevance of the aims in the general equality duty to the decision or function in question. The greater the relevance and potential impact, the higher the regard required by the duty. The three aims of the duty may be more relevant to some functions than others; or they may be more relevant to some protected characteristics than others.

Collecting and using equality information

The Equalities and Human Rights Commissions (EHRC) states that 'Having due regard to the aims of the general equality duty requires public authorities to have an adequate evidence base for their decision making'. We need to make sure that we understand the potential impact of

decisions on people with different protected characteristics. This will help us to reduce or remove unhelpful impacts. We need to consider this information before and as decisions are being made. There are a number of publications and websites that may be useful in understanding the profile of users of a service, or those who may be affected.

- The Office for National Statistics Neighbourhoods website <http://www.neighbourhood.statistics.gov.uk>
- Swale in 2011 http://issuu.com/swale-council/docs/key_data_for_swale
- Kent County Council Research and Intelligence Unit http://www.kent.gov.uk/your_council/kent_facts_and_figures.aspx
- Health and Social Care maps <http://www.kmpho.nhs.uk/health-and-social-care-maps/swale/>

At this stage you may find that you need further information and will need to undertake engagement or consultation. Identify the gaps in your knowledge and take steps to fill these.

Case law principles

A number of principles have been established by the courts in relation to the equality duty and due regard:

- Decision-makers in public authorities must be aware of their duty to have 'due regard' to the equality duty
- Due regard is fulfilled before and at the time a particular policy is under consideration as well as at the time a decision is taken. Due regard involves a conscious approach and state of mind.
- A public authority cannot satisfy the duty by justifying a decision after it has been taken.
- The duty must be exercised in substance, with rigour and with an open mind in such a way that it influences the final decision.
- The duty is a non-delegable one. The duty will always remain the responsibility of the public authority.
- The duty is a continuing one.
- It is good practice for those exercising public functions to keep an accurate record showing that they have actually considered the general duty and pondered relevant questions. Proper record keeping encourages transparency and will discipline those carrying out the relevant function to undertake the duty conscientiously.
- The general equality duty is not a duty to achieve a result, it is a duty to have due regard to the need achieve the aims of the duty.
- A public authority will need to consider whether it has sufficient information to assess the effects of the policy, or the way a function is being carried out, on the aims set out in the general equality duty.
- A public authority cannot avoid complying with the duty by claiming that it does not have enough resources to do so.

Examples of case law can be found here [EHRC relevant case law](#). They include examples of why assessing the impact **before** the decision is made is so important and case law around the need to have due regard to the duty

Lead officer:	Zoe Kent
Decision maker:	Council
People involved:	Zoe Kent
Decision: <ul style="list-style-type: none"> • Policy, project, service, contract • Review, change, new, stop 	<ul style="list-style-type: none"> • This is a localised scheme that the Borough is required to put in place to give financial assistance towards Council Tax to those residents on a low income. • The Council is required to review this scheme each year and to either maintain or replace the scheme before 11 March of the any financial year.
Date of decision: The date when the final decision is made. The CIA must be complete before this point and inform the final decision.	18 January 2023
Summary of the decision: <ul style="list-style-type: none"> • Aims and objectives • Key actions • Expected outcomes • Who will be affected and how? • How many people will be affected? 	<p>What are the aims and objectives?</p> <ol style="list-style-type: none"> 1. To provide support to low income working age households in respect of their Council Tax 2. In the case of pension age applicants, the scheme provides support in line with the Governments Prescribed Requirements as laid down by the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 as amended. <p>What are the key actions?</p> <ul style="list-style-type: none"> • Providing a scheme that supports those claimants on a low income • Putting into place a scheme that does place an onerous financial burden on the authority which could put other services provided by the Borough at risk. • Continuing to design and deliver services to meet the needs of vulnerable customers • Consider user feedback, engagement and consultation when designing the scheme <p>What are the expected outcomes?</p> <p>To put in place a scheme that balances the needs of low income applicants for Council Tax Reduction against the budget requirements of the Borough.</p> <p>Who will be affected?</p> <p>Working age residents who are on a low income who apply for help towards their Council Tax. This covers all areas of the Borough but particularly those who live in deprived areas.</p> <p>How many people will be affected?</p> <p>6,063 working age claimants will be affected by the changes to the scheme (9.21% of all Council Tax account holders).</p>

Information and research:

- Outline the information and research that has informed the decision.
- Include sources and key findings.
- Include information on how the decision will affect people with different protected characteristics.

The Council is required to review its Council Tax Reduction scheme for working age each year. The Council is keen to consider altering the current scheme for several reasons:

- The cost of administering the scheme is increasing. This is primarily due to inbuilt complexities in the current scheme – for example every time an applicant’s income changes, their case must be reassessed, and their award must be reprofiled.
- Universal Credit (UC) is undoubtedly a contributing factor to this, especially for claimants who are in employment. Applicant’s’ UC is recalculated every month which can generate new files for the council to process. For applicants receiving fluctuating wages, this means they receive a revised award every month and, therefore, a revised council tax bill, which is costly to administer and deliver.
- This reprofiling of payments also creates a high level of uncertainty for customers. Payments made by customers can be delayed because of the requirement to give 14 days’ notice, meaning customers do not have the opportunity to apportion their remaining council tax payments over as many instalments. On average 40% of UC claimants have between eight and twelve changes in entitlement each year. These changes result in amendments to council tax bills, the re-calculation of instalments, delays, and resetting of recovery arrangements.
- Universal Credit claimants often fail to claim Council Tax Reduction because of the belief that they have claimed it as part of the UC process, leading to a loss of financial support to those most in need.
- The administration of the current scheme is complex, with staff having to request significant amounts of information from applicants. This means the timescales for processing applications is lengthy, mainly due to the complexity and evidence required to support the applications. A simplified scheme will allow the possibilities of awards being automated, resulting in a prompt award of support, so meeting customers’ need for real-time changes to their bill according to changes in their circumstances.
- Above all, the cost of administering the scheme remains high, whilst customer satisfaction is reducing as customers are often confused by the nature and regularity of correspondence they receive and are less able to budget/manage their money based on fluctuating awards.

In view these issues, it is proposed that an alternative approach be adopted from 1 April 2023. The approach has been to fundamentally redesign the scheme to address the issues with the current scheme, in particular:

- The targeting of support available to the poorest households;
- The customer experience;
- The problems with the introduction of full-service Universal Credit;

- The significant increase in administration costs due to the high level of changes received in respect of Universal Credit.

Scope of the Community Impact Assessment

The following identifies the potential impact on working age applicants and particularly groups of applicants.

It should be noted that pension age applicants will continue to be protected under the rules prescribed by Central Government. These broadly replicate the council tax benefit scheme, which existed prior to 1 April 2013.

In relation to equalities, Central Government has not been prescriptive in how it does this, but points to the Council's existing responsibilities including the Child Poverty Act 2010, the Disabled Person Act 1986, and the Housing Act 1996, as well as the public sector equality duty in section 149 of the Equality Act 2010.

The Council has given consideration to the effects of the options on working age applicants, in particular, vulnerable groups.

Disability

Working age applicants with disabilities continue to make up a high proportion of the caseload at 11%. Working age applicants with disabilities will in the main be treated more favourably than other working age applicants on the basis that:

- Disability benefits will be disregarded in the assessment of weekly income; and
- Further disregards will be granted in line with the amounts that would have been granted as premiums under the current scheme.

Age

The proposed changes affect working age households only and pension age applicants will continue to receive support under the Government's prescribed scheme.

Carers

There is a higher proportion of applicants with a carer in the household, than the population generally overall (16%).

Working age applicants with a carer in the household will be treated more favourably within the scheme, on the basis that both they and any disabled persons being carers for will have amounts disregarded from their income when calculating the level of Council Tax Reduction.

Gender

Females continue to make up a high proportion of the caseload at 63%. Although, there is a difference between the average amounts females and males receive per week, this is due to factors relating to circumstances which directly affect the calculation of council tax reduction, and is not linked to a applicant's sex directly.

Ethnicity
 The proposed scheme makes no reference to ethnicity and treats all working age applicants equally.

Other protected characteristics
 The proposed scheme makes no reference to the following protected characteristics and treats all working age applicants equally.

- Religion or belief
- Sexual orientation
- Gender reassignment
- Marital or civil partnership status
- Pregnancy or maternity

Actions to mitigate any identified impacts
 The Council has an Exceptional Hardship Scheme; the design of this allows any applicant to apply for additional support. It examines their overall circumstances, examining both income and expenditure with a view to determining whether exceptional hardship exists.

Under the scheme, applicants will potentially be able to receive additional support up to the full level of their Council Tax.

Consultation:

- Has there been specific consultation on this decision?
- What were the results of the consultation?

Yes, in line with statutory requirements.

The results of the consultation can be found in:

- Appendix I: Consultation with Major Preceptors;
- Appendix II: Consultation with the public

A full analysis is provided in the appendices.

In the case of all consultees, there was an overwhelming agreement to change the scheme.

In relation to the public consultation the following results were achieved:

Question	Yes %	No %	Don't know %
The introduction of an Income Grid scheme to replace the current scheme for all applicants of working age?	74.18	7.69	18.13
Changing the Non-Dependant deductions.	69.14	11.11	19.75
To replace the current earnings disregards and replace them with a standard £25 per week disregard irrespective of the number of hours worked	73.72	8.33	17.95

	To provide additional income disregards for the disabled and carers	88.96	4.55	6.49
	The scheme will disregard certain crisis payments paid to taxpayers (Local Welfare Provision)	90.26	1.30	8.44
<ul style="list-style-type: none"> Did the consultation analysis reveal any difference in views across the protected characteristics? Can any conclusions be drawn from the analysis on how the decision will affect people with different protected characteristics? 	<p>Those with a protected characteristic continue to be protected under the scheme.</p> <p>The scheme will continue to protect working age applicants who are disabled, have disabled partners or children or who are carers.</p> <p>Other protected characteristics such as:</p> <ul style="list-style-type: none"> Religion or belief; Sexual orientation; Gender reassignment; Marital or civil partnership status; or Pregnancy or maternity <p>Are not affected by the changes or the scheme in general.</p>			

Is the decision relevant to the aims of the equality duty?

Guidance on the aims can be found in the EHRC's [PSED Technical Guidance](#).

Aim	Yes/No
1) Eliminate discrimination, harassment and victimisation	Yes
2) Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it	Yes
3) Foster good relations between persons who share a relevant protected characteristic and persons who do not share it	No

Assess the relevance of the decision to people with different protected characteristics and assess the impact of the decision on people with different protected characteristics.

When assessing relevance and impact, make it clear who the assessment applies to within the protected characteristic category. For example, a decision may have high relevance for young people but low relevance for older people; it may have a positive impact on women but a neutral impact on men.

Characteristic	Relevance to decision High/Medium/Low/None	Impact of decision Positive/Negative/Neutral
Age	Medium	Neutral
Disability	Medium	Neutral
Gender reassignment	None	Neutral

Marriage and civil partnership	None	Neutral
Pregnancy and maternity	None	Neutral
Race	None	Neutral
Religion or belief	None	Neutral
Sex	None	Neutral
Sexual orientation	None	Neutral
Other socially excluded groups ¹	Low	Negative

<p>Conclusion:</p> <ul style="list-style-type: none"> Consider how due regard has been had to the equality duty, from start to finish. There should be no unlawful discrimination arising from the decision (see PSED Technical Guidance). <p>Advise on the overall equality implications that should be taken into account in the final decision, considering relevance and impact.</p>	<p>Summarise this conclusion in the body of your report</p> <p>We have considered how all groups with protected characteristics will be affected by the scheme. As part of our consultation, we asked responders their gender, age ethnicity, whether they considered themselves disabled and whether they claimed Council Tax Reduction.</p> <p>A breakdown of how they responded to the options is available in Appendix II</p> <p>As the Council continues to provide the same maximum level of support, notwithstanding the change in scheme design, the adverse impact on individuals is relatively small</p> <p>This position is clearly supported by a majority of consultation responses, including those from current Council Tax Reduction recipients.</p>
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Timing

- Having 'due regard' is a state of mind. It should be considered at the inception of any decision.
- Due regard should be considered throughout the development of the decision. Notes should be taken on how due regard to the equality duty has been considered through research, meetings, project teams, committees and consultations.
- The completion of the CIA is a way of effectively summarising the due regard shown to the equality duty throughout the development of the decision. The completed CIA must inform the final decision-making process. The decision-maker must be aware of the duty and the completed CIA.

Full technical guidance on the public sector equality duty can be found at:

http://www.equalityhumanrights.com/uploaded_files/PSD/technical_guidance_on_the_public_sector_equality_duty_england.pdf

This Community Impact Assessment should be attached to any committee or SMT report relating to the decision. This CIA should be sent to the Website Officer (Lindsay Oldfield) once completed, so that it can be published on the website.

¹ Other socially excluded groups could include those with literacy issues, people living in poverty or on low incomes or people who are geographically isolated from services

Action Plan

Issue	Action	Due date	Lead Officer	Manager	Cabinet Member
Review of new scheme	The Council will continue to review the scheme throughout 2023/24	2023/24	Zoe Kent	Lisa Fillery	Cllr. Truelove

Actions in this action plan will be reported to the CIA group once a quarter, so updates will be required quarterly.