



# Full Equality Impact Assessment Record

## Section 1:

**Service:**

Benefits Services (Borough of Poole)  
Stour Valley & Poole Partnership

**Title of strategy, policy or service:**

Council Tax Support Scheme

**Officers involved in the EQIA:**

Mr P Knevett,  
Benefits Services Manager

**Type of strategy, policy or service (delete below as appropriate):**

Existing:

New/proposed:

Changing/Update/ revision

X

### **Q1 – What is the aim of your strategy, policy, project or service?**

The Council Tax Support Scheme provides a means tested Council Tax reduction to Borough of Poole residents. The Scheme aims to provide a reduction within Council budgets whilst providing financial protection for vulnerable residents.

Following public consultation in 2012 the original scheme was approved by Council in December 2012 and started from April 2013.

The proposed changes aim to amend the Council Tax Support scheme for working age customers from April 2016 and continue to provide a reduction to Council Tax on a means tested basis within Council budgets whilst protecting vulnerable residents from the minimum contribution change.

The proposed changes are:

1. Increase the minimum contribution from 14% to between 15% and 20%
2. Removal of the Family Premium for new working age claims made from 1 May 2016 onwards
3. Backdating reducing from a maximum of 6 months to 1 month

**Q2 – Who is it going to benefit and how? If this is a changing function say who it will affect or no longer benefit**

Working age customers who are entitled to Council Tax Support from April 2016 will be affected (unless in a protected group for that particular proposed change). There will be a financial impact for these customers as they will be required to pay more towards their Council Tax from their income.

**Q3 – What outcomes do you want to achieve?**

The Local Authority wants to achieve a fair Council Tax Support Scheme within the available budget. Customers who have reached the state pension credit qualifying age are protected from the changes by national legislation. In addition financial protection will continue to apply to the minimum contribution for certain working age customers by maintaining the existing maximum level of Council Tax Support that can be claimed (100% of the eligible liability). This applies where the working age claimant or partner is in receipt of any of the following:

- War Disablement Pension;
- War Widows Pension;
- War Widows Disablement Pension;
- Disability Premium;
- Enhanced Disability Premium;
- Severe Disability Premium;
- Disabled Child Premium;
- Carer Premium; or
- Support Component within their Employment and Support Allowance.

The Local Authority currently protects approximately 2,275 working age claimants in accordance with the above rule. This represents 44% of the working age claimant group.

**Q4 – How will you put this into practice? Who is involved in this?**

On behalf of the Borough of Poole, Stour Valley & Poole Partnership will apply the Council Tax Support scheme rules to the existing live Council Tax Support claimant records and update Council Tax Support accordingly. This is part of the annual billing and uprating exercise. All customers who have a live Council Tax Support claim will be notified of their 2016/17 Council Tax Support award in writing in March 2016. The documents are available in accessible formats.

**Q5 – Are there barriers to doing this?**

The Local Authorities Medium Term Financial Plan approved by Council in February 2015 recognised that £198,000 in additional resources should be generated from giving consideration to increasing the minimum contribution from April 2016 onwards.

Consultation was undertaken in the summer/autumn of 2015 in respect of the three key proposals to amend the Local Authorities Council Tax Support Scheme for 2016/17. The Local Authority will consider fully the consultation responses received when making a decision on the Council Tax Support Scheme for the next financial year.

The existing incentives to work through earnings disregards continue to apply.

## **Section 2: Information gathering and judging impact**

### **Q6 - What does the existing information and data tell us about the likely impact on different groups?**

#### **General/all equality groups**

As at November 2015 there are 10,252 customers receiving Council Tax Support. Of these just over 5,200 are of working age and of these 2,275 are in the protected groups listed in Q3 in relation to proposal 1.

Just over 5,000 customers are of state pension credit age and protected from the changes by national legislation.

The primary impact of the proposed changes will be an increase in the Council Tax payable and a reduction in disposable income for affected customers who presently pay a minimum of 14% towards their Council Tax charge.

The average weekly impact for customers affected by the proposed minimum contribution increase is estimated to be between an additional 14 pence per week or £7.28 per year to an additional £1.50 per week or £78 per year. However, if the proposed change is applied some individual customers will be affected more than others as the above figures relate to the proposed change in the minimum contribution only (proposal number 1 only).

Proposal number 2 would affect all new working age claimants making a new claim for Council Tax Support from 1 May 2016 by removing the Family Premium in line with the change in the Housing Benefit rules. This is to ensure equality between the Council Tax Support Scheme and the new Housing Benefit national rules. This will only affect working age eligible customers whose income is above their 'Applicable Amount' – basic living standards (the weekly minimum level of income the Government says you need to live on) because their 'Applicable Amount' will not include a Family Premium, currently £17.45 per week. A Family Premium would have been included previously in the claimants 'Applicable Amount' where the claimant is responsible for a dependant child and they are resident with the claimant. Each affected customer will be affected differently depending on their income.

Proposal number 3 would affect all new working age claimants who make a request for backdating on or after 1 April 2016 by reducing the maximum period backdating can be considered from 6 months to 1 month before the written request is received. This is to ensure equality between the Council Tax Support Scheme and the new Housing Benefit national rules. Each affected customer will be affected differently depending on the reason and length of delay before claiming Council Tax Support.

**Age**

Claimants of Council Tax Support who have reached the state pension credit qualifying age are not affected by the proposed changes.

Working age claimants who are not in a protected group (see Q3) will pay more Council Tax if the proposed minimum contribution increase is applied.

All working age claimants will be affected by proposals 2 and 3 (see Q6). This is to align with the same rule changes in the national Housing Benefit legislation.

**Disability**

Claimants who due to their disability receive one of the items listed in Q3 continue to be protected from the minimum contribution change.

In addition to claimants who have reached the state pension credit qualifying age, the Council protects approximately 2,275 vulnerable working age claimants (see Q3) from Proposal 1.

New claimants are not protected from proposals 2 and 3. This is in line with the Housing Benefit rule change.

**Gender reassignment**

Proposed change number 1 will apply to all working age claimants not in the defined protected groups (Q3).

Proposed changes 2 and 3 will apply to all working age claimants making a new claim for Council Tax Support as detailed in the earlier sections.

**Pregnancy and maternity**

Proposed change number 1 will apply to all working age claimants not in the defined protected groups (Q3).

Proposed changes 2 and 3 will apply to all working age claimants making a new claim for Council Tax Support as detailed in the earlier sections.

**Race**

Proposed change number 1 will apply to all working age claimants not in the defined protected groups (Q3).

Proposed changes 2 and 3 will apply to all working age claimants making a new claim for Council Tax Support as detailed in the earlier sections.

**Sex**

Proposed change number 1 will apply to all working age claimants not in the defined protected groups (Q3).

Proposed changes 2 and 3 will apply to all working age claimants making a new claim for Council Tax Support as detailed in the earlier sections.

Currently 7 out of 10 claimants are women (70%) and nearly all single parent claimants are women (95%).

**Religion or belief**

Proposed change number 1 will apply to all working age claimants not in the defined protected groups (Q3).

Proposed changes 2 and 3 will apply to all working age claimants making a new claim for Council Tax Support as detailed in the earlier sections.

**Sexual orientation**

Proposed change number 1 will apply to all working age claimants not in the defined protected groups (Q3).

Proposed changes 2 and 3 will apply to all working age claimants making a new claim for Council Tax Support as detailed in the earlier sections.

**Socially excluded groups**

Proposed change number 1 will apply to all working age claimants not in the defined protected groups (Q3).

Proposed changes 2 and 3 will apply to all working age claimants making a new claim for Council Tax Support as detailed in the earlier sections.

**Q7 – Does this have any impact on the workforce or other Human Resources issues in relation to equality?**

No

**Q8 - Is there any potential for direct or indirect discrimination? Yes**

**If yes, please use the action plan below to say how this will be mitigated.**

All of the existing earned income and unearned income disregards continue to apply and the existing financial protection also applies to those in the protected groups detailed at Q3 in respect of the minimum contribution (Proposal 1).

Customers liable for Council Tax will continue to be able to apply to the Local Authority for a discretionary reduction under Section 13A(1)(c) of the 1992 Act.

## Section 3: Action planning

Issue	Objective/ Intended outcome	SMART action	Performance Target	Lead	Deadline
<b>General equality issues</b>	The aim is to provide a Council Tax Support scheme within Council budgets whilst providing financial protection for vulnerable residents. It also proposes to align with the changes to Housing Benefit effective from 1 April & 1 May 2016 respectively.	Customers liable for Council Tax will continue to be able to apply to the Local Authority for a discretionary reduction under Section 13A(1)(c) of the 1992 Act.	Repayment arrangements met; additional costs and court action prevented where possible.	SVPP in partnership with other Local Authority departments	April 2016
	Welfare Reform Working Party	Consider the consultation outcome and the proposals for the 2016/17 CTS Scheme	Make recommendations to Cabinet	Chairman of the Welfare Reform Working Party	December 2015
	Support residents affected by Welfare Reforms	The Council provides funding to C.A.B to assist/advise affected residents with budgeting support.	Repayment arrangements met; additional costs and court action prevented where possible.	Housing and Community Services	
<b>Age</b>	-				
<b>Disability</b>	-				

<b>Gender reassignment</b>	-				
<b>Pregnancy and maternity</b>	Consideration to be given to mitigate any adverse impact for individual households where women are in later stages of pregnancy or have very young children.	Customers liable for Council Tax will continue to be able to apply to the Local Authority for a discretionary reduction under Section 13A(1)(c) of the 1992 Act.  Consideration given to the provision of signposting at Children's Centres to C.A.B for budgeting advice.	Repayment arrangements met; additional costs and court action prevented where possible.	SVPP in partnership with other Local Authority departments	April 2016
<b>Race</b>	-				
<b>Religion or belief</b>	-				
<b>Sex</b>	-				
<b>Sexual orientation</b>	-				
<b>Socially excluded groups</b>	Consideration will be given to how to mitigate any adverse impact for individual households with increasing utilities debts.	Customers liable for Council Tax will continue to be able to apply to the Local Authority for a discretionary reduction under Section 13A(1)(c) of the 1992 Act.	Repayment arrangements met; additional costs and court action prevented where possible	SVPP in partnership with other Local Authority departments	April 2016