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**Council Tax Reduction Scheme**

Relevant Portfolio Holder	Councillor Karen Ashley
Portfolio Holder Consulted	Yes
Relevant Head of Service	Michelle Howell, Head of Finance and Customer Services
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Wards Affected	All
Ward Councillor(s) consulted	N/A
Relevant Strategic Purpose(s)	Aspiration, work and financial independence
Non-Key Decision	
If you have any questions about this report, please contact the report author in advance of the meeting.	

**1. RECOMMENDATIONS**

- 1.1 The Council is asked to approve the introduction of a revised and more supportive Council Tax Reduction scheme for working age applicants with effect from 1<sup>st</sup> April 2023.
- 1.2 The scheme is designed to assist the lowest income households and to allow the Council to operate the scheme more flexibly by:
- (a) Increasing the maximum level of support for working age applicants in certain income bands and to increase the income levels within the 'income - grid' scheme. Both of these changes are designed to provide more support to low income households;
  - (b) Disregarding certain child care charges where an applicant (and their partner if they have one) is working more than 16 hours per week;
  - (c) Disregarding certain payments paid to taxpayers under special schemes (Local Welfare Provision); and
  - (d) Where the Government makes emergency increases to national welfare benefits to assist in a crisis, the scheme will give the Council the discretion to disregard those increases if they would have a negative effect of Council Tax Reduction.
- 1.3 All other parts of the existing scheme will remain unchanged.

**2. BACKGROUND**

- 2.1 The purpose of this report is to recommend the implementation of a revised scheme following feedback from the consultation with the public

and the major precepting authorities in respect of proposed changes to the Council's Council Tax Reduction Scheme which would take effect from 1st April 2023.

- 2.2 Each year, the Council is required to review its Council Tax Reduction Scheme in accordance with the requirements of schedule 1A of the Local Government Finance Act 1992 and to either maintain the scheme or replace it.
- 2.3 Council Tax Reduction (CTR) was introduced from 1st April 2013, when it replaced the Central Government funded Council Tax Benefit. From the inception of CTR, the funding available to the Council from Government has reduced year on year.
- 2.4 The Council made significant changes to the CTR scheme, which took effect from 1<sup>st</sup> April 2021. The changes increased the maximum level of support and replaced the existing Council Tax Benefit based scheme with a banded income scheme intended to reduce the administrative burden placed on the Council by universal credit. As with the majority of authorities within England, the Borough Council needs to review the scheme for working age claimants to ensure it remains relevant and provides appropriate levels of support to the lowest income households.
- 2.5 It should be noted that the Council can only make changes to the working age Council Tax Reduction scheme as the scheme for pension age applicants is determined by Central Government by the Prescribed Requirement Regulations.
- 2.6 If the recommendations are accepted by Cabinet, then the new scheme will be submitted to Full Council for resolution (as required by the legislation) by no later than 11<sup>th</sup> March 2023.

#### **The current scheme**

- 2.7 The current scheme for working age applicants (Table 1) provides the following discounts and is based on the weekly net income of the applicant plus any partner (if they have one).
- 2.8 The existing scheme determines eligibility by placing claimants into income bands and a percentage reduction is then applied to their Council Tax based on the relevant income band. There is no proposal to adjust the method for calculating CTR, however, there is a need to review and increase the income bands to adjust for the effects of inflation.

2.9 The Council has taken advice from ACS Consultancy who gives specialist advice in this area across a number of Councils and the current experience is that

- Councils are not looking to reduce the level of support to applicants and in fact authorities are either looking to maintain the maximum level of support or increase it. For 2023/24 a large number of authorities will be providing additional support;
- In all cases where changes are being made, authorities are looking to target support to low income households and to allow additional flexibilities especially where Government creates grant schemes to assist households with the cost of living crisis and avoid inadvertent effects on Council Tax Reduction;

2.10 In addition the vast majority of authorities are looking to simplify their working age scheme in a similar way to that being adopted by the Council.

2.11 The objective of the Council's CTR scheme will continue to be to maintain additional support to those households on the very lowest incomes, especially given the present cost of living crisis. There is no intention to reduce the level of support available to other households

**Table 1**

<b>Discount Band</b>	<b>Discount</b>	<b>Single Person</b>	<b>Single person with one child</b>	<b>Single person with two or more children</b>	<b>Couple</b>	<b>Couple with one child</b>	<b>Couple with two or more children</b>
<b>Income Ranges</b>							
<b>Band 1*</b>	<b>100%</b>	£0 - £98.00	£0 - £155.00	£0 - £217.00	£0-£144.00	£0 -£201.00	£0 - £263.00
<b>Band 2</b>	<b>75%</b>	£98.01 - £119.00	£155.01 - £186.00	£217.01 - £247.00	£144.01 - £165.00	£201.01 - £232.00	£263.01 - £294.00
<b>Band 3</b>	<b>50%</b>	£119.01 - £139.00	£186.01 - £217.00	£247.01 – £278.00	£165.01 - £186.00	£232.01 – £263.00	£294.01 - £325.00
<b>Band 4</b>	<b>25%</b>	£135.01 - £160.00	£217.01 - £247.00	£278.01 – £309.00	£186.01 £206.00	£263.01 - £294.00	£325.01 - £356.00
	<b>0%</b>	Over £160.00	Over £247.00	Over £309.00	Over £206.00	Over £294.00	Over £356.00

2.12 If the applicant or partner is in receipt of Income Support; Income-Based Jobseeker's Allowance or Income Related Employment & Support Allowance they will receive the maximum level of support.

2.13 Whilst the current scheme works well, it is considered that it does not:

- (a) Provide sufficient support for the households;
- (b) Allow for child care charges to be taken into account; nor
- (c) Have sufficient flexibilities to allow the scheme to disregard any grants or awards made by Central Government to assist household with the cost of living crisis

2.14 The present number of recipients of Council Tax Reduction are as follows:

Pension Age - 2389  
Working Age - 3589

**The proposed scheme**

2.15 The proposed scheme is shown below in Table 2

**Table 2**

Discount Band	Discount	Single Person	Single person with one child	Single person with two or more children	Couple	Couple with one child	Couple with two or more children
<b>Income Ranges</b>							
<b>Band 1*</b>	<b>100%</b>	£0 - £115.00	£0 - £180.00	£0 - £245.00	£0- £165.00	£0 -£230.00	£0 - £295.00
<b>Band 2</b>	<b>80%</b>	£115.01 - £140.00	£180.01 - £215.00	£245.01 - £280.00	£165.01 - £190.00	£230.01 - £265.00	£295.01 - £330.00
<b>Band 3</b>	<b>55%</b>	£140.01 - £165.00	£215.01 - £250.00	£280.01– £315.00	£190.01 - £215.00	£265.01 – £300.00	330.01 - £365.00
<b>Band 4</b>	<b>30%</b>	£165.01 - £190.00	£250.01 - £285.00	£315.01 – £350.00	£215.01 £240.00	£300.01 - £335.00	£365.01 - £400.00
	<b>0%</b>	Over £190.00	Over £285.00	Over £350.00	Over £240.00	Over £335.00	Over £400.00

- 2.16 As with the current scheme, ,If the applicant or partner is in receipt of Income Support; Income-Based Jobseeker's Allowance or Income Related Employment & Support Allowance they will receive the maximum level of support
- 2.17 The proposed scheme however increases the width of each income band and allows for certain child care charges to be disregarded where an applicant (and their partner if they have one) is working more than 16 hours per week. This incentivises returning to work.
- 2.18 The proposal is also to increasing support to households in income bands 2 to 4 to 80%, 55% and 30%. This ensures that more support is provided throughout the income ranges.
- 2.19 All other aspects of the scheme remain the same as at present.

### **3. FINANCIAL IMPLICATIONS**

- 3.1 The current CTR scheme was first implemented in the 2021/22 financial year and currently costs £6.119m. This cost is borne by the Council's Collection Fund. Costs are shared between the Council and the Major Precepting Authorities in the following proportions:
- Borough Council 13%
  - Worcestershire County Council 70%
  - West Mercia Police and Crime Commissioner 12%
  - Hereford & Worcester Fire and Rescue Service 5%
- 3.2 By implementing the proposed scheme, the overall costs of the scheme would increase by £141,000. This amount would be allocated to precepting authorities as per the percentages in paragraph 3.1 with the Redditch's allocation 13%.
- 3.3 Whilst the expected costs of the scheme for 2023/24 are slightly higher, the overall level of Council Tax Reduction as a proportion to Council Tax Base has reduced year on year since 2013 as shown below until the 2020/21 tax year when support increased due to the discretionary one off support provided due to the C-19 pandemic.
- 3.4 The overall proposed costs level for 2023/24 is considerably lower in terms of the percentage of the tax-base than when Council Tax Reduction was introduced in 2013. The costs of the scheme, based on 2022/23 council tax charges, will increase to an estimated £4.954m from £4.659m with the proposed recommendation.

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Tax Year	Maximum % reduction	Gross Council Tax £000s	Total CTR awarded £000s	CTR as % of gross CT
2013/14	100	42,374	6,166	14.55
2014/15	80	43,571	5,272	12.10
2015/16	80	44,735	5,138	11.49
2016/17	80	46,487	5,088	10.94
2017/18	80	47,777	4,969	10.40
2018/19	80	50,312	4,913	9.77
2019/20	80	53,088	4,974	9.37
2020/21	80	55,399	6,024	10.87
2021/22	100	57,292	6,118	10.67
2022/23	100	59,653	6,228	10.44

#### **4. CONSULTATION**

- 4.1 A full consultation process was undertaken in line with the legislative requirements with the following:
- Worcestershire County Council
  - West Mercia Police and Crime Commissioner
  - Hereford & Worcester Fire and Rescue Service; and
  - The public
- 4.2 Both the major preceptors and the public (including other stakeholders) were asked to provide their views on the changes.
- 4.3 The responses from the major preceptor, the County Council is shown in Appendix A and an analysis of responses from both public and other stakeholders is shown within Appendix B.
- 4.4 The County Council's view is that *"Whilst we would support in principle the ambition for many of the changes to your Council Tax Reduction Schemes, the net council tax income would reduce and that would mean the impact, however small, would ultimately be felt on the overall resources available across other district areas outside of Bromsgrove District Council and Redditch Borough Council. We would not encourage any cross subsidy and would ask that its impact is minimised or avoided if possible"*.

- 4.5 The Council accepts this point but would highlight that non-payment will go up due to the present “cost of living” crisis. This will result in higher levels of default which in turn impacts the precepting authorities with lower levels of income and the requirement to make right in the following financial year through the collection fund. Although we do not have definitive figures, this change is substituting a degree of this risk but giving discounts to enable more of these low income families to be able to pay reduced amounts. This should be a benefit to the precepting authorities.
- 4.6 The public consultation ended on 16<sup>th</sup> December 2022 and the Council received 94 responses to the proposed changes. In summary the responses were overwhelmingly in favour of the changes as follows:

<b>Question</b>	<b>Yes %</b>	<b>No %</b>	<b>Don't know %</b>
Do you agree with revising the income-based banded discount scheme?	<b>70.37</b>	<b>16.67</b>	<b>12.96</b>
Disregarding certain child care charges where the applicant (and partner if they have one) worked for at least 16 hours per week	<b>81.63</b>	<b>12.24</b>	<b>6.13</b>
The scheme will disregard certain crisis payments paid to taxpayers (Local Welfare Provision)	<b>87.50</b>	<b>8.33</b>	<b>4.17</b>
Disregarding emergency increases in national welfare benefits	<b>87.50</b>	<b>8.33</b>	<b>4.17</b>

**5. LEGAL IMPLICATIONS**

- 5.1 Schedule 1A (3) of the Local Government Finance Act 1992, states:  
Before making a scheme, the authority must:
- consult any major precepting authority which has power to issue a precept to it;
  - publish a draft scheme in such manner as it thinks fit; and
  - consult such other persons as it considers are likely to have an interest in the operation of the scheme.
- 5.2 In addition, in order to set a new scheme, the Council is obliged to make a resolution by 11<sup>th</sup> March of the year prior to the scheme coming into place

**6. SERVICE IMPLICATIONS**

6.1 The Council Tax Reduction 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.

6.2 Since that time, funding for the CTR 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.

6.3 The current CTR 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.

6.4 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 CTR can only be made to the working age scheme.

6.5 When CTR was introduced in 2013, for working age applicants, the Council broadly adopted the previous means tested Council Tax Benefit scheme as the basis of awarding support. Due to the reduction in funding from central Government, the Council also required all working age applicants, even those on the lowest income, to pay a minimum payment of 20%.

6.6 Since that time, other slight changes have been made to bring the scheme into line with Housing Benefit and Universal Credit.

**7 OTHER OPTIONS**

7.1 The alternative to introducing a revised scheme for CTR is to maintain the existing scheme; this would result in the income bands ceasing to be



relevant and the withdrawal of support from the lowest income households and 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 Borough Council's area.

**8. STRATEGIC PURPOSES - IMPLICATIONS**

**Relevant Strategic Purpose**

- 8.1 The Council Tax Reduction Scheme provides targeted support to the Councils most vulnerable residents.

**Climate Change Implications**

- 8.2 The delivery of additional support to our most vulnerable residents via a reduction in their Council Tax will have a neutral effect on the climate.

**9. OTHER IMPLICATIONS**

**Equalities and Diversity Implications**

- 9.1 A full Equality Impact Assessment has been undertaken as part of this process and is attached at Appendix C

**Operational Implications**

- 9.2 The changes to the Council Tax Reduction Scheme can be accommodated within existing teams and computer software.

**10. RISK MANAGEMENT**

- 10.1 A full risk assessment has been undertaken and the changes are assessed as low given that they are minor changes to the existing scheme.

**11. APPENDICES**

Appendix A – Responses from Major Preceptors  
Appendix B – Public consultation analysis  
Appendix C – Equality Impact Assessment

**12. REPORT SIGN OFF**

**REDDITCH BOROUGH COUNCIL**

**Executive  
2023**

**10<sup>th</sup> January**

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<b>Department</b>	<b>Name and Job Title</b>	<b>Date</b>
Portfolio Holder		
Lead Director / Head of Service		
Financial Services		
Legal Services		
Policy Team (if equalities implications apply)		
Climate Change Officer (if climate change implications apply)		

**APPENDIX A – MAJOR PRECEPTOR RESPONSES**


**County Council Response**

With regard to your consultations on possible changes to your Council Tax Reduction Schemes in Bromsgrove and Redditch in 2023/24, I welcome the opportunity to comment on behalf of Worcestershire County Council. As the major preceptor in your area the majority of costs fall on the County Council and a main priority would be to ensure that these costs do not increase any further.




Whilst we would support in principle the ambition for many of the changes to your Council Tax Reduction Schemes, the net council tax income would reduce and that would mean the impact, however small, would ultimately be felt on the overall resources available across other district areas outside of Bromsgrove District Council and Redditch Borough Council. We would not encourage any cross subsidy and would ask that its impact is minimised or avoided if possible.

**APPENDIX B – ANALYSIS OF PUBLIC CONSULTATION**  
**Redditch 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		100.00%
2	No		0.00%
		answered	94
		skipped	0




2. Part 1 – Increasing the level of support within the Income Grid scheme for applicants of working age

2. Do you agree with revising the income-based banded discount scheme?			
Answer Choices		Response Percent	Response Total
1	Yes		70.37%
2	No		16.67%
3	Don't Know		12.96%
		answered	54
		skipped	40

3. If you disagree with revising the income-banded scheme please explain why and what alternative would you propose?			
Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	9
1	I have previously received council tax support and the system doesn't work. One week I would receive a letter stating I was would receive a discount. Then I would receive a letter saying I wasn't. Then another letter. In the end I gave up		
2	You have failed to explain in the table whether the amounts are per week or per month, so it is impossible to form a view.		




<b>3. If you disagree with revising the income-banded scheme please explain why and what alternative would you propose?</b>		
3	The current scheme is sufficient. There are people in working households who have to pay full CT & have less available income than some on benefits	
4	I agree with changing it but I think the rates are still unfair for a single mother of 2 children, working, keeping a family home instead of going down the council root and struggling to get any help. £350 is not enough.	
5	I think everyone should receive a discount Not just low income payers it's unfair	
6	No im not happy. people on low income should start look into saving money. you want to tax working people more to give it away to people who live in council houses. I would look into who live in those houses because i know people where 2 adults work full time kids are almost 18 years old. and they have still council house and any problems within a house we will pay for it. As a person who saved 7 years to buy a house (no holidays, no takeaways, no going out to pubs, restaurants). There is a coupe who live next door two small kids 2 cars none of them are working but at the same time thae have money to drive to shop every 5mins smoke weed etc. you should start looking into saving money on public spending like i said who is eligible for council home and benefits. you should start giving money away for free unless someone is disable and needs help. when you gonna understand that wealth is created from hard work.	
7	Single persons who work are hit the hardest. I'm 61, live alone, work full time and struggle to pay my mortgage, council tax and bills. 25% discount should be 40 to 50%.	
8	Continue with the current scheme. Benefits are rising in line with inflation where salaries are largely not therefore those claiming benefits are already protected better than the rest of the population. Services require better funding therefore the money would be better spent elsewhere.	
9	To keep as is, encouraging alternative revenue streams for clament.	
		answered 9
		skipped 85

**3. Part 2 - Disregarding certain child care charges where the applicant (and partner if they have one) worked for at least 16 hours per week**

<b>4. Do you agree with this change to the scheme?</b>			<b>Response Percent</b>	<b>Response Total</b>
<b>Answer Choices</b>				
1	Yes		81.63%	40
2	No		12.24%	6
3	Don't Know		6.12%	3
			answered 49	
			skipped 45	




<b>5. If you disagree please explain why and what alternative would you propose?</b>			
<b>Answer Choices</b>		<b>Response Percent</b>	<b>Response Total</b>
1	Open-Ended Question	100.00%	3
1	Childcare costs are already disregarded under other schemes. I am also in favour of parents raising their own children, not having their upbringing subsidised by the state.		
2	Same as previous answer		
3	Benefits only for people who are disable and single mums with more than 1 kid. stop giving benefits to poeple who can work!		
		answered	3
		skipped	91

4. Part 3 - The scheme will disregard certain crisis payments paid to taxpayers (Local Welfare Provision)

<b>6. Do you agree with this change to the scheme?</b>			
<b>Answer Choices</b>		<b>Response Percent</b>	<b>Response Total</b>
1	Yes 	87.50%	42
2	No 	8.33%	4
3	Don't Know 	4.17%	2
		answered	48
		skipped	46

<b>7. If you disagree please explain why and what alternative would you propose?</b>			
<b>Answer Choices</b>		<b>Response Percent</b>	<b>Response Total</b>
1	Open-Ended Question	100.00%	2
1	This would be yet another advantage for people on benefits over those who are working and paying for them. Working people don't get 'double bubble' if they are lucky enough to even get these payments in the first place.		
2	Please ask people to start work if not they can not claim any benefits		
		answered	2
		skipped	92

5. Part 4 - Disregarding emergency increases in national welfare benefits

8. Do you agree with this change to the scheme?				
Answer Choices			Response Percent	Response Total
1	Yes		87.50%	42
2	No		8.33%	4
3	Don't Know		4.17%	2
			answered	48
			skipped	46

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%	1
	1	As before, this is a 'double bubble' effect for those on benefits over and above those who are working.		
			answered	1
			skipped	93

6. Alternatives to changing the Council Tax Reduction Scheme

10. 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%	9
	1	The proposed scheme has good intentions. However it perpetuates the state as a provider of a lifestyle on benefits and low income and does not provide incentive to people to increase their hours or seek higher pay or better jobs.		
	2	Homeowners in band e properties just because they was built close to 1991 and now valued less than band c and d properties did not revive any help this year. Even tho I am a single dad and people in band c and d properties with 2 incomes and houses valued higher got government/council help		
	3	Foster carers should be exempt from paying council tax as we provide loving homes for children. We have larger houses to allow foster children to have their own bedrooms . Unfortunately then		

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

	we have larger council tax bills being then in band E. We should not have to pay council tax . I foster for Worcestershire children First
4	Being unemployed should not be more advantageous than working, giving people more benefits does not give people the incentive to get jobs.
5	Scheme should be for all benefits
6	AFTER 2021 CENSUS YOU HAVE ALL INFO TO FIND OUT WHO IS WORKING AND WHOS NOT. Take benefits from people who are to lazy to work. I'm not fan of social money, mainly because lots of people using this to do not work.
7	Able to move 2 payments a year if necessary, as year is paid in 10 months, this would benefit some house holds when they struggle with income.
8	i think child maintenance should be included as part of income, i know lots of single parents on benefits, rent paid, getting serious amounts of child maintenance from their children's absent paying parent(s)- never understood why it's not included as income when claiming benefits.
9	Altering the scheme to remove unnecessary administrative issues is clearly a good thing. Further handouts to those already in receipt of inflation matching benefits to the detriment of service provision and ignoring the struggling working population is not.
	answered 9
	skipped 85

**11. 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%	5
1	The council should consider a 1-3 month scheme that allows 'breathing space' for all those in difficulty regardless of income levels or benefit status. The 1-3 month payments that are skipped would then be collected by higher payments afterwards - essentially a loan to cover the 1-3 months, recouped in the period afterwards. This would be a fairer way to help more people in a time of crisis or misfortune.		
2	Help people on disability benefit - PIP		
3	Foster carers should be exempt from paying council tax as we provide loving homes for children. We have larger houses to allow foster children to have their own bedrooms . Unfortunately then we have larger council tax bills being then in band E. We should not have to pay council tax . I foster for Worcestershire children First		
4	Schemes for hard working families that have their own homes but are struggling to pay bills		
5	Make the administrative changes but leave the % reductions as they currently are.		
		answered 5	
		skipped 89	




<b>12. 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.</b>				
<b>Answer Choices</b>			<b>Response Percent</b>	<b>Response Total</b>
1	Open-Ended Question		100.00%	3
1	Please promote the scheme. People may be unaware of this form of assistance. Thank you for the proposals to give more help to those who need it most.			
2	Foster carers should be exempt from paying council tax as we provide loving homes for children. We have larger houses to allow foster children to have their own bedrooms . Unfortunately then we have larger council tax bills being then in band E. We should not have to pay council tax . I foster for Worcestershire children First			
3	How easy it will be to see if you are eligible and how intuitive will be the application?			
			answered	3
			skipped	91



7. About You



<b>13. Are you completing this form on behalf of an organisation or group?</b>				
<b>Answer Choices</b>			<b>Response Percent</b>	<b>Response Total</b>
1	Yes		0.00%	0
2	No		100.00%	44
			answered	44
			skipped	50



<b>If yes, please tell us the name of the organisation/group and add any other comments you wish to make.</b>				
<b>Answer Choices</b>			<b>Response Percent</b>	<b>Response Total</b>
1	Open-Ended Question		0.00%	0
No answers found.				
			answered	0
			skipped	94


8. Questions for Individuals




14. Do you live in the Redditch Borough Council area?				
Answer Choices			Response Percent	Response Total
1	Yes		100.00%	43
2	No		0.00%	0
			answered	43
			skipped	51







15. Are you currently receiving Council Tax Reduction?				
Answer Choices			Response Percent	Response Total
1	Yes		27.91%	12
2	No		72.09%	31
			answered	43
			skipped	51

16. Are you or your partner in work or self-employed?				
Answer Choices			Response Percent	Response Total
1	Yes		55.81%	24
2	No		44.19%	19
			answered	43
			skipped	51





17. Are you liable to pay Council Tax?				
Answer Choices			Response Percent	Response Total
1	Yes		93.02%	40
2	No		6.98%	3
			answered	43
			skipped	51





18. Are you currently serving in the Armed Forces?				
Answer Choices			Response Percent	Response Total
1	Yes		0.00%	0
2	No		100.00%	43
			answered	43
			skipped	51

19. What is your gender?				
Answer Choices			Response Percent	Response Total
1	Male		25.58%	11
2	Female		69.77%	30
3	Non-Binary		0.00%	0
4	Prefer not to say		4.65%	2
			answered	43
			skipped	51

20. What is your age?				
Answer Choices			Response Percent	Response Total
1	18-24		0.00%	0
2	25-34		11.63%	5
3	35-44		44.19%	19
4	45-54		23.26%	10
5	55-64		4.65%	2
6	65-74		11.63%	5
7	75-84		0.00%	0
8	85+		0.00%	0
9	Prefer not to say		4.65%	2
			answered	43

20. What is your age?		
	skipped	51

21. 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?			Response Percent	Response Total
1	Yes		23.26%	10
2	No		62.79%	27
3	Don't know		2.33%	1
4	Prefer not to say		11.63%	5
			answered	43
			skipped	51

22. Ethnic Origin: What is your ethnic group?			Response Percent	Response Total
1	Prefer not to say		4.65%	2
2	White British		79.07%	34
3	White Irish		2.33%	1
4	White Gypsy or Irish Traveller		0.00%	0
5	Any other White background		13.95%	6
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

<b>22. Ethnic Origin: What is your ethnic group?</b>				
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		0.00%	0
16	British Caribbean		0.00%	0
17	Black British		0.00%	0
18	Any other Black background		0.00%	0
			answered	43
			skipped	51

<b>23. Other ethnic group?</b>				
<b>Answer Choices</b>			<b>Response Percent</b>	<b>Response Total</b>
1	Open-Ended Question		0.00%	0
No answers found.				
			answered	0
			skipped	94

**APPENDIX C – EQUALITY IMPACT ASSESSMENT**

## Equality Assessment Record

Title of Service, Policy, Procedure, Spending Review being Proposed	Council Tax Reduction Scheme 2023/24
Name of Service Area	Revenues and Benefits
Name of Officer completing this assessment	Lisa Devey & David Riley
Date Assessment Started	
Name of Decision Maker (in relation to the change)	
Date Decision Made	

### Overview

Provide a clear overview of the aims of the service/policy/procedure and the proposed changes being made. Will the current service users' needs continue to be met? Why is the change being proposed? What needs or duties is it designed to meet?

The policy revises the Council's working age Council Tax Reduction Scheme by:

1. Increasing the maximum level of support for working age applicants in certain income bands and to increase the income levels within the 'income - grid' scheme. Both of these changes are designed to provide more support to low income households;
2. Disregarding certain child care charges where an applicant (and their partner if they have one) is working more than 16 hours per week;
3. To disregard certain payments paid to taxpayers under special schemes (Local Welfare Provision); and

4. Where the Government makes emergency increases to national welfare benefits to assist in a crisis, the scheme will give the Council the discretion to disregard those increases if they would have a negative effect of Council Tax Reduction

Who is the proposal likely to affect?	Yes	No
All residents	<input type="checkbox"/>	<input type="checkbox"/>
Specific group(s)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Council employees	<input type="checkbox"/>	<input type="checkbox"/>
Specific group(s) of employees	<input type="checkbox"/>	<input type="checkbox"/>
Other – Provide more details below	<input type="checkbox"/>	<input type="checkbox"/>



## Details

Outline who could be affected and how they could be affected by the proposal/service change. Include current service users and those who could benefit from but do not currently access the service.

Working age applicants who are currently in receipt of Council Tax Reduction or those who apply on or after 1<sup>st</sup> April 2023. Pension age applicants will not be affected as their scheme remains unchanged.

## Evidence and data used to inform your equality impact assessment

What data, research, or trend analysis have you used? Describe how you have got your information and what it tells you.

Modelling of the revised scheme has been undertaken throughout and will continue to be undertaken until such time as the 2023/24 scheme is approved.

The **current modelling data** is shown below:

	Existing Scheme			New Scheme			Average Weekly Gain / (Loss)
	Numbers	Expenditure	Average Weekly Amount	Numbers	Expenditure	Average Weekly Amount	
Single Person							
Couple no children							
Single person with one child							
Single person two or more children							
Couple with one child							
Couple with two or more children							
Applicant Gender – Male							

Applicant Gender - Female							

- The scheme is designed to protect the households with the lowest incomes and will redistribute the levels of support available in a fairer manner. The overall costs of the scheme are marginally higher, and this will allow up to 100% support to those applicants on the lowest incomes and improve the support to those households in the lower discount bands
- The scheme will protect applicants who are disabled or where any member of their household is disabled;
- The scheme will be more generous to carers and those who have non dependants;
- The scheme will also allow for child care charges where the applicant works for 16 hours per week or more; and
- The scheme will not have unintentional consequences when the applicant is in receipt of Government crisis awards; and **No applicant** will be detrimentally affected by the changes.

## Engagement and Consultation

Consultation has taken place with the Major Preceptors (Fire and Rescue, Police and the County Council). Details of their responses are shown within Appendix A of the report.

A full public consultation has been undertaken until 16<sup>th</sup> December 2022 and the results of which are shown within Appendix B of the report

It can be seen that the consultation has received an overall positive response.

### Public Sector Equality Duty

Equality Duty Aims	Evidence
<p><b>Eliminate unlawful discrimination, harassment and victimisation</b></p> <p>How does the proposal/service ensure that there is no barrier or disproportionate impact for anyone with a particular protected</p>	<ul style="list-style-type: none"> <li>• The revised scheme has been designed to support all low-income taxpayers and has been created strictly in accordance with the legislative requirements.</li> <li>• The revised scheme provides <b>more</b> support to those on the lowest incomes</li> <li>• Existing 'protected' categories or persons who are currently determined as vulnerable within the existing scheme, will continue to be protected in the new scheme.</li> </ul>

characteristic	<ul style="list-style-type: none"> <li>• The authority's Exceptional Hardship Scheme will continue to assist any applicant who feels that they require additional support.</li> </ul>
<p><b>Advance equality of opportunity between different groups</b> How does the proposal/service ensure that its intended outcomes promote equality of opportunity for users? Identify inequalities faced by those with specific protected characteristic(s).</p>	<ul style="list-style-type: none"> <li>• All working age are covered by the scheme and any taxpayer who meets the criteria will be able to apply for support.</li> <li>• The scheme allows easier access to support; maximisation of assistance whilst at the same time maintaining the protections from the current scheme;</li> <li>• <b>No</b> applicant will receive less support.</li> </ul>
<p><b>Foster good relations between different groups</b> Does the service contribute to good relations or to broader community cohesion objectives? How does it achieve this aim?</p>	<ul style="list-style-type: none"> <li>• Yes, the scheme is designed to: <ul style="list-style-type: none"> <li>○ Be easily accessible by all applicants;</li> <li>○ Avoid multiple changes to entitlement (and Council Tax) throughout the year;</li> <li>○ Be less complicated and more easily understood.</li> </ul> </li> </ul>

### Is there evidence of actual or potential unfairness for the following equality groups?

- Does the proposal target or exclude a specific equality group or community?
  - **No, all working age applicants are treated in the same way;**
- Does it affect some equality groups or communities differently and can this be justified?
  - **No**
- Is the proposal likely to be equally accessed by all equality groups and communities? If not, can this be justified?  
(It may be useful to consider other groups, not included in the Equality Act, especially if the proposal is specifically for them e.g. lone parents, refugees, unemployed people, carers)
  - **Yes**

### Impact of proposal

Describe the likely impact of the proposal on people because of their protected characteristic and how they may be affected. How likely is it that people with this protected characteristic will be negatively affected? What are the barriers that might make access

difficult or stop different groups or communities accessing the proposal? How great will that impact be on their well-being? Could the proposal promote equality and good relations between different groups? How?

- **Details of the impact of the change have been provided above**

**If you have identified any area of actual or potential unfairness that cannot be justified, can you eliminate or minimise this?**

What mitigating actions can be taken to reduce or remove this impact? (Include these in the action plan at the end of the assessment) Equal treatment does not always produce equal outcomes; sometimes you will have to take specific steps for particular groups to address an existing disadvantage or to meet differing needs.

Protected Group	Impact of proposal	Justification for any actual or potential unfairness identified	If you have identified any area of actual or potential unfairness that cannot be justified, can you eliminate or minimise this?
Age	Affects working age applicants only (pension age applicants are dealt with under Central Government Prescribed Scheme)		
Disability	Protected		
Transgender	N/A		
Marriage and Civil Partnership	N/A		
Pregnancy and Maternity	N/A		
Race	N/A		
Religion or Belief	N/A		
Sex (Male/ Female)		The scheme provides a higher level of support to both male and female applicants. As with the existing scheme, more female applicants will be in receipt of Council Tax Reduction	
Sexual Orientation	N/A		

How will you monitor any changes identified?

The scheme will be constantly monitored by the service throughout 2023 /24 to ensure that its objectives are met.

The actions required to address these findings are set out below.

Action Required	By Whom	By When	Completion Date
Recommended – It is recommended that the revised Council Tax Reduction scheme be implemented from 1 <sup>st</sup> April 2023			

Sign off on completion	Name	Signature	Date
Lead Officer completing assessment			
Equalities Officer			

When you have completed this assessment, retain a copy and send an electronic copy to the Policy Team (Equalities) attaching any supporting evidence used to carry out the assessment.