

## Council Tax Reduction Scheme for 2016/17

### Evidence based equality analysis

Main aims, purpose and outcomes and how does it fit in with the wider aims of the organisation:

In April 2013 national Council Tax Benefit ceased and each council designed its own scheme, but with 10% less in funding. Pensioners are protected under national prescribed legislation and are protected from any changes. The impact of the scheme is therefore limited to 57% of claims which relate to working age customers only. Under the Council Tax Reduction provision between 2013 -2016 certain protections have been adopted for people in vulnerable groups, which are carers, families with disabled children, war pensioners, and disabled people with severe or enhanced disability premium. A discretionary scheme is administered alongside the main provision, which can be accessed by vulnerable people or those in vulnerable situations. In particular the scheme helps under 25s, nursing mothers, and terminally ill, although anyone can apply if they are on Council Tax Reduction and cannot meet their council tax payments.

These protections mean that only 28.36% of people receiving Council Tax Reduction have to pay a proportion of their council tax (unless they have been means tested against eligibility criteria (applicable amounts) and assessed as being able to afford to pay).

Lead officer: Susan Taylor

Stakeholders: Cheshire Fire and Police, billing and debt team, Citizens Advice Bureau, Dial House, social landlords, disability services, housing solutions, Cheshire, Halton and Warrington Race and Equality Centre.

Equality analysis is a valuable tool to help embed equality into everything we do

While process is important, equality analysis is essentially about outcomes

Lack of evidence of discrimination is not evidence of a lack of discrimination

It is not acceptable to say that a policy is applied uniformly to all groups and is therefore fair and equal. Applying a policy or procedure consistently may result in differential outcomes for different groups.

For each of the areas below, an assessment needs to be made on whether the policy has a positive, negative or neutral impact, and brief details of why this decision was made and notes of any mitigation should be included. Where the impact is negative, this needs to be given a high, medium or low assessment. It is important to rate the impact of the policy based on the current situation (i.e. disregarding any actions planned to be carried out in future).

High impact – a significant potential impact, risk of exposure, history of complaints, no mitigating measures in place etc.

Medium impact –some potential impact exists, some mitigating measures are in place, poor evidence

Low impact – almost no relevancy to the process, e.g. an area that is very much legislation led and where the Council has very little discretion

	Neutral	Positive	Negative
Target group / area			
Race and ethnicity (including Gypsies and Travellers; migrant workers, asylum seekers etc.)		The Council Tax Reduction discretionary fund is currently underspent and can be used to provide funds, as well as practical financial support. All customers who will be affected by the reduced cap will be visited by us and/or their landlords and support will be provided to suit individual needs.	Larger families have been badly affected by the benefit cap, which is being further reduced to £20k overall. This does not affect Council Tax Reduction but it could affect ability to pay. Benefit restrictions have affected asylum seekers, but not migrant workers and this also affects ability to pay. Reductions in the Council Tax Reduction scheme will affect any people in this group if they are in the 28.36% who are not protected.
Disability (as defined by the Equality Act - a person has a disability if they have a physical or mental impairment		People with severe or enhanced levels of disability are protected under the scheme, and receive	People with low level disability are not protected under the scheme and would be affected by

<p>that has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities)</p>		<p>awards based upon 100% of liability. The Council Tax Reduction discretionary scheme would be used and these claims would be a priority. Support at home to claim higher rate benefits would also help this group. From analysis we are aware that many people with low level care needs also have additional benefit awards eg premiums and extra disability benefits, but often do not have high additional expenditure. This means that some can therefore afford to pay extra and if they do receive care through the council these extra payments are taken into account.</p>	<p>any reductions in the level of awards.</p>
<p>Gender</p>		<p>Child Benefit and maintenance will continue to be disregarded. This will help to protect lone parents and families. An additional earnings disregard for working families with young children will continue under the new scheme provision and will encourage people with young children to work. Employment support and HELP payments also benefit these groups. Pensioners will be protected and all normal exemptions and discounts will apply. Specific protections for carers, families</p>	<p>Council Tax Reduction provides 100% awards for pensioners, disabled, carers, families with disabled children, but only at 75% for other working age people, of either gender. There are around 6500 people impacted in this group.</p>

		with disabled children, disabled people, war pensioners. Council Tax Reduction discretionary fund will help to mitigate some losses, as will additional financial advice, and employment support provided. Advice and support is given one to one at home. This can be tailored and offered by different gender staff to suit the needs of the individual.	
Gender reassignment		There is no way to identify this group from data held but they will have similar access to financial advice, discretionary funds and employment support. Advice and support is given one to one at home. This can be tailored and offered by different gender staff to suit the needs of the individual.	Will have the same Council Tax Reduction impact as all other groups, affecting only a small proportion of the 28.36% affected caseload. There is no way to identify this group to provide mitigation, but they would be entitled to the same support and financial provision as other groups.
Religion and belief		Advice and support is given one to one at home. This can be tailored and offered by different staff to suit the needs of the individual. Council Tax Reduction DHP can be used to mitigate losses for individuals.	No specific impact in relation to religious groups, but impact will be the same as all other groups. No way to identify applicants through data held by religion to provide specific mitigation, but the same support and financial provision exists for this group as for others.
Sexual orientation (including heterosexual, lesbian, gay, bisexual)		Advice and support is given one to one at home. This can be tailored and offered by different staff to suit the needs of the individual.	Single people are more likely to have low income levels and people living alone are more likely to be adversely affected by

		<p>Council Tax Reduction DHPs are available for individuals in hardship.</p>	<p>any reductions in funding. No way to identify this group to provide specific mitigation but the same support and financial provision exists for this group as others.</p>
<p>Age (children and young people aged 0 – 24, adults aged 25 – 50, younger older people aged 51 – 75/80; older people 81+. The age categories are for illustration only as overriding consideration should be given to needs)</p>		<p>Pensioners will be protected and all normal exemptions and discounts will apply. Specific protections for carers, families with disabled children, disabled people, war pensioners. Additional earnings disregard for working families with children under five, specific protection for pensioners, war pensioners, and under the discretionary scheme for young people under 25 (who have less income) and nursing mothers. Protection for carers, disabled people and families with disabled children. Council Tax discounts including mental health, student and single person discount will still apply. EIS funded post to provide specific support to families. Protections have been put in for all vulnerable groups, and the Council Tax Reduction discretionary scheme is used to fund those who are not protected. Financial and employment support is available for all applicants. Advice and</p>	<p>Non protected groups will all be affected by any reductions to the Council Tax Reduction scheme equivalent to 28.36% of all customers.</p>

		<p>support is given one to one at home. This can be tailored and offered by different staff to suit the needs of the individual. All under 25s have been visited to invite them to claim discretionary awards, to engage with employment mentors, and to provide one to one support including financial advice and support.</p>	
Rural communities		<p>Visiting service benefits rural communities who otherwise struggle to access support. Customers are considered individually and specialist support is offered which considers where they live, including provision of training and associated travel costs, food parcels delivered to the house. Protections have been put in for all vulnerable groups and the Council Tax Reduction discretionary scheme is used to fund those who are not protected. Financial and employment support is available for all applicants. Advice and support is given one to one at home. This can be tailored and offered by different staff to suit the needs of the individual. Some targeting completed of ESA groups in Neston.</p>	<p>Non protected groups will all be affected by any reductions to the Council Tax Reduction scheme equivalent to 28.36% of all customers.</p>

Areas of deprivation		<p>Positive action is taken to identify customers in deprived areas, to proactively offer support and to work with partners across the area to ensure coverage across the area. Protections have been put in for all vulnerable groups, and the Council Tax Reduction discretionary scheme is used to fund those who are not protected. Financial and employment support is available for all applicants. Advice and support is given one to one at home. This can be tailored and offered by different staff to suit the needs of the individual.</p> <p>Some proactive support</p> <ul style="list-style-type: none"> <li>• Blacon project</li> <li>• Under 25s</li> <li>• Grange project</li> <li>• Neston ESA project</li> <li>• Helping Hands</li> </ul>	<p>Non protected groups will all be affected by any reductions to the Council Tax Reduction scheme equivalent to 28.36% of all customers. Some targeted work is done in areas of deprivation to get people into work, reduce debts and invite discretionary award claims.</p>
Human rights	No impact upon Human Rights.		
Health and wellbeing (consider both the wider determinants of health such as education, housing, employment, environment, crime and transport, as well as the possible impacts on lifestyles and the effect there may be on health and care services)		<p>Protections have been put in for all vulnerable groups and the Council Tax Reduction discretionary scheme is used to fund those who are not protected. Financial and employment support is available for all</p>	<p>28.36% of recipients of the scheme pay 25% contribution towards their Council Tax.</p>

		<p>applicants. Advice and support is given one to one at home. This can be tailored and offered by different staff to suit the needs of the individual.</p> <p>The Council Tax Reduction DHP scheme is available for individuals in hardship.</p> <p>Employment mentors support people into work, a housing specialist and debt adviser provide support and discretionary funds and one to one support is available for the improved wellbeing of customers.</p>	
Procurement/partnership (if project due to be carried out by contractors/partners etc, identify steps taken to ensure equality compliance)	N/A	N/A	N/A

**Evidence:**

Previous equality impact assessment completed 2012 along with 'Addressing Vulnerability' document, available on request.

**Action plan:**

Actions required	Key activity	Priority	Outcomes required	Officer responsible	Review date
Consider reintroducing diversity monitoring	Evaluate potential benefits against additional costs of gathering data	Medium	Full understanding of impact on different customers	Susan Taylor	January 2017
Review scheme annually	Ensure scheme is operating as intended	High	No significant adverse impacts on particular	Susan Taylor	January 2017



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<b>Sign off</b>	
Lead officer:	Susan Taylor
Approved by Head of Service:	
<b>Moderation and/or Scrutiny</b>	
Date:	Portfolio Equality Group 28 January 2016
<b>Date analysis to be reviewed based on rating</b> (high impact – review in one year, medium impact - review in two years, low impact in three years)	January 2019