

Equality impact assessments – for services, policies and projects

What is an equality impact assessment?

An equality impact assessment is an important part of our commitment to improving equality practice. The form will help us find out what impact or consequences our functions, policies, procedures and projects have on our citizens, employees and potential employees.

By undertaking an impact assessment, we are able to:

- Take into account the needs, experiences and circumstances of those groups of people who use (or don't / can't use) our services.
- Identify any inequalities people may experience.
- Think about the other ways in which we can deliver our services which will not lead to inequalities.
- Develop better policy-making, procedures and services.

Impact assessment are required by law; The Race Relations Amendment Act, The Disability Discrimination Act and the amended Sex Discrimination Act all require local authorities to assess the impact of their functions, policies, projects and services, or the likely impact of any that are proposed, on equality.

However, our view is that we should be using the results of impact assessment to improve service delivery so that we become more accountable to the people that we serve.

Background

Name of service / policy / project and date	Revenues and Benefits. The service is introducing a new Council Tax Support scheme from 1 April 2019. The scheme differs significantly to the existing scheme and as a result will have a financial impact on certain customers who receive support.
Lead officer	Jayne Gilpin, Head of Revenues and Benefits
Other people involved in completing this form	David Wyatt, Deputy Revenues and Benefits Manager

Step 1 - About the service / policy / project

What is the aim of the service / policy / project and what outcomes is it contributing to

Council tax support is provided to around 6,000 households in Cheltenham at an annual cost of just under £6m. This includes working and pension age claimants. Approximately 60% of these households are of working age. The cost of the council tax support scheme is met by this council and the precepting authorities who are the county council and the police. The share of the cost is the same as the share of the council tax.

Prior to April 2013, council tax payers on a low income could apply for council tax benefit to help pay their Council Tax. Under this national scheme and in accordance with the regulations, council tax payers could receive benefit of up to 100% of their council tax liability. The Council then received full funding from the government for all council tax benefit awards made.

From April 2013, Councils became responsible for designing their own local council tax support (CTS) scheme for working age people only. The Government also reduced the funding given to Councils to pay for the scheme. Cheltenham Borough Council introduced its local council tax support scheme in April 2013 which more or less replicated the council tax benefit scheme. Council tax support for pensioners was not localised and continues to be provided for by a national scheme.

Each year the Council has to decide whether to make changes to the administration of its council tax support scheme for working age applicants in the borough. This year we have consulted on changes that could be made to the scheme from 1 April 2019. As previously mentioned, the Council, and precepting authorities are facing funding cuts year on year. We also need to modernise and make changes to the current scheme so that it works together with the changes that are being made at a national level with the introduction of Universal Credit. People who have made the transition to Universal Credit have their entitlement to this recalculated each month, taking into account any fluctuations in income. As Universal Credit is income for the purposes of council tax support, a change also has to be made to the person's council tax support. This then results in revised changes to council tax instalments every month which can make budgeting very difficult for those customers.

Cheltenham became a full Universal Credit area in January 2018 and as more people claim Universal Credit or transfer to it, the need to revise the council tax support scheme and simplify the administration, make the claiming process easier and simpler becomes more pressing.

The aim of the service is to revise the council tax support scheme from 1 April 2019 by introducing a banded income scheme. The calculation of council tax support will change significantly and the qualifying conditions are also being revised which will lead to some customers receiving either less support or none at all. The outcome will be that the council tax support scheme will be easier to administer and reduce the expenditure of the scheme for working age customers.



Who are the primary customers of the service / policy / project and how do they / will they benefit	<p>It is important to note that any proposed changes to the council tax support will not affect pensioners. These people are protected and their council tax support will continue to be awarded on the basis of the scheme prescribed by Central Government.</p> <p>The changes will apply to working age people only who currently receive council tax support or apply in the future for help to have their council tax discounted. There will be no protection for working age people and the new scheme will apply without exception from 1 April 2019.</p> <p>The working age customers who continue to require support or who claim council tax support in the future will provide evidence of their income and capital and the people living in their household. The level of income a person is determined to have will be derived from detailed scheme rules. Once the level of income has been derived, the band in which this income level falls will decide what level of support can be provided. There will be five income bands and the support provided will be either 20%, 40%, 60%, 80% or 100% of the charge.</p> <p>The amount of council support awarded is paid direct to the council tax account as a discount and the person then pays the reduced amount by instalments.</p>
How and where is the service / policy / project implemented	<p>The Revenues and Benefits service, based at the Municipal Offices provides the service to customers and the revised council tax support scheme will be implemented from there.</p>
What potential barriers might already exist to achieving these outcomes	<p>A draft council tax support scheme must be written, taking into account views from the public consultation, the views of the Cabinet Member for Finance and the financial forecasting that has been undertaken. Forecasting, utilising software provided by Civica Open Revenues, has been used to model a proposed scheme, identifying those who will lose from a revised scheme.</p> <p>The proposed scheme will be submitted to the November Cabinet for consideration. Subject to agreement, the scheme will be published in draft on the Council's web site and further comments invited. The final report and proposed scheme will be presented at Full Council in December 2018.</p>

Step 2 – What do you know already about your existing / potential customers



What existing information and data do you have about your existing / potential customers e.g. Statistics, customer feedback, performance information

Every applicant making a claim for council tax support provides the following personal information:

- the date of birth, sex and nationality of each person in the household
- the income of each person in the household, including non dependants (for example grown up children)
- the capital of each person in the household
- whether any person has a disability
- whether the person is in a same sex relationship

The information obtained from the customer is not for statistical purposes. The information is obtained only to be able to determine a council tax support entitlement. No data is held on the system relating to:

- sexual orientation
- ethnicity and/or race
- religion or belief

Information may be held, subject to the customer volunteering it on the following:

- pregnancy and/or maternity/paternity
- gender reassignment

What does it tell you about who uses your service / policy and those that don't?

People are accessing the service as they do not have enough household income to pay their council tax. The reason for claiming assistance is purely financial. There are no other advantages. It tells us that those who do not claim assistance and pay their council tax from their household income do not require the same level of financial support as those that do.

The information and data held tells us the following information:

- the age of the customer and others in the household
- the number of men and women claiming council tax support
- the number of customers who have responsibility for a child or children
- the number of people in the household
- whether there are any disabilities
- the household income
- whether any capital is held



<p>What have you learnt about real barriers to your service from any consultation with customers and any stakeholder groups?</p>	<p>No adverse feedback has been provided from consultation with customers and stakeholder groups.</p> <p>The service is made widely available to ensure that all members of the community can access it. Application forms are available and can be emailed or posted to customers. The application form is also available to be downloaded on line. A visiting service is provided for those customers who are unable to visit the council offices and require assistance with form filling in their homes.</p> <p>There are various other options available in the town centre for people to take advice on claiming council tax support including advice agencies like CCP and CAB.</p> <p>Customers identified as having difficulties in paying their council tax are also invited to make claims for council tax support. This is built into the council tax recovery processes and is a preferred option to taking enforcement action.</p>
<p>If not, who do you have plans to consult with about the service / policy / project?</p>	<p>Not applicable.</p>

Step 3 - Assessing Impact

How does your service / policy / project impact on different groups in the community?

Group	What are you already doing to benefit this group	What are you doing that might disadvantage this group	What could you do differently to benefit this group	No impact on this group
Ethnicity / Race	No specific benefits to this group	No specific disadvantages to this group	There is no requirement to do things differently to benefit this group	No specific impact identified
Sex	No specific benefits to this group	No specific disadvantages to this group	There is no requirement to do things differently to benefit this group	No specific impact identified
Gender Reassignment	No specific benefits to this group	No specific disadvantages to this group	There is no requirement to do things differently to benefit this group	No specific impact identified
Age	Council tax support is awarded to any age group (over 18) if their financial position warrants help. This includes people of working age and pension age	The local council tax support scheme only applies to those customers of working age. Therefore this group of people aged 18 to 67 will be directly impacted upon	The council tax support scheme could remain unchanged but this is an unlikely option. Support will be made available to customers affected	There will be an impact on some customers due to their financial position and the household income they have
Disability	Council tax support currently assists people with disabilities. Certain disabilities attract prescribed allowances and premiums in the calculation of the support which are advantageous to customers	The scheme is being revised so that allowances and premiums are no longer applicable in the calculation. This in itself may disadvantage some customers.	Consideration is being given to protect certain groups including those with disabilities and those who have disabled children. Customers who receive Employment and Support Allowance IR (ESA) are likely to continue to receive the maximum 100% support and those customers with disabled	There may be some impact on a few customers due to their financial position and the household income they have, but the impact is being moderated by introducing enhancements to the scheme for



			children will have additional income disregards which will be advantageous to the amount of support payable	these customers. The customers with disabilities that are affected will be those who have additional income, for example, a partner with earnings
Religion or belief	No specific benefits to this group	No specific disadvantages to this group	There is no requirement to do things differently to benefit this group	No specific impact identified
Sexual orientation	No specific benefits to this group	No specific disadvantages to this group	There is no requirement to do things differently to benefit this group	No specific impact identified
Marriage and Civil Partnership	No specific benefits to this group	No specific disadvantages to this group	There is no requirement to do things differently to benefit this group	No specific impact identified
Pregnancy & Maternity	No specific benefits to this group	No specific disadvantages to this group	There is no requirement to do things differently to benefit this group	There will be an impact on some customers due to their financial position and the household income they have
Other socially excluded groups or communities	No specific benefits to these groups or communities	No specific disadvantages to these groups or communities	There is no requirement to do things differently to benefit these groups	No specific impact identified



Step 4 - what are the differences

Are any groups affected in different ways to others as a result of the service / policy / project?

Yes. Councils became responsible for designing their own local council tax support scheme for working age people only. The Government also reduced the funding given to Councils to pay for the scheme. Cheltenham Borough Council introduced its local council tax support scheme in April 2013 which more or less replicated the council tax benefit scheme. Council tax support for pensioners was not localised and continues to be provided for by a national scheme.

As a result of this people of working age are affected by a local council tax support scheme. The Government produced its own Equality Impact Assessment in 2012 prior to the introduction of localised support being introduced.

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/8464/2063707.pdf

In localising support for council tax, the Government believes that local schemes should provide support for the most vulnerable, including vulnerable pensioners. The Government has concluded that support for vulnerable pensioners should be delivered through a national framework of criteria and allowances. Local authorities already have clearly defined responsibilities in relation to, and awareness of, the most vulnerable groups and individuals other than pensioners in their areas. This includes, for example, through their responsibilities under:

- The Child Poverty Act 2010, which imposes a duty on local authorities to have regard to and address child poverty and their partners, to reduce and mitigate the effects of child poverty in their local areas;
- The Disabled Persons (Services, Consultation and Representation) Act 1986, and Chronically Sick and Disabled Persons Act 1970, which include a range of duties relating to the welfare needs of disabled people;
- The Housing Act 1996, which gives local authorities a duty to prevent homelessness with special regard to vulnerable groups.

Does your service / policy / project either directly or indirectly discriminate?

Yes (?). The council tax support scheme will directly discriminate against people of working age. However the Government's view is that by giving local authorities a significant degree of control over how a reduction in expenditure is achieved, allowing councils to balance local priorities and their own financial circumstances. Reducing the costs of support for council tax is a contribution to the Government's vital programme of deficit reduction. Giving local authorities a financial stake in the provision of support for council tax and so a greater stake in the economic future of their local area, so supporting the Government's wider agenda to enable stronger, balanced economic growth across the country. This reform creates stronger incentives for councils to get people back into work and so support the positive work incentives that are being introduced through the Government's implementation of Universal Credit.

<p>If yes, what can be done to improve this?</p>	<p>The council tax support scheme forecasting has identified that protection can be given to the most vulnerable working age people in the borough. It is proposed in the draft scheme that those customers who receive “passport” benefits including Job Seeker’s Allowance, Income Support and Employment and Support Allowance will continue to receive up to 100% support ensuring that they continue to pay no (or very little) council tax.</p>
<p>Are there any other ways in which the service / project can help support priority communities in Cheltenham?</p>	<p>Yes. The proposed draft scheme has been designed to protect where possible and provide greater financial assistance to priority communities. However due to the costs associated with the council tax support scheme having to be reduced some customers will inevitably see a reduction in the value of support provided from 1 April 2019.</p> <p>The banded income scheme has been designed with the following elements to ensure that within the scheme certain priority communities face less of an impact:</p> <ul style="list-style-type: none"> • child benefit and maintenance payments made in respect of children are wholly disregarded • a weekly disregard of up to £175 (for one child) or £300 (two children or more) will apply to customers who pay child care and who fit the qualifying conditions • an additional £65 weekly disregard will apply for each disabled child living in the household • an earnings disregard of £10 per week will apply to those customers who fit the qualifying conditions • Attendance Allowance, Personal Independence Payments, Disability Living Allowance and War Pensions will be wholly disregarded • customers who receive Job Seeker’s Allowance, Income Support and Employment and Support Allowance will continue to receive up to 100% support ensuring that they continue to pay no (or very little) council tax

Step 5 – taking things forward

<p>What are the key actions to be carried out and how will they be resourced and monitored?</p>	<p>A forecasting tool is being used which has been provided by Civica, the software provider for Open Revenues. The forecasting tool allows modelling of different schemes to be carried out and developed to suit the needs of the customers and the Council. The modelling carried out enables the Council to establish any financial winners and losers and the extent of these. The number of winners needs to be mitigated to as few as possible as this has a direct impact upon the numbers of people losing from the new scheme.</p> <p>Once the modelling is complete a draft scheme will be devised which will encompass the views of the people who completed the on line consultation survey and the political steer. The scheme will be presented to Cabinet in November 2018 with a recommendation that it is adopted from 1 April 2019 as the Council’s preferred council tax support scheme. The draft scheme, subject to Cabinet approval will be published on line inviting further comments from the public. The final scheme will then be presented to Full Council in December 2018 seeking Council approval.</p>
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	<p>The software, to enable the calculation of a banded income council tax support scheme, will be purchased and tested thoroughly in the lead up to annual billing 2019. The software mirrors the forecasting tool software and the parameters enabling the calculation of council tax support are the same. The software will be purchased from existing budgets.</p> <p>Work will be undertaken to identify customers who will no longer qualify or who will see a reduction in their council tax support entitlement from 1 April 2019. These customers will be written to explaining that they will no longer receive the amount of support that they have been used to. They will be advised that they can spread their council tax payments over twelve months instead of the statutory ten, if they are not already doing so. They will be advised to take steps to review their household budgets from April 2019 to ensure that they have the funds available to pay their increased council tax instalments. Furthermore they will be encouraged to seek help and advice if they begin to struggle meeting their new monthly council tax instalments from April 2019.</p>
<p>Who will play a role in the decision-making process?</p>	<p>The Head of Revenues and Benefits and the Deputy Revenues and Benefits Manager will devise the draft scheme to be presented to the elected Members of the Council.</p> <p>The decision to implement the new scheme and on what basis will be taken by the elected Members at the Full Council meeting scheduled for December 2018.</p>
<p>What are your / the project's learning and development needs?</p>	<p>The learning and development needs relate to the new banded scheme software and staff training. The calculation of council tax support will be a departure from what Revenues and Benefits staff have been used to administering. Full training will be provided to Revenues and Benefits staff ahead of the annual billing exercise in March 2019.</p>
<p>How will you capture these actions in your service / project planning?</p>	<p>A change to the council tax support scheme is the single most important project that the Revenues and Benefits Service will complete during 2018-19. The scheme is high profile and is likely to attract adverse publicity from those opposing the change.</p> <p>The actions necessary for the project to be a success and the project planning will be overseen by the Head of Revenues and Benefits and the Deputy Revenues and Benefits Manager.</p>