



# Equality Impact Assessments

## Full Impact Assessment Form

### 1. What is the service area(s) and who is the lead officer?

Service Area: Resources  
Executive Director: Dave Thomason  
Service Manager: Jo Stanton, Revenues and Benefits Manager

This policy has been drawn up to include all council tax discretionary reliefs along with further information and appeal rights.

Applications for relief are becoming more common as changes are made and reliefs are introduced, including Council Tax Support Discretionary Hardship Payments (CTS DHPs) and flooding reliefs.

### 2. What change are you proposing?

The change is the introduction of a new policy combining all council tax discretionary reliefs into one document for agreement by Members. The reliefs are:

- A hardship relief for people affected by the changes to the council tax discounts for second homes and long term empty properties
- Relief for properties affected by flooding in December 2013
- Hardship Payments for those in receipt of CTS who cannot afford to pay their remaining council tax bill
- Any other applications for discretionary relief

These discretionary discounts must be agreed by full Council

The impacts arise from the CTS Hardship Payments policy at Section 3.

### 3. How will this change help the council achieve its corporate business plan objectives (and therefore your Directorate/service objectives)?

The Council should have in place a procedure for claiming council tax discretionary reliefs under s13a Local Government Finance Act 1992. The policy should detail the procedure for applications and the customer's appeal rights if they disagree with a decision.

This policy brings together all the different reliefs available into one document for agreement by Members. It provides clarity for both customers and officers.

#### **4. What is your evidence of need for change?**

The other two specific discretionary reliefs at Sections 1 and 2 have already been agreed by Members. The power to award discretionary council tax relief in any circumstances has existed since 2004 but has been little used.

A budget has already been agreed for CTS DHPs and the policy needs to be formally adopted by Members as a council tax discretionary relief as in Section 3.

The changes to CTS from 1/4/2014 mean people now get less help with their council tax costs. Demand has increased and a formal policy clarifies the procedure for claiming help. We have already seen demand increase from no applications for help in 2013/14, to 88 successful applications so far in 2014/2015.

#### **5. How will this change deliver improved value for money and/or release efficiency savings?**

The policy will safeguard vulnerable customers on low incomes and also provide help for those affected by specific adverse circumstances (such as flooding).

The policy ensures the Council has the correct procedures and agreements in place and provides transparency for customers.

#### **6. What geographical area does this proposal cover?**

This policy covers the whole Borough

## 7. What is the impact of your proposal?

- What outputs will be achieved as a result?
  - Vulnerable customers will be given financial help towards their council tax costs
- What will change?
  - CTS DHPs were previously awarded under benefits legislation. As CTS is now a Council Tax discount the policy for claiming and awarding reliefs now falls under council tax legislation and needs to be included in the council tax discretionary relief policy
- How will service users experience the change?
  - There will be clarity over how to claim and the conditions for receiving help. The actual relief and the procedure have not changed from when it was considered under benefits legislation

## 8. What data have you used to support your assessment of the impact of your proposal?

Recent case law has highlighted that it is good practice to have a formal CTS DHP policy agreed by members.

The number of CTS DHPs is monitored monthly. There were no applications in 2013/2014 but since the CTS scheme has changed on 01/04/2014 and the amount of help given to customers has been reduced, there has been an increase in applications. So far 88 awards of CTS DHP have been made in 2014/2015

## 9. What consultation has been undertaken/will need to be undertaken with stakeholders/ groups directly or indirectly impacted by the proposals and how do you intend to use this information to inform the decision?

Consultation on the full CTS scheme including CTS DHPs is carried out annually. The consultation results form part of the Cabinet Report recommending the final CTS scheme for the coming year

## 10. Are there any implications for other service areas?

No

**11. What impact (either positive or negative) will this change have on different groups of the population?**

- Have you considered the implications on groups with protected characteristics?
  - Disability: Possible Positive and Negative impacts
  - Low Income: Positive Impacts
- For all of these consider issues of:
  - income / financial access: the policy allows those on a low income to claim extra help with their council tax costs thus increasing their income
- How might this change remove some of these barriers (if identified) or prevent barriers being created?
  - The policy will ensure those in the most need can continue to claim financial help
- Can any differences be justified as appropriate or necessary?
  - The policy aims to avoid differences by using the same criteria to judge claims from all applicants
- Protected groups where a positive or negative impact was identified on the pre-screening form:
  - The policy for calculating a CTS DHP uses all of an applicant's income and expenditure. This includes all the benefits they are receiving, including disability benefits. The calculation compares income to all allowable expenditure which will include higher outgoings due to an applicant's disability (for example if they receive Mobility Allowance for a car this will be treated as income, but will be shown on expenses as the cost of owning that car). This creates fairness between all applicants and in some cases is beneficial to those receiving disabilities as their expenses can be significantly higher than the amount they receive in disability benefits.
  - The policy has a positive impact on those on low incomes whose expenses are higher than their income by awarding them extra help towards their council tax costs.

**12. What actions could be taken to mitigate the adverse impacts identified in question 11? Please clearly state if any actions cannot be mitigated.**

See response to Q11

**13. How will you monitor the impact of this change?**

- CTS DHPs are monitored monthly and the number and value of awards are recorded. Both successful and unsuccessful applications are logged.
- Council Tax Collection Rates are also monitored monthly and any variances are investigated.

**14. Other Staff Involved in Assessment (including Corporate Equality Group Representatives), and comments from Equality Work Group Reps**

**Assessment Completed By:** Jo Stanton  
**Job Title:** Revenues and Benefits Manager  
**Date:** 24 June 2014