



Equality Impact Assessment (EIA)

Document control

Title of activity:	Council Tax Support Scheme 2020
Type of activity:	This is a scheme which provides assistance to people on low incomes to help them pay their Council Tax.
Lead officer:	Chris Henry, Head of Council Tax & Benefits, Exchequer & Transactional Services, oneSource
Approved by:	Sarah Bryant, Director of Exchequer & Transactional Services
Date completed:	December 2019
Scheduled date for review:	December 2020

Did you seek advice from the Corporate Policy & Diversity team?	Yes
Does the EIA contain any confidential or exempt information that would prevent you publishing it on the Council's website?	No

1. Equality Impact Assessment Checklist

The Equality Impact Assessment (EIA) is a tool to ensure that your activity meets the needs of individuals and groups that use your service. It also helps the Council to meet its legal obligation under the [Equality Act 2010 and the Public Sector Equality Duty](#).

Please complete the following checklist to determine whether or not you will need to complete an EIA. Please ensure you keep this section for your audit trail. If you have any questions, please contact the Corporate Policy and Diversity Team at diversity@havering.gov.uk

About your activity

1	Title of activity	Council Tax Support Scheme 2020
2	Type of activity	This is a scheme which provides assistance to people on low incomes to help them pay their Council Tax.
3	Scope of activity	<p>The Council Tax Support (CTS) Scheme helps many working age people on low incomes pay their Council Tax bills.</p> <p>While Government funding is insignificant, the Council is committed to maintaining the current 2019 CTS scheme in 2020.</p> <p>The proposed scheme will continue to protect pensioners by law who will get the same level of council tax support as they do now which be up to 100%.</p> <p>Disabled working age applicants can have up to 80% off their Council Tax Bill. Working age applicants can have up to 75% off their Council Tax bill.</p> <p>It is proposed the CTS 2019/20 Scheme remains unchanged for working age and pension age claimants in 2020/21.</p>
4a	Is the activity new or changing?	No
4b	Is the activity likely to have an impact on individuals or groups?	No
5	If you answered yes:	

Completed by:	Chris Henry, Head of Council Tax & Benefits
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Date:

December 2019

2. Equality Impact Assessment

Background:

The Council has a statutory obligation to provide a local Council Tax Support Scheme under the Local Government Act 2012. .

The Council proposes to maintain the Council Tax Support (CTS) Scheme in place since April 2019/20 for 2020/21. The scheme provides assistance to people on low incomes to help them pay their Council Tax.

The 2020 scheme will continue to protect pensioners who will get the same level of Council Tax Support as they do now.

In respect of working age claimants, the 2020 scheme will provide the same level of support as it does now. This can provide up to 100% off their Council Tax bill.

Disabled working age applicants can have up to 80% off their Council Tax Bill. Working age applicants can have up to 75% off their Council Tax bill.

At 31 October 2019, 8,476 working-age claimants and 5,796 pensionable age claimants were in receipt of Council Tax Support.

Support remains in place through the Council Tax Discretionary policy for those who suffer hardship. Support workers and advisors continue to direct customers where appropriate to the online application which is available on the Havering website.

In terms of the number of Council Tax Support Claimants and their household and personal status, the overall total, compared to last year, has reduced from 15,578 to 14,272 (Oct 2019).

<u>Council Tax Support Case Group Descriptions</u>	<u>Count</u>
Elderly - Non-Passported - Carer	125
Elderly - Non-Passported - Child Under 5	0
Elderly - Non-Passported - Enhanced Disability	0
Elderly - Non-Passported - Family Premium	4
Elderly - Non-Passported - Family Premium - 1 Child	4
Elderly - Non-Passported - Family Premium - 2 Child	0
Elderly - Non-Passported - Family Premium - 3 Child	1
Elderly - Non-Passported - Non Dependant	331
Elderly - Non-Passported - Other	1582
Elderly - Non-Passported - Severe Disability	431
Elderly - Non-Passported - War Pensioners	

<u>Council Tax Support Case Group Descriptions</u>	<u>Count</u>
	13
Elderly - Non-Passported - Working	70
Elderly - Passported - Carer	159
Elderly - Passported - Child Under 5	1
Elderly - Passported - Enhanced Disability	0
Elderly - Passported - Family Premium	4
Elderly - Passported - Family Premium - 1 Child	11
Elderly - Passported - Family Premium - 2 Child	3
Elderly - Passported - Family Premium - 3 Child	1
Elderly - Passported - Family Premium - 4 Child	0
Elderly - Passported - Non Dependant	405
Elderly - Passported - Other	1821
Elderly - Passported - Severe Disability	818
Elderly - Passported - Working	12
TOTAL (Elderly) = 5796 (41%)	
Working Age - Non-Passported - Carer	234
Working Age - Non-Passported - Child Under 5	320
Working Age - Non-Passported - Disability	183
Working Age - Non-Passported - Disabled Child Premium	46
Working Age - Non-Passported - Enhanced Disability	217
Working Age - Non-Passported - Family Premium	116
Working Age - Non-Passported - Family Premium - 1 Child	716
Working Age - Non-Passported - Family Premium - 2 Child	512
Working Age - Non-Passported - Family Premium - 3 Child	197
Working Age - Non-Passported - Family Premium - 4 Child	43
Working Age - Non-Passported - Family Premium - 5 and above	5
Working Age - Non-Passported - Lone Parent Child Under 5	619
Working Age - Non-Passported - Non Dependant	44
Working Age - Non-Passported - Other	261
Working Age - Non-Passported - Severe Disability	274
Working Age - Non-Passported - War Pensioners	3
Working Age - Non-Passported - Working	663
Working Age - Passported - Carer	418
Working Age - Passported - Child Under 5	16
Working Age - Passported - Disability	115
Working Age - Passported - Disabled Child Premium	18
Working Age - Passported - Enhanced Disability	994
Working Age - Passported - Family Premium	31
Working Age - Passported - Family Premium - 1 Child	203
Working Age - Passported - Family Premium - 2 Child	88
Working Age - Passported - Family Premium - 3 Child	24
Working Age - Passported - Family Premium - 4 Child	5
Working Age - Passported - Family Premium - 5 and Above	2
Working Age - Passported - Lone Parent Child Under 5	439
Working Age - Passported - Non Dependant	170

<u>Council Tax Support Case Group Descriptions</u>	<u>Count</u>
Working Age - Passported - Other	482
Working Age - Passported - Severe Disability	997
Working Age - Passported - Working	21
TOTAL (Working Age) = 8,476 (59%)	
Grand Total Working Age & Elderly)	14272

Age: Consider the full range of age groups		
<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive		There are no changes proposed to the CTS 2020 Scheme.
Neutral	✓	The impact of this scheme, as compared to the current scheme will remain the same as in the Equality Impact Analysis prepared in July 2018.
Negative		<p>Legislation means that the 2019/20 scheme will continue to protect pensioners by law. Consequently the pension age scheme and the working age scheme have become more disparate overtime.</p> <p>Within the scope of the 2020 scheme, there continues to be a Council Tax Discretionary policy to enable the Council to consider cases of hardship which will help mitigate any negative impacts.</p>
Evidence:		
Sources used:		

Disability: Consider the full range of disabilities; including physical mental, sensory and progressive conditions		
<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive		There are no changes proposed to the CTS 2020 Scheme.
Neutral	✓	The impact of this scheme, as compared to the scheme available in 2019/20, will remain the same as in the Equality Impact Analysis prepared in July 2018. Link to EIA 2019/20
Negative		<p>Within the scope of the 2020 scheme, there continues to be a Council Tax Discretionary policy to enable the Council to consider cases of hardship which will help mitigate any negative impacts.</p> <p>The Recovery Policy also consider sensitively consider vulnerable persons under whom disabled CTS applicants are categorized, in the</p>

		collection of Council Tax.
Evidence:		
Sources used:		

Sex/gender: Consider both men and women		
<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive		<p>There are no changes proposed to the CTS 2020 Scheme.</p> <p>The impact of this scheme, as compared to the scheme available in 2019/20, will remain the same as in the Equality Impact Analysis prepared in July 2018. . Link to EIA 2019/20</p> <p>Within the scope of the 2020 scheme, there continues to be a Council Tax Discretionary policy to enable the Council to consider cases of hardship which will help mitigate any negative impacts.</p>
Neutral	✓	
Negative		
Evidence:		
Sources used:		

Ethnicity/race: Consider the impact on different ethnic groups and nationalities		
<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive		<p>There are no changes proposed to the CTS 2020 Scheme.</p> <p>The impact of this scheme, as compared to the scheme available in 2019/20, will remain the same as in the Equality Impact Analysis prepared in July 2018. . Link to EIA 2019/20</p>
Neutral	✓	
Negative		
Evidence:		
Sources used:		

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Religion/faith: Consider people from different religions or beliefs including those with no religion or belief	
<i>Please tick (✓) the relevant box:</i>	Overall impact:
Positive	There are no changes proposed to the CTS 2020 Scheme.
Neutral	The impact of this scheme, as compared to the scheme available in 2019/20, will remain the same as in the Equality Impact Analysis prepared in July 2018. . Link to EIA 2019/20
Negative	
Evidence:	
Sources used:	

Sexual orientation: Consider people who are heterosexual, lesbian, gay or bisexual	
<i>Please tick (✓) the relevant box:</i>	Overall impact:
Positive	There are no changes proposed to the CTS 2020 Scheme.
Neutral	The impact of this scheme, as compared to the scheme available in 2019/20, will remain the same as in the Equality Impact Analysis prepared in July 2018. . Link to EIA 2019/20
Negative	
Evidence:	
Sources used:	

Gender reassignment: Consider people who are seeking, undergoing or have received gender reassignment surgery, as well as people whose gender identity is different from their gender at birth	
<i>Please tick (✓) the relevant box:</i>	Overall impact:
Positive	There are no changes proposed to the CTS 2020 Scheme.
Neutral	The impact of this scheme, as compared to the scheme available in 2019/20, will remain the same as in the Equality Impact Analysis prepared in July 2018. . Link to EIA 2019/20
Negative	
Evidence:	

Sources used:

Marriage/civil partnership: Consider people in a marriage or civil partnership	
<i>Please tick (✓) the relevant box:</i>	
Positive	Overall impact: There are no changes proposed to the CTS 2020 Scheme. The impact of this scheme, as compared to the scheme available in 2019/20, will remain the same as in the Equality Impact Analysis prepared in July 2018. . Link to EIA 2019/20
Neutral	
Negative	
Evidence:	
Sources used:	

Pregnancy, maternity and paternity: Consider those who are pregnant and those who are undertaking maternity or paternity leave	
<i>Please tick (✓) the relevant box:</i>	
Positive	Overall impact: There are no changes proposed to the CTS 2020 Scheme. The impact of this scheme, as compared to the scheme available in 2019/20, will remain the same as in the Equality Impact Analysis prepared in July 2018. . Link to EIA 2019/20 The Recovery Policy also consider sensitively consider vulnerable persons under whom disabled CTS applicants are categorized, in the collection of Council Tax.
Neutral	
Negative	
Evidence:	
Sources used:	

Socio-economic status: Consider those who are from low income or financially excluded backgrounds	
<i>Please tick (✓) the relevant box:</i>	
Positive	Overall impact: There are no changes proposed to the CTS 2020 Scheme. The impact of this scheme, as compared to the scheme available in 2019/20, will remain the same as in the Equality Impact Analysis
Neutral	

Negative		prepared in July 2018.. Link to EIA 2019/20
Evidence:		
Sources used:		

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Action Plan

In this section you should list the specific actions that set out how you will address any negative equality impacts you have identified in this assessment.

Protected characteristic	Identified negative impact	Action taken to mitigate impact*	Outcomes and monitoring	Timescale	Lead officer
All	✓	<p>Monitor implication of change in Council Tax Support.</p> <p>Opportunities with the Ctax Support Scheme to challenge amount of benefit through internal/external</p>	<p>We will monitor the impact of the continuing scheme and take-up of hardship funds as part of our performance and quality checking systems. The performance data collated, including satisfaction surveys and community profile monitoring will form part of regular reporting arrangements to senior management and members.</p> <p>Citizens' Advice Bureau commissioned to assist provides debt counselling and advice.</p>	December 2020	Debbie Wheatley

Protected characteristic	Identified negative impact	Action taken to mitigate impact*	Outcomes and monitoring	Timescale	Lead officer
		<p>review procedures to maximize support.</p> <p>Availability of the Emergency Assistance Scheme in LB Havering delivered by DABD</p>	<p>Applications monitored & awards recorded by Disability Association of Barking & Dagenham (DABD)</p>	December 2020	Debbie Wheatley
All	✓	The Council Tax Discretionary Policy	<p>The policy is available on the Internet for any claimant struggling to pay their Council Tax. 58 applications were received & awarded in 2018/19. The majority being from Havering care leavers.</p> <p>The Discretionary Policy is promoted by several internal departments and external organizations who engage with vulnerable residents.</p>	December 2020	Chris Henry

Protected characteristic	Identified negative impact	Action taken to mitigate impact*	Outcomes and monitoring	Timescale	Lead officer
Disability	✓	<p>International Day of the Disabled Person</p> <p>Ctax Recovery Policy. Individual circumstances taken into account.</p>	<p>This is a practical event planned for International Day of the Disabled Person to engage with and advance the rights and wellbeing of persons with disabilities.</p> <p>The agenda will include public Speakers, open forum discussions and opportunities to develop and contribute local policy.</p>	<p>3 December 2020</p> <p>December 2020</p>	<p>Vernal Scott</p> <p>Chris Henry</p>
Age	✓	Referral to Havering Works to assist careers advice & getting back into employment	Positive outcomes recorded by Havering Works	Ongoing through life of the project	Debbie Wheatley
Socio-Economic	✓	Referral to external bodies for income maximization		December 2020	Council Tax & Benefit Services,

Protected characteristic	Identified negative impact	Action taken to mitigate impact*	Outcomes and monitoring	Timescale	Lead officer
		and debt advice eg CAB, Peabody, The Money Advice Service, Stepchange etc			Housing

Review

The EIA will be reviewed on bi-annual basis.