

Equality & Health Impact Assessment (EqHIA)

Document control

Title of activity:	Council Tax Support Scheme 2021
Lead officer:	Chris Henry, Head of Council Tax & Benefits, Exchequer & Transactional Services, oneSource
Approved by:	Sarah Bryant, Director of Exchequer & Transactional Services
Date completed:	03 November 2020
Scheduled date for review:	November 2021

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

1. Equality & Health Impact Assessment Checklist

Please complete the following checklist to determine whether or not you will need to complete an EqHIA and ensure you keep this section for your audit trail. If you have any questions, please contact EqHIA@havering.gov.uk for advice from either the Corporate Diversity or Public Health teams. Please refer to the Guidance in Appendix 1 on how to complete this form.

About your activity

1	Title of activity	Council Tax Support Scheme 2021		
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 2020 CTS scheme in 2021.</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 2020/21 Scheme remains unchanged for working age and pension age claimants in 2021/22.</p>		
4a	Are you changing, introducing a new, or removing a service, policy, strategy or function?	No	If the answer to <u>any</u> of these questions is 'YES', please continue to question 5.	If the answer to <u>all</u> of the questions (4a, 4b & 4c) is 'NO', please go to question 6.
4b	Does this activity have the potential to impact (either positively or negatively) upon people (9 protected characteristics)?	Yes		
4c	Does the activity have the potential to impact (either positively or negatively) upon any factors which determine	No		

	people's health and wellbeing?			
5	If you answered YES:	Please complete the EqHIA in Section 2 of this document. Please see Appendix 1 for Guidance.		

Completed by:	Chris Henry, Head of Council Tax & Benefits
Date:	03 November 2020

2. The EqHIA – How will the strategy, policy, plan, procedure and/or service impact on people?

Background/context:
<p>The Council has a statutory obligation to provide a local Council Tax Support Scheme under the Local Government Act 2012.</p> <p>The Council proposes to maintain the Council Tax Support (CTS) Scheme in place since April 2020/21 for 2021/22. The scheme provides assistance to people on low incomes to help them pay their Council Tax.</p>

Who will be affected by the activity?
<p>The 2021 scheme will continue to protect pensioners who will get the same level of Council Tax Support as they do now. This can provide up to 100% off their Council Tax bill.</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>At 31 October 2020, 8,957 working-age claimants and 5,515 pensionable age claimants were in receipt of Council Tax Support.</p> <p>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.</p> <p>In terms of the number of Council Tax Support Claimants and their household and personal status, the overall total, compared to last year, has increased from 14,272 to 14,472 (Oct 2020).</p>

<u>Council Tax Support Case Group Descriptions</u>	<u>Count</u>
Elderly - Non-Passported - Carer	121
Elderly - Non-Passported - Child Under 5	0
Elderly - Non-Passported - Enhanced Disability	0
Elderly - Non-Passported - Family Premium	0
Elderly - Non-Passported - Family Premium - 1 Child	2
Elderly - Non-Passported - Family Premium - 2 Child	1
Elderly - Non-Passported - Family Premium - 3 Child	0
Elderly - Non-Passported - Non Dependant	317
Elderly - Non-Passported - Other	1502
Elderly - Non-Passported - Severe Disability	415
	11
Elderly - Non-Passported - War Pensioners	
Elderly - Non-Passported - Working	55
Elderly - Passported - Carer	152
Elderly - Passported - Child Under 5	1
Elderly - Passported - Enhanced Disability	0
Elderly - Passported - Family Premium	4
Elderly - Passported - Family Premium - 1 Child	8
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	389
Elderly - Passported – Other	1699
Elderly - Passported - Severe Disability	821
Elderly - Passported Working	13
TOTAL (Elderly) = 5515 (38%)	
Working Age - Non-Passported - Carer	359
Working Age-Non-Passported – Care Leavers	60
Working Age - Non-Passported - Child Under 5	323
Working Age - Non-Passported - Disability	292
Working Age - Non-Passported - Disabled Child	
Premium	50
Working Age - Non-Passported - Enhanced Disability	251
Working Age - Non-Passported - Family Premium	142
Working Age - Non-Passported - Family Premium - 1 Child	782
Working Age - Non-Passported - Family Premium - 2 Child	558
Working Age - Non-Passported - Family Premium - 3 Child	191
Working Age - Non-Passported - Family Premium - 4 Child	37
Working Age - Non-Passported - Family Premium - 5 and above	2

Working Age - Non-Passported - Lone Parent Child Under 5	738
Working Age - Non-Passported - Non Dependant	183
Working Age - Non-Passported - Other	707
Working Age - Non-Passported - Severe Disability	358
Working Age - Non-Passported - War Pensioners	4
Working Age - Non-Passported - Working	471
Working Age - Passported - Carer	365
Working Age- Passported- Care Leavers	9
Working Age - Passported - Child Under 5	8
Working Age - Passported - Disability	95
Working Age - Passported - Disabled Child Premium	8
Working Age - Passported - Enhanced Disability	936
Working Age - Passported - Family Premium	22
Working Age - Passported - Family Premium - 1 Child	152
Working Age - Passported - Family Premium - 2 Child	57
Working Age - Passported - Family Premium - 3 Child	17
Working Age - Passported - Family Premium - 4 Child	3
Working Age - Passported - Family Premium - 5 and Above	1
Working Age - Passported - Lone Parent Child Under 5	274
Working Age - Passported - Non Dependant	130
Working Age - Passported - Other	339
Working Age - Passported - Severe Disability	1024
Working Age - Passported - Working	9
TOTAL (Working Age) = 8,957 (62%)	
Grand Total Working Age & Elderly	14472

**Expand box as required*

Protected Characteristic - Age: Consider the full range of age groups	
<i>Please tick (✓) the relevant box:</i>	Overall impact: There are no changes proposed to the CTS 2021 Scheme.
Positive	The impact of this scheme, as compared to the current scheme will remain the same as in the Equality Impact Analysis prepared in Dec 2019. Legislation means that the 2021/22 scheme will continue to protect pensioners by law. Consequently the pension age scheme and the working age scheme have become more disparate overtime. Within the scope of the 2021 scheme, there continues to be a Council Tax Discretionary policy to enable the Council to consider cases of
Neutral	
Negative	

	<p>hardship which will help mitigate any negative impacts.</p> <p>Pension age claimants on low incomes can receive up to 100% CTS.</p> <p>At present approximately 62% of Council Tax Support claimants are working age and 38% are pension age. For comparison, the working age population (18-64 years) in Havering is 76% and the pension age population is 24%.</p> <p>The application for Council Tax Support is an online form which allows for a third party such as a family member, friend or a voluntary organization to assist any person of pension age requiring assistance. A range of information and advice is also available on the Council Tax web pages.</p> <p>A full range of online services are available including a Text relay service: 18001 01708 434343. Customers can contact the council in person at the Public Advice & Service Centre or by telephone to the dedicated Call Centre. Customer Services staff are able to advise and assist. Outside organisations such as Peabody, CAB and Age UK are widely promoted to provide assistance to the elderly population.</p>
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Evidence:
Havering Customer Services
Peabody
CAB
Age UK

Sources used:
Council Tax Support caseload data as above

Protected Characteristic - Disability: Consider the full range of disabilities; including physical mental, sensory and progressive conditions	
<i>Please tick (✓) the relevant box:</i>	Overall impact:
Positive	<input type="checkbox"/> There are no changes proposed to the CTS 2021 Scheme.
Neutral	<input checked="" type="checkbox"/> The impact of this scheme, as compared to the scheme available in 2020/21, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Negative	<input type="checkbox"/>

Within the scope of the 2021 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.

The Recovery Policy also sensitively considers vulnerable persons under whom disabled CTS applicants are categorized, in the collection of Council Tax.

In terms of Council Tax Support, disabled claimants are defined as people who have a disability income that entitles them to one of the following premiums: disability, severe disability, enhanced disability, disabled child and/or carer when calculating their benefit. These premiums raise the amount the household need to live on and so can increase the amount of CTS.

Approximately 23% of working age Council Tax Support claimants meet the above definition compared with 21% of the over all working age population of Havering.

It is known Disabled people are historically disadvantaged and face greater barriers when accessing (information about) services, therefore disabled households are considered to be more vulnerable than other households. Disabled people who are unable to work receive higher levels of state benefits and while based on the proposals they will be subject to pay 20% of their Council Tax, disabled working age claimants are likely to have a higher income than other unemployed, working age claimants whose council tax support will also be reduced.

Council Tax Support hardship payments can also assist disabled people with their Council Tax.

A full range of online services are available and a Text relay service exists: 18001 01708 434343. Customers can contact the council in person at the Public Advice and Service Centre or by telephone to the dedicated service Call Centre. Details of AccessAble are available on the council's website. Customer Services staff are able to advise and assist, as can Havering's Community Learning Disability Team (CLDT) which assists adults with a learning disability and their carers.

The Language Shop also exists providing the following services:

- Proofing and editing of translated documents;
- Reproduction of print material in large print;
- Reproduction of print material in Braille;
- Audio and transcription services;
- Subtitling;
- Reproduction of information in "Easy Read" (simplifying information using pictures and plain English);
- Certification and authenticity checks of documents
- Other outside organisations such as Peabody, CAB and Age UK are widely promoted to provide assistance customers with disabilities

Evidence:		
<p>Havering Customer Services Peabody CAB Age UK The Corporate Translation & Interpreting Policy The Language Shop</p>		
Sources used:		
<p>Council Tax Support caseload data</p>		

Protected Characteristic - Sex/gender: Consider both men and women		
<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive	<input type="checkbox"/>	There are no changes proposed to the CTS 2021 Scheme.
Neutral	<input checked="" type="checkbox"/>	The impact of this scheme, as compared to the scheme available in 2020/21, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Negative	<input type="checkbox"/>	Within the scope of the 2021 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
Evidence:		
Sources used:		

Protected Characteristic - Ethnicity/race: Consider the impact on different ethnic groups and nationalities

<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive		There are no changes proposed to the CTS 2021 Scheme.
Neutral	✓	The impact of this scheme, as compared to the scheme available in 2020/21, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Negative		<p>Providing comprehensive translation and interpretation services is becoming increasingly important in light of the significant demographic changes occurring across the Borough. Havering’s non-English speaking population has grown steadily. It is estimated that the percentage of adults is greater than 10% (last Census only recording if English as main language in a household)</p> <p>Interpretation, translation or alternative formats can be obtained from organisations such as The Language Shop which includes:</p> <ul style="list-style-type: none"> Face to face interpreting (Spoken Language Interpreting, this can be simultaneous or consecutive); Telephone interpreting (connecting to a spoken language interpreter over the telephone); Multilingual telephone information service; Translation (to have written documents translated from the source language to the target language):

Evidence:
 The Corporate Translation and Interpreting Policy
 The Language Shop

- According to the GLA 2012 Round Strategic Housing Land Availability Assessment (SHLAA) ethnic group projection, which is the most up-to-date data on ethnicity, ethnic groups represent 14.3% of the Borough population. It should be noted, however, that the GLA define ethnic groups (BAME) differently to the ONS (BME). The GLA's BAME category does not include the 'White Other' Group. Instead the 'White Other' group is included in the 'White' category.

Table 6: Ethnic group projections

2014 (projection)	Number	Percentage of population (%)
All Ethnicities	246,269	100.00
White	211,126	85.7
Black Caribbean	3,335	1.4
Black African	9,485	3.9
Black Other	4,524	1.8
Indian	5,813	2.4
Pakistani	1,820	0.7
Bangladeshi	1,205	0.5
Chinese	1,662	0.7
Other Asian	4,467	1.8
Other	2,833	1.2
BAME	35,144	14.3

(Source: 2012 Round SHLAA ethnic group projection - final, Greater London Authority)

- GLA Intelligence also reports on BAME population projections from 2001 to 2041, across 5-year intervals. As illustrated on the below graph, (Graph 1) Havering's BAME population is projected to steadily increase from the current 14.3% to approximately 21% in 2041. For comparison, the BAME population for Greater London is projected to reach 50% by 2038, which also coincides with a steady decline of the White population.

Sources used:

Demographic, Diversity and Socio-economic Profile of Havering's Population March 2017
Havering Data Intelligence Hub

**Expand box as required*

Protected Characteristic - Religion/faith: Consider people from different religions or beliefs including those with no religion or belief

Please tick (✓) the relevant box:

Positive

Neutral

Negative

Overall impact:

There are no changes proposed to the CTS 2021 Scheme.

The impact of this scheme, as compared to the scheme available in 2020/21, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. <https://www.havering.gov.uk/ctaxeia2020>

Providing comprehensive translation and interpretation services is

		<p>becoming increasingly important in light of the significant demographic changes occurring across the Borough. Havering’s non-English speaking population has grown steadily. It is estimated that the percentage of adults is greater than 10% (last Census only recording if English as main language in a household) Interpretation, translation or alternative formats can be obtained from organisations such as The Language Shop which includes:</p> <ul style="list-style-type: none"> – Face to face interpreting (Spoken Language Interpreting, this can be simultaneous or consecutive); – Telephone interpreting (connecting to a spoken language interpreter over the telephone); – Multilingual telephone information service; <ul style="list-style-type: none"> ○ Translation (to have written documents translated from the source language to the target language) ○ Reproduction of information in “Easy Read” (simplifying information using pictures and plain English);
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Evidence:

The Corporate Translation and Interpreting Policy
The Language Shop

Sources used:
ONS Sources

Protected Characteristic - Sexual orientation: Consider people who are heterosexual, lesbian, gay or bisexual

<i>Please tick (✓) the relevant box:</i>		Overall impact: There are no changes proposed to the CTS 2021 Scheme. The impact of this scheme, as compared to the scheme available in 2020/21, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Positive	<input type="checkbox"/>	
Neutral	<input type="checkbox"/>	
Negative	<input type="checkbox"/>	

Evidence:		
<i>*Expand box as required</i>		
Sources used:		
<i>*Expand box as required</i>		

Protected Characteristic - 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 2021 Scheme. The impact of this scheme, as compared to the scheme available in 2020/21, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.haverling.gov.uk/ctaxeia2020 There is no information available to make an assessment on the impact of the proposals on this protected characteristic Name changes are actioned through UK deed poll office <i>*Expand box as required</i>
Neutral		
Negative		
Evidence:		
<i>*Expand box as required</i>		
Sources used:		
<i>*Expand box as required</i>		

Protected Characteristic - Marriage/civil partnership: Consider people in a marriage or civil partnership	
<i>Please tick (✓) the relevant box:</i>	Overall impact:

Positive		There are no changes proposed to the CTS 2021 Scheme.
Neutral		
Negative		
		The impact of this scheme, as compared to the scheme available in 2020/21, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
		<u>Same sex couples and civil partnerships are recognised however,</u> there is insufficient information available to make an assessment on the impact of the proposals on this protected characteristic
Evidence:		
<i>*Expand box as required</i>		
Sources used:		
<i>*Expand box as required</i>		

Protected Characteristic - 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>		Overall impact:
		There are no changes proposed to the CTS 2021 Scheme.
Positive		The impact of this scheme, as compared to the scheme available in 2020/21, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Neutral		
Negative		
		There is insufficient information available to make an assessment on the impact of the proposals on this protected characteristic. However, working mothers on maternity leave and women with caring responsibilities tend to have less income and/or reduced access to the labour market.
		It is perceived that there may also be equality implications for parents with young children and babies, particularly lone parents who may experience a negative impact. Support is in place through the Council Tax Discretionary policy for those who suffer hardship as a result of these proposals in order to mitigate any negative impacts.

Evidence:
Sources used:

Socio-economic status: Consider those who are from low income or financially excluded backgrounds	
<i>Please tick (✓) the relevant box:</i>	Overall impact:
Positive	There are no changes proposed to the CTS 2021 Scheme.
Neutral	The impact of this scheme, as compared to the scheme available in 2020/21, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Negative	<p>Council Tax Support is a means tested scheme available to households on low incomes. Therefore all recipients would be considered to be at a socio-economic disadvantage, particularly lone parents (most likely to be women), part-time workers (most likely to be women), working-age couples on low income, large households (more likely to be from BME backgrounds) and carers (most likely to be women).</p> <p>Support is in place through the Council Tax Discretionary policy for those who suffer hardship as a result of these proposals in order to mitigate any negative impacts.</p> <p>Pension age Council Tax Support claimants will not be affected and will continue to receive similar levels of support with their council tax bills as they do at present.</p>
Evidence:	
Please refer to breakdowns of Council Tax Support claimants available above	
<i>d</i>	

Sources used:

Council Tax Support caseload data

Demographic, Diversity and Socio-economic Profile of Havering's Population March 2017

Havering Data Intelligence Hub

Office of National Statistics (ONS)

**Expand box as required*

Health & Wellbeing Impact: Consider both short and long-term impacts of the activity on a person's physical and mental health, particularly for disadvantaged, vulnerable or at-risk groups. Can health and wellbeing be positively promoted through this activity? Please use the Health and Wellbeing Impact Tool in Appendix 2 to help you answer this question.

Please tick (✓) all the relevant boxes that apply:

Overall impact:

There are no changes proposed to the CTS 2021 Scheme.

Positive

The impact of this scheme, as compared to the scheme available in 2020/21, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. <https://www.havering.gov.uk/ctaxeia2020>

Neutral**Negative**

Entitlement to Council Tax Support assists low income households to pay their council tax bill which in turn contributes to financial wellbeing and alleviates stress and poor mental health

Do you consider that a more in-depth HIA is required as a result of this brief assessment? Please tick (✓) the relevant box

Yes

No

Evidence:**Expand box as required***Sources used:**

3. Outcome of the Assessment

The EqHIA assessment is intended to be used as an improvement tool to make sure the activity maximises the positive impacts and eliminates or minimises the negative impacts. The possible outcomes of the assessment are listed below and what the next steps to take are:

Please tick (✓) what the overall outcome of your assessment was:

✓	1. The EqHIA identified <u>no significant concerns</u> OR the identified <u>negative concerns</u> have already been <u>addressed</u>	➔	Proceed with implementation of your activity
	2. The EqHIA identified some <u>negative impact</u> which still needs to be <u>addressed</u>	➔	COMPLETE SECTION 4: Complete action plan and finalise the EqHIA
	3. The EqHIA identified some <u>major concerns</u> and showed that it is <u>impossible to diminish negative impacts</u> from the activity to an acceptable or even lawful level	➔	Stop and remove the activity or revise the activity thoroughly . Complete an EqHIA on the revised proposal.

4. Action Plan

Protected characteristic / health & wellbeing impact	Identified Negative impact	Recommended actions to mitigate Negative impact* or further promote Positive 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</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 2021	Debbie Wheatley

		<p>to challenge amount of benefit through internal/external review procedures to maximize support.</p> <p>Availability of the Emergency Assistance Scheme in LB Havering delivered with DABD</p>	<p>Applications monitored & awards recorded by Disablement Association of Barking & Dagenham (DABD)</p>	<p>December 2021</p>	<p>Debbie Wheatley</p>
<p>All</p>	<p>✓</p>	<p>The Council Tax Discretionary Policy</p>	<p>The policy is available on the Internet for any claimant struggling to pay their Council Tax. 32 applications were received & awarded in 2020/21. The majority</p>	<p>December 2021</p>	<p>Chris Henry</p>

			<p>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>		
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 2021</p> <p>December 2021</p>	<p>Chris Henry</p>

Age	✓	Referral to Havering Works to assist careers advice & getting back into employment	Positive outcomes recorded by Havering Works	September 2021	Debbie Wheatley
Socio-Economic	✓	Referral to external bodies for income maximization and debt advice eg CAB, Peabody, The Money Advice Service, Stepchange etc		December 2021	Council Tax & Benefit Services, Housing

Add further rows as necessary

* You should include details of any future consultations and any actions to be undertaken to mitigate negative impacts

** Monitoring: You should state how the impact (positive or negative) will be monitored; what outcome measures will be used; the known (or likely) data source for outcome measurements; how regularly it will be monitored; and who will be monitoring it (if this is different from the lead officer).

5. Review

In this section you should identify how frequently the EqHIA will be reviewed; the date for next review; and who will be reviewing it.

Review:

The EIA will be reviewed on bi-annual basis.

Scheduled date of review: September 2021

Lead Officer conducting the review: Chris Henry

Please submit the completed form via e-mail to EqHIA@havering.gov.uk thank you.

