

Equality & Health Impact Assessment (EqHIA)

Document control

Title of activity:	Council Tax Support Scheme 2022
Lead officer:	Chris Henry, Head of Council Tax & Benefits, Exchequer & Transactional Services, oneSource
Approved by:	Sarah Bryant, Director of Exchequer & Transactional Services
Date completed:	2022
Scheduled date for review:	October 2022

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 2022		
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 2021 CTS scheme in 2022.</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 2022/23 Scheme remains unchanged for working age and pension age claimants in 2022/23.</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:	October 2022

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 2021/22 for 2022/23. 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 2022 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 August 2021, 9498 working-age claimants and 5287 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 14,472 to 14,785 (Aug 2021).</p>

<u>Council Tax Support Case Group Descriptions</u>	<u>Count</u>
Elderly - Non-Passported - Carer	120
Elderly - Non-Passported - Child Under 5	0
Elderly - Non-Passported - Enhanced Disability	0
Elderly - Non-Passported - Family Premium	1
Elderly - Non-Passported - Family Premium - 1 Child	3
Elderly - Non-Passported - Family Premium - 2 Child	1
Elderly - Non-Passported - Family Premium - 3 Child	0
Elderly - Non-Passported - Non Dependant	296
Elderly - Non-Passported - Other	1465
Elderly - Non-Passported - Severe Disability	407
	10
Elderly - Non-Passported - War Pensioners	
Elderly - Non-Passported - Working	63
Elderly - Passported - Carer	146
Elderly - Passported - Child Under 5	0
Elderly - Passported - Enhanced Disability	0
Elderly - Passported - Family Premium	7
Elderly - Passported - Family Premium - 1 Child	5
Elderly - Passported - Family Premium - 2 Child	2
Elderly - Passported - Family Premium - 3 Child	0
Elderly - Passported - Family Premium - 4 Child	0
Elderly - Passported - Non Dependant	379
Elderly - Passported – Other	1542
Elderly - Passported - Severe Disability	825
Elderly - Passported – Working	15
TOTAL (Elderly) =5287 (36%)	
Working Age - Non-Passported - Carer	467
Working Age-Non-Passported – Care Leavers	72
Working Age - Non-Passported - Child Under 5	324
Working Age - Non-Passported - Disability	320
Working Age - Non-Passported - Disabled Child	
Premium	72
Working Age - Non-Passported - Enhanced Disability	296
Working Age - Non-Passported - Family Premium	197
Working Age - Non-Passported - Family Premium - 1 Child	905
Working Age - Non-Passported - Family Premium - 2 Child	615
Working Age - Non-Passported - Family Premium - 3 Child	214
Working Age - Non-Passported - Family Premium - 4 Child	38
Working Age - Non-Passported - Family Premium - 5 and above	6

Working Age - Non-Passported - Lone Parent Child Under 5	873
Working Age - Non-Passported - Non Dependant	215
Working Age - Non-Passported - Other	850
Working Age - Non-Passported - Severe Disability	512
Working Age - Non-Passported - War Pensioners	4
Working Age - Non-Passported - Working	423
Working Age - Passported - Carer	313
Working Age- Passported- Care Leavers	4
Working Age - Passported - Child Under 5	5
Working Age - Passported - Disability	72
Working Age - Passported - Disabled Child Premium	14
Working Age - Passported - Enhanced Disability	894
Working Age - Passported - Family Premium	22
Working Age - Passported - Family Premium - 1 Child	115
Working Age - Passported - Family Premium - 2 Child	42
Working Age - Passported - Family Premium - 3 Child	13
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	171
Working Age - Passported - Non Dependant	108
Working Age - Passported - Other	286
Working Age - Passported - Severe Disability	1025
Working Age - Passported - Working	7
TOTAL (Working Age) = 9498 (64%)	
Grand Total Working Age & Elderly	14785

**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 2022 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 2022/23 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 2022 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>At present approximately 64% of Council Tax Support claimants are working age and 36% 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>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 give advice and assist. Outside organisations such as Peabody, CAB and Age UK are widely promoted to provide assistance to the elderly population.</p> <p style="text-align: right;"><i>*Expand box as required</i></p>
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<p>Evidence: Havering Customer Services Peabody CAB Age UK</p> <p style="text-align: right;"><i>*Expand box as required</i></p>		
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<p>Sources used:</p> <p>NEED SOURCES Council Tax Support caseload data</p> <p style="text-align: right;"><i>*Expand box as required</i></p>		
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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 2022 Scheme.
Neutral	<input checked="" type="checkbox"/>	The impact of this scheme, as compared to the scheme available in 2021/22, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Negative	<input type="checkbox"/>	<p>Within the scope of the 2022 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 sensitively considers vulnerable persons under whom disabled CTS applicants are categorized, in the collection of Council Tax.</p> <p>In terms of Council Tax Support, disabled claimants are defined as people who have a disability income that entitles them to one of the</p>

following premiums: disability, severe disability, enhanced disability, disabled child and/or carer when calculating their benefit.

Approximately 27% of working age Council Tax Support claimants meet the above definition compared with 21% of the working age population of Havering.

Disabled people are historically disadvantaged and face greater barriers when accessing (information about) services and 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 the 20% liability reduction, 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.

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

**Expand box as required*

Evidence:

Havering Customer Services
Peabody
CAB
Age UK
The Corporate Translation & Interpreting Policy
The Language Shop

**Expand box as required*

Sources used:

Council Tax Support caseload data

**Expand box as required*

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 2022 Scheme.
Neutral	<input checked="" type="checkbox"/>	The impact of this scheme, as compared to the scheme available in 2021/22, 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 2022 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

**Expand box as required*

Evidence:

**Expand box as required*

Sources used:

**Expand box as required*

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

<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive	<input type="checkbox"/>	There are no changes proposed to the CTS 2022 Scheme.
Neutral	<input checked="" type="checkbox"/>	The impact of this scheme, as compared to the scheme available in 2021/22, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Negative	<input type="checkbox"/>	Providing comprehensive translation and interpretation services is becoming increasingly important in light of the significant demographic

	<p>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 The Language Shop which includes:</p> <p>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):</p> <p style="text-align: right;"><i>Expand box as required</i></p>
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<p>Evidence: The Corporate Translation and Interpreting Policy The Language Shop</p> <p style="text-align: right;"><i>*Expand box as required</i></p>
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<p>Sources used:</p> <p>Demographic, Diversity and Socio-economic Profile of Havering’s Population March 2017 Havering Data Intelligence Hub</p> <p style="text-align: right;"><i>*Expand box as required</i></p>

Protected Characteristic - 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 2022 Scheme.
Neutral	The impact of this scheme, as compared to the scheme available in 2021/22, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Negative	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) Interpretation, translation or alternative formats can be obtained from The Language Shop which includes:

		<p>Face to face interpreting (Spoken Language Interpreting, this can be simultaneous or consecutive);</p> <p>Telephone interpreting (connecting to a spoken language interpreter over the telephone);</p> <p>Multilingual telephone information service;</p> <p>Translation (to have written documents translated from the source language to the target language)</p> <p>Reproduction of information in “Easy Read” (simplifying information using pictures and plain English);</p>
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**Expand box as required*

<p>Evidence: Faith diversity in the borough. The Corporate Translation and Interpreting Policy The Language Shop</p>
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Expand box as required

<p>Sources used: ONS Sources</p>

**Expand box as required*

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

<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive	<input type="checkbox"/>	<p>There are no changes proposed to the CTS 2022 Scheme.</p> <p>The impact of this scheme, as compared to the scheme available in 2021/22, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.haverling.gov.uk/ctaxeia2020</p>
Neutral	<input type="checkbox"/>	
Negative	<input type="checkbox"/>	

<p>Evidence:</p>

**Expand box as required*

Sources used:

**Expand box as required*

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	<input type="checkbox"/>	There are no changes proposed to the CTS 2022 Scheme.
Neutral	<input type="checkbox"/>	The impact of this scheme, as compared to the scheme available in 2021/22, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Negative	<input type="checkbox"/>	There is no information available to make an assessment on the impact of the proposals on this protected characteristic Name changes actioned through uk deed poll office

**Expand box as required*

Evidence:
ONS

**Expand box as required*

Sources used:

**Expand box as required*

Protected Characteristic - Marriage/civil partnership: Consider people in a marriage or civil partnership

<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive	<input type="checkbox"/>	There are no changes proposed to the CTS 2022 Scheme.
Neutral	<input type="checkbox"/>	The impact of this scheme, as compared to the scheme available in 2021/22, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Negative	<input type="checkbox"/>	Same sex couples and civil partnerships are recognised within the scheme however there is insufficient information available to make an assessment on the impact of the proposals on this protected

	characteristic <i>*Expand box as required</i>
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 2022 Scheme.
Positive	<p>The impact of this scheme, as compared to the scheme available in 2021/22, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.haverling.gov.uk/ctaxeia2020</p> <p>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.</p> <p>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.</p>
Neutral	
Negative	
	<i>*Expand box as required</i>
Evidence:	
ONS	<i>*Expand box as required</i>

<p>Sources used:</p> <p>ONS</p>
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**Expand box as required*

Socio-economic status: Consider those who are from low income or financially excluded backgrounds

<p><i>Please tick (✓) the relevant box:</i></p>		<p>Overall impact:</p>
<p>Positive</p>	<input type="checkbox"/>	<p>There are no changes proposed to the CTS 2022 Scheme.</p>
<p>Neutral</p>	<input type="checkbox"/>	<p>The impact of this scheme, as compared to the scheme available in 2021/22, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020</p>
<p>Negative</p>	<input type="checkbox"/>	<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>

**Expand box as required*

<p>Evidence:</p> <p>ONS</p> <p>Please refer to breakdowns of Council Tax Support claimants available above</p>

**Expand box as required*

<p>Sources used:</p> <p>Council Tax Support caseload data</p> <p>Demographic, Diversity and Socio-economic Profile of Havering’s Population March 2017</p> <p>Havering Data Intelligence Hub</p> <p>Office of National Statistics (ONS)</p>
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**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.

<i>Please tick (✓) all the relevant boxes that apply:</i>		Overall impact:
Positive		There are no changes proposed to the CTS 2022 Scheme.
Neutral		The impact of this scheme, as compared to the scheme available in 2021/22, will remain the same as in the Equality Impact Analysis prepared in Dec 2019. https://www.havering.gov.uk/ctaxeia2020
Negative		<p>Do we think that this positively contributes to financial wellbeing and alleviates stress and poor mental health? 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</p> <p>Do you consider that a more in-depth HIA is required as a result of this brief assessment? Please tick (✓) the relevant box</p> <p style="text-align: right;">Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>

Evidence:

**Expand box as required*

Sources used:

**Expand box as required*

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 2022	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 2022</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 2022</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 2022</p> <p>December 2022</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 2022	Debbie Wheatley
Socio-Economic	✓	Referral to external bodies for income maximization and debt advice eg CAB, Peabody, The Money Advice Service, Stepchange etc		December 2022	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 an annual basis.

Scheduled date of review: September 2022

Lead Officer conducting the review: Chris Henry

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

