

# Equality & Health Impact Assessment (EqHIA)

## Document control

<b>Title of activity:</b>	Council Tax Support Scheme 2025
<b>Lead officer:</b>	Chris Henry, Head of Council Tax & Benefits, Exchequer & Transactional Services, oneSource
<b>Approved by:</b>	Sarah Bryant, Director of Exchequer & Transactional Services
<b>Date completed:</b>	January 2025
<b>Scheduled date for review:</b>	November 2024

<b>Did you seek advice from the Corporate Policy &amp; Diversity team?</b>	Yes
<b>Did you seek advice from the Public Health team?</b>	No
<b>Does the EqHIA contain any confidential or exempt information that would prevent you publishing it on the Council's website?</b>	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](mailto: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	<b>Title of activity</b>	Council Tax Support Scheme 2025		
2	<b>Type of activity</b>	This is a scheme which provides assistance to people on low incomes to help them pay their Council Tax.		
3	<b>Scope of activity</b>	<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 2024 CTS scheme in 2025.</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 2025/26 Scheme remains unchanged for working age and pension age claimants in 2025/26.</p>		
4a	<b>Are you changing, introducing a new, or removing a service, policy, strategy or function?</b>	No		
4b	<b>Does this activity have the potential to impact (either positively or negatively) upon people (9 protected characteristics)?</b>	Yes	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.
4c	<b>Does the activity have the potential to impact (either positively or negatively) upon any factors which determine</b>	No		

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

<b>Completed by:</b>	Chris Henry, Head of Council Tax & Benefits
<b>Date:</b>	January 2025

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

<b>Background/context:</b>
<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 2022/23 for 2025/26. The scheme provides assistance to people on low incomes to help them pay their Council Tax.</p>

<b>Who will be affected by the activity?</b>
<p>The 2025 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 December 2024, 8,293 working-age claimants and 4,918 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 decreased from 13,585 to 13,211 (Dec 23 to Dec 24), recognising fewer applications due to the end of the pandemic and the opening up of the economy.</p>

<b><u>Council Tax Support Case Group Descriptions</u></b>	<b><u>Count</u></b>
Elderly-Passported-War Pensioners	1
Elderly-Passported-Severe Disability	1,022
Elderly-Passported-Carer	121
Elderly-Passported-Family Premium - 1 Child	3
Elderly-Passported-Family Premium	5
Elderly-Passported-Working	16
Elderly-Passported-Non Dependant	367
Elderly-Passported-Other	1,219
Elderly-Non-Passported-War Pensioners	5
Elderly-Non-Passported-Severe Disability	445
Elderly-Non-Passported-Carer	122
Elderly-Non-Passported-Family Premium - 1 Child	2
Elderly-Non-Passported-Family Premium	1
Elderly-Non-Passported-Working	50
Elderly-Non-Passported-Non Dependant	290
Elderly-Non-Passported-Other	1,249
<b>Total Elderly (37%)</b>	<b>4,918</b>
Working Age-Passported-Severe Disability	624
Working Age-Passported-Enhanced Disability	493
Working Age-Passported-Disability	18
Working Age-Passported-Carer	31
Working Age-Passported-Disabled Child Premium	3
Working Age-Passported-Lone Parent Child Under 5	3
Working Age-Passported-Family Premium - 2 Child	4
Working Age-Passported-Family Premium - 1 Child	10
Working Age-Passported-Family Premium	2
Working Age-Passported-Working	2
Working Age-Passported-Non Dependant	43
Working Age-Passported-Other	113
Working Age-Non-Passported-War Pensioners	1
Working Age-Non-Passported-Severe Disability	1,383
Working Age-Non-Passported-Enhanced Disability	665
Working Age-Non-Passported-Disability	571
Working Age-Non-Passported-Carer	929
Working Age-Non-Passported-Disabled Child Premium	62
Working Age-Non-Passported-Lone Parent Child Under 5	647
Working Age-Non-Passported-Child Under 5	120
Working Age-Non-Passported-Family Premium - 5 and Above	4
Working Age-Non-Passported-Family Premium - 4 Child	32
Working Age-Non-Passported-Family Premium - 3 Child	107
Working Age-Non-Passported-Family Premium - 2 Child	357
Working Age-Non-Passported-Family Premium - 1 Child	654
Working Age-Non-Passported-Family Premium	168

Working Age-Non-Passported-Working	224
Working Age-Non-Passported-Non Dependant	184
Working Age-Non-Passported-Other	771
Working Age-Non-Passported-Care Leavers	68
Total Working Age (63%)	8,293
Grand Total Working Age & Elderly)	13,211

**Protected Characteristic - Age:** Consider the full range of age groups

<i>Please tick (✓) the relevant box:</i>		<b>Overall impact:</b> There are no changes proposed to the CTS 2025/26 Scheme.
<b>Positive</b>	<input type="checkbox"/>	<p>The impact of this scheme, as compared to the current scheme will remain the same as in the Equality Impact Analysis prepared in Oct 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a></p> <p>London Borough of Havering has the oldest population in London with a median age of approximately 40 years old, as recorded in the 2011 census. Legislation means that the 2025/26 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>From 2011 to 2016, Havering experienced the largest net inflow of children across all London boroughs. 4,580 children settled in the borough from another part of the United Kingdom during this six year period.</p> <p>Within the scope of the 2025 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>
<b>Neutral</b>	<input checked="" type="checkbox"/>	
<b>Negative</b>	<input type="checkbox"/>	

*\*Expand box as required*

**Evidence:**

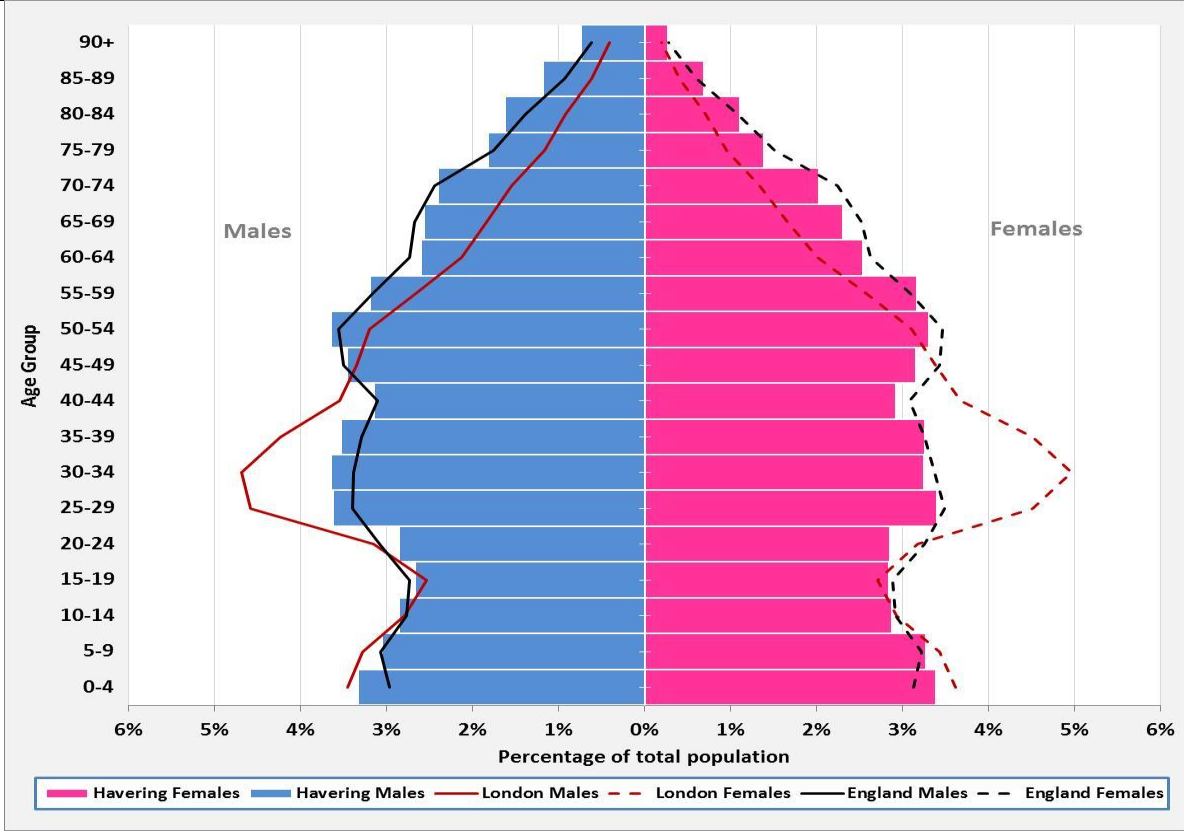
At present approximately 63% of Council Tax Support claimants are working age and 37% are pension age.  
For comparison, the working age population (18-64 years) in Havering is 76% and the pension age population is 24%.

A full range of online services are available including a Text relay service: 18001 01708 434343. Customers can contact the council online 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.

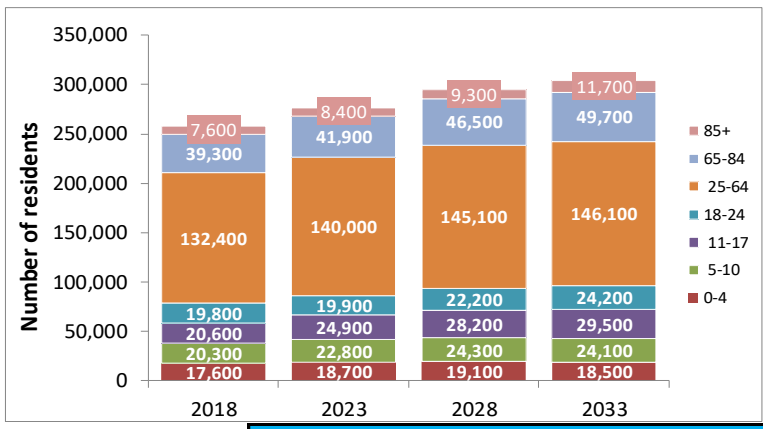
The table below shows the breakdown of current (mid-2017) population by gender and five-year age bands.

AGE BAND (YEARS)	MALE	FEMALE	PERSONS
00-04	8,671	8,553	17,224
05-09	8,371	7,820	16,191
10-14	7,359	7,306	14,665
15-19	7,277	6,833	14,110
20-24	7,316	7,308	14,624
25-29	8,688	9,295	17,983
30-34	8,325	9,355	17,680
35-39	8,344	9,038	17,382
40-44	7,491	8,078	15,569
45-49	8,064	8,879	16,943
50-54	8,463	9,333	17,796
55-59	8,103	8,183	16,286
60-64	6,504	6,664	13,168
65-69	5,903	6,577	12,480
70-74	5,191	6,158	11,349
75-79	3,539	4,672	8,211
80-84	2,836	4,157	6,993
85-89	1,756	3,032	4,788
90+	706	1,891	2,597
<b>All Ages</b>	<b>122,907</b>	<b>133,132</b>	<b>256,039</b>

The population pyramid compares the population figures for Havering with London and England by five-year age bands. The pyramid shows a much older age structure for the population of Havering compared to London but similar to England.



**Projected Population Increases by Age Group**

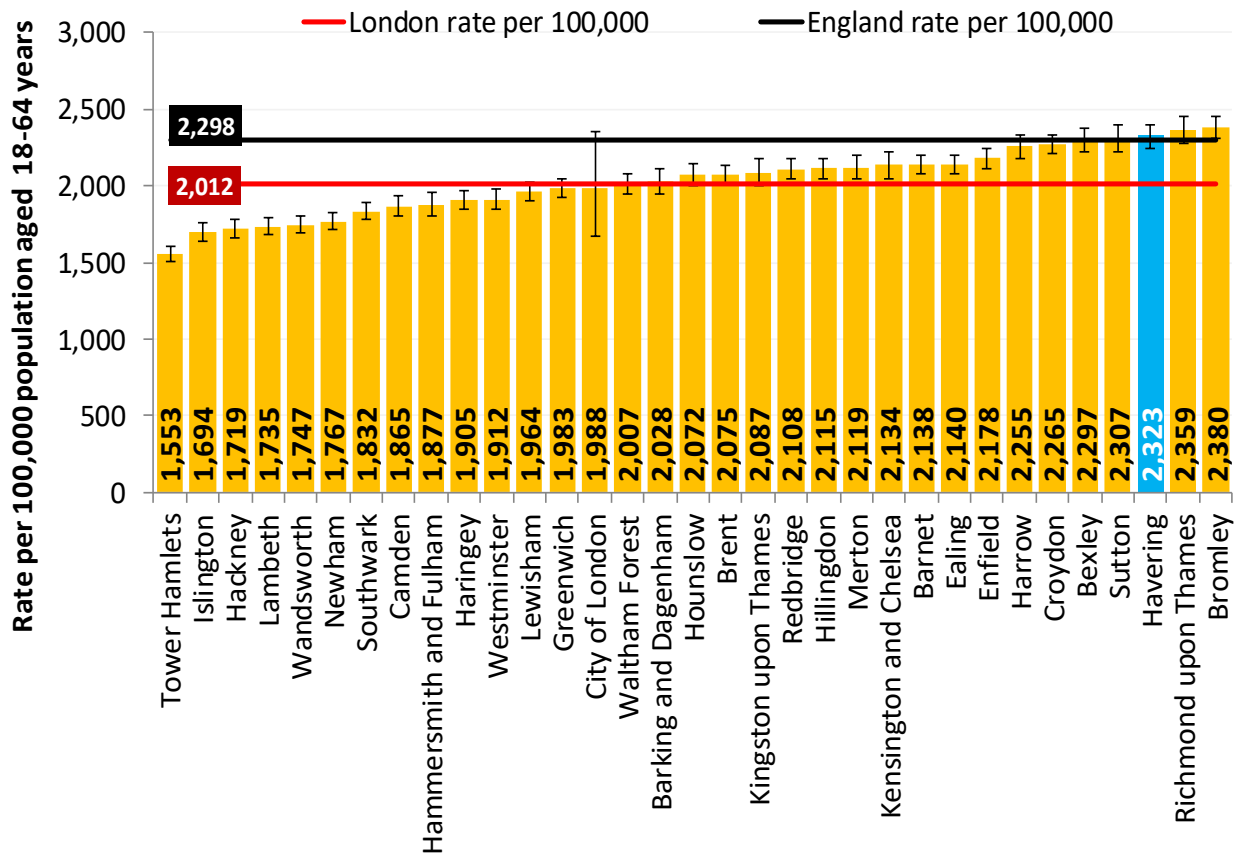


Age Group	Percentage change from 2018 to		
	2023	2028	2033
0-4	6%	9%	5%
5-10	12%	20%	19%
11-17	21%	37%	43%
18-24	1%	12%	22%
25-64	6%	10%	10%
65-84	7%	18%	26%
85+	11%	22%	54%

<p><b>Sources used:</b></p> <ul style="list-style-type: none"> <li>• Council Tax Support caseload data Dec 24</li> <li>• This is Havering 2018 version 4.1 (August 2018) <i>produced by public health intelligence</i></li> <li>• Mid-year population estimates 2017; Office for National Statistics (ONS)</li> <li>• GLA 2016 based Demographic Projections – Local Authority population projections Housing Led Model</li> </ul>
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<p><b>Protected Characteristic - Disability:</b> Consider the full range of disabilities; including physical mental, sensory and progressive conditions</p>	
<p>Please tick (✓) the relevant box:</p>	
<b>Positive</b>	<p><b>Overall impact:</b></p> <p>There are no changes proposed to the CTS 2025/26 Scheme.</p>
<b>Neutral</b>	<p>The impact of this scheme, as compared to the scheme available in 2024/25, will remain the same as in the Equality Impact Analysis prepared in October 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a></p>
<b>Negative</b>	<p>Within the scope of the 2025 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><b>Evidence:</b></p> <p>In 2017, 3,506 adults (aged 18-64 years) were estimated to be living with serious physical disabilities in Havering. The estimated rate of serious physical disabilities in Havering (2,323 per 100,000 population aged 18-64 years) is similar to England but significantly higher than London average and one of the highest rates of London local authorities. The rationale for this is likely due to the relatively older population in Havering compared to other London boroughs.</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 following premiums: disability, severe disability, enhanced disability, disabled child and/or carer when calculating their benefit. Approximately 58% of working age Council Tax Support claimants meet the above definition, much higher than the overall population average.

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 online 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

**Sources used:**

Council Tax Support caseload data Dec 2024  
 This is Havering 2018 version 4.1 (August 2018) *produced by public health intelligence*  
 Peabody  
 CAB  
 Age UK  
 The Corporate Translation & Interpreting Policy  
 The Language Shop

Protected Characteristic - Sex/gender: Consider both men and women	
Please tick (✓) the relevant box:	
<b>Positive</b>	<input type="checkbox"/>
<b>Neutral</b>	<input checked="" type="checkbox"/>
<b>Negative</b>	<input type="checkbox"/>

**Overall impact:**

There are no changes proposed to the CTS 2025/26 Scheme.

The impact of this scheme, as compared to the scheme available in 2024/25 will remain the same as in the Equality Impact Analysis prepared in October 2021. [Equality & Health Impact Assessment \(EqHIA\)](#)

Due to the fact that only one claim is submitted per household, it is difficult to fully consider the implications the proposals will have on this protected characteristic.

However, equalities monitoring indicates that the majority of claims (68%) are made by females (married and single titles) compared with males. We also know that lone parents, part-time workers and carers are more likely to be women.

The proposals are therefore considered to have a disproportionate impact on women.

Within the scope of the 2025 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 Council has considered the indirect discrimination and the legitimate aim of balancing the budget in the context of significant savings required. We also consider it is proportionate because the Council’s budget situation is such that there are no feasible alternatives. Since 2013, Government grant for Council Tax Support was withdrawn and the scheme has been funded by the Council from

its own resources.

**Evidence:**

**Breakdown of Council Tax Support Applicants by Gender**

<b>Female</b>	<b>8,983</b>	<b>68%</b>
<b>Male</b>	<b>4,228</b>	<b>32%</b>

**Breakdown of Havering population by gender**

<b>MALE</b>		<b>FEMALE</b>		<b>TOTAL</b>
122,907	48.0%	133,132	52.0%	256,039

The table below shows the breakdown of current (mid-2017) population by gender and five-year age bands.

<b>AGE BAND (YEARS)</b>	<b>MALE</b>	<b>FEMALE</b>	<b>PERSONS</b>
<b>00-04</b>	8,671	8,553	17,224
<b>05-09</b>	8,371	7,820	16,191
<b>10-14</b>	7,359	7,306	14,665
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<b>40-44</b>	7,491	8,078	15,569
<b>45-49</b>	8,064	8,879	16,943
<b>50-54</b>	8,463	9,333	17,796
<b>55-59</b>	8,103	8,183	16,286
<b>60-64</b>	6,504	6,664	13,168
<b>65-69</b>	5,903	6,577	12,480
<b>70-74</b>	5,191	6,158	11,349
<b>75-79</b>	3,539	4,672	8,211
<b>80-84</b>	2,836	4,157	6,993
<b>85-89</b>	1,756	3,032	4,788
<b>90+</b>	706	1,891	2,597
<b>All Ages</b>	<b>122,907</b>	<b>133,132</b>	<b>256,039</b>

**Sources used:**

Council Tax Support caseload data Dec 2024  
 This is Havering 2018 version 4.1 (August 2018) *produced by public health intelligence*  
 Havering Data Intelligence Hub  
 Office of National Statistics (ONS)

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

<i>Please tick (✓) the relevant box:</i>		<b>Overall impact:</b>  There are no changes proposed to the CTS 2025/26 Scheme.  The impact of this scheme, as compared to the scheme available in 2024/25, will remain the same as in the Equality Impact Analysis prepared in October 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>  Our data shows that BME claimants are slightly over-represented amongst working age claimants receiving Council Tax Support.  There could be a negative impact of the proposals on people from Black and Minority Ethnic (BME) groups. This could imply that BME groups experience more difficulty in finding employment.  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.  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:  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):
<b>Positive</b>	<input type="checkbox"/>	
<b>Neutral</b>	<input checked="" type="checkbox"/>	
<b>Negative</b>	<input type="checkbox"/>	

**Evidence:**

The tables below show the projected figures for the breakdown of Havering by ethnicity/race and for Benefits claimants where they have supplied this information. The data is difficult to compare due to the different classifications of ethnicity used.

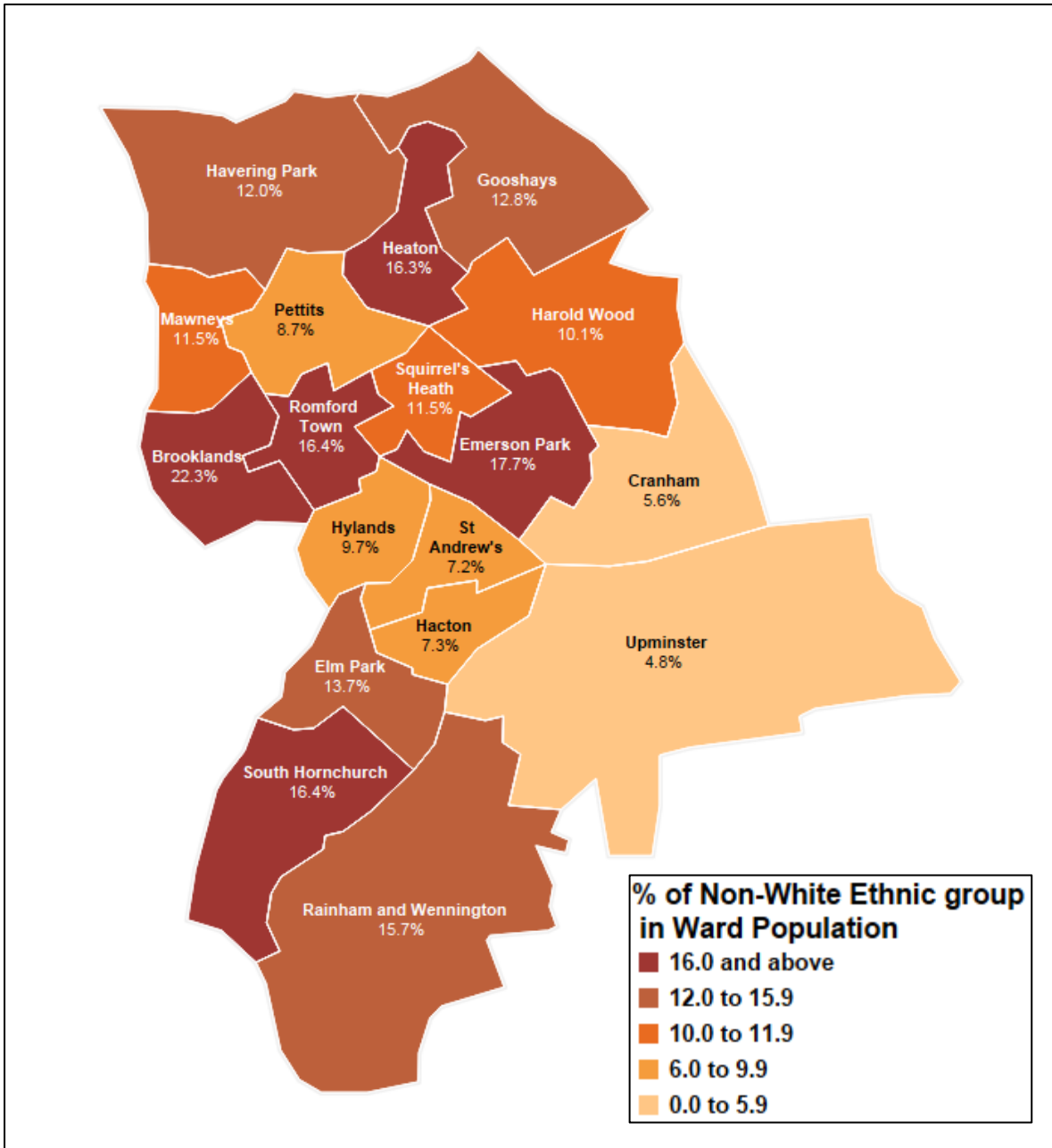
2017 (Havering general population projection)	Number	Percentage of population (%)
All ethnicities	253,478	100.00
White	211,814	83.6
Black Caribbean	3,696	1.5
Black African	10,405	4.1
Black Other	1,510	0.6
Indian	7,405	2.9
Pakistani	2,400	0.9
Bangladeshi	1,883	0.7
Chinese	1,567	0.6
Other Asian	3,652	1.4
Mixed	7,498	3.0
Other	1,648	0.7
<i>BAME<sup>1</sup> Total</i>	<i>41,664</i>	<i>16.4</i>

### Council Tax Support & Housing Benefit Claimants where Equalities information provided Jan 2025

Claimant Population	Number	Percentage of claimants that provided information
Any Other	449	1.9%
Arab	141	0.6%
Asian/Asian British Any Other	334	1.4%
Asian/Asian British Bangladeshi	659	2.8%
Asian/Asian British Indian	440	1.9%
Asian/Asian British Pakistani	701	3.0%
Asian/Other	13	0.1%
Black/Black British African	2,250	9.5%
Black/Black British Any Other	269	1.1%
Black/Black British Caribbean	816	3.4%
Black/Black British Other	7	0.0%
Chinese	55	0.2%
Claimant Declined	63	0.3%
Gypsy/Traveller	46	0.2%
Mixed Any Other	205	0.9%
Mixed White & Black African	172	0.7%
Mixed White & Black Caribbean	346	1.5%
Mixed White and Asian	97	0.4%
Mixed/Other	4	0.0%
Other Ethnic Group	13	0.1%
White & Asian	1	0.0%
White & Black African	8	0.0%
White & Black Caribbean	16	0.1%
White Any Other	2,216	9.3%
White British	14,132	59.6%
White Irish	265	1.1%
<b>Total</b>	<b>23,718</b>	<b>100.0%</b>

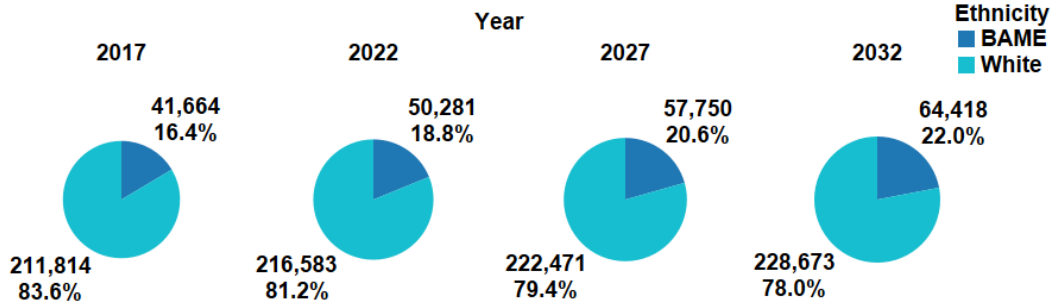
<sup>1</sup> The GLA define BAME differently to the ONS. The GLA does not include a 'White Other' Group. Instead they have one category 'White' that includes 'White British' and 'White Other'.

From the data provided above, it would appear that there is a disproportionate impact on BME claimants. 83.6% of Havering's population are defined as White, compared to 74.2% of benefit claimants who define themselves as White (including 'White: Other').

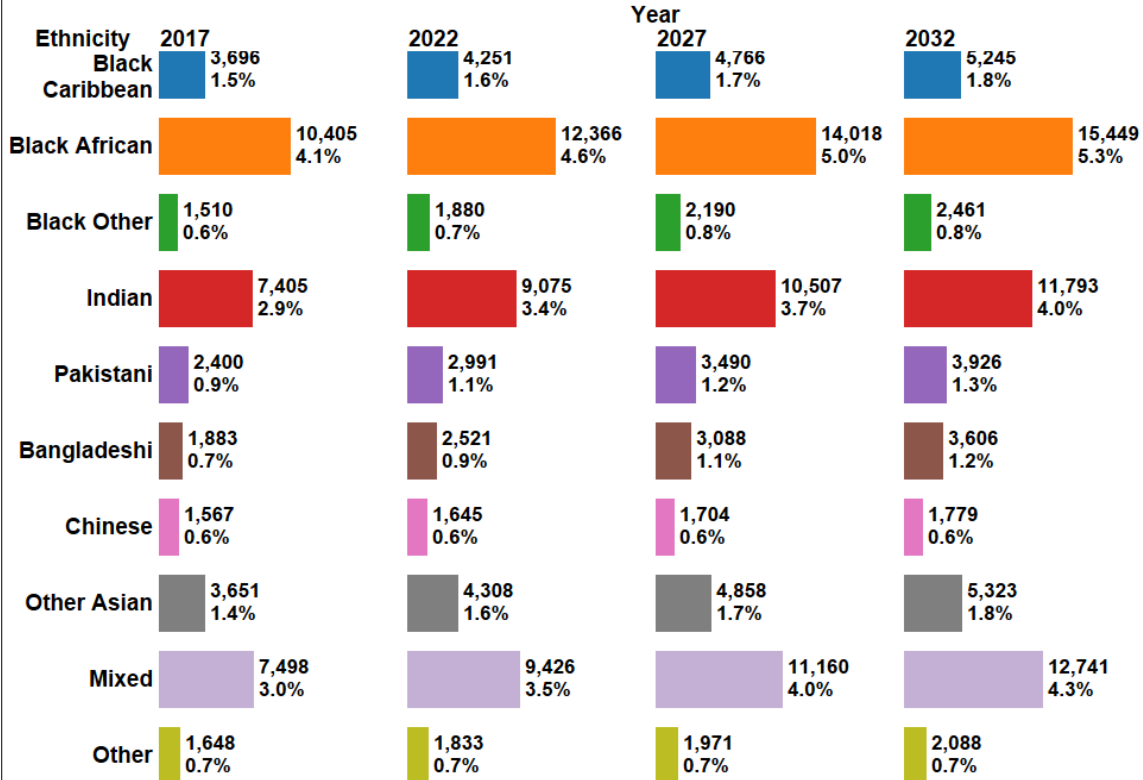


Ethnicity population projections 2017 - 2032

Proportion of Black, Asian and Minority Ethnic (BAME) and White population in Havering



Break down of Havering population classed as BAME



Sources used:

Demographic, Diversity and Socio-economic Profile of Havering's Population March 2018  
 This is Havering 2018 version 4.1 (August 2018)  
 The Corporate Translation and Interpreting Policy  
 The Language Shop  
 Council Tax Support caseload data hb6860 Jan 2025

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

Please tick (✓) the relevant box:

**Overall impact:**

<b>Positive</b>		There are no changes proposed to the CTS 2025/26 Scheme.  The impact of this scheme, as compared to the scheme available in 2024/25 will remain the same as in the Equality Impact Analysis prepared in October 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>
<b>Neutral</b>	✓	
<b>Negative</b>		

**Evidence:**

**Religion and Belief 2011 Census**

Faith	Number	%
Christian	155,597	65.6%
Buddhist	760	0.3%
Hindu	2,963	1.2%
Jewish	1,159	0.5%
Muslim	4,829	2.0%
Sikh	1,928	0.8%
Other Religion	648	0.3%
No Religion	53,549	22.6%
No Response	15,799	6.7%
<b>Totals</b>	<b>237,232</b>	<b>100.0%</b>

**Sources used:**  
2011 Census

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

<i>Please tick (✓) the relevant box:</i>		<b>Overall impact:</b>
<b>Positive</b>		There are no changes proposed to the CTS 2025/26 Scheme.  The impact of this scheme, as compared to the scheme available in 2024/25, will remain the same as in the Equality Impact Analysis prepared in Oct 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>  There is no information available to make an assessment on the impact of the current scheme on this protected characteristic.
<b>Neutral</b>	✓	
<b>Negative</b>		

**Evidence:**

**Sources used:**



<b>Protected Characteristic - Gender reassignment:</b> 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>	
<b>Positive</b>	<b>Overall impact:</b>  There are no changes proposed to the CTS 2025/26 Scheme.  The impact of this scheme, as compared to the scheme available in 2024/25, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>  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
<b>Neutral</b>	
<b>Negative</b>	
<b>Evidence:</b>	
<b>Sources used:</b> ONS	

<b>Protected Characteristic - Marriage/civil partnership:</b> Consider people in a marriage or civil partnership	
<i>Please tick (✓) the relevant box:</i>	
<b>Positive</b>	<b>Overall impact:</b>  There are no changes proposed to the CTS 2025/26 Scheme.  The impact of this scheme, as compared to the scheme available in 2024/25, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>  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
<b>Neutral</b>	
<b>Negative</b>	
<b>Evidence:</b>	
<b>Sources used:</b>	

<b>Protected Characteristic - Pregnancy, maternity and paternity:</b> Consider those who are pregnant and those who are undertaking maternity or paternity leave	
<i>Please tick (✓) the relevant box:</i>	
<b>Overall impact:</b>	

<b>Positive</b>		There are no changes proposed to the CTS 2025/26 Scheme.
<b>Neutral</b>	✓	The impact of this scheme, as compared to the scheme available in 2024/25, will remain the same as in the Equality Impact Analysis prepared in Oct 21. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>
<b>Negative</b>		<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>
<b>Evidence:</b>		
<b>Sources used:</b>		
ONS		

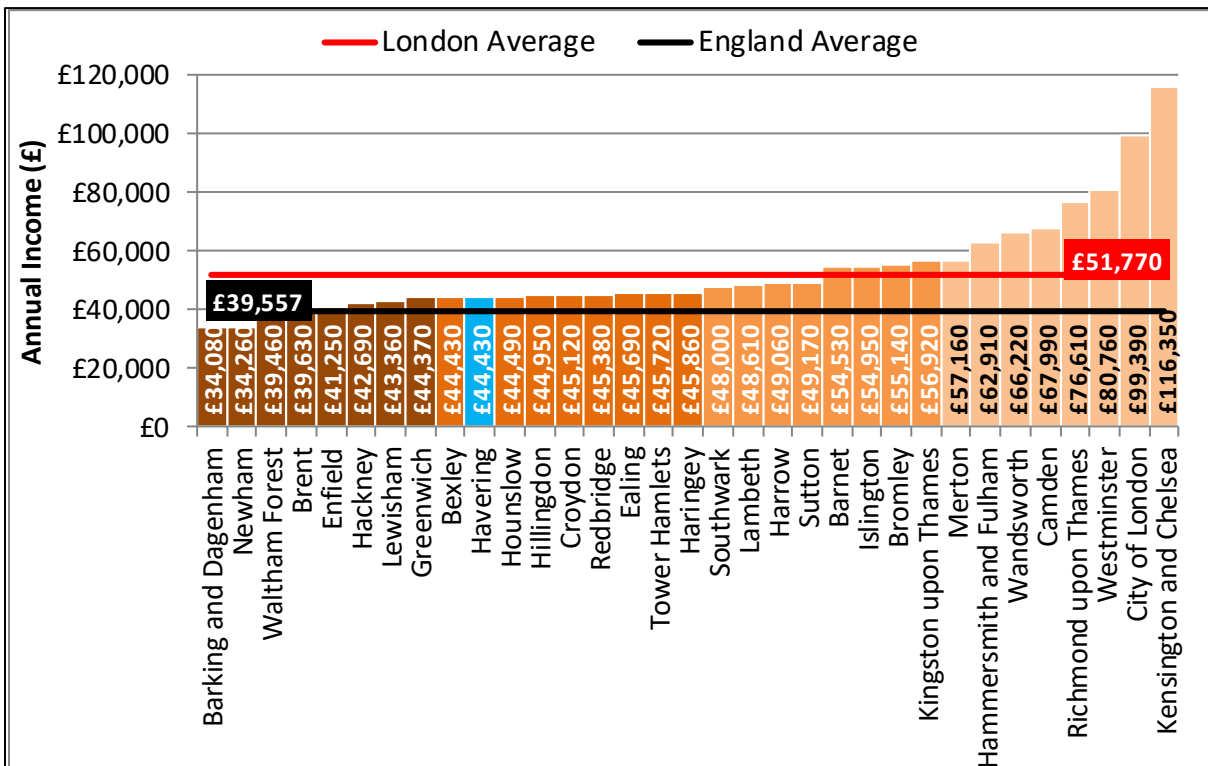
<b>Socio-economic status:</b> Consider those who are from low income or financially excluded backgrounds		
<i>Please tick (✓) the relevant box:</i>		<b>Overall impact:</b>
<b>Positive</b>	✓	There are no changes proposed to the CTS 2025/26 Scheme.
<b>Neutral</b>		The impact of this scheme, as compared to the scheme available in 2024/25, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>
<b>Negative</b>		<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</p>

as they do at present.

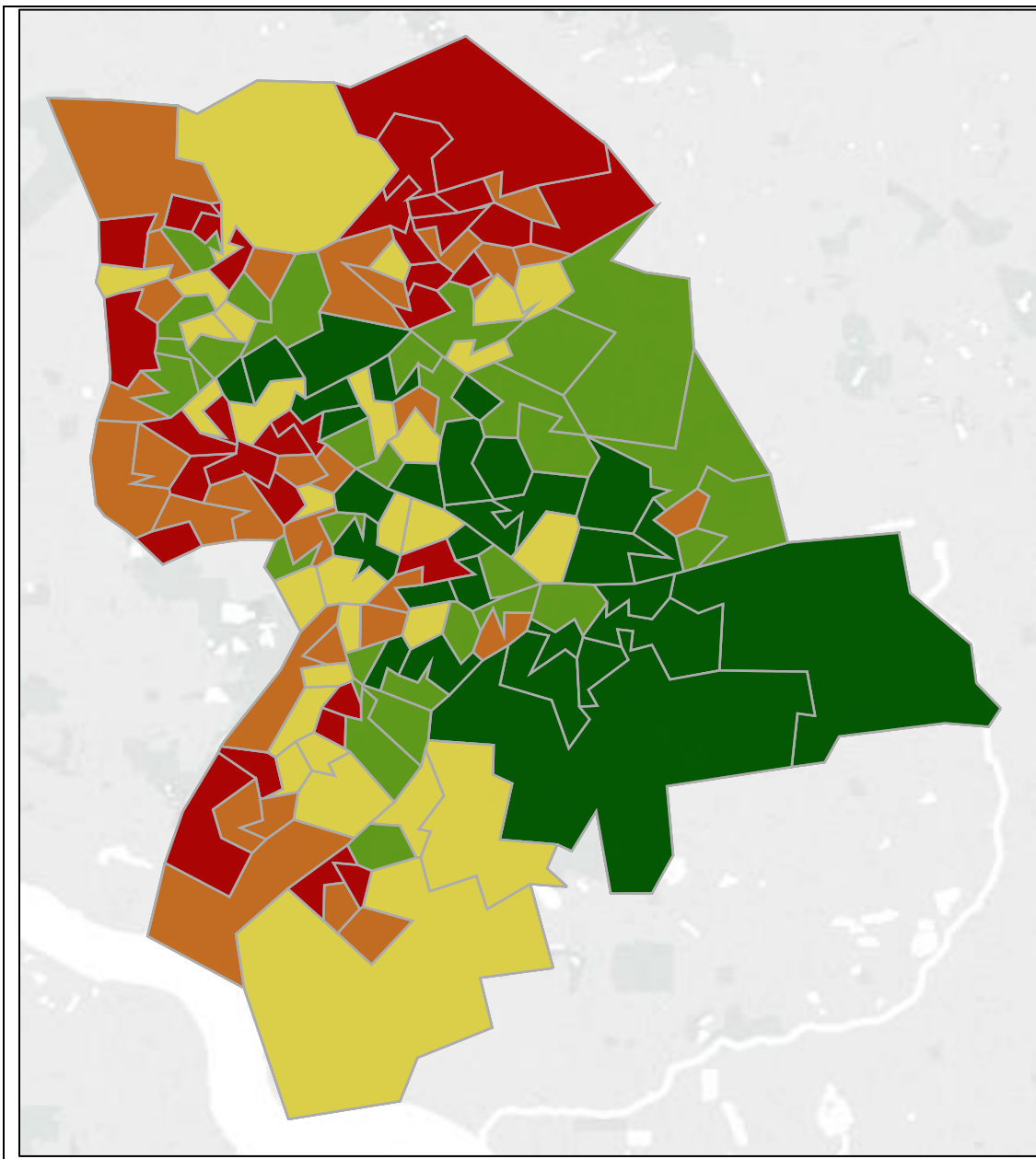
**Evidence:**

- The average gross income per household in Havering (£44,430, as measured in 2012/13) is low in comparison to the London average (£51,770) and slightly higher than the England average (£39,557).
- 77% of households in Havering have at least one car and compared to other local authorities in London, Havering has the second highest proportion of households (32.8%) with 2 or more cars.
- Majority of children in Havering are not poor, but around 8,800 live in income-deprived households. Gooshays and Heaton wards have the highest proportion of children living in poverty.
- About 77.9% of working age residents in Havering were in employment between April and June 2018. Overall employment rate in Havering is higher than London (74.6%) and England (75.9%)
- The proportion of working age residents in Havering claiming out-of-work benefits (6.8%) is significantly lower than England (8.4%).

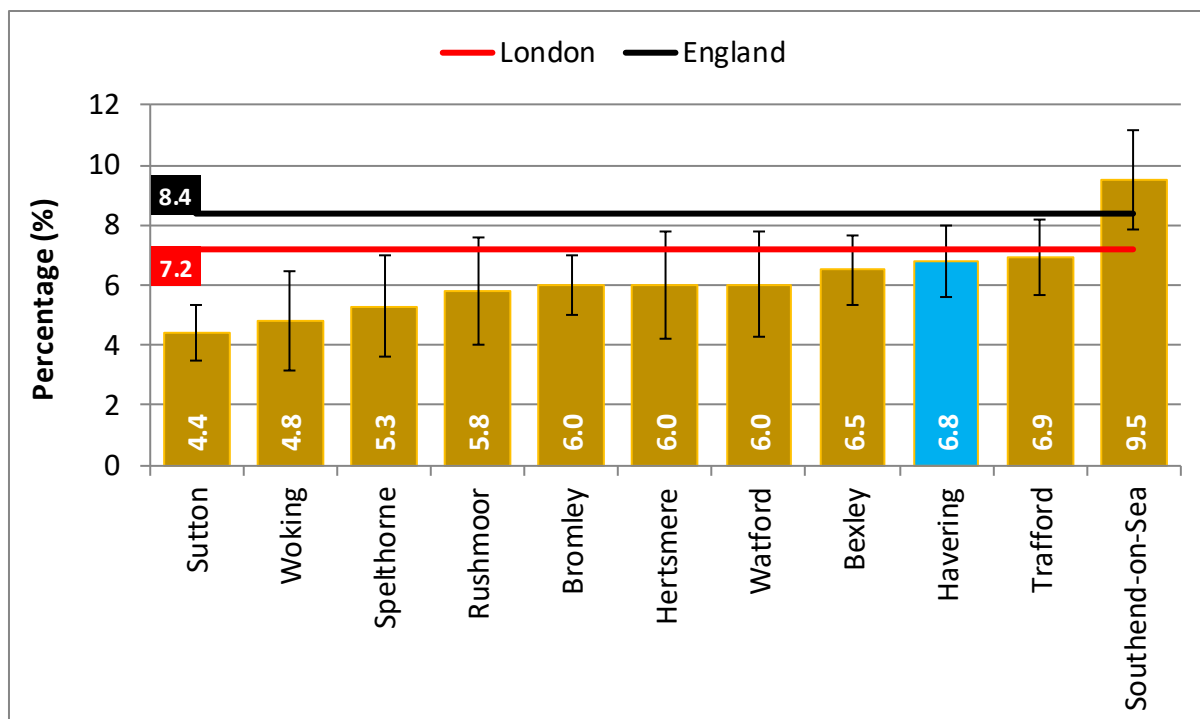
**Income 2012/13**



Income deprivation affecting Children, quintiles within Havering LSOA, 2015



Proportion of working age residents claiming out-of-work benefits in Havering and ONS statistical comparator group, November 2016



**Sources used:**

Council Tax Support caseload data Dec 2024  
 This is Havering 2018 version 4.1 (August 2018) *produced by public health intelligence*  
 Office of National Statistics (ONS)

**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>		<b>Overall impact:</b>
<b>Positive</b>	<input checked="" type="checkbox"/>	There are no changes proposed to the CTS 2025/26 Scheme.
<b>Neutral</b>	<input type="checkbox"/>	The impact of this scheme, as compared to the scheme available in 2024/25, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>
<b>Negative</b>	<input type="checkbox"/>	Research has shown there is a clear correlation between poverty and health. Poverty can affect the health of people at all ages. In infancy, it is associated with a low birth weight, shorter life expectancy and a higher risk of death in the first year of life. Children living in poverty are more likely to suffer from chronic diseases and diet-related problems.  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
<b>Evidence:</b> <a href="#"><u>health-at-a-price-2017.pdf (bma.org.uk)</u></a>		
<b>Sources used:</b> <a href="#"><u>health-at-a-price-2017.pdf (bma.org.uk)</u></a>		

### 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>	➔	<b>Proceed with implementation</b> of your activity
	2. The EqHIA identified some <u>negative impact</u> which still needs to be <u>addressed</u>	➔	<b>COMPLETE SECTION 4:</b> <b>Complete action plan</b> 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	➔	<b>Stop and remove</b> the activity or <b>revise</b> the activity <b>thoroughly</b> . <b>Complete an EqHIA on the revised proposal.</b>

## 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 2024	Nick Foxcroft



		<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.</p>	Applications monitored & awards recorded by Havering in-house Team.	December 2024	Nick Foxcroft
All	✓	The Council Tax Discretionary Policy	<p>The policy is available on the Internet for any claimant struggling to pay their Council Tax.</p> <p>32 applications were received &amp; awarded in 2020/21. The majority being from Havering care leavers.</p>	December 2024	Chris Henry

			The Discretionary Policy is promoted by several internal departments and external organizations who engage with vulnerable residents.		
Disability	✓	International Day of the Disabled Person  Ctax Recovery Policy. Individual circumstances taken into account.	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.  The agenda will include public Speakers, open forum discussions and opportunities to develop and contribute local policy.	3 December 2023  December 2024	Jerry Haley date to be confirmed  Chris Henry
Age	✓	Referral to Havering Works to assist careers advice & getting back into employment	Positive outcomes recorded by Havering Works	September 2023	Nick Foxcroft

Socio-Economic	✓	Referral to external bodies for income maximization and debt advice eg CAB, Peabody, The Money Advice Service, Stepchange etc		December 2024	Council Tax & Benefit Services, Housing
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**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:** May 2025

**Lead Officer conducting the review:** Chris Henry

**Please submit the completed form via e-mail to [EqHIA@havering.gov.uk](mailto:EqHIA@havering.gov.uk) thank you.**

