

Equality Impact Assessment (Appendix 4) – West Devon Borough Council Council Tax Reduction Scheme 2017/18

Lead Officer	Lorraine Mullineaux Benefit Specialist
Service	Housing, Housing Benefit and Revenues COP
Proposed change to service	Council Tax Reduction scheme for April 2017
Reason for the service change	<p>The Council Tax Benefit scheme was abolished by the Welfare Reform Bill from April 2013. This was replaced with a local Council Tax Reduction scheme. The Council implemented a Council Tax Reduction scheme which was very similar to the previous Council Tax Benefit system. From April 2013 the only change applied was to abolish Second Adult Rebate claims for working age claimants. The shortfall in funding was covered by council tax technical reform changes rather than reducing the level of support provided in Council Tax Reduction.</p> <p>From April 2014 and after public consultation the following scheme was agreed:</p> <p>80% maximum liability restriction meaning that working age claimants paid a minimum of 20% towards their Council Tax bill.</p> <p>A property valuation band D restriction meaning that working age claimants living in larger properties did not receive greater levels of support than those living in small properties</p> <p>An exceptional hardship fund to help those claimants experiencing severe financial difficulties</p> <p>The Council's overall budget has continued to be cut by Central Government. It is for local councils to determine how to manage the funding gap and whether any further cuts should be made to the current Council Tax Reduction scheme for working age customers.</p> <p>There are strict guidelines from the Government to ensure support for pensioners will remain at the same level as now and will be delivered through a national framework of criteria and allowances.</p> <p>To date there have been no changes to the scheme that was introduced on 1st April 2014.</p> <p>West Devon Borough Council will need to agree the scheme which will be affective from April 2017 by 31st January 2017. If no scheme is approved the Council will continue with the scheme as agreed for April 2016/17.</p>
Information about users , research or other evidence	<p>Those who benefit from CTR are working age people, on low incomes, living within the district that have a liability to pay Council Tax.</p> <p>The scheme is "means tested" and the amount of CTR awarded depends on the customer's income, capital and household details. The amount of award can be up to 80% of the Council Tax Liability. Those who work and qualify</p>

	<p>because they are on a low income are generally less likely to get maximum CTR. If anyone has capital in excess of £6,000 they will not qualify for Council Tax Support.</p> <p>The Government set the following conditions on local authorities localised schemes:</p> <ul style="list-style-type: none"> • Low income pensioners will be fully protected from any change. • No change can be made to the 25% single person discount. • Schemes must have regard to their statutory duties under Child Poverty Act, Equality Act, Housing Act 1986 (homelessness duty), chronically Sick and Disabled. • Schemes must not encourage benefit dependency and must ensure they provide sufficient incentive to work. <p>West Devon Borough Council has the option of developing a new scheme or continuing with the current scheme. It is with the above conditions in mind that we are recommending that we continue with the current scheme in 2016/17.</p>
<p>Stakeholder consultation and involvement</p>	<p>A ten week period of consultation commenced on 27 June 2016. The Consultation was promoted</p> <ul style="list-style-type: none"> • online • e-mail • Social Media (including a short video) • Customer advisers <p>Results can be found within the officer report.</p>

Impact of change- Who will be affected. How the change will impact on equality groups . Any positive and negatives impacts of the changes on users. Actions taken to avoid or lessen any negative impacts

As caseload data is continually changing analysis and effects will continue

This is an on-going process and impacts may change over time.

Further analysis of Equality strands are;

AGE	Positive	Negative
	<p>The Government continues to protect low-income pensioners (who are eligible for assistance with their council tax liability) from any reduction in support as a result of reforms. The Government wants to ensure pensioners, who would struggle to pay council tax without additional funds and who the Government does not expect to work to increase their income, will continue to support their council tax liability. Schemes must have regard to their statutory duties under Child Poverty Act 2010. (The Act imposes a duty on local authorities to have regard to, reduce and mitigate the effects of child poverty in their local area).</p>	<p>Working age customers suffer disproportionately due to the need to protect pensioners from financial loss.</p> <p>Could drive working age people out of the area: because of the increased burden arising from Devon having a higher number of pensioners than other parts of the UK.</p> <p>Working age customers in Devon are already disadvantaged by low wages and seasonal work, rurality and poor ICT connectivity.</p>

DISABILTY	Positive	Negative
	<p>Schemes must have regard to their statutory duties under The Disabled Persons (Services, Consultation and Representation) Act 1986, and Chronically Sick and Disabled Persons Act 1970, which include a range of duties relating to the welfare needs of disabled people.</p> <p>The CTRS continues to be based, in general, on the previous Council Tax Benefit rules. This provides protection and increased assistance for</p>	<p>All working age people will lose out and this could continue to affect some people with a disability if they are not part of the protected group.</p> <p>More likely to be in receipt of CTR.</p> <p>May find it difficult to understand information and not know if they are entitled to claim CTR.</p>

	the disabled through various means such as income disregards and addition of premiums.	
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MARITAL STATUS, family circumstances or caring responsibilities	Positive	Negative

SEX(gender)	Positive	Negative
	The scheme does not discriminate against gender	Historically, women tend to be main carers and possible single parent. The scheme may have a negative impact on them, especially if they have more than 2 children.

Race/Ethnicity Religion/Belief Sexual Orientation	Positive	Negative
No CTR data held for these	<ul style="list-style-type: none"> The scheme will not treat people in these groups any differently 	

General	Positive	Negative

Submissions from Interested parties ;

General publicity for all residents e.g press releases, West Devon Connect sessions, static displays, website.

Issues and Recommendations

All claimants should pay something. All working age claimants should pay 20% towards their Council Tax. This affects all claimants, except pensioners whom are protected. The impact of this

To protect the most vulnerable West Devon Borough Council will have some kind of vulnerability/hardship fund to act as a safety net. This will allow for individual circumstances to be taken into account when appropriate.

Action Plan & Review.

December 2015 Options for final scheme will be considered by Members

April 2016 onwards. Monitoring on customer impact will continue through the year

Scheme and funding will need to be fully reviewed and agreed for
2017/18