

Initial Equalities Impact Assessment screening form

1. Within the aims and objectives of the policy or strategy which group (s) of people has been identified as being potentially disadvantaged by your proposals? What are the equality impacts?

Council Tax Reduction is claimed by low income households in the city. The following groups are over represented in this cohort compared to the general population:

Women

Single parent households

Ethnic Minorities

People with a disability of lifelong illness

Although the changes proposed are not intended to reduce the overall level of financial support provided through the scheme, some individuals will see the support provided to them reduce, and this will inevitably impact on the groups listed above.

In most cases the proposed changes will impact a small number of people as they will only apply to new claims, or when a significant change in circumstances occurred. For this reason it is not possible to identify which customers will be affected in the first year of a new scheme. However analysis has been conducted into the impact of the two biggest changes on the basis of them being applied to the existing caseload of claims. These are the introduction of an income band scheme and the restriction of support to that of a Band D property.

INCOME BAND SCHEME

A breakdown of the 707 customers who are projected to lose more than £5 per week compared to the current scheme is detailed below.

These households comprise 633 with a single adult and 74 where the claimant has a partner. 99 households contain one or more non-dependent adults, and 23 currently receive a premium in respect of a disabled person in the household. 40 households are currently affected by the Benefit Cap, and 28 are affected by the Bedroom Tax.

The following tables show the breakdown by tenure and the number of children in the household.

Tenure Type	No. of households
Local Authority	176
Private rented	288
Housing Association	235
Temporary Accommodation	8

No. of children	No. of households
0	22
1	128
2	237
3	168

4	102
5	32
6 or more	17

Top 20 losers

Additional analysis has been carried out of the 20 households which stand to lose the most from the proposed income band scheme. On average these households will have a reduction in support of £1,082 per year. However they will still receive nearly £1,000 on average in support with their Council Tax. They also have a significant amount of income disregarded from the calculation of their support. After their housing costs, and any non-UC benefits, they have an average of £519 in income from Universal Credit disregarded.

These cases lose out because they are at the lower end of an income band. However this creates a good work incentive as they are able to increase their earnings by an average of £456 per month before losing any more support with their Council Tax.

IMPACT OF CAPPING SUPPORT AT BAND D

243 households would be affected by capping support at the level of a Band D property.

This would have a greater impact proportionally on couples and people accommodated by Housing Associations, when compared to the general benefits population. The tables below provide a breakdown of tenure type, income and children in the household.

Tenure	No. of households
Local Authority	16
Private	53
Housing Association	173
Temporary	1

Income Type	No. of households
Income Support	43
Jobseekers Allowance	11
Earned Income	124
Employment & Support Allowance	65

No. of children	No. of households
0	63
1	48
2	45
3	43
4	27
5	9
6 or more	8

160 households contain a single adult and 83 contain couples. 110 households also have one or more non-dependent adults resident. 28 households are currently

affected by the Bedroom Tax.

The 135 households whose income comes from earnings or from JSA, are well placed to mitigate the restriction in Council Tax Support by moving into work or increasing their hours of work. The 110 households with a non-dependant adult also potentially have an additional source of income from the non-dependant.

2. In brief, what changes are you planning to make to your current or proposed new or changed policy, strategy, procedure, project or service to minimise or eliminate the adverse equality impacts?

Please provide further details of the proposed actions, timetable for making the changes and the person(s) responsible for making the changes on the resultant action plan

Proposals to adopt a minimum Council Tax charge for all households are not being taken forward. This would have reduced the support provided to all working age recipients of Council Tax reduction, and introduced a charge for 4,000 households who currently receive a 100% rebate.

Proposals for the new scheme which will apply to Universal Credit customers have disregarded income received in relation to having children, limited capacity work or for being a carer within the Universal Credit system. Income from other benefits is also disregarded.

Within the existing Council Tax regulations, there is provision for discretionary payments to be made to people experiencing hardship. If any of the consultation proposals are taken forward, a further report to CEB will be required and this will include a recommendation to make a budgetary provision for discretionary support.

3. Please provide details of whom you will consult on the proposed changes and if you do not plan to consult, please provide the rationale behind that decision.

Please note that you are required to involve disabled people in decisions that impact on them

The main report seeks approval for consultation about changes to the proposed scheme. This includes general public consultation, as well as attendance at any relevant meetings of partners or stakeholders.

Groups supporting people with disabilities will be contacted for their views.

4. Can the adverse impacts you identified during the initial screening be justified without making any adjustments to the existing or new policy, strategy, procedure, project or service?

Please set out the basis on which you justify making no adjustments

Adjustments have been proposed as outlined in Section 2.

5. You are legally required to monitor and review the proposed changes after implementation to check they work as planned and to screen for unexpected equality impacts.

Please provide details of how you will monitor/evaluate or review your proposals and when the review will take place

The impact will be monitored via applications for discretionary support. This should highlight any areas of concern.

As the changes will be rolled out on a gradual basis, as people see changes in their circumstance, there will be an opportunity to revise the scheme in future years, if there is an unexpected negative impact on certain groups of customers.

Lead officer responsible for signing off the EqIA: Paul Wilding

Role: Revenues & Benefits Programme Manager

Date: 1 June 2017