

To: Cabinet
Date: 26 January 2022
Report of: Head of Financial Services
Title of Report: Council Tax Reduction Scheme 2022/23

Summary and recommendations	
Purpose of report:	To consider the feedback from the recent consultation on the proposed changes to the 2022/23 Council Tax Reduction Scheme and to agree the principles of the new scheme to be drawn up for approval by Council
Key decision:	Yes
Cabinet Member:	Councillor Shaista Aziz, Inclusive Communities
Corporate Priority:	All
Policy Framework:	Council Strategy 2020 - 24
Recommendation(s): That Cabinet resolves to:	
<ol style="list-style-type: none"> 1. Note the outcome of the consultation on the proposed Council Tax Reduction Scheme. 2. Delegate authority to the Head of Financial Services to draft the details of the new Council Tax Reduction Scheme for 2022/23 in accordance with paragraphs 8 to 11 of this report which sets out the proposed implementation and changes to the Scheme; and 3. Recommend to Council to resolve to adopt the new Local Council Tax Reduction Scheme for 2022/23 taking into account the following: <ul style="list-style-type: none"> • To increase the Income Bands in line with paragraph 8 Table 1 using CPI for the Benefit Cap uprating; • To continue to support a 100% CTR entitlement; • To continue with a Banded Scheme based on Income rather than family composition; • To leave non dependant deductions as they are currently. 	

Appendices	
Appendix 1	Response to consultation
Appendix 2	Risk Register
Appendix 3	Equalities Impact Assessment
Appendix 4	Glossary of Terms

Introduction and background

1. Councils are required to review their Council Tax Reduction (CTR) Scheme for working age recipients on an annual basis and consider any appropriate revisions. The scheme that exists for pension age recipients is a national scheme prescribed by regulations and cannot be varied locally.
2. In order to change its scheme a council is required by law to:
 - Consult with the major precepting authorities
 - Consult with other persons it considers are likely to have an interest in the operation of the scheme.

The CTR Scheme itself must be adopted by full Council, it cannot be delegated to an officer or committee.

3. Local Schemes must take account of and support:
 - Work incentives and in particular avoid disincentives for those moving into work
 - The Council's duties to protect vulnerable people (under the Equality Act 2010, the Care Act 2014, the Child Poverty Act 2010 and the Housing Act 1996)
 - The Armed Forces Covenant.

Proposed changes to scheme

4. At its meeting on 15 September 2021, Cabinet agreed to consult on a new CTR Scheme for 2022/23. Public consultation was undertaken for a period of 8 weeks from 22 September 2021 to 17 November 2021 in both electronic and paper format where required. The Council consulted directly with existing CTR claimants, the major preceptors, Oxfordshire County Council and the Thames Valley Police and Crime Commissioner and also advice agencies in Oxford.
5. A number of new proposals were submitted for consultation. The proposals related to:
 - Whether or not to increase the Income Bands or to freeze at current levels. Where wages are being increased freezing income bands to current levels will reduce the amount of CTR given although clearly in the current environment post pandemic this impact may be negligible since wage rises in

most sectors are unlikely to increase rapidly as business try to initiate their recovery.

- If the Council were to increase income bands, to use CPI instead of RPI where stated, in line with the DWP up-ratings. CPI is generally lower than RPI and will lead to lower CTR payments.
- To consider if the banded income approach should take into account family size. Currently the scheme has a single structure for a total income for all applications, with no regard to household composition.
- To consider giving a reduction of up to 100% for passported cases, limiting the reduction to a % or a fixed weekly amount for all other claims. If the Council were to reduce the % award, or ask all claimants to pay a set amount, the Council's tax base (the total of Band D properties used in the calculation of council tax income) would increase in future years, as there would be fewer Band D equivalents lost as a result of awarding CTR.
- To automatically reduce the CTR award to a maximum of 75% if there is a non-dependant (adult aged 18 or over) in the property. In cases where there is a disability benefit in payment for the applicant or an additional adult, then the reduction would not be applied. This mirrors the application of the single person discount.

Summary of consultation responses

6. Appendix 1 provides a summary of the responses to the consultation on the proposed changes to the CTR Scheme. Details of those consulted with directly are listed at 4 above.
7. Paper copies were distributed to libraries and were sent to those that requested a paper version.
8. 294 online responses (8 from organisations and precepting authorities) and 6 paper responses were received, the majority of responses were fully completed, with many providing very detailed feedback and showing a good understanding of the issues. In summary:
 - There is support for continuing to use income bandings and for the method of uprating the bandings used in the income band scheme (see Section 9, Table 2), (46% agreed, 32% disagreed). 28% of respondents commented, and most wanted to see the uprating of the bands continue rather than freezing at the current level. It is clear those on low incomes are struggling with other increasing living costs. That said, 47% of respondents then agreed to a freeze on uprating the bands, but the comments suggested the Council should continue to increase the bands (see Section 9, Table 2). There were lots of comments regarding pensioners, however it is only the Working Age Scheme the Council has any control over.
 - 52% thought we should consider the household structure in relation to the bands, however there were comments around income being more relevant than household make up. Many want to keep the scheme as it is to avoid complication.

- 54% said that they did not want to see everyone having to pay something towards their Council Tax. 60% did not want to see everyone having to pay something regardless of their income, which highlights how important maintaining a 100% CTR scheme is to claimants. Comments were mixed though, with those clearly struggling already keen to still receive full support.
- Changes to restrict the award to 75% where there is a non-dependant deduction were mixed, with this not receiving a great deal of support and the comments suggest this is not supported.
- The majority of respondents did not want to see an increase in Council Tax or Fees and Charges, but supported cutting other services to fund the CTR Scheme.

Additional comments to note:

- Many comments are relating to the National Minimum Wage not covering the cost of living for Oxford. Comments are ranging from the Council needs to uplift to not penalise the increase in wages from the budget and other comments are the rise in inflation post Brexit.
- There are many comments regarding to the Oxford Living Wage stating that they work locally and are not on this hourly rate or that the scheme assumes that people are in receipt of the higher hourly rate.
- People who are in privately rented accommodation are already paying higher living costs.
- Comments relate to disparity of wealthy residents to poor and that the wealthy should contribute towards the CTR scheme to help with lower income families. There is a further comment asking if wealthy people could pay an additional amount in their CT charge to cover the increase cost in the CTR scheme to reduce the burden to the Council.
- People have noted that the current scheme works, so why change it and there are comments that they agree with the banded approach.
- There is a single comment that the council are not supportive and send out letters when they are behind with the instalments. As this questionnaire is anonymous, we are unable to establish who this is, to make contact with them.

Implementation of the Responses

Income Banded Scheme

- To continue with the same methodology for updating income bands for 2022-23 for assessing the entitlement for the percentage of council tax reduction.
- To apply the CPI rate for the uplift to Band 5 which as at September 2021 was 3.1%

Table 1- 2022 proposed bands

Band	Weekly Income	Discount received	No of working age claimants at Sept 2021
1	£0 - £152.00	100%	793
2	£152.01 - £228.00	75%	734
3	£228.01 - £315.00	50%	1,350

4	£315.01 - £396.99	25%	1,197
5	£397 and above	0%	1,912

The rationale for the weekly income figures above is as follows:

Band 1 is equivalent to 16 hours on the National Minimum Wage (NMW £9.50 per hour from April 2022) rounded upwards

Band 2 is equivalent to 24 hours on the NMW rounded upwards

Band 3 is equivalent to 30 hours on the Oxford living wage (OLW £10.50 per hour from April 2022) rounded upwards

Band 4 equivalent to the difference between the top of Band 3 and the Band 5 figure

Band 5 is the Benefit Cap amount for couples (£384.62) increased by CPI at Sept 21 of 3.1% instead of RPI of 4.9%, in line with DWP benefit uprating)

Council Response – To keep the methodology of updating the bands as highlighted above, and to increase Band 5 by CPI instead of RPI which as at September 2021 was 3.1%.

Making a minimum charge

- In preparing the Consultation Budget presented to Cabinet, the Council resolved to continue to provide maximum financial support for residents in receipt of CTR, factoring in the cost of such support into its budget plans. This is in line with the consultation responses which equally indicated little support for capping the amount of financial support provided.

Council Response - In view of the current effect of the pandemic and increases in the cost of living, it is recommended that the Council continues to award up to a maximum 100% CTR.

Family Composition

- To consider if the banded income approach should take into account family size. Currently the scheme has a single structure for a total income for all applications, with no regard to household composition.

Council Response - Whilst there is support for this there were also a range of comments including keeping the scheme as it is to avoid complication. It is recommended that the bands stay as they are currently as this appears to be working well, but that officers will investigate options other Councils implement around the bands/income and family composition and model options for the 2023/24 CTR Scheme.

Non-Dependants

- To automatically reduce the CTR award to a maximum of 75% if there is a non-dependant (adult aged 18 or over) in the property. In cases where there is a disability benefit in payment for the applicant or an additional adult, then the reduction would not be applied. This mirrors the application of the single person discount.

Council Response -There was little support for this change and as the numbers are small it is recommended that the Council does not take this forward.

Other considerations taken into account in the proposed scheme

9. The Council will always endeavour to maximise the CTR award. Where the customer has a minimal change in Income and doesn't move from one Income Band to another they will not need to report changes and their CTR award remain the same.
10. As part of the new CTR scheme, the Council will continue to disregard most disability benefits. The Council will however take into account Employment Support Allowance Contributions Based, as this benefit is based on National Insurance contributions and the claimant may have other Income.
11. There will be some administrative work required to implement the amendments to the scheme and inform the public about the changes. This includes revising the scheme, updating any legislative changes required, amending the functionality of the software used for administering the CTR Scheme, amending local processes, training staff and producing communications for customers. This will lead to a better customer experience by having an easier application process, with no need to notify of minor income changes unless this would mean moving into a lower or higher band and regular reviews of claims.

Financial Implications

12. The Council is one of less than 40 councils in the country to maintain a 100% CTR scheme for the payment of CTR i.e. one that requires no minimum payment of council tax but provides financial support at much the same level for claimants as existed within the old Council Tax Benefit scheme, before the new CTR scheme came into force on 1st April 2013. Most other councils have reduced the cost of their schemes by providing a lower level of support. Whilst the Government initially provided funding for the new local schemes, the funding has reduced each year in line with the reduction in the Council's Revenue Support Grant (RSG) which has now reduced to zero, consequently no Government funding is provided towards the CTR Scheme.
13. Some authorities are considering or have returned to providing 100% support.
14. Due to Covid-19 the Council received a one off funding payment of £1.1m from Central Government for 2020/21 as a hardship fund to help support CTR recipients with the payment of Council Tax. The Government recommended

payments of up to £150 to cover outstanding council tax liability although given the Council's 100% funded CTR scheme the Council has been able to increase this up to £250 as a discount towards the residual element of Council Tax. From 2022 this fund will not be available but anyone in difficulty can apply for a discretionary discount as in previous years.

15. When the tax base for 2021/22 was estimated in January 2021 a gross figure of £11.874m was included as the estimate of CTR expenditure for the year. As at Nov 1st 2021 expenditure on CTR was £12.621m, an increase of around £747k or 6.3%. The City's share of this revised estimated spend is £1.932m, an increase of £114k on that estimated. This increase in CTR spend will be factored into budget setting for 2022-23.
16. By continuing to award up to 100% CTR this continues to support the residents of Oxford from going further into poverty and building up Council Tax debts. It is important that those on low incomes are not penalised by reducing the support currently available.
17. Staff savings of £70k were achieved in the Benefits Team as a result of moving to an Income Banded Scheme for all Working age claimants in 2021.
18. The scheme is administered alongside payment of Housing Benefit by 24.8 FTE staff at a gross cost of £1.00m per annum for 2021-22 .Central Government issues a grant to compensate local authorities for the cost of administering Local Council Tax Support (LCTS) and Housing Benefit. For 2021/22 OCC will receive £174,819 for CTR administration, and Housing Benefit Administration grant of £397,420. With some other smaller grants for increased workloads this results in a net annual cost for administration of both Housing Benefit and CTR of £427,342. As universal credit is rolled out the administration grant is likely to be reduced further as will the cost of administration. Provision has been made in the Council MTFs for both these eventualities.
19. The proposed changes to the scheme may increase the scheme's cost slightly. The bandings in the income band scheme are being updated in line with expected increases in wages, and so this change should ensure current recipients of support stay in the same band as their income increases. With furlough ending and seasonal work going through peaks and troughs, it is unclear if we will see any increase in claimants as the jobs market is buoyant at present.
20. Universal Credit changes, wage increases and National Insurance Contribution increases are likely to balance each other out.

Legal issues

21. Local Council Tax Support came into effect on 1 April 2013 pursuant to the Local Government Finance Act 1992. Section 13A(2) of that Act (as amended) provides:
Each billing authority in England must make a scheme specifying the reductions which are to apply to amounts of council tax payable, in respect of dwellings in its area, by—
 - (a) persons whom the authority considers to be in financial need, or
 - (b) persons in classes consisting of persons whom the authority considers to be, in general, in financial need.'

22. Schedule 1A of that Act prescribes what must be included in a Council Tax Reduction Scheme, and places a duty on the authority, each financial year, to consider whether to revise its scheme or replace it with another scheme. The scheme states the classes of person who are to be entitled to a reduction, the type of reduction and whether there are different reductions for different classes. The scheme should also set out the procedure to apply for a reduction and the appeal procedure.
23. Before preparing a scheme, the authority must (in the following order)—
 - (a) Consult any major precepting authority which has power to issue a precept to it;
 - (b) Publish a draft scheme in such manner as it thinks fit; and
 - (c) consult such other persons as it considers are likely to have an interest in the operation of the scheme.
24. In considering changes to the CTR Scheme, the Council must take into account the provisions of The Council Tax Reduction Schemes (Prescribed Requirements) (England) 2012 and subsequent amendments.
25. Since the introduction of CTR Schemes, there have been a number of legal challenges against other local schemes. Most of these challenges have been in relation to the consultation undertaken and have questioned whether due regard was given to any equality impact assessment when changes were made to schemes. A Supreme Court ruling in 2014 (R (Moseley) v London Borough of Haringey) has determined that consultation on changes to council tax reduction schemes must also include an option for any current scheme to be retained on the same level of funding with a consequent reduction in funding for other services. There were questions in the consultation paper on these options.
26. The CTR Scheme itself must be adopted by Council, and the approval of the scheme cannot be delegated to an officer or committee.

Level of risk

27. A risk register is attached at Appendix 2.

Equalities impact

28. The changes proposed in this report do not have any new equality impacts attached to them. The equality impact of the income band scheme was considered in a report to Cabinet dated 19 December 2017. An Equalities Impact Assessment is attached at Appendix 3.
29. When the scheme is published on the Council website we will ensure customers are aware of our translating and interpreting services available.

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Background Papers: None

Appendix 1

Council Tax Reduction Scheme 2022/23 Consultation

This report was created on Thursday 25 November 2021 at 10:42

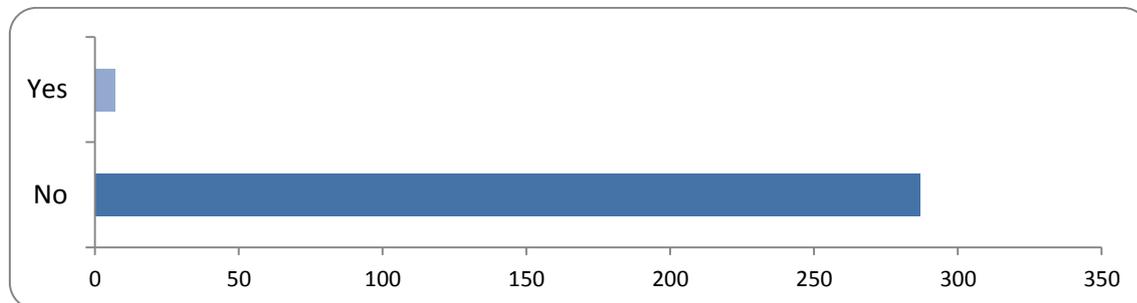
The activity ran from 22/09/2021 to 17/11/2021

Responses to this survey: **294**

1: Are you responding on behalf of an organisation?

Reply for an organisation

There were 294 responses to this part of the question.



Option	Total	Percent
Yes	7	2.38%
No	287	97.62%
Not Answered	0	0.00%

2: If you are responding on behalf of an organisation, please state which one?

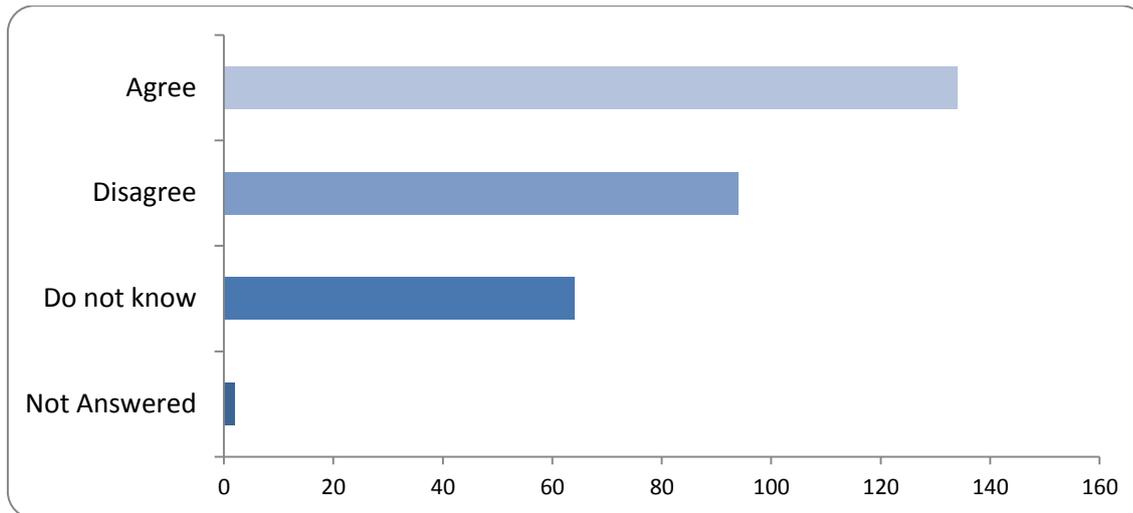
Comments

There were 8 responses to this part of the question.

3: Do you agree or disagree with the proposal for uprating the income bands from 2021/2022?

Uprating income bands

There were 292 responses to this part of the question.



Option	Total	Percent
Agree	134	45.58%
Disagree	94	31.97%
Do not know	64	21.77%
Not Answered	2	0.68%

4: Please provide any comments you have on the income band scheme, and this proposal.

Comments

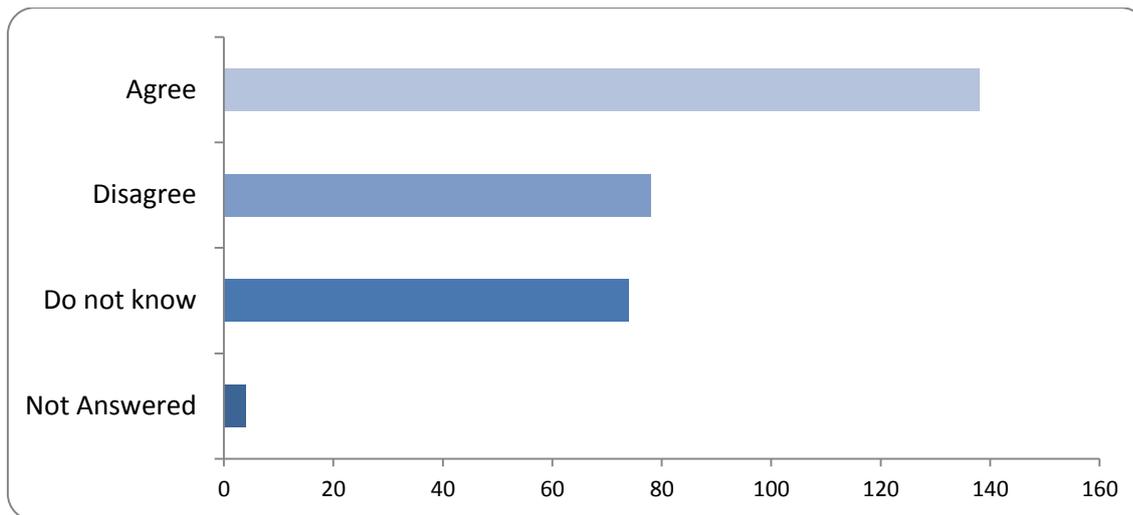
There were 83 responses to this part of the question.

5: Proposal 2 considers whether or not the Council should freeze the proposed uprating of the Bands for 2022/23 due to affordability.

Do you agree or disagree with the proposal for freezing the income bands at the 2021/22 amounts?

Freezing income bands

There were 290 responses to this part of the question.



Option	Total	Percent
Agree	138	46.94%
Disagree	78	26.53%
Do not know	74	25.17%
Not Answered	4	1.36%

6: Please provide any comments you have on the income band scheme and this proposal.

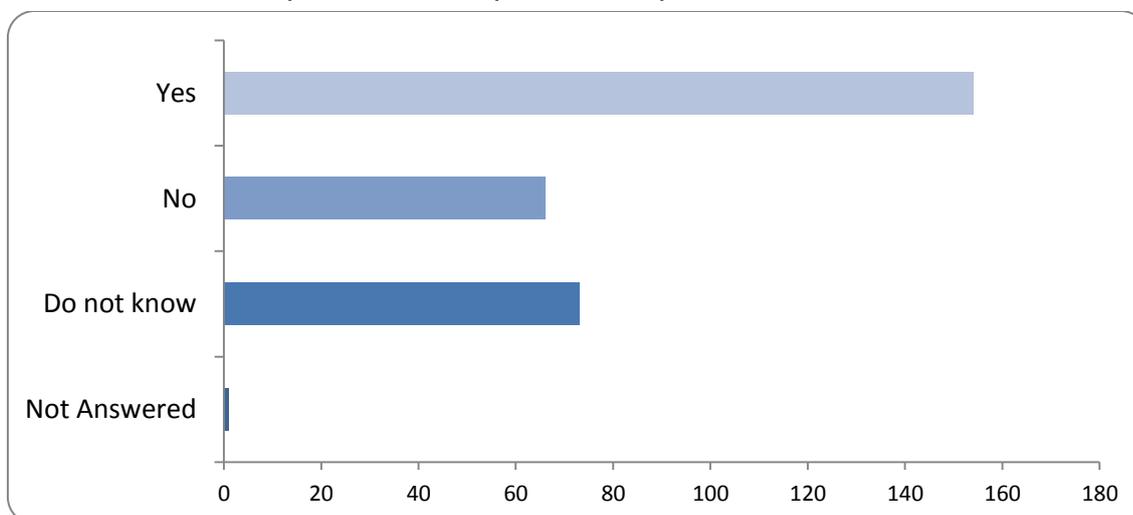
Comments

There were 74 responses to this part of the question.

7: Do you think the Council should amend the banding structure to take into account the size of the household?

Household affects banding structure

There were 293 responses to this part of the question.



Option	Total	Percent
Yes	154	52.38%
No	66	22.45%
Do not know	73	24.83%
Not Answered	1	0.34%

8: Please provide any comments you have on amending the banding structure to take into account the size of the household.

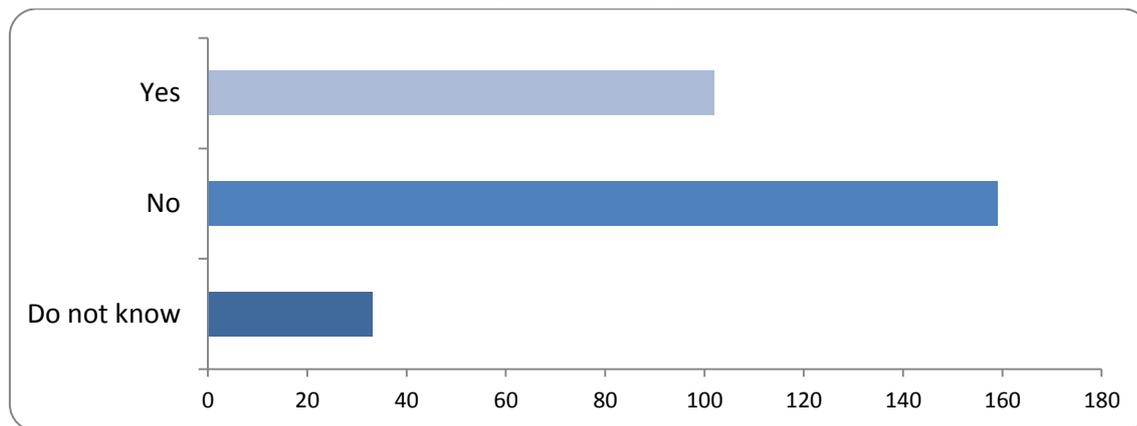
Comments

There were 82 responses to this part of the question.

9: In your view, should everyone pay towards their Council Tax charge?

Minimum charge

There were 294 responses to this part of the question.

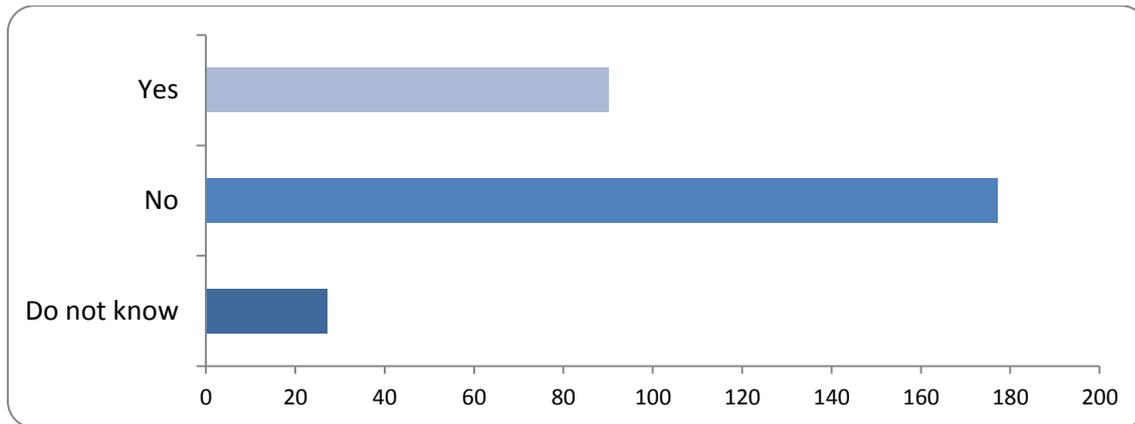


Option	Total	Percent
Yes	102	34.69%
No	159	54.08%
Do not know	33	11.22%
Not Answered	0	0.00%

10: Do you think that all claimants should make some contribution towards the Council Tax regardless of their Income?

All pay regardless of passporting

There were 294 responses to this part of the question.



Option	Total	Percent
Yes	90	30.61%
No	177	60.20%
Do not know	27	9.18%
Not Answered	0	0.00%

11: Please provide any comments you have on reducing the amount of CTR for claimants.

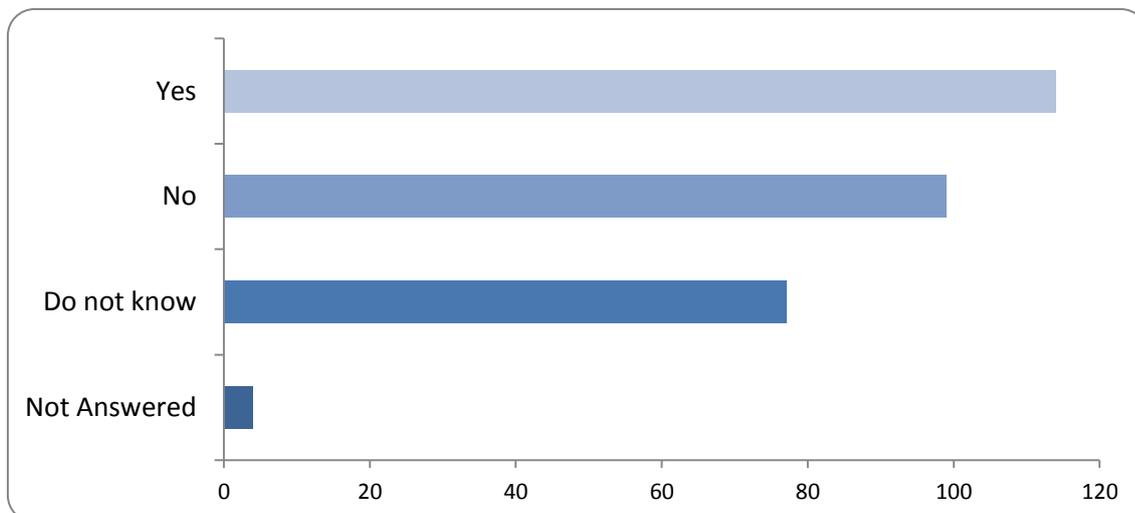
Comments

There were 106 responses to this part of the question.

12: Do you think we should restrict the CTR award to 75% where there is at least one non-dependent in the household and neither the claimant or non-dependent is in receipt of a disability benefit?

Non depts

There were 290 responses to this part of the question.



Option	Total	Percent
Yes	114	38.78%

No	99	33.67%
Do not know	77	26.19%
Not Answered	4	1.36%

13: Please provide any comments you have on reducing the amount of CTR for certain households with a non-dependent?

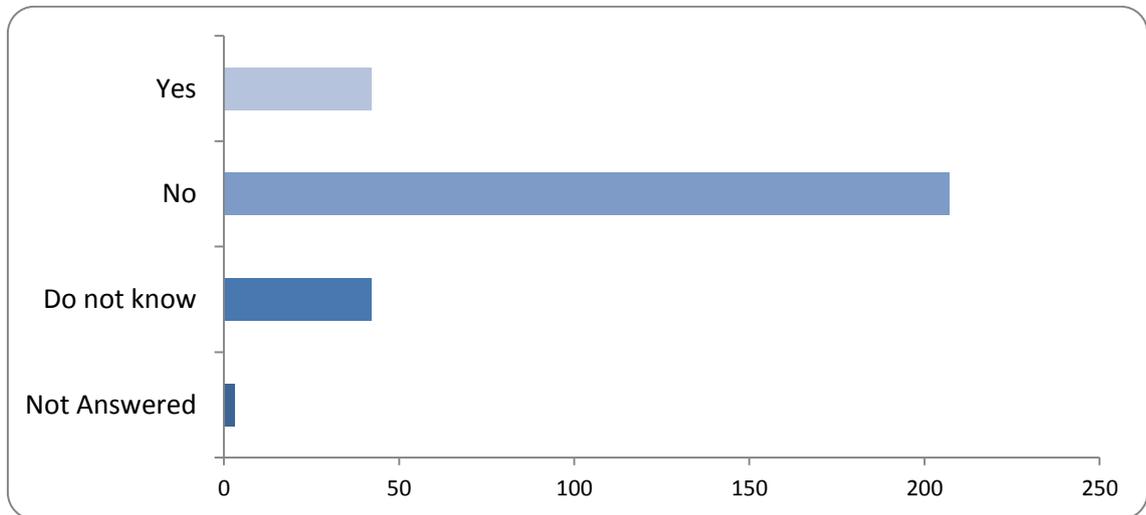
Comments

There were 59 responses to this part of the question.

14: Increase the level of Council Tax

Increase Ctax

There were 291 responses to this part of the question.

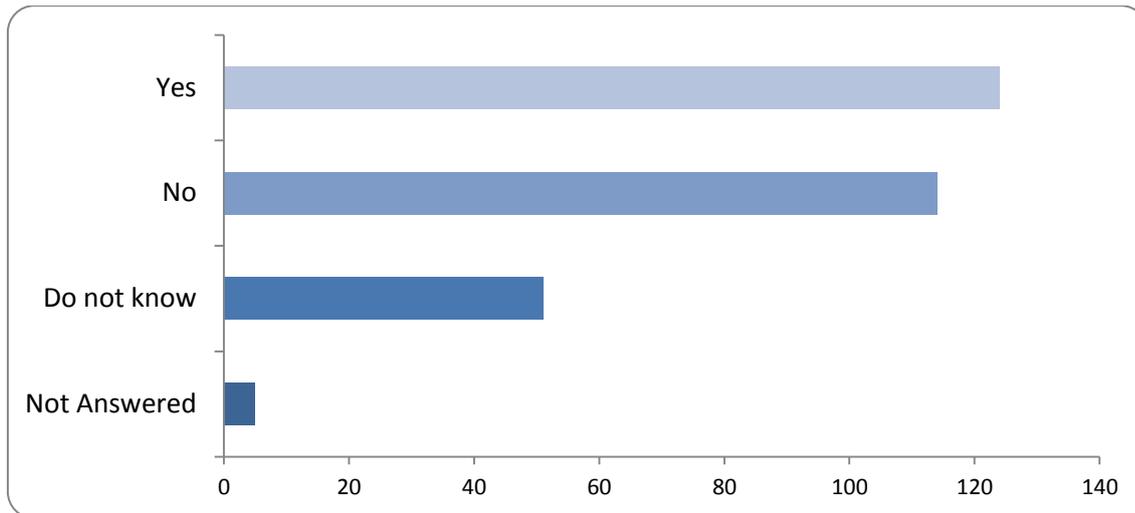


Option	Total	Percent
Yes	42	14.29%
No	207	70.41%
Do not know	42	14.29%
Not Answered	3	1.02%

15: Find savings from cutting other council services

Cut services

There were 289 responses to this part of the question.

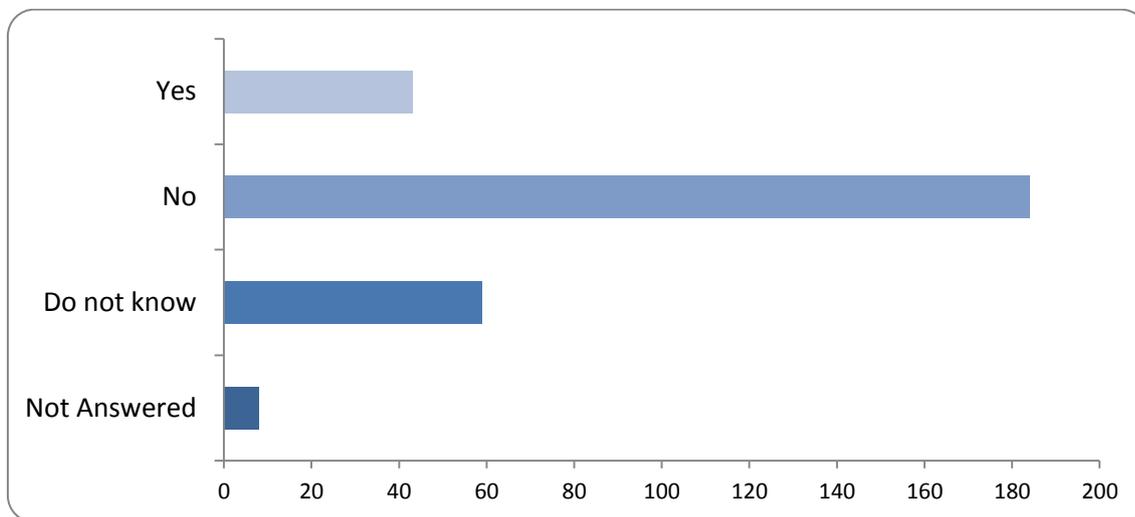


Option	Total	Percent
Yes	124	42.18%
No	114	38.78%
Do not know	51	17.35%
Not Answered	5	1.70%

16: Increase fees and charges

Increase fees and charges

There were 286 responses to this part of the question.



Option	Total	Percent
Yes	43	14.63%
No	184	62.59%
Do not know	59	20.07%
Not Answered	8	2.72%

17: Any other options?

Comments

There were 88 responses to this part of the question.

18: Please use this space to make any other comments on the CTR scheme.

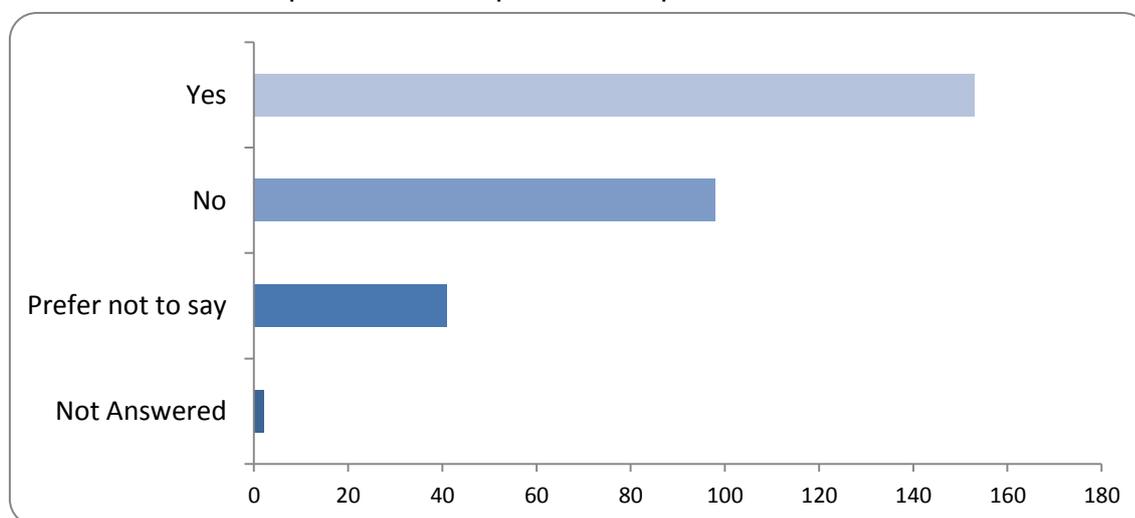
Comments

There were 41 responses to this part of the question.

19: Are you, or someone in your household, getting CTR now?

Getting CTR

There were 292 responses to this part of the question.



Option	Total	Percent
Yes	153	52.04%
No	98	33.33%
Prefer not to say	41	13.95%
Not Answered	2	0.68%

20: What is your postcode?

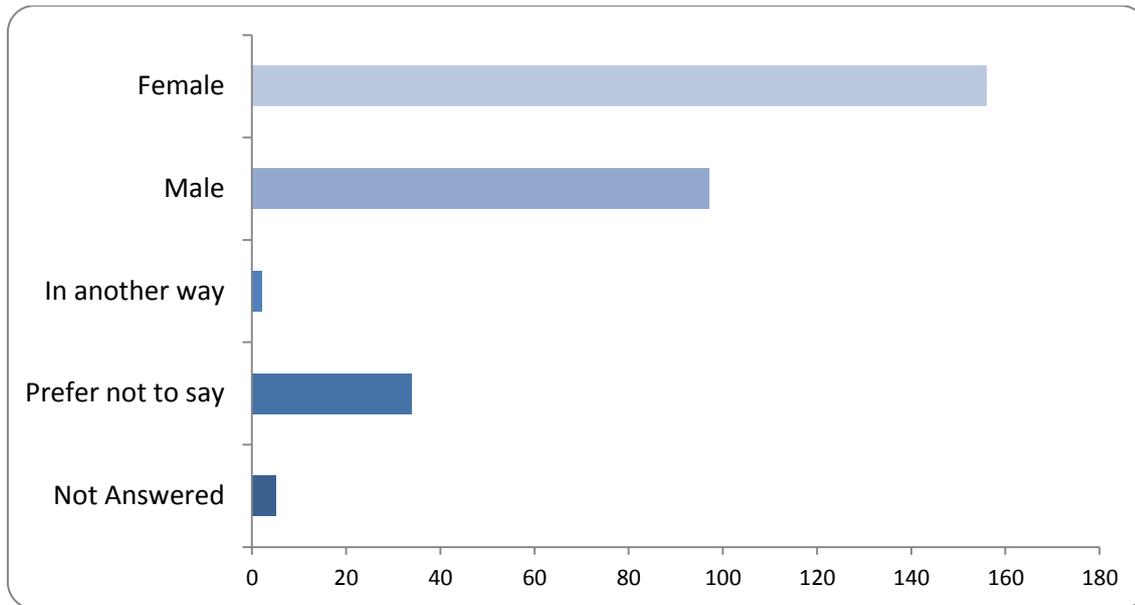
Postcode

There were 257 responses to this part of the question.

21: Which of the following best describes how you think of yourself?

Gender

There were 289 responses to this part of the question.

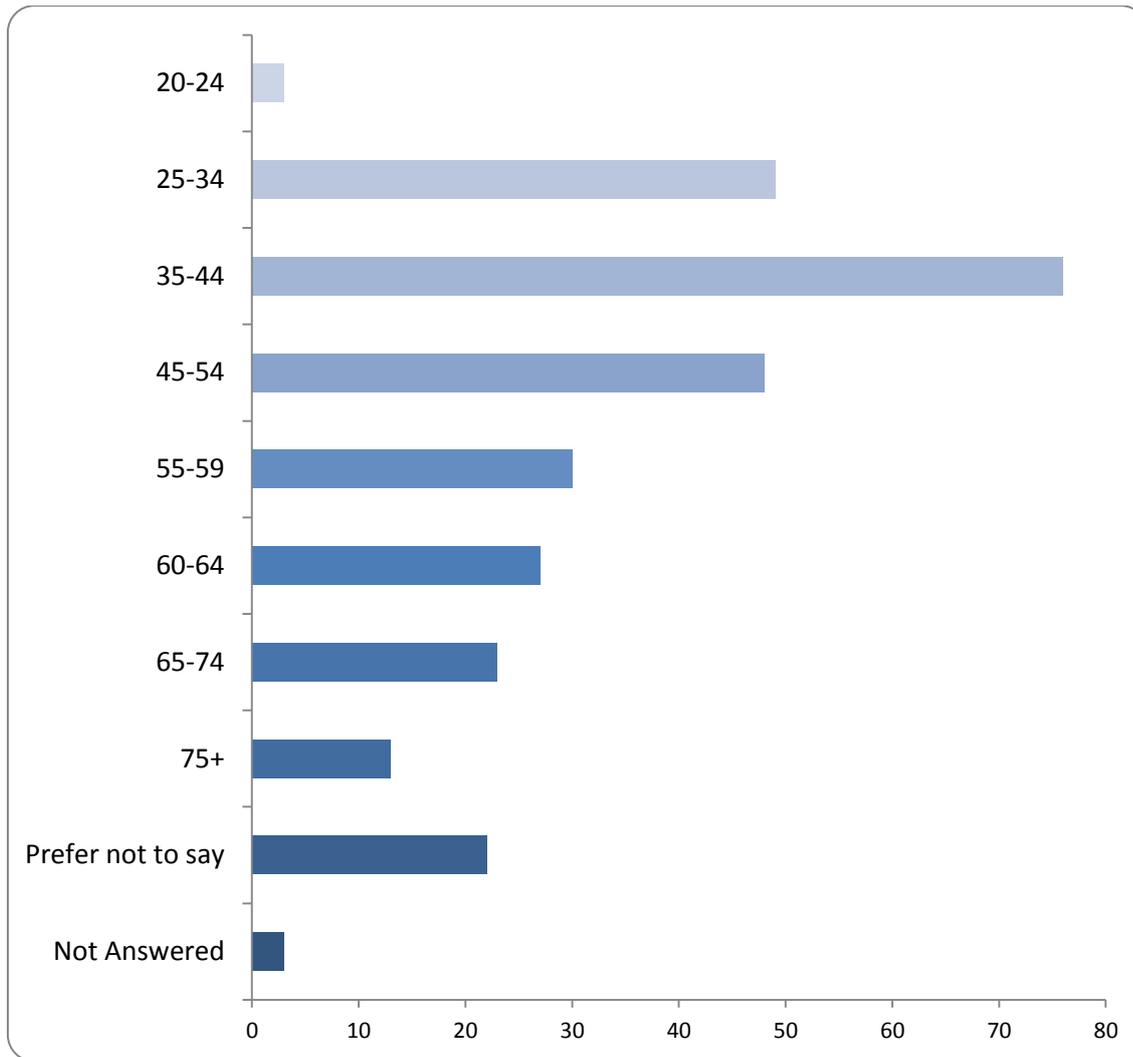


Option	Total	Percent
Female	156	53.06%
Male	97	32.99%
In another way	2	0.68%
Prefer not to say	34	11.56%
Not Answered	5	1.70%

22: Which age bracket do you fall into?

Age

There were 291 responses to this part of the question.

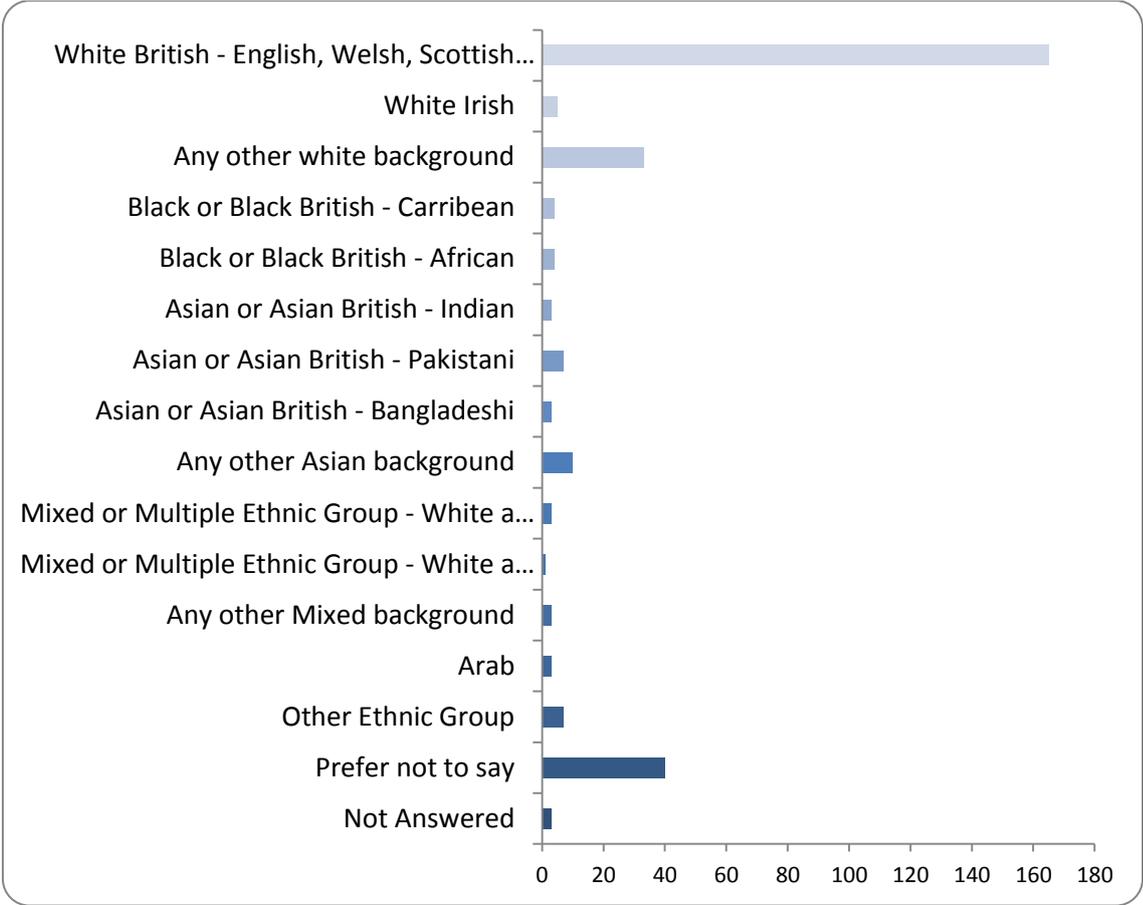


Option	Total	Percent
16-19	0	0.00%
20-24	3	1.02%
25-34	49	16.67%
35-44	76	25.85%
45-54	48	16.33%
55-59	30	10.20%
60-64	27	9.18%
65-74	23	7.82%
75+	13	4.42%
Prefer not to say	22	7.48%
Not Answered	3	1.02%

23: Which of the following best describes your ethnic group?

Ethnicity

There were 291 responses to this part of the question.



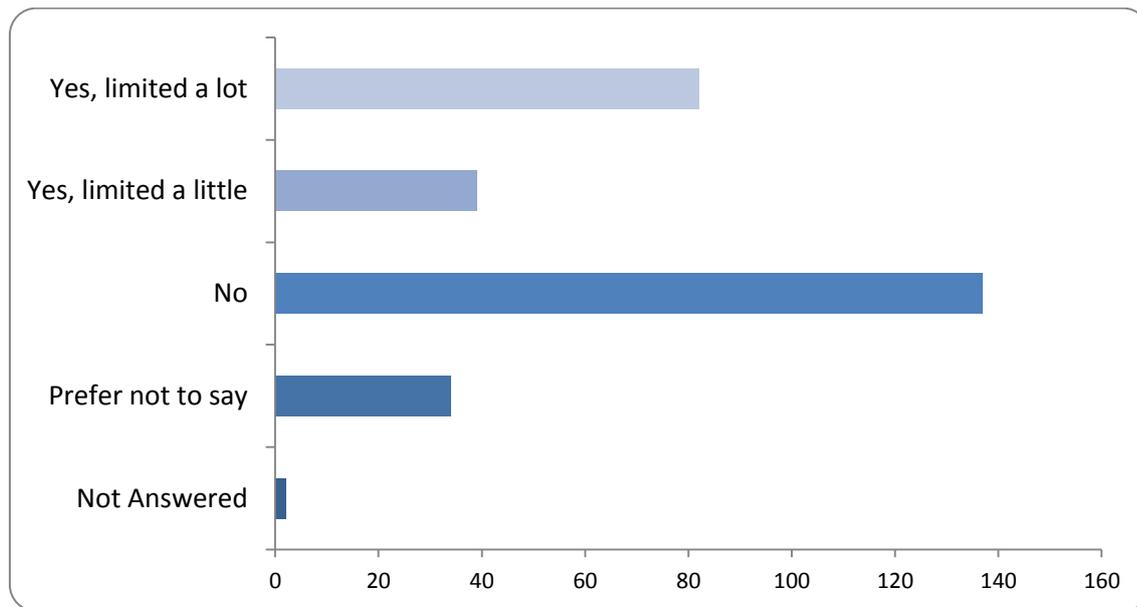
Option	Total	Percent
White British - English, Welsh, Scottish, Northern Irish	165	56.12%
White Irish	5	1.70%
White Gypsy or Irish Traveler	0	0.00%
Any other white background	33	11.22%
Black or Black British - Caribbean	4	1.36%
Black or Black British - African	4	1.36%
Any other black background	0	0.00%
Asian or Asian British - Indian	3	1.02%
Asian or Asian British - Pakistani	7	2.38%
Asian or Asian British - Bangladeshi	3	1.02%
Any other Asian background	10	3.40%
Mixed or Multiple Ethnic Group - White and Black Caribbean	3	1.02%
Mixed or Multiple Ethnic Group - White and Black African	0	0.00%
Mixed or Multiple Ethnic Group - White and Asian	1	0.34%
Any other Mixed background	3	1.02%
Arab	3	1.02%
Chinese	0	0.00%
Other Ethnic Group	7	2.38%
Prefer not to say	40	13.61%

Not Answered	3	1.02%
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24: Are your day to day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Disability

There were 292 responses to this part of the question.



Option	Total	Percent
Yes, limited a lot	82	27.89%
Yes, limited a little	39	13.27%
No	137	46.60%
Prefer not to say	34	11.56%
Not Answered	2	0.68%

Appendix 2

Title	Risk description	Opp/ threat	Cause	Consequence	Date Raised	Owner	Gross		Current		Residual		Comments	Controls				
							I	P	I	P	I	P		Control description	Due date	Status	Progress %	Action Owner
Challenge to consultation process	Customers challenge the effectiveness of the consultation	Threat	Due regard not given to statutory guidelines or relevant case law.	Any changes in the CTR scheme may not be upheld by Tribunals or Courts, when challenged by a customer.	25/11/2021	Tanya Bandekar	3	2	1	2	1	2	Robust consultation has been carried out and arrangements made for those unable to complete an on-line form.	Reference the relevant regulations and case law in planning the consultation	15/1/22	Complete	100	Laura Bessell
Increased customer contact	Customers are concerned at potential changes to the support they get and contact the Council about them.	Threat	Poor explanation of changes, and no mitigation planned. Consultation documents are incomplete	Customers are not clear about the impact of the changes.	25/11/2021	Tanya Bandekar	2	2	1	1	1	1	Customers have engaged and responded and we have received more considered comments than in previous years.	Simple explanations given of the proposed changes, together with details of mitigation.	15/1/22	In progress	75	Laura Bessell
Council reputation	Proposals for changes not clearly thought through, and impact not properly understood, resulting in damage to Council reputation	Opp	Insufficient modelling undertaken, and/or impact of changes not properly understood	Informed customers spot impacts of changes that the Council has not properly identified, undermining both the proposals and consultation process.	25/11/2021	Tanya Bandekar	3	3	3	2	3	2	Modelling will be undertaken from our new system	Expert team from different service areas assembled to work on the proposals, time taken to model changes and understand customer impact.	15/1/22	In progress	75	Laura Bessell/Tanya Bandekar
Financial implications	Costs are not correctly calculated, or a change in economic climate means more claimants	Threat	Poor budgetting	Changes are costed incorrectly and lead to an increase in scheme costs	25/11/2021	Tanya Bandekar	3	3	3	2	3	2	Impacts of Covid-19 affecting budget forecasting. Increased caseload was not foreseen at the start of the year. 100% scheme retained for 2021-22 will cost more	Work with Finance Team to ensure funding available and changes costed	1/2/22	In progress	75	Tanya Bandekar

Appendix 3

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 or lifelong illness

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

The 2022/23 Council Tax Reduction Scheme has been informed by a consultation process. This included:

- Reducing the costs of the CTR Scheme for working age claimants by introducing a minimum charge for all residents, or for all residents unless they fall within certain criteria (modelling has been undertaken to assess the impact of any charge introduced);
- Uprating the current Income Bands for UC claimants;
- Taking into account household composition
- Minor changes to simplify some of the existing scheme rules, such as non-dependant deductions

Within the existing Council Tax regulations, there is provision for discretionary payments to be made to people experiencing hardship. Anyone disadvantaged by the Council Tax Reduction scheme can apply for help from this scheme. Changes will take effect from 1 April 2022 unless otherwise stated

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

We have consulted via our website, electronically with major preceptors and advice agencies, and invited people to respond via email straplines. The

Council also targeted all CTR claimants via email and letter. Paper copies were placed in libraries and were available to anyone unable to access the consultation on line

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

Within the existing Council Tax regulations, there is provision for discretionary payments to be made to people experiencing hardship. Anyone disadvantaged by the Council Tax Reduction scheme can apply for help from this scheme.

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.
The Council will also continue to ensure that it promotes the CTR scheme to anyone moving onto Universal Credit, as it will need to be by a separate application.
The Council regularly monitors spend on CTR and will be informed as this rises/decreases

Glossary of Terms

Working Age	Age for which the Government expect State Pension to not be claimed. Currently 18-65 for women and 18-66 for men.
Uprating	Department for Work and Pensions annual income-related social security benefit increases each April. These benefits, and the amount which the government state is required to live on each week are increased each April by a percentage. Since 2011, the increase is based on the Consumer Price Index (CPI) as at September the previous year.
Income Bands	The amount of weekly net income used in the calculation of the award. Some income is not included, such as certain disability benefits. Where income changes but stays within the same band, then there is no change to entitlement, but the change is still recorded.
Capping	This is a ceiling limit on an award. A capping level could be applied to the council tax bands, so instead of applying Council Tax Reduction (CTR) using all the council tax bands A-H, that only bands A-E are applied. This means that the capping level is at a band E Council Tax amount, and those claims for properties in Bands F-H would only see a maximum level of support to a band E Council Tax liability. The claimant would need to pay the difference between their CTR award and their Council Tax liability.
National Minimum Wage	For 2021/22 the rate is £8.91
Oxford Living Wage	For 2021/22 the rate is £10.31
Benefit Cap	<p>The <i>benefit cap</i> is a limit on the total amount of <i>benefit</i> you can get. It applies to most people aged 16 or over who have not reached State Pension Age. A cap is usually applied when a claimant is not in employment for more than 16 hours per week, and is not exempt by disability.</p> <p>The Cap level currently for outer London is:</p> <ul style="list-style-type: none"> • £384.62 per week (£20,000 a year) if you are a couple • £384.62 per week (£20,000 a year) if you are a single parent and your children live with you • £257.69 per week (£13,400 a year) if you are a single adult

Non-dependant	If someone else lives in your home a deduction may be made to your Council Tax Reduction (CTR) if the person is treated as a 'non-dependant'. The deduction is made on the assumption that the non-dependant should make a contribution towards your council tax of at least the amount of the deduction.
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