

## Why do an Equalities Impact Assessment (EqIA)?

1. Equalities Impact Assessment (EqIA) is part of Oxford City Council's **Public Sector Equality Duty (PSED) (Equality Act 2010)**.

The General PSED enables Oxford City Council to:

- a. **identify and remove discrimination,**
- b. **identify ways to advance equality of opportunity,**
- c. **foster good relations.**

2. **An EqIA must be done before making any decision(s)** that may have an impact on people and/or services that people use and depend on.

3. An **EqIA form is one of many tools** that can simplify and structure your equalities assessment.

4. We are passionate about equalities, and we highly recommend that **Corporate Management Team (CMT)** reports and all projects must attach an EqIA.

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For questions, queries, and a chat about how to do your EqIA, please email your EDI officers:

1. Mili Kalia – [milkalia@oxford.gov.uk](mailto:milkalia@oxford.gov.uk)
2. Sobia Afzadi- [safzadi@oxford.gov.uk](mailto:safzadi@oxford.gov.uk)

Please do refer to our [SharePoint Page](#) for support such as FAQs and Examples, etc.

## A good EqIA has the following attributes:

1. **Comprehensively considers the 9 protected characteristics.**

1. Age	6. Race & Ethnicity
2. Disability	7. Religion or Belief
3. Gender Reassignment	8. Sex
4. Marriage & Civil Partnership	9. Sexual Orientation
5. Pregnancy & Maternity	<b>NEW-</b> Socio-economic inequalities (voluntary adoption)

2. It has **considered equality of treatment** towards service users, residents, employees, partners, council suppliers & contractors, and Council Members
3. Sufficiently considered **potential and real impact** of proposal or policy on service users, residents, employees, partners, council suppliers & contractors, and Council Members.
4. **Systematically recorded and reported** any potential and real impact of your proposal or policy on service users, residents, employees, partners, council suppliers & contractors, and Council Members
5. **Collected, recorded, & reported sufficient information and data** on how your policy or proposal will have an impact.
6. Offers **mitigations or adjustments** if a PSED has been impacted.
7. Provides clear **justifications** for your decisions.
8. It is written in **plain English** with simple short sentence structures.

## Section 1: General overview of the activity under consideration

1.	Name of activity being assessed.  <b>For example:</b> -New policy, -Review of existing policy, -Changes in service(s), -New project(s), etc.	Council Tax Reduction Scheme	2. The implementation date of the activity under consideration:	Review of annual scheme.
3.	Directorate/Department(s):	Finance	4. Service Area(s):	Revenues and Benefits
5.	Who is (are) the assessment lead(s):  <b>Please provide:</b> -Name -Email address	Laura Bessell Local Tax & Benefit Service Delivery Manager  Lbessell@oxford.gov.uk	6. Contact details, in case there are queries:  <b>Please provide:</b> -Name -Email address	Laura Bessell Local Tax & Benefit Service Delivery Manager  Lbessell@oxford.gov.uk
7.	Is this a new or ongoing EqIA?	New  Extension to existing EqIA	8. If this is an extension of a previous EqIA, please indicate where the previous EqIA is located and share the link to the said EqIA.	
9.	Date this EqIA started:	1 <sup>st</sup> September 2025		
10.	Will this EqIA be attached to <u>Corporate Management Team (CMT)</u> reports/updates, which will be published online?	No	11. Give a date (tentative or otherwise) when this assessment will be taken to the CMT.	

## Section 2: About the activity, change, or policy that is being assessed.

<b>12.</b>	<b>Type of activity being considered:</b> Check the most appropriate.	<input type="checkbox"/> Budget	<input type="checkbox"/> Decommissioning	<input type="checkbox"/> Commissioning	<input checked="" type="checkbox"/> Change to an existing activity.
		<input type="checkbox"/> New Activity	 <b>www.oxford.gov.uk</b>	<input checked="" type="checkbox"/> Others. Please specify: <p>CTRS scheme is a locally administered discount to the Council Tax charge under Section 13(c) of the Local Government Finance Act. Each year this scheme has to be agreed by Council and any changes that are applied need to be evaluated</p>	
<b>13.</b>	<b>Which priority area(s) <u>within Oxford City Council's Corporate strategy (2020-2024)</u> does this activity fulfil?</b> Please check as needed.	<input type="checkbox"/> Enable an inclusive economy.	<input type="checkbox"/> Deliver more affordable housing.	<input type="checkbox"/> Support thriving communities.	<input checked="" type="checkbox"/> Pursue a zero carbon Oxford.
<b>14.</b>	<b>Which priority area(s) <u>within Oxford City Council's Equality, Diversity &amp; Inclusion Strategy (2022)</u> does this activity fulfil?</b> Please check as needed.	<input type="checkbox"/> Responsive services and customer care.	<input type="checkbox"/> Diverse and engaged workforce.	<input type="checkbox"/> Leadership & organisational commitment.	<input checked="" type="checkbox"/> Understanding and working with our communities.

<p><b>15. Outline the aims, objectives, &amp; priorities of the activity being considered.</b></p>	<p>Council tax is a system of local taxation collected by Local Authorities for domestic dwellings. Tax is based upon a 100% charge of the band set by the Valuation Office and in certain situations can be reduced by 25%, 50% or 100%.</p> <p>The CTRS scheme is a local scheme which allow those people who are of a limited income to make an application which is means tested to determine if any other reduction can be applied.</p> <p>The Scheme only applies to people who are of working age as the national scheme is responsible for those aged over 66 (known as the pensioner regulations).</p> <p>There is a legal requirement under the Local Government Acts (as amended) to protect the public purse, ensuring that any discount or exemption is correctly applied to the charge and to maximise income for the precepting authorities.</p> <p>There is a legal requirement under the Localism Act 2018 that every time the scheme is considered for a change, that any changes are consulted on with the public. This scheme was consulted in May and June 2025.</p> <p>This review is not to cover the legislative governance in the types of evidence required to meet the application process. This review is to consider the overarching scheme and its accessibility to all based upon income used in the calculation of the award</p>
<p><b>16. Please outline the consequences of not implementing this activity. For example,</b></p> <ul style="list-style-type: none"> <li><b>-Existing activity does not fulfill Corporate Objectives,</b></li> <li><b>-existing activity is discriminatory and not fulfilling Council's PSED,</b></li> <li><b>... to name a few.</b></li> </ul>	<p>The Council is legally required to review the scheme annually. Failure to undertake this process could result in the scheme being placed within a judicial review and a cost the Council.</p>

### Section 3: Understanding service users, residents, staff and any other impacted parties.

17. Have you undertaken any consultations in the form of surveys, interviews, and/or focus groups?

**Please provide details—**

- when,
- how many, and
- the approach taken.

18. List information and data used to understand who your residents or staff are and how they will be impacted.

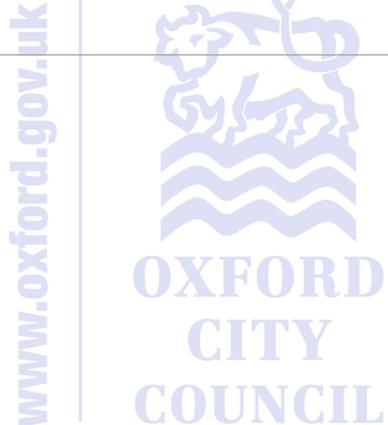
**These could be—**

- third-party research,
- census data,
- legislation,
- articles,
- reports,
- briefs.

19. If you have not done any consultations or collected data & information, are you planning to do so in the future?

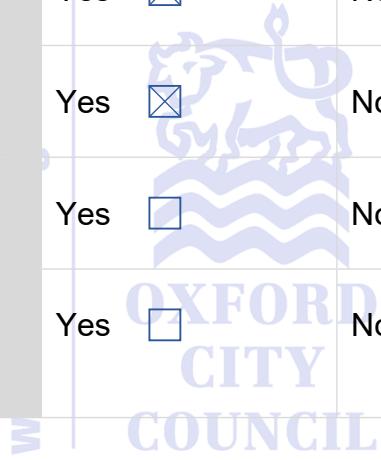
**Please list the details –**

- when,
- with whom, and
- how long will you collect the relevant data.



## Section 4: Impact analysis.

20.	<p><b>Who does the activity impact?</b>  <b>Check as needed.</b>  The impact may be positive, negative or unknown.</p>	<b>Service Users</b>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Don't Know <input type="checkbox"/>
		<b>Members of staff</b>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Don't Know <input type="checkbox"/>
		<b>General public</b>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Don't Know <input type="checkbox"/>
		<b>Partner / Community Organisation</b>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Don't Know <input type="checkbox"/>
		<b>City Councillors</b>	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Don't Know <input type="checkbox"/>
		<b>Council suppliers and contractors</b>	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Don't Know <input type="checkbox"/>

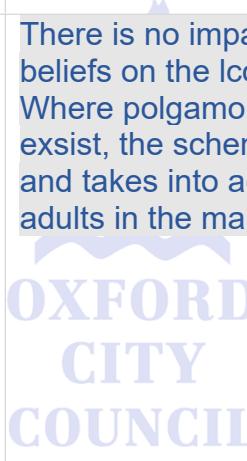


21.	Does the activity impact positively or negatively on any protected characteristics as stated within Equality (Act 2010)?												
	<p><b>Check as needed and provide evidence-driven conclusions.</b></p> <p><b>Good Practice</b> is to keep it simple and list your, evidence, insights, and mitigations.</p>												
<table border="1"> <thead> <tr> <th>Protected Characteristic</th> <th>Positive</th> <th>Negative</th> <th>Neutral</th> <th>Don't know</th> <th>Data/information/evidence supporting your assessment</th> <th>Analysis &amp; insight</th> </tr> </thead> </table>							Protected Characteristic	Positive	Negative	Neutral	Don't know	Data/information/evidence supporting your assessment	Analysis & insight
Protected Characteristic	Positive	Negative	Neutral	Don't know	Data/information/evidence supporting your assessment	Analysis & insight							

						Mitigations
<b>Age</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>In line with the national scheme the local scheme is for all people who are aged from 18 and to 66 who are liable for Council Tax, can apply for CTRS. An Under 18 person cannot be made liable for Council Tax in accordance with Council Tax legislations.</p>	N/A
<b>Disability (Visible and invisible)</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<a href="http://www.oxford.gov.uk">www.oxford.gov.uk</a>	<p>People who have a disability income of PIP (Personal Independence Payment) will have this income disregarded in the calculation of the income used to the assessment of need. This income is for supporting this person with their disability and not to support every day living and bills.</p>	N/A
<b>Gender re-assignment</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Gender re-assignment is not affected by the local scheme. The scheme allows all genders</p>	N/A

					<p>to apply and we have a data base which does not need to record a title. Where DWP Benefits are in place, there is a legal requirement to determine a gender and the Service takes a lead from the DWP records held against a national insurance number. This is in accordance with the Social Security Administration (Fraud) Act 1997.</p>	
<b>Marriage &amp; Civil Partnership</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="http://www.oxford.gov.uk">www.oxford.gov.uk</a>	<p>This no longer has any impact as the regulations were changed to take into account for same sex couples and people who were living together as married, but not legally married.</p>	N/A
<b>Race, Ethnicity and/or Citizenship</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<p>Applications for CTR are made on line and take into account all income used.</p>	N/A

					Unless the income or capital is state held (example it is forbidden to remove an asset from a country to the UK, it is not treated as being in possession of the claimant.) Thus not penalising people of other counties.	
<b>Pregnancy &amp; Maternity</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>The Government still requires a Council to apply a Habitual Residency test for those people who are subject to immigration control under the Home Officer or are unable to receive state funding due to their via status. As this is lead by the Government and the Council has no control over these rules.</p>  <p><a href="http://www.oxford.gov.uk">www.oxford.gov.uk</a></p> <p>It is not envisaged that any people who are in a period of maternity or paternity will be detrimentally affected. If the income of the family reduced to take into account salary deduction, then the amount of CTRS will be increased to the banded appropriate. Any award</p>	N/A

					<p>of DWP benefits at this time will be included as per the same treatment of all other income apart from disability.</p>	
<p><b>Religion or Belief</b></p> <p>134</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p><a href="http://www.oxford.gov.uk">www.oxford.gov.uk</a></p> <p>There is no impact to religious beliefs on the local scheme. Where polygamous marriages exist, the scheme allows for this and takes into account additional adults in the marriage.</p> <p> OXFORD CITY COUNCIL</p>	N/A
<p><b>Sex</b></p>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>The scheme allows all genders to apply and we have a database which does not need to record a title. Where DWP Benefits are in place, there is a legal requirement to determine a gender and the Service takes a lead from the DWP records held</p>	N/A

<b>Sexual Orientation</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="http://www.oxford.gov.uk">www.oxford.gov.uk</a>	<p>against a national insurance number. This is in accordance with the Social Security Administration (Fraud) Act 1997.</p>	N/A
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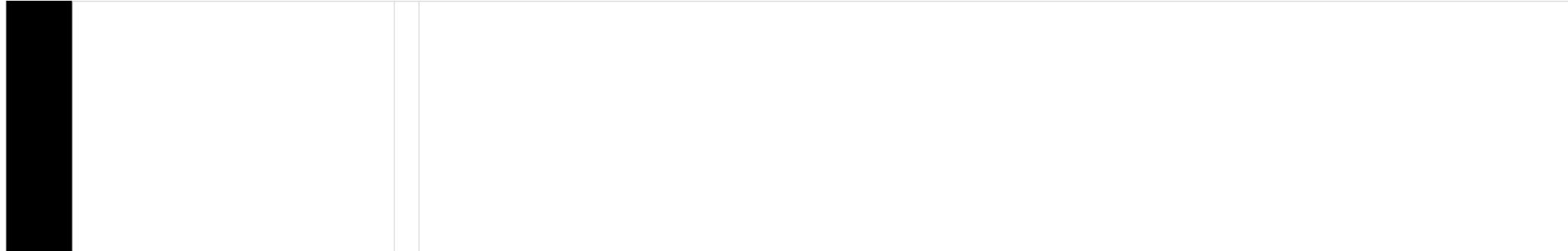
<p><b>Socio-economic inequalities such as:</b></p> <ul style="list-style-type: none"> <li>- income and factors that impact income.</li> <li>-access to jobs</li> </ul> <p>This was voluntarily adopted by <a href="#">Oxford City Council on the 13<sup>th</sup> of March 2024.</a></p>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>The scheme is created to support those on a low income to support the affordability of the Council Tax charge. Any changes in economic growth, either positive or negative will be accounted for where income changes. Those people who will see an increase in the salary, will see a reduced award, to possibly zero. Those who have seen a reduction in income will see an increase in award.</p>	<p>N/A</p>
<p><b>Other (voluntary consideration)</b></p> <p><b>For example:</b></p> <p>→ Migrant, refugee, or asylum seekers.</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p><b>www.oxford.gov.uk</b></p> <p>The scheme has a single banded approach for ease of administration and public understanding. Those claims who have larger families will have possibly more income into the household as Universal Credit will have a higher allowance for those families.</p> <p>People who are subject to immigration control will not be able to claim CTR under the current regulations and will have a Council Tax charge. The avenue for these people is to claim a Section 13a discretionary award to have the Council to consider this local policy.</p> <p>Care Leavers are a locally protected group of residents between the City Council and</p>	<p>Mitigation has been to widen the bands in the review of 2025/26 to allow this additional income in the Universal Credit assessment. Previous bands have been increased significantly and a review of those number of claims impacted by the inclusion of all income has been undertaken.</p>	

<p><b>Other</b>  <b>For example:</b>            - Unpaid carers            - Prison population</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p>Oxfordshire County Council. In line with the Section 13a policy, these people will benefit from a discount of CTR (plus other discounts and exemptions within the Council Tax regulations) and if there is a remaining charge will be supported by the Section 13a Policy. There is a specific reference to these people within the local scheme.</p> <p>The Armed Forces Covenant is covered within the CTR scheme. The scheme does not include the income relating to War Widow pensions and War related disability (paid by the Ministry of Defence). These incomes are excluded in the calculation of CTR income and therefore do not detrimentally affect these people with their applications.</p>	<p><a href="http://www.oxford.gov.uk">www.oxford.gov.uk</a></p>
				<p>N/A</p>	<p>N/A</p>	

- Homeless population
- Council suppliers & contractors
- Cabinet Members

## Section 5: Conclusion(s) of your Full Impact Assessment

22.	<p><b>Conclusions.</b> Check as needed.</p> <p><input type="checkbox"/> Stop and reconsider the activity. <input type="checkbox"/></p> <p><input type="checkbox"/> Adjust activity before beginning the activity and continue to monitor. <input checked="" type="checkbox"/></p> <p><input type="checkbox"/> No major change(s) or adjustments and continue with activity but continue to monitor. <input type="checkbox"/></p> <p><input type="checkbox"/> No major change(s) or adjustments and continue with the activity. No need to monitor in the future.</p>					
23.	<p><b>Please explain how you have reached your conclusions above.</b></p> <p>The CTRS scheme is legally required to be in existence and the Council have met the criteria of consultation and review by having an external consultant to review the scheme for impact. It has not been identified if any of the protected groups have been affected by the changes being proposed.</p>					



## Section 6: Monitoring and review plan.

The responsibility for maintaining a monitoring arrangement of the EqIA action plan lies with the service/team completing the EqIA. These arrangements must be built into the performance management framework such as KPIs or Risk Registers.

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24. Who or which team or service area will be responsible for monitoring equalities impact?

For example-

- team,
- directorate,
- service area,
- Equalities Steering Group, etc.

Revenues and Benefits Service-Financial Services

Ongoing review from public comment via the 3 C's (Complaints cause and correction) contact. Where significant impact has been caused the review process will cease and then evaluated.

Review of appeals received in relation to the scheme and its application.

Caselaw affecting the scheme design

Review to ascertain if there is a change in legislation, caselaw, policy from Government department/agencies/bodies.

25. Who (individual, team, or service area) will be responsible for carrying out the EqIA review?

Local Tax & Benefit Service Delivery Manager

26.	How often will the equality impact be reviewed for this activity?  For example- -quarterly, -yearly, etc.	Annually	27.	Date when the EqIA will be reviewed again.	2026
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## Section 7: Sign-off

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Name: Laura Bessell

Job Title:  
Local Tax & Benefit Service Delivery Manager  
Signature:

Name: Full Name

Job Title: Type here

Signature:



Name: Full Name

Job Title: Type here

Signature:

Name: Full Name

Job Title: Type here

Signature:

Name: Full Name

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**Suggested list of people to include are:**

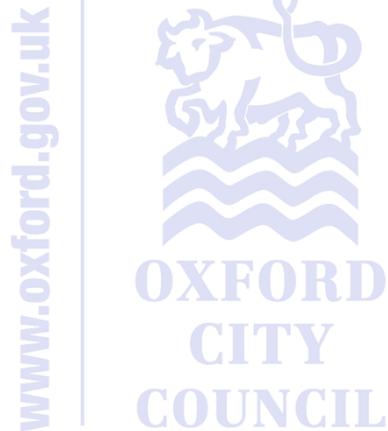
- 1) Project lead/manager.
- 2) Head of service area or team.
- 3) Person who completed the EqIA.
- 4) EDI Lead.
- 5) EDI Specialist.
- 6) For joint projects, please consider the following:
  1. Other project leads
  2. Other service area and/or team lead/managers.

**This is not an exhaustive list.**

You have now reached the end of the assessment.

**⚠ Please append this to any reports and project files for reference.**

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