

Report Title:	Council Tax Reduction Scheme
Contains Confidential or Exempt Information	No - Part I
Cabinet Member:	Cllr Hilton Cabinet Member for Asset Management, Commercialisation, Finance and Ascot.
Meeting and Date:	Cabinet – 26 January 2023
Responsible Officer(s):	Adele Taylor – Director of Resources. Louise Freeth, Head of Revenues, Benefits, Library and Resident Services.
Wards affected:	All

REPORT SUMMARY

1. Council Tax Reduction (CTR) provides financial assistance to council tax payers on a low income. The Local Government Finance Act 1992 places a legal requirement on local authorities to consider whether to change their working age Council Tax Reduction (CTR) scheme on an annual basis.
2. While there were no significant changes to the current scheme proposed in 2023/24, there are a number of administrative changes proposed in order to simplify the system for both residents and officers. This report seeks to provide the results of a recent public consultation in respect of those changes.

1. DETAILS OF RECOMMENDATION(S)

RECOMMENDATION: That Cabinet notes the report and, in particular notes the feedback from the consultation and:

- i) Approves the proposed amendments to the Council Tax Reduction scheme for the financial year 2023/24.

2. REASON(S) FOR RECOMMENDATION(S) AND OPTIONS CONSIDERED

Options

Table 1: Options arising from this report

Option	Comments
Approve the proposed 2023/24 changes This is the recommended option	This will ensure the scheme is easier to understand for residents, introduces fairness for those not/on UC and simplifies the administration for staff.
Do not approve the proposed 2023/24 changes. Not the recommended option.	This will continue to differentiate between how UC income is treated and retain the complexity of administration for staff.

- 2.1 Since April 2013, billing authorities have been responsible for devising their own Council Tax Reduction (CTR) schemes to assist working age council tax payers who are on a low income.
- 2.2 It is a legal requirement that consideration is made, on an annual basis, to changing the scheme even where a decision is made that the scheme should be unchanged or where proposed changes may be considered minor e.g. uprating means tested allowances in line with the Department of Work and Pension figures.
- 2.3 No changes may be made to the pensionable age CTR scheme as these regulations are amended, annually, by the Department for Levelling Up, Housing and Communities (DLHUC). Responsibility for their maintenance rests with DLHUC.
- 2.4 Councils are required to consult on any changes which they wish to make to the operation of their scheme. They must first consult with their major precepting authorities as it has a direct financial impact upon them. They must also consult anyone else who may be affected i.e. recipients of CTR and the wider council tax payers.

3. KEY IMPLICATIONS

- 3.1 There are currently 2,059 pensionable age CTR recipients, this is down from 2,100 in April 2022. None of these proposals would affect them.
- 3.2 There are currently 2,204 working age CTR recipients, this is down from 2,347 in April 2022. Of these 2,204 a total of 1,221 are in receipt of Universal Credit.
- 3.3 Total expenditure on the CTR scheme is currently £3,923,755 split into £2,094,196 in respect of pensionable age recipients and £1,829,558 for those of working age.
- 3.4 Any proposed change must be consulted on in a specific order i.e. with the major precepting authorities first and then anyone else considered to have an interest in the scheme i.e. residents whether in receipt of CTR or not.
- 3.5 Prior to the public consultation both Thames Valley Police and Royal Berkshire Fire and Rescue Service were consulted and confirmed they would not have any objection to the proposed changes

Table 2: Key Implications

Outcome	Unmet	Met	Exceeded	Significantly Exceeded	Date of delivery
Amend the working age CTR scheme as proposed	Working age CTR scheme remains as is	Scheme updated by 31 March 2023	N/A	N/A	01 April 2023

4. FINANCIAL DETAILS / VALUE FOR MONEY

- 4.1 The financial impact for the Royal Borough is difficult to predict as it is not possible to identify relevant customers from existing records and there should be a focus, not only on the cost of CTR awards, but also on the costs associated with officer time, printing and posting additional CTAX bills and chasing outstanding CTAX debts associated with CTR claims.
- 4.2 It is also not possible to predict whether or not the number of CTR recipients will increase in 2023/24 as a result of the cost of living crisis although it should be noted that this has not been the case during the current financial year.
- 4.3 The potential costs of these changes are however perceived to be small compared to the benefit of the simpler administration of the scheme, for both customers and officers as well as the increasing fairness and support for many customers.
- 4.4 The table below summarises the effect of each change for both the customer and the council.

Table 3: Summary of proposed changes.

Change	Financial impact for customer	Financial impact for authority	Primary purpose
UC customers – limited reassessments.	No impact	No impact	More efficient administration of the scheme
UC customers – automatic re-awards	No impact, provided they previously submitted a new claim on time. Not possible to quantify costs.	Potentially more CTR support awarded as removing the burden of submitting a new claim. Not possible to quantify costs.	More efficient administration of the scheme
UC customers – Net vs Gross income	Negative impact – would receive less CTR. Would only affect new UC claims or where the UC reduces after 01.04.23. However anyone suffering financial hardship would be eligible to submit an application for a Discretionary S13A(1)(c) reduction in the CTAX charge. Not possible to quantify costs.	Would be awarding less CTR. Not possible to quantify costs.	To align the way in which UC income is treated with other Benefit income types.

All working age customers – 3 months backdating	Potentially positive if they qualified for the whole 3 month period rather than the current 1 month. Not possible to quantify costs.	Negative impact as would be potentially awarding more CTR but need to consider the possibility of chasing small debts for outstanding Council Tax if not awarded. Not possible to quantify costs.	More efficient administration of the scheme – aligning working age customers to existing rules for pensionable age customers.
All working age customers annual uprating	Positive impact – increased allowances would mean more CTR awarded. Not possible to quantify costs.	Negative impact as would be awarding more CTR. Not possible to quantify costs.	More efficient administration of the scheme, aligning CTR claims with those for Housing Benefit.

5. LEGAL IMPLICATIONS

- 5.1 Section 13A of the Local Government Finance Act 1992 (as amended) (“the 1992 Act”) requires each billing authority in England to make a scheme specifying the reductions which are to apply to amounts of council tax payable by persons, or classes of person, whom the billing authority considers are in financial need. The Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (as amended in 2020) prescribe matters which must be included in such a scheme in addition to those matters which must be included in such a scheme by virtue of paragraph 2 of Schedule 1A to the 1992 Act.
- 5.2 The 1992 Act also requires an authority reducing CTR to consider the issue of whether to award such transitional protection as it sees fit to affected customers. It is proposed that, since the primary purpose of these changes is to simplify the scheme and mitigation already exists for those individuals suffering any potential financial hardship as a result, to create a complex transitional protection scheme would not be appropriate.
- 5.3 The council has existing powers under S13A(1)(c) of the 1992 Act where an affected customer believes they have suffered financial hardship as a result of these changes. This power enables the council to reduce the amount which a council tax payer is liable to pay, as respects the dwelling and the day, to such extent as it thinks fit on an individual basis.
- 5.4 The 1992 Act also places a requirement on councils to consult with anyone who may be affected i.e. recipients of CTR assistance and Council Tax Payers, should they wish to make any amendments to their scheme. The Council has sought to do so following consultation with the major preceptors i.e. Thames Valley Police and Royal Berkshire Fire and Rescue.

6. RISK MANAGEMENT

- 6.1 As this is a complex means tested form of public assistance it is not possible to outline the impact on each individual, but it is anticipated that only 1 proposed change may have a negative financial impact on new UC customers, or those existing UC customers whose income subsequently reduces, as a result of a debt repayment. It is not possible to accurately forecast numbers.
- 6.2 It should however be noted that the council is retaining existing protection for vulnerable customers within its current scheme. These include:
- Disregarding income received from Child Benefit and Child Maintenance for both couples and lone parents with children.
 - Disregarding eligible child care costs up to £175 per week for one child and £300 per week for two or more children.
 - Disregarding income received from Disability Benefits such as Attendance Allowance, Disability Living Allowance and Personal Independence Payments.
- 6.3 The council also has existing powers under S13(A)(1)(c) of the Local Government Finance Act which allows for the reduction of the charge, as the Borough sees fit. The Borough's policy specifies that where an affected customer believes they have suffered severe financial hardship this discretionary power may be utilised. This power enables the council to reduce the amount which a council tax payer is liable to pay, as respects the dwelling and the day, to such extent as it thinks fit on an individual basis. It is proposed that this existing power is used in the event of customers facing financial hardship as a result of this change.
- 6.4 In addition, since this consultation concluded, Government have also announced a further £100m to be allocated to English local authorities to assist in protecting the most financially vulnerable from the effect of increased Council Tax changes. Guidance provided to local authorities on 23 December 2022 advises that the Royal Borough has been allocated £113,000 and is required to award all existing CTR recipients up to £25 additional CTR for the 2023/24 financial year, depending upon their net liability. Details of this award and the use of any potential underspend are subject to further discussion at this time. Any potential negative impact of the changes proposed within this report will be further mitigated by this new award.

Table 4: Impact of risk and mitigation

Risk	Level of uncontrolled risk	Controls	Level of controlled risk
Existing customers affected by the change could suffer hardship	Medium	S13(A)(1)(c) permits cases to be considered on an individual basis	Low
Collection rates in respect of Council	Medium	The Revenues Team will ensure the focus remains	Low

Tax will not be achieved		on collection and that this is monitored monthly.	
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7. POTENTIAL IMPACTS

- 7.1 The council has to give due regard to its Equalities Duties, in particular with respect to general duties arising pursuant to the Equality Act 2010, section 149. Having due regard to the need to advance equality involves, in particular, to the need to remove or minimise disadvantages suffered by persons who share a relevant characteristic that are connected to that characteristic. Further details about the Equalities Duties are set out in the Equality Impact Assessment, which all councillors should read before taking the decisions identified in this report.
- 7.2 The council tax system is programmed to identify all CTR accounts. There is no evidence to indicate that groups with protected characteristics have been disproportionately affected by the operation of the scheme previously and while the changes proposed may reduce support available to individuals this would be based on the individual's circumstances rather than merely because they share a protected characteristic.
- 7.3 The powers provided within S13A(1)(c) of the Local Government Finance Act also provide further mitigation.
- 7.4 Standard questions relating to Equality and Diversity were included on the survey but it was made clear that answering these was not compulsory. While 191 responses were received, not all respondents chose to complete the questions regarding their circumstances or ethnic background
- 7.5 **Equalities.** An Equality Impact Assessment is available as Appendix A.
- 7.6 **Climate change/sustainability:** no impact identified.
- 7.7 **Data Protection/GDPR:** no impact identified.

8. CONSULTATION

- 8.1 A public consultation exercise was undertaken during the period from 02 September 2022 to 02 December 2022. The consultation was available on the RBWM Together platform with paper copies available upon request. Only 1 request was received for a paper copy, which was issued but not returned. The consultation was promoted through a variety of channels during this time:
- A link was immediately available on the Royal Borough's website and posters put up in the Libraries.
 - Automated messages highlighting the consultation were placed on the generic Council Tax and Benefit acknowledgement e-mails.
 - An e-mail was issued to recipients of CTR, where these details were held, (4,100 residents) on 02 September 2022
 - An e-mail was issued to residents liable for Council Tax, where these details were held (39,375), on 07 October 2022

- Information was included in both the Resident's Newsletter and Members Update on 07 October 2022.
 - A newspaper advert, of all live consultations, including reference to the CTRS consultation, was placed in the local press on the 13th and 14th October 2022.
 - A paper flyer was produced, of all live consultations, including reference to the CTRS consultation, and a distribution house engaged to issue it to every household within the Borough from 27th to 29th October 2022
 - E-mails were issued to community groups and charities, identified from various sources, during this period culminating in a final reminder to 623 organisations who were sent an e-mail on 27 November 2022.
- 8.2 In total there were 499 responses received, compared with 191 last time this matter was consulted upon in October 2020.
- 8.3 Supplementary questions were asked, for monitoring purposes, to determine whether respondents were currently in receipt of CTR or were completing the consultation on behalf of a representative body. While only 8 respondents advised that they were completing the survey on behalf of a representative body, only 4 respondents then went on to state which group in the community they represented. Analysis of the 4 shows that responses were received from West Windsor Hub, Age Concern and the Disability and Inclusion Forum with the fourth response being from "pensioners" which may or may not be in connection with a community group.
- 8.4 Of those who chose to respond to these questions, 56 of the 494 respondents answering this specific question (11.33%) stated that they were currently in receipt of CTR and 47 of the 52 answering this specific question (90.38%) advised that they were of working age.
- 8.5 The consultation exercise was based on five questions to residents of the Royal Borough regarding the specific changes proposed, with options for free form text comments to be made if residents disagreed. The remaining question was entirely free text regarding any alternative savings proposals, or additional changes, that respondents would wish to see. Standard Equality and Diversity questions were also asked but it was made clear that providing this information was voluntary.
- 8.6 In summary:
- 400 respondents (82%) agree that customers in receipt of Universal Credit (UC) and CTTR should have their reassessments limited.
 - 384 respondents (79%) agree that UC customers whose income increases for a 4 week period should not have to complete a new claim if their income subsequently drops.
 - 372 respondents (77%) agreed that UC customers whose income is reduced as a result of debt repayment, should have their gross UC income taken into account in CTR.
 - 419 respondents (86%) agreed that the current backdating period of 1 month should be extended to 3 months.

- 409 respondents (85%) agreed that working age amounts should be updated and aligned to pensionable age sums, where they overlap.

8.7 In making its decision, in relation to the CTR Scheme, the Council must conscientiously take into account the feedback from the consultation process. The Council should look carefully at the comments made, including the alternative proposals suggested as to savings/revenue generation.

9. TIMETABLE FOR IMPLEMENTATION

If approved, the proposals would become effective from 01 April 2023.

10. APPENDICES

10.1 This report is supported by two appendices:

- Appendix A – Equality Impact Assessment
- Appendix B - Consultation pre-amble showing full narrative and questions posed
- Appendix C – Summary of consultation responses

11. BACKGROUND DOCUMENTS

11.1 This report is not supported by any background documents:

12. CONSULTATION

Name of consultee	Post held	Date sent	Date returned
<i>Mandatory: Statutory Officers (or deputies)</i>			
Adele Taylor	Executive Director of Resources/S151 Officer	19.12.22	22.12.22
Emma Duncan	Director of Law, Strategy & Public Health/ Monitoring Officer	19.12.22	
<i>Deputies:</i>			
Andrew Vallance	Head of Finance (Deputy S151 Officer)	19.12.22	
Elaine Browne	Head of Law (Deputy Monitoring Officer)	19.12.22	29.12.22
Karen Shepherd	Head of Governance (Deputy Monitoring Officer)	19.12.22	
<i>Mandatory: Procurement Manager (or deputy) - if report requests approval to go to tender or award a contract</i>			
Lyn Hitchinson	Procurement Manager	NA	
<i>Mandatory: Data Protection Officer (or deputy) - if decision will result in processing of personal data; to advise on DPIA</i>			

Emma Young	Data Protection Officer	NA	
<i>Mandatory: Equalities Officer – to advise on EQiA, or agree an EQiA is not required</i>			
Ellen McManus-Fry	Equalities & Engagement Officer	19.12.22	
<i>Other consultees:</i>			
<i>Directors (where relevant)</i>			
Tony Reeves	Interim Chief Executive	19.12.22	
Andrew Durrant	Executive Director of Place	19.12.22	
Kevin McDaniel	Executive Director of People Services	19.12.22	19.12.22

Cllr Hilton	Cabinet Member for Asset Management, Commercialisation, Finance and Ascot.	19.12.22
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REPORT HISTORY

Decision type:	Urgency item?	To follow item?
Cabinet report: Key decision. First entered into the Cabinet Forward Plan: 01 December 2022.	No	No

Report Author: Louise Freeth, Head of Revenues, Benefit, Library and Resident Services. Tel: 01628 685664
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APPENDIX A - EQUALITY IMPACT ASSESSMENT

Essential information

Items to be assessed: (please mark 'x')

Strategy		Policy	X	Plan		Project		Service/Procedure	
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Responsible officer	Louise Freeth	Service area	Revenues, Benefits, Library & Resident Services	Directorate	Resources
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Stage 1: EqIA Screening (mandatory)	Date created: 19/12/2022	Stage 2 : Full assessment (if applicable)	Date created : NA
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Approved by Head of Service / Overseeing group/body / Project Sponsor:

"I am satisfied that an equality impact has been undertaken adequately."

Signed by (print): Louise Freeth

Dated: 19/12/2022

Guidance notes

What is an EqIA and why do we need to do it?

The Equality Act 2010 places a 'General Duty' on all public bodies to have 'due regard' to:

- Eliminating discrimination, harassment and victimisation and any other conduct prohibited under the Act.
- Advancing equality of opportunity between those with 'protected characteristics' and those without them.
- Fostering good relations between those with 'protected characteristics' and those without them.

EqIAs are a systematic way of taking equal opportunities into consideration when making a decision, and should be conducted when there is a new or reviewed strategy, policy, plan, project, service or procedure in order to determine whether there will likely be a detrimental and/or disproportionate impact on particular groups, including those within the workforce and customer/public groups. All completed EqIA Screenings are required to be publicly available on the council's website once they have been signed off by the relevant Head of Service or Strategic/Policy/Operational Group or Project Sponsor.

What are the "protected characteristics" under the law?

The following are protected characteristics under the Equality Act 2010: age; disability (including physical, learning and mental health conditions); gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sex; sexual orientation.

What's the process for conducting an EqIA?

The process for conducting an EqIA is set out at the end of this document. In brief, a Screening Assessment should be conducted for every new or reviewed strategy, policy, plan, project, service or procedure and the outcome of the Screening Assessment will indicate whether a Full Assessment should be undertaken.

Openness and transparency

RBWM has a 'Specific Duty' to publish information about people affected by our policies and practices. Your completed assessment should be sent to the Strategy & Performance Team for publication to the RBWM website once it has been signed off by the relevant manager, and/or Strategic, Policy, or Operational Group. If your proposals are being made to Cabinet or any other Committee, please append a copy of your completed Screening or Full Assessment to your report.

Enforcement

Judicial review of an authority can be taken by any person, including the Equality and Human Rights Commission (EHRC) or a group of people, with an interest, in respect of alleged failure to comply with the general equality duty. Only the EHRC can enforce the specific duties. A failure to comply with the specific duties may however be used as evidence of a failure to comply with the general duty.

Stage 1: Screening (Mandatory)

1.1 What is the overall aim of your proposed strategy/policy/project etc and what are its key objectives?

The overall aim of the proposed policy is to make a number of minor administrative changes to the existing working age Council Tax Reduction scheme for the financial year 2023/24 in order to make the scheme simpler to understand for residents and for officers to administer.

Each local authority has a duty to review its Council Tax Reduction scheme on an annual basis with any changes being approved by Council prior to 11th March preceding the financial year in which any changes would be implemented.

The authority must also consider any transitional protection, as it sees fit, where any changes would adversely affect individuals currently receiving such assistance.

1.2 What evidence is available to suggest that your proposal could have an impact on people (including staff and customers) with protected characteristics? Consider each of the protected characteristics in turn and identify whether your proposal is Relevant or Not Relevant to that characteristic. If Relevant, please assess the level of impact as either High / Medium / Low and whether the impact is Positive (i.e. contributes to promoting equality or improving relations within an equality group) or Negative (i.e. could disadvantage them). Please document your evidence for each assessment you make, including a justification of why you may have identified the proposal as “Not Relevant”.

Protected characteristics	Relevance	Level	Positive/negative	Evidence
Age	Relevant	High	Negative	<p>Key data: The estimated median age of the local population is 42.6yrs [Source: ONS mid-year estimates 2020].</p> <p>An estimated 20.2% of the local population are aged 0-15, and estimated 61% of the local population are aged 16-64yrs and an estimated 18.9% of the local population are aged 65+yrs. [Source: ONS mid-year estimates 2020, taken from Berkshire Observatory]</p> <p>DLHUC prescribe the regulations which govern the assessment of Council Tax Reductions customers of pensionable age. Authorities are unable to amend these.</p> <p>The proposals will affect some, but not all, customers of working age, in receipt of Council Tax Reduction in the future.</p>
Disability	Relevant	Low	Negative	<p>The authority will continue to disregard income received from disability related benefits e.g. Disability Living Allowance and Personal Independence Payments. However, in order to ensure the scheme remains simple to administer there is no proposal to exempt customers, en masse, as a result of disability. They, like anyone else, will be able to apply to consider remitting the costs on the basis of financial hardship in accordance with the authority's existing S13A(1)(c) Policy and, for the financial years 2020/21 – 2021/22, benefit from the Council Tax Hardship Fund award.</p>

Gender re-assignment	Not relevant			
Marriage/civil partnership	Not relevant			
Pregnancy and maternity	Not relevant			
Race	Not relevant			<i>Key data: The 2011 Census indicates that 86.1% of the local population is White and 13.9% of the local population is BAME. The borough has a higher Asian/Asian British population (9.6%) than the South East (5.2%) and England (7.8%). The forthcoming 2021 Census data is expected to show a rise in the BAME population. [Source: 2011 Census, taken from Berkshire Observatory]</i>
Religion and belief	Not relevant			<i>Key data: The 2011 Census indicates that 62.3% of the local population is Christian, 21.7% no religion, 3.9% Muslim, 2% Sikh, 1.8% Hindu, 0.5% Buddhist, 0.4% other religion, and 0.3% Jewish. [Source: 2011 Census, taken from Berkshire Observatory]</i>
Sex	Not relevant			<i>Key data: In 2020 an estimated 49.6% of the local population is male and 50.4% female. [Source: ONS mid-year estimates 2020, taken from Berkshire Observatory]</i>
Sexual orientation	Not relevant			

Outcome, action and public reporting

Screening Assessment Outcome	Yes / No / Not at this stage	Further Action Required / Action to be taken	Responsible Officer and / or Lead Strategic Group	Timescale for Resolution of negative impact / Delivery of positive impact
Was a significant level of negative impact identified?	No	NA	NA	NA
Does the strategy, policy, plan etc require amendment to have a positive impact?	Yes	The outcome of the policy may have a negative effect on future UC customers who have deductions made from their UC income but this will ensure consistency of treatment with other benefit recipients.	Louise Freeth	Public consultation closed on 02.12.22 and details of the feedback are included within the report.

If you answered **yes** to either / both of the questions above a Full Assessment is advisable and so please proceed to Stage 2. If you answered “No” or “Not at this Stage” to either / both of the questions above please consider any next steps that may be taken (e.g. monitor future impacts as part of implementation, re-screen the project at its next delivery milestone etc).

Stage 2 : Full assessment

2.1 : Scope and define

2.1.1 Who are the main beneficiaries of the proposed strategy / policy / plan / project / service / procedure? List the groups who the work is targeting/aimed at.

The main beneficiaries would be working age CTR recipients and, in the case of all but one of the proposed changes, those in receipt of Universal Credit.

2.1.2 Who has been involved in the creation of the proposed strategy / policy / plan / project / service / procedure? List those groups who the work is targeting/aimed at.

Director of Resources/S151
Cabinet Member for Asset Management, Commercialisation, Finance and Ascot.
The former Chief Executive
Corporate Leadership Team
Head of Revenues, Benefits, Library and Resident Services.
Revenues & Benefit Team

2.2 : Information gathering/evidence

2.2.1 What secondary data have you used in this assessment? *Common sources of secondary data include: censuses, organisational records.*

Current caseload data from the Council Tax and Council Tax Reduction system.

2.2.2 What primary data have you used to inform this assessment? *Common sources of primary data include: consultation through interviews, focus groups, questionnaires.*

Public consultation which ended on 02.12.22 promoted in various ways including:

- A leaflet drop to each household
- Newspaper adverts
- Social media
- Poster in libraries
- Direct e-mail to community groups and charities involved with customers who may be affected
- Direct e-mail to all council tax liable parties where details held
- Direct e-mail to all CTR recipients where details held

Eliminate discrimination, harassment, victimisation

Protected Characteristic	Advancing the Equality Duty : Does the proposal advance the Equality Duty Statement in relation to the protected characteristic (Yes/No)	If yes, to what level? (High / Medium / Low)	Negative impact : Does the proposal disadvantage them (Yes / No)	If yes, to what level? (High / Medium / Low)	Please provide explanatory detail relating to your assessment and outline any key actions to (a) advance the Equality Duty and (b) reduce negative impact on each protected characteristic.
Age	No		Yes	Low	Some working age CTR recipients could be affected but could apply for a discretionary reduction.
Disability	No		Yes	Low	Some working ag disabled, CTR recipients could be affected but could apply for a discretionary reduction.
Gender reassignment	No		No		
Marriage and civil partnership	No		No		
Pregnancy and maternity	No		No		
Race	No		No		
Religion and belief	No		No		
Sex	No		No		
Sexual orientation	No		No		

Advance equality of opportunity

Protected Characteristic	Advancing the Equality Duty : Does the proposal advance the Equality Duty Statement in relation to the protected characteristic (Yes/No)	If yes, to what level? (High / Medium / Low)	Negative impact : Does the proposal disadvantage them (Yes / No)	If yes, to what level? (High / Medium / Low)	Please provide explanatory detail relating to your assessment and outline any key actions to (a) advance the Equality Duty and (b) reduce negative impact on each protected characteristic.
Age	No		Yes	Low	Some working age CTR recipients could be affected but could apply for a discretionary reduction.
Disability	No		Yes	Low	Some working ag disabled, CTR recipients could be affected but could apply for a discretionary reduction. Existing income disregards would however remain.
Gender reassignment	No		No		
Marriage and civil partnership	No		No		
Pregnancy and maternity	No		No		
Race	No		No		
Religion and belief	No		No		
Sex	No		No		

Sexual orientation	No		No		
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Foster good relations

Protected Characteristic	Advancing the Equality Duty : Does the proposal advance the Equality Duty Statement in relation to the protected characteristic (Yes/No)	If yes, to what level? (High / Medium / Low)	Negative impact : Does the proposal disadvantage them (Yes / No)	If yes, to what level? (High / Medium / Low)	Please provide explanatory detail relating to your assessment and outline any key actions to (a) advance the Equality Duty and (b) reduce negative impact on each protected characteristic.
Age	No		Yes	Low	Some working age CTR recipients could be affected but could apply for a discretionary reduction.
Disability	No		Yes	Low	Some working ag disabled, CTR recipients could be affected but could apply for a discretionary reduction. Existing income disregards would however remain.
Gender reassignment	No				
Marriage and civil partnership	No				
Pregnancy and maternity	No				
Race	No				
Religion and belief	No				
Sex	No				

Sexual orientation	No				
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2.4 Has your delivery plan been updated to incorporate the activities identified in this assessment to mitigate any identified negative impacts? If so please summarise any updates.

These could be service, equality, project or other delivery plans. If you did not have sufficient data to complete a thorough impact assessment, then an action should be incorporated to collect this information in the future.

If the decision is made to approve and continue with these changes, all Revenues, Benefits, Library and Resident services staff will be reminded of the Council Tax Hardship Fund and the S13A(1)(C) discretionary powers ensuring that, on a case by case basis, those suffering financial hardship will be protected.