

Appendix 1

Council Tax Reduction Scheme -EINA –What impact might there be?



Name of policy, project or decision: Council Tax Reduction Scheme Vulnerability Statement and Hardship Policy

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Date of this assessment: 23 November 2018 - **this is continually being adding to as a working document**

<p>1. What is the main purpose or aims?</p>	<p>The Government has been clear that, in developing local Council Tax Reduction schemes, vulnerable groups should be protected. Other than statutory protection for low income pensioners the Government has not prescribed other groups that local Councils should support. Each Council must tailor their schemes to take account of the various statutes that currently protect vulnerable people.</p> <p>The Vulnerability statement sets out the council's approach to defining and assisting those deemed as vulnerable, under the local Council Tax Reduction Scheme. In doing so it seeks to:</p> <ul style="list-style-type: none">• Protect those who have reached the qualifying age for state pension credit• Help those who are trying to help themselves• Encourage and support people in and into employment <p>The Exceptional Hardship Fund (EHF) covers the shortfall between Council Tax liability and payments of Council Tax Reduction.</p> <p>It is cash limited fund, which has been set up from the revenue funds of North Devon Council. Every customer who is entitled to Council Tax Reduction and who has a shortfall is entitled to make a claim for help from the Fund.</p>
<p>2. Who is intended to benefit and how?</p>	<p>All working age recipients of Council Tax Reduction are affected by the changes. The scheme negatively impacts different people because some will need to pay towards council tax when previously they would not have paid under the Council Tax Benefit scheme which ended 31.3.13. This policy is designed to define and assist those who are most vulnerable. These will include lone parents with a child under 5, those at risk of homelessness, those in receipt of</p>

	war disablement pension, those in receipt of disability premiums and supporting those going back into work.
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3. What are the expected outcomes?	We recognise the importance of supporting our most vulnerable customers and also the impact these changes have. We have created an Exceptional Hardship Fund to ensure that we protect and support those most in need. The Exceptional Hardship Fund is intended to help in cases of extreme financial hardship and not support a lifestyle.
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4. What is the potential impact on different groups giving the reason and evidence

Age	Positive	The council needs to take into account the Child Poverty Act. There will be an allowance for certain incomes not to be included in the financial assessment of Council Tax Reduction e.g. child benefit etc. The decision to protect pensioners is a national one and will be reflected in legislation. Central Government is therefore responsible for conducting their own EqIA on this aspect. This is available at: http://www.communities.gov.uk/documents/localgovernment/pdf/2063707.pdf A childcare cost disregard of up to £175.00 for one child or up to £300.00 for two or more children can be given where the applicant or their partner is working and meet the specified criteria.
	Negative	All working age people will receive less support, although the impact is not specific to this characteristic. Teenagers and children may be disadvantaged indirectly if their parents receive less support.
	Neutral	
Disability	Positive	Our Council Tax Reduction scheme will continue to disregard income received specifically relating to disability in the financial assessment as defined in the Council Tax Benefit statutory scheme. Any family member in receipt of DLA Care (mid or high) or PIP equivalent (daily living component), at the enhanced rate, disabled child premium disability premium for dependants or Enhanced Disability will be considered for support.
	Negative	All working age people will receive less support, although the impact is not specific to this characteristic.
	Neutral	

Gender	Positive	North Devon Council will continue to disregard War Disablement Pension or War Widows payments from the calculation of Council Tax Reduction under the provision of s.139 of the Social security Administration Act 1992 as previously applied under the Council Tax Benefit statutory scheme. Income disregards, such as child benefit, continue to be a feature of the Council Tax Reduction Scheme.
	Negative	All working age people will receive less support, although the impact is not specific to this characteristic.
	Neutral	
Gender reassignment	Positive	
	Negative	
	Neutral	No information is collected on the gender reassignment status of Council Tax Reduction Claimants and gender has no impact on the calculation of Council Tax Reduction in the current scheme.
Race	Positive	
	Negative	
	Neutral	No information is collected on race. Nationality and race has no impact on the calculation of Council Tax Reduction.
Religion or Belief	Positive	
	Negative	
	Neutral	No information is collected on the religion/belief status of Council Tax Reduction Claimants and religion/belief has no impact on the calculation of Council Tax Reduction.
Sexual Orientation	Positive	
	Negative	
	Neutral	No information is collected on sexual orientation status of Council Tax Reduction Claimants however; it could be assessed via the information provided on relationship status. Sexual orientation has no impact on the calculation of Council Tax Reduction.

5. Will anyone in the following groups be impacted?	Yes	No	State the impact e.g. positive, negative, neutral and give the reason/s and evidence
Marriage and civil partnership status		x	Married couple and civil partnerships are recognised equally in the current Council Tax Reduction system.
Pregnancy and maternity status		x	The treatment of income and savings of women expecting children is a feature of the Council Tax Reduction Scheme.

6. Any other issues to consider

The personal circumstances, age and medical circumstances (including ill health and disabilities) of the customer, their partner and any dependants and any other occupants of the customer's home will be taken into account when assessing if entitled to additional support through the Exceptional Hardship Policy. North Devon Council has recognised the importance of maintaining the components which were within the Council Tax Benefit statutory scheme which gave additional protection to families. To support families who are working and going into work, allowances can be made from earnings and other benefits in respect of eligible childcare costs when defined criteria (below) are met and the childcare is provided by a registered childcare provider or after school club. Different favourable treatment of income and allowances of disabled people and women with children are carried over into our local scheme so it is our view that there is no adverse or disproportionate impact on any of the groups with protected characteristics

7. If a negative impact has been identified, how can it be minimised?

Impacted Group	Description of the negative impact	Steps to take to minimise the impact
Everyone affected by the changes	The impact of the changes with the introduction of the Council Tax Reduction Scheme had a negative impact on many as some people have had to pay council tax for the first time.	We aim to make all information about Council Tax Reduction Scheme available in alternative formats and languages. Claim forms for Council Tax Reduction will be available online or by visiting one of our offices or remote offices. Customers can contact us by telephone or email, or have face-to-face contact at one of our offices. Additional information about our Council Tax Reduction Scheme will be available on our website. We will work closely with welfare groups and other agencies who support customers to ensure customers can access the Council Tax Reduction they are entitled to.
Those most vulnerable	North Devon Council recognises that there may be exceptional circumstances where customers are unable to meet the shortfall between their Council Tax and the Council Tax Reduction they receive.	The Exceptional Hardship Fund Policy ensures that those who are most vulnerable and in greatest financial hardship can access additional financial assistance from the Exceptional Hardship Fund.

This EINA and impacts identified are based on the information and data available at the time of carrying it out.