

APPENDIX A
Proposed Essex Schemes 2019/20

	Basildon	Braintree	Brentwood	Castle Point	Chelmsford	Colchester	Epping Forest	Harlow	Maldon	Rochford	Southeast-on-Sea	Tendring	Thurrock	Uttlesford
Minimum council tax payment?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
% Minimum council tax payment level 2019/20	25	24	0 - 20	32 /34 /35	23	20	25	24	20	28	25	20	25	12.5
Savings limit	16000	16000	16000	6000	6000	6000	6000	6000	6000	6000	6000	16000	6000	16000
Other benefits counted as income?	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	No	No
Second adult rebate reduced or abolished?	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Changes made to non-dependent deductions	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	No

Support restricted to a particular council tax band?	Yes	Yes	Yes	Yes	Yes	Consulting	Yes	No	Yes	Yes	Yes	No	No	No
Council Tax band support is restricted to	D	D	D	D	D	-	D	H	D	D	D	-	-	-
Introduce minimum council tax support payment?	Yes	No	No	Consulting	No	Consulting	Yes	No	No	No	No	No	No	Yes
Minimum weekly council tax support payment	£2.50	-	-	50p -£2	-	- £2	£0.50	-	-	-	-	-	-	£2.00
Taper rate	20%	24%	15 -20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Changes made to conditions around starting work?	No	£40 per week disregard for all claimants	Yes	Yes	Yes	No	No	Yes	No	No	No	No	Yes	Yes
Hardship fund	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	No	Yes

Mirror all changes in Housing Benefit	Yes	N/K	No	Yes	No	no	Yes	consulting	yes	yes	Yes	No	yes	yes
Remove Family Premium	No	yes	No	Yes	No	yes	Yes	consulting	yes	yes	Yes		Yes	yes
Changes to Minimum Income Floor	Yes	yes	Yes	No	Yes	Consulting	yes	yes	yes	yes	Yes	yes	Yes	yes
Dependents reduced to two	No		No	Yes	No	no	Yes	No	yes	Yes	yes		Yes	No
Changes made to backdating rules to one month	Yes	yes	Yes	Yes	Yes	yes	No, 3 months	Yes	Yes	Yes	yes	No	Yes	yes
Change Temporary Absence rules	No		No	Yes	No	Consulting	Yes	Yes	yes	yes	yes		yes	yes
Disregard the new Bereavement Support payments for working age applicants		n/a	n/a	n/a	Consulting	consulting	Yes	Yes	consulting					N/A

Introduce discretion in regards to DWP notifications for working age CTS claims.							Yes	Yes	consulting					No
Accept documentation from the DWP as an intention to claim Council Tax Support				Yes		Yes	Yes	Yes	Consulting		Yes			Yes

Appendix B

Council Tax Support and Universal Credit Interaction – Case Studies.

The case studies below demonstrate the interaction between Universal Credit (UC), Local Council Tax Support (LCTS) and Council tax monthly instalment scheme.

Case 1

Payments of council tax being made by Direct Debit.

- No history of arrears.
- 10 changes in LCTS in the 2018 financial year (not including original award)
- 8 changes in instalments due, ranging from £112 per month - £164 per month.
- Despite the above, the customer has managed to meet every instalment due and there has been no contact from the customer.

Case 2

Payments of council tax being made by Direct Debit.

- No history of arrears.
- There have been eight changes in LCTS in the 2018 financial year (not including the original award).
- There have been three changes in council tax instalments due in the 2018 financial year, ranging from £64 per month – £132 per month.
- The impact of UC changes on the statutory council tax instalment scheme has caused the instalments due in August 2018 and October 2018 to be missed.
- Despite the above, the customer has managed to meet every instalment due.
- The customer called the Revenues & Benefits service in August 2018 to change the date their bank account would be debited going forward, and have also called in October 2018 to ask why a payment was not taken from their bank account in October. Payment was not taken in October 2018 due to the interaction of UC changes with LCTS and the council tax statutory instalment scheme.

Case 3

- Customer is a cash payer (this does not necessarily mean they pay by cash, it is just that they do not pay by Direct Debit).
- There have been seven changes in LCTS in the current financial year (not including the original award) and 10 bills have been issued in the current financial year.
- Revised instalments have ranged from £35 per month to £160 per month.
- No payments have been made since the end of August 2018.
- The customer had not yet had a reminder, due to the interaction with UC.
- The customer still owes the majority of this year's annual council tax charge. The customer has called the Revenues & Benefits service recently to arrange to pay weekly instalments, but due to the large amount outstanding, these are currently £43 per week.

Case 4

Payments of council tax being made by Direct Debit.

- There have been six changes to LCTS and six council tax bills have been issued in the current financial year.
- Changes to the instalments due have ranged from £25 per month - £87 per month, and due to the interaction with UC, the instalments due in April and September have been missed.
- There has been no contact from the customer.

Case 5

Customer is a cash payer (this does not necessarily mean they pay by cash, it is just that they do not pay by Direct Debit).

- There have been six changes to LCTS and six council tax bills have been issued in the current financial year.
- The customer has been making regular weekly payments, which although not in line with the bill(s), these have enabled the customer to keep up to date with payments due.

Case 6

- There have been seven changes in LCTS, and 10 bills issued in the current financial year.
- The customer has not made any payments of council tax since July 2017, but due to the timing of the change in LCTS, council tax reminders have not been issued, and the next instalment is due on 1st December 2018.
- Debtor has £400 of council tax arrears in addition to the current year's debt.

Case 7

Customer is a cash payer (this does not necessarily mean they pay by cash, it is just that they do not pay by Direct Debit).

- There have been eight changes in LCTS, and 6 bills issued in the current year.
- Instalments due have ranged from £19 per month to £104 per month.
- Customer has made two payments of council tax monthly instalments to date, and currently owes over 75% of current year charge
- The customer has contacted the Revenues & Benefits service recently, as confused at receiving multiple bills. A payment arrangement has been agreed, but the customer is already in default.

Case 8

The customer was a Direct Debit payer, but this has been cancelled.

- There have been seven changes in LCTS in the current financial year, and 10 bills have been issued.
- The council tax account is currently still at bill stage, as no recovery action has taken place due to the multiple changes. Customer owes 80% of this year's charge and also has arrears for the 2017 financial year.
- There has been no contact from the customer.

Case 9



The customer was originally making payments by Direct debit, but the instruction has been cancelled as the last three months payments have been returned as unpaid.

- There have been eight changes in LCTS in the current financial year, and eight bills have been issued.
- The council tax account is currently still at bill stage, and customer owes 50% of this year's charge plus arrears for the 2017 and 2016 financial years.
- The next instalment is due in December.


LCTS Consultation Results



Consultation Closed 31 October 2018

1. I have read the background information about the Council Tax Support Scheme:

		Response Total	Response Percent
Yes		18	90%
No		2	10%
Total Respondents		20	
(skipped this question)			455

2. Should the Council keep the current Council Tax scheme? (Should it continue to administer the scheme and have the same level of support as it does at the moment?)

		Response Total	Response Percent
Yes		8	53%

No		3	20%
Don't know		4	27%
Total Respondents		15	100%
(skipped this question)			460

3. Please use the space below to make any comments you have on protecting the Council Tax Support Scheme from these changes:

Total Respondents	2
(skipped this question)	473
Responses <ol style="list-style-type: none"> 1. This is my council tax claim 2. I would like to see Council Tax Benefit reintroduced, however this is not going to happen, at least keep the current scheme as it is. 	

4. Option 1 – Fixed Period Assessments

This option will apply only to people receiving Universal Credit where their Universal Credit entitlement is amended due to changes in their Universal Credit income. As Universal Credit is calculated using real time information, a person's entitlement to Universal Credit often changes each month. This in turn changes a person's entitlement to Local Council Tax Support each month which then changes the amount that they have to pay for council tax each month. This option will enable the authority to calculate

or recalculate a person's entitlement to Local Council Tax Support every 6 months.

By fixing the assessment period, this will avoid multiple changes, be less confusing, avoid the constant recalculations of Council Tax instalments, allow a person to budget over a six month period and will aid administration.




The benefit of this is:

- It is a clear and simple change to the current scheme;
 - It is administratively simple and will potentially make administrative savings;
 - It will help people to budget over longer periods; and
 - It may benefit some applicants in the short term as changes that may decrease Council Tax Support for a person would not be taken into account until the new assessment period.

The drawbacks of doing this are:

- It may disadvantage some applicants in the short term as changes that may increase Council Tax Reduction for a person would not be taken into account until the new assessment period.

Do you agree with Option 1?

		Response Total	Response Percent
Yes		7	58%
No		2	17%
Don't know		3	25%
Total Respondents		12	100%



(skipped this question)	463
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5. If you disagree what alternative would you propose?

Total Respondents	1
(skipped this question)	474
Response	
1. Restore 100% Council Tax Relief for the jobless, including restoring the savings limit of £16,000	




6. Do you think the Council should choose either of the following options rather than the proposed changes to the Council Tax Support Scheme? Please select one answer for each source of funding.

6.1 Increase the level of Council Tax

		Response Total	Response Percent
Yes		2	18%
No		6	55%

Don't know		3	27%
Total Respondents		11	100%
(skipped this question)			464

6.2. Find savings from cutting other Council Services

		Response Total	Response Percent
Yes		2	18%
No		7	64%
Don't know		2	18%
Total Respondents		11	100%
(skipped this question)			464

7. If the Council were to choose these other options to make savings, what would be your order of preference? Please tick your preferred option (one only).

	Please select	Response
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		Total
Increase the level of Council Tax	100% (7)	7
Reduce funding available for other Council Services	100% (5)	5
Total Respondents		12
(skipped this question)		463

8. Please use this space to make any other comments on the scheme.

Total Respondents	1
(skipped this question)	474
Response	
<ol style="list-style-type: none"> Council Tax is already too high, and a burden on those who have a low income. Council Tax should NOT be increased to fund changes in administration. 	

9. Please use the space below if you would like the Council to consider any other options (please state).

No responses were entered for this question.

Total Respondents	0
(skipped this question)	475



10. Please use the space below if you would like the Council to consider any other options (please state).

No responses were entered for this question.	
Total Respondents	0
(skipped this question)	475




11. If you have any further comments or questions to make regarding the Council Tax Support scheme that you haven't had opportunity to raise elsewhere, please use the space below.

No responses were entered for this question.	
Total Respondents	0
(skipped this question)	475






12. Are you, or someone in your household, getting a Council Tax Reduction at this time?

		Response Total	Response Percent
Yes		4	50%
No		4	50%
Don't know		0	0%
Total Respondents		8	100%
(skipped this question)			467

13. Are you?

		Response Total	Response Percent
Male		2	29%
Female		3	43%
Prefer not to say		2	29%
Total Respondents		7	100%
(skipped this question)			468



14. Please indicate your age

		Response Total	Response Percent
18 - 24		0	0%
25 - 34		3	38%
35 - 44		1	12%
45 - 54		1	12%
55 - 64		1	12%
65 - 74		0	0%
75 - 84		0	0%
85+		0	0%
Prefer not to say		2	25%
Total Respondents		8	100%
(skipped this question)			467

15. Do you consider yourself to have a physical impairment?

		Response Total	Response Percent
Yes		0	0%
No		7	88%
Not Sure		0	0%
Prefer no to say		1	12%
Total Respondents		8	100%
(skipped this question)			467

16. Do you consider yourself to have a sensory impairment?


		Response Total	Response Percent
Yes		0	0%
No		7	88%
Not sure		0	0%
Prefer not to say		1	12%
Total Respondents		8	100%



(skipped this question)	467
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17. Do you consider yourself to have a learning difficulty or disability?



		Response Total	Response Percent
Yes		0	0%
No		7	88%
Not sure		0	0%
Prefer not to say		1	12%
Total Respondents		8	100%
(skipped this question)			467

18. Do you consider yourself to have any mental health needs?

		Response Total	Response Percent
Yes		1	12%

No		6	75%
Not sure		0	0%
Prefer not to say		1	12%
Total Respondents		8	100%
(skipped this question)			467

19. Ethnic Origin: What is your ethnic group?

		Response Total	Response Percent
White British		3	38%
White Irish		0	0%
White Other		1	12%
Gypsy / Roma		0	0%
Traveller of Irish Heritage		0	0%
Black or Black British African		0	0%
Black or Black British		0	0%

Caribbean			
Mixed White / Black African		1	12%
Mixed White / Black Caribbean		0	0%
Black Other		0	0%
Asian or Asian British Pakistani		0	0%
Asian or Asian British Indian		0	0%
Asian or Asian British Other		0	0%
Mixed White / Asian		0	0%
Asian Other		0	0%
Chinese		0	0%
Mixed Other		0	0%
Not Known		0	0%
Prefer not to say		3	38%
Other, please specify		0	0%
Total Respondents		8	100%
(skipped this question)			467

Harlow District Council

Equality Impact Assessment – Local council tax support scheme

Name of service, function or policy being assessed	<p>Localised Council Tax Support Policy 2019-20</p> <p>This Equality Impact Assessment has been developed considering the following national Equality Impact Assessments:</p> <ul style="list-style-type: none"> • Local Government Finance Bill: Localising support for council tax • Local Government Finance Bill: Technical reforms to council tax • Local Government Finance Bill: Summary impact assessment
Service/Department	Finance / Revenues and Benefits
Names and roles of officers completing the assessment (indicate Lead officer)	Donna Beechener, Revenues and Benefits Manager (Lead Officer)
Contact telephone number of Lead officer	01279 446245
Date assessment completed	5 November 2018

1. Aims of the policy/service/function and how implemented

	Key Questions	Notes
1.1	Is this a new policy/service/function or a review of an existing one?	This is a review of an existing policy and function
1.2	Briefly state the main purpose of the policy/service/function?	To help people with low incomes to afford their Council Tax liability, in line with the Local Government Finance Act 2012.
1.3	Briefly state the main activities of the policy/service/function?	Payment of Council Tax Discounting of Council Tax
1.4	Who are the main beneficiaries? Whose need's is it designed to meet?	Those liable for Council Tax within Harlow. Adults on a low income with low savings Any authority that can levy a Council Tax
1.5	Which staff carry out the policy/service/function?	Revenues And Benefits staff

2. Information Gathering and Data Collection

	Key Questions	Notes	If further data collection is needed – state by whom, when and how is it going to be done?
2.1	<p>What quantitative (numerical) data do you already have (e.g. national and local demographic data, equality monitoring data, employee data, customer profile data etc) about those who use or will use the policy or service? What gaps are there in the data? What else do you need?</p> <p>NB. Attach copies of the relevant data that you are using for this assessment</p>	<p>The scheme was originally modelled based on existing costs, taking account of a potential council tax increase, demand for the scheme and the reduction in Revenue Support Grant. The scheme was originally modelled to be cost neutral, but current estimates are that the scheme costs more than the current level of grant received. .</p>	<p>It is not possible to identify the actual grant received to support the scheme as this has been subsumed into overall formula funding.</p>
2.2	<p>What qualitative data do you already have (e.g. results of customer satisfaction surveys, results of previous consultations, staff surveys, analysis of customer complaints/comments, feedback from community groups or individuals etc) about those who use or will use the policy or service? What gaps are there in the data? What else do you need?</p>	<p>The proposed scheme for 2019/20 for working age claimants does not vary from the current scheme.</p>	

3. Consultation

Please state below what formal or informal consultation has taken place or that you are planning to hold with appropriate stakeholders in relation to this policy/function			
	Key Questions	Notes	If further consultations are needed/ planned – state with whom, by whom, when and how is this going to be done?
3.1	<p>What consultations have been held and with whom did you consult?</p> <p>What were the main issues raised?</p>	<p>A public consultation was conducted for a period of one month, commencing on 1 October 2018 and closing on 31 October 2018. The consultation was conducted by way of an online questionnaire.</p> <p>The consultation was publicly announced.</p>	<p>The scheme will be reviewed annually, and if changes are proposed, then further public consultation will be conducted.</p>
3.2	<p>What consultations were held specifically with the equality target groups?</p> <p>What were the main issues raised?</p>	<p>In introducing a local council tax support scheme in 2013, representatives of equality target groups were identified and contacted electronically alerting them to the consultation and asking them to participate. Locally and nationally concerns were raised about the new liabilities created for those unable to work due to disability. We have addressed these by confirming that the current system of applicable amounts which protect these groups will remain in place.</p>	<p>As 3.1</p>

	Key Questions	Notes	If further consultations are needed/ planned – state with whom, by whom, when and how is this going to be done?
3.3	<p>Is the Council working in Partnership with other organisations to implement this policy/function?</p> <p>Should this be taken into consideration? (E.g. Agreeing the equalities monitoring categories)</p> <p>Should the partnership arrangements have an EIA?</p>	<p>All major precepting authorities in Essex, which work together to devise the support scheme. HDC – Corporate Housing; Resource Management Department for Work and Pensions Department for Communities and Local Government .</p> <p>Each LA participating in the Essex project will conduct their own EQIA. DWP & DCLG have undertaken EQIA's which are publicly available.</p>	As 3.1

Note

- It is a legal requirement that consultation takes place with appropriate stakeholders as part of the EIA process.
- You must ensure that you record all the main areas of concern raised by equality and customer groups during consultations and how you aim to address these concerns.

4. Assessment of Impact

Based on the data you have analysed and provided, and the results of the consultation or research you have undertaken, list below how the policy or function will or does work for each of the following equalities groups.

Identify any differential impact and consider whether the policy/function meets any particular needs identified for each of the six equalities groups.

NB:If you do identify any adverse impact you must:

- a) **Seek appropriate advice as to whether it is highlighting unlawful discrimination or is potentially discriminatory, and**
- b) **Identify steps to mitigate any adverse impact**

Include any examples of how the policy or function helps to promote race, disability, age and/or gender equality.

		State evidence of impact or potential impact/How helps to promote equality
4.1	<p>Gender – identify the impact/potential impact of the policy/function on women, men and transgender people And/or Proposed measures to mitigate any adverse impacts</p>	None identified
		State evidence of impact or potential impact/How helps to promote equality

4.2	<p>Disability – identify the impact/potential impact of the policy on disabled people (ensure consideration of a range of impairments including visual and hearing impairments, mobility impairments, learning disability etc) And/or</p> <p>Proposed measures to mitigate any adverse impacts</p>	<p>All Disability Living Allowance Benefits will continue to be disregarded thereby protecting those with specific long term conditions who fall within this group. People with disabilities will continue to receive additional premiums as part of the calculation.</p> <p>The above helps to “advance equality of opportunity between people who share a protected characteristic and those who do not.”</p>
4.3	<p>Age – identify the impact/potential impact of the policy/function on different age groups And/or</p> <p>Proposed measures to mitigate any adverse impacts</p>	<p>Older people (Pensionable Age); This group is specifically protected under Government Regulations.</p> <p>Younger people (17-25); 17 year olds may be disadvantaged indirectly if their parents have to pay more as a result of this policy. People over 18 of working age will be required to pay more.</p> <p>The Council has agreed an exceptional hardship fund to assist those in extreme hardship.</p> <p>Children (0-16); Removing the Family Premium for new claims, may affect those under 16.</p>
4.4	<p>Race – identify the impact/potential impact of the policy/function on different black and minority ethnic groups, including Gypsy and Traveller communities And/or</p> <p>Proposed measures to mitigate any adverse impacts</p>	<p>None identified</p>
		<p>State evidence of impact or potential impact/How helps to promote equality</p>

4.5	<p>Sexual orientation – identify the impact/potential impact of the policy on lesbians, gay men, bisexual and heterosexual people</p> <p>And/or</p> <p>Proposed measures to mitigate any adverse impacts</p>	None identified
4.6	<p>Religion/belief – identify the impact/potential impact of the policy on people of different religious/faith groups and also upon those with no faith</p> <p>And/or</p> <p>Proposed measures to mitigate any adverse impacts</p>	None identified
4.7	<p>Socio-economic disadvantage – identify any impact on those who have a low income, or whose family circumstances/history may affect their ability to access services eg. carers and the cared for; pensioners; single-parents; long-term unemployed; history of abuse/domestic violence; benefits claimants; housebound; chronically ill;</p>	<p>The impact of the proposed scheme will be felt most by those of working age who are not disabled, some of the affects will be mitigated by more generous incentives to work.</p> <p>The Council has agreed an exceptional hardship fund to assist those in extreme need.</p>

4.8	<p>Any other groups, if appropriate e.g. children leaving care; pregnant or breast-feeding mothers; carers etc</p>	<p>Parents will continue to receive a child allowance. Working parents receive a higher disregard of their earnings reflecting their childcare costs.</p> <p>The Council has agreed an exceptional hardship fund to assist those in extreme hardship.</p> <p>The above helps to “advance equality of opportunity between people who share a protected characteristic and those who do not.”</p>
		<p>Notes</p>
4.9	<p>Are there any additional measures that could be adopted to further equality of opportunity in the context of this policy/service/function and to meet the particular needs of equalities groups that you have identified?</p>	<p>None identified.</p>

NB

Please provide a summary overview by completing the Section overleaf, ticking the relevant boxes to confirm the outcome and findings of this assessment process

It is also essential that you complete an action plan based on your assessment (see form EIA.2) and attach this to your Equality Impact Assessment form (EIA.1) form. This is a vital component of the equalities impact assessment process.

Include all of the measures that you will take to improve the policy/function for the different equalities characteristics, e.g. staff training, positive action, revisions to policy, monitoring of your action plan, etc.

Once you have completed the forms EIA.1 and EIA.2 please sign and date and:

- a) Send a copy to your Head of Service for endorsement
- b) Keep a copy as a record of the processes you have been through in carrying out the EIA
- c) Send a PDF copy of the signed and endorsed EIA form plus enclosed action plans to the Corporate Equalities Group via the HDC Community Liaison Officer equalities@harlow.gov.uk

5. Summary Overview of EIA

As a summary overview of information and findings provided in the earlier sections of this Equality Impact Assessment, please tick the relevant boxes as appropriate to denote the OUTCOME of this process for each of the Equality Characteristics.

Equalities category	No adverse impact AND promotes equality and diversity <i>Please tick ✓ if appropriate</i>	No adverse impact BUT equality and diversity NOT promoted <i>Please tick ✓ if appropriate</i>	Evidence of adverse impact <i>Please tick ✓ if appropriate</i>
Gender and transgender	<input checked="" type="checkbox"/>		
Race	<input checked="" type="checkbox"/>		
Disability	<input checked="" type="checkbox"/>		
Age			<input checked="" type="checkbox"/>
Sexual orientation	<input checked="" type="checkbox"/>		
Religion and belief	<input checked="" type="checkbox"/>		
Socio-economic disadvantage			<input checked="" type="checkbox"/>

NB: Tick relevant box as appropriate and based on information provided in section

Note

- If you are unsure of any aspect of this Equality Impact Assessment process you can seek guidance from your service representative on the Corporate Equalities Group or from the HDC Community Liaison Officer who can be contacted on equalities@harlow.gov.uk and extension 6388.
- Once the EIA form has been completed please ensure all enclosures are attached then sign and date the form, ensure it is countersigned by your Head of Service, keep a copy for your records and send a PDF to equalities@harlow.gov.uk

Signed Project Manager Countersigned Head of Service

Print Name Print Name

Date Date

Under the Freedom of Information Act, this completed EIA form will be placed on the Harloweb and be available on request to the general public.