

Appendix B Enfield Council Predictive Equality Impact Assessment/Analysis

Department:	FRCS	Service:	Assessment Hub
Title of decision:	Council Tax Support Scheme 2016/17 and 2017/18	Date completed:	7 January 2016
Author:	Geoff Waterton	Contact details:	Geoff.waterton@enfield.gov.uk

1	Type of change being proposed: (please tick)						
Service delivery change/ new service/cut in service		Policy change or new policy	x	Grants and commissioning		Budget change	

2	<p>Describe the change, why it is needed, what is the objective of the change and what is the possible impact of the change:</p> <p>The Council is obliged to set a local Council Tax Reduction Scheme every year following the abolition of the national Council Tax Benefit system in 2013. The Council introduced a local Council Tax Support Scheme to provide financial assistance for low income households in paying their Council Tax. Since 2013, the Council has reviewed the scheme every year and is now deciding on the scheme for 2016/17 and 2017/18.</p> <p>Following previous Equality Impact Assessments and consultations, the Council introduced a range of protected groups in the scheme that remain entitled to a maximum award of 100%. These are: pensioners, war widows, foster carers registered with the Council, people in receipt of Carers Allowance and people in receipt of higher rate disability benefits (Higher Rate Disability Living Allowance, Higher Rate Personal Independence Payments and the support component of Employment Support Allowance). All other working age households are expected to pay a minimum contribution towards Council Tax. A discretionary Hardship Scheme was introduced to provide support to those households that get into severe financial hardship.</p> <p>The scheme proposed for 2016/17 and 2017/18 would see the range of protected groups remaining the same, the savings threshold for entitlement reduced from £16,000 to £6,000 in line with other national benefit schemes and the minimum contribution for working age households not in a protected group increased from 19.5% to 25% in 2016/17. For 2017/18, the minimum contribution would increase in line with any % reduction in wider council funding grants (excluding schools and public health).</p> <p>The reason for increasing the contribution rate is due to wider council funding grant reductions. When the Council Tax Support Scheme was created it was to be a fully-funded scheme whereby council tax payers were not asked to pay more to fund the scheme. Since then the Council has faced significant funding reductions and is now subsidising the cost of the scheme. With further funding reductions, the</p>
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Council cannot continue to subsidise the costs of the scheme without delivering savings in other service areas. The consultation asked Council Tax payers and Council Tax Support recipients their thoughts on a range of options from continuing to protect the scheme as it currently stands, through to increasing the minimum contribution rate to over 39% to reflect two years' worth of funding reductions.

The increase to 26.5% over the two years reflects one year's funding reductions and meets the Council's financial budgeting requirements whilst mitigating the impact of the change for Council Tax Support recipients. This would add approximately £1.48 to the minimum weekly costs for a Band D property based on current Council Tax levels in 2016/17. In recognition of the potential impact for some households, the Council is adding £500,000 to the Council Tax Hardship Scheme.

3 Do you carry out equalities monitoring of your service? If No please state why?

Yes although religious belief, sexual orientation and gender reassignment are not captured as they are not relevant to the assessment or eligibility criteria of the scheme

4. Equalities Impact

Indicate Yes, No or Not Known for each group

[illegible]

5. Could this proposal affect access <u>to information</u> about your service by different groups in the community?	N	N	N	N	N	N	N	N	N
6. Could the proposal have an adverse impact on relations between different groups?	N	N	N	N	N	N	N	N	N

If Yes answered to questions 3-6 above – please describe the impact of the change (including any positive impact on equalities) and what the service will be doing to reduce the negative impact it will have.

The Scheme has been designed to be fair to all whilst ensuring that those facing the greatest risk are prioritised. The proposed scheme includes protection for older people, carers, disabled working adults and foster carers who do not have the same opportunities as other working age households to gain employment and increase their income. Income uprating maintains the level of support in real terms. The discretionary Hardship Scheme will ensure those households facing genuine financial hardship can access support.

5. Tackling Socio-economic inequality Indicate Yes, No or Not Known for each group	Communities living in deprived wards/areas	People not in employment, education or training	People with low academic qualifications	People living in social housing	Lone parents	People on low incomes	People in poor health	Any other socio-economic factor Please state;
Will the proposal specifically impact on communities disadvantaged through the following socio-economic factors?	N	Y	N	N	N	Y	N	N
Does the service or policy contribute to eliminating discrimination, promote equality of opportunity, and foster good relations between different groups in the community?	Y	Y	Y	Y	Y	Y	Y	Y
Could this proposal affect access to your service by different groups in the community?	N	N	N	N	N	N	N	N

If Yes answered above – please describe the impact (including any positive impact on social economic inequality) and any mitigation if

applicable.

Working age households not in a protected group who are on low incomes and or out of work will be required to pay a higher contribution to their Council Tax per annum. The Council has introduced a range of flexible payment arrangements for Council Tax Support recipients and has a discretionary Hardship Scheme for those households that face severe financial hardship. As part of the decision to increase the contribution rate the Council is increasing the Hardship Scheme reserve by £500,000.

6. Review

How and when will you monitor and review the effects of this proposal?

The Council is legally required to review its scheme annually and consider if any revisions are necessary.

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Action plan template for proposed changes to service, policy or budget

Title of decision:...Council Tax Support Scheme 2016/17.....

Team: Assessment Hub..... Department:...FRCS.....

Service manager:...Geoff Waterton... ..

Identified Issue	Action Required	Lead Officer	Timescale/ By When	Costs	Review Date/ Comments
Severe hardship	Monitor debts and take-up of Council Tax Hardship Scheme	Geoff Waterton	Ongoing	none	
Impact of the scheme on protected groups	Review impact of the scheme on protected groups	Geoff Waterton	December 2016	none	
Communicate change in scheme to customers and key stakeholders	Amend marketing and web content, issue press release	Geoff Waterton	February 2016	Within resources	

Please insert additional rows if needed

Date to be Reviewed: ...December 2016.....

APPROVAL BY THE RELEVANT ASSISTANT DIRECTOR - Sally McTernan..... SIGNATURE.....

This form should be emailed to joanne.stacey@enfield.gov.uk and be appended to any decision report that follows.