

Isle of Wight Council
First Stage Equality Impact Assessment
Council Tax Reduction Scheme 2021/22

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The Council Tax Reduction Scheme for 2021/22

The Aims, Objectives and Expected Outcomes:

1. Council Tax Reduction (CTR) was introduced by central government in April 2013 as a replacement for the Council Tax Benefit scheme administered on behalf of the Department for Work and Pensions (DWP). As part of its introduction, the government in transferring the responsibility to individual councils set the requirements namely:
 - the duty to create a local scheme for **Working Age** applicants to billing authorities;
 - funding was initially reduced by the equivalent of ten per cent from the levels paid through benefit subsidy to authorities under the previous Council Tax Benefit scheme; and
 - persons of **Pension Age**, although allowed to apply for Council Tax Reduction, would be dealt with under regulations prescribed by central government and not the authority's local scheme.
2. The current support scheme created by the council is divided into two schemes, with pension age applicants receiving support under the rules prescribed by central government, and the scheme for working age applicants being determined solely by the Council.
3. Pensioners, subject to their income, can receive up to 100 per cent support towards their council tax. The Council has no powers to change the level of support provided to pensioners and therefore any changes to the level of CTR can only be made to the working age scheme.
4. When CTR was introduced in 2013, the Council broadly adopted the previous means tested Council Tax Benefit scheme as the basis of awarding support. However, due to the reduction in funding, a number of changes have been made over the years to the working age scheme. These are as follows:

Changes made from 1 April 2013 (from the original Council Tax Benefit scheme)

5. A decision was made to reduce maximum entitlement for working age non-vulnerable claimants to 80 per cent of their council tax liability. The reduction in support was deferred for one year as central government offered additional payments if councils limited their reduction and maintained a scheme that didn't reduce maximum entitlement to less than 91.5 per cent.
6. To safeguard those applicants, their partner, or disabled dependent child who were deemed working age 'vulnerable', the CTR scheme provided the same level of assistance as the previous Council Tax Benefit Scheme (100 per cent).
7. The Second Adult Rebate scheme for working age was removed, this provided a level of discount based on the income and circumstances of any 'second adult' (not the applicant or partner).

Changes made from 1 April 2014.

8. From 1 April 2014, CTR was restricted to a maximum of 80 per cent entitlement for working age. Vulnerable applicants continued to be granted protection at 100 per cent on a 'blanket' policy.

Changes made from 1 April 2016

9. From 1 April 2016, the Family Premium was removed, and backdating limited to one calendar month in line with the national changes to the Housing Benefit scheme. The family premium of £17.45 was previously awarded to households with children within the calculation of CTR and was withdrawn from Housing Benefit from May 2016. This change was approved to bring CTR in line with Housing Benefit regulations.
10. The blanket protection for certain claimants was removed and replaced by an exceptional hardship fund which gives a tailored approach to those cases suffering exceptional hardship. A blanket protection was previously provided to those working age claimants, their partners or dependent children who received certain (disability) benefits to a maximum of 100 per cent of their council tax liability applied. The introduction of a targeted protection scheme (Exceptional Hardship Fund) rather than a blanket protection was to take into account individual circumstances, including the claimant's income and essential outgoings.
11. For self-employed applicants, the minimum income floor was introduced into the scheme. This sets a minimum level of income that is used in the calculation of CTR for certain cases where they have been in business for more than 12 months. These changes align with the approach taken in Universal Credit.
12. The capital limit was reduced from £16,000 to £6,000. The maximum level of capital a claimant could own before they no longer qualified for CTR was previously £16,000, and this was reduced to £6,000 in 2016.

Changes made from 1 April 2017

13. From 1 April 2017, the following changes were made to align CTR with changes made to housing benefit namely:
 - The reduction in the period for which a person can be absent from Great Britain and still receive CTR from thirteen weeks to four weeks. A change which was introduced in housing benefit which excluded a person from housing benefit if they were out of the country for 4 weeks or more. This change was approved to bring CTR in line with Housing Benefit regulations;
 - From the 1 April 2017 new Employment Support Allowance (ESA) claimants who go into the work-related activity group will not receive additional monies in their ESA. This component was £29.05 per week in the calculation. This change was approved to bring CTR in line with Housing Benefit regulations;

- To limit the number of dependent children within the calculation of CTR to a maximum of two for any new children born on or after 1 April 2017 This change was approved to bring CTR in line with Housing Benefit regulations; and
- To remove entitlement to the Severe Disability Premium in line with changes made to housing benefit where another person is paid Universal Credit (Carers Element). This change was approved to bring CTR in line with Housing Benefit regulations.

Changes made from 1 April 2018

14. From 1 April 2018, further changes were made to the CTR scheme to provide additional funding to the council, namely:
 - reducing the maximum entitlement for working age claimants to 70 per cent of their council tax liability;
 - restricting Council Tax Reduction to a maximum Band C valuation - this affects all applicants whose dwellings have a band D or higher; and
 - disregarding the new Bereavement Support Payments in line with changes made to Housing Benefit.
15. The working age scheme for 2018/19 required all working age applicants to pay a minimum of 30 per cent of their council tax (a maximum level of CTR of 70 per cent) and CTR was limited to a maximum of band C for council tax valuation purposes. Any applicants living in premises which have a council tax band of D, E, F, G or H have their entitlement calculated on band C levels.

Changes made from 1st April 2019

16. Minor changes were made to the scheme with effect from 1st April 2019 namely:
 - To disregard the new Infected Blood Scheme payments in line with changes made by government to the housing benefit scheme rules. (Five payment schemes have provided financial support to people infected with HIV and/or hepatitis C as a result of contaminated National Health Service blood or blood products). These schemes are run by: The Eileen Trust, The Macfarlane Trust, MFET Ltd, The Skipton Fund and The Caxton Foundation. Payments from these schemes have been fully disregarded in housing benefit and this has been reflected in CTR using the Exceptional Hardship Fund policy.
 - Any applicants receiving the new Infected Blood Scheme Payments will be given additional support, if required, through the exceptional hardship facility that already exists within the Council Tax Reduction.

Changes made from 1st April 2020

17. During 2019, management was tasked to develop options for an alternative council tax reduction banded scheme for consideration and implementation with effect from 1 April 2020 to reduce the administrative burden placed on the council as a result of the introduction of Universal Credit.

18. The introduction of Universal Credit within the area has, as experienced in all other areas, brought a number of significant challenges to both the administration of Council Tax Reduction and also the collection of Council Tax generally. All sites within full-service areas have experienced the following:
- The reluctance of Universal Credit claimants to make a prompt claim for Council Tax Reduction leading to loss of entitlement;
 - A high number of changes to Universal Credit cases are received from the Department for Work and Pensions requiring a change to Council Tax Reduction entitlement. On average 40% of Universal Credit claimants have between eight and twelve changes in entitlement per annum. These changes result in amendments to Council Tax liability, the re-calculation of instalments, delays and the demonstrable loss in collection; and
 - The increased costs of administration through multiple changes with significant additional staff and staff time being needed.
19. In view of these problems a new working age scheme was introduced from 2020/21. The approach has been to fundamentally redesign the scheme to address all of the issues with the earlier schemes.
20. The new scheme replaced the traditional means-tested scheme with a simple income grid model as shown below:

Band	Level of CTR	Couple with no children	Couple with children	Single parent with two or more children	Single parent with one child	Single person	
1	70%	in receipt of a disability benefit					
2	70%	in receipt of a passported benefit					
3	70%	£0.00 - £115.00	£0.00 - £250.00	£0.00 - £210.00	£0.00 - £140.00	£0.00 - £75.00	
4	60%	£115.01 - £165.00	£250.01 - £300.00	£210.01 - £260.00	£140.01 - £190.00	£75.01 - £125.00	
5	40%	£165.01 - £215.00	£300.01 - £350.00	£260.01 - £310.00	£190.01 - £240.00	£125.01 - £175.00	
6	20%	£215.01 - £265.00	£350.01 - £400.00	£310.01 - £360.00	£240.01 - £290.00	£175.01 - £225.00	

- 21 The main principles of the current (2020/21) scheme are as follows:

- a. The highest level of discount is set at a maximum level of liability (70%) and all current applicants that are in receipt of a 'passport benefit' such as Income Support, Jobseeker's Allowance (Income Based) and Employment and Support Allowance (Income Related) receive maximum discount;
- b. The maximum discount (70%) is also applied to applicants that are in receipt of a 'disability benefit' such as Disability Living Allowance or Personal Independence Payments receive maximum discount;
- c. The payment of CTR continues to be limited to Council Tax Band C level. This means any applicants living in premises which have a council tax band of D, E, F, G or H have their entitlement calculated on band C levels;
- d. All other discount levels are based on the applicant's (and partner's, where they have one) net income;
- e. The scheme allows for variation in household size with the levels of income per band increasing where an applicant has a partner, and / or dependants;
- f. Where an applicant had non-dependants living with them, a standard deduction of £2 per week is made;
- g. To encourage work, a standard £25 per week disregard is provided against all earnings for all applicant types;
- h. Disability benefits such as Disability Living Allowance and Personal Independence Allowance continue to be disregarded and, in addition, the Support Component of Employment and Support Allowance and Carer's Allowance is also be disregarded, again providing additional protection with the scheme;
- i. Child benefit and Child Maintenance continues to be disregarded;
- j. The total disregard on war pensions and war disablement pensions continues under the current scheme;
- k. The capital limit under the current scheme remains at £6,000 and there is no calculation of tariff or 'assumed' income from any capital held: and
- l. The approach to for Self Employed applicants and directors has been maintained with the use of a minimum income floor.

21. The simplicity of the current scheme addresses the problems with the changes caused by Universal Credit and is not so reactive to constant changes in circumstance.

Exceptional Hardship Fund

22. In changing to the new scheme, the Council was mindful that some applicants may lose or have a reduced entitlement to CTR. With that in mind, the scheme also has provisions which will assist applicants facing exceptional hardship. Where any applicant is likely to experience exceptional hardship, they are encouraged to apply for an exceptional hardship payment.
23. The Council considers all applications for exceptional hardship on an individual basis, taking into account available income and essential outgoings. Where appropriate further support is given to the applicant.

Proposed Changes from 2021/22

24. From 1st April 2021 it is proposed that a number of changes be made to the current scheme. The changes, which are outlined below, are principally designed to make further savings for the Council to assist with meeting the deficit and also to adjust the scheme to be fairer to those applicants on the lowest income.
25. The *proposed* changes are as follows:
- (i) To increase the minimum payment required from working age applicants with changes to the discount levels available;
 - (ii) To remove the automatic maximum discount for persons with a disability;
 - (iii) To increase the level of non-dependant deductions;
 - (iv) To reduce the earnings disregard;
 - (v) To disregard the housing element for all applicants in receipt of Universal Credit; and
 - (vi) To include Carer's Allowance as an income within the calculation.
26. Each of the above are examined in more detail below:

Proposal 1 -To increase the minimum payment required from working age applicants with changes to the discount levels available

27. Due to the Council's finances, there is a need make savings in the cost of services. As part of this, changes are proposed to the levels of support available to all working age council tax reduction applicants. The Council will be consulting on the following options.:

To retain the current level of discount from 2021/22

28. This proposal leaves the discount levels the same throughout.

		HOUSEHOLD				
Band	Level of CTR	Couple with children	Couple with no children	Single parent with two or more children	Single parent with one child	Single person
1	70%	in receipt of a disability benefit				
2	70%	in receipt of a passported benefit				
3	70%	£0.00 - £255.00	£0.00 - £120.00	£0.00 - £215.00	£0.00 - £145.00	£0.00 - £75.00
4	60%	£255.01 - £305.00	£120.01 - £170.00	£215.01 - £265.00	£145.01 - £195.00	£75.01 - £125.00
5	40%	£305.01 - £355.00	£170.01 - £220.00	£265.01 - £315.00	£195.01 - £245.00	£125.01 - £175.00
6	20%	£355.01 - £405.00	£220.01 - £270.00	£315.01 - £365.00	£245.01 - £295.00	£175.01 - £225.00

7	0%	£405.01 +	£270.01 +	£365.01 +	£295.01 +	£225.01 +
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To reduce the level of maximum discount to 65%

29. This proposal reduces the maximum level of discount to 65% with corresponding reductions in the lower discount bands.

HOUSEHOLD						
Band	Level of CTR	Couple with children	Couple with no children	Single parent with two or more children	Single parent with one child	Single person
1	65%	<i>in receipt of a disability benefit</i>				
2	65%	<i>in receipt of a passported benefit</i>				
3	65%	£0.00 - £255.00	£0.00 - £120.00	£0.00 - £215.00	£0.00 - £145.00	£0.00 - £75.00
4	55%	£255.01 - £305.00	£120.01 - £170.00	£215.01 - £265.00	£145.01 - £195.00	£75.01 - £125.00
5	35%	£305.01 - £355.00	£170.01 - £220.00	£265.01 - £315.00	£195.01 - £245.00	£125.01 - £175.00
6	15%	£355.01 - £405.00	£220.01 - £270.00	£315.01 - £365.00	£245.01 - £295.00	£175.01 - £225.00
7	0%	£405.01 +	£270.01 +	£365.01 +	£295.01 +	£225.01 +

Reduce the level of maximum discount to 60%

30. This proposal reduces the maximum level of discount to 60% with corresponding reductions in the lower discount bands.

HOUSEHOLD						
Band	Level of CTR	Couple with children	Couple with no children	Single parent with two or more children	Single parent with one child	Single person
1	60%	<i>in receipt of a disability benefit</i>				
2	60%	<i>in receipt of a passported benefit</i>				
3	60%	£0.00 - £255.00	£0.00 - £120.00	£0.00 - £215.00	£0.00 - £145.00	£0.00 - £75.00
4	50%	£255.01 - £305.00	£120.01 - £170.00	£215.01 - £265.00	£145.01 - £195.00	£75.01 - £125.00
5	30%	£305.01 - £355.00	£170.01 - £220.00	£265.01 - £315.00	£195.01 - £245.00	£125.01 - £175.00
6	10%	£355.01 - £405.00	£220.01 - £270.00	£315.01 - £365.00	£245.01 - £295.00	£175.01 - £225.00
7	0%	£405.01 +	£270.01 +	£365.01 +	£295.01 +	£225.01 +

31. All of the above proposed discount changes would apply to working age applicants only (as the scheme for pension age applicants is determined by Central Government).
32. A consultation will be undertaken which will ask consultees whether the discounts should remain the same or be reduced in line with the tables above.
33. Any applicant who is unable to make payment of any residual Council Tax liability can apply for further support through the exceptional hardship fund which will remain in place.

Proposal 2 -To remove the automatic maximum discount for persons with a disability

34. Within the current scheme, where the taxpayer would be eligible for Council Tax Reduction and where the applicant, their partner or dependant who is in receipt of a disability benefit namely:
 - Disability Living Allowance;
 - Personal Independence Payment;
 - Armed Forces Independence Payment; or the Support Component of Employment and Support AllowanceCouncil Tax Reduction would automatically be awarded at the maximum level of discount irrespective the household income.
35. The proposed change would mean that applicants with a disability benefit would receive the same level of discount as other applicants with similar incomes. However, it should be noted that, when calculating the total income of the household, any disability benefit received is disregarded in full.
36. A consultation will be undertaken which will ask consultees whether the automatic awarding of the maximum discount to disabled applicants should be removed.
37. Any applicant who is unable to make payment of any residual Council Tax liability can apply for further support through the exceptional hardship fund which will remain in place.

Proposal 3 - To increase the level of non-dependant deductions

38. Currently where there are non-dependants in the household, a deduction of £2 per week is made from the applicant's Council Tax Reduction for each non-dependant who is resident.
39. This proposal is to potentially increase the deduction for non-dependants. A consultation will be undertaken which will ask consultees whether the deductions should remain the same (£2) or be increase to either £4, £5 or £7.50 per week

Proposal 4 - To reduce the earnings disregard

40. Where the applicant or their partner is employed, currently a £25 per week disregard is made from the net earnings. This is designed to encourage all applicants to undertake or seek employment

41. This proposal is to potentially reduce the disregard. A consultation will be undertaken which will ask consultees whether the disregard should remain the same or be reduced to either £20 or £15 per week.

Proposal 5 - To disregard the housing element for all applicants in receipt of Universal Credit.

42. In the current scheme, a Council Tax Reduction applicant who receives Universal Credit has the full amount of the award included as their income when calculating their entitlement to a discount. This will include any element of the award which relates to their housing costs.
43. This is significantly different to applicants who may be in receipt of Housing Benefit, which is totally disregarded when calculating the applicant's income for discount purposes.
44. This proposal is to potentially disregard any element of Housing Costs within any applicant's Universal Credit thereby potentially increasing the level of Council Tax Reduction available to them and bringing these cases into line with those applicants who receive Housing Benefit.
45. A consultation will be undertaken which will ask consultees whether the Housing Element of Universal Credit should be disregarded when calculating Council Tax Reduction for 2021 onwards.

Proposal 6 - To include Carer's Allowance in the calculation of income.

46. In the current scheme, Carer's Allowance is disregarded when calculating the income of the applicant for Council Tax Reduction purposes.
47. A consultation will be undertaken which will ask consultees whether Carer's Allowance should be included as an income when calculating Council Tax Reduction for 2021 onwards.

Scope of the Equality Impact Assessment

48. This Equality Impact Assessment examines the potential effects of each of the proposed changes and particularly the effects where any of the options were to be adopted. This is a Stage 1 Equality Impact Assessment and will be revised after the statutory consultation has been completed.
49. It should be noted that all the proposed changes will only affect the working age scheme. The Council Tax Reduction scheme for pensioners is prescribed by Central Government and cannot be amended by local authorities.
50. As part of the changes, the Council needs to give consideration to the effects on working age claimants only and in particular any vulnerable groups in the design of a new system.
51. Central Government has not been prescriptive in how it does this but points to the Council's existing responsibilities including the Child Poverty Act 2010, the Disabled Person Act 1986 and the Housing Act 1996 as well as the public sector equality duty in section 149 of the Equality Act 2010.

Method of Consultation

52. The following methods will be used to obtain the views of taxpayers, precepting authorities and other stakeholders:

Stakeholders	Methodology
1. Existing applicants (both working age and pensionable age)	Online survey via questionnaire explaining proposals and likely impact Paper surveys will be available if requested
2. Council taxpayers and service users generally	Online Survey via questionnaire explaining proposals and likely impact Paper surveys will be available if requested
3. Interested organisations and groups.	Emails will be sent to the Housing Benefit Working Group Members to raise awareness and for them to circulate to their customers Email will be sent to all Parish and Town Council Clerks to raise awareness and seek their response A letter will be sent to the Police & Crime Commissioner seeking views.

Stakeholders	Methodology
General Awareness	
4. Provision of information and awareness raising of changes and proposals	www.iwight.com Press releases Face to face communication at customer service points Information in libraries, The Council's Facebook and Twitter sites will be used (weekly promotions)

Responses to the Consultation

To be completed and will be shown at Appendix 2

Analysis and Assessment

Recommendations in respect of the proposed changes will be provided in the Second Stage Equality Impact Assessment at Appendix 3.

Action and Improvement Plan

An action and improvement plan is included within Appendix 1.

Appendix 1
Action and Improvement Plan

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Proposal 1 -To increase the minimum payment required from working age applicants with changes to the discount levels available

Area of impact	Is there evidence of negative positive or no impact?	Could this lead to adverse impact and if so why?	Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group or any other reason?	Please detail what measures or changes you will put in place to remedy any identified impact (NB: please make sure that you include actions to improve all areas of impact whether negative, neutral or positive)
Age	Negative Impact	There will be a reduction and redistribution of support amongst the working age Council Tax Reduction applicants		An exceptional hardship fund will be available for those claimants in most severe financial need
Disability	Negative impact	There will be a reduction and redistribution of support amongst the working age Council Tax Reduction applicants		An exceptional hardship fund will be available for those claimants in most severe financial need
Gender Reassignment	No impact	Other than that, for working age claimants generally		
Marriage & Civil Partnership	No impact	Other than that, for working age claimants generally		
Pregnancy & Maternity	No impact	Other than that, for working age claimants generally		
Race	No impact	Other than that, for working age claimants generally		
Religion / Belief	No impact	Other than that, for working age claimants generally		
Sex (male or female)	No impact	Other than that, for working age claimants generally		
Sexual Orientation	No impact	Other than that, for working age claimants generally		
HR & workforce issues	Not known at this stage		The Council will monitor the overall impact of work and resource accordingly if the preferred scheme is adopted and undertake an initial EIA screening on the impact of HR workforce issues.	
Human Rights implications if relevant	n/a			

Proposal 2 -To remove the automatic maximum discount for persons with a disability

Area of impact	Is there evidence of negative positive or no impact?	Could this lead to adverse impact and if so why?	Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group or any other reason?	Please detail what measures or changes you will put in place to remedy any identified impact (NB: please make sure that you include actions to improve all areas of impact whether negative, neutral or positive)
Age	Negative Impact	There will be a reduction and redistribution of support amongst the working age Council Tax Reduction applicants		An exceptional hardship fund will be available for those claimants in most severe financial need
Disability	Negative impact	There may be a reduction of support to working age disabled applicants who have a higher income as they will not automatically receive maximum discount		An exceptional hardship fund will be available for those claimants in most severe financial need
Gender Reassignment	No impact	Other than that, for working age claimants generally		
Marriage & Civil Partnership	No impact	Other than that, for working age claimants generally		
Pregnancy & Maternity	No impact	Other than that, for working age claimants generally		
Race	No impact	Other than that, for working age claimants generally		
Religion / Belief	No impact	Other than that, for working age claimants generally		
Sex (male or female)	No impact	Other than that, for working age claimants generally		
Sexual Orientation	No impact	Other than that, for working age claimants generally		
HR & workforce issues	Not known at this stage		The Council will monitor the overall impact of work and resource accordingly if the preferred scheme is adopted and undertake an initial EIA screening on the impact of HR workforce issues.	
Human Rights implications if relevant	n/a			

Proposal 3 - To increase the level of non-dependant deductions

Area of impact	Is there evidence of negative positive or no impact?	Could this lead to adverse impact and if so why?	Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group or any other reason?	Please detail what measures or changes you will put in place to remedy any identified impact (NB: please make sure that you include actions to improve all areas of impact whether negative, neutral or positive)
Age	Negative Impact	There will be a reduction in support for those working age Council Tax Reduction applicants who have non dependants resident		An exceptional hardship fund will be available for those claimants in most severe financial need
Disability	No impact	Other than that, for working age claimants generally		
Gender Reassignment	No impact	Other than that, for working age claimants generally		
Marriage & Civil Partnership	No impact	Other than that, for working age claimants generally		
Pregnancy & Maternity	No impact	Other than that, for working age claimants generally		
Race	No impact	Other than that, for working age claimants generally		
Religion / Belief	No impact	Other than that, for working age claimants generally		
Sex (male or female)	No impact	Other than that, for working age claimants generally		
Sexual Orientation	No impact	Other than that, for working age claimants generally		
HR & workforce issues	Not known at this stage		The Council will monitor the overall impact of work and resource accordingly if the preferred scheme is adopted and undertake an initial EIA screening on the impact of HR workforce issues.	
Human Rights implications if relevant	n/a			

Proposal 4 - To reduce the earnings disregard

Area of impact	Is there evidence of negative positive or no impact?	Could this lead to adverse impact and if so why?	Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group or any other reason?	Please detail what measures or changes you will put in place to remedy any identified impact (NB: please make sure that you include actions to improve all areas of impact whether negative, neutral or positive)
Age	Negative Impact	There may be a reduction in support for those working age Council Tax Reduction applicants who have earnings.		An exceptional hardship fund will be available for those claimants in most severe financial need
Disability	No impact	Other than that, for working age claimants generally		
Gender Reassignment	No impact	Other than that, for working age claimants generally		
Marriage & Civil Partnership	No impact	Other than that, for working age claimants generally		
Pregnancy & Maternity	No impact	Other than that, for working age claimants generally		
Race	No impact	Other than that, for working age claimants generally		
Religion / Belief	No impact	Other than that, for working age claimants generally		
Sex (male or female)	No impact	Other than that, for working age claimants generally		
Sexual Orientation	No impact	Other than that, for working age claimants generally		
HR & workforce issues	Not known at this stage		The Council will monitor the overall impact of work and resource accordingly if the preferred scheme is adopted and undertake an initial EIA screening on the impact of HR workforce issues.	
Human Rights implications if relevant	n/a			

Proposal 5 - To disregard the housing element for all applicants in receipt of Universal Credit.

Area of impact	Is there evidence of negative positive or no impact?	Could this lead to adverse impact and if so why?	Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group or any other reason?	Please detail what measures or changes you will put in place to remedy any identified impact (NB: please make sure that you include actions to improve all areas of impact whether negative, neutral or positive)
Age	Positive Impact	There may be an increase in support for all Council Tax Reduction applicants who are in receipt of Universal Credit which includes an amount of Housing Costs		
Disability	No impact	Other than that, for working age claimants generally		
Gender Reassignment	No impact	Other than that, for working age claimants generally		
Marriage & Civil Partnership	No impact	Other than that, for working age claimants generally		
Pregnancy & Maternity	No impact	Other than that, for working age claimants generally		
Race	No impact	Other than that, for working age claimants generally		
Religion / Belief	No impact	Other than that, for working age claimants generally		
Sex (male or female)	No impact	Other than that, for working age claimants generally		
Sexual Orientation	No impact	Other than that, for working age claimants generally		
HR & workforce issues	Not known at this stage		The Council will monitor the overall impact of work and resource accordingly if the preferred scheme is adopted and undertake an initial EIA screening on the impact of HR workforce issues.	
Human Rights implications if relevant	n/a			

Proposal 6 - To include Carer's Allowance in the calculation of income.

Area of impact	Is there evidence of negative positive or no impact?	Could this lead to adverse impact and if so why?	Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group or any other reason?	Please detail what measures or changes you will put in place to remedy any identified impact (NB: please make sure that you include actions to improve all areas of impact whether negative, neutral or positive)
Age	Negative Impact	There may be a decrease in support for all Council Tax Reduction applicants who are in receipt of Carer's Allowance		
Disability	No impact	Other than that, for working age claimants generally		
Gender Reassignment	No impact	Other than that, for working age claimants generally		
Marriage & Civil Partnership	No impact	Other than that, for working age claimants generally		
Pregnancy & Maternity	No impact	Other than that, for working age claimants generally		
Race	No impact	Other than that, for working age claimants generally		
Religion / Belief	No impact	Other than that, for working age claimants generally		
Sex (male or female)	No impact	Other than that, for working age claimants generally		
Sexual Orientation	No impact	Other than that, for working age claimants generally		
HR & workforce issues	Not known at this stage		The Council will monitor the overall impact of work and resource accordingly if the preferred scheme is adopted and undertake an initial EIA screening on the impact of HR workforce issues.	
Human Rights implications if relevant	n/a			

**Appendix 2
Consultation Responses**

DRAFT

To be completed at the end of the consultation period.

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**Appendix 3
Recommendations**

DRAFT

Recommendations will be made at the end of the consultation period taking into account consultees responses.

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