

<b>Subject:</b>	Localisation of Council Tax Support	<b>Status:</b>	For Publication
<b>Report to:</b>	Council	<b>Date:</b>	12 <sup>th</sup> December 2012
<b>Report of:</b>	<b>Head of Finance</b>	<b>Portfolio Holder:</b>	<b>Finance and Resources</b>
<b>Key Decision:</b>	<input type="checkbox"/> Forward Plan <input type="checkbox"/>	<b>General Exception</b>	<input type="checkbox"/> <b>Special Urgency</b> <input type="checkbox"/>
<b>Community Impact Assessment:</b>	Required:	Yes	Attached: Yes
<b>Biodiversity Impact Assessment</b>	Required:	No	Attached: No
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<b>1.</b>	<b>RECOMMENDATIONS</b>
1.1	That Council recommends Option A (the initial Council Tax Support entitlement is calculated according to existing arrangements and then subject to a 20% reduction in order to calculate the final Council Tax support entitlement).
1.2	That consideration and clarification is given to the impact of the Transitional Grant Scheme by Members and to make a final recommendation.
1.3	That the Discretionary Additional Relief Scheme is approved by Members, with any subsequent changes being delegated to the Director of Customer Services in consultation with the Portfolio Holder for Finance and Resources.

## 2. PURPOSE OF REPORT

- 2.1 The purpose of the report is to update members on the results of the public consultation which ended on 26<sup>th</sup> October 2012 in relation to a Local Scheme for Council Tax Support. Results on the public consultation have been considered and taken into account when proposing a final recommendation.

## 3. CORPORATE PRIORITIES

- 3.1 The matters discussed in this report impact directly on the following corporate priorities:
- **A clean and green Rossendale** – creating a better environment for all.
  - **A healthy and successful Rossendale** – supporting vibrant communities and a strong economy.
  - **Responsive and value for money local services** – responding to and meeting the different needs of customers and improving the cost effectiveness of services.

## 4. RISK ASSESSMENT IMPLICATIONS

- 4.1 All the issues raised and the recommendation(s) in this report involve risk considerations as set out below:
- Reputational as Council implements central government policy
  - Financial risks as demand increases against a cash limited grant (e.g.: growing

pensioner population)

- Increased customer demand on both district and county services
- Financial as the cost of Council Tax collection increases.
- Varying schemes in neighbouring districts (both Lancashire and Greater Manchester) potentially creating a “postcode lottery”.
- Impact of other national initiatives on customers being introduced at or around the same time (e.g.: Universal credit, Housing Benefits)
- Implementation of a default scheme if authorities do not adopt a local scheme by 31<sup>st</sup> January 2013.
- In creating a local scheme minimizing the need to change IT and systems changes at a time of increased demand on systems designers and providers.
- Assessing the need for the creation of a financial contingency to absorb any short term unknown additional pressures.

## 5. BACKGROUND AND OPTIONS

- 5.1 Council tax benefit (CTB) is currently a national income related social security benefit administered by local authorities on behalf of the Department for Work and Pensions (DWP). CTB is calculated on a means tested basis and is governed by legislation passed by Parliament.
- 5.2 As from 1<sup>st</sup> April 2013 the Government will hand over the running of Council Tax Benefit to local councils and will reduce the money Rossendale Borough Council will receive by 10%. This means that central Government will reduce the grant it currently provides to support Council Tax Benefit in Rossendale by approximately £600,000 in the first year alone. Members will recall that under national legislation, as Pensioners are to be protected, the consequence is for a 20% reduction in resources available to support those current beneficiaries of working age.
- 5.3 Local Authorities must create a Local Scheme for Council tax Support, which must be agreed by Council by 31<sup>st</sup> January 2013. Reports in relation to the changes were previously brought before Cabinet in June and September 2012.
- 5.4 Officers initially worked with colleagues across Lancashire in order to ascertain if a County wide scheme could be adopted. Whilst joint working did commence, Authorities decided to have individual schemes. Regardless of this, many of them are very similar.
- 5.5 The Authority went out to public consultation with their preferred scheme and other options for consideration on 6<sup>th</sup> August 2012.

The options were:

### **Option A ( Rossendale Borough Council’s preferred scheme)**

It is proposed that Council Tax Support be calculated as a means tested discount, defined by the terms of the existing Council Tax Benefit Scheme. Under the existing Council Tax Benefit regulations, Rossendale Borough Council doesn’t count income from war pensions. It is proposed to continue with this approach under the Council Tax Support Scheme. The only proposed change to the existing scheme is identified below:

The initial Council Tax Support entitlement is calculated according to existing arrangements

and then subject to a 20% reduction in order to calculate the final Council Tax support entitlement. In effect all customers of working age will have to pay at least 20% of their Council Tax Bill (i.e. their maximum entitlement to Council Tax Support will be **capped at 80%**).

### Option B

As per option A but also in recognition of the Government requirement to incentivise work, to increase the earning disregard by £10 per week. This earning disregard would be in addition to the current rates of £5, £10 & £25 noted above.

For people with earnings, the effect of the increase in earnings disregard would be to largely mitigate the increase council tax payable arising from Option A, a 20% reduction, for those remaining the maximum entitlement to Council Tax Support will be **capped at c. 78.5%**

### Option C

As per option A, but also protect all families with children under 5, their current entitlement will remain unaffected, and their maximum benefit entitlement will be 100%.

The consequence of this for all other working age people, in receipt of Council Tax Benefit, would be that their maximum entitlement to Council Tax Support will be **capped at 76%**

### Option D

As per option A, but also protect all families with children their current entitlement will remain unaffected, and their maximum benefit entitlement will be 100%.

The consequence of this for all other working age people, in receipt of Council Tax Benefit, would be that their maximum entitlement for Council Tax Support will be **capped at 61%**

### Option E

As per option A but the proposal is to also protect all customers with a disability their current entitlement will remain unaffected, and maximum benefit entitlement will be 100%.

The consequence of this for all other working age customers being that their maximum entitlement for council support will be **capped at 65%**

5.6 The rationale for the proposed option (Option A) is, amongst other things:

- The impact on current claimants, particularly those of working age and therefore an equitable allocation across this group.
- The scheme reflects the Government funding cuts, but allow for some further increase in demand.
- Continuation of the existing Council Tax Benefit rules and regulations as the basis for entitlement.
- As a consequence of the basis being the existing scheme, consideration is built into the proposed scheme to give regard to vulnerable groups.
- The existing scheme currently incorporates certain earning allowances to incentivise work, together with transitional periods when entering into employment.

## 5.7 Other options for consideration:

A general increase in Council Tax of 1.8% which is set against the Councils' Medium Term Financial Strategy assumption, of a 3% annual general increase in Council Tax. This would equate to a total increase of 4.8%. This is in excess of Government capping limits currently set at maximum 2%. This option would also impact on precepting partners (Lancashire County, Fire and Police) who likewise will have to collectively fund their combined share (84%) of the £600,000 grant reduction either through increases in Council Tax or reductions in their budget expenditure.

Alternatively, further reductions in the Council's net current expenditure of c 1.0% (c £100,000) which is an additional further pressure on the Councils' current savings target of c. £1.3 million. This option again impacts on precepting partners (Lancashire County, Fire and Police) who likewise will have to collectively fund their combined share (84%) of the £600,000 grant reduction either through increases in Council Tax or reductions in their budget expenditure.

## 6 TRANSITIONAL GRANT SCHEME

6.1 DCLG published details of a transitional grant scheme in mid-October 2012. It stated that they were making available an additional £100m for one year, to support local authorities in developing their schemes. This compares to Central Government's estimated £470m saving from the original 10% global reduction

6.2 The grant is payable to Authorities who adopt schemes that comply with criteria set by Government.

6.3 To apply for the grant, billing authorities must adopt schemes which ensure that:

- Those who would be entitled to 100% support under current council tax benefit arrangements pay between zero and no more than 8.5% of their net council tax liability;
- The taper rate does not increase above 25%;
- There is no sharp reduction in support for those entering work.

6.4 Under option A the Council would be passing on £600k cost to those of working age which equates to 20%. If the maximum cost, as indicated by Central Government, which could be passed on to working age people in receipt of benefit was limited to 8.5%, this would equate to £255k ( $£600k/20 \times 8.5$ )

6.5 The funding gap would therefore be £345k ( $£600k - £255k$ ), before Rossendale's share of the £100m funding.

6.6 Rossendale Borough Council's share of the £100m Central Government funding would be £143k (this covers RBC, LCC, Police and Fire). The final funding gap is therefore £202k in Rossendale of which 16% (£32k) is RBC and the remainder County and others.

However, given the potential reduction in the need to make bad debt reductions from the

reduced collection risk (see para 7.2), the incremental cost to the MTFFS could be reduced to approximately £16k.

6.7 Following the Government's announcement of the additional Transitional Grant the following comments have been made by other precepting authorities:

Lancashire County Council (Cabinet resolution 8<sup>th</sup> November 2012):

*"The County Treasurer be requested to urge all District Councils to carefully consider their response to the Government's announcement of £100m one-off funding for those authorities who implement a council tax support scheme which ensures that claimants currently on 100% support would not pay more than 8.5% of their net council tax liability and the impact on both their own services and the services provided by the County Council to the most vulnerable people in Lancashire."*

Lancashire Fire & Rescue (Director of Corporate Services):

*"We are concerned as to the potential impact that the further reductions required to fund this would have on our service. As such the Authority does not support amending the scheme to qualify for the one off grant unless the additional cost is offset by amendments to the level of council tax discounts and exemptions that are currently provided."*

(NB – reference to discounts is something that this Council ceased in previous years)

Lancashire Police Authority:

Awaiting feedback following recent election of the Lancashire Police and Crime Commissioner.

## **COMMENTS FROM STATUTORY OFFICERS:**

### **7. SECTION 151 OFFICER**

7.1 Member should take note of the Councils Medium Term Financial Strategy (MTFS), in particular the need to save in excess of £1.3m pa, when making any final decisions in this matter.

7.2 The risks have noted a potential increase in the cost of collection as customer of working age previously exempt from Council Tax now face at least a 20% charge. An increased bad debt provision (30% = £30k) is therefore included in the MTFFS for Council's share of the Council Tax to be due.

### **8. MONITORING OFFICER**

8.1 No additional comments to be made.

### **9. HEAD OF PEOPLE AND POLICY (ON BEHALF OF THE HEAD OF PAID SERVICE)**

9.1 There are no Human Resources Implications arising from the Report.

The Equality Act 2010 requires the Council to have due regard in the exercising of its functions in relation to the three aims of the Equality Duty, for the need to:

- Eliminate discrimination, harassment and victimisation and any other conduct that is prohibited by or under the Act.
- Advanced equality of opportunity between people who share a relevant protected characteristic and people who do not share it.

- Foster good relations between people who share a relevant protected characteristic and those who do not share it.

The amount of regard that is “due” is set out in the Act and will depend on the circumstances of the case. Under the general equality duty there is a requirement to engage with people with protected characteristics and to have an adequate evidence base for Council decision-making. The duty to inform, consult or involve requires that the council must involve communities and those directly affected at the most appropriate and proportionate level in ‘routine functions, in addition to one-off decisions.’ Further, under the duty of Best Value the Council is required to consult representatives of a wide range of local people; this should include local voluntary and community organisations and small businesses in such consultation. The Council has used the existing National Council Tax Benefit Scheme as its basis which already has built in protection for people with children in receipt of child benefit, people with a disability and people in receipt of a war pension.

Central Government Policy prescribes that the local schemes for council tax support should protect pensioners; all the options detailed within the report protect pensioners.

Central Government Policy also prescribes that the local scheme should consider the needs of vulnerable groups, in developing its options the Council has considered those needs. In light of the impact of the decision, the Council has undertaken a comprehensive consultation and engagement process. The findings of the consultation will be used to inform the decision making process. Where a negative impact is identified the Council will look to put measures in place to mitigate that impact.

9.2 The report raises awareness in relation to the imminent changes to Council Tax Benefit.

9.3 The development of these proposals has been subject to full consultation which has informed an assessment of their impact on protected groups (as defined by the Equality Act 2010). An equality impact assessment has been undertaken as part of this process and Members attention is drawn to the content of the Equality Impact Assessment, findings of which should be considered as part of the decision making process.

#### 9.4 **Council Tax Support – Discretionary Additional Relief Scheme**

In recognition of the changes to be implemented it is proposed to introduce a separate discretionary additional relief scheme in order to assist those facing periods of additional hardship. Any payments under this separate discretionary scheme will be the responsibility of Council and apply only if claimants are deemed eligible and only after all other available support mechanisms have been explored. Given the significant changes localisation of Council Tax brings to certain customers and the transfer of additional risk to Council, officers recommend that resources required to support this separate discretionary scheme are initially annually cash limited to £7,500. The Discretionary Additional Relief Scheme will mitigate some of the negative impact experienced by those people who comprise protected groups and who are covered by the Equality Act 2010.

This separate discretionary scheme is attached at appendix 1 and entitled “Council Tax Support – Discretionary Additional Relief Scheme.”

## 10. **CONSULTATION CARRIED OUT**

10.1 Members are asked to note that during the period of consultation (6<sup>th</sup> August to 26<sup>th</sup> October

2012) representatives of the Council endeavoured to consult as widely as possible. The consultation consisted of:

- Public and customer consultation
  - Letter, information booklet, questionnaire and a pre-paid envelope sent to **ALL** working age residents in receipt of benefit at the time of the mailshot (4,140). The information included a number of options A-E plus an explanation that the options were not exhaustive and other variations could be introduced, the consultation process welcomed further comments with regard to other options or variations. The questionnaire also encouraged people to make other suggestions on how the changes to Council tax benefit should be addressed and how the impact of any of the proposals could be reduced.
  - The same letter, information booklet, questionnaire was sent to specific community groups and organisations who work with protected groups (as identified under the Equality Act 2010), including: Rubicon, Rossendale Disability Forum, Financial Inclusion Group, Help Direct, Calico- Floating Support, Positive Start, Staghills Childrens, Centre, Veterans in Action, Rossedale Older Peoples Forum, Bacup Family Centre, Whitewell Bottom Community Centre, Rossendale Valley Mencap, Whitworth Childrens Centre, Haslingden Community Link, Balladen Childrens Centre, The Maden Centre, Islamic Centre Haslingden, Islamic Centre Rawtenstall, Welfare Rights, Housing Options Team, Rossendale CAB, Disability Equality Northwest. The groups were encouraged to give their views.
  - A letter was sent advising of the proposed changes, how residents could have their say and take part in the consultation to all new benefit customers and current customers with a change in circumstances. This notice accompanied their benefit notification letter.
  - 2,869 randomly selected non-council tax benefit residents were also sent a letter, information booklet, questionnaire and pre-paid envelope asking for their views.
  - Briefing session/presentation to elected members, CAB, Whitworth Town Council and staff.
  - Question and Answer drop in sessions were also arranged for 13<sup>th</sup> and 17<sup>th</sup> September 2012 from 2pm to 6pm for any interested parties to attend.
  - Face to Face consultation with protected groups (as identified under the Equality Act 2010). The face to face consultation included: Parents with children and a representative from a Carers organisation, Face to face consultation was held at the local Mosques where information in relation to the proposed changes and options was discussed. Face to face consultation was attempted with service users at the Oakenhead Centre, who confirmed that due to the complexity of the issue consultation with carers would be more appropriate.
  - Publicity:
    - Information on the Council web site and social media.
    - posters and consultation packs in the Council's One Stop Shop and various locations throughout the valley
    - Press releases issued to the media Articles in the Councils Team Brief, articles in the Council's members bulletin
    - Letter to the Citizens Panel comprising 768 residents.
- Partner's consulted
  - Green Vale Homes
  - Lancashire County Council

- Citizens Advice Bureau
- Department of Works & Pensions
- Police
- Fire
- Whitworth Town Council
- Agencies delivering services to Young People
- REAL / Community networks

## 10.2 RESULTS OF THE CONSULTATION

The following feedback has been received:

- A written response to the Council's proposals has been received from Lancashire County Council, Police, Fire and Whitworth Town Council. All favour the Council's preferred option A.
- Representatives from Rossendale Council made a presentation of the changes and options for consideration to the Citizen's Advice Bureau board who recognised the financial situation the Council were in. Members stated that of the options presented they felt that the Council's preferred option A did seem the fairest. The board stated that they did feel that young single people would be affected most by the changes and sharing the burden amongst all working age people on benefit seemed the fairest thing to do. Subsequently the Citizens Advice Bureau have also expressed concern in relation to the impact of the proposals in relation to those people with mental health issues and people already experiencing debt related issues in particular those who are victims of domestic violence and families with children.
- The Cabinet agenda includes a further report which summarises current wider consultation activity. The feedback in relation to Council Tax changes are included in this separate report, as well as in the equality impact assessment. The results of wider public consultation via questionnaire can be summarised as:
  - 59% agree with the council's proposed scheme (option A)
  - Of the 34% who disagree, the majority want to see a 0% cut to council tax benefit
  - Varying reaction to the alternative proposals
  - Option B seen to be the most agreeable alternative
  - Option D seen to be the least agreeable alternative
  - A third of residents believe that the proposals will have a greater impact on certain groups or individuals
  - Mainly disabled residents and their carers, single people and those on a low income
- This is further analysed by responses from Benefit claimants
  - 33% agree with the council's proposed scheme (option A)
  - Of the 59% who disagree, 56% want to see a 0% cut to council tax benefit
  - Much less variability seen when reacting to the alternative statements
  - Option E is the clear favourite for benefit claimants (more so than the council's

- proposed scheme)
- But no real differences between the other 3 proposals
- 38% believe that the proposals will have a greater impact on certain groups or individuals
- Council Tax payers responded
  - 87% agree with the council's proposed scheme (option A)
  - Of the 11% who disagree, 54% want to see a 0% cut to council tax benefit
  - Much greater variation in response to the alternative proposals
  - Option B seen to be the most agreeable alternative (but clear preference for the council's proposed scheme)
  - Option D seen to be the least agreeable alternative
  - 28% believe that the proposals will have a greater impact on certain groups or individuals
  - Preceptors – LCC, Police & Fire and Rescue whose preference was for Option A.
- In terms of impact:
  - 33% agree that the scheme will adversely affect some groups, higher for benefit claimants and those under 50
  - 28% feel that there would be little or no impact, higher for tax payers, men and residents without a disability
  - Who will be affected?
    - Disabled and their carers, single people and generally those on a low income
  - How will they be affected?
    - Financially already on a very tight budget
    - Other benefits are being reduced at the same time so a cumulative impact
    - Would have less available for other essentials (food, heating etc)
  - What can we do to minimise this?
    - Adopt a system where those who deserve help get it
    - Check everyone on benefits more stringently to reduce fraud
    - Assess disposable income rather than actual income
    - Find and explore new sources of income
    - Identify those who are able to pay

10.3 The equality impact assessment has been developed during the course of the consultation period and its findings are for consideration as part of Members' final decision making process.

Option A: Reduce the amount of support to all working age people by 20% (retaining current rules and regulations of the current benefit scheme.

Pensioners will continue to be protected so there is no negative impact. There will be a negative impact on all working people and couples who are recipients of Council Tax Benefit regardless of if they have children, their gender, disability, age, gender reassignment, if they are pregnant or have recently given birth, their race, belief, sexual orientation or marital and civil partnership status. This option may also have a negative impact on those who have a

disability. Option A as with the other options, uses the existing National Council Tax Benefit Scheme as its basis which already has built in protection for people with children and people with a disability. The amount of impact for these groups will be dependent therefore on individual circumstances.

Option B: This option is the same as A, but increases the amount of earning disregard by £10.00 per week.

Pensioners will continue to be protected so there is no negative impact.

Increasing the earning disregard by £10.00 per week could have a neutral impact on anyone who is working and receiving Council tax benefit as the reduction in Council Tax Benefit would be mitigated by the increase in earnings disregard. However, this is dependent on individual circumstances.

There will be a greater negative impact on all working people and couples who are recipients of Council Tax Benefit regardless of if they have children, their gender, disability, age, gender reassignment, if they are pregnant or having recently given birth, their race, belief, sexual orientation or marital and civil partnership status or if they are disabled because the cost of providing this protection would be shared amongst all other Council Tax recipients. Option B as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children and people with a disability. The amount of impact for these groups will be dependent therefore on individual circumstances.

Option C: This option is the same as option A, but is to also protect all families with children under 5.

Pensioners will continue to be protected so there is no negative impact. Families with Children under 5 years old would also be protected and therefore there would be no impact for this group.

There will be a greater negative impact on all working people and couples who are recipients of Council Tax Benefit regardless of if they have children over 5 years, their gender, disability, age, gender reassignment, if they are pregnant or have recently given birth, their race, belief, sexual orientation or marital and civil partnership status or if they are disabled because the cost of providing this protection would be shared amongst all other Council Tax recipients. Option C as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children and people with a disability. The amount of impact for these groups will be dependent therefore on individual circumstances.

Option D: This option is the same as option A, but is to also protect all families with children who are in receipt of child benefit.

Pensioners will continue to be protected so there is no negative impact. Families with children who are in receipt of child benefit would also be protected and therefore there would be no impact for this group.

There will potentially be a greater negative impact on all working people and couples who are recipients of Council Tax Benefit regardless of their gender, disability, age, gender reassignment, if they are pregnant or have recently given birth, their race, belief, sexual orientation or marital and civil partnership status or if they are disabled because the cost of providing this protection would be shared amongst all other Council Tax recipients. Option D

as with the other options, uses the existing National Council Tax Benefit Scheme as its basis which already has built in protection for people with children and people with a disability. The amount of impact for these groups will be dependent therefore on individual circumstances.

**Option E:**

Pensioners will continue to be protected so there is no negative impact. Disabled people would also be protected and therefore there would be no impact for this group.

There will potentially be a greater negative impact on all working people and couples who are recipients of Council Tax Benefit regardless of if they have children, their gender, age, gender reassignment, if they are pregnant or have recently given birth, their race, belief, sexual orientation or marital and civil partnership status or if they are disabled because the cost of providing this protection would be shared amongst all other Council Tax recipients. Option E as with the other options, uses the existing National Council Tax Benefit Scheme as its basis which already has built in protection for people with children and people with a disability. The amount of impact for these groups will be dependent therefore on individual circumstances.

**Other Matters:**

The Council proposes to introduce a number of measures to mitigate the negative impact of the proposed options on protected groups:

- Introduce a Discretionary Additional Relief Scheme
- Explore options with customers in relation to flexible payments
- Work with CAB and partners to provide support to customers in relation budgeting and money management.
- Consider utilising the Government’s Transitional Grant scheme.

**11. CONCLUSION**

11.1 The proposed Government changes to the current Council Tax benefit system and in particular funding reductions of 10% based on the 11/12 demand will inevitable mean that a section, sections of or all of our customers pay the equivalent collectively of c. £600,000

11.2 The published preferred option is that the initial individual customers’ Council Tax Support entitlement is calculated according to existing arrangements and then subject to a 20% reduction in order to calculate their final Council Tax support entitlement. In effect all customers of working age will have to pay at least 20% of their Council Tax Bill.

**Background Papers**

Document	Place of Inspection
Previous reports to Members (Cabinet June and September)	Council website
Consultation responses and analysis	Service Assurance Team
Technical document to reflect the details of the new local scheme	Service Assurance Team

**APPENDIX 1**



# **Council Tax Support Discretionary Additional Relief Scheme**

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**Contents**



.....	1
Council Tax Support .....	1
Discretionary Additional Relief Scheme .....	1
Contents .....	2
Part I.....	3
Background & General Principles of the Scheme .....	3
Part II.....	3
Definition of Criteria.....	4
Part III.....	5
Who can apply?.....	5
Who cannot apply? .....	5
Individual applications .....	5
Applying for Additional Relief .....	5
Backdating.....	5
Subsequent and multiple applications .....	5
Application from joint and severally liable parties.....	6
Part IV .....	6
Amount and period of award.....	6
How will the discount be applied.....	7
Notification letters.....	7
Part V .....	7
Appeals against Discretionary additional relief scheme decisions .....	7
Part VI .....	7
Publication.....	7
Budget monitoring .....	7
Appendix 1: Discretionary additional relief scheme .....	8
Application Form .....	8

## Part I

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### Background & General Principles of the Scheme

Rosendale Borough Council is aware of its duties and powers in relation to section 13A of the 1992 Local Government Finance Act (as amended). These regulations allow billing authorities the discretion to award a reduction in Council Tax in individual cases. This scheme is intended to set some general guidelines for the proper consideration of requests for additional relief where customers are already in receipt of the maximum entitlement to Council Tax support.

The Discretionary Additional Relief Scheme will be made available to all persons liable to pay Council Tax, subject to eligibility and in receipt of Council Tax support, within the local authority area from 1<sup>st</sup> April 2013. Where there is no entitlement to Council Tax Support, the Council's existing guidance on discretionary relief will continue to be applied. This scheme will be published by 31<sup>st</sup> January each year and will be reviewed on an annual basis.

The Discretionary Additional relief Scheme will be administered by Rosendale Borough Council. The guidelines it contains are intended to satisfy the following principles:

- The reasonable application of discretion in respect of individual cases
- Consistency and fairness in application
- The need to consider, determine and award such relief as may be appropriate quickly enough for the scheme to be provide effective assistance

A customer will be expected to provide evidence in support their application form of any exceptional or unforeseen circumstances that will enable Rosendale Borough Council to justify any reduction. Any award will only be intended as short term assistance and will not be considered as a way of reducing Council Tax liability indefinitely. The scheme is not intended to mitigate the effects of the national reduction in funding for Council Tax support where no additional and exceptional factors apply.

Any application made under the Scheme should be one of last resort and any entitlement to council tax support, discounts or exemptions or Valuation Office/Valuation Tribunal action and appeal should be explored prior to an application being made. Evidence that these steps have been taken prior to the request will be required from the customer. Where any award is made and liability is subsequently reduced through a decision of the Valuation Office or Valuation Tribunal, or by any other statutory reduction, a review of the award will subsequently be made.

## Part II

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## Definition of Criteria

This framework is not intended to fetter the authority's exercise of discretion. However in order to ensure a consistent and reasonable approach some guidance on scenarios which might constitute hardship or exceptional/unforeseen circumstance is included here.

These may include, but are not limited to:

- A sudden change in circumstances such as loss of employment
- A reduction in income due to illness suffered by either the liable person or loss incurred so that they can care for a dependent
- The death of a partner or dependent
- Sudden increases in other expenses such as may be required due to a family member's illness or incapacity
- Where other financial support mechanisms have been exhausted

Rossendale Borough Council will make consideration of all relevant circumstances including any particular disadvantage which may be experienced as a consequence of being from a protected group (as defined in the Equality Act 2012) and resources. For example it may not be appropriate to attempt to alleviate hardship through the award of financial assistance where advice and assistance in accessing other additional available support may be of greater benefit.

General hardship can also be incurred from living on a very low income. It is difficult to determine when a person on a low income will qualify for additional support through the Discretionary additional relief scheme, however indicators may include:

- Unable to make payments for basic utilities such as water, electricity and heating
- Consistently exceeding overdraft limits
- Threat of homelessness
- Unable to pay for food
- In general terms where income is insufficient to meet essential costs, even where non-essential spending is disregarded

In making any determination of a customer's income and expenditure, the authority may disregard non-essential spending which might otherwise be directed towards essential spending. Examples of such spending include but are not limited to:

- Socialising (cigarettes/alcohol/dining out/cinema etc,)
- Non terrestrial TV subscriptions
- Internet
- Credit/store cards
- Costs related to Mobile/landline/line rental telephone use above a fixed threshold. This to be determined based upon the cheapest line rental/call charge costs available through major suppliers, reviewed annually.
- Unusual or excessive costs related to the running of a motor vehicle (in conjunction with the circumstances of the individual customer, such as)
  - Is the car required for work, how far is the distance travelled
  - Is the car an appropriate size for the requirements of the family
  - has the car been adapted for, or is necessary, for the mobility of a person with a disability

## Part III

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### Who can apply?

All persons liable to pay council tax and with an existing entitlement to Council Tax support can apply, these include:

- Owner occupiers
- Tenants
- Persons otherwise liable to council Tax as an occupier
- Any appointee on behalf of those persons included above

### Who cannot apply?

Any person not liable to pay council tax on a dwelling:

- Landlords of properties where the tenant is liable
- Estate agents/managing agents on behalf of a landlord
- Friends/relatives of the liable person (unless acting as an appointee)
- Lodgers or other residents who are not liable to pay council tax
- Support agencies (unless acting as an appointee)

### Individual applications

Applications to the Discretionary additional relief scheme will be accepted from individuals (or more than one person where both/each person is liable for the Council Tax on a single property or multiple properties). Each application will be taken on its own individual merits.

### Applying for Additional Relief

Application forms will be provided to claimants (Appendix 2). This form will be available online as well as on request. Once issued there is no deadline by which the form must be submitted but customers will be encouraged to apply as soon as possible.

Applicants will be expected to supply any information which the Council considers reasonable, in supporting a claim. Examples of information may include but are not limited to: bank statements, payslips, rent books, utility bills, etc.

### Backdating

There will be no backdating option within this scheme. Council Tax Hardship will be awarded from the date that the authority receives the application form. See amount and period of award for more details.

### Subsequent and multiple applications

Claimants may make subsequent applications once their award has expired or if their circumstances change again or worsen if they have previously been refused. There is no limit to the number of applications that can be made. However where a determination has been made to make an award for a fixed period, it is difficult to envision any circumstances where a further award will be made if all other circumstances, excepting the award itself, remain the same.

The authority will only accept one application at a time.

The authority is unlikely to continue to award a Discretionary additional relief award if the claimant has made no clear attempts to improve their circumstances.

### **Application from joint and severally liable parties**

Under Section 6 (2) of the 1992 Local Government Finance Act parties may be jointly and severally liable to pay Council Tax if they:

- Have an equal interest in the dwelling
- Are the partner of the person who comes first in the hierarchy of liability

Where joint and several liability arises through two persons living as partners, then either party or both may apply for discretionary additional relief and behalf of each other.

Where joint and several liability arises through equal interest, for example a joint tenancy, each party must make separate application; awards will be made based upon a proportionate share of the liability.

The award of any discretionary relief does not, and should not be considered to, have any effect upon the authority's statutory powers in collecting Council Tax from parties who are jointly or severally liable to pay Council Tax.

## **Part IV**

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### **Amount and period of award**

The intention of the discretionary additional relief scheme is to provide some short term assistance and must not be considered as a way of reducing Council Tax liability indefinitely.

Awards will therefore be granted with a defined amount and period.

The amount payable will be an amount less than or equal to the amount of Council Tax payable after all discounts and council tax support have been taken into account i.e. liability may effectively be reduced to zero for a defined period.

Additional relief will not be granted simply to subsidise or replace the existing policy on backdating of council tax support.

The period of relief will be determined having regard to:

- The period of liability to pay Council Tax
- The event or circumstance which supports the case for an award and how long this is likely to persist
- The timescales during which it is reasonable for the customer to seek assistance or otherwise ameliorate the conditions giving rise to underlying issues
- Any award will not act as a disincentive towards seeking or maximising employment
- No awards shall be made for a period of more than 6 months
- Where any award will apply to more than one financial year it will be reviewed as part of the annual billing process
- It is anticipated that awards will typically be made for a period of 6 months or less in respect of each application.

## **How will the discount be applied**

The reduction in liability will be applied to the person's council tax account and a revised bill will be issued – this award will not be given to the claimant as a sum of money. It is expected that a Council Tax reduction code will be used by back office processing systems.

## **Notification letters**

Notification letters will be sent to all claimants. Notification of decisions will be sent within 14 days of receipt of an application where practicable.

Letters sent to refuse an application will contain useful information about other sources of financial support. The letter will contain all reasons for refusing the application.

Notification letters sent to successful applicants must contain:

- The basis for the amount of the award
- The basis on which the period of the award is calculated.
- Notification to expect a revised bill to be sent separately

## **Part V**

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### **Appeals against Discretionary additional relief scheme decisions**

As a discretionary scheme there is no right to appeal against decisions made under the Discretionary additional relief scheme.

Applicants may request a reconsideration which will be processed by the Head of Service or suitably senior officer.

## **Part VI**

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### **Publication**

Details of the Discretionary additional relief scheme will be published on the authority's website and hard copies of the scheme policy/framework will be made available on request.

### **Budget monitoring**

Awards of discretionary additional relief will be monitored and quarterly statements of spend supplied to the s151 officer.

The Council will establish annual funding resources limited to £7,500 each year to support this discretionary scheme. Any unused resources will transfer back to the Council's general reserves at the end of each financial year.

## Appendix 1: Discretionary additional relief scheme Application Form

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### **Section 1: Your details**

Your Council Tax reference number (if you know it):

2

Your Title (Mr, Mrs, Ms, etc):

Your surname:

Your first name(s):

Your date of birth:

Your full address:

Postcode:

Preferred telephone number:

Email address:

Address of property for which this reduction is being applied:

Postcode:

**If someone else is helping you with this form, please give their details:**

Their surname:

Their first name(s):

Their full address:

Postcode:

Their preferred telephone number:

Relationship to you:

### **Section 2: about your current circumstances**

To help us make a decision we need information about your current financial circumstances and what in particular has caused you hardship. For each answer, if you have any documents to support the information you have provided, please provide it with this form. Originals will be returned to you.

Please answer each question with as much detail as you can.

Do you own any other properties? If so please provide the addresses:

Is the property occupied? If not by you, please provide the occupant's details:

What are the current circumstances which are causing you hardship?

How long do you expect these circumstances to continue?

What have you done to improve this situation?

Are you receiving financial assistance from any other source? If yes, please provide full details:

Please provide any additional information you think will support your claim:

**Section 3: statement of income and expenditure**

Please provide details of all people living with you:

Name

Date of Birth

Relationship to you


**Please provide details of all income for you and your partner if you have one:**

Type of income	You: £ per month	Your partner: £ per month
Wages		
Job seeker's allowance (JSA)		
Employment Support Allowance (ESA)		
Incapacity Benefit		
Housing Benefit		
Council Tax Benefit		
Income Support		
Working Tax Credits		
Child Tax Credits		
Child Benefit		
Pension Credit		
Saving Credit		
Maintenance payments		
Disability Living Allowance		
Universal Credit		
Any other benefit payments or allowances (please specify)		
Any other income (please specify)		
Any other financial assistance (please specify)		

***Please provide proof of all income listed above.***

Please provide details of all expenditure for you and your partner combined if you have one:

Type of expenditure	Amount per month
Rent	
Mortgage	
Council Tax	
Water Rates	
Gas	
Electricity	

Food/household expenses	
TV Licence	
Building and Contents insurance	
Telephone bills (including all mobile phones)	
Sky or cable television	
Internet or broadband	
Car payments	
Car insurance	
Petrol	
Other travel expenses	
Medication	
Clothing	
Credit cards	
Loans	
Store cards	
Hire purchase agreements	
Socialising (including cigarettes, alcohol, cinema, etc.)	
Child care	
Child maintenance	
Student loans	
Any other insurance (inc. life, ill health etc.)	
Any other expenditure (please specify below)	
1.	
2.	
3.	
4.	
<b>Total Expenditure:</b>	£

**Section 4: declaration**

I declare that the information I have given on this form is true and correct.  
 I understand that I may be subject to financial penalties if I supply false information when claiming a Council Tax reduction.  
 I authorise Rossendale Borough Council to make enquiries necessary to verify the details I have given on this form.  
 I agree to a variation in my Council Tax instalment scheme if I am awarded additional discretionary relief from Council Tax.  
 I agree that Rossendale Borough Council's assessment and decision is final

Your signature: \_\_\_\_\_  
 Date \_\_\_\_\_



**FULL EQUALITY IMPACT ASSESSMENT**

<b>Name of Policy, Decision, Strategy, Service or Function, Other: (please indicate)</b>	<b>Localisation of Council Tax Support:</b>  <b>Developing a Local Council Tax Support Scheme</b>	
<b>Lead Officer Name(s):</b>	Phil Seddon, Fiona Meechan	
<b>Job Title &amp; Location:</b>	Head of Finance and Property Services ; Director of Customers and Communities	
<b>Department/Service Area:</b>	Finance and Service Assurance Team	
<b>Telephone &amp; E-mail Contact:</b>	TBC	
<b>Date Assessment:</b>	<b>Commenced:</b> July 2012	<b>Completed:</b> 15.11.12

We carry out Equality Impact Assessments to analyse the effects of our decisions, policies or practices. The EIA should be undertaken/started at the beginning of the policy development process – before any decisions are made.

**1. OVERVIEW**

<b>The main aims/objectives of this policy<sup>1</sup> are:</b>
<p><b>To develop and implement a new local Council Tax Support Scheme in place of the existing Council Tax Benefit scheme. The scheme must be on place by 31<sup>st</sup> January 2013 or the Government default scheme will be imposed.</b></p> <p>Central government has prescribed the local schemes for council tax support must:</p> <ul style="list-style-type: none"> <li>Protect pensioners and should consider incentivising work consider the needs of vulnerable groups.</li> </ul> <p>This equality impact assessment considers the potential impact of implementing a locally developed scheme based on the information currently available.</p> <p>A number of options to deliver a new local Council Tax Support Scheme have been consulted o, along with other relevant data, has been used to inform the assessment within this document and to inform the Council's final decision making regarding the adoption of a local Council Tax Support Scheme.</p>

(Refer to "**EIA Guidance**" for details)

Is the policy or decision under review (please tick)

New/proposed

Modified/adapted

Existing

<sup>1</sup> Policy refers to any policy, strategy, project, procedure, function, decision or delivery of service.

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 1 of 51</b>	

**The main intended people or groups that will be most affected by this policy are:**

Those currently in receipt of council tax benefit.

The groups listed below have been identified by the Council and the Government as likely to be affected.

- Families with children
- Lone parents
- Carers
- Full time and part time workers
- People with Disability
- Single people and childless couples

(Refer to "**EIA Guidance**" for details)

**2. FINDINGS / EVIDENCE**

**FINDINGS/EVIDENCE: The following information/data has been considered in developing this policy/decision (including any consultation or engagement):**

Information/data obtained and/or Consultation/engagement carried out (please state who with)	What does this tell us? / What does it say?																																													
<p><b>Council Tax Benefit Claimant Profile data</b></p> <p>The extent of this data was limited and does not cover all protected equality groups.</p> <p><b>The total number of working age Council Tax Benefit claimants as at August 2012 was 4140. The latest figures as at September of working age Council Tax Benefit claimants is 3920.</b></p>	<p>There are currently circa 31,000 domestic properties in Rossendale. Of those, the number of working age people claiming Council tax benefit is 3920 – this equates to 12.6% of the working age population in the borough what are claiming Council tax benefit.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;"><u>All Data as per September SHBE</u></th> </tr> <tr> <th></th> <th style="text-align: center;">Number</th> <th style="text-align: center;">%</th> </tr> </thead> <tbody> <tr> <td>Working Age</td> <td style="text-align: center;">3,920</td> <td style="text-align: center;">56.09 %</td> </tr> <tr> <td>Pensioners</td> <td style="text-align: center;">3,069</td> <td style="text-align: center;">43.91 %</td> </tr> <tr> <td>Total</td> <td style="text-align: center;">6,989</td> <td></td> </tr> <tr> <td>Working Age with Dependant Children</td> <td style="text-align: center;">1,790</td> <td style="text-align: center;">45.66 %</td> </tr> <tr> <td>Working Age with Children 5 and under</td> <td style="text-align: center;">911</td> <td style="text-align: center;">23.24 %</td> </tr> <tr> <td>Females</td> <td style="text-align: center;">2,329</td> <td style="text-align: center;">59.41 %</td> </tr> <tr> <td>Male</td> <td style="text-align: center;">1,591</td> <td style="text-align: center;">40.59 %</td> </tr> <tr> <td>Single - no children</td> <td style="text-align: center;">1,832</td> <td style="text-align: center;">46.73 %</td> </tr> <tr> <td>Single - no children (under 35)</td> <td style="text-align: center;">1,003</td> <td style="text-align: center;">25.59 %</td> </tr> <tr> <td>Single - no children (under 25)</td> <td style="text-align: center;">113</td> <td style="text-align: center;">2.88%</td> </tr> <tr> <td>Single - no children between 25 &amp; 35</td> <td style="text-align: center;">890</td> <td style="text-align: center;">22.70 %</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	<u>All Data as per September SHBE</u>				Number	%	Working Age	3,920	56.09 %	Pensioners	3,069	43.91 %	Total	6,989		Working Age with Dependant Children	1,790	45.66 %	Working Age with Children 5 and under	911	23.24 %	Females	2,329	59.41 %	Male	1,591	40.59 %	Single - no children	1,832	46.73 %	Single - no children (under 35)	1,003	25.59 %	Single - no children (under 25)	113	2.88%	Single - no children between 25 & 35	890	22.70 %						
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<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 2 of 51</b>	

<p>Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey</p> <ul style="list-style-type: none"> <li>- <b>All</b> working age recipients of Council Tax Benefit (CTB)</li> <li>- A % of non-CTB Customers</li> <li>- All new CTB customers and current customers with a change in circumstances during the period of consultation</li> <li>- Residents of Rossendale</li> </ul>	<p>The consultation period ran from 6<sup>th</sup> August 2012 to 26<sup>th</sup> October 2012.</p> <p>7009 consultation packs, which included a questionnaire, information booklet explaining the changes and the options out for consultation and a pre- paid envelope were sent out at the start of the consultation process.</p> <p>4140 were sent to ALL working age people in receipt of Council Tax Benefit (the total number of working age Council Tax Benefit claimants as at August 2012 was 4140. The latest figures as at September 2012 of working age Council Tax Benefit claimants is 3920.)</p> <p>2869 were sent to non- benefit Council Tax payers (chosen at random).</p> <p>We have received 596 responses to the consultation; this represents a 9% response rate. Of the responses received 124 were completed on line.</p> <p>The error rate of the sample is +/-4% and the data weighted by age and ethnicity to more accurately reflect the composition of the borough.</p> <p><b>Response profile:</b></p> <p>There was a 50/50 split between respondents who were in receipt of Council tax benefit and those that were not.</p> <p><b>Gender</b> 53% of women and 47% men so a fairly even split by gender.</p> <p><b>Age</b> Under 40 – 35% response rate – the highest response was from people under 40.</p> <p>40-49 – 20% response rate 50-59 – 18% response rate 60+ - 27% response rate</p> <p><b>Disability</b> 32% of respondents stated that they were disabled 68% of respondents stated that they had no disability</p> <p><b>Ethnicity</b> The ethnicity split of those that responded was broadly representative of the local population. (95% to 5%).</p> <p>Overall 59% agreed with the council’s proposed option A with option B as the most agreeable alternative and option D the least.</p> <p>Of those that agreed with option C – this was higher for those BME residents.</p> <p>For people in receipt of Council tax benefit, option E was the preferred option for the majority. Only 33% agreed with the council’s preferred option A.</p>
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<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 3 of 51</b>	

Of those that agreed with Option E this was higher from disabled people, those 60+ and men.

Of those that disagreed or strongly disagreed with the council's preferred option the majority were BME residents, disabled people and benefit claimants.

Option D was considered very unpopular with 63% disagreeing. Although more women and benefit claimants agreed with this option.

**General comments from people in receipt of Council Tax Benefit**

*"All groups should contribute; therefore everyone shares the small increase."*

*"It needs to be thought through properly to not hit the disabled/unemployed."*

*"There have to be cuts. The county as a whole has to save money, we all have to spend less and pull together as a community."*

*"Families are under a lot of stress due to high cost of living/food and energy prices and this scheme will increase anxiety/stress even further."*

*"Be sensitive. There is not a person in the valley who would welcome having to pay more money to survive. Be prepared for a large number who simply will not pay."*

*"I realise that this is the result of central government but I think it is detrimental to councils to have to implement it and it will cause hardship to poor families in the area."*

**General Comments from people NOT in receipt of Council Tax Benefit**

*"A reduction of 20% overall seems more equitable and people should, if implementation is staggered, be able to adjust without suffering too much hardship."*

*"All households should pay some element of Council tax and reflect the cost of delivering local services."*

*"Any new scheme has the potential to be divisive, an us against them mentality. This needs to be handled sensitively and seen to be fair."*

*"Do not pass the burden to hard working families who make the effort to look after themselves rather than claim benefit."*

*"It must be fair and not reward particular groups purely*

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 4 of 51</b>	

<p>- Preceptors-Lancashire County Council, Police and the Fire &amp; Rescue Service (consulted)</p>	<p><i>because of family makeup – disabilities or single/couple status or employment status.”</i></p> <p><i>“It needs to be budgeted accurately and sustainably. With yearly increases in Ctax, people not in receipt of benefit should not be expected to pay disproportionately more.”</i></p> <p>Preceptors Letters from the preceptors have been by received by Rossendale Borough Council stating a preference for <b>Option A</b></p>
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<p>Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey &amp; face to face meetings:</p> <p><b>Equality Groups</b></p> <p><b>People with children</b> – representatives from Rossendale Borough Council visited a number of locations throughout Rossendale explaining the changes, options out for consultation and seeking the views of residents. (Balladen Children’s centre, the Maden centre, Bacup Family centre, St Nicholas Primary school Family assembly and Lumb Baptist Toddlers group).</p>	<p><b>St Nicholas Primary School Family Assembly</b> About 15 people were present at the family assembly. And a number stayed behind to discuss the changes with council staff. All were women of mixed age ranges. The people staff spoke to were currently not claiming benefit bust some stated that they had in the past. People that commented said: <i>“The benefits system has been wrong for so long something needed to be done.”</i> <i>“The changes might make people who receive benefit appreciate what they receive a bit more.”</i> <i>“There are times when some people need help but some people see it as a career, a lifestyle choice to claim benefits.”</i></p> <p>All those that staff spoke to stated that they felt that the fairest way would be to share out the shortfall so that everyone who claimed had something to pay i.e. <b>option A</b> At an earlier visit by Council staff to the school, staff had at the school had stated that they had noted there had been has steady increase in the numbers of children eligible for free school meals and acknowledged that families relying on benefits would probably find it difficult to find the money to pay extra council tax.</p> <p><b>Lumb Baptist Toddler Group</b> There were approximately 20 people at this group. A mixture of ages, both men and women were present. The people that staff spoke to all lived in various locations within Rossendale. The majority of people that were spoken too were not claiming CTB, though some had in the past, or knew friends and family that got help. Some of the people said that they had heard about the proposals and expressed concern that it might affect people that didn’t claim benefits. People that commented said:</p>
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<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 5 of 51</b>	

*“People that live on their own should still get the 25% discount”*  
*“Some people rely on hand-outs and it’s about time that people on benefits realised that working people are also struggling to make ends meet”*  
*“the fairest option is to spread the financial cuts across the working age people claiming benefit”*  
*“Why are pensioners protected- people with young families are often in a worse financial situation”*  
*“People need to get their priorities straight- paying bills is more important than Sky TV and cigarettes”*  
*“I’ve been on benefits in the past and it is not easy. The council will have difficulties in collecting this money and it will be just like what happened with Poll Tax”*  
*“I’m not sure how people with small children will afford to pay more- I struggle to pay for basics like food and gas. Just buying shoes and paying for school uniforms means we often have to go without”*  
*“I think it’s really hard for young people just starting out. They can’t find jobs or afford rent- the amount they get for Job Seekers is not very much. They will just end up in debt”*  
*“I don’t think that people who have to pay full council tax should have to subsidise these cuts. People claiming benefits will just have to manage”*

**Children/Family Centre’s**

Balladen Children’s Centre, The Maden Centre and Bacup family centre were visited by staff to discuss the changes to Council tax Benefit and the options out for consultation. The majority of service users at these establishments are young people with families. The Bacup Family centre also support people with disabilities. Staff at the Balladen Children Centre said that often young parents “bury their head in the sand” and ignore money problems until it is too late. All organisations felt that **option A** was the fairest as providing additional protection for other groups would put more financial pressure on those without protection. Staff at the Bacup Family Centre said that the numbers of customers seeking support because of financial crisis was increasing. Door step lending from loan sharks and pay day loans is a recurring problem. Staff at the Bacup Family Centre expressed concern that council tax debt would lead to more bailiff action and costs. Easy payment options for customers might prevent this. For example the ability to pay direct from benefits or to pay weekly, or fortnightly. Staff at the Bacup Family Centre said that the reduction in funding for the new scheme and further spending cuts put the council in “an extremely difficult situation”. “it will be inevitable that support services like the family centres will see an increase in people requiring assistance with money

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 6 of 51</b>	

**BME Community**

management”

Staff at the Bacup Family Centre said that the council should show some discretion and understanding for customers in financial crisis.

Staff at the Maden Centre said that working families struggling to pay full council tax would not be able to afford an increase if council tax bills for people not claiming benefit had to increase.

**Asian Ladies Group**- on the 18<sup>th</sup> October 2012 an email was sent to all members of the Ladies Asian group. The email advised of the changes, options out to consultation and asked if they had any comments in relation to the changes they could let us know.

An information booklet and questionnaire was also attached to the email.

**Haslingden Mosque**

A staff representative attended the mosque w/c 17<sup>th</sup> September 2012. The Imam agreed that a poster advising of the consultations currently taking place could be put up and a number of consultation packs could be left for people to take away and complete.

**Rawtenstall Mosque**

Representatives from the Council attended a Mosque in Rawtenstall on Friday 19<sup>th</sup> October at 1:45pm.

About 20-30 people were seen all of them men.

Staff greeted people in Urdu/Punjabi.

The proposed changes and options out to consultation were discussed. People listened and took away the consultation packs stating that they would complete at home and return.

Of the people staff spoke to no one chose to make any comments in relation to the proposed changes.

**People with a disability**

**Rosendale Disability** Forum were contacted and asked them to explain the changes and ask their members/networks to share their views by participating in the consultation survey.

**Rubicon** – as above.

A total of 30.8% of disabled people who responded to the survey.

**Oakenhead Resources Centre/Day Centre** is a support centre for people with disabilities and their families – this includes physical and mental health disability. Council officers visited the Centre as part of the consultation however, we were advised that this was not the most appropriate way to engage with their client groups due to their specific needs and were advised to contact their carers. Staff at the centre took a number of consultation booklets/questionnaires which they said they would send home with their users.

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 7 of 51</b>	

	<p>The <b>Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey</b> found that of those disabled people surveyed who identified they had a mental health condition</p> <ul style="list-style-type: none"> <li>- The majority of respondents strongly disagreed with Option A</li> <li>- The majority strongly agreed or agreed with Option E with Option E</li> <li>- Of those disabled people surveyed who identified they had a physical disability</li> <li>- The majority of respondents strongly disagreed with Option A</li> <li>- The majority of respondents agreed with Option E.</li> </ul>
<p>Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey &amp; face to face meetings: Public sector partners/stakeholders</p> <p><b>Citizen’s Advice Bureau (CAB)</b> Consultation has taken place with CAB customers by the following means: All Council Tax Benefit Customers sent Questionnaire and information booklet on the changes and options for consideration. Letters advising of changes and how to have “your say” in relation to the options being considered were sent to all new recipients of Council Tax benefit and those who had a change in circumstance, during the consultation period. Posters sent to CAB office for display Information booklet and Questionnaire available from the CAB office for customers to complete.</p>	<p>After a presentation to Rossendale CAB Board, members of the board stated that <b>option A</b> did seem the fairest.</p> <p>The board felt that young single people would be affected the most by the changes and sharing the burden amongst all working age people on benefit seemed the fairest thing to do.</p> <p>An email was sent to the chair of the CAB board and the CAB manager asking if they could identify any of their customers who would be adversely affected by the changes and let us know. The option was given to extend the consultation for a further two weeks to capture any additional views. No response has been received from the Chair of the Board however the manager has made the following comments – These effects would include:</p> <ol style="list-style-type: none"> <li>1. Making the Borough’s already poor levels of mental health even worse</li> <li>2. Driving already over-indebted people further into debt</li> <li>3. Increasing collection costs</li> <li>4. Increasing pressure on local charities and other services such as homelessness and health</li> <li>5. Putting already struggling local families under more pressure which would exacerbate problems such as relationship breakdown, domestic violence and damage to the life-chances of children.</li> </ol>
<p><b>Whitworth Town Council</b> – consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey</p>	<p>A letter has been received from Whitworth Town Council stating a preference for <b>option A</b></p>
<p>Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey &amp; face to face meetings: Public sector partners/stakeholders</p> <p><b>Housing &amp; Young Peoples Services Agencies</b> – A member of Rossendale Borough Council staff attended a</p>	<p>The group meet to discuss the progress of housing support projects in Rossendale and specifically the needs of young individuals that have been potentially homeless, are vulnerable</p>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 8 of 51</b>	

<p>meeting of representatives from Young People's Services and the Council's Housing Options Team who deal with homeless issues. Representatives from the following organisations were present:</p> <p>Children and Parent Support Services, Social Services</p> <p>Youth Support Manager, Social Services</p> <p>Lancashire County Council Education &amp; Training Department</p> <p>Rossendale M3</p> <p>Lancashire Constabulary</p> <p>Stonham- Support Officers, Home Group</p> <p>Stepping Stones</p> <p>Rossendale Borough Council's Housing Options Team ( HOTs )</p>	<p>and need support services The changes and the Council's options out for consultation were discussed. All members of the group felt that young single people out of work would be most severely affected by the proposals contained in the consultation documents. The fairest option was considered to be <b>option A</b> as protecting other groups would cause additional financial pressure on young single people. Agencies suggested a number of proposals to mitigate impact: It was felt that some young people have problems with money management and budgeting. Additional support and guidance would be required from most of the organisations to help enable young people to pay Council Tax. The group discussed payment options available and suggested that the methods of payments available to customers should include a fortnightly option in line with current benefit payment periods and extending the current 10 monthly instalment plan to a 12 monthly instalment plan.</p> <p>Whilst <b>option A</b> would be the fairest choice for this group of people they still may struggle to pay Council Tax and consideration should be given to providing a hardship scheme. Different payment options should also be considered allowing People the flexibility to pay 2 or 4 weekly in line with their benefit payment cycle.</p>
<p>Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey: <b>Carers</b> – All recipients of Council Tax Benefit were sent a questionnaire, information booklet on the changes/proposed options for consideration and a pre- paid return envelope. All carers in receipt of Council tax benefit and therefor affected by the change would have received a consultation pack and had the opportunity to express their views.</p>	<p>The benefit changes will have a negative impact on those carers of working age who are in receipt of Council Tax Benefit. Whilst this impact will also be experienced by others of working age also, it is acknowledged that some carers may be affected more because of the greater difficulties they may face in responding to the changes, for example by finding work.</p> <p>Whilst <b>option A</b> would be the fairest choice for this group of people they still may struggle to pay Council Tax and consideration should be given to providing a hardship scheme.</p>
<p>Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support – stakeholder discussion:</p> <p><b>Carer Contact Team Lancs</b></p> <p>A member of Council staff telephoned the Carer Contact Team and spoke to Sarah Darby. The changes that which</p>	<p>Sarah did say that she did know about these changes and the majority of staff at the Carer Contact Team had been briefed about the numerous changes relating to Welfare Reform. She asked if the changes in Rossendale would affect the existing discounts for carers and disabled band relief. She was informed that these would remain the same.</p> <p>She stated that <b>option A</b> would be the fairest proposal and accepted that protecting additional groups of people would</p>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 9 of 51</b>	

<p>would affect customers currently claiming help with Council Tax Benefit were discussed.</p>	<p>mean that the financial burden would result in further hardship, especially for single people and couples without children.</p> <p>She expressed some concern that full time carers reliant on benefits may struggle to pay council tax when they have never paid it in the past. She said that the council need to write out to customers again to drive the message home as some of their clients simply are not prepared for some of the major changes. Their main concern is the change that will affect DLA and the introduction of Personal Independence Payment.</p>
<p>Census data &amp; Index of Multiple Deprivation (IMD) 2010</p>	<p>The <b>Index of Multiple Deprivation (IMD) 2010</b> identified that 7% of our (3 of 44) Lower Super Output Areas are ranked in the top 10% of deprived areas</p> <ul style="list-style-type: none"> <li>- Irwell</li> <li>- Worsley</li> <li>- Longholme</li> </ul> <p>This correlates with some of the higher benefit caseloads in these wards. Potentially this could mean an impact on those in deprived areas with low incomes.</p> <p>IMD 2010 data suggests that:</p> <ul style="list-style-type: none"> <li>- Income deprivation (trend improving) &amp; barriers to housing/services deprivation (trend worsening) are relatively low – 2 and 0 LSOAs respectively.</li> <li>- Employment deprivation and health &amp; disability deprivation is relatively high – 7 and 11 LSOAs respectively. But the trend is improving for both.</li> </ul> <p>Therefore there is likely to be more of an impact on those with low incomes, those who are unemployed and those that have a disability.</p>
<p>Child Poverty Data</p> <p>Source: Lancashire Profile - August 2009 - <a href="http://www.lancashire.gov.uk/office_of_the_chief_executive/lancashireprofile/main/childpoverty.asp">http://www.lancashire.gov.uk/office_of_the_chief_executive/lancashireprofile/main/childpoverty.asp</a></p>	<p>The <b>Child Poverty Act 2010</b>, which imposes a duty on local authorities to have regard to and address child poverty and their partners, to reduce and mitigate the effects of child poverty in their local areas.</p> <p>The measure for Child Poverty is the proportion of children living in families which are either receiving means-tested benefits, or tax credits where the family has an income less than 60% of median income. According to the latest data available (August 2009), the proportion of children (all children 0-19) in poverty in Rossendale is 18.6% (2,900). This is below the England and on par with the Lancashire average.</p> <p>Options A - E are all based on the current National Scheme for Council Tax Benefit and as such already has built in protection (i.e income disregards and allowances) for people with children, disabilities, war pensions and working. Options B-E also allows for further protection of differing equality groups. All of these options will impact on the un protected groups more negatively than option A as all other groups will have to fund the protection.</p>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 10 of 51</b>	

### Consultation with residents - Drop in sessions

Drop in question and answer sessions in relation to the changes and the options for consideration were held in the training room at Futures Park, Bacup on 13<sup>th</sup> and 17<sup>th</sup> September 2012, 2pm to 6pm.

These sessions were publicised in the letter which went with the consultation pack sent to all people in receipt of Council Tax Benefit and a sample of people not in receipt of Council Tax Benefit. They were also publicised in a letter that went with the notification letters which went to all people who were newly claiming Council Tax benefit or had a change in circumstances. The sessions were also publicised via the Council's Web site.

Thursday 13<sup>th</sup> September 2012 – No one attended

Monday 17<sup>th</sup> September 2012 – 3 people attended.

A lady attended, alone, she stated that she was in her late 50's.

This lady was concerned as she was on long term sick from work and wanted to understand how the changes would affect her.

There was a discussion about the changes and the impact of the various options.

The lady did not make any specific comments and took a consultation pack away with her to complete at home.

A lady and a gentleman, who were neighbours, came in together.

The lady worked part time and looked after her partner.

The gentleman lived alone and was in receipt of disability benefits.

Staff discussed the changes, possible options and answered any questions they had. Both took consultation packs home with them to complete and return later.

The lady stated that the changes affected people who were working on a low income as much as those on benefits.

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 11 of 51</b>	

### 3. EQUALITY IMPACT

**OPTION A:** Reduce the amount of support to all working age people by 20% (retaining current rules and regulations of the current benefit support scheme)

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Age	Older people	<input type="checkbox"/>	<input type="checkbox"/>	Pensioners will continue to be protected under the new scheme there for no change or impact on this group identified.	<input checked="" type="checkbox"/>
	Younger people and children	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As at August 2012 there were 4140 working age council tax benefit claimants. As at September 2012 there were 3920. Potential negative impact on those with young children - of which 46% (1,790) are working age with children. Whilst there is a negative impact on those with children, option A as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people and children in receipt of child benefit for them. This option does not propose to any further protection for any group in order to spread the available funding equally (subject to the means tested calculation) amongst all working age people. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Disability	Physical/learning/mental health	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As at August 2012 there were 4140 working age council tax benefit claimants. As at September 2012 there were 3920. No data is available to determine the number of claimant who are disabled. Potential negative impact identified however, where claimants qualify for disability living allowance, this	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 12 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				is disregarded in relation to the calculations for council tax benefit. Impact is dependent on individual circumstances. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	
<b>Gender Reassignment</b>	Transsexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A scheme will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender identity. No information is collected on the gender reassignment status of recipients of Council Tax Benefit. It is acknowledged that Transgender people may experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	<input type="checkbox"/>
<b>Pregnancy and Maternity</b>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not. Whilst at this moment we consider that this impact is unlikely to be disproportionately greater on households	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 13 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				where a member is pregnant or recently given birth, we acknowledge that they may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater for people who are pregnant or on maternity leave.	
<b>Race (Ethnicity or Nationality)</b>	Asian or Asian British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of race or ethnicity. We do not have any data regarding the ethnicity of Council Tax Benefit recipients in Rossendale. However, national data shows that 90% of households receiving Council Tax Benefit are white, and 10% are ethnic minorities. This compares to a total population of 91% white and 9% ethnic minorities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
	Black or black British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Irish people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	White British	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Chinese people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Gypsies & Travellers	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Other minority communities not listed above (please state)	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
<b>Belief or Religion</b>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of religion or belief. We do not have any data regarding the religion or beliefs Council Tax Benefit recipients in Rossendale. No issues were raised during consultation that suggests that the impact will be greater for people due to	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 14 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				their religion or belief.	
Gender	Women	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender. 59% (2,329) of working age CTB claimants are women. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
	Men	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender. 41% (1,591) of working age CTB claimants are men. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Sexual Orientation	Lesbian women , gay men and bisexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their sexual orientation. We have no data on the sexual orientation of people in receipt of Council Tax Benefit . National data demonstrates that some Lesbian, Gay or Bisexual people experience higher levels of disadvantage and financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.	<input checked="" type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 15 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
<b>Marriage and Civil Partnership</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have an impact on working age families/couples whether they are living together/married or in civil partnerships but will not treat marriage or civil partnership any differently. Married couple and civil partnerships are recognised equally in the current Council Tax Benefit Scheme as are people living together as if they are in such legal partnerships and as this will form the basis of any scheme the Council adopts will not change.	<input type="checkbox"/>
<b>Contribution to equality of opportunity</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	By reducing the level of council tax support available to all working age people there could be an impact on some protected equality groups as they may have lower incomes and therefore as a result have less disposable income and it may impact on their ability to access services and opportunities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
<b>Contribution to fostering good relations between different groups (people getting on well together – valuing one another, respect and understanding)</b>	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
<b>Human Rights</b> <a href="http://intranet/site/scripts/documents_info.php?categoryID=86&amp;documentID=251">http://intranet/site/scripts/documents_info.php?categoryID=86&amp;documentID=251</a>	<input type="checkbox"/>	<input type="checkbox"/>	Any Council decisions will be taken in line with the Human Rights Act 1998.	<input checked="" type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 16 of 51</b>	

**OPTION B: As Option A but also increase the earning disregard by £10 per week – impact is similar to A. Is related to an individuals’ amount of earnings.**

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Age	Older people	<input type="checkbox"/>	<input type="checkbox"/>	Pensioners will continue to be protected As per Option A under the new scheme there for no change or impact on this group identified. Option B, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with war pensions and low earnings.	<input checked="" type="checkbox"/>
	Younger people and children	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Potential negative impact on those with young children - of which 46% (1,790) are working age with children. Whilst there is a negative impact on those with children, option B as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people and children in receipt of child benefit for them and low earnings. Increasing the earning disregard by £10 per week could have a positive impact on low wage earners with children. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact.	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 17 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Disability	Physical/learning/mental health	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option B has potential positive and negative impacts, dependent on the nature of some disabilities some individuals cannot affect their earning level.</p> <p>Option B, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with disability, war pensions and low earnings.</p> <p>Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	<input type="checkbox"/>
Gender Reassignment	Transsexual people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender identity if they are not in paid employment.</p> <p>Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 18 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. It is acknowledged that Transgender people may experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.</p>	
Pregnancy and Maternity	☒	☒	<p>As per Option A. Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not if they are not in paid employment. Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. Option B, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children</p>	☐

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 19 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				and low earnings. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	
<b>Race (Ethnicity or Nationality)</b>	Asian or Asian British people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of race or ethnicity who are not in paid employment. We do not have any data regarding the ethnicity of Council Tax Benefit recipients in Rossendale. However, national data shows that 90% of households receiving Council Tax Benefit are white, and 10% are ethnic minorities. This compares to a total population of 91% white and 9% ethnic minorities. Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	<input type="checkbox"/>
	Black or black British people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Irish people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	White British	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Chinese people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Gypsies & Travellers	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Other minority communities not listed above (please state)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 20 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	
<b>Belief or Religion</b>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of religion or belief if they are not in paid employment.</p> <p>We do not have any data regarding the religion or beliefs Council Tax benefit recipients in Rossendale.</p> <p>Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact.</p> <p>No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	<input type="checkbox"/>
<b>Gender</b>	Women	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender.</p> <p>59% (2,329) of working age CTB claimants are women.</p> <p>Increasing the earning disregard by £10</p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 21 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	
	Men	<input checked="" type="checkbox"/>	As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender. 41% (1,591) of working age CTB claimant are men. Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	<input type="checkbox"/>
<b>Sexual Orientation</b>	Lesbian women , gay men and bisexual people	<input checked="" type="checkbox"/>	As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their sexual orientation if they are not in paid employment. We have no data on the sexual	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 22 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>orientation of people in receipt of Council Tax Benefit .</p> <p>Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. National data demonstrates that some Lesbian, Gay or Bisexual people experience higher levels of disadvantage and financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact</p>	
<b>Marriage and Civil Partnership</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option B will have an impact on working age families/couples whether they are living together/married or in civil partnerships but will not treat marriage or civil partnership any differently.</p> <p>Married couple and civil partnerships are recognised equally in the current Council Tax Benefit Scheme as are people living together as if they are in such legal partnerships and as this will form the</p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 23 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			basis of any scheme the Council adopts will not change. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	
Contribution to equality of opportunity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	By reducing the level of council tax support available to all working age people there could be an impact on some protected equality groups as they may have lower incomes and therefore as a result have less disposable income and it may impact on their ability to access services and opportunities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Contribution to fostering good relations between different groups (people getting on well together – valuing one another, respect and understanding)	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Human Rights <a href="http://intranet/site/scripts/documents_info.php?categoryID=86&amp;documentID=251">http://intranet/site/scripts/documents_info.php?categoryID=86&amp;documentID=251</a>	<input type="checkbox"/>	<input type="checkbox"/>	Any Council decisions will be taken in line with the Human Rights Action 1998.	<input checked="" type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 24 of 51	

**OPTION C: As per Option A but also protecting all families with children under 5**

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Age	Older people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Pensioners will continue to be protected As per Option A under the new scheme there for no change or impact on this group identified. Option C, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with war pensions and low earnings.	<input type="checkbox"/>
	Younger people and children	<input type="checkbox"/>	<input type="checkbox"/>	Families with children under 5 years old would be protected and therefore no change or impact for this group. As at September 2012 there were 911 working age people with children under 5 (23%).	<input checked="" type="checkbox"/>
	Younger people and children	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. It is recognised that families with children over 5 years old would still be affected. As at September 2012, there were 879 working age council tax benefit claimants that have children over 5. Whilst there is a negative impact on those with children over 5, Option C as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people and children in receipt of child benefit for them. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Disability	Physical/learning/mental health	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option C has potential a potential negative impact on all working	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 25 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				<p>age single people and couples who are recipients of Council Tax Benefit regardless of their disability if they are do not have a child under 5 that they receive child benefit for. However, the current disregard consideration and disability allowance income would remain the same. Option B, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with disability, war pensions and low earnings.</p> <p>However, providing further protection for working age people with a child under 5 mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	
<b>Gender Reassignment</b>	Transsexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A. Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender identity if they are do not have a child under 5 that they receive child benefit for.</p> <p>However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit</p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 26 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				<p>recipients.</p> <p>No information is collected on the gender reassignment status of recipients of Council Tax Benefit.</p> <p>It is acknowledged that Transgender people may experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties in responding to the changes, for example by finding work.</p> <p>No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.</p>	
Pregnancy and Maternity		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Option C, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, disability, war pensions and low earnings.</p> <p>As per Option A. Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not if they do not already have a child under 5 that they receive child benefit for.</p> <p>However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 27 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	
<b>Race (Ethnicity or Nationality)</b>	Asian or Asian British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of race or ethnicity if they do not have a child under 5 that they receive child benefit for.  Option C, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings. However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.  We do not have any data regarding the ethnicity of Council Tax Benefit recipients in Rossendale. However, national data shows that 90% of households receiving Council Tax Benefit are white, and 10% are ethnic minorities. This compares to a total population of 91% white and 9% ethnic minorities.  No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than	<input type="checkbox"/>
	Black or black British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Irish people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	White British	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Chinese people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Gypsies & Travellers	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Other minority communities not listed above (please state)	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 28 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				<p>others.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	
<b>Belief or Religion</b>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of religion or belief if they do not have a child under 5 that they receive child benefit for.</p> <p>However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p> <p>We do not have any data regarding the religion or beliefs Council Tax Benefit recipients in Rossendale.</p> <p>No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.</p>	<input checked="" type="checkbox"/>
<b>Gender</b>	Women	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a child under 5 that they receive child benefit for.</p> <p>However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 29 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			59% (2,329) of working age CTB claimants are women. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	
	Men	<input type="checkbox"/>	As per Option A, Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a child under 5 that they receive child benefit for. However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. 41% (1,591) of working age CTB claimant are men. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	<input type="checkbox"/>
<b>Sexual Orientation</b>	Lesbian women , gay men and bisexual people	<input type="checkbox"/>	As per Option A. Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their sexual orientation if they do not a child under 5 that they are in receipt of child benefit for. However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. National data demonstrates that some Lesbian, Gay or Bisexual people	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 30 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			experience higher levels of disadvantage and financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.	
<b>Marriage and Civil Partnership</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option C will have an impact on working age families/couples whether they are living together/married or in civil partnerships but will not treat marriage or civil partnership any differently. Married couple and civil partnerships are recognised equally in the current Council Tax Benefit Scheme as are people living together as if they are in such legal partnerships and as this will form the basis of any scheme the Council adopts will not change. However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.	<input type="checkbox"/>
<b>Contribution to equality of opportunity</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	By reducing the level of council tax support available to all working age	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 31 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			people there could be an impact on some protected equality groups as they may have lower incomes and therefore as a result have less disposable income and it may impact on their ability to access services and opportunities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	
Contribution to fostering good relations between different groups (people getting on well together – valuing one another, respect and understanding)	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Human Rights <a href="http://intranet/site/scripts/documents_info.php?categoryID=86&amp;documentID=251">http://intranet/site/scripts/documents_info.php?categoryID=86&amp;documentID=251</a>	<input type="checkbox"/>	<input type="checkbox"/>	Any Council decisions will be taken in line with the Human Rights Act 1998.	<input checked="" type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 32 of 51	

**OPTION D: As per Option A but also protecting all families with children (in receipt of child benefit)**

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Age	Older people	<input type="checkbox"/>	<input type="checkbox"/>	Pensioners will continue to be protected As per Option A under the new scheme there for no change or impact on this group identified. Option C, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with war pensions and low earnings.	<input checked="" type="checkbox"/>
	Younger people and children	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option C as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people and children in receipt of child benefit for them. All families with children in receipt of child benefit would be protected and therefore no change or impact for this group. 46% (1,790) of working age claimants current have children. However, providing further protection for working age people with children will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Disability	Physical/learning/mental health	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option D has potential a potential negative impact on all working age single people and couples who are recipients of Council Tax Benefit	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 33 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				<p>regardless of their disability if they are do not have a child that they receive child benefit for. Potential negative impact identified however, the disregard consideration and disability allowance income would remain the same. However it is recognised that the nature of some disabilities might not enable individuals to undertake work for an income.</p> <p>Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with disability, war pensions and low earnings.</p> <p>However, providing further protection for working age people with a child means that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact</p>	
<b>Gender Reassignment</b>	Transsexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A. Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender identity if they are do not have a child that they receive child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with disability, war pensions and low</p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 34 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				<p>earnings.            However, providing further protection for working age people with a child means that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact            No information is collected on the gender reassignment status of recipients of Council Tax Benefit.            It is acknowledged that Transgender people may experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties in responding to the changes, for example by finding work.            No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p>	
<b>Pregnancy and Maternity</b>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, disability, war pensions and low earnings.            As per Option A. Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not if they do not already have a</p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 35 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				child that they receive child benefit for. However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	
Race (Ethnicity or Nationality)	Asian or Asian British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of race or ethnicity if they do not have a child that they receive child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings. However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. We do not have any data regarding the ethnicity of Council Tax Benefit recipients in Rossendale. However, national data shows that 90% of households receiving Council Tax Benefit are white, and 10% are ethnic minorities. This compares to a total population of 91% white and 9% ethnic minorities.	<input type="checkbox"/>
	Black or black British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Irish people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	White British	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Chinese people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Gypsies & Travellers	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Other minority communities not listed above (please state)	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 36 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	
<b>Belief or Religion</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of religion or belief if they do not have a child that they receive child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings. However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. We do not have any data regarding the religion or beliefs Council Tax Benefit recipients in Rossendale. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
<b>Gender</b>	Women	<input type="checkbox"/>	As per Option A, Option D will have a	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 37 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				<p>negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a child that they receive child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings.</p> <p>However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. 59% (2,329) of working age CTB claimants are women.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact</p>	
	Men	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a child that they receive child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings.</p> <p>However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 38 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			41% (1,591) of working age CTB claimant are men. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	
<b>Sexual Orientation</b>	Lesbian women , gay men and bisexual people	<input type="checkbox"/>	As per Option A. Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their sexual orientation if they do not a child they are in receipt of child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings. However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. National data demonstrates that some Lesbian, Gay or Bisexual people experience higher levels of disadvantage and financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.	<input type="checkbox"/>
<b>Marriage and Civil Partnership</b>		<input type="checkbox"/>	As per Option A, Option D will have an impact on working age families/couples whether they are living together/married	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 39 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>or in civil partnerships but will not treat marriage or civil partnership any differently.</p> <p>Married couple and civil partnerships are recognised equally in the current Council Tax Benefit Scheme as are people living together as if they are in such legal partnerships and as this will form the basis of any scheme the Council adopts will not change.</p> <p>However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p>	
<b>Contribution to equality of opportunity</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>By reducing the level of council tax support available to all working age people there could be an impact on some protected equality groups as they may have lower incomes and therefore as a result have less disposable income and it may impact on their ability to access services and opportunities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	<input type="checkbox"/>
<b>Contribution to fostering good relations between different groups (people getting on well together – valuing one another, respect and understanding)</b>	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
<b>Human Rights</b> <a href="http://intranet/site/scripts/documents_info.php?categoryID=86">http://intranet/site/scripts/documents_info.php?categoryID=86</a>	<input type="checkbox"/>	<input type="checkbox"/>	Any Council decisions will be taken in line with the Human Rights Action 1998.	<input checked="" type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 40 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts <u>or</u> reasons why it will be of positive benefit or contribution)	No Impact
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<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 41 of 51</b>	

**OPTION E: As per Option A but also protecting customers with a disability**

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Age	Older people	<input type="checkbox"/>	<input type="checkbox"/>	Pensioners will continue to be protected As per Option A under the new scheme there for no change or impact on this group identified. Option E, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with war pensions and low earnings.	<input checked="" type="checkbox"/>
	Younger people and children	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option E will have a negative impact on all working age people with a child. Whilst there is a negative impact on those with children option E as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people and children in receipt of child benefit for them. 46% (1790) of working age CTB claimants have children. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Disability	Physical/learning/mental health	<input type="checkbox"/>	<input type="checkbox"/>	Disabled people will continue to be protected under the new scheme therefore no change or impact on this group identified. Option E, as in all the	<input checked="" type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 42 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with disability, children, war pensions and low earnings.	
<b>Gender Reassignment</b>	Transsexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A. Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender identity if they are not disabled. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients</p> <p>No information is collected on the gender reassignment status of recipients of Council Tax Benefit.</p> <p>It is acknowledged that Transgender people may experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties in responding to the changes, for example by finding work.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 43 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Pregnancy and Maternity		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Option E, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, disability, war pensions and low earnings.</p> <p>As per Option A. Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not if they are not disabled. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	
Race (Ethnicity or Nationality)	Asian or Asian British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A. Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of race or ethnicity if they are not disabled.</p> <p>However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit</p>	<input type="checkbox"/>
	Black or black British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Irish people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	White British	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Chinese people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Gypsies & Travellers	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Other minority communities not listed above (please state)	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 44 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>recipients</p> <p>We do not have any data regarding the ethnicity of Council Tax Benefit recipients in Rossendale. However, national data shows that 90% of households receiving Council Tax Benefit are white, and 10% are ethnic minorities. This compares to a total population of 91% white and 9% ethnic minorities.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	
<b>Belief or Religion</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A/ Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of religion or belief if they are not disabled.</p> <p>However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p> <p>We do not have any data regarding the religion or beliefs Council Tax Benefit recipients in Rossendale.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p> <p>The Action Plan in Section 5 sets out</p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 45 of 51</b>	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				actions to mitigate / reduce the impact.	
Gender	Women	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a disability. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. 59% (2,329) of working age CTB claimants are women. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	<input type="checkbox"/>
	Men	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a disability. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. 41% (1,591) of working age CTB claimants are men. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	<input type="checkbox"/>
Sexual Orientation	Lesbian women , gay men and bisexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option E will have a negative impact on all working age single	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 46 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not if they are not disabled. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p> <p>National data demonstrates that some Lesbian, Gay or Bisexual people experience higher levels of disadvantage and financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p>	
<b>Marriage and Civil Partnership</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option E will have an impact on working age families/couples whether they are living together/married or in civil partnerships but will not treat marriage or civil partnership any differently.</p> <p>Married couple and civil partnerships are recognised equally in the current Council Tax Benefit Scheme as are people living together as if they are in such legal partnerships and as this will form the basis of any scheme the Council adopts will not change.</p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 47 of 51</b>	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p>	
<b>Contribution to equality of opportunity</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>By reducing the level of council tax support available to all working age people there could be an impact on some protected equality groups as they may have lower incomes and therefore as a result have less disposable income and it may impact on their ability to access services and opportunities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	<input type="checkbox"/>
<b>Contribution to fostering good relations between different groups (people getting on well together – valuing one another, respect and understanding)</b>	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
<b>Human Rights</b> <a href="http://intranet/site/scripts/documents_info.php?categoryID=86&amp;documentID=251">http://intranet/site/scripts/documents_info.php?categoryID=86&amp;documentID=251</a>	<input type="checkbox"/>	<input type="checkbox"/>	Any Council decisions will be taken in line with the Human Rights Action 1998.	<input checked="" type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 48 of 51</b>	

#### 4. OUTCOME OF EIA – COURSE OF ACTION TO BE TAKEN

What course of action does this EIA suggest you take? More than one of the following may apply	Please indicate
<p><b>Outcome 1: No major change required.</b> The EIA has not identified any potential for discrimination or adverse impact and all opportunities to promote equality have been taken.</p>	<input type="checkbox"/>
<p><b>Outcome 2: Adjust the policy</b> to remove barriers identified by the EIA or better promote equality. Are you satisfied that the proposed adjustments will remove the barriers identified? If there is a negative impact identified, you must consider (and evidence/record) what mitigating actions you have or will put in place to reduce the negative impact where/if possible, and to enhance the positive impact. This might include any partnership discussions/working that needs to be undertaken. Complete EIA Action Plan as appropriate.</p>	<input type="checkbox"/>
<p><b>Outcome 3: Continue the policy despite potential for negative impact</b> or missed opportunities to promote equality identified. You will need to ensure that the EIA clearly sets out the justifications for continuing with it. You should consider whether there are sufficient plans to reduce the negative impact and/or plans to monitor the actual impact. This might include any partnership discussions/working that needs to be undertaken. Complete EIA Action Plan as appropriate.</p>	<input checked="" type="checkbox"/> The Council recognises the potential impacts based on any of the local council tax benefit support policy options being considered and has/will as far as is possible put in place mitigating actions to reduce this impact. However, it recognises that it cannot completely remove all impacts.
<p><b>Outcome 4: Stop and rethink</b> the policy when the EIA shows actual or potential unlawful discrimination or significant negative impact that can not be justified or mitigated against. <u>You must speak to Liz Sandiford (2452) or Emma Hussain (2451) immediately.</u></p>	<input type="checkbox"/>

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 49 of 51</b>	

## 5 . EIA ACTION PLAN & REVIEW

Based on the impact assessment, findings/evidence and outcomes identified above, please complete the Action Plan below – these should be actions arising as a result of undertaking the EIA.

The Action Plan should address (not exhaustively):-

- Any gaps in findings/evidence research including any consultation or engagement regarding the policy and its actual/potential affects.
- How you will address any gaps.
- What practical changes/action will help reduce any negative impacts that you have identified.
- What practical changes/action will help enhance any positive contributions to equality.

Further Actions Required: Yes  No

### EIA Action Plan

Issue	Action required	Lead officer	Timescale
Identified possible financial impacts on protected groups	Exploring the opportunity for providing money management awareness for customers	F Meechan	01.04.13
	Considering the development of a discretionary relief fund that gives consideration to protected equality groups where this creates particular hardship.	P Seddon	01.04.13
	Explore options for flexible payments. Considering the introduction of various payment options: e.g. - Payments over 12 months rather than 10 - Greater number of payments during a monthly period for those receiving fortnightly benefits.	P Seddon	01.04.13
	Work with support agencies that provide support around budgeting and money management.	P Seddon	01.04.13
	Explore the possibility of utilising the DCLG Transition	P Seddon	To be determined

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 50 of 51</b>	

	Fund as a buffer		by Full Council.
Communication of changes	Ensure communication and information to customers affected is undertaken in line with the Council's Equality Policy and access to information approach.	A Hall	01.04.13

***Actions arising from the Equality Impact Assessment should form part of the business planning process for service areas***

**Monitoring & Reviewing the Effect of the Policy**

Please state how you will monitor the impact and effect of this policy and where this will be reported:

**Capita will monitor:**

- **Recovery rates**
- **Any increases in none payments**
- **CAB Demand**

<b>Responsible Section/Team</b>	SAT & Finance	<b>Version</b>	1.02
<b>Responsible Author</b>	Head of Finance and Property Services ; Director of Customers and Communities	<b>Due for review</b>	As required
<b>Date last amended</b>	15.11.12	<b>Page 51 of 51</b>	