
Council Tax Reduction Scheme

Relevant Portfolio Holder		Councillor Geoff Denaro
Portfolio Holder Consulted		Yes
Relevant Head of Service		Michelle Howell, Head of Finance and Customer Services
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Wards Affected		All
Ward Councillor(s) consulted		N/A
Relevant Strategic Purpose(s)		Aspiration, work and financial independence
Non-Key Decision		
If you have any questions about this report, please contact the report author in advance of the meeting.		

1. RECOMMENDATIONS

Cabinet is asked to RECOMMEND that

- 1.1 The Council approve the introduction of a revised and more supportive Council Tax Reduction scheme for working age applicants with effect from 1st April 2023, in line with 1.2 below.**

Cabinet is asked to RESOLVE to note that

- 1.2 The scheme is designed to assist the lowest income households and to allow the Council to operate the scheme more flexibly by:**
- (a) Increasing the maximum level of support for working age applicants in certain income bands and to increase the income levels within the 'income - grid' scheme. Both of these changes are designed to provide more support to low income households;**
 - (b) Disregarding certain child care charges where an applicant (and their partner if they have one) is working more than 16 hours per week;**
 - (c) To disregard certain payments paid to taxpayers under special schemes (Local Welfare Provision); and**
 - (d) Where the Government makes emergency increases to national welfare benefits to assist in a crisis, the scheme will give the Council the discretion to disregard those increases if they would have a negative effect of Council Tax Reduction.**

1.3 All other parts of the existing scheme will remain unchanged.

2. BACKGROUND

- 2.1 The purpose of this report is to recommend the implementation of a revised scheme following feedback from the consultation with the public and the major precepting authorities in respect of proposed changes to the Council's Council Tax Reduction Scheme which would take effect from 1st April 2023.
- 2.2 Each year, the Council is required to review its Council Tax Reduction Scheme in accordance with the requirements of schedule 1A of the Local Government Finance Act 1992 and to either maintain the scheme or replace it.
- 2.3 Council Tax Reduction (CTR) was introduced from 1st April 2013, when it replaced the Central Government funded Council Tax Benefit. From the inception of CTR, the funding available to the Council from Government has reduced year on year.
- 2.4 The Council made significant changes to the CTR scheme, which took effect from 1st April 2021. The changes increased the maximum level of support and replaced the existing Council Tax Benefit based scheme with a banded income scheme intended to reduce the administrative burden placed on the Council by universal credit. As with the majority of authorities within England, the District Council needs to review the scheme for working age claimants to ensure it remains relevant and provides appropriate levels of support to the lowest income households.
- 2.5 It should be noted that the Council can only make changes to the working age Council Tax Reduction scheme as the scheme for pension age applicants is determined by Central Government by the Prescribed Requirement Regulations.
- 2.6 If the recommendations are accepted by Cabinet, then the new scheme will be submitted to Full Council for resolution (as required by the legislation) by no later than 11th March 2023.

The current scheme

- 2.7 The current scheme for working age applicants (Table 1) provides the following discounts and is based on the weekly net income of the applicant plus any partner (if they have one).
- 2.8 The existing scheme determines eligibility by placing claimants into income bands and a percentage reduction is then applied to their Council

Tax based on the relevant income band. There is no proposal to adjust the method for calculating CTR, however, there is a need to review and increase the income bands to adjust for the effects of inflation.

- 2.9 The Council has taken advice from ACS Consultancy who gives specialist advice in this area across a number of Councils and the current experience is that
- Councils are not looking to reduce the level of support to applicants and in fact authorities are either looking to maintain the maximum level of support or increase it. For 2023/24 a large number of authorities will be providing additional support;
 - In all cases where changes are being made, authorities are looking to target support to low income households and to allow additional flexibilities especially where Government creates grant schemes to assist households with the cost of living crisis and avoid inadvertent effects on Council Tax Reduction;
- 2.10 In addition the vast majority of authorities are looking to simplify their working age scheme in a similar way to that being adopted by the Council.
- 2.11 The objective of the Council's CTR scheme will continue to be to maintain additional support to those households on the very lowest incomes, especially given the present cost of living crisis. There is no intention to reduce the level of support available to other households

Table 1

Discount Band	Discount	Single Person	Single person with one child	Single person with two or more children	Couple	Couple with one child	Couple with two or more children
Income Ranges							
Band 1*	100%	£0 - £98.00	£0 - £155.00	£0 - £217.00	£0-£144.00	£0 -£201.00	£0 - £263.00
Band 2	75%	£98.01 - £119.00	£155.01 - £186.00	£217.01 - £247.00	£144.01 - £165.00	£201.01 - £232.00	£263.01 - £294.00
Band 3	50%	£119.01 - £139.00	£186.01 - £217.00	£247.01 – £278.00	£165.01 - £186.00	£232.01 – £263.00	£294.01 - £325.00
Band 4	25%	£135.01 - £160.00	£217.01 - £247.00	£278.01 – £309.00	£186.01 £206.00	£263.01 - £294.00	£325.01 - £356.00

BROMSGROVE DISTRICT COUNCIL

Cabinet
2023

18th January

	0%	Over £160.00	Over £247.00	Over £309.00	Over £206.00	Over £294.00	Over £356.00
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2.12 If the applicant or partner is in receipt of Income Support; Income-Based Jobseeker's Allowance or Income Related Employment & Support Allowance they will receive the maximum level of support.

2.13 Whilst the current scheme works well, it is considered that it does not:

- (a) Provide sufficient support for the households;
- (b) Allow for child care charges to be taken into account; nor
- (c) Have sufficient flexibilities to allow the scheme to disregard any grants or awards made by Central Government to assist household with the cost of living crisis

2.14 The present number of recipients of Council Tax Reduction are as follows:

- Pension Age - 1893
- Working Age - 2397

The proposed scheme

2.15 The proposed scheme is shown below in Table 2

Table 2

Discount Band	Discount	Single Person	Single person with one child	Single person with two or more children	Couple	Couple with one child	Couple with two or more children
Income Ranges							
Band 1*	100%	£0 - £115.00	£0 - £180.00	£0 - £245.00	£0- £165.00	£0 -£230.00	£0 - £295.00
Band 2	80%	£115.01 - £140.00	£180.01 - £215.00	£245.01 - £280.00	£165.01 - £190.00	£230.01 - £265.00	£295.01 - £330.00
Band 3	55%	£140.01 - £165.00	£215.01 - £250.00	£280.01- £315.00	£190.01 - £215.00	£265.01 – £300.00	330.01 - £365.00
Band 4	30%	£165.01 - £190.00	£250.01 - £285.00	£315.01 – £350.00	£215.01 £240.00	£300.01 - £335.00	£365.01 - £400.00

	0%	Over £190.00	Over £285.00	Over £350.00	Over £240.00	Over £335.00	Over £400.00
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- 2.16 As with the current scheme, if the applicant or partner is in receipt of Income Support; Income-Based Jobseeker's Allowance or Income Related Employment & Support Allowance they will receive the maximum level of support
- 2.17 The proposed scheme however increases the width of each income band and allows for certain child care charges to be disregarded where an applicant (and their partner if they have one) is working more than 16 hours per week. This incentivises returning to work.
- 2.18 The proposal is also to increasing support to households in income bands 2 to 4 to 80%, 55% and 30%. This ensures that more support is provided throughout the income ranges.
- 2.19 All other aspects of the scheme remain the same as at present.

3. FINANCIAL IMPLICATIONS

- 3.1 The current CTR scheme was first implemented in the 2021/22 financial year and currently costs £4.698m. This cost is borne by the Council's Collection Fund. Costs are shared between the Council and the Major Precepting Authorities in the following proportions:
- District Council 13%
 - Worcestershire County Council 70%
 - West Mercia Police and Crime Commissioner 12%
 - Hereford & Worcester Fire and Rescue Service 5%
- 3.2 By implementing the proposed scheme, the overall costs of the scheme would increase by £131,000. This amount would be allocated to precepting authorities as per the percentages in paragraph 3.1 with the Bromsgrove's allocation 13%.
- 3.3 Whilst the expected costs of the scheme for 2023/24 are slightly higher, the overall level of Council Tax Reduction as a proportion to Council Tax Base has reduced year on year since 2013 as shown below until the 2020/21 tax year when support increased due to the discretionary one off support provided due to the C-19 pandemic.
- 3.4 The overall proposed costs level for 2023/24 is considerably lower in terms of the percentage of the tax-base than when Council Tax Reduction was introduced in 2013. The costs of the scheme, based on

2022/23 council tax charges, will increase to an estimated £4.954m from £4.659m with the proposed recommendation.

Tax Year	Maximum % reduction	Gross Council Tax £000s	Total CTR awarded £000s	CTR as % of gross CT
2013/14	100	56,465	4,564	8.08
2014/15	100	58,095	4,440	7.64
2015/16	80	59,655	3,897	6.53
2016/17	80	62,362	3,876	6.22
2017/18	80	64,557	3,804	5.89
2018/19	80	68,091	3,823	5.61
2019/20	85	71,818	4,028	5.60
2020/21	85	74,866	4,877	6.51
2021/22	100	77,498	4,699	6.06
2022/23	100	80,889	4,659	5.76

4. CONSULTATION

- 4.1 A full consultation process was undertaken in line with the legislative requirements with the following:
- Worcestershire County Council
 - West Mercia Police and Crime Commissioner
 - Hereford & Worcester Fire and Rescue Service; and
 - The public
- 4.2 Both the major preceptors and the public (including other stakeholders) were asked to provide their views on the changes.
- 4.3 The responses from the major preceptor, the County Council, is shown in Appendix A and an analysis of responses from both public and other stakeholders is shown within Appendix B.
- 4.4 The County Council's view is that *"Whilst we would support in principle the ambition for many of the changes to your Council Tax Reduction Schemes, the net council tax income would reduce and that would mean the impact, however small, would ultimately be felt on the overall resources available across other district areas outside of Bromsgrove"*

District Council and Redditch Borough Council. We would not encourage any cross subsidy and would ask that its impact is minimised or avoided if possible”.

- 4.5 The Council accepts this point but would highlight that non-payment will go up due to the present “cost of living” crisis. This will result in higher levels of default which in turn impacts the precepting authorities with lower levels of income and the requirement to make right in the following financial year through the collection fund. Although we do not have definitive figures, this change is substituting a degree of this risk but giving discounts to enable more of these low income families to be able to pay reduced amounts. This should be a benefit to the precepting authorities.
- 4.6 The public consultation ended on 16th December 2022 and the Council received 87 responses to the proposed changes. In summary the responses were overwhelmingly in favour of the changes as follows:

Question	Yes %	No %	Don't know %
Do you agree with revising the income-based banded discount scheme?	65.12	9.30	25.58
Disregarding certain child care charges where the applicant (and partner if they have one) worked for at least 16 hours per week	72.50	7.50	20.00
The scheme will disregard certain crisis payments paid to taxpayers (Local Welfare Provision)	80.00	2.50	17.50
Disregarding emergency increases in national welfare benefits	76.32	5.26	18.42

4. LEGAL IMPLICATIONS

- 4.1 Schedule 1A (3) of the Local Government Finance Act 1992, states:
Before making a scheme, the authority must:
- consult any major precepting authority which has power to issue a precept to it;
 - publish a draft scheme in such manner as it thinks fit; and
 - consult such other persons as it considers are likely to have an interest in the operation of the scheme.

- 4.2 In addition, in order to set a new scheme, the Council is obliged to make a resolution by 11th March of the year prior to the scheme coming into place

5. SERVICE IMPLICATIONS

- 5.1 The Council Tax Reduction was introduced by Central Government in April 2013 as a replacement for the Council Tax Benefit scheme administered on behalf of the Department for Work and Pensions (DWP). As part of the introduction, the Government:

- Placed the duty to create a local scheme for working age applicants with billing authorities;
- Reduced initial funding by the equivalent of ten per cent from the levels paid through benefit subsidy to authorities under the previous Council Tax Benefit scheme; and
- Prescribed that persons of Pension age would be dealt with under regulations set by central Government and not the authorities' local scheme.

- 5.2 Since that time, funding for the CTR scheme has been amalgamated into other central Government grants paid to Local Authorities and also within the Business Rates Retention regime. It is now generally accepted that it is not possible to identify the amount of funding actually provided from central Government sources.

- 5.3 The current CTR scheme administered by the Council is divided into two schemes, with pension age applicants receiving support under the rules prescribed by central Government, and the scheme for working age applicants being determined solely by the local authority.

- 5.4 Pensioners, subject to their income, can receive up to 100 per cent support towards their Council Tax. The Council has no power to change the level of support provided to pensioners and therefore any changes to the level of CTR can only be made to the working age scheme.

- 5.5 When CTR was introduced in 2013, for working age applicants, the Council broadly adopted the previous means tested Council Tax Benefit scheme as the basis of awarding support. Due to the reduction in funding from central Government, the Council also required all working age applicants, even those on the lowest income, to pay a minimum payment of 20%.

- 5.6 Since that time, other slight changes have been made to bring the scheme into line with Housing Benefit and Universal Credit.

6 OTHER OPTIONS

- 6.1 The alternative to introducing a revised scheme for CTR is to maintain the existing scheme; this would result in the income bands ceasing to be relevant and the withdrawal of support from the lowest income households and lead to increasing costs of administration; and in the longer term, significantly affect the collection of Council Tax and the effectiveness of the scheme to support households within the District Council's area.

7. STRATEGIC PURPOSES - IMPLICATIONS

Relevant Strategic Purpose

- 7.1 The Council Tax Reduction Scheme provides targeted support to the Councils most vulnerable residents.

Climate Change Implications

- 7.2 The delivery of additional support to our most vulnerable residents via a reduction in their Council Tax will have a neutral effect on the climate.

8. OTHER IMPLICATIONS

Equalities and Diversity Implications

- 8.1 A full Equality Impact Assessment has been undertaken as part of this process and is attached at Appendix C

Operational Implications

- 8.2 The changes to the Council Tax Reduction Scheme can be accommodated within existing teams and computer software.

9. RISK MANAGEMENT

- 7.1 A full risk assessment has been undertaken and the changes are assessed as low given that they are minor changes to the existing scheme.

8. APPENDICES

Appendix A – Responses from Major Preceptors

Appendix B – Public consultation analysis
Appendix C – Equality Impact Assessment

9. REPORT SIGN OFF



Department	Name and Job Title	Date
Portfolio Holder		
Lead Director / Head of Service		
Financial Services		
Legal Services		
Policy Team (if equalities implications apply)		
Climate Change Officer (if climate change implications apply)		

APPENDIX A – MAJOR PRECEPTOR RESPONSES




With regard to your consultations on possible changes to your Council Tax Reduction Schemes in Bromsgrove and Redditch in 2023/24, I welcome the opportunity to comment on behalf of Worcestershire County Council. As the major preceptor in your area the majority of costs fall on the County Council and a main priority would be to ensure that these costs do not increase any further.

Whilst we would support in principle the ambition for many of the changes to your Council Tax Reduction Schemes, the net council tax income would reduce and that would mean the impact, however small, would ultimately be felt on the overall resources available across other district areas outside of Bromsgrove District Council and Redditch Borough Council. We would not encourage any cross subsidy and would ask that its impact is minimised or avoided if possible.

APPENDIX B – ANALYSIS OF PUBLIC CONSULTATION**Bromsgrove District Council - Council Tax Reduction Scheme 2023/24****Consultation****1. Background to the Consultation**

1. I have read the background information about the Council Tax Reduction Scheme: This question must be answered before you can continue.				
Answer Choices			Response Percent	Response Total
1	Yes		96.55%	84
2	No		3.45%	3
			answered	87
			skipped	0

2. Part 1 – Increasing the level of support within the Income Grid scheme for applicants of working age

2. Do you agree with revising the income-based banded discount scheme?				
Answer Choices			Response Percent	Response Total
1	Yes		65.12%	28
2	No		9.30%	4
3	Don't Know		25.58%	11
			answered	43
			skipped	44




3. If you disagree with revising the income-banded scheme please explain why and what alternative would you propose?				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	6
1	This appears to exclude universal credit * marked .			
2	Leave as is, they are subsidised enough as it is			
3	Increase the support but change the banding system. It might be easy to understand but if your income is just a penny more than the band you lose a whole chunk of support, the worst falling into the 0 support band.			

3. If you disagree with revising the income-banded scheme please explain why and what alternative would you propose?

4	please explain what the £ amounts quoted are. Are they council tax paid per period or are they net income or gross income per week or per month, much more details is needed to understand this grid		
5	<p>It is completely unclear to me as to why you continue to provide support for those on lower income, or income support (Which I 100% agree with), yet increase rates for the regular working class who are likely not much better off in real terms than the aforementioned.</p> <p>Those who miss the discount by being bringing in slightly higher income should not have rates increased to the point they become worse off than those claiming a discount. Some deeper level of thought should be seriously considered here for those who are self sufficient but living hand to mouth.</p>		
6	ryhryrhyr		
		answered	6
		skipped	81

3. Part 2 - Disregarding certain child care charges where the applicant (and partner if they have one) worked for at least 16 hours per week

4. Do you agree with this change to the scheme?

Answer Choices			Response Percent	Response Total
1	Yes		72.50%	29
2	No		7.50%	3
3	Don't Know		20.00%	8
			answered	40
			skipped	47

5. If you disagree please explain why and what alternative would you propose?

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	4
1	No change, keeps the status quo			
2	I agree a disregard should be applied, although I do not feel a disregard of £175 per week is appropriate and feel this amount should be reduced to reflect the individual choices said parent makes.			
3	thftrhfthfthftr			

5. If you disagree please explain why and what alternative would you propose?

- | | |
|---|--|
| 4 | People have to pay childcare in order to work and they should not be penalised for this - many can ill afford these costs - we want to make it easier for people to go to work |
|---|--|

answered	4
skipped	83

4. Part 3 - The scheme will disregard certain crisis payments paid to taxpayers (Local Welfare Provision)

6. Do you agree with this change to the scheme?

Answer Choices			Response Percent	Response Total
1	Yes	<div></div>	80.00%	32
2	No	<div></div>	2.50%	1
3	Don't Know	<div></div>	17.50%	7
			answered	40
			skipped	47




7. If you disagree please explain why and what alternative would you propose?

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	2
	1	Keep as is & all income should be assessed		
	2	ftghfrfhf		
			answered	2
			skipped	85

5. Part 4 - Disregarding emergency increases in national welfare benefits

8. Do you agree with this change to the scheme?

Answer Choices			Response Percent	Response Total
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8. Do you agree with this change to the scheme?				
1	Yes		76.32%	29
2	No		5.26%	2
3	Don't Know		18.42%	7
			answered	38
			skipped	49

9. If you disagree please explain why and what alternative would you propose?				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	1
1 If they get more income they should get less benefit, fairer for all tax payers				
			answered	1
			skipped	86

6. Alternatives to changing the Council Tax Reduction Scheme

10. Please use this space to make any other comments on the proposed scheme.				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	8
	1	The council needs to ensure the applicants are genuine		
	2	I'm blinking back tears. This is amazing. I know it looks like only small amounts but I live this and they make a massive massive difference.		
	3	If you are awarded Universal Credit of £334 pcm for a single person, and you are awarded £600 pcm for housing costs to pay your £600 a month social housing rent, the awarded £600 pcm housing costs should be disregarded as the single persons income. Only the £334 pcm Universal Credit allowance should be considered as the person's income.		
	4	As stated, please consider the working class and those who are on the fringe of your proposals, and/or those who fall just outside of the thresholds for support. Rates and rate increases should be tiered based on income beyond those working minimal hours. Many are already struggling despite their drive to work, and should not be penalised for this, in order make make up the shortfall created by your scheme.		
	5	I think there should be support more than 25% . I earn £13,400 a year with a child and have to pay £150 a month . Bromsgrove council tax is too much for those single families and no services or good shopping centre anymore ?		

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

- | | |
|---|--|
| 6 | I think this should also benefit all households due to the cost of living crisis. 100% of my wage goes on my mortgage and childcare so I rely heavily on my partner for all other costs. With the increase in house prices we can't even downsize to make things affordable. Please help all of the community. |
| 7 | N/A |
| 8 | I am lucky and do not apply for any benefits and really worry for low income families that are struggling to heat their homes this year. Im glad the council are considering these changes to help them. I do get a reduction in council tax as I'm the only person living in my home. |

answered	8
skipped	79

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

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	5
1	The scheme seems to count universal credit the same as employed income . And also discriminate against people who have children but don't use /pay for childcare ie part time		
2	See my comment on question 1 the banding system is really harsh for those who income falls just slightly above the relevant band meaning in some cases household A earn 1p more than household B gets no support at all.		
3	Only more gradations - so it's not such a leap. 25% chunks are a hit.		
4	Please see above.		
5	N/A		
		answered	5
		skipped	82

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

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	3
1	The Council should propose the introduction of a universal basic income and the increase of the national minimum wage to allow people to live comfortably on the wage they earn.		
2	Please see above.		
3	N/A		

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

answered	3
skipped	84

7. About You

13. Are you completing this form on behalf of an organisation or group?

Answer Choices		Response Percent	Response Total
1	Yes	0.00%	0
2	No	100.00%	37
		answered	37
		skipped	50



If yes, please tell us the name of the organisation/group and add any other comments you wish to make.



Answer Choices		Response Percent	Response Total
1	Open-Ended Question	0.00%	0
No answers found.			
		answered	0
		skipped	87



8. Questions for Individuals


14. Do you live in the Bromsgrove District Council area?

Answer Choices		Response Percent	Response Total
1	Yes	100.00%	37
2	No	0.00%	0
		answered	37
		skipped	50




15. Are you currently receiving Council Tax Reduction?				
Answer Choices			Response Percent	Response Total
1	Yes		29.73%	11
2	No		70.27%	26
			answered	37
			skipped	50

16. Are you or your partner in work or self-employed?				
Answer Choices			Response Percent	Response Total
1	Yes		72.97%	27
2	No		27.03%	10
			answered	37
			skipped	50








17. Are you liable to pay Council Tax?				
Answer Choices			Response Percent	Response Total
1	Yes		97.30%	36
2	No		2.70%	1
			answered	37
			skipped	50

18. Are you currently serving in the Armed Forces?				
Answer Choices			Response Percent	Response Total
1	Yes		0.00%	0
2	No		100.00%	37
			answered	37
			skipped	50



19. What is your gender?



Answer Choices			Response Percent	Response Total
1	Male		18.92%	7
2	Female		67.57%	25
3	Non-Binary		0.00%	0
4	Prefer not to say		13.51%	5
			answered	37
			skipped	50




20. What is your age?


Answer Choices			Response Percent	Response Total
1	18-24		0.00%	0
2	25-34		10.81%	4
3	35-44		16.22%	6
4	45-54		32.43%	12
5	55-64		29.73%	11
6	65-74		2.70%	1
7	75-84		2.70%	1
8	85+		0.00%	0
9	Prefer not to say		5.41%	2
			answered	37
			skipped	50

21. Disability: Are your day to day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Answer Choices			Response Percent	Response Total
1	Yes		13.51%	5
2	No		81.08%	30

21. Disability: Are your day to day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?				
3	Don't know		2.70%	1
4	Prefer not to say		2.70%	1
			answered	37
			skipped	50

22. Ethnic Origin: What is your ethnic group?				
Answer Choices			Response Percent	Response Total
1	Prefer not to say		11.11%	4
2	White British		83.33%	30
3	White Irish		0.00%	0
4	White Gypsy or Irish Traveller		0.00%	0
5	Any other White background		2.78%	1
6	Mixed/Multiple ethnic groups - White & Black African		0.00%	0
7	Mixed/Multiple ethnic groups - White & Black Caribbean		0.00%	0
8	Mixed/Multiple ethnic groups - White & Asian		0.00%	0
9	Any other multi mixed background		0.00%	0
10	Asian or Asian British Pakistani		0.00%	0
11	Asian or Asian British Indian		0.00%	0
12	Asian or Asian British Bangladeshi		0.00%	0
13	Asian or Asian British Chinese		0.00%	0
14	Any other Asian background		0.00%	0
15	Black African		0.00%	0
16	British Caribbean		0.00%	0

22. Ethnic Origin: What is your ethnic group?				
17	Black British		2.78%	1
18	Any other Black background		0.00%	0
			answered	36
			skipped	51

23. Other ethnic group?				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		0.00%	0
No answers found.				
			answered	0
			skipped	87

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APPENDIX C – EQUALITY IMPACT ASSESSMENT

Equality Assessment Record



Bromsgrove
District Council
www.bromsgrove.gov.uk

Title of Service, Policy, Procedure, Spending Review being Proposed	Council Tax Reduction Scheme 2023/24
Name of Service Area	Revenues and Benefits
Name of Officer completing this assessment	Lisa Devey & David Riley
Date Assessment Started	
Name of Decision Maker (in relation to the change)	
Date Decision Made	

Overview

Provide a clear overview of the aims of the service/policy/procedure and the proposed changes being made. Will the current service users' needs continue to be met? Why is the change being proposed? What needs or duties is it designed to meet?

The policy revises the Council's working age Council Tax Reduction Scheme by:

1. Increasing the maximum level of support for working age applicants in certain income bands and to increase the income levels within the 'income - grid' scheme. Both of these changes are designed to provide more support to low income households;
2. Disregarding certain child care charges where an applicant (and their partner if they have one) is working more than 16 hours per week;
3. To disregard certain payments paid to taxpayers under special schemes (Local Welfare Provision); and

4. Where the Government makes emergency increases to national welfare benefits to assist in a crisis, the scheme will give the Council the discretion to disregard those increases if they would have a negative effect of Council Tax Reduction

Who is the proposal likely to affect?	Yes	No
All residents	<input type="checkbox"/>	<input type="checkbox"/>
Specific group(s)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Council employees	<input type="checkbox"/>	<input type="checkbox"/>
Specific group(s) of employees	<input type="checkbox"/>	<input type="checkbox"/>
Other – Provide more details below	<input type="checkbox"/>	<input type="checkbox"/>

Details

Outline who could be affected and how they could be affected by the proposal/service change. Include current service users and those who could benefit from but do not currently access the service.

Working age applicants who are currently in receipt of Council Tax Reduction or those who apply on or after 1st April 2023. Pension age applicants will not be affected as their scheme remains unchanged.

Evidence and data used to inform your equality impact assessment

What data, research, or trend analysis have you used? Describe how you have got your information and what it tells you.

Modelling of the revised scheme has been undertaken throughout and will continue to be undertaken until such time as the 2023/24 scheme is approved.

The **current modelling data** is shown below:

	Existing Scheme			New Scheme			
	Numbers	Expenditure	Average Weekly Amount	Numbers	Expenditure	Average Weekly Amount	Average Weekly Gain / (Loss)
Single Person							
Couple no children							
Single person with one child							
Single person two or more children							
Couple with one child							
Couple with two or more children							
Applicant Gender – Male							

Applicant Gender - Female							

- The scheme is designed to protect the households with the lowest incomes and will redistribute the levels of support available in a fairer manner. The overall costs of the scheme are marginally higher, and this will allow up to 100% support to those applicants on the lowest incomes and improve the support to those households in the lower discount bands
- The scheme will protect applicants who are disabled or where any member of their household is disabled;
- The scheme will be more generous to carers and those who have non dependants;
- The scheme will also allow for child care charges where the applicant works for 16 hours per week or more; and
- The scheme will not have unintentional consequences when the applicant is in receipt of Government crisis awards; and
No applicant will be detrimentally affected by the changes.

Engagement and Consultation

Consultation has taken place with the Major Preceptors (Fire and Rescue, Police and the County Council). Details of their responses are shown within Appendix A of the report.

A full public consultation has been undertaken until 16th December 2022 and the results of which are shown within Appendix B of the report

It can be seen that the consultation has received an overall positive response.

Public Sector Equality Duty

Equality Duty Aims	Evidence
<p>Eliminate unlawful discrimination, harassment and victimisation</p> <p>How does the proposal/service ensure that there is no barrier or disproportionate impact for anyone with a particular protected</p>	<ul style="list-style-type: none"> • The revised scheme has been designed to support all low-income taxpayers and has been created strictly in accordance with the legislative requirements. • The revised scheme provides more support to those on the lowest incomes • Existing 'protected' categories or persons who are currently determined as vulnerable within the existing scheme, will continue to be protected in the new scheme.

characteristic	<ul style="list-style-type: none"> The authority's Exceptional Hardship Scheme will continue to assist any applicant who feels that they require additional support.
Advance equality of opportunity between different groups How does the proposal/service ensure that its intended outcomes promote equality of opportunity for users? Identify inequalities faced by those with specific protected characteristic(s).	<ul style="list-style-type: none"> All working age are covered by the scheme and any taxpayer who meets the criteria will be able to apply for support. The scheme allows easier access to support; maximisation of assistance whilst at the same time maintaining the protections from the current scheme; No applicant will receive less support.
Foster good relations between different groups Does the service contribute to good relations or to broader community cohesion objectives? How does it achieve this aim?	<ul style="list-style-type: none"> Yes, the scheme is designed to: <ul style="list-style-type: none"> Be easily accessible by all applicants; Avoid multiple changes to entitlement (and Council Tax) throughout the year; Be less complicated and more easily understood.

Is there evidence of actual or potential unfairness for the following equality groups?

- Does the proposal target or exclude a specific equality group or community?
 - No, all working age applicants are treated in the same way;**
- Does it affect some equality groups or communities differently and can this be justified?
 - No**
- Is the proposal likely to be equally accessed by all equality groups and communities? If not, can this be justified?
(It may be useful to consider other groups, not included in the Equality Act, especially if the proposal is specifically for them e.g. lone parents, refugees, unemployed people, carers)
 - Yes**

Impact of proposal

Describe the likely impact of the proposal on people because of their protected characteristic and how they may be affected. How likely is it that people with this protected characteristic will be negatively affected? What are the barriers that might make access

difficult or stop different groups or communities accessing the proposal? How great will that impact be on their well-being? Could the proposal promote equality and good relations between different groups? How?

- **Details of the impact of the change have been provided above**

If you have identified any area of actual or potential unfairness that cannot be justified, can you eliminate or minimise this?

What mitigating actions can be taken to reduce or remove this impact? (Include these in the action plan at the end of the assessment) Equal treatment does not always produce equal outcomes; sometimes you will have to take specific steps for particular groups to address an existing disadvantage or to meet differing needs.

Protected Group	Impact of proposal	Justification for any actual or potential unfairness identified	If you have identified any area of actual or potential unfairness that cannot be justified, can you eliminate or minimise this?
Age	Affects working age applicants only (pension age applicants are dealt with under Central Government Prescribed Scheme)		
Disability	Protected		
Transgender	N/A		
Marriage and Civil Partnership	N/A		
Pregnancy and Maternity	N/A		
Race	N/A		
Religion or Belief	N/A		
Sex (Male/ Female)		The scheme provides a higher level of support to both male and female applicants. As with the existing scheme, more female applicants will be in receipt of Council Tax Reduction	
Sexual Orientation	N/A		

How will you monitor any changes identified?

The scheme will be constantly monitored by the service throughout 2023 /24 to ensure that its objectives are met.

The actions required to address these findings are set out below.

Action Required	By Whom	By When	Completion Date
Recommended – It is recommended that the revised Council Tax Reduction scheme be implemented from 1 st April 2023			

Sign off on completion	Name	Signature	Date
Lead Officer completing assessment			
Equalities Officer			

When you have completed this assessment, retain a copy and send an electronic copy to the Policy Team (Equalities) attaching any supporting evidence used to carry out the assessment.