

Stage 1 Equality Impact Assessment – Initial Screening

Assessor(s) Name(s):	Debbie Vallas
Directorate:	Resources
Date of Completion:	December 2017

Name of Policy/Strategy/Service/Function Proposal

Local Council Tax Reduction Scheme review of scheme for 2017/18

The Aims, Objectives and Expected Outcomes:

The original EIA stage 1&2 set out the scope of the EIA and can be found at:

<http://www.iwight.com/documentlibrary/download/eia-local-council-tax-support-stage-1-2>

The EIA stage 2 review completed December 2015 for the 2016/17 scheme can be found at:

<https://www.iwight.com/documentlibrary/view/eia-local-council-tax-support-scheme-april-2016>

Since 1st April 2013, the Council has maintained a local Council Tax Reduction scheme known as Local Council Tax Support (LCTS). This replaced the national Council Tax Benefit scheme, which ended on 31st March 2013. LCTS helps provide support to council taxpayers who have a low income. It supports the taxpayers by providing a reduction in the actual amount in Council Tax payable.

The Council has the ability to determine the level of support given to working age applicants only. The scheme for pension age applicants is determined by Central Government and therefore the ability of the Council to vary that part of the scheme is limited and can only enhance the national scheme in any event.

The Council has made a number of changes to the scheme since 2013 including the reduction to the level of the maximum support for working age to 80%. This is in addition to changes to the scheme to match the continuing changes to Housing Benefit and Universal Credit.

The amount of grant received from Government to pay for CTS has been included within general grant (revenue support grant) which has been significantly reduced each year resulting in less money available to meet the costs of CTS as well as significantly reduced resources to pay for all council services.

In order to meet this funding gap the Council has to consider a reduction of council tax support paid to working age claimants. The estimated gross cost of the Isle of Wight Council CTS for 2017/18 is approximately £10.9 million. The Isle of Wight Council's share of this cost is around 86%, in line with the split of council tax with the Police and town and parish councils.

Based on the current CTS scheme on the Island costing no more than £10.9 million a year (on current predicted award levels for 2017/18) of which £9.418 million is the cost of the CTS scheme to the Isle of Wight Council; and with the level of cuts to government funding applied during 2017/18 meaning that there is £6.418 million as an indicative amount of government funding for CTS as part of the SFA,

this has resulted in the council currently making up a £3 million shortfall. There is no budget for the cost as CTS is not actually paid to claimants but instead shown as a discount on their council tax bill. This reduces the council tax base and so the cost is not expenditure as such but instead a reduction in income raising ability.

A CTS Exceptional Hardship Fund was introduced during 2016/17 to recognise the potential impacts to some low income households that might be faced with genuine hardship as a result of the CTS 2016/17 scheme changes agreed by Full Council 20 January 2016. This provision was reviewed again by Full Council 18 January 2017 and continues to provide support for those in genuine hardship. This requires individual applications and takes into account individual circumstances including the claimant's income and essential outgoings

The proposed potential changes to the scheme for 2018/19

Assessment. The corporate management team in consultation with Executive members is minded to make changes to the working age scheme to meet the need to change the scheme, not only to align with proposed changes to Housing Benefit, but also to align the scheme with the approach taken by the Department for Work and Pensions in the creation, introduction and roll out of Universal Credit.

It should be noted that the changes, if made, would only apply to the working age scheme although the consultation was open to all Council Taxpayers.

The main changes proposed that were consulted upon are listed below. Any changes if adopted will be effective from 1st April 2018:

1. Should the Council maintain the current scheme for working age applicants?
2. Should an increase be made in the minimum payment? Views will be obtained as to whether the current minimum payment of 20% should be increased to either 25% or 30%
3. Should the scheme limit the level of support to a maximum of Band C level
4. Should the scheme only grant Council Tax Reduction where the claimant is entitled to at least either £2 or £4 per week to qualify
5. Non Dependant deduction levels rounded up to the nearest whole £1 or £2
6. Align CTS to a national welfare reform change to disregard Bereavement Benefit for Housing Benefit but is not currently specified for CTS
7. If the scheme is not changed, should the costs maintaining the current scheme be met by:
 - a. Increasing the Council Tax; or
 - b. Finding savings from other Council Services.

Please delete as appropriate:

- This is a proposed review and change to an existing policy/scheme

Key Questions to Consider in Assessing Potential Impact	
Will the policy, strategy, service or council function proposal have a negative impact on any of the protected characteristics or other reasons that are relevant issues for the local community and/or staff?	Yes
Has previous consultation identified this issue as important or highlighted negative impact and/or we have created a "legitimate expectation" for consultation to take place? A legitimate expectation may be created when we have consulted on similar issues in the past or if we have ever given an indication that we would consult in such situations	Yes
Do different groups of people within the local community have different needs or experiences in the area this issue relates to?	Yes
Could the aims of these proposals be in conflict with the council's general duty to pay due regard to the need to eliminate discrimination, advance equality of opportunity and to foster good relations between people who share a protected characteristic and people who do not?	No
Will the proposal have a significant effect on how services or a council function/s is/are delivered?	Yes
Will the proposal have a significant effect on how other organisations operate?	Yes
Does the proposal involve a significant commitment of resources?	Yes
Does the proposal relate to an area where there are known inequalities?	Yes
<p>If you answer Yes to any of these questions, it will be necessary for you to proceed to a full Equality Impact Assessment after you have completed the rest of this initial screening form.</p> <p>If you answer No to all of these questions, please provide appropriate evidence using the table below and complete the evidence considerations box and obtain sign off from your Head of Service.</p>	

Protected Characteristics	Positive	Negative	No impact	Reasons
Age		<input type="checkbox"/>	<input type="checkbox"/>	Working age claimants of Council Tax support may receive a reduced level of assistance as compared with

				the former Council Tax Benefit Scheme; the CTS scheme for 2017/18 and the scheme for pension age applicants if the all the options proposed were adopted
Disability			<input type="checkbox"/>	No specific impact other than for working age generally
Gender Reassignment			<input type="checkbox"/>	No specific impact other than for working age generally
Marriage & Civil Partnership			<input type="checkbox"/>	No specific impact other than for working age generally
Pregnancy & Maternity			<input type="checkbox"/>	No specific impact other than for working age generally
Race			<input type="checkbox"/>	No specific impact other than for working age generally
Religion / Belief			<input type="checkbox"/>	No specific impact other than for working age generally
Sex (male / female)			<input type="checkbox"/>	No specific impact other than for working age generally
Sexual Orientation			<input type="checkbox"/>	No specific impact other than for working age generally

Are there aspects of the proposal that contribute to or improve the opportunity for equality?	Yes
<p><i>If answered Yes, describe what these are and how they may be promoted or enhanced</i></p> <p>Due to the nature of the reductions in the level of support, all working age claimants have the potential to have reductions in their support, however, they can be considered for further assistance under a targeted protection scheme based on exceptional hardship.</p> <p>The scheme will continue to protect disabled claimants through the continued granting of additional disabled premiums and disregard as income of certain benefits such as Disability Living Allowance and Personal Independence Payments in appropriate cases and in line with Housing Benefit provisions.</p>	

Evidence Considered During Screening
<p>A full modelling exercise has been undertaken using specialised modelling software to establish the effects of the changes on claimants.</p> <p>The government has stated that council tax support for older people will not be reduced as a result of the introduction of the council tax reduction scheme reform. This is because the government wants to ensure that low income pensioners, who would struggle to pay council tax without additional support, and whom the government does not expect to work to increase their income, will continue to receive support for their council tax.</p> <p>Pensioner protection will be achieved by keeping in place national rules which broadly replicate the former council tax benefit scheme.</p> <p>As part of the changes the Council must give consideration to the effects on working age claimants only and in particular any vulnerable groups in the design of a new system.</p> <p>Central Government has not been prescriptive in how it expects the Council to do this but points to the Council's existing responsibilities including the Child Poverty Act 2010, and the Housing Act 1996 as well as the public sector equality duty in section 149 of the Equality Act 2010.</p>

A full analysis of the existing caseload of those in receipt of Council Tax Support has been undertaken and the expected effects of the proposed changes have been completed in the stage 2 EIA assessment.

Head of Service Sign off:	Chris Ward
Advice sought from Legal Services (Name)	Justin Thorne
Date	9.1.18

DRAFT

**Isle of Wight Council Second Stage Equality Impact Assessment
Local Council Tax Support Scheme 2018/19**

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The Local Council Tax Support Scheme for 2018/19

The Aims, Objectives and Expected Outcomes:

Since 1st April 2013, the Council has maintained a local Council Tax Reduction Scheme known as Local Council Tax Support scheme (LCTS). This replaced the national Council Tax Benefit scheme, which ended on 31st March 2013. Local Council Tax Support helps provide support to council taxpayers who have a low income. It supports the taxpayers by providing a reduction in the actual amount of Council Tax payable.

The Council has the ability to determine the level of support given to **working age** applicants only. The scheme for pension age applicants is determined by Central Government and therefore the ability of the Council to vary that part of the scheme is limited and can only enhance the national scheme in any event.

When Local Council Tax Support was first introduced, Central Government provided a specified level of grant, which was approximately 14% lower than the amounts previously given (pre 1st April 2013). This has now been replaced by a general duty to provide a scheme and funding is not separately identified within the grants given to the Council.

The 2013/14 Scheme

After consultation, the Council originally decided to introduce a Local Council Tax Support scheme that differed from the original Council Tax Benefit scheme as follows. It should be noted that the changes only applied to working age applicants:

- A reduction in the maximum support from 100% under Council Tax Benefit to a maximum of 80%;
- Protecting claimants who receive (or their partner receives) any of the following by maintaining the potential to obtain 100% maximum reduction:
 - Disability Living Allowance Care (Higher, Middle or Lower rates);
 - Disability Living Allowance Mobility component;
 - Personal Independence Payments;
 - Attendance Allowance;
 - Employment Support Allowance (Support Component);
 - Incapacity Benefit (Long Term Rate);
 - Severe Disability Allowance;
 - War Disablement Pension;
 - War Widows Pension;
 - Armed Forces Compensation Scheme payment
- Increasing non dependant deductions; and
- Removing Second Adult Rebate.

Prior to the scheme's introduction, Central Government made a transitional grant available to all those authorities who limited the reduction in the working age scheme to a maximum of 8.5%. Given that a further grant was available, the Council decided to maintain the basics of the Local Council Tax Support scheme as originally determined but to introduce a reduction in liability of 8.5% rather than the 20% originally proposed.

Changes made to the scheme from 2014/2015

Since the introduction of Local Council Tax Support, the overall scheme adopted by the Council for the period for the period 2014 to 2016 the scheme remained broadly the same, with only applicable amounts and non-dependant charges being uprated as well as minor changes being made to mirror changes to the Housing Benefit scheme. Central Government has also continued to uprate changes to applicable amounts for pension age applicants, again to mirror the changes in Housing Benefit.

From 1st April 2014, as no further transitional grant was made available by Central Government, the Council decided to require all applicants, who were not protected, to pay a minimum of 20% of their Council Tax.

Changes made in the 2016/17 scheme

A full review of the scheme was undertaken in 2015 to look at the effectiveness of Local Council Tax Support especially given the continued reduction in Central Government grants, changes to the Housing Benefit scheme and the introduction of Universal Credit. Changes were made to the scheme for the 2016/17 period as follows:

- a. To align the Local Council Tax Support scheme with HB from 1st May 2016 with the removal of the family premium for any applicants who had a break in their CTR claim after that date;
- b. To reduce the maximum period for backdating any new claim for CTR (where there is proven good cause) to 1 calendar month;
- c. To fully implement the Minimum Income Floor. The effect of this change was to introduce a minimum income level (floor). This is in line with Universal Credit and only affects working age claimants who declare an income of less than 35 hours per week x the National Living Wage. A period of one year is allowed from the commencement of the business where the actual income of the claimant will be taken into account. Where a claimant is both employed and self-employed, the 'floor' is calculated by taking into account 35 hrs less the number of hours employed;
- d. To introduce a targeted protection scheme; and
- e. To reduce the capital limit to £6,000.

Changes made in the 2017/18 scheme

Further changes were made to the scheme for 2017/18 primarily to reflect the changes in Housing Benefit (which is administered alongside Local Council Tax Support). These were:

- a. To reduce the period for which a person can be absent from Great Britain and still receive Local Council Tax Support from 13 weeks to 4 weeks;
- b. To remove the element of a Work-Related Activity Component in the calculation of the current scheme for new Employment Support Allowance claimants;
- c. To limit the number of dependent children within the calculation of Local Council Tax Support to a maximum of two for any new children born on or after 1 April 2017; and
- d. To remove entitlement to the Severe Disability Premium where another person is paid Universal Credit (Carers Element);

Proposed Changes for 2018/19

For the 2018/19 scheme, several proposed changes have been identified and an extensive public consultation was undertaken. The main proposals consulted on were as follows:

1. Should the Council keep the current Local Council Tax Support scheme?
2. Should an increase be made in the minimum payment? Views have been obtained as to whether the current minimum payment of 20% should be increased to either 25% or 30%;
3. Should the Council limit Local Council Tax Support to a maximum Council Tax Band C charge (for the Isle of Wight, band C is the average level of Council Tax band for applicants);
4. Should the Council set a minimum level of Local Council Tax Support at £2 per week or £4 per week to qualify for Local Council Tax Support;
5. Should the level of Non-Dependant deduction levels be rounded up to the nearest £1.00 or £2.00;
6. Should the scheme be amended, in line with Housing Benefit for Bereavement benefit changes. (Part of the national welfare reform change to disregard from Housing Benefit but currently not specified within the Local Council Tax Support scheme. This will bring the scheme in line with changes to Housing Benefit);

The final question was:

7. If the scheme is not changed, should the costs maintaining the current scheme be met by:
 - a. Increasing the Council Tax; or
 - b. Finding savings from other Council Services.

It should be noted that the changes only apply to the working age scheme although the consultation was open to all Council Taxpayers.

Scope of the Equality Impact Assessment

This Equality Impact Assessment examines the potential effects of each of the changes and particularly the effects where any of the options were to be adopted. This stage 2 EIA particularly deals with the proposed changes to Local Council Tax Support Scheme.

Please note that Pensioner protection will be achieved by keeping in place national rules, which broadly replicate the council tax benefit scheme, which existed prior to 1st April 2013.

As part of the changes, the Council needs to give consideration to the effects on working age claimants only and in particular any vulnerable groups in the design of a new system.

Central Government has not been prescriptive in how it does this but points to the Council's existing responsibilities including the Child Poverty Act 2010, the Disabled Person Act 1986 and the Housing Act 1996 as well as the public sector equality duty in section 149 of the Equality Act 2010.

Disability

Working age people with disabilities continue to make up a high proportion of the caseload at 37%. Working age people with disabilities receive more per week, than working age people without disabilities, on average due to the design of the scheme that ignores certain disability benefits and awards higher applicable amounts.

Carers

There is a slightly higher proportion of claimants with a carer in the household, than the population generally overall. Working age claimants with a carer in the household receive more per week, on average, than working age claimants without a carer in the household. The main reason for this is both the treatment of disability and care within the existing scheme.

Age

Age groups of person receiving reduction broadly reflect the overall population. Those aged 55-64 currently receive the highest weekly amount, on average. Those aged 18-34 currently receive the lowest weekly amount, on average.

Sex

Females continue to make up a high proportion of the caseload at 63%. Although, there is a difference between the average amounts females and males receive per week, this is due to factors relating to circumstances which directly affect the calculation of council tax reduction, and is not linked to a claimant's sex directly.

Race

This information is not collected from claimants as it is not relevant to the calculation of council tax reduction.

Other protected characteristics

We do not collect information about the following characteristics from claimants as it is not relevant to the calculation of council tax reductions:

- Religion or belief
- Sexual orientation
- Gender reassignment
- Marital or civil partnership status
- Pregnancy or maternity

Actions to mitigate any identified impacts

The Council has already introduced an Exceptional Hardship Scheme since April 2016. The design of the Exceptional Hardship Scheme is that it allows any claimant to apply for additional support. It examines their overall circumstances, examines both income and expenditure with a view to determining whether exceptional hardship exists. Under the scheme, claimants are potentially able to receive additional support up to the full level of their Council Tax.

Method of Consultation

The following methods have been used to obtain the views of taxpayers

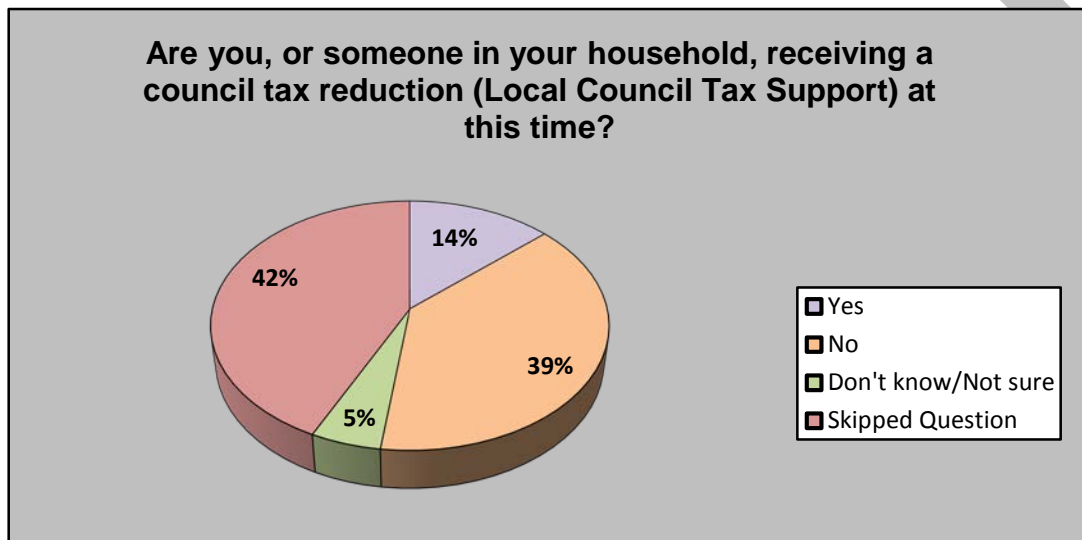
Stakeholders	Methodology
1.Existing applicants (both working age and pensionable age)	Individual postcards to promote the LCTS potential changes " slogan If you get local council tax support, new changes could affect you". Online survey via questionnaire explaining proposals and likely impact. Paper survey if requested.
2.Council taxpayers and service users generally	Online Survey via questionnaire explaining proposals and likely impact Paper survey if requested
3. Interested organisations and groups.	Anti-poverty group meeting 12/6/17 and group e-mailed on 1/9/17 to raise awareness and for them to circulate to their customers. Email to all parish and town council clerks to raise awareness and seek their response. Letter sent to the police and crime commissioner seeking views.
General Awareness	
Provision of information and awareness raising of changes and proposals	www.iwight.com Press releases Face to face communication at customer service points Information in libraries. The Council's Facebook and Twitter sites (weekly promotions)

Responses to the consultation

The above consultation was undertaken between 9/8/17 and 3/10/17 and on completion a total of 217 responses had been started with 4 participants, answering “no” to having read the background information and therefore, not being able to continue with the completion of any further questions. Therefore a total of 213 responses have been received and considered from this consultation.

Are you or someone in your household, receiving a council tax reduction (Local Council Tax Support) at this time?

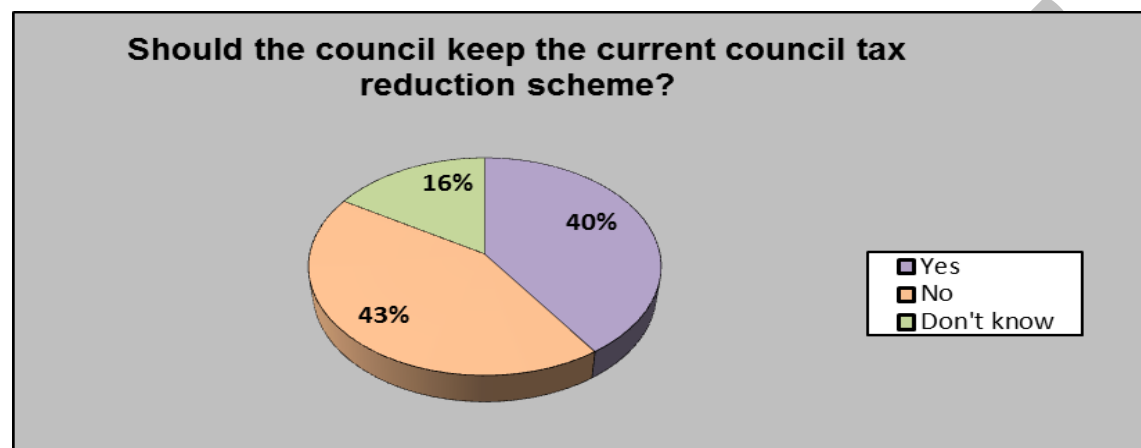
Of the 217 participants, 29 indicated that they were from a household in receipt of local council tax support, which related to 14% of participants. 84 responses indicated that they were not in receipt of local council tax support which related to 39% of participants. It should be noted that 11 people (5%) did not know and 93 people (42%) did not give an answer.



43 participants also provided comments on the scheme, with 13 raising concerns for vulnerable claimants.

Should the Council keep the current council tax reduction scheme?

Of the 217 participants, 166 responded to this question with 67 of the consultation participants (40%) indicating that they would support the current Council Tax Reduction scheme currently provided by the Isle of Wight Council. 72 participants (43%) answered no to this question and 27 participants (16%) said that they did not know; this left 51 people who skipped this question.



Of those in favour of retaining the current council tax reduction scheme 55 people provided additional information on how the council should achieve the savings. This ranged from making savings from other council services (22 responses) to increasing the council tax for non-council tax reduction claimants (10 responses) and pursuing further funding from central Government (3 responses).

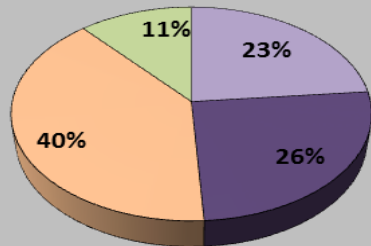
Of those not in favour of retaining the current council tax reduction scheme, 46 people provided additional information on how the council should achieve these savings, 18 of the answers suggested we reduce the council tax reduction between 75% - 60%.

A full list of responses can be found in appendix 1a

Do you agree, or disagree with the principle of reducing the maximum level of CTR support from 80% to either 75% or 70%?

Out of the 217 participants, 149 answered this question with 35 (23%) in agreement with the principle of reducing the maximum level of CTR support to 75%, 38 participants (26%) were in agreement to 70%. There were 59 responses (40%) which did not agree with reducing the maximum level of CTR at all and also 17 (11%) who did not know. 68 people had skipped this question.

Do you agree, or disagree with the principle of reducing the maximum level of CTR support from 80% to either 75% or 70%?



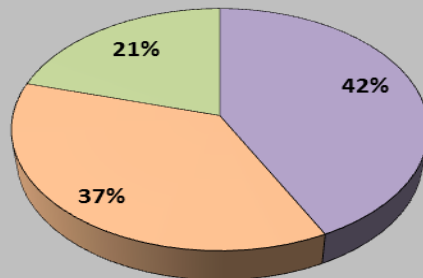
- Yes, agree to 75%
- Yes, agree to 70%
- No, disagree
- Don't know

Out of the 59 participants who disagreed to reducing maximum level of CTR support, 44 of them provided further information for their answer. These can be found in full, in appendix 1A

Do you agree, or disagree with the principle to limit CTR to a maximum Council Tax Band C charge?

Of the 217 participants, 146 people answered this question. 62 respondents (42%) were in agreement with limiting CTS to a maximum Band C. 54 respondents (37%) disagreed with this proposal and 30 (21%) people stated that they did not know and 71 people skipped this question.

Do you agree, or disagree with the principle to limit CTR to a maximum Council Tax Band C charge?

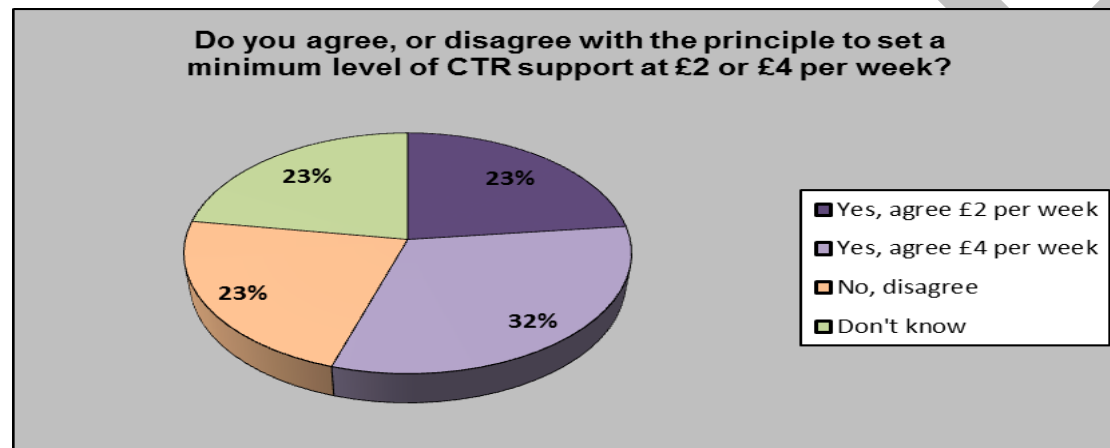


- Yes, agree
- No, disagree
- Don't know

Of those who did not agree with this proposal, 42 participants provided additional comments as to why. The responses were varied and can be found in appendix 1A.

Do you agree, or disagree with the principle to set a minimum level of CTR support at £2 or £4 per week?

Out of the 217 participants, 142 people answered this question. 33 participants (23%) agreed to the minimum level of CTR being £2 a week, 45 participants (32%) agreed to the minimum being £4 a week. 32 people (23%) disagreed with this proposal and 32 (23%) stated that they did not know. 75 people had skipped this question.

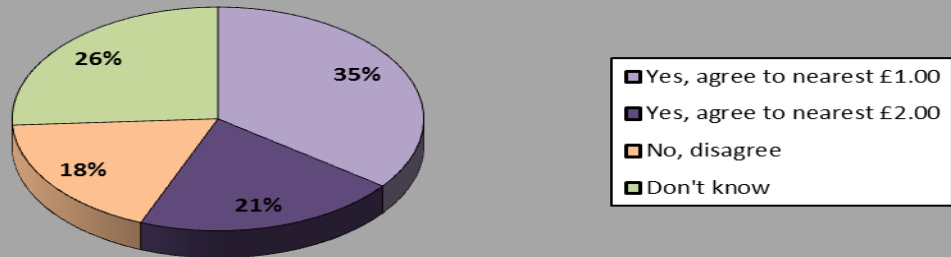


Of the 32 (23%) people who said they do not agree to this principle, 24 people gave a further comment. 5 people said option 1 was the most favourable. The full comments can be found in appendix 1A.

Do you agree, or disagree with the principle to round up non-dependant deduction levels to the nearest £1.00 or £2.00?

Of the 217 participants, 78 (56%) of these respondents were in agreement with the principle of rounding up non dependant deductions, with 49 (35%) recommending rounding it up to the nearest £1 and 29 (21%) rounding it to the nearest £2. There were 25 respondents (18%) who disagreed with this proposal, 36 (26%) people stated that they did not know.

Do you agree, or disagree with the principle to round up non-dependant deduction levels to the nearest £1.00 or £2.00?

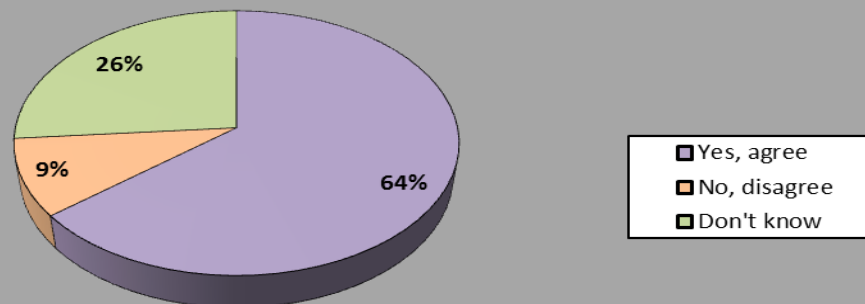


Of those who disagreed with the principle of rounding up non dependant deductions, 22 participants provided additional comments which can we found in Appendix 1a.

Do you agree, or disagree with the principle of bereavement benefit changes?

Of the 217 participants, 137 people responded to this question with 88 (64%) in agreement with the principle of bereavement benefit change. There were 13 respondents (9%) that disagreed with this proposal, 36 people (26%) responded to state that they did not know.

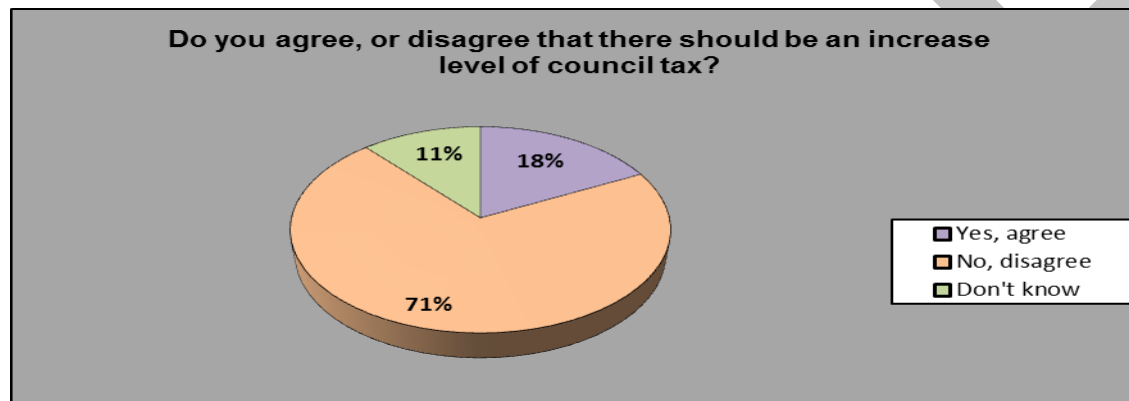
Do you agree, or disagree with the principle of bereavement benefit changes?



Of those who disagreed with the principle of bereavement benefit change, 12 participants provided additional comments. These can be found in appendix 1a.

Do you agree, or disagree that there should be an increase level of council tax?

Of the 217 participants, 131 people answered this question with 23 (18%) in agreement with the principle of increasing the level of council tax. There were 93 (71%) who disagreed with this proposal, 15 (11%) people stated that they did not know. 86 people skipped this question.

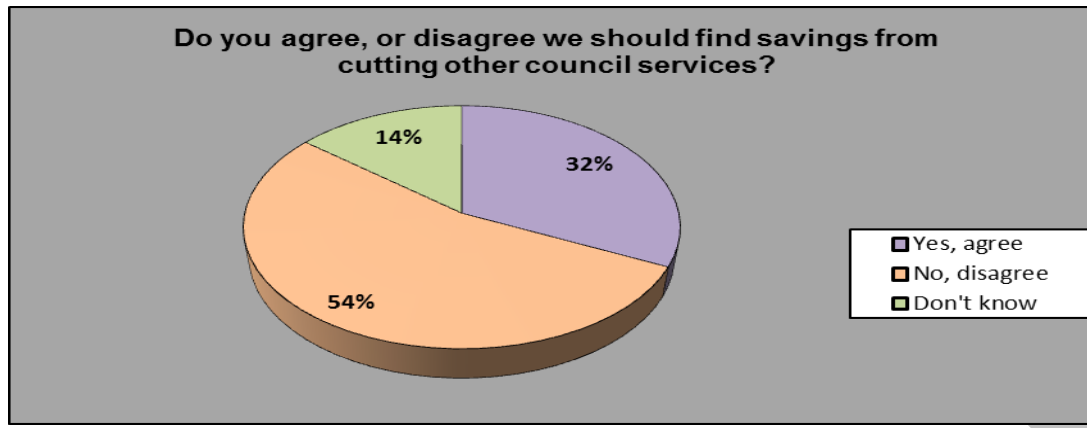


Of those who agreed with the principle to increase the level of council tax, 20 participants provided additional comments. 5 of these people agreed because it would help other people and another 5 agreed to protect the services we have.

Of those who disagreed with this principle, 82 people provided additional comments. 32 people suggested that they are already paying enough Council Tax. All of the comments for this question can be found in appendix 1A.

Do you agree, or disagree we should find savings from cutting other council services?

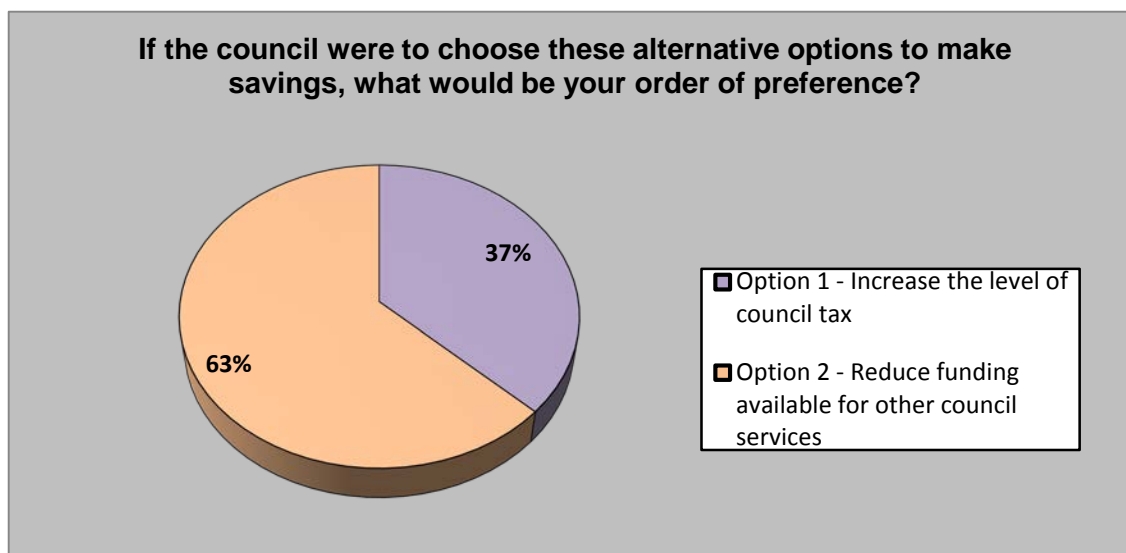
Of the 217 participants, 128 people answered this question. 41 participants (32%), agreed that we should find savings by cutting other council services, 69 (54%) disagreed to this proposal and 18 (14%) stated that they did not know. 89 participants skipped this question.



Out of the 41 participants who agreed with the principle, 36 gave further comments as to why. Out of the 69 people who disagreed with the principle, 60 people gave further comments. 18 of these comments thought that there are too many cuts. You can find all comments on appendix 1A.

If the council were to choose these alternative options to make savings, what would be your order of preference?

Of the 217 participants, 37% of those answered would prefer option 1 to reduce funding available for other Council Service before increasing council tax; while 63% preferred option 2 reduce funding for other council services in preference to increasing council tax.



There were 36 responses received for the council to consider other options. The responses were varied with suggestions that there are lots of efficiencies to still be made within the Isle of Wight Council and other suggestions that the council generate more revenue. The full list of responses can be found in appendix 1a.

Analysis and Assessment

Recommendations, having regard to the potential changes are given within Appendix 1 as well as the likely effect on applicants generally.

The proposal to change Adult Social Care financial assessments through the means tested support to include elements of disability payments such as PIP, DLA and Attendance allowance will not change the provision within the Local Council Tax Support Scheme; as those in receipt of these benefits will continue to not only have these payments fully disregarded as income in the means test calculation for CTS but will also receive additional personal allowances to recognise the disabilities and extra needs that they are required to pay for from these benefits – they will however in some instances if working age claimants, have a limitation to the maximum level of Council Tax Support available to them. The Exceptional Hardship Fund remains available to them and other Council Tax Support claimants where genuine hardship is demonstrated and there is insufficient income available.

Action and Improvement Plan

An action and improvement plan is included within Appendix 2.

Appendix 1

Recommendations

It is recommended, based on the original intentions of the Council and also on the outcomes of the consultation that the following actions are taken:

1. Should the Council maintain a scheme for working age applicants?
 - **Recommendation** – to retain the current means tested approach to Local Council Tax Support in line with the schemes that have been in place since 2013
2. Should an increase be made in the minimum payment? Views have been obtained as to whether the current minimum payment of 20% should be increased to either 25% or 30%;
 - **Recommendation** – to increase the minimum payment to 30% from 1st April 2018
 - By implementing this change, the effect on applicants will be as follows:

Increase to the minimum payable for working age cases to 30% (Predicted on current data)												
Working Age	All	Disability	No Disability	Carer	Non-Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number of applicants affected	5323	2231	3092	909	4414	3294	2074	265	1110	1118	1509	1321

- The average reduction in support for all applicants affected is predicted to be £2.06 per week based on current data;
- All applicants will be able to apply for additional support under the Councils Exceptional Hardship Scheme if they feel that the reduction in support would result in exceptional hardship.

3. Should the Council limit Local Council Tax Support to a maximum Council Tax Band C charge (for the Isle of Wight, band C is the average level of tax for claimants);

- **Recommendation** – to implement a Council Tax Band limit of Band C from 1st April 2018

Limitation to Band C levels (Predicted on current data)												
Working Age	All	Disability	No Disability	Carer	Non-Carer	Female	Male	18-24	25-34	35-44	45-54	55- 64
Number of applicants affected	57	21	36	12	45	32	25	0	5	8	27	17

- The proportion of the overall caseload affected by this change is 0.5%;
 - The average reduction in support for all applicants affected is predicted to be £3.54 per week based on current data;
 - All applicants will be able to apply for additional support under the Council's Exceptional Hardship Scheme if they feel that the reduction in support would result in exceptional hardship.
4. Should the Council set a minimum level of Local Council Tax Support support at £2 per week or £4 per week to qualify for Local Council Tax Support;
- **Recommendation** –that **no change** in the minimum payment be made for 2018/19
5. Should the level of Non-Dependant deduction levels be rounded up to the nearest £1.00 or £2.00.
- **Recommendation** –that **no change** in Non-Dependant deductions be made for 2018/19
6. Should the scheme be amended, in line with Housing Benefit for Bereavement benefit changes.
- **Recommendation** – to disregard Bereavement Support Payments from 1st April 2018
 - At the present time it is not possible to predict the number of applicants that may be entitled to Bereavement Support Payments, however as the payments will be fully disregarded there will be no effect to their Local Council Tax Support.
7. As an alternative to changing the Local Council Tax Support scheme should the Council consider:
- Increasing the Council Tax; or
 - Find the additional income by cutting other services; or
- **Recommendation** – It is recommended that the scheme be adjusted as highlighted above rather than using these alternative approaches

Appendix 2
Action / Improvement Plan

Area of impact	Is there evidence of negative positive or no impact?	Could this lead to adverse impact and if so why?	Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group or any other reason?	Please detail what measures or changes you will put in place to remedy any identified impact (NB: please make sure that you include actions to improve all areas of impact whether negative, neutral or positive)
Age	Negative Impact	There will be a reduction in support given to working age groups based on the changes proposed.	The Council is making this decision to ensure that we operate within a lawful and balanced budget. The financial impact on the Council due to the reduction in the grants received from central government require the Council to adopt a local scheme that takes into account the need to protect the most vulnerable in our community and all local taxpayers. The introduction of this scheme will provide the Council with the opportunity to apply the principles to ensure that the Council	The existing means tested scheme will be maintained and the most support will be given to those on lowest income. Certain groups will continue to receive addition help under the scheme through the provision of premiums and allowances, e.g. Disability Premium, Severe Disability Premium, Enhanced Disability Premiums, ESA Components, and Dependants Additions. Certain incomes will continue to be fully disregarded in the calculation of Local Council Tax Support including: <ul style="list-style-type: none"> • Child Benefit; • Disability Living Allowance; • Personal Independence Payments An exceptional hardship fund will be available for those claimants in most severe financial need

Area of impact	Is there evidence of negative positive or no impact?	Could this lead to adverse impact and if so why?	Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group or any other reason?	Please detail what measures or changes you will put in place to remedy any identified impact (NB: please make sure that you include actions to improve all areas of impact whether negative, neutral or positive)
			<p>meets the public sector equality duty under the Equality Act 2010.</p> <p>The reduction in financial support is necessary to protect the interests of taxpayers general and to preserve the overall finances of the Council and services it provides</p>	
Disability	Negative Impact	Certain applicants may experience a reduction in overall		The Council is under no obligation to offer protection to those of working age who are in receipt of any disability benefits. However, the Council's preferred option is to implement a local scheme

Area of impact	Is there evidence of negative positive or no impact?	Could this lead to adverse impact and if so why?	Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group or any other reason?	Please detail what measures or changes you will put in place to remedy any identified impact (NB: please make sure that you include actions to improve all areas of impact whether negative, neutral or positive)
		support (as with other working age applicants) due to the changes in the scheme		that continues to provide additional premiums to disabled persons and to disregard certain disability benefits. All applicants will have access to the exceptional hardship fund should they experience exceptional hardship.
Gender Reassignment	No impact	Other than that for working age claimants generally		
Marriage & Civil Partnership	No impact	Other than that for working age claimants generally		
Pregnancy & Maternity	No impact	Other than that for working age claimants generally		
Race	No impact	Other than that for working age claimants generally		
Religion / Belief	No impact	Other than that for working age claimants generally		
Sex (male or female)	No impact	Other than that for working age claimants generally		
Sexual Orientation	No impact	Other than that for working age claimants generally		
HR & workforce	Not known at this stage	-	The Council will monitor the overall	

Area of impact	Is there evidence of negative positive or no impact?	Could this lead to adverse impact and if so why?	Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group or any other reason?	Please detail what measures or changes you will put in place to remedy any identified impact (NB: please make sure that you include actions to improve all areas of impact whether negative, neutral or positive)
issues			impact of work and resource accordingly if the preferred scheme is adopted and undertake an initial EIA screening on the impact of HR workforce issues.	
Human Rights implications if relevant	n/a			

Summary	
Date of Assessment:	19 December 2017
Signed off by Head of Service/Director	Chris Ward
Review date	December 2018
Date published	