



FAREHAM BOROUGH
COUNCIL

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Equality Impact Assessment Executive Summary Report

Name of function, policy or strategy being assessed:	Council Tax Support Scheme
Service:	Revenues and Benefits
Department:	Finance and Resources
Name and job titles of officers completing this assessment:	Caroline Quirk – Head of Revenues and Benefits Jenny Moses – Corporate Policy Officer
Date of Assessment:	7 th December 2012

Summary of decision from screening stage or findings of detailed assessment:

This EIA is in response to the Governments' reform of Council Tax Benefit – Local council tax reduction schemes. It looks at the potential impact for each of the proposals that are subject to a report to the Executive for decision 7th January 2013.

The following consultation methods were used to ensure views are gathered from a wide range of customers, including for example, claimants and non-claimants, representative organisations, voluntary community and faith organisations:

- On-line and e-panel surveys (paper copies also to be made available)
- Attendance at CAT meetings - opportunity for residents to talk about the proposed scheme with officers, complete a paper survey or signpost to on-line consultation
- Targeted publication of consultation to those organisations listed on our Community Groups database
- Targeted publication of consultation to accompany all benefit and Council Tax correspondence issued during the consultation period

Publication of consultation via press release, Facebook, Twitter, borough notice boards and Autumn edition of Fareham Today.

A total of 630 responses were received from individuals, organisations and community groups. The responses were generally positive and the majority were in favour of protecting the most vulnerable and those that genuinely cannot afford to pay.

The following table summarises the proposals and consultation responses.

Key Principle	Draft Scheme	Consultation responses
1. Every working age claimant should pay something towards their Council Tax	<p>Working age claimants will receive a maximum of 75% or 80% of the means-tested financial support award</p> <p>Financial support award capped at a Band C</p> <p>The current Second Adult Rebate scheme will be removed.</p>	<p>52% of respondents said that claimants should receive a maximum of 75%.</p> <p>74% of respondents said those in higher banded properties should pay more.</p> <p>44% of respondents said this rebate should be removed.</p>
2. The scheme should protect the most vulnerable claimants	<p>The current means-test, comprising disregards, premiums and allowances will be retained in full.</p> <p>Those claimants in receipt of the Enhanced Disability Premium and Severe Disability Premium will be protected from the changes</p> <p>Those claimants in receipt of a war pension or war widow/ers pension will be protected from</p>	<p>The majority of respondents agreed that the most vulnerable should be protected, and those that genuinely cannot afford to pay.</p>

	the changes	
3. The scheme should incentivise work	The current scheme of extended payments and child care costs will be retained. All earned-income disregards will be increased by £5 per week	The majority of respondents agreed that claimants with children should be protected. 48% of respondents disagreed with this proposal.
4. Everyone in the household who can contribute, should contribute	All working age non-dependants will be expected to contribute a minimum of £3.30 per week	77% of respondents agreed that those who could pay should pay towards their Council Tax.

Summary of Recommendations:

The Council Tax Reduction scheme proposed by the Council is legal and justified as it meets Governments requirement to reduce the countries welfare bill and DCLG guidance that:

1. Every working age claimant should pay something towards their Council Tax.
2. The scheme should protect the most vulnerable claimants.
3. The scheme should incentivise work.
4. Everyone in the household, who can contribute, should contribute.

It is fair as it spreads the burden of financial cuts across all claimants taking into account those that cannot pay.

Proposal 2 protects the most vulnerable claimants, and proposal 5 will enable those in work to earn £5 per week more than the current scheme thus incentivising work.

The numbers of claimants in houses of band D or above are very low.

However, to mitigate the negative impact there will be a Hardship Fund to provide help in extreme cases of financial hardship. Additionally, the Council proposes to invest into the provision of Money Advice service through a third party.

A successful application for the 'transitional relief grant' will enable the Council to further mitigate against the impact of the reduction in council tax support. By trying to mirror scheme proposals of neighbouring authorities, will help to promote community cohesion and foster good relations if residents in neighbouring towns are subject to similar changes.

Once the Council has decided on the final scheme to be implemented it must give full details of its decisions as feedback to all those who have taken part in the consultation process.

Monitoring of the impact of the scheme and particularly the application of the hardship fund will have to be undertaken to ensure the scheme is administered fairly and does not negatively impact or discriminate against any particular groups of people.