

Report to:	EXECUTIVE CABINET
Date:	25 January 2023
Executive Member:	Councillor Jacqueline North – First Deputy (Finance, Resources and Transformation)
Reporting Officer:	Ilys Cookson – Assistant Director, Exchequer Services
Subject:	LOCAL COUNCIL TAX SUPPORT SCHEME 2023/2024
Report Summary:	<p>The Council must adopt a Council Tax Reduction scheme no later than 11 March before the start of the financial year to which the scheme applies in accordance with the Local Government Finance Act 2012 as amended by The Council Tax Reduction Schemes (Amendment) (England) Regulations 2017.</p> <p>The Council could decide not to set a scheme and the default scheme would apply in accordance with the Local Government Finance Act 2012. However, this would have significant financial impact on the Council as the default scheme affords a greater level of support to claimants of working age.</p> <p>The Council could also decide to set an alternative scheme however to do so without rationale and evidence from the operation of the current scheme in the timescales required would carry significant risk.</p>
Recommendations:	<p>That Executive Cabinet be recommended to recommend to Council that the Council:</p> <p>(i) continues the Council Tax Reduction Scheme adapted for 2022/2023, known as the Council Tax Support Scheme, as set out in Appendix 3; save for the following:</p> <ul style="list-style-type: none"> • the annual benefit upratings which are not yet released by DWP; • further guidance which may be released from The Department for Levelling Up, Housing and Communities • the amendment to the wording in the scheme as detailed at section 4 of the report <p>(ii) approves a £50,000 hardship fund be in place in order to assist severe cases of hardship funded from existing budgets, to be administered by Exchequer Services under the Section 13A Policy.</p>
Corporate Plan:	The Council Tax Support (CTS) scheme assists the most financially vulnerable in the Borough by providing means tested financial support towards Council Tax costs.
Policy Implications:	In line with Council policy and guidance from The Department for Levelling Up, Housing and Communities.
Financial Implications: (Authorised by the statutory Section 151 Officer)	The Council Tax Support Scheme is a cost to the Council in the sense that it reduces the amount of Council Tax that can be collected. For 2021/22, the 'cost' of the scheme, in terms of revenue foregone, was approximately £15.4m, compared to £14.7m in 2020/21. The cost of the scheme for 2022/23 is expected to increase to approximately £15.9m. If Council Tax rates increase in 2023/24 then the cost of the scheme will again increase, in line with

the increase in Council Tax. The revenue forgone as a result of the scheme is factored into the Council Tax base and Council Tax setting as part of the annual budget process.

The increase in the cost of the scheme over the last few years is in part due to increases in Council Tax payable, but during 2020 and 2021 this was also due to a significant increase in the number of Council Tax Support Claimants. This increase in claimant numbers was attributed to the economic impact of the COVID-19 pandemic and numbers did reduce in the latter half of the 2021/22 financial year. It is possible that the number of Council Tax Support Claimants will increase again over the coming months if economic conditions and employment levels deteriorate.

No changes are proposed to either the Council Tax Support Scheme or the Hardship Fund for 2023/24. If the Council chose to adopt the default scheme, rather than a local scheme, the 'cost' to the Council is estimated to be significantly greater than the cost of the local scheme. The Council could chose to adopt a less generous local scheme however any reduction in the level of support provided is expected to increase levels of uncollected Council Tax as those claimants in receipt of Council Tax Support are often the most economically vulnerable.

**Legal Implications:
(Authorised by the Borough
Solicitor)**


The recommendations as set out in this report ensures that council is compliant with The Local Government Finance Act 2012, as amended by The Council Tax Reduction Schemes (Amendment) (England) Regulations 2017.

Risk Management:

The scheme is legally compliant in the way it has been set and Risks are set out in Section 8 of this report.

Background Information:

The background papers relating to this report can be inspected by contacting Karen Milner, Service Unit Manager — Assess and Pay and Income and Collection.

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1. INTRODUCTION

- 1.1 The Local Government Finance Act 2012, as amended by The Council Tax Reduction Schemes (Amendment) (England) Regulations 2017, contained provision for each local authority to have its own locally set Council Tax Reduction Scheme from 1 April 2013. Councils wishing to implement a local scheme must have the scheme approved by 11 March each year.
- 1.2 The Department for Levelling Up, Housing and Communities do not provide a specific amount of funding for payment of the support or the administration of the Scheme.
- 1.3 The local scheme was funded in the first year by way of a fixed grant which the Department of Communities and Local Government (now The Department for Levelling Up, Housing and Communities) determined as being 90% of the 2011/2012 outturn for Council Tax Benefit expenditure. In real terms this reduction in funding equated to 17.3% for Tameside for 2013/2014 and so a local Council Tax Support Scheme was set taking into account the costing envelope available.
- 1.4 The scheme in Tameside is referred to as The Council Tax Support (CTS) Scheme. In consideration of setting the local CTS scheme for 2023/2024 this reports sets out:
- What the Council is required do
 - The operation of the Council Tax Support scheme in 2022/2023
 - Revisions to be effective from 1 April 2023 and the proposed Council Tax Support Scheme 2023/2024.

2. PROCEDURAL REQUIREMENTS

- 2.1 The procedural requirements are contained in the Local Government Finance Act 2012.
- 2.2 In setting a Council Tax Support scheme the Council must:
- Adopt a Council Tax Support scheme no later than 11 March before the start of the financial year to which the scheme applies.
 - There are prescribed requirements which must apply to all schemes, which include local schemes, the prescribed scheme for persons of state pension credit age and default schemes (the same as the previous Council Tax Benefit scheme).
 - Ensure that claimants of state pension credit age continue to receive the same support under the scheme as they received prior to 1 April 2013, known as Council Tax Benefit.
 - Consider the statutory public sector equality duty in adopting a scheme and the child poverty strategy.
 - Consult all major precepting authorities.
 - Consult generally on the draft scheme, when applicable.
- 2.3 A procedural requirement in drafting the Council Tax Support Scheme is to consult with members of the public and precepting bodies when a change is made to the scheme. Consultation took place in respect of the initial scheme for 2013/2014 and for changes to the scheme for 2016/2017. The Executive Cabinet of 24 August 2022 determined that the scheme for 2023/24 was to remain unchanged from that set for 2022/2023, other than a change of wording in respect of the way the scheme is administered, it is not necessary to consult. Precepting bodies have been informed that the 2023/2024 scheme will be unchanged from that which was set in 2022, and therefore there will be no impact on the precept budgets as a result of this.

3. THE COUNCIL TAX SUPPORT SCHEME IN OPERATION

- 3.1 Tameside Council is committed to maximising the wellbeing of the people of Tameside; however cuts in funding from Government have a significant impact on how much the Council has to spend on services. The Council Tax Support Scheme must be set taking into account the finances that are available.
- 3.2 The Council Tax Reduction Schemes (Prescribed Requirements)(England) Regulation 2012 apply to all Council Tax Reductions Schemes in England and legislate on the support that must be given to claimants of pension age. Additionally, Tameside's Council Tax Support Scheme disregards 100% of any war pensions/war widows pension.
- 3.3 The Council Tax Support Scheme 2022/2023 for Tameside, set on 26 January 2022, contains the following provisions for claimants of working-age:
- Support is capped to that of a Band A property - Claimants living in Band B property and above have to pay the difference in full between a Band A property liability and that of the Band of their property.
 - The maximum CTS awarded under the present scheme is 75% of the weekly Council Tax liability for a Band A property.
 - There is no provision for a claim to be backdated.
 - Disability Allowances received are disregarded in full.
 - People in receipt of support due to being unemployed, who obtain employment, can keep the support provided whilst unemployed for a further four weeks, if they have been unemployed for 26 continuous weeks or more and were receipt of certain other benefits.
 - There are no deductions from a claimant's CTS for non-dependants residing in the household under the Council's Staying Put arrangement.
- 3.4 Additional support is available to all Council Tax Support claimants in respect of the Discretionary Hardship Policy administered under Section 13A(1)(c) of the Local Government Finance Act 1992, which can be found at Appendix 2. The purpose of the Hardship Fund is to mitigate the potential risk that some claimants may, in exceptional circumstances, suffer severe financial hardship as a result of the introduction of the scheme or changes to the scheme and may apply for additional monies to help pay their Council Tax.

4. PROPOSED CHANGE TO THE SCHEME FOR 2023/2024

- 4.1 Tameside has been progressive in moving from paper forms to electronic digital alternatives. The application process for Council Tax Support is an on-line form which can be commenced, saved and completed at a later date prior to submission.
- 4.2 Tameside's Poverty Strategy and the Poverty Truth Commission work undertaken in 2022/2023 has been considered, and in particular the concerns that there are a plethora of forms to be completed to access different forms of financial support. By way of example, Universal Credit claimants will complete an application form to claim support for personal expenses and housing costs from the Department of Work and Pensions (DWP) and then have to complete another claim form to access Council Tax Support for help with Council Tax payments from the Council.
- 4.3 The DWP notify the Council of a claim for Universal Credit via their digital system and such notifications are known as the Universal Credit Digital Service (UCDS). It is proposed that for Universal Credit claimants the notification of their claim from the DWP, via UCDS, would be taken as the application for Council Tax Support purposes. This means that Universal Credit claimants would not have to complete a separate claim form for Council Tax Support.
- 4.4 It is acknowledged that the UCDS notification does not provide all necessary information on which to pay Council Tax Support. For example, information on non-dependents is not always

included, nor is other income such as disability payments. The inclusion of non-dependents or additional income could have a bearing on the amount of CTS to be awarded, and which may result in a higher level of award. However, there are DWP systems available to check such entitlements, and, should queries remain, the claimant would be contacted for clarification before the claim is assessed and paid, as is current practice.

- 4.5 This proposed change is considered beneficial and therefore there will be no adverse effect on existing or new claimants, the scheme itself remains unchanged and in cases of minor and beneficial changes full consultation is not required.
- 4.6 The actual wording in the Council Tax Support scheme would need to be amended to reflect that notice via UCDS would be considered to be a claim for Council Tax Support purposes.
- 4.7 The suggested scheme wording would be included in Schedule 7, Part 1, paragraph 2 of the scheme to include the notifications received from the Department of Work and Pensions as an application for Council Tax Support as follows:
- 2. An application may be made—*
- (a) in writing,*
- (b) by means of an electronic communication in accordance with Part 4 of this Schedule,*
- (c) where the authority has published a telephone number for the purpose of receiving such applications, by telephone, or*
- (d) by notice via the Department of Work and Pensions Universal Credit Digital Service (UCDS) New claim notification*
- 4.8 The change would not affect the amount of Council Tax Support received by the applicant and as such have no financial bearing on the cost of the Scheme.

5. FACTORS TO BE CONSIDERED

- 5.1 In considering the setting of the local Council Tax Support Scheme 2023/2024, it has been important to examine the information arising from the continual review of the scheme to ensure that demand and cost of the scheme, communications and the recovery of Council Tax remained within projections which took place at the time the scheme was set.

Demand

- 5.2 As at the end of quarter two of 2022/2023 approximately 17,281 people claim Council Tax Support. Of this number, there are approximately 7,254 (42%) people of pensionable age who will be guaranteed protection under the CTS scheme. Therefore approximately 10,027 (58%) claimants are of working age. Demand on the scheme is monitored on a quarterly basis and, Table 1 details the decline in demand since the scheme was first introduced in April 2013.

Table 1 Demand on Local Council Tax Support Scheme

Year	Total claimants
01/04/2013	23,716
14/04/2014	23,231
10/04/2015	22,029
18/04/2016	20,889
04/04/2017	20,087
18/10/2018	19,140
01/10/2019	18,161
29/10/2020	18,155
01/10/2021	17,898
01/10/2022	17,281

Claimant caseload fluctuates on a daily basis and overall there has been a reduction in overall claimant numbers from 01 April 2013. The caseload continued to fall during 2022/2023 even though residents had more to pay in Council Tax due to the Council Tax rise in April 2022 and despite the impact of the Coronavirus pandemic and the continuing impact of the Cost of Living increases; however this decline appears to follow the pattern from previous years.

Scheme costs and impact on Council Tax collection

- 5.3 The regulations state that all Councils must include in their Council Tax Support (CTS) scheme protection for claimants who have reached the age for state pension credit, so that they receive the same support as they would have received prior to 1 April 2013. This means that any reductions in funding cannot impact on pensioners so the full impact falls entirely upon claimants below pension credit age.
- 5.4 The amount of funding for the Council Tax Support Scheme from the Department for Levelling Up, Housing and Communities is not specified or identifiable and it is entirely for local authorities to decide how much they are prepared to spend on Council Tax Support.
- 5.5 It has been important to continually monitor the cost of the scheme. Scheme costs, claimant numbers and equalities data is monitored every quarter. The amount of Council Tax Support expenditure fluctuates on a daily basis and the scheme costs have stabilised over the last 4 years as detailed in Table 2 below.

Table 2 Costs of scheme by year

Year	Costs
April 2013	£16.6m
April 2014	£15.9m
April 2015	£14.9m
April 2016	£14.3m
April 2017	£13.7m
April 2018	£13.8m
April 2019	£13.8m
April 2020	£13.9m
April 2021	£14.7m
April 2022	£14.9m

- 5.6 A social care precept and a Council Tax increase are expected from April 2023 which, with a potential increase in the mayoral precept, will impact on the scheme by increasing the cost. This however would be offset by any increase in Council Tax collected. Scheme costs will continue to be closely monitored every quarter.
- 5.7 The costs of the scheme have stabilised over the last 4 years and, despite the Coronavirus pandemic, the number of claimants has not increased significantly. The number of claimants will continue to be monitored for any impact caused by the increased cost of living.
- 5.8 Claimants in receipt of Council Tax Support are monitored in terms of ensuring that Council Tax liabilities are paid. All working age claimants have to pay at least 25% of their Council Tax liability. This is particularly important to support claimants to pay on time and not fall into arrears which can in some cases be difficult to recover for both the claimants and the Council.
- 5.9 A total of 60.39% of all Council Tax due this year for CTS claimants was collected as at 31 October 2022 totalling £2.8m. Of that £796k was collected from pensioners in receipt of CTS and £2m from working age claimants in receipt of CTS. The collection rates include reductions in payments for some Council Tax payers where the £150.00 Council Tax Energy Bill Rebate was credited to the Council Tax account.

- 5.10 Central government have awarded all households in Council Tax property bands A – D a £150 energy bill rebate. A discretionary top up payment of £25.00 has been awarded to all recipients of CTS in accordance with government guidance and funding provided for this purpose. The payment was sent to bank accounts where the bank details were known but for those who did not supply bank details, the rebate was credited to the Council Tax account.

6. OTHER FACTORS TO BE CONSIDERED

- 6.1 The Valuation Tribunal Service considers appeals by any resident with regard to Council Tax Support schemes. The Tribunal Service is independent of the Council. On occasion the Valuation Tribunal may advise a Local Authority to reconsider elements of the scheme which can be for a number of reasons and, bearing in mind that each Local Authority will set its own scheme, so any decision of the Tribunal can only be directed to the Local Authority scheme being considered at appeal. Tameside has not received any direction from the Valuation Tribunal Service in 2022/2023.
- 6.2 The Department for Levelling Up, Housing and Communities have not issued any legislation, including changes to The Council Tax Reduction Schemes (Prescribed Requirements)(England) Regulation 2012, to be included in local schemes for the forthcoming financial year. Should legislation be released by the Department for Levelling Up, Housing and Communities at a future date then this would be included in a revision to the scheme to be effective from 01 April 2023.
- 6.3 The Local Government Ombudsman (LGO) in their report of August 2019 to Local Authorities titled “Council Tax Reduction – Guidance for Practitioners” helped Local Authorities manage complex Council Tax reduction enquiries and complaints, and made a number of recommendations to all Local Authorities. It is considered best practice to recognise the recommendations by the LGO and provide clarity within the scheme. No recommendations have been received which may have an impact on the 2023/2024 scheme.
- 6.4 The law states that Universal Credit annual upratings must be used for claimants in receipt of Universal Credit.
- 6.5 The scheme is operating as expected and no specific negative impacts have emerged to date other than those which were identified when the scheme was set and when revised, and the caseload continues to show a downward trend. Therefore it is proposed to set in place the same scheme for 2023/2024 that was set in 2022/2023 and continue to use the annual DWP Housing Benefit upratings, and the annual uprated Universal Credit elements as applicable.

7. EQUALITY IMPACT ASSESSMENT

- 7.1 The Equality Act 2010 makes certain types of discrimination unlawful on the grounds of: Age, gender, race, sexual orientation, gender re-assignment, marriage and civil partnership, disability, pregnancy and maternity, religion or belief.
- 7.2 Section 149 of the Equality Act 2010 places the Council and all public bodies under a duty to promote equality. All public bodies are required to have regard to the need to:
- Eliminate unlawful discrimination.
 - Promote equal opportunities between members of different equality groups.
 - Foster good relations between members of different equality groups including by tackling prejudice and promoting understanding.
 - Eliminate harassment on the grounds of membership of an equality group.
 - Remove or minimise disadvantages suffered by members of a particular equality group.

- Take steps to meet needs of people who are members of a particular equality group.
- Encourage people who are members of an equality group to participate in public life, or in any other area where participation is low.
- This specifically includes having regard to the need to take account of disabled people's disabilities.

7.3 The Act therefore imposes a duty on the Council which is separate from the general duty not to discriminate. When a local authority carries out any of its functions, including deciding what Council Tax Support Scheme to adopt, the local authority must have due regard to the matters within the section of the Act outlined above. The courts have made it clear that the local authority is expected to rigorously exercise that duty.

7.4 The government has confirmed that people of state pension credit age are to have their current Council Tax Support levels protected and that the prescribed scheme must apply to them.

7.5 The population of Tameside is estimated at 231,071 residing in 99,527 households based on the 2021 Census population statistics from the Office for National Statistics (ONS). Trends show an ageing population. The number of people aged 65 years and over is now 40,509 according to the ONS and the gender split of Tameside's overall population is 49% male and 51% female.

7.6 Tameside has approximately 17,281 CTS claimants (as at October 2022), of these 7,254 have reached pension credit age and are therefore fully protected under legislation contained in the prescribed scheme and will not see any change in their benefit entitlement. A full equality impact assessment on the scheme is detailed at Appendix 1 undertaken in 2015 in consideration of changes to the scheme which became effective from 01 April 2016 and reviewed annually thereafter. The scheme to be adopted in 2023/2024 is the same scheme as that set for 2022/2023, other than a change of wording to reflect the beneficial change that Universal Credit notifications from the DWP will now be considered the claim and a separate application form is no longer required for Universal Credit claimants.

7.7 In addition to considering the effects on the key characteristic groups it is important to also consider:

- Economic vulnerability – 94% of the working age claimants (i.e. non-protected people below pension credit age) are out of work. This increases to 99% for those claimants with a disability (based on eligibility to Disability Living Allowance).
- Carers – 1,008 (6%) of all claimants receive Carer's Allowance.
- Maternity – 11 (0.1%) of working age claimants receive Maternity Allowance.
- War widows – 18 (0.1%) of all claimants are war widows (of which 4 are of working age).

(Data as at 05 October 2022)

7.8 To ensure that the Council Tax Support scheme complied with the statutory public sector equality duty and the child poverty strategy, quarterly reviews have been undertaken. It has been important to continually consider the equality impact to ensure that no adverse impacts emerged on the key characteristic groups of age, disability, gender, pregnancy and maternity, race, sexual orientation, gender re-assignment, marriage and civil partnership and religion and belief.

7.9 The detail of the quarter two review of the scheme for 2022/2023 (data taken as at 05 October 2022) and conclusions drawn from the evidence and analysis of the effects on equality on the key characteristic groups are detailed here:

Workers

7.10 As at the end of quarter two 10,027 or 58% of total claimant base are working age claimants and 94% of those working age claimants are out of work. Working age claimants have

decreased by 86 people between quarters one and two. Those on low incomes / or reduced means as a result of a previous period of unemployment are protected by virtue of keeping support for 4 weeks once back in employment after having been out of work for more than 26 continuous weeks. 582 working age claimants benefit from a disregard of 35% of their earned income.

Disabled

- 7.11 A total of 5,781 claimants are disabled (33% of total claimants) and of those 2,761 are pensioners and so must be fully protected. There has been a distinct increase in the number of working age disabled claimants from 2,699 between quarter two of 2021/2022 and 3,020 in quarter two of 2022/2023. The cause for this increase is not known but coincides with the COVID pandemic.
- 7.12 Of the 3,020 working age disabled claimants there has been an increase in the claimants that are given protection by the exclusion of Disability Living Allowance from their income taken into account when calculating CTS, which can be up to £156.90 per week (2022/2023 rates), from 793 in quarter two of 2021/2022 and 1,183 in quarter two of 2022/2023.
- 7.13 A total of 23 disabled claimants were working in quarter two; a decrease of 3 claimants from quarter two 2021/2022. A total of 1,008 claimants (6%) receive Carer's Allowance and have been provided with extra support by having an additional element of allowable income in the assessment. This is an increase of 128 from quarter two of 2022/2023.
- 7.14 The number of claimants in receipt of war pensions or war widow's pensions which are excluded from the assessment for Council Tax Support, has reduced from 21 at Quarter two 2021/2022 to 18.

Women

- 7.15 A total of 60% (10,369) of claimants are female. There are 2,631 lone parent households claiming CTS of which 2,420 (92% of all lone parent claims) are female. The number of female pensioners is 4,179 (24 % of total claimants and 58% of pension age claimants). The scheme has affected women more than men as expected as there are more female claimants.

Children and families

- 7.16 The Council are committed to eliminating the effects of child poverty and supporting the most vulnerable while reducing inequalities. There are 3,523 claimants with children, of which 3,509 are working age. The scheme continues to provide some protection for families with children by disregarding child benefit in full for those that do not receive maximum support. In quarter two, 2,561 working age claimants receive this protection (26% of working age claimants) of which 1,788 or 70% are lone parents and female. Child care costs are disregarded for claimants in work in 10 claims of which 8 (80%) are single parents and 2 (20%) are couples.
- 7.17 Child maintenance has been taken into account in the calculation for 23 cases where CTS is payable or 0.2% of the total working age case load. However, in the majority of these cases the claimants were found to receive high amounts of tax credits which then, with their earnings took them over the required amount to attract CTS.

War pensions

- 7.18 War pensions and war widow's pensions are disregarded in full from the calculation for CTS. 18 (0.1%) of all claimants are war widows (of which 4 are of working age).
- 7.19 The last quarterly review undertaken in October 2022 revealed that there continues to be no adverse impact on any specific equalities group. Further equalities analysis will continue to take place in each claimant category at the end of each quarter to enable the scheme to be continually monitored and to identify and investigate any unforeseen negative impacts should

they arise.

8. MITIGATION AND SUPPORT

Mitigation

- 8.1 The scheme was designed to provide extra support for vulnerable people with disabilities claiming benefit, carers and those in receipt of war pensions and to support as many claimants on low incomes as possible taking into account the requirements of the scheme as determined by the Government and affordability.
- 8.2 Wherever possible mitigations have been put in place to protect the following equalities groups in the following ways:

Workers on low incomes or reduced means as a result of a previous period of unemployment are protected by virtue of keeping support for 4 weeks once back in employment after having been out of work for more than 26 continuous weeks.

Disabled claimants of working age are protected by the exclusion of Disability Living Allowance from their income taken into account when calculating CTS, which can be up to £156.90 per week for the higher rate (2022/2023 rates). This benefits 1,183 disabled claimants as at quarter two. Disabled claimants in receipt of war pensions or war widow's pensions are protected as this income is also excluded from the CTS assessment.

Carers

1,008 claimants in receipt of Carer's Allowance are provided with extra support by having an additional element of allowable income in the assessment.

Women are affected more by the scheme than men because there are a higher proportion (60%) of female claimants. 2,420 (92%) of lone parents are female. Female pensioners account for 24% of claims. A total of 632 female single parent households receive maximum CTS benefit with the remainder being protected by the exclusion of Child Benefit from the CTS calculation.

Children and Families are protected by disregarding child benefit in full within the CTS calculation and child care costs being disregarded for claimants in work.

Staying Put Scheme: Non-dependent deductions are disregarded in households where there is an 18 year to 25 year old person living in the household who is subject to the Staying Put scheme after they have left local authority care. There are currently 26 people residing in Tameside in receipt of Staying Put payments.

Support

- 8.3 In setting the 2013/2014 local Council Tax Support scheme a Hardship Fund was put in place. Hardship payments are made these are paid under Section 13A (1) (c) of the Local Government Finance Act 1992. The purpose of the Hardship Fund is to mitigate the potential risk that some claimants may, in exceptional circumstances, suffer severe financial hardship as a result of the introduction of the scheme or changes to the scheme and may apply for additional monies to help pay their Council Tax. The Hardship Fund for 2022/2023 was £50k and this will remain the same for 2023/2024. Hardship funding is identified from existing budgets and is administered by Exchequer Services under the Section 13A Policy which is detailed at Appendix 2.
- 8.4 This amount of £50k does not exclude approved applications being granted should the maximum allocated funding being exceeded.
- 8.5 As at 7 December 2022, one application for Hardship Relief has been successful in 2022/23

for the total sum of £199.64. The circumstances of the claims do not suggest that any one equalities group has been adversely affected.

- 8.6 Residents may obtain advice and assistance on the Hardship Fund and Council Tax Support scheme from the Council's Benefits Service, Citizens Advice Bureau and Tameside Welfare Rights Service.
- 8.7 The Benefits and Council Tax service works closely with housing and voluntary sector colleagues who assist claimants in supported accommodation. There are links with local DWP Job Centre to ensure that claimants of Universal Credit also complete a claim for Council Tax Support at the point of becoming unemployed.

9. RISKS

- 9.1 In setting the local Council Tax Support scheme for 2023/2024 it is important to consider the risks in doing so. If a local scheme is not set by 11 March 2023 the default scheme will apply. The default scheme is the same as the Council Tax Benefit scheme, which ceased to exist in March 2013 however this Scheme is no longer funded by government and the Council has insufficient funds to pay for it without increasing Council Tax further.
- 9.2 There is a continued risk that demand for support could increase if the economic picture worsens due to the cost of living situation and potential strike action which may result in some residents, and existing claimants, not having an income for periods of time, however this cannot be predicted. We cannot predict the number of people that may claim Council Tax Support in the future. However the evidence gathered to monitor the effects of the scheme on a quarterly basis show a sustained decrease in demand since the scheme was introduced in April 2013 and a stabilising in the cost of the scheme in recent years.
- 9.3 Consideration must always be given to preventing poverty and the scheme aims to support as many Tameside residents as possible when in receipt of benefits or a low income. The cost of the scheme is borne by all Council Tax payers. To make the scheme more generous would impact on many residents of the Borough by way of increased Council Tax payments to fund any additional Council Tax Support scheme costs.
- 9.4 Implementation of the local scheme has meant that some working age people are paying 25% Council Tax. Small debts are difficult to collect and often take years to clear. This is particularly so where an attachment of benefit is in place to recover Council Tax arrears because the DWP have a hierarchy of attaching a debt to a benefit from source and Council Tax ranks below utility payments and other housing costs. There is a risk that Council Tax arrears may increase as a result.
- 9.5 There is also a continuing risk concerning provision of appropriate communication of the scheme to residents and in particular benefit recipients. To mitigate this communication on the scheme via the Councils web-site and on-line calculator will remain in place, as it is important that claimants are clear that they will have some Council Tax liability which will need to be paid

10. CONCLUSION

- 10.1 In setting a Council Tax Support scheme for 2023/2024 it has been important to consider the current operation of the scheme in terms of demand, costs, equalities, support and risks. The scheme is operating as expected and therefore no changes are proposed to the scheme other than a change of wording in respect of the way the scheme is administered, as detailed in section 4 of this report. Appendix Three details Tameside's Council Tax Support Scheme for 2023/2024

- 10.2 Demand for the CTS scheme has been stable throughout the year to date despite the economic impact of the cost of living increase. The scheme, when drafted, was designed to be as fair as possible and it appears sensible to continue to provide a Hardship Fund of £50k to be administered by Exchequer Services as part of the Section 13A Policy.
- 10.3 The public sector equality duty has been considered in relation to the live operation of the scheme. There will be no anticipated specific impacts negative or positive on the following protected characteristic areas as a result of the Council Tax Support scheme – ethnicity, marriage/civil partnership, sexual orientation religion and belief and gender re-assignment, disability, age and gender. There has been a reduction in overall caseload and categories of claimant as evidenced via the quarterly monitoring that has taken place.
- 10.4 The procedural requirements have been adhered to as the scheme will be adopted before 11 March 2023 before the start of the financial year to which the scheme applies. The prescribed requirements continue to be contained within the scheme and claimants of state pension credit age will continue to receive the same support as they received under Council Tax Benefit.
- 10.5 As it is not intended to change the basis of the scheme; no consultation other than that required to precepting bodies is believed to be required under the legislation. Precepting bodies have been notified that the same scheme is proposed to be adapted in 2023/2024 as that set in 2022/23.
- 10.6 Council Tax collection rates have been monitored throughout the year and support and advice has been made available to all CTS claimants. Additional support will continue to be provided via the Hardship Fund, continuing to provide the on-line calculator, up to date web pages and self-service account access.

11. RECOMMENDATIONS

- 11.1 As set out at the front of the report.