

Report to:	EXECUTIVE CABINET
Date:	18 December 2019
Executive Member:	Councillor Oliver Ryan – Executive Member (Finance and Economic Growth)
Reporting Officer:	Ilys Cookson – Assistant Director Exchequer Services
Subject:	LOCAL COUNCIL TAX SUPPORT SCHEME 2020/21
Report Summary:	<p>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 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. Costs associated with the default scheme were estimated to be in excess of £3.2m in 2013/14, and this may increase in 2020/21 depending on demand and the amount of council tax support applied.</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>It is recommended that the Council</p> <ul style="list-style-type: none"> (a) continues the scheme introduced in 2013/14, as amended in 2016/17, and adopts the council tax reduction scheme for 2020/21 set out in Appendix Two. (b) approves a £50,000 hardship fund be in place in order to assist severe cases of hardship funded from existing budgets and currently administered via the Tameside Resettlement Scheme.
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 MHCLG.
Financial Implications: (Authorised by the statutory Section 151 Officer & Chief Finance Officer)	<p>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 2019/20, the estimated 'cost' of the scheme, in terms of revenue foregone, is approximately £13.8m. This 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.</p> <p>No changes are proposed to either the Council Tax Support Scheme or the Hardship Fund for 2020/21. 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.</p>

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)**

Under **Appendix 4** paragraph 5 (2) of the Local Government Finance Act 2012, the Council must now agree any changes to its discretionary scheme by 11 March each year, which must be in accordance with the Council Tax Reduction Scheme (Prescribed Regulations)(England) Regulations 2012 as amended, as must its appeal process. An equality impact assessment in accordance with the public sector equality duty is continually undertaken every quarter.

Having set a discretionary scheme, the Council must also be mindful of recent case law (including R (Logan) v the London Borough of Havering – 6.11.15) when applying the scheme. In particular, it may not be considered reasonable to refuse hardship funding on the basis that the hardship fund is exhausted (paragraph 9.1 of this report). Any claim for hardship must be considered on its merits only and careful consideration should be given to the impact of any restrictions on those of working age, and or those that have a disability.

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.

Access to Information:

The background papers relating to this report can be inspected by contacting the report writer Ilys Cookson.

Background Information:

The background papers relating to this report can be inspected by contacting Ilys Cookson



Telephone: 0161 342 4056



e-mail: ilyc.cookson@tameside.gov.uk

1. INTRODUCTION

- 1.1 The Welfare Reform Act 2012 contained provision to abolish Council Tax Benefit. The Government replaced it with a power for each local authority to have its own locally set council tax reduction scheme. The necessary primary legislation is included in the Local Government Finance Act, passed on 31 October 2012 which contained provision, amended by The Council Tax Reduction Schemes (Amendment) (England) Regulations 2017, that Councils wishing to implement a local scheme must have the scheme approved by 11 March each year.
- 1.2 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 Ministry of Housing, Communities and Local Government) have determined as being 90% of the 2011/12 outturn for Council Tax Benefit expenditure. In real terms this reduction in funding equated to 17.3% for Tameside for 2013/14 and a local council tax support scheme was set taking into account the costing envelope available.
- 1.3 Tameside's own local Council Tax Support (CTS) scheme was set at the Council meeting on 21 December 2012. The scheme was adopted to a challenging timescale additionally, the Universal Credit Regulations 2013, on which the principals of the Council Tax Support Scheme were based, was not passed through parliament until 25 February 2013.
- 1.4 The 2013/14 CTS scheme which had been in place since 01 April 2013 was revised after consultation had been carried out with the public between 14 September 2015 until 30 November 2015. The Police Authority and Fire and Rescue Authority precepting bodies were also consulted.
- 1.5 The following elements were introduced to the scheme from 01 April 2016:
 - Capping support to a Band A property.
 - Reduce the maximum CTS award to 75%.
 - Align deductions for non-dependents of working age to the same level as those in the prescribed scheme for claimants of pensionable age.
 - Non-dependent deductions are disregarded for CTS claimants in receipt of a Staying Put payment.
- 1.6 In consideration of setting the local CTS scheme for 2020/21 this reports sets out:
 - What the Council is required to do
 - The operation of the Council Tax Support scheme since 2013/14 and revisions effective from 01 April 2016.
 - Amended wording in line with recommendations by the Local Government Ombudsman
 - Proposed Council Tax Support scheme 2020/2012

2 PROCEDURAL REQUIREMENTS

- 2.1 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 receive in 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.

- 2.2 A procedural requirement in drafting the council tax support scheme was to consult with members of the public and precepting bodies. As the scheme will remain unchanged from that set for 2013/14 and amended for 2016/17 it is not necessary to consult as no changes are proposed for the forthcoming year. Precepting bodies have been informed that the 2020/21 scheme will be unchanged from that which was set in 2016, and therefore there will be no impact on the precept budgets as a result of this.
- 2.3 The procedural requirements are contained in the Local Government Finance Act 2012.

3 COUNCIL TAX SUPPORT SCHEME IN OPERATION

- 3.1 In considering the setting of the local council tax support scheme 2020/21, 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, impact on equalities, communications and on the recovery of Council Tax remained within projections which took place at the time the scheme was set.

Demand

- 3.2 As at the end of quarter two of 2019/20 approximately 18,161 people claim council tax support. Of this number, there are approximately 7,895 (43%) people of pensionable age who will be guaranteed protection under the CTS scheme. Therefore approximately 10,266 (57%) 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

Total claimants 01/04/13	Total claimants 14/04/14	Total claimants 10/04/15	Total claimants 18/04/16	Total claimants 04/04/17	Total claimants 18/10/18	Total claimants 01/10/19
23,716	23,231	22,029	20,889	20,087	19,140	18,161

Claimant caseload fluctuates on a daily basis and overall there has been little movement on overall claimant numbers from 01 April 2013. The caseload continued to fall during 2019/20 even though residents had more to pay in Council Tax due to the Council Tax rise in April 2019; however this decline appears to follow the pattern from previous years. The fall is unlikely to be attributed to the changes introduced to the scheme which became effective from 01 April 2016 because, while the changes affected the majority of existing claimants by way of a reduced amount of CTS awarded, it did not change the eligibility criteria.

4. OTHER FACTORS TO BE CONSIDERED

- 4.1 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 2019/20.
- 4.2 The Ministry of Housing, Communities and Local Government (MHCLG) have not issued any guidance on what Local Authorities should consider including in their local scheme for the

forthcoming financial year. Should MHCLG release guidance at a future date then this would be included in a revision to the scheme to be effective from 01 April 2020.

- 4.3 The Local Government Ombudsman in their report of August 2019 to Local Authorities titled “Council Tax Reduction – Guidance for Practitioners” to help Local Authorities manage complex council tax reduction enquiries and complaints, recommended that Councils should:
- Have a clear and accessible section on their websites explaining how they deal with CTR and CTR reversals.
 - Have a policy which correctly explains how they will deal with CTR reversals and challenges to decisions to recover them and ensure their policies bring CTR reversals within the jurisdiction of the Tribunal. Alternatively, have a clear policy explaining people can apply for discretionary council tax relief and their subsequent appeal rights to the Valuation Tribunal.
 - Follow the CTR policy.
 - Have clear policies for claiming discretionary relief.
 - Consider putting recovery action on hold if the council tax arrears are caused by a CTR reversal and the person is challenging the recoverability of the reversal.
 - Make sure CTR decision letters are understandable and clearly explain the appeal rights and deadlines.
 - Ensure consistency and common-sense when dealing with a housing benefit overpayment and a CTR reversal which have been caused by the same circumstances. If the CTR reversal is to be treated differently to the housing benefit overpayment then the reasons should be clearly explained and appeal rights offered.
- 4.4 The guidance recognises that inconsistencies can arise in how overpayments of Council Tax Support and Housing Benefit are recovered leading to confusion in some cases for claimants. Regulations for Housing Benefit are set by central government. It is therefore considered best practice to recognise the recommendations made to all Local Authorities and provide clarity within the scheme.
- 4.5 An overpayment can arise where a Council Tax Support claimant’s circumstances change and Council Tax Support may be reduced. If this change is backdated to the date that the change occurred then it will result in an increased council tax bill.
- 4.6 To provide clarity in Tameside’s Council Tax Support Scheme in relation to the treatment of these adjustments to entitlement to Council Tax Support, the following wording is to be inserted into the Scheme:
- Schedule 8, paragraph (10) - Amendments to Support and recovery
- (a) Where, on the revision of a decision allowing support under this scheme to a person, it is determined that the amount previously allowed was more than the amount to which that person was entitled, the authority shall amend the award of the support from the date of the change and recover the amount incorrectly paid from the Council Tax account, increasing the amount of Council Tax to pay equivalent to the amount of support incorrectly paid.
 - (b) Where support has been incorrectly calculated due to Council error and the Authority considers that it would not be reasonable for the person to whom the support was paid to know that the support was incorrect, then the Authority shall not recover/reverse any amount incorrectly paid for any period prior to the date of the revision. As the previous decision on the amount of the support awarded will have included future entitlement to the end of the relevant financial year, any future support relating to that Council error will be recovered / reversed, even where a Council error has occurred. The start of the ‘future date’ will be the first date the Council were notified of the error or identified the error, whichever is the earliest date.
 - (c) Where, on the revision of a decision allowing support under this scheme to a person, it is determined that the amount allowed was less than the amount to which that person was entitled, the authority must make good any shortfall in support which is due to that

person, by reducing any future payments he is liable to make in respect of the Council Tax as it has effect for the financial year until that shortfall is made good.

5. EQUALITY IMPACT ASSESSMENT

5.1 The Equality Act 2010 makes certain types of discrimination unlawful on the grounds of:

Age	Gender	Race	Gender reassignment
Disability	Maternity	Sexual orientation	Religion or belief

5.2 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.

5.3 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.

5.4 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.

5.5 The population of Tameside is estimated at 223,200 based on the 2016 mid-year population statistics from the Office for National Statistics (ONS). Trends show an ageing population. The number of people aged 65 years is now 34,100 according to the ONS and the gender split of Tameside's overall population is 49.1% male and 50.9% female. There are currently 103,154 households in Tameside as at October 2019.

5.6 Tameside has approximately 18,161 CTS claimants (as at October 2019), of these 7,895 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 one undertaken in 2015 in consideration of the changes to the scheme which became effective from 01 April 2016. The scheme to be adopted in 2020/21 is the same scheme as that set for 2016/17, 2017/18, 2018/19 and 2019/20.

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

- Economic vulnerability – 92% of the working age claimants (i.e. non-protected people below pension credit age) are out of work. For those with a disability this is 99% (although this is a function of incapacity / disability benefits being used as a proxy for disability).

- Carers – 842 (5%) of all claimants receive Carer's Allowance.
- Maternity – 5 (0.05%) of working age claimants receive Maternity Allowance.
- War widows – 21 (0.1%) of all claimants are war widows (of which 6 are of working age).

(Data as at 1 October 2019)

5.8 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, maternity, race, sexual orientation, gender re-assignment and religion and belief. The detail of the quarter two review of the scheme for 2019/20 is detailed here. The full equalities impact assessment undertaken in 2015 can be seen at Appendix One.

5.9 The conclusions drawn from the evidence & analysis of the effects on equality on the key characteristic groups are detailed here:

Workers

5.10 As at the end of quarter two (data taken 1 October 2019) 10,266 or 57% of total claimant base are working age claimants and 92% of those working age claimants are out of work. Working age claimants have decreased by 113 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.

Disabled

5.11 A total of 4,826 claimants are disabled (27% of total claimants) and of those 2,511 are pensioners and so must be fully protected. There has been an increase in the number of working age disabled claimants from 2,295 to 2,315 between quarter one and two. Of the 2,315 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 £148.85 per week (2019/20 rates), from 349 to 415 people.

5.12 The number of working age disabled claimants has reduced from 2,345 at quarter 4 in 2018/19 to 2,315 in quarter two 2019/20. A total of 44 disabled claimants were working in quarter two; an increase of four claimants between quarter one and two. A total of 842 claimants (5%) receive Carer's Allowance and have been provided with extra support by having an additional element of allowable income in the assessment. This is a decrease of 1 person from quarter one.

5.13 In quarter two there are two less claimants in receipt of war pensions or war widow's pensions which are excluded from the assessment for council tax support.

Women

5.14 A total of 60% (10,897) of claimants are female. The number of lone parent households has decreased by 58 claims between quarter one and quarter two. Of all the lone parent households, 2,638 (94% of all lone parent claims) are female. Of those that do not receive maximum support, disregarding Child Benefit in full offers some protection to this claimant category (1,256 claims, 48% of the total female lone parent claims) however this is not specifically restricted to female households nor is the disregard of childcare costs for working claimants with children. The number of female pensioners has fallen between quarter one and two to 4,472 from 4,532 (24.6 % of total claimants). The scheme has affected women more than men as expected as there are more female claimants.

Children and families

- 5.15 In setting the 2013/14 scheme the Child Poverty Strategy was considered as this commits the Council and its partners to eliminating the effects of child poverty and supporting the most vulnerable while reducing inequalities. The scheme continues to provide some protection for families with children by disregarding child benefit in full which affected 1,874 working age claimants (18% of working age claimants) of which 1,256 or 67 % are lone parents and female in quarter two. Child care costs are disregarded for claimants in work in 40 claims of which 36 (90%) are single parents and 4 (10%) are couples.
- 5.16 Child maintenance has been taken into account in the calculation for 18 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**
- 5.17 War pensions and war widow's pensions are disregarded in full from the calculation for CTS.
- 5.18 **Effect of scheme changes introduced in April 2016**
- 5.19 Band A cap. 1,463 (15%) of working age claimants have been affected by the introduction of cap on the amount of CTS awarded to that of a Band A property. Claimants living in higher banded properties have to pay the difference in Council tax between a Band A property. There are 52,600 Band A properties in the Borough.
- 5.20 Reducing the maximum award to 75%. The total working age caseload of 10,266 has been affected by reducing the maximum award from 80% when the scheme was set in April 2013 to 75% in April 2016. Pensioners are not affected as they continue to be protected in accordance with legislation.
- 5.21 Align deductions for non-dependents of working age to the same level as those in the prescribed scheme for claimants of pensionable age. There are 1,163 working age claimants however of these only 385 working age non-dependants have a deduction.
- 5.22 Non-dependent deductions are disregarded for CTS claimants in receipt of a Staying Put payment. In the last year 3 claimants have benefitted from having a non-dependent deduction disregarded as they have an 18 year to 21 year old person living in the household who is subject to the Staying Put scheme after leaving care.

6. MITIGATION AND SUPPORT

- 6.1 In setting the 2013/14 local Council Tax Support scheme a Hardship Fund was put in place. 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 2019/20 was £50k and this will remain the same for 2020/21. Hardship funding is identified from existing budgets and is currently administered via the Tameside Resettlement Scheme.
- 6.2 However this amount does not exclude approved applications being granted should the maximum allocated funding being exceeded.
- 6.3 Residents may also obtain advice and assistance on the Hardship Fund and Council Tax Support scheme from the Council's Benefits Service, Citizens Advice Bureau, Tameside Welfare Rights Service and other local advice services such as MiNT.
- 6.4 As at 1 November 2019, eighteen applications for Hardship Relief have been received in the 2019/20 financial year; none of which were successful and no monies have been paid.

The circumstances of the claims do not suggest that any one equalities group has been adversely affected. Residents may also obtain advice and assistance on the hardship scheme from the Council's Benefits Service, Citizens Advice Bureau and Tameside Welfare Rights Service.

- 6.5 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 £148.85 per week for the higher rate (2019/20 rates). This benefits 415 disabled claimants as at quarter two. 842 claimants in receipt of Carer's Allowance are provided with extra support by having an additional element of allowable income in the assessment. Disabled claimants in receipt of war pensions or war widow's pensions are protected as this income is also excluded from the CTS assessment.

Women are affected more by the scheme than men because there are a higher proportion of female claimants. The number of female lone parents has increased from 93% to 94% of all lone parent claimants. Female pensioners have reduced between quarters one and two by 60. A total of 1,382 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 21 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 3 people in receipt of Staying Put payments however none of these are in receipt of CTS at present.

There continues to be no specific impacts negative or positive on the following protected characteristic areas – ethnicity, marriage/civil partnership, sexual orientation, religion and belief, gender re-assignment.

- 6.6 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.
- 6.7 The scheme, including the changes introduced in April 2016, 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 2020/21 that was set in 2013/14 and revised in 2016/17 and continue to use the annual DWP Housing Benefit upratings, and the annual uprated UC elements as applicable. 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.
- 6.8 The Benefits and Council Tax service works closely with housing and voluntary sector colleagues who assist claimants in supported accommodation. There are strong links with local DWP Job Centre colleagues to ensure that claimants of Universal Credit also complete a claim for Council Tax Support at the point of becoming unemployed.

6.9 As Universal Credit is rolled out in Tameside and in other parts of the country we will, wherever possible, monitor the effects of the CTS scheme in relation to Universal Credit claimants, however as this benefit is administered entirely by the DWP it may not be possible to do so as the Council has little information on which a comparison between entitlement to CTS using Housing Benefit annual uprated amounts and Universal Credit uprated amounts can be made. The law states that Universal Credit annual upratings must be used for claimants in receipt of Universal Credit.

7 SCHEME COSTS AND IMPACT ON COLLECTION

7.1 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 in Council Tax Benefit. This means that any reductions in funding cannot impact on pensioners so the full impact falls entirely upon claimants of below pension credit age.

7.2 A further policy update received in July 2013 from The Ministry of Housing, Communities and Local Government confirmed that the amount of funding would not be identifiable from 2013/14 onwards as it stated that it is entirely for local authorities to decide how much they are prepared to spend on council tax support, which is why allocations for future years will not be separately identifiable.

7.3 With the reduction in monies available to fund the scheme it has been important to continually monitor the cost of the scheme. The amount of council tax support expenditure fluctuates on a daily basis and the scheme costs have stabilised over the last 3 years as detailed in Table 2 below.

Table 2 Costs of scheme by year

April 2013	April 2014	April 2015	April 2016	April 2017	April 2018	April 2019
£16.6m	£15.9m	£14.9m	£14.3m	£13.7m	£13.8m	£13.8m

7.4 Although the CTS scheme changed in April 2016 requiring that all claimants pay at least 25% of their Council Tax liability and the Council Tax increased in 2019/20 by 3.99% (including 1% Social care precept) the actual scheme costs remained the same. A social care precept and a Council Tax increase are expected from April 2020 which will impact on the scheme. This however would be offset by any increase in Council Tax collected. Scheme costs will continue to be closely monitored every quarter.

7.5 Any increase in Council Tax from April 2020 will have the effect of increasing scheme costs however the continual year on year reduction in demand suggests that the scheme costs will stabilise or continue to decrease.

7.6 Claimants in receipt of Council Tax Support are monitored in terms of ensuring that Council Tax liabilities are paid. 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.

7.7 A total of 47.25% of all Council Tax due for CTS claimants was collected as at 31 October 2019 totalling £1.99m. Of that £751k was collected from pensioners in receipt of CTS and £1.57m from working age claimants in receipt of CTS.

8 RISKS

- 8.1 In setting the local Council Tax support scheme for 2020/21 it is important to consider the risks in doing so. If a local scheme is not set by 11 March 2020 the default scheme will apply. The default scheme is the same as the Council Tax Benefit scheme, which ceased to exist on March 2013 however this Scheme is no longer funded by government and the council has insufficient funds to pay for it without putting up Council Tax considerably which would have an unfair effect. Costs associated with the default scheme were estimated to be in excess of £3.2m in 2013/14, and this is likely to increase depending on demand and the amount of council tax support paid.
- 8.2 There is a continued risk that demand for support could increase if the economic picture worsens and 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.
- 8.3 Implementation of the local scheme has meant that some people are paying Council Tax for the eighth year as all working age claimants must pay at least 25% of their Council Tax liability. 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, however to date this has not been evident.
- 8.4 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.

9 CONCLUSIONS

- 9.1 In setting a Council Tax Support scheme for 2020/21 it has been important to consider the current operation of the scheme.
- 9.2 Demand for the CTS scheme has steadily reduced throughout the year to date and the cost of the scheme has continued to reduce. 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 currently administered via the Tameside Resettlement Scheme.
- 9.3 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.
- 9.4 The procedural requirements have been adhered to as the scheme will be adopted before 11 March 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.

- 9.5 Additional wording has been incorporated into the scheme for 2020/21 to clarify the position of the Local Authority regarding adjustments to a claimant's entitlement to Council Tax Support in line with guidance provided in August 2019 by The Local Government and Social Care Ombudsman.
- 9.6 As it is not intended to change the basis of the scheme no consultation other than that required to precepting bodies and the general public consultation on the Forward Plan for a Key Decision no further consultation is believed to be required under the legislation. Precepting bodies have been notified that the same scheme is proposed to be adapted in 2020/21 as that set in 2013/14, and as revised in April 2016.
- 9.7 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, self-service account access, advice and summons surgeries.

10 RECOMMENDATIONS

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

APPENDIX ONE

EQUALITY IMPACT ASSESSMENT

DEMOGRAPHIC INFORMATION

EIA Demographic information

Council Tax Support Client Base

The tables below provide data on people by particular household characteristics. The data is based on known characteristics (i.e. those people who reported a particular characteristic). As not all people choose to report a characteristic the total won't be the same as above.

		All		Pensioners (Protected)		Working age (Not Protected)		Working age by Council Tax Bands (Not Protected)					
		Number	% (a)	Number	% (b)	Number	% (b)	Number	% (c)	Number	% (c)	Number	% (c)
								Band A		Band B		Band C and above	
Age		21,513	100%	9,753	45%	11,760	55%	9,915	84%	1,145	10%	700	6%
Gender	Male	8,783	41%	4,182	48%	4,601	52%	4,024	87%	349	8%	228	5%
	Female	12,730	59%	5,571	44%	7,159	56%	5,891	82%	796	11%	472	7%
Disabled	Total	5,224	24%	2,812	54%	2,412	46%	2,004	83%	270	11%	138	6%
(1)	In work	34	0.2%	0	0%	34	100%	23	68%	5	15%	6	17%
Not Disabled	Total	16,289	76%	6,941	43%	9,348	57%	7,911	84%	875	10%	562	6%
Race (2)	White	13,661	90%	5,520	40%	8,141	60%	7,025	86%	706	9%	410	5%
	Non-white	1,480	10%	639	43%	841	57%	611	73%	130	15%	100	12%
Carers (3)		623	3%	65	10%	558	90%	392	70%	91	17%	75	13%
War Pension		40	0.2%	33	82%	7	18%	6	86%	0	0%	1	14%
Single person household		14,640	68%	7,340	50%	7,300	50%	6,362	87%	629	9%	309	4%
Total number of claims that are households with children		5,007	23%	78	2%	4,929	98%	3,876	79%	653	13%	400	8%
Lone parent household		3,357	16%	40	1%	3,317	99%	2,697	81%	400	12%	220	7%
Female lone parent households		3,128	14%	27	1%	3,101	99%	2,512	81%	379	12%	210	7%
Couple with children		1,650	8%	38	2%	1,612	98%	1,179	73%	253	16%	180	11%
Couple with no children		3,185	15%	2,307	72%	878	28%	677	77%	118	13%	83	9%

Sources: Tameside MBC Council Tax and Benefit systems as at September 2015.

Religion and Belief / Sexual Orientation / Gender Re-Assignment / Pregnancy and Maternity / Marriage and Civil Partnership

Specific data is not available on these protected characteristics for the CT client base. It is not anticipated that there will be any disproportionate impact on these protected characteristic groups.

Notes:

(a) Percentage of total CTS caseload

- (b) Percentage of claims within that characteristic
- (c) Percentage of working age claims within that characteristic
- (1) Disability is based on receipt of disability income or the disability premium
- (2) Race is based on claims where the ethnic origin has been provided.
- (3) Carer is based on a person in receipt of a carer premium.

EQUALITIES IMPACT ASSESSMENT		
Subject	Local Council Tax Support scheme (original changes to scheme agreed in 2013)	
Service / Business Unit	Service Area	Directorate
Benefits	Exchequer	Governance and Resources
EIA Start Date (Actual)	EIA Completion Date (Expected)	
August 2015	December 2015	

Lead Contact / Officer Responsible	Ilys Cookson
Service Unit Manager Responsible	Michelle Bowler

EIA Group (lead contact first)	Job title	Service
Ilys Cookson	Assistant Executive Director	Exchequer
Michelle Bowler	Service Unit Manager	Exchequer
Karen Milner	Operations Manager	Exchequer

SUMMARY BOX
<p>The Welfare Reform Act 2012 abolished Council Tax Benefit from 31 March 2013 and all Local Authorities, including Tameside Council, were required to design and run their own scheme or use the government default national scheme which would have resulted in a short fall in funding in real terms at that time of approximately £4.2 million.</p> <p>The Government stipulated that certain claimants, such as those of pensionable age, must remain protected from any cuts. This means that any reduction in support cannot impact on pensioners and so the full impact falls entirely upon claimants of working age.</p> <p>Tameside's Council Tax Support scheme was introduced, after consultation, from 1 April 2013. The scheme, which is supported by a full Key Decision on 21 December 2012 and Equality Impact Assessment, still provides financial assistance to some Council Tax Charge payers on a low income whether they rent or own their home, or live rent-free. The effect of receiving Council Tax Support is a reduction in the amount of Council Tax they have to pay.</p> <p>Since 2010 the Council has had £104 million less to spend on services due to funding cuts from the Government. Over the next 5 years we know the Government will continue to make further cuts to our funding. We expect that will mean at least another £90 million less to spend on services.</p> <p>Cuts in funding from Government have a significant impact on how much the Council has to spend on services. To meet this challenge a range of proposals across the Council are currently being considered including changing the Council Tax Support scheme for 2016 / 2017 to reduce the cost of the scheme.</p>

Audenshaw	308	84	71	463	339	48	46	433	896
Ashton	1706	232	212	2150	2686	278	164	3128	5278
Denton	1076	158	372	1606	1023	161	94	1278	2884
Droylsden	677	301	96	1074	1414	220	68	1702	2776
Dukinfield	757	81	125	963	869	59	64	992	1955
Hyde	1306	221	213	1740	1828	210	136	2174	3914
Longdendale	212	80	44	336	231	60	36	327	663
Mossley	293	42	51	386	391	36	22	449	835
Stalybridge	803	104	128	1035	1144	76	57	1277	2312
Total	7138	1303	1312	9753	9925	1148	687	11760	21513

Of these 21,513 claimants, 59% are female, and 41% male. Amongst this same 21,513 cohort there are 5,007 claimants with children, of which 4,929 are working age, 3,317 being single parents that are working age claimants. 93% are working age lone parents that are female.

Some protection will continue to be given to the non-passported benefit claims where child benefit is received. This equates to almost 1,017 claims of which 43% are single parents and primarily single mothers.

In addition some protection is also being given to 282 standard working age claims in receipt of Disability Living Allowance income. This would limit the impact of proposal C as claimant's who are in receipt of some elements of Disability Living Allowance income will be protected.

Section 2 – Issues to consider & evidence base

ISSUES TO CONSIDER

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.

The Council has also taken into consideration the Welfare Reform Act 2012 and The Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012.

Financial considerations.

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.

The caseload of claimants is currently 11,760 working age and 9,753 pensioners as at September 2015 and the current cost of the scheme is £14.8 million.

Cuts in funding from Government have a significant impact on how much the Council has to spend on services.

To meet this challenge a range of proposals across the Council are currently being considered and consulted on including changing the Council Tax Support scheme for 2016 / 2017 to reduce the cost of the scheme.

It is estimated that the proposed changes will make the following financial efficiencies:

Proposal A – Cap support to a band A property - Based on the current Council Tax Support caseload, the potential saving would be £234,000.

Proposal B – Reduce the maximum limit of Council Tax Support that can be paid - Based on the current Council Tax Support caseload, the potential saving would be £357,000.

Proposal C - Changing the amount deducted in respect of non-dependants residing in the household - Based on the current Council Tax Support caseload, the potential saving would be £104,000.

Consultation, engagement & feedback

A robust consultation process was undertaken to gain views from the public and stakeholders.

The consultation commenced on 14 September 2015 and ran until 30 November 2015 on the three proposals.

The consultation was conducted as follows:

- Precepting Bodies: Consultation took place with the Police Authority and Fire and Rescue Authority by email.
- Via the Council's online Big Conversation consultation portal
- Two advertisements in local press.
- Paper copies of the questionnaire were made available on request.
- Stakeholders and local voluntary organisations were also contacted by letter to inform them of the consultation, including;
 - CAB
 - Welfare Rights
 - Customer Services
 - Housing Options
 - MiNT
 - CVAT
- Notice was given at a Registered Social Landlord Forum
- Notices of the consultation were also sent out to benefit claimant with benefit notification letters and enclosed with Council Tax bills.
- Notices were also sent with approximately 40,000 electoral registration reminders, making a total notice circulation of 58,000.
- Fifty posters were displayed in supermarkets, doctors surgeries and public buildings
- A message about the consultation was also put on the Benefits and Council Tax telephone

lines.

- Awareness messages were put on the benefits and Council Tax Council webpages
- Article was placed in the Tameside staff newsletter “The Wire”
- Promoted via social media channels e.g. Council’s Twitter account, Contour Housing Twitter account

The responses to the consultation have been analysed on a weekly basis.

In total, 21 consultation responses were received. All of these were received via the Big Conversation consultation portal.

An analysis of the 21 consultation responses follows:

Proposal	Agree	Disagree	Neither Agree/ Disagree	Don’t know	Total
Cap CTS to Band A properties	14	6	0	1	21
Award a maximum of 75% CTS	10	9	1	1	21
Align non-dependent deductions with the prescribed scheme	16	1	2	2	21

Respondent details:

A member of the public	16
A community or voluntary group	0
A partner organisation	1
A business /private organisation	0
Other	3

Gender

Male	9
Female	9

Age

Aged 18 – 25	1
Aged 26 – 35	4
Aged 36 – 45	1
Aged 46 – 55	7
Aged 56 – 65	2
Aged 65 years and over	0

Disability

Where day-to day activities are limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months, including problems related to old age.

Yes, limited a lot	2
Yes, limited a little	2
No	15

Ethnicity

White - English / Welsh / Scottish / Northern Irish / British	15
White - Irish	
White - Gypsy or Irish Traveller	
Other White background	
White & Black Caribbean	
White & Black African	
White & Asian	1
Other Mixed background	
Black/Black British – African	
Black/Black British – Caribbean	
Other Black / African / Caribbean background	
Asian/Asian British – Indian	
Asian/Asian British – Pakistani	1
Asian/Asian British – Bangladeshi	
Asian/Asian British – Chinese	
Other Asian background	
Arab	
Any other ethnic group	

Carers

Where the respondent looks after, or gives any help or support to, family members, friends, neighbours or others because of either:

- Long term physical or mental ill-health / disability
- Problems due to old age

No	15
Yes, 1-19 hours a week	1
Yes, 20-49 hours a week	2
Yes, 50 or more a week	1

LIST OF EVIDENCE SOURCES

- Communities and Local Government Department Guidance – Localising Support for

Council Tax - Vulnerable people – key local authority duties

- The Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, as amended.
- Big Conversation results analysis
- Capita reporting module
- Quarterly monitor of current Council Tax Support scheme Equality Impact Assessment data

Section 3 – Impact

IMPACT

TAMESIDE POPULATION – COUNCIL TAX SUPPORT CLIENT BASE

The population of Tameside is estimated at 219,324 in the March 2011 Census (Office for National Statistics), of which 176,616 are aged 16 years and over. There are an estimated 100,968 properties in Tameside. The population of Tameside is estimated at 220,800 based on the 2014 mid-year population. Trends show an ageing population. The number of people aged 65 years and over has increased by 18.7% between 2001 and 2014. The gender split of Tameside's overall population is 49.1% male and 50.9% female. There are an estimated 100,968 households in Tameside as at 2015.

Age (16 and over)

- Population – 16 to 65 / over 65 – 142,415 65% / 34,201 16%
- CTS client base – working age / pension age – 55% / 45%

The age profile of the CTS client base has a greater proportion of older people compared than the Tameside population. The percentage of claimants of pension age has remained consistent since the Council Tax Support scheme came into effect in April 2013.

Gender

- Population – Male / Female – 107,650 49% / 111,674 51%
- CTS client base – Male / Female – 41% / 59%

The gender profile of the CTS client base has a greater proportion of females compared to the Tameside population.

Disability

- Population aged 16 and over – Disabled / Not disabled – 25% / 75%
- CTS client base – Disabled / Not disabled – 24% / 76%

The disability profile of the CTS client base is indicative of the Tameside population aged 16 or over.

Note: receipt of disability related benefits or premiums have been used as a proxy for disabled people within the CTS client base figures.

Ethnicity

- Population aged 16 or over – White / Non-white – 92% / 8%
- CTS client base – White / Non-white – 90% / 10%

The ethnicity profile of the CTS client base is indicative of the Tameside population aged 18 or over.

Religion & belief / sexual orientation / gender re-assignment / pregnancy & maternity / marriage &

civil partnership

Specific data is not available on those protected characteristics for the CTS client base.

Single People / Couples / Families

Information within the Council Tax Support system allows us to model data on family make-up. The data below is indicative and looks at family status and the breakdown between pensioners and non-pensioners.

- Single person households – approximately 14,640 (7,340 – pensioners / 7,300 – non-pensioners).
- Lone parent households – 3,357 (40 – pensioners / 3,317 – non-pensioners).
- Couples with children – 1,650 (38 pensioners / 1,612 – non-pensioners).
- Couples with no children – 3,185 (2,307 pensioners / 878 – non-pensioners).

Note: of the 3,317 non-pensioner (i.e. working age) lone parent families, 93% of these are female.

Other considerations

- *Economic vulnerability* – 90% of the working age claimants (i.e. non-protected people below pension credit age) are out of work. For those with a disability this rises to 99.5% (although this is a function of disability benefits being used as a proxy for disability).
- *Carers* – 558 (3%) of all claimants receive Carer's Allowance.
- *Maternity* – 23 (0.2%) of working age claimants receive Maternity Allowance.
- *War widows* – 40 (0.2%) of all claimants are war widows (of which 7 are of working age).

IMPACT ON CLIENT BASE – PROPOSALS FOR COUNCIL TAX SUPPORT SCHEME

Tameside has approximately 21,513 claimants of Council Tax Support (CTS). Of these, 9,753 are pensioners (i.e. reached pension credit age) and are therefore fully protected under the legislation and will not see any change in their benefit entitlement.

The remaining 11,760 claimants are all potentially affected by the changes proposed in the LCTSS consultation and proposals. The general impact will be that residents of working age will not receive the same level of CTS as in previous years. This will have economic impacts on a variety of groups of people who will face additional cost pressures due to changes in benefits more generally such as the introduction of Universal Credit and changes to Tax Credits.

Pensioner age – 9,753 (45%) of claimants are fully protected. Almost half of current claimant base will be subject to no impact as a result of the final scheme. Similarly, there will be no change to the 100% war pensions/war widows pension disregard for working age claimants.

Disabled people – 5,224 (24%) of claimants are disabled. Of these, 2,812 (54%) are pensioners so are already covered by the full protection afforded to people who have reached pension credit age. The remaining 2,412 disabled claimants may be affected to varying degrees depending on whether they fall into any of the categories below.

PROPOSAL A - Cap Council Tax Support to a Band A

As at 1 September 2015 the majority of Council Tax Support claimants, over 84%, live in Band A properties

It is proposed to reduce the level of support given to people living in larger properties, by limiting the maximum award of Council Tax Support for people living in a band B property or above to the maximum level of a band A property.

The effect of this restriction means that those claimants living in more expensive properties will have a larger shortfall. This change would affect the following working age groups:

Age

1,835 working age claims reside in a property band B or above, 16% of the working age caseload and 9% of the total caseload.

1,135 (10%) of which reside in a band B property.

Gender

1,268 claims in a band B or above are female, which is 69% of all claims in Band B and above. 43% are female and reside in a band B property.

18% are male and reside in a band C property or above.

Ethnicity

91% of the people affected are white and 9% are Non-white.

Disability

22% of the people affected have a disability.

Carers

166 (9%) of the people affected are carers.

Children

620 (34%) are single people with children, of which 589 (95%) are female.

400 (35%) reside in a band B property.

253 (14%) are couples with children

War Pensioners

There is 1 working age war pensioner who would be affected by this change.

Religion and Belief / Sexual Orientation / Gender Re-Assignment / Pregnancy and Maternity / Marriage and Civil Partnership

Specific data is not available on these protected characteristics for the CT client base. It is not anticipated that there will be any disproportionate impact on these protected characteristic groups.

PROPOSAL B - Reduce the maximum limit to the amount of Council Tax Support that can be paid to 75%

Currently support is limited to a maximum discount of 80% for all working age claimants.

It is proposed that the maximum discount would be reduced to a limit of 75%.

All working age households would receive less support, leaving households having to pay at least 25% of their Council Tax.

Age

11,760 (55%) of claims are working age.

Gender

61% of the people affected are female, which is 33% of the total CTS caseload.

Ethnicity

Of those people who have informed the Council of their ethnic origin, 8141 are white and 841 are Non-white.

Disability

There are 2,412 working age claims where it can be determined that there is a disability, which is 21% of the affected claims.

282 of these claims have received some protection as Disability Living Allowance income is not taken into consideration in the calculation of the CTS award.

Carers

558 (5%) of the people affected are carers. 65 carers are pension age.

Children

3,317 (28%) of those affected are single people with children, of which 93% are female.

400 single people with children reside in a band B property.

1,612 (14%) are couples with children

Religion and Belief / Sexual Orientation / Gender Re-Assignment / Pregnancy and Maternity / Marriage and Civil Partnership

Specific data is not available on these protected characteristics for the CT client base. It is not anticipated that there will be any disproportionate impact on these protected characteristic groups.

PROPOSAL C - Changing the amount deducted for working age claimants in respect of non-dependants residing in the household to align with claimants who are pension age.

A non-dependant is a person who normally resides with a claimant on a non-commercial basis, such as an adult family member or friend. A deduction is made from a claimant's Council Tax Support dependant on the non-dependant's income.

Currently only non-dependants with a net weekly earned income of £189.00 or above contribute £7.00 per week towards the household Council Tax liability for working age claimants.

This proposal would align the deduction income levels and amounts to pension age claimants, which are prescribed amounts i.e. set by the Government. The prescribed amounts are not currently set for 2016 / 2017.

The deduction for all non-dependant's aged 18 or over residing with working age claimants would increase.

Non-dependant deductions do not apply to some claimants with entitlement to specific components of Disability Living Allowance and would be protected from the proposed change. The non-dependent deductions may impact on anyone caring for a young person who has previously been a foster child up to the age of 18, and in receipt of a Staying Put Payments. There are no CTS claimants in receipt of Staying Put Payments in respect of a foster child becoming 18 and being cared for up to 21 at present. It is suggested that as the proposal to introduce non-dependant deductions may impact on claimants continuing to support a young person beyond the age of 18 and who are in employment, that the non-dependent deductions should not apply in these specific cases

Age

1015 claims with a non-dependant, of which 617 are working age claims or 5% of the working age caseload and 3% of the total caseload.

Gender

461 claims (75%) of the people affected are female

Ethnicity

63% of the people affected are white and 12% are Non-white. The other 25% of working age claims have not declared their ethnicity.

Disability

139 (22%) of the people affected have a disability.

Carers

64 (10%) of the people affected are carers.

Children

134 (22%) are single people with children.
100 (16%) are couples with children

Religion and Belief / Sexual Orientation / Gender Re-Assignment / Pregnancy and Maternity / Marriage and Civil Partnership

Specific data is not available on these protected characteristics for the CT client base. It is not anticipated that there will be any disproportionate impact on these protected characteristic groups. The Council has a hardship fund to support people suffering severe financial hardship as a result of the changes to the Council Tax Support scheme.

Section 4 – Proposals & Mitigation

PROPOSALS & MITIGATION

PROPOSALS

Tameside Council have considered and consulted on the following proposed changes to the Council Tax Support scheme;

1. Cap Council Tax Support to a Band A
2. Reduce the maximum Council Tax Support that can be paid to 75%
3. Changing the amount deducted for working age claimants in respect of non-dependants residing in the household to align with claimants who are pension age.

MITIGATION

The Hardship Fund introduced in 2013/14 when the local Council Tax Support scheme was set will remain in place to support claimants in exceptional circumstances, who suffer severe financial hardship as a result of the introduction of the scheme and may apply for additional monies to help pay their council tax. The Hardship Fund will remain at £5k in 2016/7 however this amount does not exclude approved applications being granted should the maximum allocated funding being exceeded. Hardship Funding will be identified from existing budgets and be administered via Tameside Resettlement Scheme.

Mitigations will continue to be 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. Claimants in receipt of Carer's Allowance are provided with extra support by having an additional element of allowable income in the assessment. Disabled claimants in receipt of war pensions or war widow's pensions are protected as this income is also excluded from the CTS assessment.

Women are affected more by the scheme than men because there are a higher proportion of female claimants. The number of female lone parents has remained static since the scheme was set in 2013 at 93% of all lone parent households. There are 5,571 female pensioners. A total of 2,702 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. There is no anticipated impact on the following protected characteristic groups – ethnicity, marriage/civil partnership, sexual orientation, religion and belief, gender re-assignment.

Staying Put claimants The non-dependent deductions may impact on anyone caring for a young person who has previously been a foster child up to the age of 18, and in receipt of a Staying Put

Payments. There are no CTS claimants in receipt of Staying Put Payments in respect of a foster child becoming 18 and being cared for up to 21 at present. As the proposal to introduce non-dependant deductions may impact on claimants continuing to support a young person beyond the age of 18 and who are in employment, that the non-dependent deductions should not apply in these specific cases.

Section 5 – Monitoring

MONITORING PROGRESS

Ilys Cookson – Assistant Executive Director / Michelle Bowler – Service Unit Manager

Issue / Action	Lead officer	Timescale
Ensure that changes to the Council Tax Support scheme are communicated appropriately (i.e. different media) and in a timely manner.	Ilys Cookson	On-going
Monitoring (by protected characteristic group where appropriate) those presenting to the Council with concerns over Council Tax Liability, eligibility for Council Tax Support, and access to help / advice.	Ilys Cookson	On-going

NB – The version sent to Corporate Performance should be the version agreed and signed off by the relevant Senior Manager.

Sign off

Signature of Service Unit Manager	Date
Signature of Assistant Executive Director / Assistant Chief Executive	Date
I. Cookson .	04 December 2015