



## **Council Tax Reduction Scheme 2013/14**

### **Equality Impact Assessment**

#### **1. Proposed new policy to be assessed**

The Council Tax Reduction Scheme 2013/14.

#### **2. Why is this new policy necessary?**

The Council currently administers the national Council Tax Benefit scheme on behalf of central Government.

This scheme has been abolished and all Billing Authorities, such as Gedling Borough Council, have to develop a new Council Tax Reduction scheme.

#### **3. Reasons for the change in policy**

On 17<sup>th</sup> February 2011 the Government published the Welfare Reform Bill, containing provisions for the abolition of Council Tax Benefit paving the way for new localised Council Tax Reduction schemes.

The Welfare Reform Bill was enacted on the 8<sup>th</sup> March 2012 with The Local Government Finance Bill receiving Royal Assent on 1<sup>st</sup> November 2012 becoming the Local Government Finance Act 2012 (LGFA 2012)

The Department for Communities and Local Government (DCLG) have completed an Impact Assessment for the implementation of Localising Support for Council Tax. This 25 page document can be found at the following web address:

<http://www.communities.gov.uk/documents/localgovernment/pdf/2158675.pdf>

The Local Government Finance Act 2012 requires Billing Authorities to design, consult on and implement a Council Tax Reduction Scheme on 1<sup>st</sup> April 2013 to replace the current national Council Tax Benefit scheme.

Any such scheme must be delivered with a 10% reduction in Government funding but must protect pensioner claimants, so they should not be any worse off than under the national Council Tax Benefit scheme.

The 10% reduction in Government funding equates to a loss of £100,000 to the Council. With pensioner claimants being protected, this could have meant that

working age claimants would have had a reduction of approximately 20% in the amount that they would receive under a Council Tax Reduction scheme, compared to that received under the national Council Tax Benefit scheme.

Gedling Borough Council decided to fund the shortfall so working age claimants do not have to make up the approximate 20% loss in Council Tax Support that they could have had to.

The proposed Council Tax Reduction scheme is broadly based on the current national Council Tax Benefit scheme, making small changes to generate some savings to meet the funding gap, reduce administration and help the Council to meet its obligations regarding work incentives. Supporting people to move from benefits into work is a key objective of central Government.

The suggested changes outlined later in this document do not fully meet the savings required. The Council will also be implementing technical amendments to the amounts and eligibility criteria for some existing Council Tax discounts and exemptions to meet some of the savings required.

#### **4. Recommendations for Members**

The recommended new Council Tax Reduction Scheme includes the following changes from the national Council Tax Benefit scheme.

- a) Under the new Council Tax Reduction scheme, claimants would only be eligible for Support if their capital was no more than £6,000.

*(Under the national Council Tax Benefit scheme, the upper eligibility limit in respect of capital is £16,000.)*

- b) Under the new Council Tax Reduction scheme there would be no Support awarded where there are only two adults resident in a property and the person who is not the Council Tax payer is in receipt of a low income or no income.

*(Under the national Council Tax Benefit scheme, Second Adult Rebate was available and this could reduce a Council Tax payer's charge by up to 25% depending on the income of this 'Second Adult'.)*

- c) Under the new Council Tax Reduction scheme, non-dependants (adults other than the person (s) liable for the Council Tax) would still be expected to make a contribution towards the payment of their household's Council Tax charge, but this would be a flat-rate contribution of £7.50 for all non-dependants.

There is a group of claimants whose non-dependants will be exempt from this flat-rate contribution. These are where the claimant, or their partner, are in receipt of the Disability Living Allowance (Care Component) at any rate. *(This group of claimants currently fall within those whose non-dependants do not make a contribution under the national Council Tax Benefit scheme, see below.)*

*(Under the national Council Tax Benefit scheme, this contribution is tapered*

*depending on the non-dependant's income, with the levels of deduction rising from £0.00 to £9.90 per non-dependant per week, with some non-dependants not expected to make such a contribution.)*

- d) Under the new Council Tax Reduction scheme, a claim would be automatically backdated for up to three months, providing the claimant met the other eligibility criteria throughout this period. This will bring the treatment of working age claimants into line with that of pensioners.

*(Under the national Council Tax Benefit scheme, pensioners can have their claims backdated for up to three months automatically, whilst working age claimants can have their claims backdated for up to six months, if they can show 'good cause' throughout this period. In both cases, claimants have to meet the other eligibility criteria throughout this period.)*

- e) Under the new Council Tax Reduction scheme, the continuation of payment of Council Tax Reduction at their old rate, once a claimant goes back into work, will continue for a further 12 weeks.

*(Under the national Council Tax Benefit scheme, 'extended payments', made where a claimant goes from Income Support/Jobseekers Allowance into work, at their old rate of Council Tax Benefit are made for a fixed period of four weeks.*

- f) Under the new Council Tax Reduction scheme the Council will create a 'Hardship Fund' where claimants can make a claim for additional payments to offset any reduction in the help they receive with payment of their Council Tax charge.

## **5. Stakeholder Consultation and Involvement**

The Council's proposed Council Tax Reduction scheme is based on the existing Council Tax Benefit scheme with the changes as outlined earlier in this document. It is these changes that the Council have undertaken consultation upon.

The consultation period began on 23 July 2012.

The Council initially wrote to the Chief Executives of the other organisations that we collect Council Tax on behalf of, namely; Nottinghamshire County Council, Nottinghamshire Police Authority and Nottinghamshire Fire Authority. We also wrote to our Borough Councillors, the County Councillors, whose wards cover Gedling Borough and the two MPs in whose constituencies Gedling Borough lies.

The public consultation began on 1 August 2012 and ran through to 15 October 2012. The consultation was mainly undertaken by the use of a survey, which was available on the Council's website, and which was sent to the approximately 5,000 existing working age claimants who could be affected by any changes made under the Council Tax Reduction scheme.

Survey forms were also made available for completion at the Council's Offices at the Civic Centre in Arnold, at libraries and at leisure centres.

An article about the new Council Tax Reduction scheme was published in the Council's Contacts magazine in September 2012.

Opportunities for the public to question senior Council Officers and Councillors were available at Gedling Conversation roadshows that took place in late summer.

During the public consultation period, the Council also wrote to all Registered Social Landlords who have properties within Gedling Borough and who have tenants claiming benefit with us.

Following the consultation, the feedback received was analysed. At the closure of the public consultation period, 947 responses were received. 314 of the responses included general comments.

On making an analysis of these general comments in connection with the Protected Characteristics, the issue of Disability seemed the main issue commented upon. 20 comments were from disabled claimants, or claimants with disabled family members concerned about how the changes might affect them. 23 comments were from claimants who were concerned about the effect the changes may have on those claimants with disabilities. There were also comments about how the changes might affect claimants with families and young claimants. There were also three negative comments regarding monies given to immigrants, asylum seekers and people coming into Britain from overseas.

Following analysis of the feedback, the final scheme will be submitted for the approval of the Council on 19 December 2012.

If approved by the Council, the Council Tax Reduction scheme will come into force on 1 April 2013.

## **6. Council Tax Benefit Caseload – Claimant Profile**

As Benefits caseload data is continually changing, the figures given below for the caseload are only a 'snap-shot' as at a specific date, in this case, as at 6 November 2012.

The number of claimants given are those working-age claimants claiming Council Tax Benefit at this date, whose benefit period runs to the end of the financial year, 31 March 2013, ie. we are forecasting that these claimants will all switch over from the national Council Tax Benefit scheme to the new Council Tax Reduction scheme.

The definition of 'working-age claimants' in this report is claimants between the age of 18 and those born prior to 5 October 1951. As at 1 April 2013, all persons born prior to 5 October 1951 will be eligible to claim State Pension Credit.

The number of these claimants is 4,970. (In comparison, the forecasted number of pensioner claimants, who will be unaffected by the change from the national Council Tax Benefit scheme to the new Council Tax Reduction scheme is 4,354.)

### **Age Analysis (from 4,970 working age claimants)**

Aged under 25: 139 (2.8%)

Aged 25 and over: 4,831 (97.2%)

Under the national Council Tax Benefit scheme and the new Council Tax Reduction scheme the level of personal allowance in the calculation of a single claimant's applicable amount increase at the age of 25.

### **Gender Analysis (from 4,970 working age claimants)**

Female: 3,240 (65.2%) of these 476 were claiming for themselves and their partner.

Male: 1,730 (34.8%) of these 526 were claiming for themselves and their partner.

1,002 (20.1%) of the claimants are claiming for themselves and their partner.

### **Disability Analysis (Benefits) (from 4,970 working age claimants)**

Currently in receipt of a Disabled Premium in their Applicable Amounts under the national Council Tax Benefit scheme: 452

Currently in receipt of Income Related Employment and Support Allowance (a benefit that passports the claimant to maximum Council Tax Benefit **less** non-dependant deductions): 765

The above two figures are mutually exclusive therefore:-

The number of claimants indicating a Disability in the calculation of their current Council Tax Benefit entitlement: 1217 (24.5%)

### **Disability Analysis (Self Declared) (from 4,970 working age claimants)**

Only 2,106 claimants (42.4%) have provided details of their Ethnic Origin and Disability, of which 344 (6.9%) have declared themselves to be Disabled.

These 344 are broken down as follows:-

#### **Summary**

331 (96.2%) – White (British, Irish and Other)

13 (3.8%) – Non-White (All the other Ethnic Origin descriptions combined)

### **Ethnic Origin Analysis (from 4,970 working age claimants)**

Only 2,106 claimants (42.4%) have provided details of their Ethnic Origin which has been coded onto our Benefits caseload database.

These 2,106 are broken down as follows:-

#### **Summary**

1,944 (92.3%) – White (British, Irish and Other)

158 (7.5%) – Non-White (All the other Ethnic Origin descriptions combined)

4 - Refused

### **Sexual Orientation Analysis**

The Council holds no information about the Sexual Orientation of Benefit claimants.

### **Religion/Belief Analysis**

The Council holds no information about the Religion/Belief of Benefit claimants.

### **Gender Reassignment Analysis**

The Council holds no information about the Gender Reassignment of Benefit claimants.

### **Pregnancy and Maternity Analysis**

The Council could possibly obtain data in respect of Benefit claimants whose entitlement to Housing and Council Tax Benefit is being calculated taking into account any Statutory Maternity Pay that is being received.

However an indicator that may prove of more use is the number of claimants who have children (dependants) in their household.

Of the 4,970 working age claimants, 2,594 (52.2%) have children (dependants) in their household.

## **7. Changes**

### **Change a)**

Under the new Council Tax Reduction scheme, claimants would only be eligible if their capital was no more than £6,000. *(Under the national Council Tax Benefit scheme, the upper eligibility limit in respect of capital is £16,000.)*

There are 74 working age claimants (1.5%) who would not be eligible for Council Tax Reduction, who are currently in receipt of Council Tax Benefit because of this change.

### **Claimant Profile**

Age – All claimants affected are over 25 years old.

Disability (Benefits) – 6 claimants affected are currently in receipt of Income Related Employment and Support Allowance or in receipt of the Disability Premium in the calculation of their Council Tax Benefit entitlement. This is 8.1% of the total number of claimants affected.

Disability (Self Declared) – 7 claimants affected have declared themselves to be Disabled. This is 9.5% of the total number of claimants affected.

Ethnic Origin – Of the 74 claimants affected, we hold Ethnic Origin details on only 35 claimants. 33 (94.3%) fall into the White category and 2 (5.7%) fall into the Non-White category.

Gender - Of the 74 claimants affected, 40 (54.1%) are Female and 34 (45.9%) are Male.

Children - Of the 74 claimants affected, 25 (33.8%) claimants have dependants.

### **Conclusion**

We do not believe that this change has a disproportionate impact on any of the Protected Characteristics.

We also refer to Change f) below.

### **Change b)**

Under the new Council Tax Reduction scheme there would be no Support awarded where there are only two adults resident in a property and the person who is not the Council Tax payer is in receipt of a low income or no income. *(Under the national Council Tax Benefit scheme, Second Adult Rebate was available and this could reduce a Council Tax payer's charge by up to 25% depending on the income of this 'Second Adult'.*

There are 68 claimants (1.4%) who are currently in receipt of Second Adult rebate, who would not be eligible for Council Tax Reduction under the new scheme.

### **Claimant Profile**

Age – 67 (98.5%) of the claimants affected are over 25 years old and 1 (1.5%) claimant is under 25 years old.

Disability (Benefits) – None of the claimants affected are currently in receipt of any Disability Premiums in the calculation of their Council Tax Benefit entitlement.

Disability (Self Declared) – 2 of the claimants affected have declared themselves to be disabled. This is 2.9% of the total number of claimants affected.

Ethnic Origin – Of the 68 claimants affected, we hold Ethnic Origin details on 25 claimants. 21 (84%) fall into the White category and 4 (16%) fall into the Non-White category.

Gender - Of the 68 claimants affected, 52 (76.5%) are Female and 16 (23.5%) are Male.

Children - Of the 68 claimants affected, 7 (10.3%) claimants have dependants.

## **Conclusion**

This change may have a disproportionate impact on two of the Protected Characteristics, namely Ethnic Origin and Gender

The 16% of Non-White Ethnic Origin claimants affected is more than double the 7.7% of these claimants within the total number of working age claimants.

These figures relate to the claimants, rather than the non-dependants, We are presuming that the non-dependants would also declare their Ethnic Origin to be Non-White also.

The following point should be noted.

- i. The actual number of Non-White Ethnic Origin claimants adversely affected is 4.

The 76.5% of Female claimants affected is higher than the 65.2% of Female claimants within the total number of working age claimants. This may be a consequence of children being more likely to reside with their mother, rather than their father, if their parents do not live in the same household.

The following points should also be noted.

- i. When Second Adult Rebate is awarded, it may be because it is a 'Better Buy', ie, Second Adult Rebate awards the claimant more benefit that they would be entitled to under Main Council Tax Benefit. In such cases the claimant may be eligible for Council Tax Reduction on the grounds of their low income.
- ii. The Council will monitor the impact of the new Council Tax Reduction Scheme.

We also refer to Change f) below.

## **Change c)**

Under the new Council Tax Reduction scheme, non-dependants (adults other than the person (s) liable for the Council Tax) would still be expected to make a contribution towards the payment of their household's Council Tax charge, but this would be a flat-rate contribution of £7.50 for all non-dependants.

There is a group of claimants whose non-dependants will be exempt from this flat-rate contribution. These are where the claimant, or their partner, are in receipt of the Disability Living Allowance (Care Component) at any rate. *(This group of claimants*



*currently fall within those whose non-dependants do not make a contribution under the national Council Tax Benefit scheme, see below.)*

*(Under the national Council Tax Benefit scheme, this contribution is tapered depending on the non-dependant's income, with the levels of deduction rising from £0.00 to £9.90 per non-dependant per week, with some non-dependants not required to make such a contribution. Two of the five current levels of deduction are higher than the Council Tax Reduction scheme's flat-rate contribution.)*

There are 638 claimants (12.8%) who would be affected by the change to non-dependant deductions. This is after excluding the claimants who cease to be eligible for Council Tax Reduction due to having over £6,000 of capital.

18 claimants (2.8%) will receive more under the Council Tax Reduction scheme than under the Council Tax Benefit scheme, whilst 415 claimants (65.0%) will receive less.

205 claimants (32.1%) will be no better or no worse off as they are in receipt of Disability Living Allowance (Care Component).

### **Claimant Profile**

Age – All of the claimants affected are over 25 years old.

Disability (Benefits) – 72 (10.7%) of the claimants affected are currently in receipt of a Disability Premium in the calculation of their Council Tax Benefit entitlement.

1 (1.4%) of these claimants will receive more under the Council Tax Reduction scheme. 71 (98.6%) of these claimants will receive less under the Council Tax Reduction scheme.

126 (18.7%) of the claimants affected are currently in receipt of Income Related Employment and Support Allowance.

4 (3.2%) of these claimants will receive more under the Council Tax Reduction scheme. 122 (96.8%) of these claimants will receive less under the Council Tax Reduction scheme.

Disability (Self Declared) - Of the 638 claimants affected, 39 (6.1%) claimants have declared themselves to be Disabled.

The summary breakdown by Disability (Self Declared) of the claimants who are better off (details held on 0 of the 18 claimants or 0.00%), who are worse off (details held on 23 of the 415 claimants or 5.5%), and who are neither better off nor worse off (15 of the 205 claimants or 7.3%) is as follows:-

### **Better Off**

No Disabled details held on the 18 claimants better off.

#### Worse Off

23 (5.5%) of the 415 claimants worse off have declared themselves to be Disabled.

#### Neither better off nor worse off

15 (7.3%) of the 205 claimants neither better off nor worse off have declared themselves to be Disabled.

It should be pointed out that all 205 claimants referred to above would, if they provided details of their Ethnic Origin and Disability, be expected to declare themselves Disabled, as they are in receipt of Disability Living Allowance. However, for whatever reason, (for example, they may not wish to provide any equalities data, or not to provide specific data in respect of disability) they may not all choose to do so.

Ethnic Origin – Of the 638 claimants affected, we hold Ethnic Origin details on 382 (59.9%) claimants. 353 (92.4%) fall into the White category and 29 (7.6%) fall into the Non-White category.

The summary breakdown by Ethnic Origin of the claimants who are better off (details held on 3 of the 18 claimants or 16.7%), who are worse off (details held on 161 of the 415 claimants or 38.8%), and who are neither better nor worse off (54 of the 205 claimants or 26.3%) are as follows:-

#### Better Off

2 (66.7%) - White (British, Irish and Other)

1 (33.3%) - Non-White (All the other Ethnic Origin descriptions combined)

#### Worse Off

150 (93.2%) - White (British, Irish and Other)

11 (6.8%) - Non-White (All the other Ethnic Origin descriptions combined)

#### Neither better off nor worse off

49 (90.7%) - White (British, Irish and Other)

5 (9.3%) - Non-White (All the other Ethnic Origin descriptions combined)

Gender - Of the 638 claimants affected, 478 (74.9%) claimants are Female and 160 (25.1%) claimants are Male.

#### Better Off

12 (66.7%) of the 18 claimants are Female.

5 (41.7%) of these 12 claimants are claiming for themselves and a partner.

6 (33.3%) of the 18 claimants are Male.

2 (33.3%) of these 6 claimants are claiming for themselves and a partner

#### Worse Off

337 (81.2%) of the 415 claimants are Female.

51 (15.1%) of these 337 claimants are claiming for themselves and a partner.

78 (18.8%) of the 415 claimants are Male.

36 (46.2%) of these 78 claimants are claiming for themselves and a partner.

#### Neither better off nor worse off

129 (62.9%) of the 205 claimants are Female.

76 (37.1%) of the 205 claimants are Male.

Children - Of the 638 claimants affected, 472 (74.0%) claimants have dependants.

#### Better Off

6 (33.3%) of the 18 claimants have dependants.

#### Worse Off

209 (50.4%) of the 415 claimants have dependants.

#### Neither better off nor worse off

42 (20.5%) of the 205 claimants have dependants

As the level of non-dependant deduction under the national Council Tax Benefit scheme was based on the income of the non-dependant, a flat rate non-dependant deduction under the Council Tax Reduction scheme will have a greater adverse impact on claimants whose non-dependants are in receipt of a lower income.

#### Conclusion

This change may have a disproportionate impact on one of the Protected Characteristics, namely Gender.

The 81.2% of Female claimants being worse off with this change affected is higher than the 65.2% of Female claimants within the total number of working age claimants. This may be a consequence of children are being more likely to reside with their mother, rather than their father, if their parents do not live in the same household.

The Council will monitor the impact of the new Council Tax Reduction Scheme.

We also refer to Change f) below.

### **Change d)**

Under the new Council Tax Reduction scheme, a claim would be automatically backdated for up to three months, providing the claimant met the other eligibility criteria throughout this period. This will bring the treatment of working age claimants into line with that of pensioners. *(Under the national Council Tax Benefit scheme, pensioners can have their claims backdated for up to three months automatically, whilst working age claimants can have their claims backdated for up to six months, if they can show 'good cause' throughout this period. In both cases, claimants have to meet the other eligibility criteria throughout this period.)*

### **Claimant Profile**

The Council holds no information regarding the number of working age claimants whose backdated claims for Council Tax Benefit are granted for periods between three and six months, having shown 'good cause' for this period.

Accordingly, the Council holds no information regarding how many of these claimants fall within the Protected Characteristics.

### **Conclusion**

The backdating of Council Tax Reduction is limited to three months, and this may adversely affect some working age claimants who could have shown 'good cause' and been awarded Council Tax Benefit for up to six months. The automatic backdating of Council Tax Reduction (providing the eligibility criteria are met through this period) and the removal of the 'good cause' requirement will positively impact some working age claimants.

The backdating rules for working age claimants under the Council Tax Reduction scheme are being brought into line with those currently in force under the national Council Tax Benefit scheme for pensioner claimants.

We have no evidence to indicate that this change has a disproportionate impact on any of the Protected Characteristics.

### **Change e)**

Under the new Council Tax Reduction scheme, the continuation of payment of Council Tax Reduction at their old rate, once a claimant goes back into work, will continue for 12 weeks. *(Under the national Council Tax Benefit scheme, 'extended payments', made where a claimant goes from Income Support/Jobseekers Allowance into work, at their old rate of Council Tax Benefit are made for a fixed period of four weeks.)*

### **Claimant Profile**

The Council holds no information regarding the number of working age claimants who have received 'extended payments' under the national Council Tax Benefit scheme.

Accordingly, the Council holds no information regarding how many of these claimants fall within the Protected Characteristics.

### **Conclusion**

The introduction of 'extended payments' under the Council Tax Reduction scheme will help to incentivise work by making the transition to work easier for claimants.

The 'extended payments' rule under the Council Tax Reduction scheme is equal to, or more generous than, the rule under the national Council Tax Benefit scheme.

We have no evidence to indicate that this change has a disproportionate impact on any of the Protected Characteristics.

### **Change f)**

Under the new Council Tax Reduction scheme the Council will create a 'Hardship Fund' where claimants can make a claim for additional payments to offset any reduction in the help they receive with payment of their Council Tax charge.

There is no central Government requirement to provide such a fund under the legislation introducing Council Tax Reduction Schemes.

### **Claimant Profile**

Under the Benefits Regulations, central Government made regulations for a scheme of Discretionary Housing Payments, which could be granted by local authorities to claimants who appeared to require further financial assistance to meet housing costs.

The Council holds no information regarding the number of working age claimants who have received Discretionary Housing Payments.

Accordingly, the Council holds no information regarding how many of these claimants fall within the Protected Characteristics.

### **Conclusion**

The 'Hardship Fund' will be available for all claimants who make an application to it for financial assistance. Decisions on claims will be made having assessed the applicant's individual circumstances in accordance with the Council's hardship fund policy. Any payments made would be credited directly to the applicant's Council Tax account.

We have no evidence to indicate that this change has a disproportionate impact on any of the Protected Characteristics.

## **8. General Comments about the Council Tax Reduction scheme as it pertains to each of the Protected Characteristics**

### **Age**

Pensioner claimants will be protected by the Government and will see no change in the level of support they currently receive. However, this could lead to anomalies in the case of non-dependant deductions, where the highest two levels of deduction (£8.25 and £9.90 in 2012/13) under the national Council Tax Benefit scheme is greater than the flat rate contribution (£7.50) being made under the new Council Tax Reduction scheme. (There are in fact 62 (1.4%) pensioner claimants, who this anomaly applies to, from a total of 4,354 pensioner claimants.)

Some working-age claimants with second adults in their household will have to pay more Council Tax.

Working age and pensioner claimants will now be treated equally in relation to claims for backdated Council Tax Reduction.

### **Disability**

The following points currently apply in the national Council Tax Benefit scheme and will continue to apply in the new Council Tax Reduction scheme.

Certain types of income that can be received by a disabled person, such as; Disability Living Allowance and Attendance Allowance, will be disregarded in the calculation of a claimant's Council Tax Reduction entitlement.

If a claimant, their partner, or their child is disabled, the claimant will be entitled to have an additional premium(s) included in their Applicable Amount in the calculation of their Council Tax Reduction entitlement. This additional premium(s) should result in the claimant receiving more Council Tax Reduction and therefore having less Council Tax to pay.

Where a claimant or partner is in receipt of any rate of the Disability Living Allowance (Care Component), no deduction will be made in respect of any non-dependant in their household.

The Council will still provide the same level of assistance to claimants with disabilities to enable them to access this Reduction scheme.

## **Ethnic Origin**

The Council Tax Reduction scheme will treat claimants in the same way, whatever their ethnic origin.

The Council will still provide the same level of assistance to claimants for whom English is not their first language.

## **Gender**

Whilst it is noted in respect of particular changes (those relating to 'Second' or Non-Dependant Adults) that Council Tax Reduction scheme may have a disproportionate impact on Females, the Council Tax Reduction scheme will treat claimants in the same way, irrespective of their gender.

## **Gender Reassignment**

The Council Tax Reduction scheme will treat claimants in the same way, irrespective of whether they have undergone, or are undergoing, gender reassignment.

## **Pregnancy and Maternity**

The Council Tax Reduction scheme will treat claimants in the same way, irrespective of whether they are pregnant.

The following points currently apply in the national Council Tax Benefit scheme and will continue to apply in the new Council Tax Reduction scheme.

Once a claimant, or their partner, has a child, or an additional child, the claimant will be entitled to have additional premiums included in their Applicable Amount in the calculation of their Council Tax Reduction entitlement. These additional premiums should result in the claimant receiving more Council Tax Reduction and therefore having less Council Tax to pay.

The income received from Child Benefit and Child Maintenance will be disregarded in the calculation of a claimant's Council Tax Reduction entitlement.

The disregard of Child Care Costs that applied under the national Council Tax Benefit scheme will continue under the Council Tax Reduction scheme.

## **Religion or Belief**

The Council Tax Reduction scheme will treat claimants in the same way, irrespective of their religion or belief.

## **Sexual Orientation**

The Council Tax Reduction scheme will treat claimants in the same way irrespective of their sexual orientation.

## **9. Future Action**

The Council Tax Reduction scheme for 2013/14 will be subject to monitoring and review throughout the year. If any changes are required, consideration will need to be given in respect of any requirement for further formal consultation.

The Council will seek to monitor the Council Tax Reduction scheme by taking the following future action.

i) Every new claim for Council Tax Reduction will include an Equality Monitoring form. Such a form is included in the Council's standard Housing and Council Tax Benefit application form.

ii) Every claimant who makes a claim made against the Hardship Fund will be asked to complete an Equality Monitoring form. These will give an indication if any people within a particular Protected Characteristic could be being disproportionately impacted by the operation of the scheme. These Equality Monitoring forms will be collated and analysed for any review of the Council Tax Reduction scheme.

iii) Any complaints made about the operation of the Council Tax Reduction scheme will be highlighted and any Equality issues arising from such complaints will be recorded.

<p><b>Are you satisfied that all aspects of this policy/service/procedure have been thoroughly assessed for all the strands of diversity and that no further investigation is required?</b></p>	<p><b>Y</b></p>
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*If no, then a fuller impact assessment is required.*

Signed: .....(Manager)

Signed: *A. Stevenson* (Departmental Equality Representative)

Signed:.....(Corporate Equality Representative)

Dated: November 2012