



Equality Impact Assessment

Full assessment form v5 / 2013

www.portsmouth.gov.uk

Directorate:

Director of Community & communications

**Function e.g. HR,
IS, carers:**

Revenues and benefits

Title of policy, service, function, project or strategy (new or old):

Amend the Council tax support scheme to enable a reduction in annual expenditure.

Type of policy, service, function, project or strategy:

New / proposed

Changed

Existing

Lead officer

Alan Knight

People involved with completing the EIA:

Alan Knight
Gina Perryman

Introductory information (Optional)

Portsmouth City Council's council tax support (CTS) was introduced in 2013 to replace Council Tax Benefit. It is a local discount which the City Council administers to assist those on low incomes with their council tax, the current cost of the scheme is circa £12.3m per annum.

The scheme can be amended following appropriate consultation with stakeholders for working age customers. The scheme for pensioners is set by Central Government; the City Council must administer this in the prescribed form

The current Council Tax Support scheme is means-tested and is based largely on the former Council Tax Benefit. It is administered alongside Housing Benefit by the Revenues & Benefits team.

A protection currently exists which means that people of working age who have limited access to work or who receive a disability benefit are able to have up to 100% of their council tax liability covered by Council Tax Support. These customers are classified as 'vulnerable'; there is no legislation which defines vulnerable status and this is a local definition for the purposes of Council Tax Support

All other working age customers not classified as vulnerable are able to have up to 80% of their council tax liability met by Council Tax Support.

Changes to the Council Tax Support scheme will have some impact on the Council's Tax Base & Collection Fund. The Collection Rate will be directly affected by the ability of residents to meet the costs of new/increased Council Tax bills. The Tax Base is directly affected by the amount of Council Tax Reduction that is given to residents.

Step 1 - Make sure you have clear aims and objectives

What is the aim of your policy, service, function, project or strategy?

This EIA relates to the amendment of the localised scheme for council tax support, which was introduced under the Local Government Finance Act to reduce the annual expenditure for Council tax.

In reviewing the proposed council tax support scheme we have had a proper regard to the aims of the Equality Duty under the Equality Act 2010, s.149, and specifically the need to eliminate unlawful discrimination and advance equality of opportunity between people who possess particular protected characteristics and those who do not.

There are a number of changes that could be made to the Council Tax Support scheme which would reduce the amount of annual expenditure. The following are the main options being offered to members for consideration:

Currently approximately 16,547 people receive council tax support.

Option 1 - Increase the amount of council tax that working age customers pay excepting people in receipt of a disability benefit

People who currently have to pay 20% of their council tax would see the proportion they would have to pay rise to a minimum of 25%. People with limited capacity for work would start to pay at least 25% of their council tax, but those on disability benefits would continue to have up to 100% of the council tax

met by council tax support.

If members elected for option 1 then approximately 7,259 people would be affected.

Option 2 - Increase the amount of council tax that working age customers pay, and cap the amount of council tax support for those with limited capacity for work or people on disability benefits at a lower level.

All working age customers in receipt of council tax support would see an increase in the amount of council tax they would have to pay to a minimum of 30% of their total liability and people with limited capacity for work or on disability benefits would have to pay a minimum of 10% of their council tax liability.

If members elected for option 2 then approximately 10,083 people would be affected.

Option 3 - Increase the amount of council tax that working age customers pay and remove the protection to those with limited capacity for work or people on disability benefits.

All working age customers in receipt of council tax support would have to pay a minimum of 30% of their council tax liability, no protection would be offered to any vulnerable groups.

If members elected for option 3 then approximately 10,083 people would be affected.

Option 4 - Make a minimum council tax amount payable by all working age customers

Currently people on employment support and disability benefits are able to have up to 100% of their council tax liability met through Council Tax Support. This proposal would mean that all working age customers would have to pay at least 20% of their council tax. There would be no distinction between people who are available for work, have limited capacity for work and those on disability benefits.

If members elected for option 4 then approximately 5,502 people would be affected.

There are also some supplementary changes that it is proposed to include in the consultation; these would have a lesser impact than those outlined above.

Restrict council tax support to the level of band C

Customers in receipt of Council Tax Support in properties banded at D or above would have their support calculation based on the council tax liability for a band C property. If this change was implemented then this would affect approximately 187 people.

Introduce a minimum Council Tax Support award of £2.00 per week

Any award of Council Tax Support that is calculated at less than £2.00 per week would be withdrawn. If this change was implemented then 182 people would be affected.

Introduce a capital limit of £6,000

At present council tax support allows people to have up to £16,000 total savings before they are excluded from receiving help with their council tax. This proposal would reduce the amount of savings allowable to £6,000.

Alignment with Housing Benefit Regulations

It is proposed that Council Tax Support be aligned with the changes made to the housing benefit scheme by Central Government. These changes will have a small impact on overall council tax support expenditure.

The changes are as follows:

- Reduce the length of time a claim for council tax support can be backdated from 3 months to 1 month

(working age claims only)

- Reduce the time that someone can be absent from Great Britain and still receive council tax support from 13 weeks to 4 weeks
- Remove the family premium from council tax support, it is unknown how many people would be affected as it relates to future events.
- Limit the number of dependants affecting a claim for council tax support to two (currently unlimited). Again this is unknown about how many people would be affected as it relates to future events.
- Remove the employment support allowance work related activity component, this is unknown about how many people this would affect but, it will not affect the amount of council tax support they receive.
- Remove the severe disablement premium when a person receives universal credit (carer element) for them. We don't know how many people would be affected by this change as it relates to future events.

Who is the policy, service, function, project or strategy going to benefit or have a detrimental effect on and how?

Where customers in receipt of council tax support are experiencing difficulty making their payments they can apply for short-term assistance from the hardship fund. This is designed to provide help with council tax payments while adjusting to a change in their circumstances or while working to manage their finances in the long term.

Customers will be asked to complete an income and expenditure form to enable an assessment to be made. Individual circumstances will be considered and this will allow a decision to be made on the length and amount of any award.

Provision is made for £250,000 exceptional hardship, it is envisioned that this will provide support for people who would be affected by any changes to the CTS scheme.

Option 1 would effect all working age customers apart from those in receipt of disability benefits (including those receiving Employment Support Allowance and have limited capacity for work), and mean that these people would have at least 25% of their council tax liability to pay. Currently there are approximately 7,259 people that would be effected by option 1.

Option 2 would effect all working age applicants. People would see an increase of 10% in the minimum amount of their council tax liability that they would have to pay, affecting approximately 4,581 people who currently have to pay 20%, 2,430 people who receive Employment Support Allowance and approximately 3,072 people who receive disability benefits. In total 10,083 people would see an increase in the amount of council tax they would have to pay.

Option 3 would effect all working age applicants. People would see an increase in the minimum amount of their council tax liability that they would have to pay, affecting 4,581 people who currently have to pay 20% whose council tax contribution would increase by 10%. People who receive Employment Support Allowance (approx 2,430) and people who receive disability benefits (approx 3,072) would see a 30% increase in the amount of council tax they would have to pay. In total approximately 10,083 people would see an increase in the amount of council tax they would have to pay.

Option 4 would effect working age applicants who receive Employment Support Allowance (2,430) and disability benefits (3,072) who would have a minimum of 20% of their council tax liability to pay.

AVERAGE EFFECT ON CLAIMANTS

- Average CTS award to vulnerable people is £15.88 per week
- 20% reduction would mean £3.18 average to pay each week (£13.78 per month, £165.36 per year)
- 25% reduction would mean £3.97 average to pay each week (£17.21 per month, £206.44 per year)
- 10% reduction would mean £1.59 average to pay each week (£6.89 per month, £82.68 per year)
- 30% reduction would mean £4.76 average to pay each week (£20.63 per month, £247.52 per year)

There are also some supplementary changes that it is proposed to include in the consultation; these would have a lesser impact than those outlined above.

Restrict council tax support to the level of band C

Customers in receipt of Council Tax Support in properties banded at D or above would have their support calculation based on the council tax liability for a band C property. If this change was implemented then this would affect 187 people.

Introduce a minimum Council Tax Support award of £2.00 per week

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Alignment with Housing Benefit Regulations

It is proposed that Council Tax Support be aligned with the changes made to the housing benefit scheme by Central Government. These changes will have a small impact on overall council tax support expenditure.

The changes are as follows:

- Reduce the length of time a claim for council tax support can be backdated from 3 months to 1 month (working age claims only)
- Reduce the time that someone can be absent from Great Britain and still receive council tax support from 13 weeks to 4 weeks
- Remove the family premium from council tax support, it is unknown how many people would be affected as it relates to future events.
- Limit the number of dependants affecting a claim for council tax support to two (currently unlimited). Again this is unknown about how many people would be affected as it relates to future events.
- Remove the employment support allowance work related activity component, this is unknown about how many people this would affect but, it will not affect the amount of council tax support they receive.
- Remove the severe disablement premium when a person receives universal credit (carer element) for them. We don't know how many people would be affected by this change as it relates to future events.

- Total Number of CTS claimants - approximately 16,547
- Currently approximately 5,502 customers receiving vulnerable protection (33% of total CTS claimants)
- Currently approximately 2900 customers in receipt of disability benefits (18% of total CTS claimants)

What outcomes do you want to achieve?

To ensure that the consultation process meets the needs and reflected the needs of all the residents.

That the duties under the Equality Act 2010 are fully complied with.

A fair and reasonable outcome for all those effected by the changes.

The scheme is accessible

What barriers are there to achieving these outcomes?

Affordability for residents who will need to pay more or start paying towards their council tax

Step 2 - Collecting your information

What existing information / data do you have? (Local or national data) If you don't have any data contact the Equalities and diversity team for some ideas

There are approximately 16,547 council tax support claimants.

For the purpose of this consultation they are classed under three categories:

Currently approx 6,464 are pensioners who are exempt from the changes (Approx 39%)

Currently approx 5,502 customers in receipt of disability benefits/limited capacity to work (Approx 33% of total CTS claimants)

Currently approx 4,581 customers of working age (Approx 28% of total CTS claimants)

Using your existing data, what does it tell you?

Our existing data shows that people of working age that have protection at the moment will need to pay something towards their council tax, pensioners are exempt from any of the changes proposed so they will not be affected by the changes.

Step 3 - Now you need to consult!

Who have you consulted with?

Every person that receives council tax support which equates to 16,600 recipients.

It was advertised on our Facebook page

Promotion to the Citizens' Panel

Twitter posts

Information on the website: www.portsmouth.gov.uk

A council officer attended a open access forum meeting that Portsmouth Disability Forum arranges where the consultation document was submitted as a group but also individuals were encouraged to fill out an individual survey as well.

If you haven't consulted yet please list who you are going to consult with

Please give examples of how you have or are going to consult with specific groups or communities e.g. meetings, surveys

Every person that receives council tax support have been sent a letter informing them about the consultation and how they can access the survey.

Approximately 100 paper copies of the survey have been sent to various residents due to them not being able to access the survey online.

12 large print versions have also been sent out for people that had a visual impairment.

Step 4 - What's the impact?

Is there an impact on some groups in the community? (think about race, gender, disability, age, transgender, religion or belief, sexual orientation, pregnancy and maternity and other socially excluded communities or groups)

Generic information that covers all equality strands (Optional)

1,340 people filled out the consultation document but some questions were skipped.

1,183 people answered Question 2 which asked if the council tax support scheme should stay the same or change, 474 (40%) people said they wanted to keep the council tax scheme as it is, while 510 (43%) people disagreed with this statement and wanted the scheme to change.

The total number of people that filled out the survey and was in receipt of CTS was 318 (24%).
1,183 people answered.

Ethnicity or race

Portsmouth is an ethnically diverse city with the black, Asian, Minority and ethnic (BAME) residents comprising of 16% of its total population, according to the 2011 Census.

No specific ethnicity data is held centrally regarding council tax.

570 (84%) of the respondents were White British who answered the race equality question and 107 (16%) were from other races which mirrors the demographics of Portsmouth.

249 (44%) people who are White British are in receipt of CTS, while 38 (36%) people from a Black, Asian, Minority ethnic background were receiving CTS.

Option 1

This would not impact on CTS claimants that are in receipt of any disability benefits although people on ESA would be impacted on this change but each case would be assessed on an individual basis if individuals were experiencing hardship.

303 (54%) White British agreed with this proposal, 67 (65%) BAME agreed with the proposal.

Option 2

All working age household receiving Council tax reduction would be required to pay more although protected groups would pay a lower amount of 10% towards their council tax.

279 (50%) White British agreed with this proposal, 67 (64%) BAME agreed with the proposal.

Option 3

This would impact on all disabled people and those within a protected group although a number of applicants could still claim 100%.

259 (84%) White British agreed with this proposal, 50 (62%) BAME agreed with the proposal.

Option 4

All protection would be removed on this option but a number of claimants would still be able to receive 100% support. This option would need assistance on a case to case basis.

308 (47%) White British agreed with this proposal, 58 (66%) BAME agreed with the proposal.

People who answered the race equality question in the consultation had the preferred options:

-1st preferred choice of Option 4, (194, 44% White British, 54, 59% BAME)

-2nd preferred choice was Option 2, (140, 34% White British, 112, 43% BAME)

There were 3 other questions asked as additional changes:

1) Reduce the capital limit from the existing £16,000 to £6,000

677 people answered this question, 66% white British agreed with the proposal, 24% disagreed and 10% didn't know. 74% of people from a BAME background agreed with the proposal, 16% disagreed and 10% didn't know.

2) Restrict the maximum level of council tax reduction payable to the equivalent of a Band C charge

677 people answered this question, 58% white British agreed with the proposal, 23% disagreed and 19% didn't know. 63% of people from a BAME background agreed with the proposal, 21% disagreed and 16% didn't know.

3) To set a minimum level of support to £2 per week

668 people answered this question, 72% white British agreed with the proposal, 14% disagreed and 14% didn't know. 80% of people from a BAME background agreed with the proposal, 10% disagreed

and 10% didn't know.

Gender including transgender

According to mid-2011 population estimates by the ONS, the gender split in Portsmouth is roughly 50:50.

The number of males that completed the survey were 290 (40%) and females that filled out the survey were 425 (60%)

189 females that completed the survey were in receipt of CTS, while 109 males were claiming CTS.

No statistics are kept for CTS claimants that are transgendered and no equality data was collected for this protected group.

Question 2-Should the Council keep the current Council Tax Reduction scheme?

Of the 423 females that answered this question, 150 (35%) wanted the scheme to continue in its present form, 205 (49%) females said the CTS should change the way it is run and 68 (16%) didn't know

Option 1

This would not impact on CTS claimants that are in receipt of any disability benefits although people on ESA would be impacted on this change but each case would be assessed on an individual basis if individuals were experiencing hardship.

166 (58%) males agreed with this proposal, 233 (56%) females agreed with the proposal.

Option 2

All working age household receiving Council tax reduction would be required to pay more although protected groups would pay a lower amount of 10% towards their council tax.

153 (54%) males agreed with this proposal, 218 (53%) females agreed with the proposal.

Option 3

This would impact on all disabled people and those within a protected group although a number of applicants could still claim 100%.

141 (52%) males agreed with this proposal, 191 (48%) females agreed with the proposal.

Option 4

All protection would be removed on this option but a number of claimants would still be able to receive 100% support. This option would need assistance on a case to case basis.

161 (57%) males agreed with this proposal, 241 (58%) females agreed with the proposal.

People who answered the gender question in the consultation had the preferred options:

-1st preferred choice of Option 4, (107, 46% males, 161, 48% females)

-2nd preferred choice was Option 2, (80, 47% males, 112, 35% females)

There were 3 other questions asked as additional changes:

1) Reduce the capital limit from the existing £16,000 to £6,000

290 males answered this question, 68% agreed with the proposal, 24% disagreed and 7% didn't know. 425 females answered this question, 69% agreed with the proposal, 20% disagreed and 10% didn't know.

2) Restrict the maximum level of council tax reduction payable to the equivalent of a Band C charge

290 males answered this question, 62% agreed with the proposal, 24% disagreed and 14% didn't know. 425 females answered this question, 57% agreed with the proposal, 22% disagreed and 21% didn't know.

3) To set a minimum level of support to £2 per week

288 males answered this question, 77% agreed with the proposal, 15% disagreed and 8% didn't know. 420 females answered this question, 73% agreed with the proposal, 11% disagreed and 16% didn't know.

No specific issues have been raised with regard to gender in the consultation results. It is not envisaged that the changes to the council tax support scheme changes will have a negative disproportionate impact due to gender.

Age

People affected are:

Working age with vulnerable protection-approx 5,502 people, this equates to 33% of CTS claimants

Working age-approx 4,581 people, this equates to 28% of CTS claimants.

The age range that that responded to the survey were mostly from 18-64 (678 people) although we did collect data from all age ranges from 18-85+, this could be due people of pensionable age would not be affected by the changes. Only 8 people of pensionable age completed the survey.

Across the age ranges 302 (43%) people were in receipt of CTS, while 400 (57%) people did not receive CTS that completed the survey and filled out the age equality question.

Question 2

Should the Council keep the current Council Tax Reduction scheme?

Of the 719 people across all age ranges who that answered this question, 254 (35%) wanted the scheme to continue in its present form, 367 (51%) people across the ages said the CTS should change the way it is run and 98 (14%) didn't know.

There was no significant results across the the age protected group regarding Question 2 of changing the CTS as the majority of people were of working age, while the rest were at pensionable age which this does not impact on them or they skipped the age question.

Option 1

This would not impact on CTS claimants that are in receipt of any disability benefits although people on ESA would be impacted on this change but each case would be assessed on an individual basis if individuals were experiencing hardship.

402 (57%) people from across all ages agreed with this proposal, 219 (31%) people disagreed with the proposal.

Option 2

All working age household receiving Council tax reduction would be required to pay more although protected groups would pay a lower amount of 10% towards their council tax.

370 (53%) people from the age ranges agreed with this proposal, 225 (32%) people disagreed with the proposal.

Option 3

This would impact on all disabled people and those within a protected group although a number of applicants could still claim 100%.

336 (50%) people across the age ranges agreed with this proposal, 238 (35%) people disagreed with the proposal.

Option 4

All protection would be removed on this option but a number of claimants would still be able to receive 100% support. This option would need assistance on a case to case basis.

404 (58%) people from the age ranges agreed with this proposal, 202 (29%) people disagreed with the proposal.

People from the age ranges who answered the consultation had the preferred options:

- 1st preferred choice of Option 4, (270 people, 47%)
- 2nd preferred choice was Option 2, (195 people, 36%)

There were 3 other questions asked as additional changes:

1) Reduce the capital limit from the existing £16,000 to £6,000

709 people across all ages answered this question, 68% working age people agreed with the proposal, 22% disagreed and 10% didn't know. 83% of people of pensionable age agreed with the proposal, 15% disagreed and 2% didn't know.

2) Restrict the maximum level of council tax reduction payable to the equivalent of a Band C charge

709 people across all ages answered this question, 58% working age people agreed with the proposal, 24% disagreed and 18% didn't know. 69% of people of pensionable age agreed with the proposal, 21% disagreed and 10% didn't know.

3) To set a minimum level of support to £2 per week

712 people across all ages answered this question, 73% working age people agreed with the proposal, 13% disagreed and 14% didn't know. 88% of people of pensionable age agreed with the proposal, 5% disagreed and 7% didn't know.

Working age current and future applicants will not be negatively affected by the proposed council tax benefit support scheme changes as these changes were brought in when we introduce our own council tax benefit scheme. However, it is the Government's decision to automatically protect successful claimants of pensionable age from the CTS changes. Therefore, the council has no discretion to offer an alternative that would be less discriminatory on the basis of age.

No specific issues have been raised with regard to age in the consultation results. It is not envisaged that the changes to the council tax support scheme will have a disproportionate negative impact due to age.

Disability

In Portsmouth there are approximately 20% of the population that has a disability that affects their day to day activities. The consultation had a return of 18% of disabled people that responded to the survey.

Under the Equality Act, s.149, the Council has a duty to have due regard to the need to eliminate unlawful discrimination and to advance the equality of opportunity and foster good relations between people who share a protected characteristic and those who do not. This includes meeting the needs of

people with disabilities and it may need to involve treating people with disabilities more favourably than people who do not have a disability.

We recognise that disabled people suffer much bigger obstacles to gaining employment which would enable them to afford paying council tax so we do not take their Disability Living Allowance or Personal Independence Payment into account as income.

We have duly considered our duties under the Equality Act and to mitigate disproportionately negative impact, although the results did not show a disproportionate impact on people with a protected characteristic but it will impact on working age council tax payers that have protection at the moment, making these changes will make it more equitable across all council tax payers. We have put in place a hardship fund for individuals if they are experiencing difficulties if there is an adverse impact from the changes proposed.

Currently approx 5,502 customers in receipt of disability benefits this equates to 33% of CTS claimants. 1,340 people filled out the consultation document but some questions were skipped, 239 of these people had a disability which represents 18% of the completed surveys, although it was not broken down to whether it was a mobility, learning disability or a visual/hearing impairment.

Question 2 which asked if the council tax support scheme should stay the same or change. 474 (40%) people said they wanted to keep the council tax scheme as it is, 129 (27%) were disabled people while 510 (43%) people disagreed with this statement and wanted the scheme to change, 69 (14%) who answered this question was disabled.

Option 1

This would not impact on CTS claimants that are in receipt of any disability benefits although people on ESA would be impacted on this change but each case would be assessed on an individual basis if individuals were experiencing hardship.

90 (38%) of those respondents had a disability agreed with option 1, while 108 (45%) disabled people disagreed. The remaining respondents marked the survey as don't know and the remaining skipped this question.

Option 2

All working age household receiving Council tax reduction would be required to pay more although protected groups would pay a lower amount of 10% towards their council tax.

89 (38%) of disabled people agreed with the proposal, where 99 (42%) who disagreed. The remaining respondents either didn't know or skipped the question.

Option 3

This would impact on all disabled people people and those within a protected group although a number of applicants could still claim 100%.

82 (37%) of disabled people that answered agreed with this option, while 107 (47%) disabled people disagreed with the scheme.

Option 4

All protection would be removed on this option but a number of claimants would still be able to receive 100% support. This option would need assistance on a case to case basis.

91 (19%) were disabled respondents and agreed with option 4, while 104 (39%) who were disabled disagreed.

People that were disabled who answered the consultation had the following preferred choices:

- 1st preferred choice of Option 4, (72 people)
- 2nd preferred choice was Option 2, (49 people)

There were 3 other questions asked as additional changes:

1) Reduce the capital limit from the existing £16,000 to £6,000

236 disabled people answered this question about reducing the capital limit to £6,000, 63% agreed with the decision, 26% disagreed with the proposal and 11% didn't know.

2) Restrict the maximum level of council tax reduction payable to the equivalent of a Band C charge

230 disabled people answered this question about the principle that the maximum level of Council Tax Reduction payable should be restricted to a maximum of a Band C charge. 54% of disabled people agreed with the principle, 24% disagreed, and 22% didn't know.

3) To set a minimum level of support to £2 per week

237 disabled people answered this question about the principle that the maximum level of Council Tax Reduction payable should be restricted to a maximum of a Band C charge. 66% of disabled people agreed with the principle, 14% disagreed, and 20% didn't know.

It is not envisaged that the change council tax support scheme changes will have a disproportionately negative impact due.

Religion or belief

No specific issues have been raised with regard to religion or belief in the consultation results. It is not envisaged that the local council tax support scheme changes will have a negative impact due to religion or belief. We do not collect this equality data.

Sexual orientation

It is estimated that between 5-7% of the UK population is lesbian, gay or bi-sexual. However, there is no hard data to support that as national census has never captured that information.

There is no evidence or feedback from the consultation that the local council tax support scheme will have a negative impact due to a person's sexual orientation. The Revenues and Benefits Service adhere to the equalities and diversity agenda and our service will provide good service to every council tax support customer, whatever their age, sexuality, gender, religion, belief or disability.

No specific issues have been raised with regard to sexual orientation in the consultation results. It is not envisaged that the local council tax support scheme changes will have a negative impact due to sexual orientation.

Pregnancy and maternity

No specific issues have been raised with regard to pregnancy and maternity in the consultation results. It is not envisaged that the local council tax support scheme changes will have a negative impact due to pregnancy and maternity. Unknown as currently no data held.

Other socially excluded groups or communities e.g. carers, areas of deprivation, low literacy skills

From the comments made via the consultation by both residents and organisations the main area of concern is the added financial pressure for residents claiming council tax support who are on a low income.

However, it is proposed to continue to provide a limited financial hardship fund to assist council tax support customers who are in financial need.

Health Impact

Have you referred to the Joint Needs Assessment (www.jsna.portsmouth.gov.uk) to identify any associated health and well-being needs?

Yes No

What are the health impacts, positive and / or negative? For example, is there a positive impact on enabling healthier lifestyles or promoting positive mental health? Could it prevent spread of infection or disease? Will it reduce any inequalities in health and well-being experienced by some localities, groups, ages etc? On the other hand, could it restrict opportunities for health and well-being?

Health inequalities are strongly associated with deprivation and income inequalities in the city. Have you referred to Portsmouth's Tackling Poverty Needs Assessment and strategy (available on the JSNA website above), which identifies those groups or geographical areas that are vulnerable to poverty? Does this have a disproportionately negative impact, on any of these groups and if so how? Are there any positive impacts?, if so what are they?

Across the city, one in four children is living in poverty. Nearly one in five older people (60+) in Portsmouth are experiencing income deprivation.

Adults from Black and Minority Ethnic communities in Portsmouth have been identified as one of the groups most vulnerable to poverty.

Within the scheme it is legislated that pensioners will continue to receive the same level of council tax support as they currently receive under council tax benefit.

It is also proposed a limited financial hardship fund will continue to assist council tax support customers who are in financial need. The purpose of the fund is to ensure that a level of protection and support is available to those applicants who are in need and require additional financial assistance. This fund will be made available where an applicant is in receipt of Council Tax Support but the level of support being paid does not meet the full council tax liability and they are in financial hardship. Any payment made would be at the discretion of the council and each case would be considered on its own merits.

Step 5 - What are the differences?

Are any groups affected in a different way to others as a result of your policy, service, function, project or strategy?

Legislation provides pensioners will continue to receive the same level as support as they did whilst receiving council tax benefit.

Does your policy, service, function, project or strategy either directly or indirectly discriminate?

Yes No

If you are either directly or indirectly discriminating, how are you going to change this or mitigate the negative impact?

We are indirectly discriminating against all working age claimants as legislation dictates that people of pensionable age will not be affected by the changes but people who receive protection at the moment may need to pay something or more towards their council tax.

To mitigate any potential negative impacts it is proposed to continue with a financial hardship fund this will be to assist council tax support customers who are in financial need. The purpose of the fund is to ensure that a level of protection and support is available to those applicants who are in need and require additional financial assistance. This fund will be made available where an applicant is in receipt of Council Tax Support but the level of support being paid does not meet the full council tax liability and they are in financial hardship. Any payment made would be at the discretion of the council and each case would be considered on its own merits.

Step 6 - Make a recommendation based on steps 2 - 5

If you are in a position to make a recommendation to change or introduce the policy, service, project or strategy clearly show how it was decided on

The first recommendation is Option 4, this was the preferred choice-All protection would be removed on this option but a number of claimants would still be able to receive 100% support via the financial hardship fund.

The other 3 recommendations that are being put forward are:

- 1) Reduce the capital limit from the existing £16,000 to £6,000
- 2) Restrict the maximum level of council tax reduction payable to the equivalent of a Band C charge
- 3) To set a minimum level of support to £2 per week

Also the additional changes which is alignment with Housing Benefit Regulations:

- Reduce the length of time a claim for council tax support can be backdated from 3 months to 1 month (working age claims only)
- Reduce the time that someone can be absent from Great Britain and still receive council tax support from 13 weeks to 4 weeks
- Remove the family premium from council tax support, it is unknown how many people would be affected as it relates to future events.
- Limit the number of dependants affecting a claim for council tax support to two (currently unlimited). Again this is unknown about how many people would be affected as it relates to future events.
- Remove the employment support allowance work related activity component, this is unknown about how many people this would affect but, it will not affect the amount of council tax support they receive.
- Remove the severe disablement premium when a person receives universal credit (carer element) for them. We don't know how many people would be affected by this change as it relates to future events.

What changes or benefits have been highlighted as a result of your consultation?

From the comments made via the consultation by both residents and organisations the main area of concern is the added financial pressure for residents claiming council tax support who are on a low income and people with disabilities.

However, it is proposed a limited financial hardship fund will continue to assist council tax support customers who are in financial need.

If you are not in a position to go ahead what actions are you going to take?
(Please complete the fields below)

Action

Timescale

Responsible officer

How are you going to review the policy, service, project or strategy, how often and who will be responsible?

Step 7 - Now just publish your results

This EIA has been approved by: Alan Knight

Contact number: x1460

Date: 18/10/16

Please email a copy of your completed EIA to the Equality and diversity team. We will contact you with any comments or queries about your full EIA.

Telephone: 023 9283 4789

Email: equalities@portsmouthcc.gov.uk