

ITEM 10(b) – FOR INFORMATION

CABINET	AGENDA ITEM No.
18 JANUARY 2016	PUBLIC REPORT

Cabinet Member(s) responsible:	Councillor David Seaton, Cabinet Member for Resources	
Contact Officer(s):	John Harrison, Corporate Director: Resources Steven Pilsworth, Service Director Financial Services	Tel. 452520 384564

COUNCIL TAX SUPPORT SCHEME

R E C O M M E N D A T I O N S	
FROM : Corporate Director: Resources	Deadline date : 8 January 2016
<ol style="list-style-type: none"> 1. That Cabinet considers the feedback received to date on the consultation on proposed changes to the council tax support scheme, including the updates to be tabled at the meeting. 2. That Cabinet recommends to the meeting of Council on 27 January 2016 a Local Council Tax Support scheme for Peterborough that contains the following local components: <ol style="list-style-type: none"> a) No change to the existing scheme reduction of 30% for all eligible working age claimants b) Aligns the council tax support scheme to Housing Benefit rules making it less complicated for claimants, namely to: <ol style="list-style-type: none"> i. Limit backdating of council tax support to one month ii. Removes family premiums from all new claimants, or existing claimants who would otherwise have had a new entitlement to the premium, with effect from 1 May 2016 3. That Cabinet approve the introduction of a council tax discretionary hardship policy with effect from 1 April 2016. 	

1. ORIGIN OF REPORT

1.1 This report is submitted to Cabinet following consultation to date on proposals for the Council Tax Support Scheme 2016/17 including discussion at the Joint Budget Scrutiny on 26 November 2015.

2. PURPOSE AND REASON FOR REPORT

2.1 The purpose of this report is to make a recommendation to Council on the Council Tax Support Scheme to be implemented in Peterborough from April 2016 including the introduction of a council tax discretionary hardship policy.

2.2 This report is for Cabinet to consider under its Terms of Reference Number 3.2.1 which states 'to take collective responsibility for the delivery of all strategic Executive functions within the council's Major Policy and Budget Framework and lead the council's overall improvement programmes to deliver excellent services.'

3. **TIMESCALE**

Is this a Major Policy Item/Statutory Plan?	YES	If Yes, date for relevant Cabinet Meeting	18 January 2016
Date for relevant Council meeting	27 January 2016	Date for submission to Government Dept – Communities and Local Government	31 January 2016

4. **BACKGROUND**

Council Tax Support Scheme (CTSS)

- 4.1 Since April 2013 council tax benefit was abolished by Government and replaced with a localised Council Tax Support Scheme (CTSS). This meant councils had to develop a local scheme, and had less funding to do so. This change meant that:
- Some people who did not have to pay any council tax will now have to pay something
 - Some people who have some help may have to pay more
- 4.2 Following extensive consultation in Autumn 2012 by the council on a localised CTSS on a range of options, the level of council tax benefit was reduced by 30% after being deemed the best option to implement with the aim of the scheme being cost neutral (i.e. the cost of local government grant reductions would be offset by changes in the benefit scheme).
- 4.3 Following further grant reductions in 2015/16, the council consulted on whether to change the scheme to 35% or 40%. Ultimately the scheme remained at 30%. The further grant reductions planned for 2016/17 will affect the grant provided for council tax support (which is now subsumed within the councils main grant – which is due to phased out by 2019/20).
- 4.4 By the 31 January preceding the forthcoming financial year, the council is statutorily required to approve the council tax support scheme parameters that will be applicable, consulting on any amendments. For the financial year 2016/17, the council will need to approve a council tax support scheme by 31 January 2016. Failure to do so would mean that the default national scheme would apply, with no reduction in benefit. This would cost the Council, Police and Fire around £2.4m.

Council tax discretionary hardship policy

- 4.5 The council can introduce a council tax discretionary hardship policy under current legislation that would operate alongside the operation of council tax. Claimants would need to meet policy eligibility criteria to qualify for a reduction in council tax.
- 4.6 The council acts responsibly in collecting council tax and recognises that in some instances people may struggle to pay their council tax. In March 2014, the council signed up to the Citizen's Advice Bureau (CAB) Collection of Council Tax Arrears Good Practice Protocol. The protocol confirms the commitment by the council to do all it can to support people struggling with debt to help them avoid becoming in arrears.

5. **PROPOSED CHANGES CONSULTED UPON**

Council Tax Support Scheme (CTSS) 1 April 2016 to 31 March 2017

- 5.1 Peterborough City Council's Council Tax Support Scheme (CTSS) is based on the Council Tax Reduction Default Scheme Regulations amended each year through changes to the government regulations. Government announced earlier this year that it was proposing changes to Housing Benefit rules and tax credits. The current scheme will therefore no longer be aligned to other benefits. By aligning the council tax support scheme to Housing Benefit rules will make it less complicated for claimants and enable an easier transition to implementing Universal Credit.

5.2 This report sets out the proposed local components to Peterborough's CTSS for financial year 2016/17 to mirror the proposed changes to Housing Benefit and would equally apply to Universal Credit namely:

- a) Maintains an overall reduction in entitlement of 30% for all eligible working age claimants
- b) Limits backdating of housing benefit to one month instead of six months
- c) Removes family premiums from all new claimants, or existing claimants who would otherwise have had a new entitlement to the premium, with effect from 1 May 2016. This change is subject to amendments being made by the supplier of the council tax IT system that the council use.

5.3 Universal Credit is being rolled out nationally which replaces a number of benefits into a single benefit called Universal Credit. This will impact the Peterborough area by 1 April 2016 and therefore the local scheme will equally apply these changes to Universal Credit working age claimants.

5.4 The government proposed to make changes to tax credits as part of the Summer Budget announcement. The council forecast an additional pressure of £0.3m as a result of these changes. However, the Autumn Statement announcement made clear that these changes would not be implemented and therefore the council no longer has a pressure of £0.3m.

5.5 There remains an unquantifiable risk on changes to the benefit cap. This will reduce the income available to affected households and may affect their entitlement to council tax support.

Council tax discretionary hardship policy

5.6 In light of these amendments proposed on the local scheme and the current operation of the local scheme, Cabinet is proposing to introduce a council tax discretionary hardship policy (Appendix 1) with effect from 1 April 2016. Primarily the policy scheme would:

- a) Exist for those experiencing significant financial hardship
- b) For those in receipt of council tax support
- c) Is discretionary and would be subject to demonstrating that effort has been made to control finances and sought advice
- d) Would apply from the point of introduction, and not for arrears

5.7 It is suggested that any such scheme should link into the council's Peterborough Community Assistance Scheme (PCAS) arrangements. This scheme provides other support and advice to those experiencing financial hardship. It is suggested that applications are only made following an appointment with Peterborough Citizens Advice Bureau to discuss all support available. The decision will be made by the council on whether the application is successful and the level of reduction in council tax that is awarded.

5.8 Council approved the phase 1 Budget proposals on 17 December 2015, including a maximum of £50,000 to cover the scheme and associated administration costs per annum.

5.9 The proposed scheme is included in Appendix 1.

6. CONSULTATION APPROACH AND FEEDBACK

6.1 The proposed changes outlined in this report will having regard feedback from consultation will become Peterborough's council tax support scheme for 1 April 2016 – 31 March 2017 including an introduction of a discretionary hardship policy. Cabinet launched the consultation after 25 November 2015 and will be remain open until 25 January 2016. This report considers feedback received to date.

6.2 An online consultation document is available to respond to the consultation and hard copies are available on request in the Town Hall and Bayard Receptions and Central Library. Members' scrutiny was undertaken as part of the scrutiny meeting set aside for phase one budget discussion. Cabinet also wrote to the following organisations to raise awareness of the consultation:

- a) Peterborough Community Assistance Scheme (PCAS) Board consisting of:
 - i. Peterborough Citizen's Advice Bureau
 - ii. Kingsgate Community Church
 - iii. Credit Union
 - iv. MIND
 - v. Disability Peterborough
 - vi. Age UK Peterborough
- b) Cambridgeshire Police and Crime Commissioner
- c) Cambridgeshire Fire Authority

6.3 To date, Cabinet have received four completed on line responses, a response from Peterborough Citizen's Advice Bureau and consulted Scrutiny members. Appendix 2 provides a breakdown of the responses, noting that Scrutiny members did not raise any concerns. There has been no adverse commentary with the majority of feedback recognising the reasons for the proposed amendments to the scheme including the introduction of a council tax discretionary housing policy and therefore on considering the responses received to date, Cabinet is recommending to approve the changes outlined in section 5 of this report.

6.4 The consultation remains open. An update will be provided to Cabinet at their meeting, and the final picture will be reported to Council.

7. ANTICIPATED OUTCOMES

7.1 The November Cabinet report launched the consultation for the council tax support scheme from 1 April 2016 and the discretionary council tax hardship policy as part of the formal budget process outlined in the council's Major Policy and Budget Framework. The consultation responses will inform the design of the operational scheme and any financial implications arising from the final design will be factored into the medium term financial strategy.

7.2 Based on the responses received to date, that Cabinet recommends to Council the Council Tax Support Scheme. Cabinet is recommending approval of a council tax discretionary hardship policy with effect from 1 April 2016.

7.3 The council tax support scheme can be found on the council tax support pages of the council's website.

8. REASONS FOR RECOMMENDATIONS

8.1 The council is statutorily required to approve a council tax support scheme by the 31 January 2016 having had regard for the council's financial position and feedback from responses to the consultation. As part of this consultation, the council is consulting on a council tax discretionary hardship policy.

9. ALTERNATIVE OPTIONS CONSIDERED

9.1 The council is statutorily required to approve a local scheme by 31 January. Cabinet have discussed the current 30% council tax support scheme with the cross party Budget Working Group as part of ongoing budget discussions. Options discussed were:

- One option would be to increase the 30% scheme, however this would have a negative impact on low income households with claimants having to pay more council tax.

- Another option would be to reduce the 30% scheme, however, this would require the council to find savings of up to £2.4m from elsewhere in the budget.

10. IMPLICATIONS

- 10.1 In maintaining a scheme with a 30% reduction, the Council will need to cover the reduction in grant referred to in paragraph 4.3 through savings elsewhere in the Council's budget. This will be dealt with in the overall budget proposals.
- 10.2 Published alongside the November Cabinet report was a draft equality impact assessment to assess the implications that may arise from the proposed technical changes. Feedback received during the consultation so far does not require any revisions to the equality impact assessment and is included in Appendix 3 of this report. However, the assessment does remove reference to tax credits that previously would have given the council a budget pressure following a decision by Government not to amend tax credits as announced in the Autumn Statement 2015.

11. BACKGROUND DOCUMENTS

Used to prepare this report, in accordance with the Local Government (Access to Information) Act 1985)

The Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012

The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2013

The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) (No. 2) Regulations 2014

The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2015

The Housing Benefit (Abolition of the Family Premium and date of claim amendment) Regulations 2015 (S.I. 2015 No. 1857).

12. APPENDICES

Appendix 1 – Council Tax Discretionary Hardship Policy

Appendix 2 (a&b) – Consultation Responses

Appendix 3 – Equality Impact Assessment

Appendix 1 – Council Tax Discretionary Hardship Policy

A person who is liable to pay council tax on a property has the right to apply to the local council for a reduction in the amount of council tax due to be paid. This is included in legislation and is stated in Section 13A of the Local Government Finance Act 1992.

The council has the power to award a discount for a period of time it thinks is reasonable and it can choose to reduce the amount of council tax payable. The Council can also decide if necessary to reduce liability to nil.

The council has the right to choose whether to use its powers on a case by case basis or it also has the right to specify a class of use. A class of use is where several people who pay council tax fall into a group because their circumstances are similar – for example; council tax payers that have had to leave their homes due to flooding.

Section 13A(1)(c) of the Local Government Finance Act 1992 (as inserted by Section 76 of the Local Government Act 2003) states

Where a person is liable to pay Council Tax in respect of any chargeable dwelling and day, the billing authority for the area in which the dwelling is situated may reduce the amount which s/he is liable to pay as respects the dwelling and the day to such extent as it thinks fit.

a. The power under subsection 1) above includes the power to reduce an amount to nil.

b. The power under subsection 1) may be exercised in relation to particular cases or by determining a class of case in which liability is to be reduced to an extent provided by the determination.

1. This policy comes into effect from 1 April 2016
2. An application for a reduction will not be considered from any applicant who has been prosecuted and convicted for any welfare benefit fraud, including Administrative Penalty or a Sanction in the six years prior to the application
3. There are financial implications to awarding discounts other than those currently available under the statutory legislation, and the financial burden of Section 13A discounts has to be met through an increase in the general level of council tax for other payers.
4. As a consequence of this the council will only consider using its powers to reduce council tax liability for any council tax payer or class of payers in exceptional circumstances. The council will treat all application on their individual merits, but some or all of the following criteria must be met in each case:
 - There must be evidence of financial hardship or personal circumstances that justify a reduction in council tax liability
 - The council tax payer must satisfy the Council that all reasonable steps have been taken to resolve their situation prior to application
 - The customer has applied for council tax support where applicable. The localised Council Tax Support Scheme exists the ensure that those on a low income receive financial support with their council tax
 - All other statutory discounts/reliefs have been awarded
 - The council tax payer does not have access to other assets that could be used to pay council tax
 - The situation and reason for the application must be outside of the council tax payer's control
 - The amount outstanding must not be the result of wilful refusal to pay or culpable neglect

- In the case of an unoccupied property it must not be the sole or main residence of the council tax payer, and the applicant must show that they have made reasonable efforts to sell the property or return the lease.
- Priority will be given to those applicants who are under the age of 22 and were formerly in social services care under section 20 or 31(1)(a) of the Children Act 1989
- The council's finances allow for a reduction to be made. If the fund is exhausted, acceptance will only be in exceptional circumstances

Claiming Discretionary Relief

5. In the first instance, the council tax payer seeks advice from Peterborough Citizens Advice Bureau
6. Requests for reductions in council tax liability will be required in writing from the council tax payer, their advocate/appoints or a recognised third party acting on their behalf.
7. The application should be in such form as required by the council
8. The application should relate to the current council tax year, unless the liable person has just received an account following late valuation for previous year(s).
9. The council may request any reasonable evidence in support of an application, including a financial statement and evidence of income and outgoings
10. The applicant must agree to repay any discretionary discount believed to have been overpaid for whatever reason

Decision Making

11. Decisions in respect of Section 13A applications will be recorded for transparency. Annual information regarding claims and awards will be submitted to the Chief Financial Officer.
12. Decision will be made by the Corporate Director: Resources, or delegated nominee on their behalf)

Discount Period

13. Any award will cease either at the end of the financial year or earlier if there is a change to the council tax payer's circumstances that mean s/he is no longer entitled to the discount *or such other restrictions on time/maximum award as agreed to be the policy for the council*
14. The discount is intended as short term help. It is not the intention to award or re-award in perpetuity

Amount of Discount

15. The discount will be calculated against the daily council tax liability after deducting any other reliefs, discounts and council tax support and will not exceed that figure
16. The discount to be awarded is entirely at the discretion of the council
17. Any discount will be applied to the relevant council tax account to reduce liability

Notification of a Decision

18. The applicant will be notified of the decision in writing

19. The decision notice will include the reasons for the decision
20. If a discount is granted the notice will include the amount of the discount and the period for which it is granted

Review of Decision

21. Under the Local Government Finance Act 1992 there is a right of appeal. In the first instance the aggrieved person must serve written notice on the council stating the grounds for the grievance.
22. Where the aggrieved person is notified in writing by the council that grievance is not well founded and s/he is still aggrieved s/he may appeal to the Valuation Tribunal

Fraudulent Claims

23. If a reduction has been made as a result of a false or fraudulent claim the council reserves the right to withdraw the award thereby increasing the amount of council tax payable
24. Examples of false or fraudulent claims include, but are not limited to:
 - Misrepresentation or failure to disclose a material fact, whether fraudulently or otherwise
 - Failure to notify any relevant change in circumstances, whether fraudulently or otherwise
25. Where a discount is granted, applicants are required to notify the council of any relevant changes in their circumstances that could affect the award.
Examples of changes include, but are not limited to
 - Change of address
 - If the applicant or a member of the household leaves the dwelling temporarily or permanently
 - If the applicant's or a member of their household's income or capital changes
 - If the number and/or circumstances of others in the household changes
 - If there is a change to any factor that caused or contributed to their hardship
 - If hardship ends
 - If there is any change to circumstances that were included in the application for the discount
26. The council will consider prosecuting any applicant who makes a false statement or provides fraudulent evidence in support of an application

Equalities Statement

27. The council is committed to equality and fairness. Equality is about ensuring that people are treated fairly and given fair chances. It is also about ensuring that people receive fair outcomes in the standard of service they receive from the council. This incorporates everyone, regardless of their race, gender, age, religion or belief, sexual orientation and/or disability

Appendix 2(a) - On line consultation responses

Italics denote officer responses to comments

	Do you agree with maintaining an overall reduction in entitlement of 30 per cent from all working age claimants?		Do you agree with the proposed amendment to limit backdating of council tax support to one month?		Do you agree with the proposed amendment to remove family premiums from all new claimants with effect from 1 May 2016?		Do you agree that the council should implement a council tax discretionary hardship policy?
	Response	If not, why not?	Response	If not, why not?	Response	If not, why not?	Response
1	Yes		Yes		Yes		No
2	Yes	I think it should be dependent on income level, some people should have full benefit as long as they are working.	No	Because there will definitely be circumstances whereby people have not been able to claim or reclaim because of their ability (disability - and marginalisation) and lack of support, even from council services. 3 months would be more acceptable; hopefully by that time it would have been picked up by a professional somewhere that they are not paying their rent.	No	£17.40 per week? That is a lot of money that a family will need. Rising costs of all basic needs and including rent because of the new laws on taxing people with second homes. £50 a month is a lot of money. If this is inevitable, could this be reduce over 2-3 years?	Yes
3	No	Make it 50% reduce the deficit quicker. Make pensioners pay 30%	Yes		No	Remove family premium for ALL claimants from April 2016	Yes
4	Yes		Yes		Yes		Yes

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<p><i>In assessing the scheme for 2016/17, council officers and Cabinet considered a range of options including level of benefit against the council's budget position and how it may impact on households.</i></p> <p><i>The council believes changes proposed for next year strike the right balance in difficult choices that the council has to make in setting its budget for next year, minimising the impact on vulnerable people and creating opportunities to get people into work and therefore come off benefit.</i></p> <p><i>Under legislation, pensioners are protected and therefore not eligible under the council tax support scheme</i></p>	<p><i>The council believes that aligning the council tax support scheme to Housing Benefit Rules will make it easier and simpler for claimants to understand and claim for benefits in which they are entitled to.</i></p> <p><i>The backdating issue always requires people to submit a claim as soon as possible, because the qualifying condition is that there has to be continuous good cause for the delay in applying</i></p>	<p><i>The council believes that aligning the council tax support scheme to Housing Benefit Rules will make it easier and simpler for claimants to understand and claim for benefits in which they are entitled to</i></p> <p><i>This amendment would only apply for new claimants from 1 May 2016 and due to the technical criteria and claimant circumstances it is unlikely to impact on many claimants for several years</i></p>
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Appendix 2(b) - Peterborough Citizen Advice Bureau response

Peterborough Citizens Advice Bureau

16 - 17 St Mark's Street, Peterborough PE1 2TU



Councillor David Seaton
Cabinet Member for Resources
Peterborough City Council
Town Hall
BridgeStreet
Peterborough,
PE1 1HG

8th December 2015

Dear David,

Re: Council Tax Support Scheme 2016/17 Consultation

Thank you for your letter of the 4th December outlining the proposals for Council Tax Support for the next fiscal year.

In times of financial constraint we all need to be pragmatic about finance and resource and I am pleased that the existing scheme reduction of 30% for all eligible working age claimants is to be retained.

The alignment of the CTS scheme to Housing Benefit rules does simplify the scheme and we have no issues with the change but would request the your website and literature clearly highlight the proposed change to backdating of claims.

As regards the removal of family premiums for new or existing claimants from 1 May 2016. We understand the reasoning for this change and have no issues but again would like the changes clearly publicised for new and existing claimants who will be impacted by the scheme change.

To close I would like to say how forward thinking the Council's approach is in introducing a discretionary hardship scheme for those facing little prospect of reducing their liability; this scheme has our full support.

Yours sincerely,

A handwritten signature in black ink that reads "Keith Jones".

Keith Jones
Chief Executive

Patron: The Right Reverend Donald Allister, Bishop of Peterborough

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Equality Impact Assessment: Full assessment

Name/title of the policy area/strand or programme with which this assessment is concerned

Further potential changes to Council Tax Support (formerly Council Tax Benefit) in Peterborough in 2016/17

Description/summary of the policy area/strand or programme

See Appendix C for further guidance

Previously CTB was a means tested benefit which compared the claimant's income and capital against needs assessment of how much they need to live on with 100% of any benefit awarded reimbursed to Peterborough City Council by the Government (individual households paying less or no council tax).

In the 2010 spending review the Government announced its plans to abolish Council Tax Benefit (CTB) and localise support for council tax from 2013-14, reducing expenditure by 10%. This meant Peterborough City Council had around £2.4m less to help low income households with their council tax. The Welfare Reform Act 2012 contained provision for the abolition of CTB and the Local Government Finance Act 2012 enabled billing authorities to construct Local Council Tax Support (CTS) schemes by 31 January 2013 for implementation by 1 April 2013.

The Department for Communities and Local Government produced an impact assessment on the original policy of localising support for council tax which can be found through the following link: <http://www.communities.gov.uk/publications/localgovernment/lgfblocalisingcounciltax>

During the second half of 2012, PCC consulted and developed a scheme that would see a reduction in council tax support of 30% for working age claimants (originally consulted at 35%, but improved funding enabled this to be reduced).

As part of this project, an initial and Full EIA (EIA-12-0048) were developed and can be found at the link below:

http://www.peterborough.gov.uk/council_and_democracy/equalities/equality_impact_assessment.aspx?&EIA=59

The original consultation proposals included an option to protect recipients of disability premiums, in the same manner as pensioners, so that these households had no reduction in benefit. Such protection would have meant higher reductions for working age claimants to keep the scheme self-funding in line with the MTFs strategy. Rather than the 30% reduction proposed, the reduction in benefit for working age claimants would have been 7.5% higher at 37.5%. If the protection were not covered by working age claimants, it would have cost the Council around £0.5m to protect all.

Given the additional impact on working age claimants, or the costs to the Council if funded directly, it was not recommended that the protection is included. It should be noted that when the means testing is undertaken to assess whether the claimant is eligible for benefit the applicable

amount is increased by the amount of any disability premium that the disability benefit attracts. As such the system does already have an element of protection built in for such claimants.

Further details can be found in the Cabinet report from January 2013:

<http://democracy.peterborough.gov.uk/ieListDocuments.aspx?CId=116&Mid=2856&Ver=4>

The original EIA and decision remain relevant to the proposed draft scheme for consultation. The proposed amendments to the scheme are as follows:

1. Makes no changes to the existing 30% reduction for eligible working age claimants
2. Aligns to governments proposed changes to Housing Benefit rules which would equally apply to Universal Credit
3. Introduces a council tax discretionary hardship policy

The 30% scheme has been in place since its introduction in April 2013 and every year since. During this time there has been no representations that impact the original equality impact assessment.

The evidence base (list the principal sources of relevant evidence, both quantitative and qualitative. [See Appendix C for further guidance](#))

Quantitative evidence:

Currently 10,913 working age households receive council tax support.

Information relating to equalities groups are not held on the council tax system as a matter of course. There is some proxy information in the case of disabilities.

The number of households receiving disability premiums as part of their council tax benefit is outlined below. As outlined above, it should be stressed this can only be a proxy for whether there is a disabled resident for the following reasons:

- It should be noted that households can claim more than one of these benefits, so the numbers do not necessarily relate to individual households (one household could be in receipt of disability premium and Enhanced Disability premium).
- Some households may not claim a premium – this can potentially happen if the case has been ‘passported’ through by DWP

The current position is as follows:

- 418 claim the Disability premium
- 95 claim the Disabled Child premium
- 900 claim the Enhanced Disability premium
- 871 claim the Severe Disability premium

What the evidence shows – keys facts [See Appendix C for further guidance](#)

Particular Age Groups:

- Up to 10,418 working age claimants will be disadvantaged by the new CTS scheme
- Under Council Tax Law the following groups are not included or treated differently in the council tax calculation:
 - Children under 18 years old
 - Apprentices
 - 18 and 19 year olds in full-time education
 - Full-time college and university students
 - People under 25 years old receiving funding from the Skills Funding Agency or Young Peoples Learning Agency
- People who have reached pension credit age are protected and not affected by the new scheme

Disabled people:

- The initial consultation included options for additional protection of households in receipt of disability premia – ultimately this was not recommended
- Current levels claiming premia are outlined in the evidence section above
- Under Council Tax Law the following groups are not included or are treated differently in the council tax calculation:
 - People who have a severe mental impairment
 - Live-in carers who look after someone (not a partner, spouse or child)
- The consultation process will include the disability forum

Married couples or those entered into a civil partnership:

- Not affected; Marriage, civil partnerships and polygamous marriages will continue to be recognised by the new CTS scheme as they currently are under CTB

Pregnant women or women on maternity leave:

- Not affected; will continue to be recognised by the new CTS scheme as they currently are under CTB

Particular Ethnic Groups:

- May be affected by these changes if the communications are not clear and available in a format that is easily understood and presented

Those of a particular religion or who hold a particular belief:

- Not affected; will continue to be recognised by the new CTS scheme as they currently are under CTB – for example, members of religious communities are not included or treated differently in the council tax calculation

Male/Female:

- Not affected; will continue to be recognised by the new CTS scheme as they currently are under CTB

Gender reassignment:

- Not affected; will continue to be recognised by the new CTS scheme as they currently are under CTB

Sexual orientation:

- Not affected; will continue to be recognised by the new CTS scheme as they currently are under CTB

Challenges and opportunities

(indicate the policy's potential to reduce and remove existing inequalities)

- Public and direct consultation will take place until 25 January 2016
- The negative impact is to align government's proposed amendments to the Housing Benefit rules, however this will make it easier for claimants to understand if the scheme contains the same criteria as Housing Benefit criteria. The scheme would also align to Universal Credit which is due to be rolled out within the Peterborough area over the next few years
- A neutral or positive impact those affected is the introduction of a council tax discretionary hardship policy for claimants that are experiencing significant financial hardship and sought financial advice on their debt

Summary of Equality Impact Assessment

[See Appendix C for further guidance](#)

Adverse impact for those in receipt of council tax support but consulting on the draft scheme as a whole can be justified. Cabinet will need to consider all feedback in making their recommendation, including revisiting the EIA as necessary.

Next steps See Appendix C for further guidance

This Equality Impact Assessment as a whole is a living document that will be revised and updated as appropriate in the light of further evidence, discussions and representations.

This will include the consultation, which will be open to the public will also be communicated directly to:

- a) Peterborough Community Assistance Scheme (PCAS) Board consisting of:
 - i. Peterborough Citizen's Advice Bureau
 - ii. Kingsgate Community Church
 - iii. Credit Union
 - iv. MIND
 - v. Disability Peterborough
 - vi. Age UK Peterborough
- b) Cambridgeshire Police Authority
- c) Cambridgeshire Fire Authority

The next steps are:

- o Arrange direct consultation with the affected groups up to January 25
- o Include as part of the phase 1 budget consultation joint scrutiny on 26 November 2015
- o Collate and consider the consultation feedback from all sources
- o Report all feedback to Cabinet in January, to enable a recommendation to be made to the Council meeting of 27 January
- o Use this data to formulate an updated CTS scheme for Peterborough City Council to approve by 31 January 2016

Policy review date	Autumn 2016
Assessment completed by	Steven Pilsworth
Date Full EqIA completed	Original scheme - 10 September 2012 Revised EIA published – November 2015 Final EIA published – January 2016
Signed by Head of Service	