



**Council Tax
Support**
is changing
Have your say

Council Tax Support is changing from 1 April 2014

Have your say

Complete this questionnaire and
tell us what you think.

You can also fill this in and find out more
on-line at www.fenland.gov.uk/CTS2014

Please answer the questions below

SECTION ONE – ABOUT THE PROPOSALS

Some questions about the proposals. Please tick one box for each question for Questions 1-3 below.

1. Do you understand the scheme being proposed?

Strongly Agree Agree Neither Agree or Disagree Disagree Strongly Disagree

2. The proposals mean everyone (except Pensioners) must have to pay some Council Tax? Do you agree?

Strongly Agree Agree Neither Agree or Disagree Disagree Strongly Disagree

3. Vulnerable groups (such as the disabled and families with young children) will be helped by getting more benefit than those without a disability or young children. Do you agree?

Strongly Agree Agree Neither Agree or Disagree Disagree Strongly Disagree

4. What comments do you have about the Council Tax Support scheme being proposed?

5. Are there any other people we should protect from these changes?

6. Will these proposals affect any individuals or groups more than others, and if so how can we deal with this?

SECTION TWO - ABOUT YOU

(if you're responding for an organisation please go to Section 4)
This section is optional

Your Name

Your Address

Your Email Address

Your Phone Number

SECTION THREE – ABOUT YOU

Please tick the boxes that apply to you. This will help us understand about the range of people commenting on our proposals.

Do you pay Council Tax Bill from Fenland District Council now?

Does the Bill mentioned above include a reduction called “Council Tax Support” shown on it?

Do you currently get Housing benefit from Fenland District Council?

SECTION FOUR – ABOUT YOUR ORGANISATION

Are you responding as a representative of one of these types of organisations (please tick one box)?

Voluntary organisation

Housing Association

Landlord

Other

Your Name

Your Organisation

Your Address

Your Email Address

Your Phone Number

**Please return your completed questionnaire to us by:
5pm on 31 October 2013.**

**You can also complete this on-line at
www.fenland.gov.uk/CTS2014**

SECTION FIVE – HOW TO RETURN THIS FORM WHEN COMPLETE

Returning this questionnaire by post

Please post it to:-

Council Tax Support, Fenland District Council, County Road, March, Cambs,
PE15 8NQ.

Returning this questionnaire to a Fenland @ your service shop

Please bring it into one of our Shops at:-

Chatteris Open Monday, Wednesday and Friday 10am to 5pm,
Community Hub Open Tuesday 2pm to 5pm Saturday 9am to noon.
2 Furrowfields, Chatteris

March Open Monday, Tuesday, Wednesday and
8 Broad Street Friday 9am to 4pm,
Open Saturday 9am to noon.

Whittlesey Open Tuesday, Thursday and Friday 9am to 4pm,
3 Causeway Centre Open Saturday 9am to noon.

Wisbech Open Monday to Friday 9am to 4pm,
2-3 Bridge Street Open Saturday 9am to noon.

SECTION SIX EQUALITIES MONITORING FORM

We are committed to providing equal opportunities for everyone when providing services and in our role as a major employer. We will make sure that we:

- **treat all people with dignity and respect;**
- **prevent discrimination throughout Fenland Council; and**
- **treat all of our service users fairly.**

We monitor the equality and effectiveness of the way we deliver services, to continually improve our policies and practices. We will treat all information confidentially and use it for monitoring purposes only.

Are you satisfied with the service you have received?

- Yes No

If you are not satisfied, please tick the relevant boxes and include any extra information.

- Age
- Disability
- Gender Reassignment
- Pregnancy and Maternity
- Race
- Religion or Belief
- Gender
- Sexual Orientation
- Marriage and Civil Partnerships
- Social and Economic circumstances
- None of the above

Please explain why

PROOF



Fenland District Council

Fenland District Council, Fenland Hall, County Road, March, Cambridgeshire. PE15 8NQ
Telephone: 01354 654321 Email: info@fenland.gov.uk Web: www.fenland.gov.uk

September 2013

Dear customer,

Proposed changes to Council Tax Support

I am writing to you to ask for your comments on this, even though you may not get Council Tax Support personally.

You have been picked at random as we would like to ask a sample of our customers what they think of our proposals. I hope that you will be able to comment on our proposals.

What is Council Tax Support [also called “CTS” in this letter]?

CTS is a means-tested reduction from Council Tax. Customers need to apply for it and provide evidence of income, savings and the make-up of their household. We have an on-line calculator and application at www.fenland.gov.uk.

Up until 31st March 2013 customers used to get Council Tax Benefit. This was a national scheme, covered by Government regulations. Local Councils gave it out (by reducing Council Tax bills) but the Government paid for it.

From April 2013, CTS replaced Council Tax Benefit (CTB). Pensioners (of state pensionable age) are protected from any reductions in support because of the new scheme and continue to have their claims assessed using the CTB rules that applied up to 31st March 2013.

For working age people however, local Councils were given responsibility to set their own CTS scheme. At the same time as the CTS scheme started, and as part of its moves to reduce public spending, the Government changed the way CTS was funded. Now; the Government gives a fixed amount of money to local Councils, which is less than before.

This means that after ensuring that pensioners are protected from any reductions in support, there is about 20% less money to give to working age people.

To meet the funding gap, Councils either have to reduce budgets, or give less CTS out. For this year, we chose to give out less CTS. We propose to do the same next year also.

This year, the Government gave us money to help limit the shortfall. It meant we reduced CTS for working age people by 8.5%. This money is not available for next year. We are proposing to pass on the full funding cut so CTS will be reduced by 20% for working age people next year.

An example of CTS

From next April we will ask some people to pay more Council Tax.

	<u>2012/13</u>	<u>2013/14</u>
A typical Council Tax Bill	£1,000	£1,000
Council Tax Support now	-£915	-£800
The amount to pay is	£85	£200

On the above example, this means £115 more to pay for this person next April.

Does this affect me?

Only if you get Council Tax Support. There are 4,700 households (out of a total 43,000 or 11%) in Fenland who receive Council Tax Support now.

You can see if you do as it will be shown on your latest Council Tax Bill.

What happens now?

We'd like your opinion. Give us your view:-

On-line at www.fenland.gov.uk/CTS2014

Consultation closes at 5pm on 31 October 2013.

We will then look at your comments and decide what we will do. This will happen at a meeting of the Council on 19 December 2013.

Like to know more? Go on-line at www.fenland.gov.uk/CTS2014

Yours sincerely



Geoff Kent
Head of Customer Services



Council Tax Support Scheme

Effective 1 April 2014

To be determined by Council at its meeting on 19 December 2013

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Glossary of Terms

Definition of Pensionable Age

When we talk about pensionable age customers we mean someone who:

- Has reached the qualifying age for state pension credit, and
- They, or any partner, do not receive Income Support, Income Based Job Seekers Allowance or Income Related Employment Support Allowance.

Definition of Working Age

When we talk about working age customers we mean someone who:

- Has not yet reached the qualifying age for state pension credit, or
- Has reached the qualifying age for state pension credit but they, or any partner, receive Income Support, Income Based Job Seekers Allowance or Income Related Employment Support Allowance.

Definition of 'partner'

When we talk about a customer's partner we mean a person they are married to or a person they live with as if they were married to them, or a civil partner or a person they live with as if they were civil partners.

Applicable Amounts

When we talk about 'applicable amount' we mean a weekly figure that is used to calculate the basic living needs of a customer based on their household size and accounting for any disabilities or special circumstances. The elements and amounts of the applicable amount are decided by the Government and are made up of:

- personal allowances (for the claimant, partner and any children)
- premiums (based on certain qualifying conditions)

The applicable amount is used in a means tested calculation and compared to a customer's assessed income figure in order to work out how much benefit they may be entitled to.

1. Introduction

1.1 From 1 April 2013, the Government abolished the national Council Tax Benefit scheme and required each council to introduce their own local Council Tax Reduction Scheme to replace it. The amount of money the Government now gives councils to fund a local scheme is at least 10% less than the grant given for Council Tax Benefit. This means Fenland District Council will have less money to help low income households with their Council Tax.

1.2 Although the council is required to design a local scheme the Government has placed a number of restrictions on what we can do. The council also has to consider how a local scheme would impact on the most vulnerable in society and should specifically consider its statutory duties under the following regulations:

- The Equality Act 2010,
- The Child Poverty Act 2010,
- The Housing Act 1996,
- The Armed Forces Covenant 2011.

1.3 We have spent considerable time looking at various options and the effects each one would have on residents in Fenland. We believe we have identified a scheme that fairly distributes the funds available whilst protecting the most vulnerable members of our society. We have consulted on our draft proposals, have analysed the responses received and have now produced our Council Tax Support Scheme. We need to have an agreed scheme in place by 31 January 2014 for the financial year starting 1 April 2014.

1.4 People of pensionable age will be protected from the effects of the local scheme and will have any reduction in their Council Tax assessed only in accordance with the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012' (as amended). They should therefore receive the same amount of reduction as they would have done under Council Tax Benefit had it still existed from 1 April 2014. However, working age households will not be protected as these will be assessed under the local scheme rules and will therefore always need to pay something towards their Council Tax.

1.5 Fenland District Council's scheme is based on the following principles:

- Everyone of working age should pay something towards their Council Tax,
- The scheme should provide protection for the most vulnerable in Society,
- The scheme should incentivise and support people moving into work, and help those in low paid work.

2. The legal basis for this scheme

2.1 This scheme is in accordance with this legislation:

- Local Government Finance Act 2012
- Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012

2.2 The legislation states that Councils must create a Council Tax Reduction Scheme for their area to take effect from 1 April 2014. Fenland District Council's Council Tax Reduction Scheme is known as its 'Council Tax Support' scheme. Any reductions in Council Tax that are granted as a result of it will be called "Council Tax Support" and be shown on literature such as Council Tax Bills in this way.

3. Validity of this scheme

This scheme will apply to the financial year 1 April 2014 to 31 March 2015 inclusive. It will continue to apply thereafter until further notice unless amended by determination of Fenland District Council. Any amendments will apply only from a subsequent 1 April (i.e. if the Council revises the scheme in December 2014, the change will not apply until 1 April 2015).

4. Outline of this Scheme

4.1 Those people entitled to a reduction in their Council Tax under Fenland District Council's Council Tax Support scheme will be as follows:

4.2 People of Pensionable Age

The Government has committed to protecting pensioners from the impact of the replacement of Council Tax Benefit by Council Tax Support. Therefore, support for people of pensionable age will be provided through a means tested reduction which will be the same as what they would have been entitled to under the previous Council Tax Benefit system (assuming no other changes in their circumstances). The details for this scheme are set out in the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012'.

4.3 Pensioners who are currently claiming Council Tax Benefit will be automatically transferred to the new local Council Tax Support scheme and will not need to make a new application.

4.4 People of Working Age

Support for people of working age will apply the rules as set out in the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012' except for the provisions mentioned in this document.

4.5 Working age customers who are currently claiming Council Tax Benefit will be automatically re-assessed under the new local Council Tax Support scheme rules and will not need to make a new application.

4.6 The amount of help working age people will be entitled to will be means tested in a similar way to Council Tax Benefit in that a customer's income will be compared against an 'applicable amount'.

4.7 Fenland District Council's Council Tax Support scheme is based around the three principles as set out in paragraph 1.5 and contains the following features:

4.8 Reductions applied to the amount of Council Tax Support awarded

All working age customers will have their entitlement to Council Tax Support calculated on the applicable Council Tax charge. This award will then be reduced by 20% and applied to their Council Tax account. The actual amount someone has to pay will depend on the makeup of their household, their income and savings and any

other discounts that may apply but this means that these customers will have to pay at least 20% of their gross Council Tax bill.

4.9 **Applicable amounts**

We will use the Applicable amounts as detailed in the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012' and any subsequent Government Regulations that expressly alter the amounts in the above-mentioned regulations.

4.10 **Incentivising work**

Council Tax Benefit allowed for customers to continue getting help at the level they did for four weeks after they got a full-time job, worked more hours or earned more money for at least five weeks after one of these changes. We will still make this extended payment for four weeks. It will be known as an "extended reduction".

4.11 **War Pensions**

Under Council Tax Benefit rules, the first £10 of war pension income received each week was not included in the assessment of the customer's income. However, Fenland District Council has always disregarded the remainder of war pension income under its discretionary powers. We will continue to disregard all war pensions in the assessment of a customer's income for Council Tax Support.

4.12 **Universal Credit**

The Government plans to begin a phased process of merging payments of Income Support, Income Related Job Seekers Allowance, Income Based Employment Support Allowance, Child Tax Credit, Working Tax Credit and Housing Benefit into a single payment called 'Universal Credit'. The exact details of how Universal Credit will operate are still emerging. We will treat Universal Credit with regards to our Council Tax Support Scheme in accordance with the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012' and any subsequent Government Regulations that expressly alter provision for the treatment of Universal Credit in the above-mentioned regulations. Note that if a customer applies for Universal Credit they will need to apply for Council Tax Support separately.

5. Vulnerable groups

- 5.1 One of the key principles of Fenland District Council's local Council Tax Support scheme is to provide support for the most vulnerable members of our society.
- 5.2 The Council believes that, by basing its scheme for local support on the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012', provision is already made for the most vulnerable customers. This is because the figure used to calculate the basic living needs of a customer (the 'applicable amount') includes extra amounts to cater for disabilities, children or other special circumstances as well as disregarding certain types of income.

6. Who can apply

- 6.1 Eligibility for Council Tax Support is set out in the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012' which follows the same rules as set out in previous regulations for Council Tax Benefit. Claimants must be at least 18 years old, liable to pay Council Tax and the property must be their main or sole residence. Current arrangements allowing a person to act on behalf of another (for example, where a person has been granted power of attorney) will continue.
- 6.2 Those not eligible to claim will include those not liable to pay Council Tax, customers with savings of £16,000 or more, most students and persons from abroad who have no recourse to public funds.

7. How to make a claim and supporting evidence

- 7.1 Applications for Council Tax Support should be made by an electronic form which will be available from the council's website or via public access computers at the Council's Fenland @ Your Service Shops in March, Whittlesey and Wisbech as well as the Community Hubs in Chatteris and Whittlesey (opening April 2014). A paper application form will also be available for those customers who do not have access to complete the electronic version. The application form will also collect information regarding housing costs for those wishing to apply for Housing Benefit.
- 7.2 Some customers may complete an application form for Housing Benefit via Job Centre Plus and the Pension Service and these will also be acceptable to claim Council Tax Support.

7.3 Customers applying for Council Tax Support will be required to verify their identity, national insurance number, income, and capital. The Council may be able to use other sources to confirm some details but customers will be required to provide documentation to support their application. The Council may ask for further information to support an application as required.

8. Date of claim

8.1 The start date of Council Tax Support for people of working age is set out in the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012' which follow the same rules as set out in the current regulations for Council Tax Benefit. In general, this means entitlement to Council Tax Support will be assessed from the Monday following the date a customer first contacts the Council to make an application, providing a form is received at Fenland District Council's offices within one calendar month of the date the Council were first contacted.

8.2 The scheme allows customers to apply for backdated awards of benefit up to 6 months in the past if they can prove 'good cause' as to why they had not made an application for benefit earlier as detailed in the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012'.

8.3 The date of claim for pension age customers will be assessed under the national rules as set out in the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012'.

9. Notification of entitlement

9.1 All customers will be notified of the outcome of their application. The notification will also explain their appeal rights if they are unhappy with the decision.

9.2 Where a customer is entitled to Council Tax Support a new bill showing the amount of the reduction awarded and the revised amount to pay will be issued. The reduction awarded will be shown as "COUNCIL TAX SUPPORT" on bills and other documents advising customers of their award of Council Tax Support.

10. Change of Circumstances

- 10.1 Once an application for Council Tax Support has been made customers will have a duty to notify Fenland District Council of changes in their circumstances. The rules for when changes of circumstances will take effect will be set out in the 'Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012'.
- 10.2 Changes of circumstances should be notified as soon as possible in order to prevent overpayments and ensure the correct amount of Council Tax Support is being paid.

11. Overpayments

- 11.1 Council Tax Support will be paid in the form of a reduction against the Council Tax account and calculated up to the end of March in each financial year. However, where a customer's circumstances change in the year or the customer notifies the Council of a change which occurred in the past, an overpayment of Council Tax Support may be created.
- 11.2 Where overpayments do occur these will be posted to the Council Tax account and a new bill will be issued. Overpayments will always be recoverable from the customer.

12. Appeals

- 12.1 Customers will have the right to appeal against decisions made and must do so in writing within one month of notification.
- 12.2 The Council will review the original decision and notify the customer of the outcome. If the customer is still not satisfied with the outcome, or does not receive a reply within two months a further appeal may be made. This further appeal is to an independent body called the 'Valuation Tribunal'.

13. Claim Reviews

- 13.1 From time to time the Council may check the details of a claim for Council Tax Support to see if any of the details held on our records have changed. If we need to do this we may send a form or visit the customer in their home. The Council will review claims to ensure the correct Council Tax Support is being awarded and to protect public funds against fraud and error.

14. Fraud

- 14.1 A customer who makes a false claim for Council Tax Support or fails to tell us about changes in their circumstances when they occur, will not only have to repay any Council Tax Support incorrectly claimed but may also be liable to prosecution or a fine.

Assessing Equality – The Equality Act 2010

ANNEX E – EQUALITIES IMPACT ASSESSMENT FOR COUNCIL TAX SUPPORT SCHEME

INTRODUCTION

The Equality Act 2010 reminded all public authorities of their duty to have ‘due regard’ to the need to:

- **Eliminate unlawful discrimination**, harassment, victimisation and any other conduct prohibited by the Act:
- **Advance equality of opportunity** between people who share a protected characteristic and people who do not share it; and
- **Foster good relations** between people who share a protected characteristic and people who do not share it.

The protected groups (previously known as equality strands) are as follows:

- Age
 - Disability
 - Gender reassignment
 - Pregnancy and maternity
 - Race
 - Religion or belief
 - Gender
 - Sexual orientation
 - Marriage and civil partnerships (eliminate unlawful discrimination only)
- Other legislation and practice has determined that we extend this to cover:

- Human Rights
- Socio Economic factors

The duty reminds us of the need to analyse the effect of existing and new policies and practices on equality.

The equality analysis should be proportionate and relevant – not just a tick box exercise. In some cases the written record will be a quick set of bullet points or notes under each heading. Others will need a more detailed explanation.

However, legal case law makes it clear that we must carry out the analysis **before making the relevant policy decision**.

A meaningful equality analysis will help the Council make the best decisions or formulate a policy which best meets our customers needs.

Once a Customer Impact Assessment (replacing our existing Equality Impact Assessment) has been completed there is no need to automatically carry out a new assessment each year. A review assessment has been put in place, and can be completed if there has been no change to the original policy, the way it’s implemented and its customer impact.

Assessing Equality – The Equality Act 2010

A SIMPLE GUIDE TO ASSESSING EQUALITY

What is Customer Impact Assessment (CIA)?

- CIA is the act of systematically assessing the likely (or actual) effects of policies or services on people based on the following:
 - Age
 - Disability
 - Gender reassignment
 - Pregnancy and maternity
 - Race
 - Religion or belief
 - Gender
 - Sexual orientation
 - Marriage and civil partnerships
 - Human Rights
 - Socio Economic factors

This means considering the above, as set out in the table below, in relation to a policy, practice or service, before a decision is made.

	Eliminating unlawful discrimination, harassment and victimisation	Advancing equality of opportunity between different groups	Fostering good relations between different groups
Disability			
Age			
Pregnancy and maternity			
Race			
Religion or belief			
Sex/ Gender			
Gender reassignment			
Sexual orientation			
Human Rights			
Socio Economic Factors			
Marriage and civil partnerships			

Assessing Equality – The Equality Act 2010

- You are looking for opportunities to promote equality, and good relations between all groups as well as removing or mitigating negative or adverse impacts.
- Remember it might not be possible to remove all barriers to service or your policy or practice may have a negative impact on certain groups ... please note anything of this nature

Why is it important?

- Assessing equality issues helps us understand the needs of our customers, ensures our decisions meet those needs, and are also cost effective, and demonstratable.
- As a public authority we also have a **legal** duty to show “*due regard*” for equality in decision making and the way services are provided
- To be able us to show “*due regard*”, we need to show that consideration of [possible impact to the groups mentioned have taken place **prior** to a decision being made; that equality issues were considered, and that this consideration was rigorous, open minded, and involved thinking about the three arms of the Equality Act as part of this process, and that potential adverse impacts were either removed or reduced, and that all our decisions can be defended if challenged.
- Documenting our equality analysis enables the Council show it has had “*due regard*” for equality if decisions are challenged. If “*due regard*” for equality can not be shown, decisions may be overturned at judicial review. This could result in lost time, money and negative publicity.
- The sooner equality is considered in a process; the more efficiently that process can be carried out.

Assessing Equality – The Equality Act 2010

How can equality be assessed?

1. Gather information This can be consulting with relevant groups, using a previous EqIA as a starting point, consultations carried out by other services, details of the service 'hard to reach groups', customer satisfaction surveys, MOASIC data, consider relevance to equality



2. Assess impact could different groups be affected differently? Is this difference positive or negative? Consider the three arms of the Equality Act in relation to all the protected groups as per the table. NOTE: The quality of the assessment will depend on the quality of the information gathered



3. Take action this could be to reduce negative or increase positive impact. Produce an action plan where appropriate; make actions SMART. Unlawful discrimination **MUST** be actioned immediately



4. Summarise your findings on the EqIA form. Where it is clear from initial information gathering that a policy will not have any effect on equality, this may simply be a sentence recording this; the greater the relevance to equality, the greater the level of detail required. Publish your findings



5. Monitor the on-going effects of the policy on equality. This is usually in the form of the annual review carried out in October of each year, to fit in with the service planning cycle. The Equality Act is a **continuing** duty!

Assessing Equality – The Equality Act 2010

Customer Impact Assessment

Name and brief description of policy being analysed

Briefly summarise the policy including any key information such as aims, context etc; note timescales and milestones for new policies; use plain language – NO JARGON; refer to other documents if required

Council Tax Support (CTS) was introduced in April 2013, replacing Council Tax Benefit (CTB). For CTB, it was a nationally set scheme that ensured that the maximum entitlement was 100%, so that 3,500 households in Fenland received full CTB and did not have to pay any Council Tax. For CTS, for those of state pensionable age, it is still subject to national rules and up to 100% CTS can be granted. For working age, Councils can reduce the amount of CTS by any percentage they see as appropriate. At the same time, the Government has changed the funding mechanism for CTS. Under CTB it was demand-led, meaning that the Government would fund all CTB granted, including any increase in demand. Under CTS, the Government gives each Council a specific amount annually to fund CTS. This is lower than the actual CTS granted. Councils must decide either to cut budgets, or the amount of CTS awarded to meet this gap. Fenland District Council is choosing to do the latter.

In 2013-14 the Council reduced the amount of CTS awarded for working age customers by 8.5%. In 2014-15 it proposes to reduce this amount by 14%. This Customer Impact Assessment reviews that conducted in 2012 and updates it. It should be read in conjunction with the report “COUNCIL TAX SUPPORT – 2014 SCHEME” that is considered by Council at its meeting on 19 December 2013.

Information used for customer analysis

Note relevant consultation; who took part and key findings; refer to, or attach other documents if needed; include dates where possible

Customers were consulted about the proposed 2014 Council Tax Support scheme in the autumn of 2013. Survey forms were sent to 4,700 working age customers currently receiving CTS and a sample of a further 2,000 customers who have Council Tax accounts in Fenland. The Feedback to this survey, which was available for completion both on paper survey forms and at the Council’s website, is detailed in the report “COUNCIL TAX SUPPORT – 2014 SCHEME” that is considered by Council at its meeting on 19 December 2013.

Assessing Equality – The Equality Act 2010

	Could particularly benefit	Neutral	May adversely impact	Explanations	Is action possible or required?	Details of actions or explanations if actions are not possible Please note details of any actions to be placed in your Service Plan
Race	N	Y	N	<p>The proposed scheme affects working age customers as those of state pensionable age are protected by regulations.</p> <p>Other groups are not discriminated against specifically for their characteristics.</p> <p>Disabled customers have in-built protections in CTS in the form of:-</p> <p>Awarding of additional premiums for disablement; Disregarding higher levels of income where a claimant is in remunerative work and is disabled; and</p> <p>There is no requirement to have non dependant deductions where a claimant is disabled.</p>	N	
Sex	N	Y	N		N	
Gender reassignment	N	Y	N		N	
Disability	N	Y	N		N	
Age	N	N	Y		N	
Sexual orientation	N	Y	N		N	
Religion or belief	N	Y	N		N	
Pregnancy & maternity	N	Y	N		N	
Marriage & civil partnership	N	Y	N		N	

Assessing Equality – The Equality Act 2010

	Could particularly benefit	Neutral	May adversely impact	Explanations	Is action possible or required?	Details of actions or explanations if actions are not possible Please note details of any actions to be placed in your Service Plan
Human Rights	N	Y	N	There are no effects.	N	
Socio Economic	N	N	Y	Working age households will be asked to pay more Council Tax.	Y	Payments can be spread over 12 months instead of the statutory scheme which is 10 months. Customers can pay weekly to help them budget. Customers can apply for additional help under the Discretionary Council Tax Relied provisions.
Multiple/ Cross Cutting	N	Y	N	There are no other effects,	N	

Outcome(s) of customer analysis

a) Will the policy/ procedure impact on the whole population of Fenland and/ or identified groups within the population; negative neutral positive

No major change needed **N** Adjust the policy **N** Adverse impact but continue **Y** Stop and remove / reconsider policy **N**

Assessing Equality – The Equality Act 2010

Arrangements for future monitoring:

Note when analysis will be reviewed; include any equality indicators and performance against those indicators

This assessment will be regularly reviewed.

Details of any data/ Research used (both FDC & Partners):

Data from the customer survey conducted in autumn 2013 was used to complete this assessment.

Completed by:

Name: Geoff Kent

Position: Head of Customer Services

Date:3/12/13

Details of any Committee approved by (if applicable):

Submitted to Council as part of the report “COUNCIL TAX SUPPORT – 2014 SCHEME”

September 2013

Dear [personalised],

Proposed changes to your Council Tax Support

In April 2013 the Government introduced Council Tax Support which resulted in you having to pay a contribution of at least 8.5% towards your Council Tax bill.

April 2014

The money we got this year from the Government to limit the cut in your Council Tax Support to 8.5% will not be given to us next year.

This means we are proposing to pass on the effect of this and will mean that you have to pay at least 20% of your Council Tax bill.

An example of how this will affect you is shown below:-

	<u>Now</u>	<u>Proposed</u>
A typical Council Tax Bill	£1,000	£1,000
Council Tax Support now	£915	£800
The amount to pay is	£85	£200

On the above example, this means £115 more to pay next April.

Why are we proposing to give you less Council Tax Support?

The money we get from the Government to pay for Council Tax Support will be less next year.

To make up this difference, we either have to spend less money on Council Services, or give less Council Tax Support. We are proposing to do the latter.

What happens now?

Give us your view:-

On-line at www.fenland.gov.uk/CTS2014

Or, you can complete and send back the survey form with this letter (you will need to pay postage, or bring the form into a Fenland @ your service Shop).

Consultation closes at 5pm on 31 October 2013.

We will then look at your comments and decide what we will do. This will happen at a meeting of the Council on 19 December 2013.

We will send you a new Council Tax Bill in March 2014 which may ask you to pay more from 1 April 2014.

Yours sincerely



Geoff Kent
Head of Customer Services