



**Committee name:** Council

**Committee date:** 21/02/2024

**Report title:** Local Council Tax Reduction Scheme 2024/25

**Portfolio:** Councillor Giles, Cabinet member for Communities and Social Inclusion

**Report from:** Head of revenues and benefits

**Wards:** All wards

**OPEN PUBLIC ITEM**

**KEY DECISION**

### **Purpose**

To consider adopting a Local Council Tax Reduction Scheme (LCTRS) for 2024/25 as recommended by cabinet on 7 February 2024.

### **Recommendation:**

To:

- 1) retain a maximum 100 per cent LCTRS for working age recipients.
- 2) make the following changes to the LCTRS for 2024/25 by continuing with the 2023/24 scheme with the following annual modifications:
  - a) to uprate the relevant applicable amounts for 2024/25 and future years by the preceding September CPI figure;
  - b) to make changes for working-age customers which align with pensioner prescribed changes annually for 2024/25 and future years;
  - c) to change the scheme annually in accordance with any Prescribed Regulation changes;
  - d) to retain the £3 + or - tolerance level for changes in income for 2024/25 and future years;
  - e) to uprate the level of income brackets used to decide non-dependant deductions and level of non-dependant deductions by the preceding September CPI figure;
  - f) to increase the level of income brackets used to decide entitlement to second adult reduction by the preceding September CPI figure; and

- g) to retain the maximum household capital limit of £16,000 for 2024/25 and future years.

## **Policy framework**

The council has five corporate priorities, which are:

- People live independently and well in a diverse and safe city.
- Norwich is a sustainable and healthy city.
- Norwich has the infrastructure and housing it needs to be a successful city.
- The city has an inclusive economy in which residents have equal opportunity to flourish.
- Norwich City Council is in good shape to serve the city.

This report meets the following corporate priorities:

- People live independently and well in a diverse and safe city
- The city has an inclusive economy in which residents have equal opportunity to flourish

This report addresses our Norwich 2040 city vision that Norwich is a 'Fair City' and is a place where many already enjoy a great quality of life. By 2040, the health, wellbeing and life chances of all our citizens will be improved. We will remove barriers to achievement and a high standard of living will be enjoyed by everyone.

## **Report details**

1. This report was considered by cabinet on 7 February 2024 and the recommendations contained within it recommended for approval by Council.
2. Since 1 April 2013 the council has operated a Local Council Tax Reduction Scheme (LCTRS) for working age recipients, which replaced council tax benefit.
3. Councils are required to review their LCTRS for working age recipients on an annual basis and consider any appropriate revisions.
4. The LCTRS helps people on low incomes and/or certain welfare benefits to pay their council tax bill. This provides support to those under the greatest financial pressure.
5. The scheme that exists for pension age recipients is a national scheme prescribed by regulations and cannot be varied locally. The council can therefore only control the cost of LCTRS in relation to working age claims.
6. The council adopted the government's default CTRS in 2013, having made various changes since then but maintaining the principle of a full support (100% discount) scheme.
7. The LCTRS must take account of and support:
  - Work incentives and in particular avoid disincentives for those moving into work
  - The Council's duties to protect vulnerable people (under the Equality Act 2010, the Care Act 2014, the Child Poverty Act 2010 and the Housing Act 1996)
  - The Armed Forces Covenant.
8. Since 2019 there has been no revenue support grant to help cover the cost of the LCTRS. The cost of funding the LCTRS is incorporated into the Medium-Term Financial Strategy (MTFS). If the Council were to reduce the % award, or ask all claimants to pay a set amount, the Council's tax base (the total of Band D properties used in the calculation of council tax income) would increase, as there would be fewer Band D equivalents lost as a result of awarding Council Tax Reduction (CTR).
9. The council tax reduction scheme cross party member working group met on 10 July 2023 to review in detail the options. The minutes of the meeting are attached as Appendix 1.
10. The council tax reduction scheme cross party member working group resolved unanimously to recommend the LCTRS 2024/25 to cabinet and council at its meeting of 10 July 2023.

### **Proposed recommendations:**

- 1) when considering the Local Council Tax Reduction Scheme (LCTRS) for 2024-25, that the scheme retains a maximum 100 percent entitlement for working age CTR recipients;

2) The scheme takes into consideration the following:

- a) to uprate the relevant applicable amounts for 2024/25 and future years by the preceding September CPI figure;
- b) to make changes for working-age customers which align with pensioner prescribed changes annually for 2024/25 and future years;
- c) to change the scheme annually in accordance with any Prescribed Regulation changes;
- d) to retain the £3 + or - tolerance level for changes in income for 2024/25 and future years;
- e) to uprate the level of income brackets used to decide non-dependant deductions and level of non-dependant deductions by the preceding September CPI figure;
- f) to increase the level of income brackets used to decide entitlement to second adult reduction by the preceding September CPI figure; and
- g) to retain the maximum household capital limit of £16,000 for 2024/25 and future years.

## **Consultation**

11. Both major preceptors (Norfolk County Council and the Office of the Police and Crime Commissioner) and the Financial Inclusion Consortium (FIC) have been consulted on the following proposals:

- (1) The council is proposing it retains a 100 per cent scheme and not to reduce the level of support from 100% to a lesser figure for working age CTR recipients for 2024/25.

In addition, further recommendations under consideration were that the council;

- (2) uprate the relevant applicable amounts for 2024/25 and future years by the preceding September CPI figure;
- (3) to make changes for working-age customers which align with pensioner prescribed changes annually for 2024/25 and future years;
- (4) change the scheme annually in accordance with any Prescribed Regulation changes;
- (5) retain the £3 + or - tolerance level for changes in income;
- (6) retain the maximum household capital limit of £16,000
- (7) to uprate the level of income brackets used to decide non-dependant deductions and level of non-dependant deductions by the preceding September CPI figure
- (8) to increase the level of income brackets used to decide entitlement to second adult reduction by the preceding September CPI figure.

12. Consultation closed on 9 October 2023.

13. Responses were received from Norfolk County Council and the Office of the Police and Crime Commissioner.

The OPCC responded as being content at this stage. However, with increasingly stretched public sector funding would appreciate a further review, in future years, based on the County Council's proposals detailed in previous years correspondence and as re-iterated below.

Norfolk County Council's position remains that its preference would be for all Norfolk billing authorities to move towards a consistent CTRS scheme across the county on the basis previously set out:

- A. To limit Council Tax Support where claimant has savings to a lower level than £16,000 (some Norfolk authorities use £6,000).
- B. To limit Council Tax Support discount to occupants of properties no higher than Band D Council Tax.
- C. To work with district colleagues across the County to establish the cap for the Council Tax Support discount for working age claimants at a uniform amount in Norfolk, suggested at 75% of the maximum Council Tax charge.

Norfolk County Council is therefore not in support of proposal number 1. *'that the scheme retains a maximum 100 per cent entitlement for working age CTR recipients'*

The county council stated it would be very happy to facilitate county wide discussions on future year Council Tax Support Schemes.

14. The considered responses submitted are appreciated, however in the context of the overall Council budgetary position, it is recommended it continues with a 100% scheme without limiting it to residents in particular Council Tax bands, and to continue with a Capital limit of £16,000 above which there would be no entitlement to CTR.

## **Implications**

### **Financial and Resources**

15. Any decision to reduce or increase resources or alternatively increase income must be made within the context of the council's stated priorities, as set out in its Corporate Plan 2022-26 and Budget.

16. The current estimated cost of the working age LCTRS for 2023/24 at the end of November is £8.9m of which the cost to Norwich City Council is £1.18m. This cost will fluctuate depending on the number of claimants and the amount of any reduction awarded.

17. The cost of the scheme for 2024/25 has also been modelled. The estimated cost for the working age scheme for this council is £1.24m based on an assumed overall increase in Council Tax of 4.71% (includes Norfolk County Council and Police and Crime Commissioner's precepts). This means an estimated increase in the cost to the council of the revised scheme to be c£60k.

18. The proposed changes to the scheme may also increase the scheme's cost slightly. Increasing the applicable amounts mirrors the DWP uprating by the preceding September CPI. However, if Universal Credit rollout does commence next year the costs could change significantly.

### **National Trends in LCTRS design 2022/23**

19. From research undertaken by Policy in Practice, a significant number of authorities have now started to move back to having a 100% LCTRS, as the costs of collection and the debt levels associated with running schemes less than 100% cease to become cost effective.

- 180 UK councils now have a maximum award of 100% of CT liability (i.e. including all Scottish and Welsh LAs). 40 of these have band restrictions, so households in bands above the restriction will not get 100%
- 119 have 80-99%
- 54 have 65-89%
- 1 has 50%
- 60 councils have protections for vulnerable groups
- The difference between the most generous and least generous scheme is £1,300 a year for a couple living in a Band D property

20. Many councils have reduced the cost of their schemes by providing a lower level of support. Whilst the Government initially provided funding for the new LCTRS, the funding reduced each year in line with the reduction in the Council's Revenue Support Grant (RSG), and since 2019 no government funding is provided towards the cost of the LCTRS.

21. By continuing to award a reduction of up to 100%, this Council continues to support the residents of Norwich from going further into poverty and building up Council Tax debts. It is felt important that those on low incomes are not penalised by reducing the support currently available.

22. The social and economic benefits are many. By providing this level of support residents have more income to pay their bills and housing costs. The council is protecting its most vulnerable residents during the cost-of-living crisis and as the city recovers from the pandemic.

23. To date we have not seen a large increase in LCTRS claims due to the cost-of-living crisis, but these could increase over the winter period into spring as the impact deepens and seasonal work ceases.

### **Legal**

24. The Local Council Tax Reduction Scheme (LCTRS) came into effect on 1 April 2013 pursuant to the Local Government Finance Act 1992. Section 13A(2) of that Act (as amended) provides:

25. Each billing authority in England must make a scheme specifying the reductions which are to apply to amounts of council tax payable, in respect of dwellings in its area, by—

- (a) persons whom the authority considers to be in financial need, or

(b) persons in classes consisting of persons whom the authority considers to be, in general, in financial need.

26. Schedule 1A of that Act prescribes what must be included in a LCTRS, and places a duty on the authority, each financial year, to consider whether to revise its scheme or replace it with another scheme. The scheme states the classes of person who are to be entitled to a reduction, the type of reduction and whether there are different reductions for different classes. The scheme should also set out the procedure to apply for a reduction and the appeal procedure.

27. Before preparing a scheme, the authority must (in the following order)—

(a) Consult any major precepting authority which has power to issue a precept to it;

(b) Publish a draft scheme in such manner as it thinks fit; and

(c) consult such other persons as it considers are likely to have an interest in the operation of the scheme.

28. In considering changes to the LCTRS, the Council must take into account the provisions of The Council Tax Reduction Schemes (Prescribed Requirements) (England) 2012 and subsequent amendments.

29. Since the introduction of LCTRS, there have been a number of legal challenges against other local schemes. Most of these challenges have been in relation to the consultation undertaken and have questioned whether due regard was given to any equality impact assessment when changes were made to schemes. A Supreme Court ruling in 2014 ( R (Moseley) v London Borough of Haringey) has determined that consultation on changes to LCTRS must also include an option for any current scheme to be retained on the same level of funding with a consequent reduction in funding for other services. The council has considered this during the budget process.

30. The LCTRS itself must be adopted by Council, and the approval of the scheme cannot be delegated to an officer or committee.

31. Council is required to adopt its scheme by 28 February of the start of the following financial year, or by 11 March if retaining the scheme.

### **Statutory Considerations**

<b>Consideration</b>	<b>Details of any implications and proposed measures to address:</b>
Equality and diversity	See Equality Impact Assessment at Appendix 2  The changes proposed in this report do not have any new equality impacts attached to them.  When the scheme is published on the Council website, we will ensure customers are aware of our translating and interpreting services available.

<b>Consideration</b>	<b>Details of any implications and proposed measures to address:</b>
Health, social and economic impact	By retaining a 100% CTR Scheme the council is contributing to improving this consideration
Crime and disorder	N/A
Children and adults safeguarding	N/A
Environmental impact	N/A

### **Risk management**

<b>Risk</b>	<b>Consequence</b>	<b>Controls required</b>
Council fails to consider or adopt a LCTRS for 2024/25	Assessment of cases will be ultra vires, therefore subject to legal challenge	A LCTRS is designed and recommended to Cabinet for adoption by Council

### **Other Options Considered**

32. The cross-party member working group dismissed introducing a resident contribution rate, therefore the council is looking to retain 100% entitlement to CTR.

### **Reasons for the decision/recommendation**

33. The council is required to review its LCTRS for working age recipients on an annual basis and consider any appropriate revisions.

### **Background papers:**

None

### **Appendices:**

Appendix 1: Minutes of the council tax reduction scheme cross party working group on 10 July 2023.

Appendix 2: Equality Impact Assessment



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**Cross-Party Working Group – Council Tax Reduction Scheme**

**16:00 to 16:25**

**10 July 2023**

Present: Councillors Giles (chair following appointment), Ackroyd, Carrington, Davis (substitute for Councillor Thomas (Va)), Haynes, Kendrick and Schmierer

In attendance: Tanya Bandekar (Head of Revenues and Benefits)  
Julie Gowling (Revenues and Benefits Operations Manager)  
Nicola Bristow (Senior Financial Inclusion Officer)

Apologies: Councillor Thomas (Va)

**1. Appointment of the chair**

**RESOLVED** to appoint Councillor Giles to the chair for the ensuing civic year.

**2. Declarations of interest**

There were no declarations of interest.

**3. Minutes**

**RESOLVED** to agree the accuracy of the minutes of the meeting held on 30 November 2022.

**4. Local Council Tax Reduction Scheme (LCTRS) 2024-25 for Working Age Claimants**

The chair introduced the report. He then introduced each of the considerations for changes to the LCTRS and asked members for their views.

Members agreed that they would reject the options requested previously by Norfolk County Council, as set out in paragraph 15. Members confirmed their intention to retain the council's LCTRS at a discount of 100 per cent.

Members agreed to continue to use the preceding September CPI figure for the annual applicable amount increased (non-dependent deductions, second adult rebate) as this will align with Department for Work and Pensions (DWP) uprating. In

reply to a member's question, the Head of Revenues and Benefits explained that the recommendation to include "in future years" meant that the scheme would match the DWP's uprating each year and would not need to go out to consultation. She assured members that the scheme would be revisited if customers were worse off. Councillor Davis moved and Councillor Ackroyd seconded the proposal to continue the use of CPI and to amend the wording to include "2024/25 in future years", and on being put to the vote was agreed.

The Head of Revenues and Benefits referred to the wording changes set out in paragraphs 12 and 13 and said that it made sense to ensure that the definitions for working age customers align with pensioner prescribed changes annually and in accordance with Prescribed Regulation changes.

The chair said that there had been a query from Labour Group members about the calculation of self-employed earnings. The Head of Revenues and Benefits explained that last year the LCTRS had been amended to use the DWP assessment of self-employed income. On 30 November 2022, the working group considered a discussion paper which sets out the assessment of the then 277 active claims and the outcomes showed that 76 per cent of claimants would have no change whether the council used monthly figures or DWP provided self-employed figures, and as the DWP was more generous in allowing expenses, carrying forward any losses in income and applying a Minimum Income Floor, 22 per cent of claimants would be entitled to more CTR. There had been no complaints or problems with using the DWP self-employed provided figures since the scheme had been amended. In reply to a member's question, the Head of Revenues and Benefits assured members that the scheme would be revisited if self-employed customers were worse off by the assessment and said discretion could be used for individual cases.

Discussion ensued on how the current tolerance level of £3 for having to recalculate claims from income changes by plus or minus the tolerance figure had been arrived at, given the difficulty of modelling. The Revenues and Benefits Operations Manager said that it was based on extrapolating data from a sample of cases, and that the tolerance level of £3 had been recommended by the Anglia Revenues Partnership (ARP) and agreed at Cabinet. The Senior Financial Inclusion Officer said that the impact on customers would be more extreme if a larger tolerance figure was used. In reply to the Revenues and Benefits Operations Manager offer to investigate the discussions that had led to the setting of the tolerance, a member said that larger amounts would create "artificial cliff edges" and that it was better to keep people in the scheme.

The Head of Revenues and Benefits explained the next stages. There would be a report to Cabinet later in the year. The council would need to consult with precepting authorities and if necessary, anything coming out of these consultations would be brought back to the working group. Members confirmed that they were satisfied with the £3 tolerance level. The Head of Revenues and Benefits said that ARP had managed the Revenues and Benefits Service and in 2019 (Cross Party Working Group – CTRS, 10 September 2019) had recommended that the council introduced a tolerance level set at £3 in the 2020/21 LCTRS.

**RESOLVED**, unanimously, to:

- (1) having considered the previous proposals from Norfolk County Council for all billing authorities **not** to adopt the following:

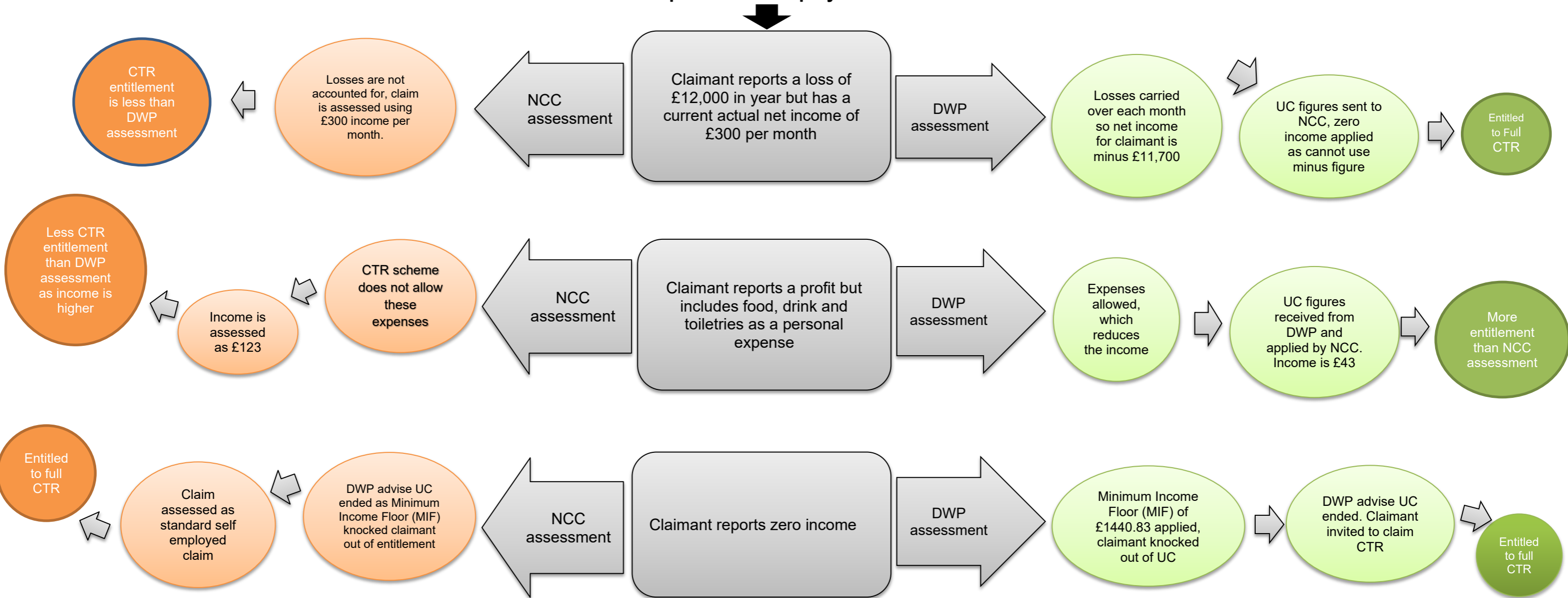
- (a) to limit Council Tax Support where claimant has savings to a lower level than £16,000 (some Norfolk authorities use £6,000).
  - (b) to limit Council Tax Support discount to occupants of properties no higher than Band D Council Tax.
  - (c) to work with district colleagues across the County to establish the cap for the Council Tax Support discount for working age claimants at a uniform amount in Norfolk, suggested at 75% of the maximum Council Tax charge.
- (2) recommend to Cabinet when considering the Local Council Tax Reduction Scheme (LCTRS) for 2024-25, that the scheme retains a maximum 100 per cent entitlement for working age CTR recipients and taking into consideration the following:
- (a) uprate the relevant applicable amounts for 2024/25 and future years by the preceding September CPI figure;
  - (b) agree to add any definitions for working-age customers which align with pensioner prescribed changes annually for 2024/25 and future years;
  - (c) change the scheme annually in accordance with any Prescribed Regulation changes;
  - (d) retain the £3 + or - tolerance level for changes in income.

CHAIR

Appendix A Examples of NCC assessment V DWP assessment and claimant outcomes (Cross-party Working Group – CTRS, 30 November 2022)

# Differences between applying DWP self-employed figures and NCC self-employed figures and how this affects the claimant

## Examples of self-employed claims



## Equality Impact Assessment

<b>What is being assessed</b>	The Local Council Tax Reduction Scheme 2024 - 2025	<b>Status</b>	Annual assessment of statutory function
<b>Officer completing</b>	Tanya Bandekar	<b>Role</b>	Head of Revenues and Benefits
<b>Team</b>	Revenues and Benefits	<b>Directorate</b>	Corporate and Commercial Services
<b>Senior leadership team sponsor</b>	Neville Murton	<b>Role</b>	Interim Chief Finance Officer S151

### What are the main aims or purpose of the policy, practice, service or function?

Local Authorities are required to set a working age Local Council Tax Reduction Scheme (LCTRS) annually which provides a local discount for working age low-income residents. Government prescribes a statutory Council Tax Reduction Scheme for Pensioners which local authorities have no control over. The Council proposes to make the following changes to its LCTRS for 2024/25 by continuing with the 2023/24 scheme [www.norwich.gov.uk/CTRScheme](http://www.norwich.gov.uk/CTRScheme) with the following changes:

- 1) That Council retains a maximum 100 percent LCTRS for working age recipients for 2024/25 and future years.
- 2) That Council make the following changes to the LCTRS for 2024/25 by continuing with the 2023/24 scheme with the following annual modifications:
  - (a) to uprate the relevant applicable amounts for 2024/25 and future years by the preceding September CPI figure;
  - (b) to make changes for working-age customers which align with pensioner prescribed changes annually for 2024/25 and future years;
  - (c) to change the scheme annually in accordance with any Prescribed Regulation changes;
  - (d) to retain the £3 + or - tolerance level for changes in income for 2024/25 and future years;
  - (e) to uprate the level of income brackets used to decide non-dependant deductions and level of non-dependant deductions by the preceding September CPI figure;

- (f) to increase the level of income brackets used to decide entitlement to second adult reduction by the preceding September CPI figure;
- (g) to retain the maximum household capital limit of £16,000 for 2024/25 and future years.

**How does it fit with other services and policies, and how does it support our [corporate objectives](#) and [City Vision](#)?**

This supports the council's priorities:

- People live independently and well in a diverse and safe city
- The city has an inclusive economy in which residents have equal opportunity to flourish.

The scheme supports our Norwich 2040 City Vision that Norwich is a 'Fair City' and is a place where many already enjoy a great quality of life. By 2040, the health, wellbeing and life chances of all our citizens will be improved. We will remove barriers to achievement and a high standard of living will be enjoyed by everyone.

**What is the reason for the proposal or change (financial, legal etc)?**

Reductions in grants from central Government, inflation, and the overall commercial environment are placing pressure on Norwich City Council finances. Councillors are able to decide whether or not to increase/decrease expenditure on Local Council Tax Support.

**Legal:**

Local Council Tax Reduction Schemes (LCTRS) came into effect on 1 April 2013 pursuant to the Local Government Finance Act 1992. Section 13A(2) of that Act (as amended) provides: Each billing authority in England must make a scheme specifying the reductions which are to apply to amounts of council tax payable, in respect of dwellings in its area, by—

- (a) persons whom the authority considers to be in financial need, or
- (b) persons in classes consisting of persons whom the authority considers to be, in general, in financial need.'

**Financial:**

The council retains a 100% LCTRS i.e. one that requires no minimum payment of council tax but provides financial support at much the same level for claimants as existed within the old Council Tax Benefit scheme, before the new LCTRS came into force on 1st April 2013.

Many councils have reduced the cost of their schemes by providing a lower level of support. Whilst the Government initially provided funding for the new local schemes, the funding reduced each year in line with the reduction in the Council's Revenue Support Grant (RSG),

and since 2019 has reduced to zero. Consequently, no government funding is provided towards the cost of the LCTRS.

By continuing to award up to 100% CTR this continues to support the residents of Norwich from going further into poverty and building up Council Tax debts. It is important that those on low incomes are not penalised by reducing the support currently available.

We will use the same preceding September CPI figure as the DWP use for their uprating.

By retaining the £3 + or - tolerance level for changes in income claimants are able to manage their budgets easier avoiding the necessity to advise of small changes in income.

**Who implements, carries out or delivers the policy, practice, service or function?**

The Revenues and Benefits Service at Norwich City Council

**What outcomes do we want to achieve, why and for who?**

To provide maximum financial support to help residents on low incomes who are required to pay Council Tax to the Council. By continuing to award a reduction of up to 100%, this Council continues to support the residents of Norwich from going further into poverty and building up Council Tax debts. It is felt important that those on low incomes are not penalised by reducing the support currently available.

The social and economic benefits are many. By providing this level of support residents have more income to pay their bills and housing costs. The council is protecting its most vulnerable residents during the cost-of-living crisis and as the city recovers from the pandemic.

**Will anyone be disproportionately affected by the programme, and/or will it create any benefits?**

All residents on a low income can claim a reduction in their Council Tax liability, based on their domestic and financial circumstances and that the same maximum discount is applied to all resident and client groups, subject to means testing.

The Council's Local Scheme replicates the Government's previously prescribed Council Tax Benefit Scheme in its qualifying rules and assessment, continuing with practices established over many years and long-standing compliance with Equalities legislation.

The scheme continues to retain the Department for Work and Pensions (DWP) established conventions for benefit assessment.

The Financial Inclusion Consortium regularly works with customers to support applications for CTR.



By retaining a 100% scheme the council is retaining a scheme that benefits some of the most economically vulnerable residents in the city.

If yes, complete the relevant sections below for any benefits and adverse impacts identified.

Affected group	Key findings from analysis of data and evidence. Identify any gaps in data here	Level & type of impact: low/medium/high, positive/adverse	Justifiable if adverse	Actions to mitigate impacts, maximise benefits or address identified gaps in data	By when
<b>Age</b>	There is a separate nationally set scheme for pensioners. The Council Tax Reduction Scheme that this assessment refers to is the locally set scheme that applies to working age residents of Norwich.	No impact identified	N/A	N/A	N/A
<b>Disability</b>	No changes are proposed to affect people with this characteristic	No impact identified	N/A	Additional allowances are already in place for people receiving specified disability benefits.	N/A
<b>Gender reassignment</b>	No distinction is made in the assessment of entitlement as a result of gender identity.	No impact identified	N/A	N/A	N/A
<b>Marriage and civil partnership</b>	There is no distinction between the treatment of married persons or persons in a civil partnership	No impact identified	N/A	N/A	N/A
<b>Pregnancy and maternity</b>	No changes are proposed to affect people with this characteristic	No impact identified	N/A	Households with children will have a higher applicable amount. Norwich City Council has not implemented the wider welfare benefit policy which restricts that assistance to the first two children in a household.	N/A

<b>Race/ethnicity</b> Includes ethnic or national origins	EU nationals entering the UK to reside from January 2021 are now subject to the same benefit rules as all other nationals from outside the common travel area	Negative	N/A	This element of the policy is dictated by Government by way of statutory instrument and cannot be amended by the Council.	N/A
<b>Religion and belief</b>	No distinction is made in the assessment of entitlement as a result of religious belief	No impact identified	N/A	N/A	N/A
<b>Sex/gender</b>	No distinction is made in the assessment of entitlement as a result of biological gender	No impact identified	N/A	N/A	N/A
<b>Sexual orientation</b>	No distinction is made in the assessment of entitlement as a result of sexual orientation.	No impact identified	N/A	N/A	N/A
<b>Other groups</b>	By retaining a 100% scheme the council is retaining a scheme that benefits some of the most economically vulnerable residents in the city.	Positive	N/A	N/A	N/A

**What evidence and data has been used for this assessment, including community engagement and consultation?**

The major precepting authorities (Norfolk County Council and the Office of the Police and Crime Commissioner) and the Financial Inclusion Consortium (FIC) were invited to comment on the proposals.

The council received responses from both precepting authorities.

Citizens Advice Cost of Living dashboard - [How does the cost of living crisis differ between local areas? | Flourish](#)

Incomes, capital holdings, age, sex and household make-up of existing recipients of Council Tax Reduction Scheme are known. Data regarding disability can be inferred from both income and qualification for additional premiums. Data regarding ethnicity, sexual orientation, religious beliefs and language is minimal as these characteristics are not relevant when assessing entitlement. Respondents to the budget consultation were given the option to provide ethnicity, age, sexual orientation, disability and religious beliefs in addition to their answers.

**How has the equality impact assessment informed or changed the proposal?**

Given the continuation of the existing 100% scheme with annual up ratings of the applicable amounts is being recommended, the impact on applicants has not changed.

**What actions have been identified going forward?**

To continue to look at examples of other schemes to simplify the process as the scheme should be operated as a discount not a benefit.

**How will the impact of your proposal and actions be measured moving forward?**

The next annual review due in 2024 for the 2025/2026 scheme will consider, in the usual way, any proposals for the following year's scheme.

<b>Officer completing assessment</b>	Tanya Bandekar	<b>Date</b>	17/01/2024
<b>Senior leadership team sponsor</b>	Neville Murton	<b>Date</b>	25/01/2024
<b>Equality lead (strategy team)</b>	Joe Siggins / Nick Bodger	<b>Date</b>	17.01.2024