

Equality Impact Assessment Form **Reference –**

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| **Department** | Corporate Resources | **Version no** |  |
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The Equality Act 2010 requires the Council to have due regard to the need to

* eliminate unlawful discrimination, harassment and victimisation;
* advance equality of opportunity between different groups; and
* foster good relations between different groups

# Section 1: What is being assessed?

**1.1 Name of proposal to be assessed.**

Increase in Council Tax by 2.99% in 2023-24. There is a separate proposal to increase Adult Social Care precept by 2%, resulting in an overall increase of 4.99%.

**1.2 Describe the proposal under assessment and what change it would result in if implemented.**

It is proposed that Council Tax (excluding Adult Social Care precept) is increased by 2.99% in 2022-23 resulting in an extra £46.16 per Band D property.

The funding raised through the proposed increase is required to enable the Council to provide services across the District. Some of the funds raised through this proposal will be used to support services aimed at our most vulnerable residents.In particular the Adult Social Care precept increase is ringfenced to support managing demands in Adult Social Care.

# Section 2: What the impact of the proposal is likely to be

* 1. **Will this proposal advance equality of opportunity for people who share a protected characteristic and/or foster good relations between people who share a protected characteristic and those that do not? If yes, please explain further.**

No. The increase is applied across all properties and does not target any one group

* 1. **Will this proposal have a positive impact and help to eliminate discrimination and harassment against, or the victimisation of people who share a protected characteristic? If yes, please explain further.**

No – The proposed increase in the Council Tax will not have a positive impact in this area

* 1. **Will this proposal potentially have a negative or disproportionate impact on people who share a protected characteristic? If yes, please explain further.**

Yes. Raising the amount of Council Tax payable on a property could have a disproportionate impact on people on low incomes.

**2.4 Please indicate the level of negative impact on each of the protected characteristics?**

(Please indicate high (H), medium (M), low (L), no effect (N) for each)

|  |  |
| --- | --- |
| **Protected Characteristics:** | **Impact**(H, M, L, N) |
| Age | L |
| Disability | L |
| Gender reassignment | L |
| Race | L |
| Religion/Belief | L |
| Pregnancy and maternity | L |
| Sexual Orientation | L |
| Sex | L |
| Marriage and civil partnership | L |
| **Additional Consideration:** |  |
| Low income/low wage | M/L |

**2.5 How could the disproportionate negative impacts be mitigated or eliminated?**

(Note: Legislation and best practice require mitigations to be considered, but need only be put in place if it is possible.)

**Council Tax Reduction Scheme**

Those applying for Bradford’s Council Tax Reduction (CTR) scheme and who meet the scheme’s criteria can receive:

* 100% reduction in Council Tax for pensioners or a partner of a pensioner
* Up to a maximum 70% reduction on a Band A property charge for those of working age (and not a partner of a pensioner).

One of the criteria for securing the CTR is being on a low income; the scheme is means tested.

**Single Person Discount** – is a 25% discount against the Council Tax payable on a property available to those who are the sole adult living in a property.

**Care Leavers -** Young people who were being looked after by Bradford Council at the point they turned 18, and have now left care, are exempt from paying Council Tax up to the age of 25. Care leavers are disregarded for the purpose of assessing the number of adult residents in a property for the calculation of Council Tax, so if they live with another person, a discount will apply.

**Other discounts** are available based on a range of personal circumstances, such as reductions in the Council Tax payable on properties adapted to meet the needs of a disabled resident or for those who are severely mentally impaired. More information is available about this on the Council’s website at: <https://www.bradford.gov.uk/council-tax/apply-for-discounts-reductions-and-exemptions/other-council-tax-discounts/>

**Local Welfare Assistance** – the Council has a local welfare assistance scheme which helps low income households with food, fuel and essential household goods. Details of this support including Free School Meals, Discretionary Housing Payments and other support as set out here [Benefits and welfare advice and help | Bradford Council](https://www.bradford.gov.uk/benefits/general-benefits-information/benefits-and-welfare-advice-and-help/)

**Discretionary Housing Payments** are directed at low income households who need extra help with housing costs.

**Cost of living Bradford** website and booklets. This details a wide ranging offer ranging from advice about wellbeing and debt and also details where support with food and fuel can be accessed including the Warm Homes, Healthy People team, foodbank support, and Warm Spaces are situated across the District. Much of this support is aimed at those on low incomes which includes those in receipt of CTR

**Debt advice** Front line officers refer those struggling with debt to the Council’s commissioned VCS Welfare and Debt advice providers and to national free, regulated and impartial support through the Money Advisor Network

**The Household Support Grant**. A wide range of support to residents is offered via the Government’s Household Support Grant (HSG) scheme as set out here [Household costs | Bradford Council](https://www.bradford.gov.uk/benefits/applying-for-benefits/household-costs/) For example in December 2022, a payment of £65 per CTR household plus £20 per eligible child was made funded through the HSG scheme at an estimated cost of £3.5m. This payment is offered in line with the requirements of the scheme and to support with the cost of food and fuel. The Government has announced in the Autumn Statement that the HSG scheme will continue in 2023/24 and it is likely that this targeted support for CTR claimants will continue.

**Benefits/Pensions increase 2023/24** The Chancellor announced in the Autumn Statement that benefits will be increased in line with inflation, measured by September CPI which is 10.1 per cent in 2022. Around 19 million families will see their benefit payments increase from April 2023. This includes increasing the State Pension by inflation, in line with the commitment to the Triple Lock. The standard minimum income guarantee in Pension Credit will also increase in line with inflation from April 2023 (rather than in line with average earnings growth).

**Breathing Space** The Debt Respite Scheme (Breathing Space moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020enables a standard breathing space to anyone with problem debt. It gives them legal protections from creditor action for up to 60 days. The protections include pausing most enforcement action and contact from creditors and freezing most interest and charges on their debts.A mental health crisis breathing space is only available to someone who is receiving mental health crisis treatment and it has some stronger protections. It lasts as long as the person's mental health crisis treatment, plus 30 days (no matter how long the crisis treatment lasts).

# Section 3: Dependencies from other proposals

**3.1 Please consider which other services would need to know about your proposal and the impacts you have identified. Identify below which services you have consulted, and any consequent additional equality impacts that have been identified.**

This proposal supports the Council’s budget proposals 2023-24.

These proposals have been developed in the context of a 4.99% increase in Council Tax (2.99% Council Tax and 2% Adult Social Care precept).

# Section 4: What evidence you have used?

**4.1 What evidence do you hold to back up this assessment?**

**Understanding Bradford District City of Bradford Metropolitan District Council Intelligence Bulletin 8 Jan 2020: Poverty and deprivation**

Bradford 5th most income deprived local authority in England

<https://ubd.bradford.gov.uk/media/1580/poverty-and-deprivation-jan-2020-update.pdf>

**Understanding Bradford District City of Bradford Metropolitan District Council Intelligence Alert 26 September 2019: Indices of Deprivation 2019**

<https://ubd.bradford.gov.uk/media/1533/indices-of-deprivation-2019-on-the-day-alert.pdf>

Bradford Council Anti Poverty Strategy November 1 2022 Executive

 [Bradford Council - Agenda for Executive on Tuesday, 1st November, 2022, 10.30 am (moderngov.co.uk)](https://bradford.moderngov.co.uk/ieListDocuments.aspx?CId=143&MId=7753&Ver=4)

**Data related to the Council Tax Reduction Scheme and other Council Tax discounts and exemptions.**

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| --- | --- |
|  | **Caseload Nov 2022** |
| Working age households in receipt of CTR | 29,420 |
| Pension age households in receipt of CTR | 14,140 |
| Total CTR households | 43,560 |
| Households in receipt of single person discount | 77,677 |
| Households in receipt of other discounts | 2,658 |
| Households/properties in receipt of exemptions | 4,342 |

**4.2 Do you need further evidence?**

 No

# Section 5: Consultation Feedback

**5.1 Results from any previous consultations prior to the proposal development.**

 N/A

**5.2 The departmental feedback you provided on the previous consultation (as at 5.1).**

 N/A

**5.3 Feedback from current consultation following the proposal development (e.g. following approval by Executive for budget consultation).**

A number of respondents commenting on this proposal stated there would be an impact on low income households, carers, older people and those struggling due to the cost of living crisis.

Suggestions made by respondents that they felt would reduce the level of council tax increase needed or mitigate the impacts against these groups were:

* Charge businesses more
* People on benefits shouldn’t have to pay
* Exempt carers, low income households, and the vulnerable from paying at the moment
* Incentivise prompt payment of council tax

**5.4 Your departmental response to the feedback on the current consultation (as at 5.3) – include any changes made to the proposal as a result of the feedback.**

The Council has implemented many mitigations to reduce or remove any disproportionate negative impact. These are provided at 2.5 above.

In relation to suggestions made to reducing the impact on those on low incomes, carers, older people and those struggling due to the cost of living crisis:

* Business Rates are charged nationally according to legislation so we are unable to vary charges locally
* We have a local council tax reduction scheme that can reduce payments for people on benefits and for many people who may be on low incomes – such as carers or those with vulnerabilities. Many people on benefits pay nothing or their bill is reduced. Funding for the scheme comes from the Council budget and it not possible to apply a 100 percent reduction to all households in receipt of benefit. The council tax reduction scheme is reviewed regularly to ensure it targets those most in need. Some groups are currently exempt or receive extra discounts, see this list at <https://www.bradford.gov.uk/council-tax/apply-for-discounts-reductions-and-exemptions/information-about-council-tax-discounts-reductions-and-exemptions/>
* Incentivising prompt payment is not considered useful in reducing the impact of increased Council Tax on low income families and others as it would give discounts to those who are already able to pay on time. Although the introduction of a discount may improve cash flow for the Council, this measure would not increase the eventual amount collected overall. Additionally, any discount granted would mean that Council Tax would need to be increased for all taxpayers to cover any discounts granted.