

Equality Impact Assessment Form **Reference –**

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| **Department** | Corporate Resources | **Version no** |  |
| **Assessed by** | Helen Johnston | **Date created** | 13/01/2025 |
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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.**

The potential need for an increase in Council Tax of more than 4.99%.

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

Given the financial position of the Council, there is potential that an increase of more than 4.99% in Council Tax will be required in 2025-26 to enable the Council to provide services across the district.

If needed, some of the funds raised would be used to support services aimed at our most vulnerable residents.

**1.3 Stage 1 Assessment**

In order to assess whether this proposal requires a full EQIA, a stage 1 assessment must be completed on all proposals. Once complete, please inform the EQIA with the outcome explaining how it was reached and who was consulted. Please also state if the need for an EQIA may be revisited, and if so under what circumstances.

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

**Stage 2: Full Equality Impact Assessment**

# The full impact assessment process outlined below, will examine what the impact of the proposal is likely to be on protected groups, low income groups and care leavers.

The Equality Act 2010 requires that we give due regard to **advancing equality of opportunity and fostering good relations**. Will your proposal support either of these two aims? It is particularly important that positive impacts are highlighted when they affect a lot of people or have high impact on a small number of people.

* 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. However, it will help the Council to stabilise its finances and continue providing services across the district, including to our most vulnerable residents

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

Yes. Increasing the amount of Council Tax payable on a property could have a disproportionate impact on people on low incomes or experiencing low incomes during a temporary period and those groups most likely to have a low income.

**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 | N |
| Disability | N |
| Gender reassignment | N |
| Race | N |
| Religion/Belief | N |
| Pregnancy and maternity | L |
| Sexual Orientation | N |
| Sex | N |
| Marriage and civil partnership | N |
| **Additional Consideration:** |  |
| Low income/low wage | M/L |
| Care Leavers | N |

**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.)

In the event that Council Tax and the Social Care Precept increase above 4.99 percent, in addition to the schemes and discounts listed below, in 2025-26 a £2m fund will also be set aside to enable a £30-£60 hardship payment to be made to those currently in receipt of Council Tax Reduction .

**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).

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 25% 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/>

**Premium Charge exceptions** - the additional “premium” charge will not be applied for 12 months in some circumstances. Includes where property marketed for sale, post probate period, structural alterations.

**Free School Meals** – the Council administers Free School Meals for low income families who meet the Governments current eligibility criteria.

**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. Much of this support is aimed at those on low incomes which includes those in receipt of CTR.

**Household Support Fund** -funding from DWP has been confirmed for 25/26. Will be used to support low-income families in the district through a combination of offers. Likely that a proportion of the funding will be a direct “cash” payment to those in receipt of Council Tax Reduction.

**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.

**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 potential proposal supports the Council’s budget proposals 2025-26. It has been developed as a contingency should a Council Tax increase in excess of 4.99% be required to support Council services in 2025-26.

# 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 is the 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 2022-2027 – Corporate Overview & Scrutiny

[Corporate Overview and Scrutiny Committee Anti-Poverty Update report 10 October 2024](https://bradford.moderngov.co.uk/documents/g8279/Public%20reports%20pack%2010th-Oct-2024%2017.00%20Corporate%20Overview%20and%20Scrutiny%20Committee.pdf?T=10)

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

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| --- | --- |
|  | **Caseload  Dec 2024** |
| Working age households in receipt of CTR | 29,619 |
| Pension age households in receipt of CTR | 13,649 |
| Total CTR households | 43,268 |
| Households in receipt of single person discount | 76,626 |
| Households in receipt of other discounts | 2,995 |
| Households/properties in receipt of exemptions | 4,647 |

**4.2 Do you need further evidence?**

 No

# Section 5: Consultation Feedback

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

Respondents to last year's proposed Council Tax increase were concerned about poorer residents' ability to pay and suggested a fairer system for deprived areas, with more affluent residents paying more.

Suggestions included: ensuring all payments are received, reviewing second home charges, higher increases to reduce service cuts, freezing tax levels, stopping some projects, spending within means, using funds fairly across the district, charging only for local services, reducing council buildings, offering bigger reductions for single people, giving residents more say in spending, linking increases to inflation, reviewing tax mid-year, declaring bankruptcy, lobbying the government about the children’s trust, making redundancies a last resort, focusing on statutory services, and improving cost-effectiveness and efficiency.

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

Revenues, Benefits and Customer Services’ response reiterated the Council has schemes and discounts in place to help the most vulnerable with their Council Tax. They take all measures to ensure Council Tax is paid by all those eligible to pay it. Increases, support to pay and collection of the tax, are in line with national legislation. Further efficiency in the Council Tax collection teams will be sought through use of technology which may result in a reduction in staffing.

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

**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.**