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Report to COUNCIL



# Proposed Council Tax Reduction Scheme 2017/18

**Portfolio Holder:** Councillor Abdul Jabbar, Deputy Leader of the Council & Cabinet Member for Finance & HR

**Officer Contact:** Anne Ryans – Director of Finance

**Report Author:** Anne Ryans – Director of Finance  
**Ext.** 4902

**14 December 2016**

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## Reason for Decision

The purpose of the report is to seek approval of the Council Tax Reduction Scheme for 2017/18.

## Executive Summary

The legislation as detailed in the Local Government Finance Act 2012, places a requirement that each year a Billing Authority must formally consider revising its Council Tax Reduction (CTR) Scheme. In order to do this in accordance with the timescale set out in legislation it is necessary for full Council to agree the scheme before 31 January 2017. For Oldham, this requires the Council to consider its 2017/18 scheme at its Council meeting on 14 December 2016. There are two potential options for the 2017/18 scheme.

The Council introduced a CTR scheme from 1 April 2013 and last revised the scheme from 1 April 2015. For working age applicants, the current CTR scheme:

- Limits Council Tax Reduction to a Band A property;
- Limits the level of support at 85% of a Band A property as the maximum amount available; and
- Removes second adult rebate.

The scheme was calculated to generate an amount of funding that made the scheme viable when taken alongside the direct grant received from Government and additional income arising from the introduction of technical reforms to the Council Tax system. The Council Tax Reduction Scheme element of this calculation worked on the assumption of a presumed collection rate.

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In devising the 2013/14 scheme it was assumed by the Council that 50% of the extra Council Tax levied under the scheme would be collected in year. However, this target was exceeded which led to a revision of the scheme for 2014/15 and again in 2015/16 based on a collection rate of 70%. The scheme remained unchanged for 2016/17.

In order to update the scheme within the self-financing principles as agreed in devising the 2016/17 scheme, it was considered that there may be scope based on current collection rates to revise the amount of support given from 2017/18. However, at this stage it is too early to be confident of the estimated collection rate.

Since devising the 2016/17 scheme, there have been a number of legislative changes to the Housing Benefits Regulations as part of Central Government's welfare reform programme. The assessment criteria for determining entitlement to Housing Benefits have always been similar to the criteria for calculating what used to be Council Tax Benefit entitlement. Since 2013, when the Council Tax Rebate for working age clients was re-designated to be a local discretionary scheme called the Council Tax Reduction scheme, steps have been taken where possible to align the assessment criteria for both Housing Benefit and Council Tax Reduction.

This report sets out two options for consideration in relation to the 2017/18 CTR scheme:

- 1) Maintain the current scheme which may have financial, software and administrative implications.
- 2) Revise the present Council Tax Reduction Scheme to align to the Housing Benefit Regulation 2006 as amended. This will allow any future planned Welfare Reform changes to be updated within the Council Tax Reduction scheme, without the need for further consultation.

Cabinet considered a report setting out options for the CTR scheme at its meeting on 5 December 2016. After considering all key facts and all available information, Cabinet recommended that Council approves that no change is made to the current CTR scheme and that the scheme operating in 2016/17 continues for 2017/18.

**Recommendation:**

Council is recommended to approve that the 2017/18 Council Tax Reduction scheme is not changed from the scheme in operation for 2016/17

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**Proposed Council Tax Reduction Scheme for 2017/2018****1. Report Details**

- 1.1 From the 1 April 2013 the Council introduced a Council Tax Reduction (CTR) Scheme to replace Council Tax Benefit for those of working age. The requirement for the Council to do this was set out in the Local Government Finance Act 2012. Financial responsibility for this support was transferred from the Department of Work and Pensions (DWP) to the Department of Communities and Local Government (DCLG). The DCLG was to pay those bodies affected by the change, a direct grant as part of its overall financial settlement with a reduction of 10% on the overall estimated cost. This was presented as part of the Governments wider plans to deliver savings on welfare expenditure. Any reduction in actual benefit could only be passed on to claimants of working age.
- 1.2 In devising the 2013/14 scheme it was assumed by the Council that 50% of the extra Council Tax levied under the scheme would be collected in year. However, this target was exceeded which led to revision of the scheme for 2014/15 and again for 2015/16 offering a higher level of support within each year. A decision was taken to continue the level of support awarded in 2015/16 into 2016/17. This current level of support offers a maximum amount of 85% of a Band A rate of Council Tax is based on an anticipated collection rate of 70%.

**2. Current Position**

- 2.1 Indications are that collection rates on the debt due from the 2016/17 scheme may be higher than the estimated 70%. It was also recognised that the number of recipients of working age CTR has reduced from 16,206 when the scheme was agreed by Council in December 2013 to 15,199 as at October 2016, meaning there is less overall requirement for financial support.
- 2.2 At the time of preparing the report, there were 15,199 working age taxpayers receiving Council Tax Reduction. The projected collection rate for this group of taxpayers remains higher than the original estimate of 70% and may reach 75% to 80%. An additional 5% collection could result in an extra £200,000 in Council Tax receipts for 2016/17, hence a change to the scheme could be considered. Given the challenges to the Council's financial position and the major budget reductions required in future years and in considering further welfare reforms to be implemented during 2016/17, it is recommended that the Council leaves the scheme unaltered with regard to collection levels until there is greater certainty about the future financial position and there is therefore no change to the threshold level for the 2017/18 scheme.
- 2.3 However, changes to Housing Benefit (HB) were introduced from 1 April 2016 which meant that the Council Tax Reduction Scheme for 2016/17 no longer aligns with the revised Housing Benefit Regulations.

These changes can be summarised as:

- Limiting Backdating of Housing Benefit to one month (previously this was six months)
- Removal of the Family Premium for all new claimants.
- Changes to the temporary absence rule. This limits Housing Benefit and Pension credit payment to one month, where previously it was awarded for 13 weeks. This amendment is to align Housing Benefit with Universal Credit Legislation for those who are travelling abroad. This change became effective earlier this year, from 28 July 2016.

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- In households with two or more children, if there are any subsequent children born after April 2017, then the household will no longer be eligible for further support.
  - Changes to Universal Credit 'in-work allowances' which have reduced the number of work allowances from seven down to two. This means claimants will have less income resulting in a higher demand for Council Tax reduction.

### 3. Options

- 3.1 A CTR working group of Council officers was formed to review and analyse the current scheme, to help inform whether to recommend any further CTR proposals for 2017/18. The group was made up of representatives across Finance, Policy, Business Intelligence, Legal, Communications and Exchequer Services.

The CTR working group discussed two options:

**Option 1:** Maintaining the current scheme which will have financial, software and administrative implications.

**Option 2:** Revising the present Council Tax Reduction Scheme to align to the Housing Benefit Regulation 2006 as amended. This will allow any future planned Welfare Reform changes to be updated within the Council Tax Reduction scheme, without the need for further consultation.

#### Option 1- Maintaining the current scheme

- 3.2 By maintaining the current Council Tax Reduction Scheme and not bringing it in line with Housing Benefit Regulation 2006 as amended, there will be a misalignment of the way in which CTR and HB is assessed.
- 3.3 Currently CTR eligibility is assessed against an individual's net income and their deemed applicable amount. An individual's applicable amount is based on a number of set allowances for various factors such as Family Premium and number of dependants. It is these allowances that are the subject of further discussion as under HB criteria, some of these allowances have ceased to come under consideration, whilst under the current arrangements they are still considered for CTR applications. It is this differing allocation methodology that gives rise to an increased cost of the CTR scheme e.g. an allocation of increased benefit.
- 3.4 An estimate of the additional CTR that is likely to be awarded as a consequence of not aligning the Housing Benefit changes to the CTR scheme are set out below:
- a) Restricting the backdating of Council Tax reduction to one month (estimated £31K p.a.).
  - b) Removal of the Family Premium Allowance (estimated £90K p.a.).
  - c) The impact of a new child being born to families with more than two children: Families with two or more children already in receipt of CTR are not affected by this change, only those who make a new claim for CTR from 01/04/2017 onwards. The potential additional CTR award associated with this change cannot be accurately assessed. This is because calculating the financial impact of this change requires an informed estimation of the percentage of families in Oldham likely to be affected and that information is not currently available.
- 3.5 There are other potential financial risks that cannot be quantified accurately at this stage such as reduced family element for new claims within tax credits which will see a reduction of £545 per family per annum, which could also increase the demand for Council Tax

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Reduction. The overall impact of welfare reform could also see an increase in caseload due to the decrease in income paid by the DWP and the uptake of Universal Credit which is a less generous scheme.

- 3.6 At this stage it is considered that these potential financial implications can be managed without adverse impact, however the position will be monitored. If the scheme is found to be unaffordable at a later date, the Council will have to reconsider its position and the actions it may need to take including the impact on individual taxpayers. This may include phasing in any changes to the current scheme over future financial years.

#### Option 2 – Revise the Scheme to mirror HB regulation changes

- 3.7 If the Council were to align its CTR scheme with the changes in Housing Benefit Regulations, there would be some additional software costs to the Council. Capita (the provider of the Council's current CTR database system) has advised they are unable to quantify the costs as they are liaising with Central Government on which aspects of welfare reform will need to be passported to the prescribed regulations. Last year it cost £1.3k to implement the change to Family Premium for pensioner cases within the CTR scheme. Also there will be other related costs of implementing CTR alignment such as ICT costs, publicity and possibly training costs, but it is not expected to exceed £10k in total. The changes in HB regulations would be mirrored within a revised CTR scheme leading to no change in allocation and resulting in an individual paying the same amounts as is currently being billed.
- 3.8 Although not the recommended approach, if the Council proceeds with option two, there is a statutory requirement to consult residents, and in such a scenario a six-week consultation period from mid-December through to end of January 2017 would have to be undertaken and scheme approval arrangements organised accordingly.

#### **4. Preferred Option**

- 4.1 Option 1 is the preferred option. A report setting out the options for the 2017/18 CTR scheme was considered at the Cabinet meeting of 5 December 2016. Cabinet approved the recommending of Option 1 to Council so that no changes are made to the existing Council Tax Reduction Scheme.

#### **5. Consultation**

- 5.1 The legislation requires consultation prior to the making of a change to a reduction scheme but there is no such requirement when no change is being made. Accordingly, there is no plan to undertake public consultation in respect of the Council Tax Reduction Scheme for 2017/18, given that no changes are being proposed to the existing scheme (which has remained the same since 2015/16). The Cabinet was consulted on the proposal for the CTR scheme for 2016/17 at its meeting on 5 December 2016.

#### **6. Financial Implications**

- 6.1 The direct grant paid by the Department of Communities and Local Government for Council Tax Reduction Support has now been subsumed within the Council's Settlement Funding Assessment and Revenue Support Grant (RSG) figures. In 2013/14, the last time the Local Government Finance Settlement identified this grant separately; the Council's allocation was £17.418m including support for parishes but excluding the major preceptors (the GM Fire and Rescue Authority and the Office of the Police and Crime Commissioner for Greater Manchester). The 2014/15 Local Government Finance Settlement prescribed that the level of Council Tax reduction support would remain unchanged and this was again assumed in 2015/16 and 2016/17; however the overall level of Settlement Funding

Assessment and RSG has continued to reduce over recent financial years, from £85m in 2013/14 to an expected £30.4m in 2017/18.

- 6.2 The Local Government Finance Settlement received in December 2015 covering the period 2016/17 to 2019/20 gave indicative RSG allocations to be confirmed if the Council submitted an Efficiency Plan to the DCLG by 14 October 2016. The Council submitted such an Efficiency Plan on 29 September 2016. Of key importance is the fact that the indicative RSG allocation for 2019/20 is only £16.7m, therefore the link between Settlement Funding Assessment, RSG and Council Tax Reduction compensation has clearly been broken.
- 6.3 As at the time of preparing this report, 81% of claimants had made some payments towards their 2016/17 Council Tax bills, suggesting a collection rate above that of the estimated 70%. As outlined above, data is not available to assess how many of these claimants making payments will fall into arrears during the rest of the financial year, however, it is envisaged that proactive collection methods implemented by the Unity Partnership will enable the Council to collect an amount of at least 70% and possibly between 75% and 80% of the amount due in 2016/17. Weekly monitoring of the collection rate is being maintained to manage the risk of non-collection. One perceived risk at this stage is that the present collection rate will reduce throughout the remainder of the financial year and beyond as the Government's welfare change programme is phased in. The amount of disposable income many of the scheme's claimants will have available to meet Council Tax and other financial commitments is likely to reduce. This will have the impact of increasing the risk of arrears from those who are currently paying their Council Tax.
- 6.4 Using the same assumptions upon which the 2016/17 scheme was based, the Council estimates it needs to generate additional Council Tax income of £1.976m (70% of £2.822m as highlighted in the table below) to offset the reduction in the level of Government grant support.

This therefore means the scheme is self-financing as there is no call on resources outside those intended to support the scheme, namely:

- a) The Government grant to recompense the Council for Council Tax Benefit.
- b) Council Tax income from the technical reform of the Council Tax system which has increased the Councils ability to charge when properties are empty.
- c) Council Tax received from recipients of awards under the Council Tax Reduction scheme.

- 6.5 The table below summarises the current scheme (which is proposed to remain unchanged) based on a range of collection rates.

	Collection Rate	Reduction in support to make the scheme self-financing	Average impact on individuals	
	%	£m	Annual	Weekly
Scheme options	65	3.040	£199.85	£3.84
	70	2.822	£185.58	£3.57
	75	2.635	£173.21	£3.33

Working on the basis that the scheme continues at the current assumed collection rate of 70% and that this can again be achieved, the income generated would be equivalent to the requirement of £1.976m (70% of £2.822m). On average this would reduce the claimant



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support by £3.57 per week when compared to the base Council Tax Benefit position prior to the start of the localisation initiative.

- 6.6 As a consequence of not including the Housing Benefit changes within the Council Tax Reduction Scheme, this scheme is effectively more generous to its recipients than the Housing Benefit regime.
- 6.7 Under new Housing Benefit changes, claims can now only be backdated for one month whereas under the current CTR scheme, cases can be backdated for up to six months. By not aligning both schemes, current financial forecasts are that approximately £31k will be foregone in Council Tax income.
- 6.8 Under new HB changes, the family premium allowance has been removed however the intention is that this allowance will still be assumed as part of the deductible allowance when calculating eligibility for the CTR scheme. By still considering this now obsolete allowance for CTR purposes, current financial forecasts suggest a further £90k will be foregone in Council Tax income.
- 6.9 Further HB amendments such as the impact of a third child being born into a family will again have an impact on the levels of Council Tax foregone, if the CTR scheme is not aligned. There are difficulties in quantifying the financial impact of this adjustment given that the information required would be an informed estimation of the percentage of families in Oldham likely to be affected and that information is currently not considered sufficiently robust for an accurate estimate to be made.
- 6.10 However, as set out in paragraph 2.2 of this report, the collection rate is on an upward trajectory and expected to achieve 75-80% which would equate to an additional £200k income. This potentially more than offsets any implications arising from not aligning to the Housing Benefit changes. (John Hoskins)

## **7. Legal Services Comments**

- 7.1 The legislation states that each year an authority must give consideration to whether to revise its Council Tax Reduction scheme.
- 7.2 The revision of a scheme is a decision that the legislation reserves to full Council. Any revision to apply to the scheme for the following year must be made by 31 January.
- 7.3 No revision of a scheme can occur unless the authority has, in the following order:  
1) Consulted with major precepting authorities (fire and police)  
2) Published a draft proposed scheme  
3) Consulted with others likely to have an interest in the scheme
- 7.4 In order to discharge its duties under the Equality Act 2010 the authority will need to consider the effects of proposals on people with a protected characteristic as defined by the act, which as can be done by way of an equality impact assessment as happened before the present scheme was made. (Colin Brittain)

## **8. Co-operative Agenda**

- 8.1 The proposal to continue with the existing CTR scheme for 2017/18, is consistent with the ethos of the Council as a Co-operative Council and this is in line with Oldham's ambition for a Co-operative Future.

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## **9. Human Resources Comments**

9.1 There are no human resource implications

## **10. Risk Assessments**

10.1 There are a number of risks to be managed in this process:

- Ensuring the 2017/18 scheme is not subject to a legal challenge on the basis of equality legislation.
- Ensuring the scheme remains both fair and affordable to the Council for 2017/18 particularly as it will only be based upon limited collection rates information early in the financial year and assumptions on grant funding previously made.
- Retaining links in Council Tax Collection Processes to the Council's Corporate Fair Debt Policy. (Mark Stenson)

## **11. IT Implications**

11.1 There are no IT implications.

## **12. Property Implications**

12.1 There are no property implications.

## **13 Procurement Implications**

13.1 There are no procurement implications.

## **14 Environmental and Health and Safety Implications**

14.1 There are no Environmental and Health and Safety implications.

## **15 Equality, community cohesion and crime implications**

15.1 In taking financial decisions the Council must demonstrate that it has given "due regard" to the need to eliminate discrimination, promote equality of opportunity and promote good relations between different groups.

15.2 Demonstrating that "due regard" has been given involves:

- Assessing the potential equality impacts of proposed decisions at an appropriate stage in the decision making process – so that it informs the development of policy and is considered before a decision is taken;
- Ensuring that decision makers are aware of the equality duties and any potential equality issues when making decisions.

NB – having due regard does not mean the Council cannot make decisions which have the potential to impact disproportionately, it means that we must be clear where this is the case, and must be able to demonstrate that we have consulted, understood and mitigated the impact.

15.3 To ensure that the process of impact assessment is robust, it needs to:

- Be specific to each individual proposal;
- Be clear about the purpose of the proposal;
- Consider available evidence;



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- Include consultation and involvement with those affected by the decision, where appropriate;
  - Consider proposals for mitigating any negative impact on particular groups;
  - Set out arrangements for monitoring the actual impact of the proposal.

15.4 An initial screening for the Equality Impact Assessments has been undertaken to consider any potential disproportionate adverse impacts on equality groups arising from the proposed scheme. (Dominic Coleman)

## **16 Equality Impact Assessment Completed**

16.1 An Equality Impact Assessment has been undertaken and can be found at Appendix 2

## **17 Key Decision**

17.1 Yes, any revisions to the localised Council Tax Reduction scheme can only be agreed by full Council.

## **18 Forward Plan Reference**

18.1 CFHR-21-16.

## **19 Background Papers**

19.1 The following is a list of background papers on which this report is based in accordance with the requirements of Section 100(1) of the Local Government Act 1972. It does not include documents which would disclose exempt or confidential information as defined by the Act:

File Ref:	Background papers are contained in the Appendices
Officer Name:	Anne Ryans
Contact No:	0161 770 4902

## **20 Appendices**

20.1 Appendix 1 Oldham Council Tax Reduction Scheme 2017/18

Appendix 2 Equality Impact Assessment

## **Oldham Council Tax Reduction Scheme 2017/18**

As this document is 127 pages it is not usually printed

The hyperlink to the 2016/17 CTR Scheme is below, and this will essentially be the same as the CTR Scheme for 2017/18 other than specific changes to Applicable Amounts and Non – Dependant Thresholds which will be announced by the Department of Works & Pensions in January/February 2017.

[http://www.oldham.gov.uk/download/downloads/id/2632/council\\_tax\\_reduction\\_scheme\\_2016](http://www.oldham.gov.uk/download/downloads/id/2632/council_tax_reduction_scheme_2016)

Stage 1: Initial screening

Lead Officer:	Anne Ryans/Bola Odunsi
People involved in completing EIA:	Bola Odunsi Amanda Cawdron Yvette Maguire
Is this the first time that this project, policy or proposal has had an EIA carried out on it? If no, please state date of original and append to this document for information.	No  An EIA on the 2013/14 scheme accompanied the scheme for approval to Council on 12 December 2013. An EIA was also completed for the review of the scheme for 2014/15, 2015/16 and 2016/17. This EIA is for the scheme for 2017/18 onwards.

General Information

1a	Which service does this project, policy, or proposal relate to?	This proposal relates primarily to the revenue and benefits section of the Customer Service Team (which works with the Council Tax Reduction Scheme). There are also close links into the finance team on this project.
1b	What is the project, policy or proposal?	<p>The proposal is the approval of Oldham’s Council Tax Reduction Scheme for 2017/18 onwards.</p> <p>From 2013/14, all local authorities were put under a duty to agree a localised Council Tax Support Scheme at full Council to replace Council Tax Benefit (CTB) by 31<sup>st</sup> January prior to the start of a financial year. Previous to this, the Council Tax Benefit Scheme was administered nationally.</p> <p>There was additional complexity in developing a scheme given that the resource envelope, in which the Council had to deliver any scheme, was 10% smaller than the funding we had received to cover CTB the previous year. The Councils aim was to ensure the scheme was self-financing so that there was no additional burden to the Authority’s financial position.</p> <p>There is an obligation within the legislation on the Council to consider whether to review this scheme on an annual basis and if the Council wants to revise the scheme, any revised scheme for 2017/18 needs to be approved by full Council on a date before 31st January 2017.</p> <p>The Council made a change to the Council Tax Reduction Scheme in 2015/16 increasing the maximum reduction awardable from 80% of the Band A rate of Council Tax to 85%. That meant an extra £53.43 per year for someone who is entitled to the maximum award. This was agreed by Full Council in December 2014. The scheme was not changed for 2016/17.</p>

		<p>There is currently no intention to amend the scheme for 2017/18.</p>
1c	<p>What are the main aims of the project, policy or proposal?</p>	<p><b>1. To continue to use a scheme that is affordable</b>  As in 2016/17, Oldham is once again aiming to put in place a scheme that is affordable. Last year, the council tax reduction scheme was calculated to offset budget pressures of approximately £1.976 million. The 2016/17 council tax reduction assumed a collection rate of 70%. We estimate that the budget pressure is likely to be the same in 2017/18.</p> <p>The Authority continues to face significant challenges in order to balance the budget over the next financial year. Having already saved over £192m over the last 7 years, Oldham Council still cannot afford to fund any further shortfalls. We are therefore once again looking to maintain a local scheme that is affordable and to balance the impact against the cost of providing a local council tax support scheme.</p> <p><b>2. To continue to use a scheme that limits the financial impact across all Council Tax benefit recipients</b>  We will maintain our protection of pensioners in line with the current scheme, and maintain our consideration of protecting vulnerable groups and providing incentives to work.</p> <p>Whilst not providing a specific definition for vulnerable groups, the Government did advise that authorities should consider their duties under specific legislation when designing a scheme, namely:</p> <ul style="list-style-type: none"> <li>• The Equality Act 2010</li> <li>• Child Poverty Act 2010</li> <li>• The Housing Act 1996</li> </ul> <p>Whilst we have no legal duty to protect people on low incomes (this was revoked in December 2010), as a borough with a number of deprived areas, Oldham still chooses to continue considering the impact of any decisions on this group.</p> <p>We are now even more informed about the scale of the impact of welfare reforms on Oldham and its people than we were last year. We produce quarterly topical welfare reform impact reports.</p> <p>A report in January 2015 on the impact of welfare highlighted the following groups as particularly vulnerable: single people, in particular young single people in rented accommodation, younger people in general and older people with disabilities.</p> <p>A report in August 2015 looking at the new government proposals for welfare and tax reform (now the 2016 Welfare Reform and Work Act) shows showed that those not in work,</p>

		<p>especially those with children as well as lone parents overall and families with only one earner will be the most heavily affected by the latest changes.</p> <p>The findings of this need to be considered when identifying those who are most vulnerable under the scheme.</p> <p><b>3. To continue to maintain a scheme that will enable the Council to collect as much Council Tax as possible, whilst supporting residents to meet their payments</b></p> <p>To date, Oldham's collection rate in relation to CTR is relatively high and it is hoped that the Council will continue to achieve collection rates of between 70% and 75%. The good collection rate was due in no small part to a number of the actions we have continued to put in place through last year's EIA to reduce the impact of the scheme. Flexible funding options, partnerships with the Credit Union, and co-operative campaigns such as the Energy Switch have helped a number of families to be able to make their payments.</p> <p>Once again, through this process we will endeavour to do things differently, to do things co-operatively, which will help the residents of Oldham and in doing so, enable the Council to collect the funds it needs to continue to provide services. We are acutely aware that shortfalls in Council Tax mean creating a budget pressure that has the potential to require further savings to be made from within council services.</p>
1d	Who, potentially, could this project, policy or proposal have a detrimental effect on, or benefit, and how?	The proposal for the 2017/18 scheme is to maintain the current support provided through the CTR scheme, on this basis there will be no detrimental impact on equality groups from the proposal put forward.


1e. Does the project, policy or proposal have the potential to <u>disproportionately</u> impact on any of the following groups? If so, is the impact positive or negative?				
	None	Positive	Negative	Not sure
Disabled people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Particular ethnic groups	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Men or women (include impacts due to pregnancy / maternity)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People of particular sexual orientation/s	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People in a Marriage or Civil Partnership	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People who are proposing to undergo, are undergoing or have undergone a process or part of a process of gender reassignment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People on low incomes	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

People in particular age groups	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Groups with particular faiths and beliefs	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any other groups that you think may be affected negatively or positively by this project, policy or proposal? <i>E.g. vulnerable residents, homeless people, individuals at risk of loneliness, carers or serving and ex-serving members of the armed forces</i>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	

**If the answer is “negative” or “not sure” consider doing a full EIA**

1f. What do you think that the overall NEGATIVE impact on groups and communities will be? <u>Please note that an example of none / minimal impact would be where there is no negative impact identified, or there will be no change to the service for any groups.</u> Wherever a negative impact has been identified you should consider completing the rest of the form.	<b>None / Minimal</b>	<b>Significant</b>
	<input checked="" type="checkbox"/>	<input type="checkbox"/>

1g	Using the screening and information in questions 1e and 1f, should a full assessment be carried out on the project, policy or proposal?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
1h	How have you come to this decision?	The proposal for the 2017/18 scheme is to maintain the support provided through the scheme, on this basis it felt that there will be no disproportionate impact from the proposal or the scheme.

<b>Stage 5: Signature</b>		
<b>Lead Officer:</b>	<b>Amanda Cawdron</b>	<b>Date: 12.9.16</b>
<b>Approver signature:</b>	<b>Bola Odunsi</b>	<b>Date: 12.9.16</b>
<b>EIA review date: October 2017</b>		



## Appendix (i) to EIA

A number of actions identified in developing the 2015/16 scheme were intended to mitigate the impact of CTR and the wider welfare reform, below are the actions with an update under each.

Activity	Update
Continue to promote existing flexible payments method	<p>Through a range of difference communication channels</p> <p>External:-</p> <ul style="list-style-type: none"> <li>• Social media (Facebook and Twitter)</li> <li>• Website and web banner</li> <li>• Council Tax booklet</li> <li>• Media release</li> <li>• Promotion on revenues and benefits letters</li> <li>• Call waiting message</li> <li>• Residents Magazine</li> </ul> <p>Internal communications:-</p> <ul style="list-style-type: none"> <li>• Articles in Team Brief</li> <li>• Councillor and staff briefing</li> </ul>
Review effectiveness and take up of current payment methods and introduce new payment options where appropriate	<p>As at September 2016 the collection rate for CTR customers was 41.32% as opposed to 38.12% for the same period last year, which indicates that more people are paying and are the payment provisions in place are sufficient.</p> <p>A fortnightly direct debit was introduced in 2013 to help customers manage their finances.</p> <p>Oldham has introduced SMS texting to remind people at an early opportunity to pay on time. It is anticipated that this will improve collection.</p>
<p>Continue to deliver energy switching campaigns and auctions</p> <p>Identify and establish referral arrangements to a wider range of support services</p>	<p>The Warm Homes Oldham service offers energy switching advice to residents in their homes and over the phone. The service also offers heating and insulation measures to low income households, support with fuel debt and income maximisation, and other activities to reduce energy bills.</p> <p>We are exploring the process of referrals to Step Change, a national debt charity to refer vulnerable residents to them.</p> <p>We have also used the Personal Budgeting Support team (PBS) to support residents with money management and debt advice.</p>
Further develop the Welfare Rights Service to support residents to maximise their income	One of the key actions for Oldham Council's Welfare Rights Service for 2016-17 is to ensure a consistent and targeted approach towards communicating with service users through greater proactivity and enhanced partnership working, in

Activity	Update
	<p>order to increase public engagement with the service.</p> <ol style="list-style-type: none"> <li>1. Increase uptake of welfare benefits and raise awareness of the Welfare Rights Service</li> <li>2. Help tackle poverty and improve health and wellbeing amongst the most vulnerable groups</li> </ol> <p>A number of potential communications initiatives have been identified which are primarily designed to increase awareness of the team's presence and will contribute to increased public engagement which includes:</p> <ul style="list-style-type: none"> <li>• Regular activity to publicise changes to benefit rules</li> <li>• Regular activity to publicise success stories</li> <li>• Increased social media efforts</li> <li>• Support for increased number and quality of public engagement sessions</li> <li>• Support for increased partnership working with potential resulting communications activity</li> </ul> <p>In addition, the service has developed and produced 'Make The Most Of your Money' packs, which are being distributed at community events and we have produced a quarterly newsletter which is distributed to our stakeholders.</p> <p>The team has continued to be extremely successful and has again exceeded its target of £1million income generation, and has generated additional income for the residents of Oldham of over £2.5 million</p>
Work with partner organisations to provide targeted support to residents	Dedicated welfare reform and financial inclusion working groups are in place, delivering coordinated action in partnership with the Council, DWP and the voluntary sector:
Continue to monitor the collection rates on a weekly basis	<p>This allows swift action to be taken if collection slows.</p> <p>Oldham has introduced SMS texting to remind people at an early opportunity to pay on time. It is anticipated that this will improve collection.</p>
Continue to monitor the wider impact of welfare reform ensuring effective partnership working continues to support those affected	Universal Support Delivered Locally (USDL) is the new name for the Local Support Services Framework (LSSF) and it will promote new

Activity	Update
Identify and support those affected by the future changes to welfare reform, particularly the benefit cap and Universal Credit (UC)	<p>models of partnership working to support UC claimants</p> <p>A series of Greater Manchester pilots and links with Public Service Reform to 'make work pay' and support the most vulnerable (e.g. Troubled Families) are currently being considered</p> <p>The trial was successful in providing a positive outcome for residents who engaged and was developed to include All Ages Early Help.</p> <p>Next steps in Greater Manchester:</p> <ul style="list-style-type: none"> <li>• Data sharing, 3 way meetings, co-case management, co-location</li> <li>• Identification of complex individuals by Jobcentre Plus</li> <li>• Joint training</li> <li>• Flexibility for Work Coaches to support claimants</li> <li>• Sharing learning with national DWP Strategy stakeholders to inform wider Universal Support policy (holistic support for vulnerable claimants)</li> </ul>
Review approach to debt collection by the Council and seek to develop single view of the debts an individual owes to the Council	<p>The Corporate debt policy has been reviewed.</p> <p>The Fair debt Policy has been reviewed to ensure it remains fair and ethical.</p>
Link to Get Oldham working initiatives	<p>Key achievements for Get Oldham Working between May 2013 and 31st Mar 2016 have included:</p> <p>3,787 work related opportunities created.</p> <p>3,787 job opportunities created and 2,960 filled.</p> <p>580 apprenticeships created and 450 filled.</p> <p>217 traineeships created and 189 filled.</p> <p>740 work experience placements created and 676 filled</p>
Undertake an annual review of the Council Tax Reduction scheme	<p>The scheme will continue to be reviewed on an annual basis</p>
Identify how the breadth and quality of the data collected can be improved	<p>We are currently looking at Destin solutions which is a software programme designed to further analyse the data and to identify vulnerability to enable a more proactive approach</p>

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## Appendix (ii) to EIA

No	Action	Required outcomes	By who?	By when?	Review date
1	Continue to promote existing flexible payments method	Increase collection rates Increased take up of 12 monthly and fortnightly payment	Comms Team	November 2016	April 2017
2	Review effectiveness and take up of current payment methods and introduce new payment options where appropriate	Increase collection rates  More flexible options available	Exchequer Client Manager (Revenues)	April 2017	July 2017
3	Warm Homes Oldham to continue to provide support with energy bills and related issues	1,000 people out of fuel poverty.	Housing Team	March 2017	Jan 2018
4	Identify and establish referral arrangements to a wider range of support services	Maximise access to support for residents	Exchequer Client Manager (Benefits)	April 2017	July 2017
5	Further develop the Welfare Rights Service to support residents to maximise their income	Ensure the Council can provide help and assistance to those who experience difficulties linking support to outcomes from the Public Health Transformation Agenda.  Allow us to undertake benefit checks and referring residents for budgeting support and debt advice.	Exchequer Client Manager (Benefits)	April 2017	August 2017
6	Work with partner organisations to provide targeted support to residents	Early identification of residents affected by Welfare Reform changes allows support to be put in place at the earliest point	Exchequer Client Manager (Benefits)	April 2017	August 2017

7	Continue to monitor the collection rates on a weekly basis	Increase collection rates and take swift action if collection slows	Head of Exchequer & Business Support	April 2017	August 2017
8	Continue to monitor the wider impact of welfare reform ensuring effective partnership working continues to support those affected	<p>Early identification of residents affected by Welfare Reform changes allows support to be put in place at the earliest point.</p> <p>Following the budget announcement a report has been developed highlighting potential impact to residents from 2017 onwards.</p> <p>We will continue to monitor the implications</p>	Exchequer Client Manager (Benefits)	April 2017	August 2017
9	Identify and support those affected by the future changes to welfare reform, particularly Universal Credit	Early identification of residents affected by Welfare Reform changes allows support to be put in place at the earliest point	Exchequer Client Manager (Benefits)	April 2017	August 2017
10	Review approach to debt collection by the Council and seek to develop single view of the debts an individual owes to the Council	Increase collection rate across all debts Agree more affordable payment arrangements with residents	Exchequer Client Manager (Revenues)	September 2017	December 2017
11	Link to Get Oldham working initiatives	Reduced number of unemployed	Economy & Skills Team Manager	June 2017	September 2017
12	Undertake an annual review of the Council Tax Reduction scheme	The scheme is reviewed in light of information gathered from the performance indicators and recommendations for changes are put to Council.	Head of Exchequer & Business Support	June 2017	December 2017

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Report to Council  
recommending any  
changes to the  
scheme.

13	Identify how the breadth and quality of the data collected can be improved	A stronger, more robust and comprehensive data base.	Head of Exchequer & Business Support	April 2016	January 2017
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