

CABINET



URN: 23-051

Report Title: Council Tax Support Scheme 2024-25

Report to: Cabinet

Date of meeting: 4th December 2023

Responsible Cabinet Member: Cllr Carl Smith, Portfolio Holder for Governance, Finance and Major Projects

Responsible Director / Officer: Miranda Lee – Head of Customer Services

Is this a Key decision? Yes

Date added to Forward Plan of Key Decisions if a Key Decision: 30th May 2023

EXECUTIVE SUMMARY / INTRODUCTION FROM CABINET MEMBER

This report seeks Cabinet endorsement and Council approval of the recommended Council Tax Support Scheme 2024/25.

RECOMMENDATIONS:

That Cabinet endorse the recommendation to:

- 1) To amend the Council Tax Support Scheme 2024/25 to reduce the maximum council tax support to 80% of the Council Tax liability
- 2) To protect Care Leavers from this change
- 3) To make provision for a hardship scheme of £200,000
- 4) To delegate the ability for the Head of Customer Services & Revenue & Benefits Service Manager to make any smaller adjustments to the scheme that may be required to align to the wider welfare benefits system for 2024/25

1. Introduction

- 1.1 The Cabinet Report dated 11th September 2023 requested permission to commence a consultation on a number of options in relation to the 2024/25 Council Tax Support Scheme.
- 1.2 On the 1 April 2013 the Council introduced a new Local Council Tax Support Scheme which replaced Council Tax Benefit following the Government announcement in the Spending Review 2010 that financial support for council tax would now be localised.

1.3 In designing a local scheme, the council had to consider:

- The amount of funding initially provided to local authorities to run a localised scheme was approximately 10% less than was spent on the previous Council Tax Benefit Scheme, this funding has continued to reduce.
- Support for pensioners must be protected and would not be affected by the local scheme, meaning that the rules around a localised scheme would only apply to those customers of a working age.

1.4 The Great Yarmouth Borough Council Scheme for 2023 was introduced following a consultation with the public. The scheme was decided by Council on 15 December 2022.

1.5 Schedule 1A of the Local Government Finance Act 1992 states:

1. For each financial year, each billing authority must consider whether to revise its scheme or to replace it with another scheme: and
2. the authority must make any revision to its scheme, or any replacement scheme, no later than 31 January in the financial year preceding that for which the revision or replacement scheme is to have effect.

1.6 As each Local Authority decides their local scheme it is possible that other nearby Local Authorities can have different types of schemes with varying financial implications for customers.

2. Current Position

2.1 There have been minimal changes to the scheme since its first introduction and financial assistance for those classed as working age customers has been limited to a maximum of 91.5% of their council tax liability. Those customers of pension age remain unaffected by the Council Tax Support Scheme and continue to receive the same financial level of assistance as they did under the Council Tax Benefit Scheme.

2.2 Serious consideration has been given to the 2024/25 Council Tax Support Scheme in recognition that the Council, like many other Local Authorities, is facing considerable challenges with budgets and have a lack of clarity around future government funding settlements.

2.3 Unlike council tax benefit where the expenditure was fully subsidised, funding for Council Tax Support schemes was less than council tax benefit and has since been lost within the Revenue Support Grant and core funding which has continued to reduce and be re-purposed over recent years. Taking the financial challenges into account, this year the council has considered options to reduce the overall cost of the Council Tax Support scheme.

3. Options Considered for the 2024/25 Scheme

Option 1 – Retain the current scheme by maintaining the level of financial award for working age customers at a maximum of 91.5% of their Council Tax liability.

Option 2 – Reducing the maximum level of financial award to 87.5% of their Council Tax Liability.

Option 3 – Reducing the maximum level of financial award to 85% of their Council Tax Liability.

Option 4 – Reducing the maximum level of financial award to 80% of their Council Tax Liability.

Option 5 – Reducing the maximum level of financial award to 75% of their Council Tax Liability.

Options have also been considered to protect customers that may be more vulnerable. The Council consulted on whether to protect certain households which may be viewed as more vulnerable to any changes to the scheme. Our current scheme has no protections in place. It could also be considered that these households are likely to be in receipt of more income than other working age households, therefore, it may be viewed as more equitable to continue with limited protections, on the basis that any change to the scheme should affect the majority of working age households.

4. Consultation

4.1 A public consultation on the 5 options ran for a 12 week period and has now closed. As well as being published on the Councils website, every household in receipt of council tax support at that time was contacted directly by letter advising them that the council was considering a change to the Council Tax Support Scheme for 2024/25 and that a change could affect the level of financial support they would receive. They were invited to take part in the formal consultation.

4.2 The options under consideration ranged from continuing with the current scheme, to various stepped reductions in the maximum award from 87.5% to 75% of the Council Tax Liability.

4.3 A total number of 143 responded to the consultation, 76% of the responders were in receipt of Council Tax Support.

Table 1 – Consultation results

Options on Scheme	No. of Responses	% of Responses
Remain at 91.5%	99	69%
Reduce to 87.5%	23	16%
Reduce to 85%	7	5%
Reduce to 80%	3	2%
Reduce to 75%	6	4%
Don't know	5	4%

- 39 responders opted for a reduction in the current maximum level of award, 31 of these opted to have some protections
- 54% of the responders were 55 or over

4.4 As part of the consultation process, these options were considered by Members of Scrutiny at the 24th October 2023 committee.

4.5 The Committee recognised that the Council is facing ongoing financial challenges in years ahead, however, there was concern that any change to the existing scheme would affect vulnerable families who were already struggling with the cost of living. There were some assurances that

should a change go ahead a hardship fund would be available to protect the most vulnerable, however, there was a preference to retain the current scheme.

- 4.6 The impact of any change has been considered by undertaking an Equality Impact Assessment on the recommended option. The equality impact assessment provides Members with more information on how a change to the Council Tax Support Scheme would affect individuals/households already in receipt of Council Tax Support or those that could be eligible, in particular, those with protected characteristics. The document explains why the Council is considering a change to the scheme and includes mitigation that could be in place to protect those most vulnerable to any change. The report is attached as **Appendix A**.

5. Proposals

- 5.1 In recognition of the Council's financial position, it is recommended that a change to the existing scheme is made to reduce the overall cost to the Council. However, it is also important that a hardship fund would be available to help mitigate the impact of the change on vulnerable households.
- 5.2 It is proposed that the maximum award of Council Tax Support for working age is amended to 80% of the Council Tax Liability, however, Members may wish to consider the other options consulted on. **Appendix B** provides the estimated cost options of each scheme considered.
- 5.3 This change would affect all working age recipients with no protections in place for certain groups except for Care Leavers. The Equality Impact Assessment recognises the impact of this change on individuals and households, however, also concludes that working age households on low income eligible for Council Tax Support are likely to be similarly impacted to those with additional disability financial support to help with day to day living.
- 5.4 It is recommended a hardship scheme is in place in the sum of £200,000 to help support individuals and households who may be in more financial difficulty. The scheme would only be eligible to working age recipients of Council Tax Support with an eligibility criteria prioritising the most vulnerable groups.
- 5.5 Considering, most working age recipients of Council Tax Support reside in a Band A property, for illustrative purposes based on this year's Council Tax Charge for Great Yarmouth, the impact of the change to a household is demonstrated in Table 1.

Table 2 – Average additional amount payable based on 23/24 Council Tax Charge

Band A Great Yarmouth	Full Charge £1,384.71					
Eligible for maximum support	Annual Due	Annual additional due	Monthly Due 12 inst	Monthly Additional 12m	Weekly over 52 wks	Weekly Additional 52 weeks
80%	£276.94	£159.94	£23.08	£13.33	£5.33	£3.08
Band A Great Yarmouth	Single Person Discount £1,038.53					
Eligible for maximum support	Annual Due	Annual additional due	Monthly Due 12 inst	Monthly Additional 12m	Weekly over 52 wks	Weekly Additional 52 weeks
80%	£207.70	£119.42	£17.31	£9.95	£3.99	£2.30

6. Financial Implications

6.1 Based on updated forecasts this proposal would reduce the overall cost of the scheme by approximately £827,000 across the preceptors (Great Yarmouth Borough Council, Norfolk County Council and the Police).

6.2 Pension age Council Tax Support recipients remain unaffected. The proposed change will apply to all working age recipients of Council Tax Support except for Care Leavers.

6.3 The inclusion of a hardship fund helps to mitigate the impact of this change.

7. Risks

7.1 Risk were identified associated with reducing the current level of financial support including:

- a) Households who may be struggling with the wider 'cost of living' issues.
- b) Impact on council tax collection and additional administrative work.

7.2 In reviewing the options considered, the recommended scheme represents a 11.5% reduction in the maximum award that would be payable. The risks identified are mitigated by the protection of care leavers and provision of a hardship fund of £200k to help households which may struggle to pay their council tax and are adversely impacted by any changes to the scheme.

8. Recommendations

- 1) To amend the Council Tax Support Scheme 2024/25 to reduce the maximum council tax support to 80% of the Council Tax liability.
- 2) To protect Care Leavers from this change.
- 3) To make provision for a hardship scheme of £200,000.
- 4) To delegate the ability for the Head of Customer Services & Revenue & Benefits Service Manager to make any smaller adjustments to the scheme that may be required to align to the wider welfare benefits system for 2024/25.

Areas of consideration: e.g. does this report raise any of the following issues and if so how have these been considered/mitigated against?

Consultations	Comment
Monitoring Officer Consultation:	Yes
Section 151 Officer Consultation:	Yes
Existing Council Policies:	Yes S13 A Policy
Equality Issues/EQIA assessment:	Yes, attached at Appendix A

Equality impact assessment (EqIA) template

1. Title of EqIA

Proposal to reduce Council Tax Support 2024/25

2. What is the aim of the proposal? (max. 250 words)

The Council is proposing to reduce the level of Council Tax support available to eligible residents in Great Yarmouth.

Council Tax Support is a benefit to help people who are on a low income or claiming certain benefits to pay their Council Tax bill. The level of discount is based on the income of the household.

The aim of the proposal is to save money. This is because the Council now receives less income from central Government, and the cost of providing local services is continuing to rise, so the Council has less money to spend. The Council must save money so that it can continue to protect essential local services that benefit every person within Great Yarmouth – such as Housing services including housing advice and supporting homelessness and provision of temporary accommodation and well-being, recreational and cultural services, as examples.

3. Context to the proposal

If the proposal goes ahead, this could mean that some residents on low incomes receive less Council Tax support. This would mean that they would have to pay more of their own income towards their council tax.

Council Tax Support is a council tax discount under S13A and Schedule 1a of the Local Government Finance Act 1992. Detailed information about Great Yarmouth's Council Tax support scheme, including who is eligible, how to apply and the benefit available, [is published on the Council's website.](#)

The Council consulted on 5 different options, each of which proposes a lesser, or a greater, reduction in support. The detail of each of these options is published in the report to Cabinet dated 11th September 2023 and is not replicated here.



4. Who will the proposal impact on?

☐ Everyone in Great Yarmouth

☒ A particular group or cohort of people - please state who they are:

Recipients of Council Tax Support who are of working age. It will not affect people of state pension age.

☐ Employees

☐ External organisations

☐ Other - Please state if anyone else will be affected:

[Click or tap here to enter text.](#)

5. The numbers of people affected

6845 households in Great Yarmouth are currently in receipt of Council Tax support.

Approximately 70% of these households are eligible for the **maximum** award of council tax support based on their household and income (meaning up to 91.5% of their council tax would be paid).

This means that the Council currently provides financial support to around 4,790 households in Great Yarmouth to the maximum level, paying 91.5% (the maximum award) of their Council Tax.

6. The demographic profile of the people affected

This proposal only affects people of **working age**. It will not affect people of state pension age.

The service users impacted will be working age residents within the borough that are on a low income and eligible for financial support to help towards payment of their council tax.

These residents will have a full range of demographic backgrounds in relation to sex, gender identity, disability, ethnicity, religion and belief and sexual orientation.

As noted above, the Council currently provides financial support to around 4,790 households in Great Yarmouth to the maximum level, paying 91.5% of their Council Tax.

As part of the Council Tax Support application process, the Council does not collect data on the protected characteristics of service users. However, for the purpose of this equality impact assessment, we can assume that a high number



of services users will have one or more protected characteristics, particularly in relation to disability - and people who have severe disabilities. We would also expect service users to reflect the demographics of the local population, so for example, service users will include men and women, people with different gender identities and sexual orientations and people from different ethnic minority and faith backgrounds. We can also assume that service users may have a range of other characteristics, which could increase their vulnerability, such as being a lone parent, or families with several young children.

7. Evidence gathering

Please tick all the statements that apply.

If the proposal goes ahead:

☒ It will help to deliver GYBC's vision and objectives for the borough.

If you cannot tick this, please explain why: [Click or tap here to enter text.](#)

☐ Service users will not experience reductions in the quality, standards, services or benefits they **currently** receive.

If you cannot tick this, please explain why: [Recipients of council tax support that are of working age will receive less financial support to help them with their council tax.](#)

☐ Service users who currently receive a service or benefit will continue to do so. Something will not be taken away from them which they had access to.

If you cannot tick this, please explain why: [Recipients of council tax support that are of working age will receive less financial support to help them with their council tax.](#)

☐ No changes are proposed to eligibility criteria for services or benefits.

If you cannot tick this, please explain why: [The detail of the proposed changes are set out in the report to Cabinet dated 11th September 2023.](#)

☐ The proposal will not change how service users experience existing services or benefits – e.g., opening hours or travel arrangements.



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If you cannot tick this, please explain why: The proposal could mean that some people will no longer qualify for support with their council tax, or they may receive less support. This may mean that they then need to access new services such as debt support that they did not need to access before.

- ☐ The proposal will not lead to new or increased costs for service users or employees.

If you cannot tick this, please explain why: Recipients of council tax support that are of working age will receive less financial support to help them with their council tax. This would mean that they would have to pay more of their own income towards their council tax. For illustrative purposes on the financial impact, the following table provides the additional amount that would be paid by a household should a change to the level of support be made based on the 2023/24 Council Tax Charge for a Band A household in Great Yarmouth.

Currently a household on a full council tax charge in receipt of the maximum amount of financial support of 91.5%, living in a Band A property in Great Yarmouth would be required to pay £117.00 per year towards their council tax bill. Should the maximum amount of financial support change to 80%, they would be required to pay £276.94 per year towards their council tax for the year which is an additional £159.94 per year.

A household on a Single Person Discount council tax charge in receipt of the maximum amount of financial support of 91.5%, living in a Band A property in Great Yarmouth would be required to pay £88.28 per year towards their council tax bill. Should the maximum amount of financial support change to 80%, they would be required to pay £207.70 per year towards their council tax for the year which is an additional £119.42 per year. The table also illustrates the monthly and weekly financial impact.



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80%	£207.70	£119.42	£17.31	£9.95	£3.99	£2.30

☒ There will be no changes to staffing structures or staff terms or conditions.

If you cannot tick this, please explain why: [Click or tap here to enter text.](#)

☒ If we consult on the proposal, this will be accessible for disabled people. We will engage people with different protected characteristics.

If you cannot tick this, please explain why: As part of the Council's consultation process on the proposed options for changes to the Council Tax Support Scheme, all current recipients of Council Tax Support who are of working age, were directly written to advise them that the Council was considering making a change to the council tax support scheme which may affect the amount of financial support they currently receive. The letter invited them to take part in the consultation online. Employees were available to answer any questions, to help service users to understand the potential impact of the proposal and how it might affect them. We also have a paper version of the consultation on request.

8. Potential impact for each protected characteristic

8.1. People of different ages

- Will the proposal promote equality and not create disadvantage for people of different ages? The proposal will impact only on working age recipients of council tax support. People of pension age will not be affected. There may be a direct impact on families with a disabled child who are eligible for support. There may be an indirect impact on children and young people aged 16 years or under who are not disabled. This is because if a low income household is



required to pay more towards council tax, this will lead to a reduction in the household's income, which will indirectly affect children in the household.

8.2. Disabled people

- Will the proposal promote equality and not create disadvantage for disabled people? Disabled people and people with long term health conditions may be particularly impacted by this proposal. This is because people who are disabled (particularly people with 'severe disabilities' as defined by the GYBC council tax guidance) tend to have to pay more costs for day-to-day living than people who are not disabled. For example:

1. Heating and hot water - some disabilities require additional heating/cooling and having baths/showers more often due to medical needs. They may use more electricity, for example for some types of equipment to aid mobility / breathing etc.

2. Linked to this could be dietary needs or clothes washing requirements.

3. Equipment - specialist equipment and adaptations are often expensive, or a variation of an item can often come at an additional cost e.g. household equipment such as adaptive cutlery, chairs or beds, or even recreational options such as a normal cycle verses an adaptive cycle.

4. Transport - a lot of disabled people may need public transport or adaptive cabs which come at a premium, this is often paired with the fact that some standard options are not available or accessible to some people.

5. Services - information in accessible formats, communication needs or adaptive software/hardware to access information and media e.g. screen reader or needing a 65in TV for someone with low vision v a 40in for most other people. Likewise, accessing some community services/leisure opportunities can come at a premium because people need specific facilities/support or have to visit at certain times of the day due to maybe carer availability etc.

6. Limitation on the type of car a disabled person can have e.g. automatics are more expensive than manual, a power seat might be required due to back problems or an SUV/Van which has a higher cost/running cost.

7. Medication as not everything is available on prescriptions and free prescriptions are only available for people that meet certain criteria.

8. Higher insurance premiums or costs.

In 2020 the Joseph Rowntree Foundation identified around half of households



living in poverty in the UK include a disabled person, and that working-age disabled people were the most likely to be at risk of living in poverty.

8.3. People from different ethnic groups

- Will the proposal promote equality and not create disadvantage for different ethnic groups? The Government has [published research](#) that indicates that people in some ethnic minority groups are more likely to be on a persistent lower income. For example, the data shows that after housing costs: 31% of people in 'other' ethnic group households, and 24% of people in black households are in persistent low income – the highest percentages out of all ethnic groups. 11% of people in white households were in persistent low income – the lowest percentage out of all ethnic groups. This means that people in some ethnic groups, who are on a lower income, could be more impacted by this proposal. It should also be noted that some ethnic minority workers (particularly those newly arrived from abroad including European nationals) are more likely to rely on zero-hour contracts or work in the gig economy, and research shows this group are significantly more likely to struggle to manage their household finances due to having insufficient hours or because contracts of employment do not protect them when they are unable to work. **Annex 2** provides the Census 2021 data in relation to Great Yarmouth's demographic profile.

8.4. People with different sexual orientations

- Will the proposal promote equality and not create disadvantage for people with different sexual orientations? [There is currently no strong evidence to indicate that the proposal would impact more significantly on people with one type of sexual orientation more than another.](#)

8.5. Women and men

- Will the proposal promote equality and not create disadvantage for women or men? [Data on Families and households in the UK](#) published by the Office for National Statistics shows that the majority of the UK's 2.9 million lone-parent families in 2022 were headed by a lone mother (2.5 million, 84%). Lone fathers now account for 16% (457,000) of lone-parent families. The picture is likely to be similar in Great Yarmouth. This means that women who are lone parents in Great Yarmouth on a low income in work may be more affected by the proposal than men in similar circumstances but who are not the primary carer of a child. Another issue to consider is that there is evidence to show that women in Norfolk are more likely to work part-time or be economically inactive in Norfolk than men and therefore in single households and lone parent households women may be more likely to be in receipt of higher universal credit contributions / on a low income. Child care costs have been predicted to continue to increase (although these are offset by central



government support) but prohibitive child care costs are a barrier experienced by both men and women who have young children (under the age of 5) seeking to enter employment or increase their working hours.

8.6. Non-binary, gender-fluid and transgender people

- Will the proposal promote equality and not create disadvantage for non-binary, gender fluid or transgender people? [There is currently no strong evidence to indicate that the proposal would impact more significantly on people with one type of gender identity more than another.](#)

8.7. People with different religions and beliefs

- Will the proposal promote equality and not create disadvantage for people with different religions or beliefs? [There is currently no strong evidence to indicate that the proposal would impact more significantly on people with one type of religion or belief more than another.](#)

8.8. Care leavers

- Will the proposal promote equality and not create disadvantage for care leavers? [Young care leavers \(from the age of 16 and up to their early 20s\) disproportionately experience poverty, unemployment and a range of other disadvantages. This is due to a varied factors which includes no access to a family network of people who can provide financial or emotional support. This means that the proposal could impact more on care leavers than people who are not care leavers.](#)

9. Additional information

Tip: You can use this section to provide any other relevant information. When considering the potential impact of this proposal on people with protected characteristics, elected members should take two vital factors into account:

1. The likely financial impact, in real terms, on low income households – specifically, what maximum increased costs people will be expected to pay if the proposal goes ahead. Section 7 provides an illustration of the financial impact on a typical household.

2. Other social and economic factors which will have a cumulative impact on service users, such as:

- Yearly increases in Council Tax – this year Norfolk County Council is consulting on an increase of 4.99% in Council tax



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- The rising cost of living
- Deprivation and poverty
- Population changes and trends
- Past changes to services such as a need for some service users to start paying for some services or towards the cost of their care.

A summary of some of these key social factors to take into account is provided below:

1. Any decisions with respect to reducing the level of Council Tax Support available to residents on low incomes should take into consideration that:

The *Consumer Prices Index (CPI)* rose by 4.6% in the 12 months to October 2023. The largest upward contributions to the annual inflation rate came from housing and household goods and services (principally energy costs), although food costs have seen their first overall price-fall since 2021.

2. The National Living Wage increased in April 2023 to £10.42 for over 23-year-olds and £7.49 for 18–20-year-olds. This is still lower than the “real” living wage in the UK is calculated to be (£12). Further increases have been announced in the Autumn Statement for next year.

3. The energy Price Cap was introduced on 1 January 2019 by regulator Ofgem. It limits what a person pays for each unit of gas and electricity that they use, plus it sets a maximum daily standing charge (what people pay to have their home connected to the grid). It is based largely on wholesale energy prices (those that firms pay) and applies only to providers' standard and default tariffs, which the vast majority of households are now on. From 1 October, the Price Cap is set at £1,834 a year based on Ofgem's new, typical use figures.

4. In January 2023, the DWP announced that Universal Credit claimants will receive a further £900 cost of living support payment over next 12 months. As of November 2022, around **14,000** people in Great Yarmouth were in receipt of Universal Credit with around **60%** of these being in employment. [Stat-Xplore - Home \(dwp.gov.uk\)](https://www.dwp.gov.uk/stat-xplore). The Autumn Statement confirmed benefits would increase by 6.7% from April 2024 including increases to Local Housing Allowance.

5. The Government's latest analysis of the impact of the cost-of-living increases has identified:

- The proportion of all adults finding it difficult to afford their energy bills, rent or mortgage payments has increased through the year
- 55% of disabled adults reported finding it difficult to afford their energy bills, and around a third (36%) found it difficult to afford their rent or



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mortgage payments compared with 40% and 27% of non-disabled people

- 4 in 10 (44%) White adults reported finding it difficult to afford their energy bills, compared with around two-thirds (69%) for Black or Black British adults and 6 in 10 (59%) Asian or Asian British adults

- In the period September-October 2022, adults who paid their gas or electricity by prepayment (72%) more frequently reported difficulty affording energy than those who pay for gas and electricity using either direct debit or one-off payments (42%)

- Poorer households are currently experiencing higher inflation, on average, than better-off households. This may be compounded because the price of lowest-cost food items on which these households rely have increased further or the cheapest products have been unavailable

- In the East of England, the Trussel Trust, the largest distributor of emergency food parcels recorded 324,000 food parcels were distributed across the East of England between 2022 and 2023 (and increase of nearly 40% on year 2021-2022).

6. This assessment recognises that cost-of-living increases combined with the long-term impact of the pandemic has created a significant challenge not just for residents, but also for the voluntary and community sector (VCSE). This is at a time when individual charitable contributions and volunteer numbers continue to fall.

7. The general cost-of-living increase and the long-term outcomes of the pandemic have been recognised to have exacerbated mental health problems for some people as they experience more social isolation and/or future uncertainty. This assessment recognises that this impact may be greater where people live in areas with few community facilities, less access to services and limited transport links.

8. Taking the wider national and local picture into account, this means working age households on a low income that are eligible for council tax support may be similarly impacted as people with protected characteristics, including people with additional disability financial support in place to help with day to day living.

10. Mitigating actions / reasonable adjustments

If this proposal goes ahead, people on low incomes will have to pay more towards their Council Tax.



A range of other factors may enable a household to qualify for some discounts or exemptions. These include:

1. Someone's disability status, entitlement to certain benefits and presence of accessible features in their home.
2. If someone is a carer who, for at least 35 hours a week, is looking after someone in the same household (not including a spouse or child) who is entitled to certain benefits.
3. Households which consist only of students.
4. Properties which are unoccupied for various reasons including residence in care provision.

These reliefs can help to alleviate council tax liabilities for certain households.

Alongside these mitigations, if the proposal goes ahead, Great Yarmouth Borough Council would protect Care Leavers from the change.

In addition, a hardship fund would also be established. This would enable people to receive support to pay their Council Tax if they struggling to pay, subject to meeting certain criteria. These criteria would include:

- The hardship fund would be restricted to working age recipients of council tax support only.
- Priority will be given to assist people who are eligible for the severe disability premium who are in financial difficulty.
- People with a disability, families and lone parents will also be eligible to apply if they are in financial difficulty.
- Additional debt advice and support will be provided/signposted.

It should be noted that the Council does not have a specific statutory responsibility to provide financial support to residents in hardship although it does have responsibilities for housing, including a duty to provide advice and support to prevent homelessness; a range of social welfare responsibilities, responsibility to support and protect vulnerable children and adults.

It should also be noted that Norfolk has in place a [Client Hardship Service \(CHS\)](#) hosted by Norfolk County Council. People in hardship can apply for assistance if they are facing food or energy hardship.

11. Conclusion

This proposal is assessed to have the following impact:



- ☐ **Positive** impact on people with protected characteristics.
- ☐ **Detrimental** impact on people with protected characteristics that can be mitigated.
- ☒ **Detrimental** impact on people with protected characteristics that cannot be fully mitigated.
- ☐ **Positive and detrimental** impacts on people with protected characteristics.
- ☐ **No impacts** on people with protected characteristics.

12. Advice for the decision-maker responsible for this proposal

Tip: Before making a final decision on the proposal, the decision-maker must:

- Note their duty to give due regard to the [Public Sector Equality Duty](#).
- Give a 'proper and conscientious focus' to this assessment, 'with rigour and an open mind', before deciding whether the proposal should go ahead.
- This means assessing the extent of any detrimental impact and the ways in which this could be eliminated or mitigated before approving the adoption of the proposal.

The proposal can still go ahead even if there are detrimental impacts. as long as the decision maker has:

- Given due regard to equality and the findings of this assessment.
 - Taken reasonable steps to mitigate detrimental impact.
 - Confirmed that the impact is lawful and a proportionate means of achieving a legitimate aim.
-
- **Please explain here** (if applicable) why it may be necessary to go ahead with the proposal, even if it could have a detrimental impact on some people: [The Council is facing considerable challenges with future budgets and continued uncertainty over the Governments future local government funding settlements. Members of the Council are needing to make a number of considerations and decisions in relation to making savings and increasing income through new opportunities in order to secure a stable budget for future years. The proposal is to reduce the overall cost of the council tax support scheme meaning recipients of council tax support of working age will see a](#)



reduction in the maximum amount of council tax support they could be entitled to reduce.

13. Evidence used to inform this assessment.

Tip: You need to record the evidence you used to inform this assessment.

Select all that apply:

☒ [Great Yarmouth population data](#) (provide links to any population data you draw upon, e.g. [Norfolk's Story](#)):

☒ Data about existing or future service users - please state:

[Click or tap here to enter text.](#)

☐ Data about the workforce - please state:

[Click or tap here to enter text.](#)

☒ Legislation - please state:

[Local Government Finance Act 1992](#)

☐ National/local research - please state:

[Click or tap here to enter text.](#)

☒ Consultation (Tip: Please provide details of any consultation)

Remember - if a proposal constitutes a change to an existing service or benefit or a removal of an existing service or benefit those affected may have a 'legitimate expectation' to be consulted.

[Public consultation, scrutiny committee. The findings of public consultation should be summarised here.](#)

[A total number of 143 responded to the consultation, 76% of the responders were in receipt of Council Tax Support.](#)

[99 responders opted to remain at 91.5% representing 69% of the results
23 responders opted to reduce the scheme to 87.5% representing 16% of the results](#)

[7 responders opted to reduce the scheme to 85% representing 5% of the results](#)

[3 responders opted to reduce the scheme to 80% representing 2% of the results](#)

[6 responders opted to reduce the scheme to 75% representing 4% of the results](#)

[5 responders opted for 'Don't know' representing 4% of the results](#)



☐ Consultancy - please state:

[Click or tap here to enter text.](#)

☒ Advice from in-house/external experts - please state:

The Council has sought independent advice from equality, diversity and inclusion advisors, to thoroughly assess the potential impact of the proposal on people with different protected characteristics. The findings are included in this assessment.

☐ Other - please state:

[Click or tap here to enter text.](#)

14. Administrative information

Tip: You can update this assessment at any time to inform service planning and commissioning.

Author (name and job title): [Miranda Lee, Head of Customer Services](#)

Decision-maker (e.g., Full Council, a committee, elected member, working group or officer with delegated responsibility): [Full Council](#)

EqIA date: [01/11/2023](#)

Contact further information: [Miranda Lee, Head of Customer Services](#)



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15. Annex 1

Examples of common barriers that people with protected characteristics may face when accessing services or employment:

People of different ages

Older and younger people may experience discrimination or negative beliefs that restrict their professional or social opportunities.

Both older and younger people are likely to be on lower incomes.

Older age is associated with lower use of digital technology and an increased likelihood of disability or long-term limiting health conditions.

Disabled people

Disabled people face barriers to physical environments, information, and communication (as sometimes do people with other protected characteristics).

The nature of these barriers varies tremendously depending upon the nature of someone's disability. It is important to carefully consider the barriers faced by people with physical or mobility impairments; people who are blind or D/deaf; people with learning disabilities; people who are neurodiverse; people with mental health issues or people with a combination of impairments or long-term health conditions.

Disabled people are more likely to experience reduced lifelong outcomes compared to non-disabled people in relation to education, employment, health and housing and barriers to social, sport, leisure, and transport opportunities.

Disabled people may be under-represented in some services; public life; the workforce and participation. They may be more likely to be on a lower income, experience discrimination, hate incidents and social isolation.

People from different ethnic groups

People from some ethnic minority groups (which includes Gypsies, Roma, and Travellers) experience reduced lifelong outcomes compared to White British people and they may be less likely to do well in education, employment and health, and experience barriers in housing, sport, and leisure opportunities.

People from some ethnic minority groups may be under-represented in some services; public life; the workforce; participation; or over-represented (e.g., in



criminal justice). They may be more likely to be on a lower income, experience hate incidents and cultural stereotyping.

People from some ethnic groups (for example Gypsies and Travellers) may have low literacy skills or may not access public sector websites.

People with different sexual orientations

Some public services assume that heterosexuality is the 'norm'. For example, heterosexual couples are usually presented in marketing materials but rarely lesbian or gay couples.

People with different sexual orientations may experience barriers to some services and workforce opportunities, discrimination and hate incidents.

Consider how you will provide welcoming spaces for people of all sexual orientations.

Women and men

Women and men experience different lifelong outcomes - e.g., they may have different experiences or be treated differently in education, employment, health, housing, social, sport and leisure opportunities.

Women may experience different life stages to men – e.g., pregnancy, maternity, menopause which can impact them in many ways. Women and men may have different experiences of caring or parenting.

Women and men may be under or over-represented in some services; public life; the workforce, consultation, and participation. They may experience sex discrimination or barriers to accessing support services.

Non-binary, gender-fluid and transgender people

Check whether your business systems can record a person's sex if the person does not identify as 'female' or 'male', and whether you can meet the needs of non-binary, gender-fluid and trans people.

People who are non-binary, gender fluid or trans may be under-represented in public life and participation. They may experience barriers to some services and workforce opportunities, discrimination and hate incidents.

Remember that some transgender people do not identify as 'trans' – they may identify as 'female', 'male' or non-binary.



Consider how you will provide welcoming spaces that recognise gender diversity (unless you are categorised as a [separate or single-sex service](#)).

People with different religions and beliefs

Be aware of prayer times, festivals, and cultural practices, where this is appropriate.

“Belief” can refer to an individual’s philosophical beliefs where these are genuinely held and fundamentally shape the way a person chooses to live their life - for example ethical veganism may be a protected belief.

Measures to promote inclusion for people with different beliefs should not impact on the rights of others – e.g., the rights of women or gay people.

People with different religions or beliefs may face barriers to some services; public life; participation and workforce opportunities. They may experience discrimination and hate incidents.

Consider how you will provide welcoming spaces for people with different religions and beliefs.

Care leavers

A Care Leaver is someone who has been in the care of a local authority for a period of 13 weeks or more spanning their 16th birthday.

Care leavers may experience a range of challenges following their departure from care. These challenges include mental health, unemployment, crime, and homelessness. They may lack access to an emotional support network of people who can provide support them during challenging times.

Annex 2

Census 2021 - Great Yarmouth's demographic profile

Introduction

At the time of the Census 2021, the population of Great Yarmouth was 99,745.

91% of Great Yarmouth residents who responded to the Census said that their address was the same in 2020 as it was in 2021 (this information is collected to show migration).

Age

- 16% of the population are under 15 years, 60% are between 15 and 64 years and 24% are over 65 years.

Sex

- 51% of residents were female and 49% were male.
- Great Yarmouth is the only Norfolk district other than Norwich to have a higher than UK average proportion of people with a trans or non-binary gender identity (0.62%)

Disability

- 9.7% of residents are disabled under the Equality Act definition of 'limited a lot',
- 11.9% are disabled under the Equality Act definition of 'limited a little'
- 78.4% are not disabled under the Equality Act.



Ethnicity

- 90% of residents (89,995) were born in the UK. Other countries of birth (excluding Europe) include 1.8% from Middle East/Asia; 1.1% from Africa; 0.4% from Americas and the Caribbean and 0.1% from Antarctica and Oceania. This is broadly in line with the rest of Norfolk.
- 94.6% of Great Yarmouth residents are White British (this compares to 94.7% in Norfolk and 81% in England).
- 1.9% (1936 people) of residents are Asian/Asian British/Asian Welsh. This compares to 2.1% in Norfolk and 9.6% in England.
- 1.1% (1104 people) of residents are Black/Black British/Black Welsh/Caribbean/African. This compares to 0.9% in Norfolk and 4.2% in England.
- 1.6% (1575 people) residents are from Mixed or Multiple ethnic groups. This compares to 1.6% in Norfolk and 3% in England.
- 0.8% (774 people) residents are from another ethnic group. This compares to 0.7% in Norfolk and 2.2% in England.

Religion and belief

- 47% (46564) of residents are Christian
- 45% are of no faith
- 0.7% (723) are Muslim
- 0.5% (537) have a different religion
- 0.4% (351) are Hindu
- 0.3% (267) are Buddhist
- 0.1% (63) are Jewish
- 37 people are Sikh (note figure is too low to provide a percentage)
- 6% did not answer the question.

Sexual orientation (this was a voluntary Census question only asked of over 16-year-olds)

- 89.48% of residents said they are straight or heterosexual
- 1.31% are gay or lesbian
- 1.06% are bisexual
- 0.26% are pansexual
- 0.06% are asexual
- 0.01% are queer
- 0.02% are another sexual orientation
- 7.8% did not provide an answer (for more information see [Sexual orientation, England and Wales - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/peoplepopulationandcommunity/sexualorientationandgender/articles/sexualorientationandgenderinenglandandwales/2015-03-26))



GREAT YARMOUTH
BOROUGH COUNCIL

Council Tax Support Scheme Type	Overall Cost for Working Age/Pension age current	Overall Cost for Working Age only	Total Reduction from Current Working Age without protections	GYBC Reduction from Current Working Age (8.7%)	Norfolk Police Reduction from Current Working Age (14.6%)	Norfolk County Council Reduction from Current Working Age (76.7%)
Current scheme 91.5%	£9,599,144	£5,216,098	n/a			
87.5% without Protection		£4,852,750	£363,348	£31,611	£53,049	£278,688
85% without Protection		£4,697,183	£518,915	£45,146	£75,762	£398,008
80% without Protection		£4,389,141	£826,957	£71,945	£120,736	£634,276
75% without Protection		£4,086,358	£1,129,740	£98,287	£164,942	£866,511