

Report for: Full Council, 31 January 2019

Title: Changes to 2019/20 Council Tax Reduction Scheme

Report authorised by : Jon Warlow, Director of Finance

Lead Officer: Jon Warlow, Director of Finance

Ward(s) affected: All wards

**Report for Key/
Non Key Decision:** Key Decision

1. Describe the issue under consideration

- 1.1 On 14 August 2018, the Cabinet agreed to go out to consultation on a preferred option to replace the existing Council Tax Reduction Scheme (CTRS).
- 1.2 This report provides the outcome of the public consultation and Equality Impact Assessment (EQIA) and sets out recommended changes to the 2019/20 CTRS.

2. Cabinet Member Introduction – Cllr Berryman, Cabinet Member for Finance

- 2.1 The decision in 2013 by the then Conservative-Lib Dem coalition government to abolish Council Tax Benefit heaped a new hardship on many of the lowest income households in Haringey.
- 2.2 As a borough our 108,000 or so households have as wide a disparity in income as can be found anywhere in the UK. Yet since this decision in 2013 to abolish Council Tax Benefit, some of the least well off residents here have borne the cuts imposed by central government and paid a minimum 19.8% contribution towards Council Tax.
- 2.3 However, our manifesto was clear that we are committed to redistributing the burden of Council Tax and to reforming the Council Tax Reduction Scheme.
- 2.4 Our proposal provides more financial support to working age claimants with children. The Trust for London's *London Poverty Profile 2015* estimated that 34% of children in Haringey live in poverty. The Council's ability to provide services, including the provision of children's services, has been significantly affected as a result of government funding cuts to Haringey, amounting to £78m since 2013.
- 2.5 As councillors it is our duty not just to take account of the realities we as a council face but also the situation our residents find themselves in, offering support where we can and taking account of the social impact of our decisions. This policy update, re-instating extra support for over 6,000 families

in Haringey on low income, marks the start of our commitment to make fairness the cornerstone of all we do.

- 2.6 We are also recognising the need to update the scheme with some national welfare changes that have taken place since Council Tax Benefit was abolished in 2013. The changes will ensure that the scheme better reflects today's cost of living for some of the borough's most vulnerable residents.
- 2.7 The scheme will continue to protect pensioners and those receiving certain disability benefits or premiums.
- 2.8 I believe that the proposals provide essential financial support to some of the most vulnerable residents in the borough and contribute to our stated ambition of making Haringey a fairer borough for all to live in.

3. Recommendations

- 3.1 Full Council are asked to note that, since the public consultation concluded, a Consultation Report has been published, and its findings incorporated in the Equality Impact Assessment and this report.
- 3.2 Full Council are asked to agree the preferred option. This is a combination of:
 - a) Increasing the maximum level of Council Tax Reduction from 80.2% to 100% for working age claimants with children; and
 - b) Updating the CTRS to align with some national welfare changes.

The maximum level of Council Tax Reduction would continue to be 100% for pensioners and working age claimants in receipt of disability related benefits, as it is under the existing CTRS.

4. Reasons for decision

- 4.1. The stated ambition of the current administration is to:
 - 4.1.1. Extend Council Tax relief to 100% for our least well-off residents; and
 - 4.1.2. Ensure the greatest weight is placed on the broadest shoulders by consulting on options that make council tax and our policies for charging for council services fairer.
- 4.2. Councils have limited powers to effect change to Council Tax without primary legislation. However, the CTRS offers a vehicle through which the Council can redistribute the burden on Council Tax payers and provide additional financial support to those in receipt of Council Tax Reduction.
- 4.3. Since 2013, the existing CTRS has capped the maximum amount of Council Tax Reduction at 80.2% for working age claimants who were not in receipt of disability related benefits. It is recognised that some residents have increasingly struggled to pay contributions towards their Council Tax.

Therefore, there is a desire to provide additional financial support to residents who are the least well-off.

- 4.4. The proposal to increase the maximum level of Council Tax Reduction for working age claimants who have children is thought better to balance affordability with the need to provide more financial assistance to a group in particular need.
- 4.5. It is also proposed to update the scheme to bring it in line with some national welfare changes that have taken place since 2013. For pensioners, the CTRS automatically updates each year to align with national welfare changes. For working age claimants, the CTRS has not been updated since 2013. Therefore, it is proposed to update the scheme to ensure it is up to date, easier to understand and reflects inflationary changes. As a result of these changes, most working age claimants would have an increased level of Council Tax Reduction (i.e. would be financially better off) whether or not they have children.
- 4.6. The proposal to align with some national welfare changes is considered to balance the benefit of making the CTRS up to date and easier to understand by reflecting the national welfare scheme, reflecting inflationary changes since 2013, and the desire to provide additional financial support to a group who are in particular need. It is not proposed to align the CTRS with all national welfare changes. For example, it is not proposed to align with the two child limit for child allowances. This is because it would decrease the level of Council Tax Reduction a claimant would be entitled to (i.e. make them financially worse off). It is considered that aligning the CTRS with all national welfare changes would worsen the financial position of groups who are in particular need.
- 4.7. The Council is obliged to consider whether to revise or replace its CTRS each year. However, it is not obliged actually to revise or replace it. If any revision or replacement is to be made, the Council must follow the consultation process set out in the legislation and changes must be made by 11 March, to take effect from 1 April. The decision has to be made by Full Council. In order to give the Council sufficient time to implement any changes, Full Council should formally agree the proposals in January.
- 4.8. Therefore, the proposal is made now to ensure that any additional financial support for residents can take effect as soon as possible, from 1 April 2019.

5. Background information

- 5.1. Haringey Council has a Council Tax Reduction Scheme to provide support to residents who need help to pay their Council Tax. Council Tax Reduction is intended for residents in financial need. Therefore, only residents who satisfy a means test are eligible to claim Council Tax Reduction.
- 5.2. As part of the government's welfare reforms, responsibility for setting Council Tax support was devolved to Local Authorities. Council Tax Benefit was abolished and replaced with locally managed Council Tax Reduction Schemes from 1 April 2013. Nationally, CTRS had 10% less government funding than the previous Council Tax Benefit.

- 5.3. This meant that some councils offset the shortfall in funding by reducing the number of people entitled to support, or reducing the amount of support they received. Central government prescribed that pensioners were automatically protected from any changes to Council Tax Benefit and so they continued to receive a maximum of a 100% Council Tax Reduction.
- 5.4. Following financial modelling looking at claimant volumes, the number of pensioners in the area and anticipated collection figures, the Council proposed to pass the £3.8m shortfall in funding from Central Government on to working age claimants by reducing the maximum level of Council Tax Reduction they could receive from 100% to 80.2%.
- 5.5. Following consultation with Haringey residents and interested groups in the Autumn of 2012, the Council chose to extend the maximum of a 100% Council Tax Reduction to those in receipt of certain disability benefits. The maximum amount of Council Tax Reduction that all remaining working age claimants could receive was capped at 80.2%, and so they had to pay a minimum contribution towards their Council Tax.
- 5.6. The existing CTRS has been in place since 2013. Table 1.0 summarises the trend in caseload since the Council introduced its Council Tax Reduction Scheme.

Table 1.0 – CTRS trends – (2013/14–2018/19)

Year	CTRS Caseload	Total amount of CTR paid by the Council (£)
2013/14	32,162	29,747,577.61
2014/15	30,993	28,220,890.91
2015/16	29,156	26,883,880.50
2016/17	27,689	25,680,005.18
2017/18	26,717	25,564,865.61
2018/19	26,377	25,949,826.98

- 5.7. Table 1.0 represents the trend in CTRS caseload since 2013/14. The figures are based on average monthly caseloads from 1 April to 31 March. The figures for 2013/14 and 2018/19 are modelled to reflect a full financial year, however the Council's data for each is limited. The Council's data for 2013/14 only began on 1 August 2013 and the Council's data for 2018/19 is based only on data from April 2018.
- 5.8. The Council must consider whether to revise or replace its CTRS for each financial year, but does not actually have to revise or replace it and can choose to make no changes.
- 5.9. If any revision or replacement is proposed, the Council must follow the consultation process set out in the legislation and changes must be made by 11 March, to take effect from 1 April. The final decision must be made by Full Council and this report represents that decision-making.

6. Preferred Option

- 6.1. The preferred option is a combination of:
- 6.1.1. Increasing the maximum level of Council Tax Reduction from 80.2% to 100% for working age claimants with children.
 - 6.1.2. Updating the CTRS to align with some national welfare changes.
 - 6.1.3. Funding the increased cost to the Council from the General Fund budget.
- 6.2. As the CTRS is intended for residents who are in financial need, residents would still have to satisfy a means test in order to be eligible to claim Council Tax Reduction.
- 6.3. For the purposes of this proposed changes to the CTRS, 'children' means:
- a) A child (i.e. a person under the age of sixteen); or
 - b) A young person (i.e. a person aged between sixteen and nineteen) for whom child benefit is payable.

Table 1.1 – Estimated Total Financial Implications of Preferred Option for 2019/20

Caseload Category	Caseload	Total Financial Impact (£)	Average change to claimant's annual Council Tax bill (£)
Protected working age	7,084	4,100	-0.58
Households with children	6,134	1,620,200	-264.13
Non-protected working age	4,649	-1,800	0.39
Total	17,867	1,622,500	-90.81

- 6.4. Currently, working age claimants with children who do not currently receive a prescribed disability related benefit or premium, as set out in the CTRS rules, receive up to a maximum of 80.2% Council Tax Reduction. This means that some of these claimants are required to pay 19.8% of their Council Tax liability, despite having an income below their 'applicable amount', i.e. the amount the law says a person needs to live on.
- 6.5. It is proposed to increase the maximum to 100% Council Tax Reduction. This aims to provide additional financial assistance to a group in particular need. For example, working age claimants with children who currently receive the maximum 80.2% Council Tax Reduction would no longer pay any Council Tax.
- 6.6. National welfare changes can affect the amount of Council Tax Reduction because it is means-tested. The existing means test is based on national welfare entitlement in 2013. The government has made changes to national welfare since 2013 and this means that some of the language and figures used in the existing CTRS are out of date. The proposal would update the means-test.

- 6.7. The proposal to update the CTRS to align with some national welfare changes for all working age claimants (with or without children) comprises the following key changes:
- 6.7.1. Updating the amount the government says people need to live on each week;
 - 6.7.2. Updating income brackets;
 - 6.7.3. Updating deduction rates; and
 - 6.7.4. Updating the language.
- 6.8. As a result of the proposal to align with some national welfare changes, most working age claimants would have an increased level of Council Tax Reduction (i.e. would be financially better off) whether or not they have children. However, some claimants who are of working age, are not in receipt of a prescribed disability benefit or premium, have no children in their household and live with a non-dependant adult could pay up to 95p per week more council tax. It is expected that there would be relatively few such people compared to the number of people who would benefit from the proposed changes. The people most likely to be affected are those with multiple non-dependants and those where a non-dependant's gross income remains in the same income band. However, for most people, it is expected that the larger deductions would be off-set by the other proposed changes which make the CTRS more generous.
- 6.9. Case studies showing the estimated impact of the preferred option as a whole (i.e. of *both* the increase to 100% maximum Council Tax Reduction for working-age residents with children and the alignment with some national welfare changes) are provided in Appendix 3.
- 6.10. Further information about the proposal to align with some national welfare changes is provided in Appendix 4.
- 6.11. In respect of the estimated annual saving of -£1,800 for non-protected working age claimants without children:
- 6.11.1. This equates to an average decrease in CTR of £0.39 per claimant per year.
 - 6.11.2. Table 1.1 takes into account the projected decrease in caseload in 2019/20 and the extra day in 2019/20 (which is a leap year). As a result of those factors, if no changes to the CTRS were made for non-protected working age claimants without children, the estimated financial implication for that group for 2019/20 would be -£14,800 (i.e. rather than -£1,800). Therefore, the preferred option is to spend £13,000 more on this group than would be spent if no changes were made to the CTRS.

7. Public consultation summary

- 7.1 On 14 August 2018, the Cabinet agreed to consult with the public on the proposed changes from 3 September to 12 November 2018.

- 7.2 The consultation targeted both existing recipients of CTRS and wider council tax payers. The consultation comprised of:
- A 7-page CTRS consultation booklet including questionnaire
 - Drop-in sessions at libraries and customer service centres
 - Physical copies of the consultation in all of the borough's libraries and two Customer Service Centres
 - Dedicated CTRS Consultation webpage and online questionnaire
 - Social media campaign
 - Physical advertisements across the borough – publications and posters
- 7.3 Respondents were asked for their views on the preferred option, alternative options and the proposed funding of the preferred option.
- 7.4 In total, 342 responses to the consultation were received, with the vast majority of respondents opting to participate in the consultation online.
- 7.5 The consultation findings show that:
- 51% of respondents were in favour of part 'a' of the preferred option (to increase the maximum level of Council Tax Reduction from 80.2% to 100% for working age residents with children); and
 - 57% of respondents were in favour of part 'b' of the preferred option (to update the scheme to align with some national welfare changes).

The full report on the consultation can be found in Appendix 2.

- 7.6 Approximately 40% and 20% of respondents were against parts 'a' and 'b' of the preferred option respectively.
- 7.7 Just under 10% of respondents indicated that the consultation was complex, making it difficult for them to complete the questionnaire. The proposed changes are technical by nature and there was a need to strike a balance between the need to ensure that the consultation materials were as accessible and user-friendly as possible and the need to ensure they were accurate. A number of efforts were made to ensure the consultation was inclusive and maximised participation. This including holding several face-to-face drop-in sessions across the borough and at different times of the day, where questions could be answered. Statutory and non-statutory agencies were also contacted to expand the reach of the consultation and equip relevant front line professionals with the information if they engaged with affected residents. The margins between the results and the quality of some of the free text responses did not suggest that the outcome of the consultation would have been materially affected had it not referred to some technical information which it was considered right to include.

8. Alternative options considered

- 8.1 The number of possible changes to the CTRS are virtually infinite. Councils have a wide discretion to tailor support based on factors such as:

- Income;
- Capital;
- Number of dependants; and
- Whether the person has made an application for a reduction.

8.2 The following alternative options have been considered in detail, and were referred to in the consultation:

- No change to the existing CTRS;
- Increasing the maximum level of Council Tax Reduction from 80.2% to 100% for all working age claimants;
- Limiting the amount of Council Tax Reduction received in higher value properties to the amount provided in a designated band; and
- Altering the capital savings limit.

8.3 It should be noted that the Council could also reduce the maximum level of Council Tax Reduction from the existing rate (80.2%). However, this would not be consistent with this administration's policy intention to provide increased support to those residents most in need and so was not put forward as an option.

8.4 55% of respondents stated that the Council should consider one of the alternative options mentioned in the Council's consultation materials. 26% of respondents disagreed and 19% offered no opinion.

8.5 When asked which of four alternative options listed they would prefer, the most popular response was "No Reply", representing 34% of all respondents to this question. This could be for a number of reasons:

- Some of the respondents may have taken the view that the options listed in the consultation document were not preferable to the preferred option;
- Some of the respondents may have taken the view that the Council should pursue alternative amendments to the CTRS but could not identify a specific change.

8.6 No change to the existing CTRS

Of the four alternative options referred to, the second highest proportion of respondents (24%) wanted the Council to make no changes to the existing CTRS.

This is not recommended because the Council has indicated a commitment to providing additional financial support to residents in receipt of Council Tax Reduction to alleviate the financial burden for the least well-off.

8.7 Increasing the maximum level of Council Tax Reduction from 80.2% to 100% for all working age claimants

This was the most popular of the four alternative options referred to, being selected by (29%) of respondents.

However, this is not recommended because it would mean a significant, ongoing additional cost to the Council's budget each year. The estimated additional cost for 2019/20 would be £843,000, meaning that the overall estimated cost for 2019/20 would increase from £1.6m (for the preferred option) to £2.44m.

The preferred option is thought to strike a balance between providing additional support for people in financial need and the financial impact on the Council and its services, taking into account the need for the CTRS to be financially sustainable.

8.8 Limiting the amount of Council Tax Reduction received in higher value properties to the amount provided in a designated band

The Council could "cap" the level of support based on the Council Tax liability of a designated Band. For instance, if the limit was set at Band D, the maximum support a claimant could receive would be no more than they would get if they lived in a Band D property, even if they lived in a higher Band property. This was selected by 12% of respondents.

This is not recommended because it would significantly increase Council Tax bills for residents who are affected by the cap (i.e. those in bands above the limit). It is recognised that claimants in receipt of Council Tax Reduction are financially burdened and need support.

8.9 Altering the capital savings limit

Currently, if a resident has more than £10,000 in capital they do not qualify for support under the CTRS. This was selected by just 1% of respondents.

Changing the capital savings limit is not recommended because it is considered that the £10,000 limit strikes the right balance between recognising residents have a need to save and develop sustainable long-term financial plans, and ensuring the scheme reaches the most vulnerable residents.

8.10 The free text responses to the consultation suggested the following two key themes of opposition to the preferred option:

8.10.1 *The preferred option will ultimately burden other council tax payers.*

As acknowledged in the consultation report, the preferred option would add to financial pressure on the Council and could mean that service areas have to make additional savings. The implications of this would have to be addressed by the Council, along with other budget changes, when setting its 2019/20 Budget and new Medium Term Financial Strategy in February 2019. This could lead to some Council services having reduced funding.

Regardless of whether Council Tax Reduction is increased, service areas will have to make further savings from 2019/20 due to ongoing reduction in our funding position and cost pressures. The Council will make a decision as to whether to increase Council Tax in the next

financial year independently of the changes to the CTRS. This report recommends using the General Fund to fund the preferred option, as it is the most financially sustainable way of providing additional financial support to a group in particular need.

This must be balanced with the administration's policy intention to provide additional Council Tax support to residents in need. Households with children who qualify for CTR have been identified as a group in particular financial need and therefore requiring additional financial support.

The preferred option is thought to strike a balance between providing additional support for people in financial need and the financial impact on the Council and its services, taking into account the need for the CTRS to be financially sustainable.

8.10.2 *Everyone should contribute to council services, even if it is at an 80% reduction, to give everyone an 'equal stake' in the borough.*

The preferred option would mean that working age CTR claimants with children may not have to pay anything towards their council tax bill.

This theme of opposition could be accommodated by making no change to the CTRS. However, this is not recommended because the Council has indicated a commitment to providing additional financial support to residents in receipt of Council Tax Reduction to alleviate the financial burden for the least well-off.

It could also be accommodated by extending the maximum level of CTR whilst requiring a small contribution towards council services. However, this is not recommended because the cost of enforcement would be disproportionate to the amount of tax collected. The preferred option would also bring working age CTR claimants with children in line with pensioners and working age claimants in receipt of disability related benefits, who already have a maximum CTR of 100% and so may not have to pay anything towards their council tax bill.

9. Funding the proposed changes

9.1 Respondents were asked to comment on the proposal to fund the preferred option from the General Fund. Of those respondents who commented on the proposed method of funding, the key themes included suggestions of how the Council could increase its revenue and/or reduce its expenditure, for example:

- Increase Council Tax for the wealthiest residents in the borough;
- Increase Council Tax for those residents in higher band properties;
- Increase Council Tax for those residents with a second home, including landlords;
- Generate additional revenue;
- Reduce the Council's overall spend by identifying waste;
- Reduce staff numbers, salaries and pensions; and

- Use the revenue from parking charges to fund the proposed changes.

9.2 The Council's ability to effect change in Council Tax is heavily constrained by the national legislative framework. However, wider resourcing suggestions will form part of the financial considerations for the Council when agreeing its 2019/20 Budget. For example, this will include an appraisal of its expenditure and revenue to identify opportunities to make efficiency savings and grow its income.

10. Policy Context

- 10.1. The administration made a policy intention to extend Council Tax relief to 100% for our least well-off residents and ensure the greatest weight is placed on the broadest shoulders.
- 10.2. Councils have limited powers to effect change to Council Tax without primary legislation. The Council Tax Reduction Scheme offers a vehicle through which the Council can redistribute the burden on Council Tax payers and provide additional financial support to those in receipt of Council Tax Reduction.
- 10.3. There is a clear indication from the administration to change the existing Council Tax Reduction Scheme. Therefore, the Council has consulted with the public on a proposed package of changes.

11. Other aspects of the scheme

- 11.1. The proposed changes to the Council Tax Reduction Scheme do not relate to the application method, the ways to appeal, how to deal with changes of circumstances or notification styles.
- 11.2. The scheme will continue to be run by Haringey Council and remains separate from the Department of Work and Pensions (DWP) Housing Benefit / Universal Credit awards.

12. Contribution to strategic outcomes

- 12.1. The proposal contributes to Priority 1 (Enable every child and young person to have the best start in life, with high quality education), Priority 2 (Enable all adults to live healthy, long and fulfilling lives) and Priority 4 (Sustainable Housing, Growth and Employment). Over the next financial year, the proposal will contribute to the 'People', 'Economy' and 'Your Council' Priorities of the Borough Plan, 2019-23.
- 12.2. The preferred option would extend the maximum level of financial support for households with children, which will ease the financial burden of families in Haringey and promote better outcomes for children and young people.
- 12.3. Any proposals to increase the level of financial support on the scheme will benefit the lives of adults in Haringey. There are clear links between socio-economic and health inequalities, and therefore reducing the financial burden on recipients of Council Tax Reduction will contribute to wider positive life outcomes.

- 12.4. The proposals will have wider benefits to the borough's economy as they will provide additional financial support to those in low-paid employment and to those not in employment who may be struggling to find work because of their financial circumstances. In addition, the spender power of those recipients of Council Tax Reduction is likely to increase, which could have positive impacts on the local economy.

13. Statutory Officers comments

13.1. Finance

- 13.1.1. The preferred option to change the CTRS would create an additional cost to the Council of approximately £1.6m for the 2019/20 financial year. It is noted that the costs would be offset by savings in potential unrecovered costs, calculated at £77,000 in 2017/18.
- 13.1.2. Any other change to the scheme, including the alternative options outlined in the report, would also have financial impacts on the overall cost to fund the scheme.
- 13.1.3. Subject to consultation, the cost would be met from the Council's General Fund. This will add to the cost pressure that will need to be addressed.

13.2. Procurement

- 13.2.1. Strategic Procurement notes the contents of this report; however there are no procurement implications.

13.3. Legal

- 13.3.1. The Assistant Director of Corporate Governance has been consulted on this report. As set out in section 13A(2) of the Local Government Finance Act 1992, the Council as billing authority must make a localised Council Tax Reduction Scheme in accordance with Schedule 1A to the Act. Each financial year the Council must consider whether to revise its scheme, or to replace it with another scheme. The Council must make any revision to its scheme, or any replacement scheme, no later than 11 March in the financial year preceding that for which the revision or replacement scheme is to have effect.
- 13.3.2. This report recommends that the existing Scheme is revised or replaced. Whilst the Council has until 11 March 2019 to adopt the scheme, it is recognised that in order to allow sufficient time to implement any changes, Full Council should consider the proposals earlier, in January 2019.
- 13.3.3. Schedule 1A to the 1992 Act makes further provision about Council Tax Reduction Schemes including prescribing the consultation process that must be followed. The Council must, in the following order:

- a. consult any major precepting authority which has power to issue a precept to it,
 - b. publish a draft scheme in such manner as it thinks fit, and
 - c. consult such other persons as it considers are likely to have an interest in the operation of the scheme.
- 13.3.4. The rationale for consulting with the major precepting authority first, in this case the Greater London Authority (“GLA”), is to ensure that they have been involved in shaping the proposals within the draft scheme that will be put out to the public for consultation.
- 13.3.5. The GLA have been consulted and responded indicating their support for the preferred option (see appendices 7 and 8). A draft scheme was published prior to a ten week public consultation, which took place 3 September 2018 and 12 November 2018.
- 13.3.6. Schedule 1A allows the Government to make regulations about the prescribed requirements for schemes. Any scheme that the Council adopts must comply with these regulations.
- 13.3.7. The Council must ensure that it has due regard to its Public Sector Equality Duty (PSED) under the Equality Act 2010 in considering whether to revise or replace its scheme.

13.4. Equality

- 13.4.1. The Council has a public sector equality duty under the Equality Act (2010) to have due regard to:
- tackle discrimination and victimisation of persons that share the characteristics protected under S4 of the Act. These include the characteristics of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex (formerly gender) and sexual orientation;
 - advance equality of opportunity between people who share those protected characteristics and people who do not;
 - foster good relations between people who share those characteristics and people who do not.
- 13.4.2 An Equality Impact Assessment (EqIA) has been completed, which assesses the potential impact of the preferred option. Full Council is specifically directed to the contents of the EqIA.
- 13.4.3 The Council consulted with the public on the proposed changes from 3 September to 12 November 2018. The consultation findings showed that a majority of respondents was in favour of both elements of the preferred option.
- 13.4.4 Overall, the equality impacts are assessed as positive to existing and future recipients of Council Tax Reduction, as most of the claimants

affected (with whatever protected characteristics) will financially benefit from the changes.

- 13.4.5 The Council will take a number of steps to further communicate the proposed changes to the CTRS so that existing claimants are aware of the changes and future claimants can apply if they think they will be eligible.

14. Use of Appendices

- Appendix 1 – Equality impact assessment
- Appendix 2 – Consultation report
- Appendix 3 – Full consultation responses
- Appendix 4 – Case studies for Band B properties
- Appendix 5 – Summary of proposal to align with some national welfare changes
- Appendix 6 – Draft Council Tax Reduction Scheme
- Appendix 7 – Letter from the GLA
- Appendix 8 – Letter to the GLA

15. Local Government (Access to Information) Act 1985

Background Documents:

- Report for Cabinet, 14 August 2018
- Haringey Council Tax Reduction Scheme, 2013
- Haringey Council Tax Reduction Scheme – Equality impact assessment, 2013