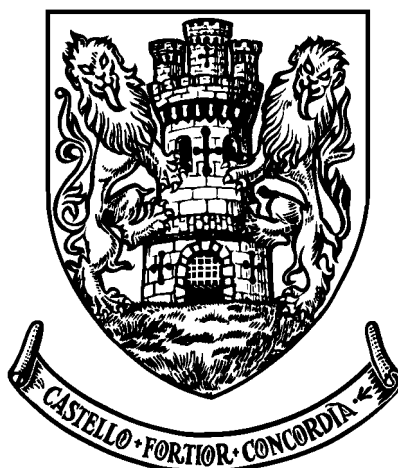


# NORTHAMPTON BOROUGH COUNCIL



## COUNCIL

Monday, 30 January 2017

**YOU ARE SUMMONED TO ATTEND AN EXTRAORDINARY MEETING OF NORTHAMPTON BOROUGH COUNCIL, WHICH WILL BE HELD AT THE GUILDHALL NORTHAMPTON ON MONDAY, 30 JANUARY 2017 AT 6:30 PM WHEN THE FOLLOWING BUSINESS IS PROPOSED TO BE TRANSACTED**

- 1. APOLOGIES.**
- 2. DECLARATIONS OF INTEREST**
- 3. COUNCIL TAX REDUCTION SCHEME**  
(Copy herewith)
- 4. COUNCIL TAX BASE 2017 -2018**  
(Copy herewith)

The Guildhall  
Northampton

D. Kennedy Chief Executive

### Contacts

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Northampton NN1 1DE

Appendices 4



**NORTHAMPTON**  
BOROUGH COUNCIL

# **COUNCIL**

## **30<sup>th</sup> January 2017**

**Agenda Status: Public**

**Directorate: Revenues & Benefits**  
(LGSS)

<b>Report Title</b>	<b>Local Council Tax Support Scheme – 2017/18</b>
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### **1. Purpose**

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1.1 That Council approve the proposed amendment to the local Council Tax reduction scheme from an 29% reduction in support in 2016/17 to a 35% reduction in 2017/18

### **2. Recommendations**

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2.1 That Council endorse the recommendation contained in the Cabinet report attached no later than the 31<sup>st</sup> January 2017.

### **3. Issues and Choices**

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#### **3.1 Report Background**

3.1.1 See Cabinet Report attached

### **4. Implications (including financial implications)**

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#### **4.1 Policy**

4.1.1 See Cabinet Report attached

#### **4.2 Resources and Risk**

4.2.1 See Cabinet Report attached

#### **4.3 Legal**

4.3.1 See Cabinet Report attached

#### **4.4 Equality**

4.4.1 See Cabinet Report attached

#### **4.5 Other Implications**

4.5.1 See Cabinet Report attached

### **5. Background Papers**

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5.1 See Cabinet Report attached

**Robin Bates, LGSS Head of Revenues & Benefits (ext. 7119)  
Glen Hammons, Section 151 Officer, Northampton Borough Council**

Appendices:  
3



**NORTHAMPTON**  
BOROUGH COUNCIL

## **CABINET REPORT**

<b>Report Title</b>	<b>LOCAL COUNCIL TAX REDUCTION SCHEME</b>
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**AGENDA STATUS: PUBLIC**

<b>Cabinet Meeting Date:</b>	14 <sup>th</sup> December 2016
<b>Key Decision:</b>	Yes
<b>Within Policy:</b>	Yes
<b>Policy Document:</b>	No
<b>Directorate:</b>	Finance
<b>Accountable Cabinet Member:</b>	Brandon Eldred
<b>Ward(s)</b>	All

### **1. Purpose**

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- 1.1 This report recommends the Council Tax Reduction Scheme for 2017/18, including amendments.
- 1.2 The report follows a period of consultation and provides the recommended scheme for approval at Council.

### **2. Recommendations**

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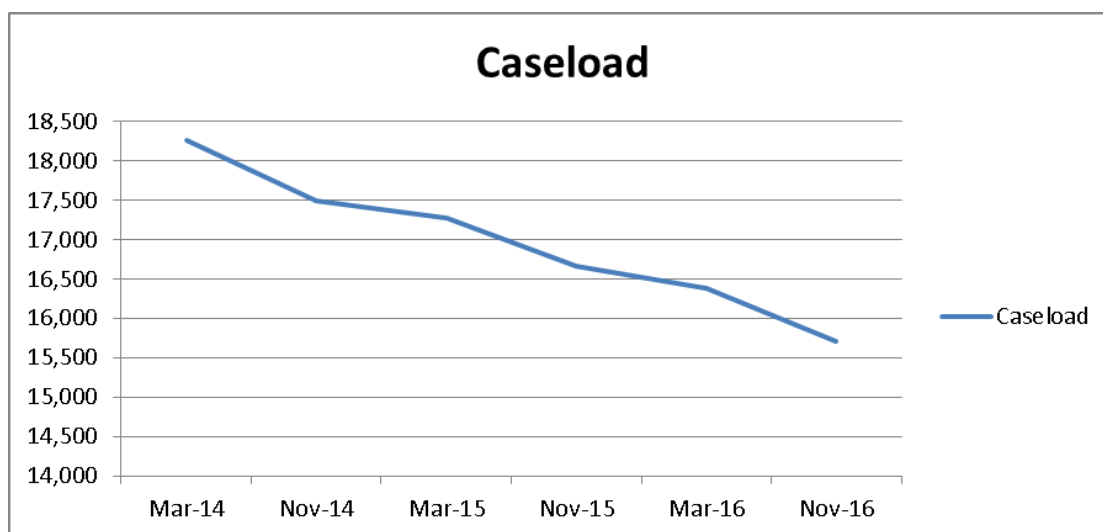
- 2.1 That Cabinet approve the proposed amendment to the scheme from a 29% reduction in Council Tax Reduction Scheme (CTRS) in 2016/17 to a 35% reduction in 2017/18.
- 2.2 That Cabinet recommends the CTRS amendment for approval at Council on the 23rd January 2017.

### 3. Issues and Choices

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#### 3.1 Report Background

- 3.1.1 Local Authorities are required to set up their own CTRS from the general funding allocation. This allocation is reducing annually at a forecasted rate of approximately 10% per annum until at least 2018, possibly longer.
- 3.1.2 Reduced funding means the Council is required to consider how to meet its commitment to the CTRS.
- 3.1.3 The graph below demonstrates that the CTRS caseload has continued to reduce. Monitoring closely over the period that the CTRS has been operating, has enabled modelling of final expenditure to be estimated more accurately.



- 3.1.4 Central Government suggested that Local Authorities could meet the funding deficit by implementing other changes, to ensure that Local Authorities maximise their opportunities to be financially efficient with the current budgetary pressures. As part of the implementation of the CTRS from 1<sup>st</sup> April 2013 we have already:
- Reconfigured funding, in particular its transfer of services to LGSS.
  - Used the new flexibility over Council Tax to remove the reliefs in respect of second homes and some empty properties; and other reforms of the council tax system, including the use of an electronic leaflet and removal of expensive printing costs traditionally associated with the annual billing process.
- 3.1.5 Under management from the Department for Communities and Local Government (DCLG), using devolved power under the Local Government

Finance Act 1992 (as amended); Northampton Borough Council has been operating a means tested local reduction. This saw a 29% reduction in the support available to working age customers in 2016/17.

- 3.1.6 Local Authorities are expected to ensure their CTRS is suitable for its local community and promotes the Governments position on Welfare Reform, by protecting the vulnerable and encouraging work for those of working age.
- 3.1.7 Pensioners will not be affected by the proposed changes to our CTRS and will remain fully protected. This means that NBC will continue to administer protection for year 2017/18 for approximately 6,106 pensioners.
- 3.1.8 Claimant's aged between 18 and 62 are classed as working age (not of pensionable age) and are subject to the CTRS. Approximately 9,801 customers fall into this group and will be affected for collection and financial purposes by a reduction of their existing award. The reduction is applied by a reduction in benefit after all calculations have been made.
- 3.1.9 A full income disregard of War Widows Pension and War Disablement Pension will continue. This was originally adopted as part of the 2013/14 CTRS in Northampton. Protection for working age customers in receipt of these benefits will also continue.
- 3.1.10 Additional protection will continue for those in receipt of disablement benefits and **Appendix A** provides the groups afforded additional support under the scheme. The scheme will also continue to support people back into work through a 4-week run on period of support.
- 3.1.11 Part of the feedback from previous consultations is that people feel that reducing the amount of support would probably cause hardship for some people.

## **3.2 Issues**

- 3.2.1 The options for amending the CTRS, as detailed in 3.3 below, were consulted upon. These would reduce or mitigate the impact of the reduced funding for the CTRS.
- 3.2.2 Positive responses from the consultation centred on the concept of 'fairness' and everyone having to contribute to protect services
- 3.2.3 Negative responses included concerns about being able to afford increasing contributions toward Council Tax bills, in addition to already increasing priority bills and static incomes.
- 3.2.4 Questions were raised about how those already on a low income being able to afford additional money and the impact on their ability to afford necessities and increased debt.
- 3.2.5 It was also raised that the proposed percentages were too high and that any increase be kept to a minimum to support those most vulnerable
- 3.2.6 Suggestions were made on other areas that funding could be found such as cutting down on all community grants and charitable donations.
- 3.2.7 It was highlighted that these changes could impact vulnerable people and low income families.
- 3.2.8 Awareness was demonstrated of the impact of non-payment and subsequent increase on recovery costs.

### **3.3 Local Council Tax Reduction options for 2017/18**

#### **3.3.1 Option 1: No Change**

This would mean that CTRS is calculated the same as in 2016/17. However due to reduced funding for CTRS the Council would need to find additional funding.

#### **3.3.2 Option 2: Reduce the Maximum amount of CTRS from 71% to 63%**

This means that the claimants would pay more and the council would be required to provide additional funding support for the scheme in 2017/18

#### **3.3.3 Option 3: Reduce the Maximum amount of CTRS from 71% to 55%**

This means that the claimants would pay more and the council would be required to provide additional funding support for the scheme in 2017/18. However this will be to a lesser extent than option 2

### **3.4 Choices – Northampton Local Council Tax Reduction Scheme**

#### **3.4.1 No Change – remain at 29%**

The current scheme has worked well and provides additional protection and support for the most vulnerable in the community, alongside supporting incentives to those starting work.

Funding for the existing scheme will reduce again in 2017/18 and therefore the Council would be left to find £203,123 from other sources to protect the existing level of support afforded through CTRS.

Funding for the existing scheme would cost the combined Northamptonshire County Council, Northamptonshire Police and Crime Commissioner, and Northampton Borough Council £861,793.

#### **3.4.2 Reduce the Maximum amount of CTRS from 71% to 63%**

Decreasing the maximum amount by 1% would reduce the cost of the local scheme to the Council by £11,161.

This means that working age CTR recipients would need to pay more Council tax.

When the Council consulted for the 2017/18 scheme, respondents felt that the new proposals would cause additional hardship, that the proposed increase was too high, and suggested a lower weekly figure, and suggested alternative ways of funding the shortfall by reviewing Council spending on other projects.

This also means that the Council will need to fund the difference between the additional paid by the working age CTR recipients and the funding available and will impact on the wider community in Northampton. However this will be lesser extent than option 3.43.

There was concern that increasing the amount payable to 37% would cause considerable difficulties for both individuals and the council in terms of collecting the shortfall in support.



Increasing the contribution rate is likely to lead to increased administration costs in recovering the Council Tax owed.

### **3.4.3 Reduce the Maximum amount of CTRS from 71% to 55%**

Decreasing the maximum amount by 1% would reduce the cost of the local scheme to the Council by £11,161.

This means that working age CTR recipients would need to pay more Council tax.

When the Council consulted for the 2017/18 scheme, respondents felt that the new proposals would cause additional hardship, that the proposed increase was too high, and suggested a lower weekly figure, and suggested alternative ways of funding the shortfall by reviewing Council spending on other projects.

This also means that the Council will need to fund the difference between the additional paid by the working age CTR recipients and the funding available and will impact on the wider community in Northampton.

There was concern that increasing the amount payable to 37% would cause considerable difficulties for both individuals and the council in terms of collecting the shortfall in support.

Increasing the contribution rate is likely to lead to increased administration costs in recovering the Council Tax owed.

### **3.5 Recommended Option (Chosen CTR Scheme)**

- 3.5.1 A reduction of 35% in CTRS from working age recipients from 1st April 2017. This option balances the financial position in 2017/18. This is a slightly lower amount than was consulted upon, however the financial modelling since the consultation has improved due to a reduction in the CTRS caseload.
- 3.5.2 Protection as set out in Appendix A will be continue to be afforded to ensure the Council protects disabled and vulnerable citizens, whilst ensuring there remains an incentive to work.
- 3.5.3 Alongside this the Council will continue to provide protection for recipients of war widows and war disablement pension. Therefore income and capital disregards for this group will be retained.
- 3.5.4 A four–week period of extended payments will continue to be provided for customers moving into work. This period will mean that benefit rates are retained for 4 weeks before any reduction is made.
- 3.5.5 The Council will review carefully any proposed increase in 2017/18. Alongside this it will ensure its policies and procedures to support those in hardship meet the needs of our citizens in providing or referring for financial advice.

## **4 Implications (including financial implications)**

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### **4.1 Policy**

4.1 The report outlines options for our CTRS, which if chosen, will set policy.

### **4.2 Resources and Risk**

4.2.1 There are significant financial implications to the Council, Northamptonshire County Council and the Northamptonshire Police and Crime Commissioner as a result of the requirement to run a local council tax scheme, whilst protecting pensioners.

4.2.2 An additional £861,793 would need to be found as a result of maintaining the current local council tax scheme with a reduction in funding, across the Council, County and Police Authority.

4.2.3 The current financial modelling undertaken on the recommended CTRS for 2017/18 is based on the latest intelligence around collection rates and government funding forecasts and is considered to be self-funding. However, the position would need to be closely monitored during the financial year and the position re-assessed for 2018/19

4.2.4 Increased recovery and associated court costs could see increased resource requirements within the revenues team. The impact of other welfare reforms could also contribute to reduced collection on Council Tax and wider corporate debts. The Council has taken full account of pressures across corporate income and debt in calculating the impact of the recommended CTRS.

4.2.5 If the Council fails to agree and implement an amended scheme by 31st January 2017 we will need to retain our current scheme. As a result the Council's budget would need to be balanced by other means.

### **4.3 Legal**

4.3.1 As part of the process of amending the CTRS, legal advice will be obtained in order to ensure that processes and procedures that underpin the CTRS are compliant.

### **4.4 Equality**

A full equality impact assessment has been completed - this can be found at **Appendix C**.

4.4.1 The equality impact assessment recognises that the amendment to the CTRS will place an additional financial burden on working age customers in 2017/18. Included within this group will be individuals and families with vulnerable characteristics.

4.4.2 In order to mitigate against the impact on this group and in particular those vulnerable citizens the Council has continued to afford protection within the more generous means-tested element of the CTRS. This can be found at **Appendix A**. Alongside this the Council will continue to consider fair debt collection principles and provide or refer those under financial pressure for debt advice.

## 4.5 Consultees (Internal and External)

- 4.5.1 Local Authorities are obligated to carry out a thorough consultation in-line with the Governments Consultation Principles July 2012, in order to reduce the opportunity for the scheme not to reflect the needs of the local population. The methodology and results of the consultation is attached at **Appendix B**.
- 4.5.2 Consideration required that any consultation that occurred be proportional to the needs of the community and time barred in line with good practice
- 4.5.3 Care must be given to ensure that all members of the community have access to this consultation to ensure that everyone is given a right to be heard on CTRS.
- 4.5.4 The Council's methodology and approach included the following:
- On-line survey
  - News release(s)
  - Social media (Facebook, Twitter, etc.)
  - Northampton Borough Council's internet pages
  - All e-mail communication from the Benefit, Council Tax and Customer Services mailboxes included an invitation link to take-part in the consultation
  - Display screens in the One Stop Shop
  - Details of the consultation were emailed to the Multi Agency Forum and our welfare partners, including registered social landlords.
  - Invitations to participate was sent to key stakeholders, including Precepting Authorities, parishes, local Councillors and Members of Parliament
  - Engagement with housing associations and voluntary and community sectors via their various networks
  - Northampton Borough Council's Community Forum members were invited to take part
  - 2,159 email invitations were issued to email addresses held on the Benefit and Council Tax database
- 4.5.5 Consultation results:
- The website was viewed 329 times during the consultation period. This demonstrates that media coverage of the consultation was active, however members of the public, did not complete the form to air their views.
  - A total of 35 people completed the on-line survey.
  - 3 people expressed an interest in attending the drop-in information sessions.
  - 32 individual comments were received in response to the consultation questions.
  - 0 people emailed for further information
- 4.5.6 Nationally, the response to Local Authority engagement on local Council Tax schemes has been low. Benchmarking with other Local Authorities has established that this is the case.

#### **4.6 How the Proposals deliver Priority Outcomes**

- 4.6.1 The CTRS is a statutory requirement as a result of national austerity measures and wider reforms of the benefit system.

#### **4.7 Other Implications**

None

### **5. Background Papers**

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- 5.1 Appendix A – Specific Protection
- 5.2 Appendix B – Consultation
- 5.3 Appendix C – Equalities Impact Assessment

**Glenn Hammons, Section 151 Officer, Northampton Borough Council**  
**Robin Bates, LGSS Head of Revenues & Benefits**

## **Northampton Borough Council's Council Tax Reduction Scheme**

Northampton Borough Council's current Council Tax Reduction Scheme (CTRS) provides for a means-tested reduction. This reduction takes the form of a discount and reduces the amount of Council Tax the person remains liable to pay.

This document provides an explanation of how the means-testing process incorporates specific protection for working age customers who may be considered vulnerable.

### **Applicable Amounts:**

The means-testing process for our CTRS begins with an applicable amount, which specifies the amount of income that someone needs to have before their discount decreases – prior to the application of any reduction. An applicable amount is made up of a personal allowance with additional premiums and is individual to the applicant and their family. Applicable amounts are more generous for disabled people, carers and couples or lone parents with children, in order to recognise the additional costs incurred with raising children, managing a disability or health problem.

### **Dependants' Allowance**

A customer's applicable amount is increased by a dependant's allowance for each dependent child. This ensures that the applicable amount reflects the additional costs of raising children.

### **Family Premium**

This is awarded in the applicable amount if the applicant or their partner has at least one dependent child or young person.

### **Disability Premium**

This premium is awarded in the applicable amount if the applicant or their partner is in receipt of either:

- Attendance Allowance
- Disability Living Allowance
- Personal Independence Payment
- The disability element or the severe disability element of working tax credit,
- Incapacity Benefit

### **Severe Disability Premium**

This is awarded in the applicable amount if the applicant or their partner has no non-dependents aged 18 or over and no-one receives Carer's Allowance for looking after them. Either the applicant and/or the partner also have to be in receipt of either:

- Attendance Allowance
- Disability Living Allowance - care component at the middle or higher rate
- Personal Independence Payment – daily living component

### **Enhanced Disability Premium**

This premium is awarded in the applicable amount if the applicant, partner or dependent child is receiving:

- Disability Living Allowance - care component at the highest rate
- Personal Independence Payments – daily living component at the enhanced rate.

### **Disabled Child Premium**

This premium is awarded in the applicable amount for each dependent child receiving:

- Disability Living Allowance
- Personal Independence Payments
- Or is registered blind.
- 

### **Carer premium**

This premium is awarded in the applicable amount where the applicant or his partner is entitled to Carer's Allowance.

### **Council Tax Reduction Scheme – Weekly Applicable Amount Rates**

These are based on the 2016/17 figures, although the Department of Work and Pensions may increase these figures in-line with the Housing Benefit annual up-rating due by the end of January 2017. We also expect the applicable amounts for pensioners to be increased by the Department of Communities and Local Government.

<b>Applicable Amount Rates (Working Age)</b>	<b>April 2016 Rates</b>
<b>Personal Allowances</b>	
<b>Single</b>	
16 to 24	£57.90
25 or over	£73.10
Any age – entitled to main phase Employment & Support Allowance	£73.10
<b>Lone Parent</b>	
Under 18	£57.90
18 or over	£73.10
Any age – entitled to main phase Employment & Support Allowance	£73.10
<b>Couple</b>	
Both under 18	£87.50
One or both over 18	£114.85
Any age – entitled to main phase Employment & Support Allowance	£114.85
Dependent Children (for each child)	£66.90
<b>Premiums</b>	
Family Premium	£17.45
<b>Disability Premium</b>	
Single	£32.25
Couple	£45.95
<b>Severe Disability Premium</b>	
Single Rate	£61.85
Couple Rate – One member qualifies	£61.85
Couple Rate – Both members qualify	£123.70
<b>Enhanced Disability Premium</b>	
Single Rate	£15.75
Disabled Child Rate	£24.43
Couple Rate	£22.60
Disabled Child Premium	£60.06
Carer Premium	£34.60

## **Treatment of Income:**

### **Increased Earnings Disregards**

Net income from part-time or full-time work is taken into account when CTRS discount is calculated. However, a small amount of earned income is then disregarded, which helps incentivise people to move into work.

A higher earnings disregard applies for those who qualify for the disability premium or severe disability premium (or either component of the Employment and Support Allowance) in the CTRS. This means that less of the disabled customer's net earnings are taken into account when calculating the amount of discount they receive. This is also the case for lone parents and carers.

<b>Earnings Disregards</b>	<b>April 2016 Weekly Rates</b>
Single person	£5.00
Couple	£10.00
Disability or Severe Disability Premium	£20.00
Carer Premium	£20.00
Lone parent	£25.00

A further £17.10 a week is also disregarded for:

- Lone parents working 16 hours or more a week; or
- Couples where either/or member are working 24 hours a week, with at least one member working at least 16 hours a week
- Their applicable amount includes a disability premium and they work 16 hours or more a week.

### **Disregard of Disability Benefits**

The following income is ignored in the means-test of the CTRS:

- Disability Living Allowance
- Personal Independence Payments
- Attendance Allowance
- Severe Disablement Allowance
- War Disablement Pension
- War Widows Payment



### **Non-Dependant Deductions:**

For certain disabled customers non-dependant deductions are not applied to the means test of their discount, regardless of the number of non-dependants that they may be living with them. This applies if the applicant or their partner is registered blind or if either of them are receiving:

- Attendance Allowance; or
- Disability Living Allowance – care component; or
- Personal Independence Payments – daily living component

<b>Non-Dependent Deductions</b>	<b>April 2016 Weekly Rates</b>
In receipt of state Pension Credit or in receipt of IS, JSA(IB), or ESA(IR)	Nil
Aged 18 or over and in remunerative work	
-gross income greater than £406.00	£11.36
-gross income not less than £328.00 but less than £407.99	£9.49
-gross income not less than £189.00 but less than £327.99	£7.52
-gross income less than £189.00	£3.74
Others aged 18 or over	£3.74

### **Childcare:**

The cost of eligible childcare (for a child up to the age of 15, or 16 (if they are disabled) can be disregarded up to £175 a week for one child or £300 a week for two or more children. This is providing that the applicant and/or their partner are:

- A lone parent working 16 hours or more a week ; or
- A couple where both of them are working 16 hours or more a week; or
- A couple where one of them is working 16 hours or more and the other is incapacitated

This provision is also aimed at incentivising people to move into work.



## **Council Tax Reduction Scheme Consultation (CTRS)**

Author           Kirsty Tomlinson  
Version         1.1  
Status           Report

## INTRODUCTION:

The Council Tax Reduction Scheme replaced Council Tax Benefits (CTB) in April 2013, when local authorities were required to set up their own discount.

Northampton's scheme for 2016/17 is based on the former Council Tax Benefit Scheme with the exception that all working age claimants could only claim a discount for 71% of the amount they would have received under the old CTB scheme. The council has to carry out an annual review of its CTRS scheme.

The findings from this consultation will help inform any changes that may be required. The scheme for 2017/18 must be agreed by the 31st January 2017.

This consultation took place from 10 October 2016 to 06 November 2016.

## METHODOLOGY

Our approach included the following:

- [On-line survey](#)
- [News release\(s\)](#)
- Social media ([Facebook](#), [Twitter](#), etc.)
- Northampton Borough Council's [internet](#) pages
- All e-mail communication from the Benefit, Council Tax and Customer Services mailboxes included an invitation link to take-part in the consultation
- Display screens in the One Stop Shop
- Details of the consultation were emailed to the Multi Agency Forum and our welfare partners, including registered social landlords.
- Invitations to participate was sent to key stakeholders, including Precepting Authorities, parishes, local Councillors and Members of Parliament
- Engagement with housing associations and voluntary and community sectors via their various networks
- Northampton Borough Council's Community Forum members were invited to take part
- 2,159 email invitations were issued to email addresses held on the Benefit and Council Tax database

The following companion documents were made available:

- **CTRS Option being considered** giving details of options considered and recommended
- **A Brief Guide to CTB**
- **Overview for finance of the proposed changes**
- **How much the proposed changes will cost the council**
- **Breakdown of Collection Rates for CTRS cases**
- **Equality impact assessment**
- **Examples of the effect of the proposed changes on Banding Charges**
- **Examples of the effect of the proposed changes**

To help support the public the following were made available and advertised in-line with the above:

- Dedicated email address for enquiries
- Our Customer Service teams were made available to help the public complete the on-line form to mitigate any accessibility issues.
- Five drop in-sessions were made available to provide a personal illustration on what the proposed changes would mean – to enable people to provide a fully informed response. Sessions were offered as follows:
  - ✓ Wednesday 12 October 2016 (9am to 12pm)
  - ✓ Monday 17 October 2016 (5pm to 7pm)
  - ✓ Wednesday 19 October 2016 (1pm to 4pm)
  - ✓ Tuesday 25 October 2016 (9am to 12pm)
  - ✓ Thursday 3 November 2016 (1pm to 4pm)
  - ✓ Those who could not attend were invited to contact us to discuss their situation and how the potential proposals might affect them.

## **RESULTS:**

The website was viewed 329 times during the consultation period. This demonstrates that media coverage of the consultation was active, however members of the public, did not complete the form to air their views.

A total of 35 people completed the on-line survey.

3 people expressed an interest in attending the drop-in information sessions and 3 people attended.

32 individual comments were received in response to the consultation questions.

5 people emailed for further information

1 person attended the drop-in sessions and gave their feedback verbally

## **SUMMARY OF FINDINGS:**

Due to the type of questions asked in the on-line survey, and in-line with the number of responses received, the results are mainly qualitative. The data has provided an in-depth look at what the proposed changes mean to the respondents and how it will impact them.

## KEY RESULTS:

**Question 1** focused on collecting personal data and will therefore not be included in this report.

**Question 2** established whether the respondent was currently receiving a CTRS discount and whether they were responding on behalf of an organization.

- 8 respondents are currently receiving a CTRS discount
- 16 respondents responded on behalf of an organization:
  - Stonewater Housing
  - Northamptonshire British Polio Fellowship
  - Residents of Trinity Ward and communities served by CSN community center's
  - Community Law Service (7)
  - Collingtree Parish Council member
  - Great Houghton Playing Fields Association
  - Eve
  - A Borough Councillor
  - Intermediate Social Care Support contract
  - Housing Association

The remaining questions focused on the 3 specific options being considered. To each question the customer was asked to what extent they did or did not support the proposal and given the option of 5 responses with the option to add further comments. These were:

- Strongly support
- Support
- Do not support
- Strongly do not support
- Don't know

## Question 3:

*Proposal 1 would be not to make any changes and keep the scheme as it was during 2016/17. This would mean that the council would need to raise £252,000 from other sources. Previously the Council has decided to adopt CTR schemes that have sought to balance the significant cuts to the council's resource for CTR and, the council's wider budget challenges, but also needing to support the most vulnerable members of our community. Any decision to keep the scheme at current levels will result in difficult*

*decisions having to be taken elsewhere. To see further details of how this might affect you, please check our website To what extent do you support this proposal?*

34 responses were made and 1 respondent skipped the question.

The key comments received were as follows:

- 26 respondents confirmed that they preferred this option
- 5 respondents commented that those in receipt of CTR are already struggling to meet the current liability
- 1 respondent confirmed that as a registered charity they felt that any increase in their outlays would have a detrimental effect on their ability to manage and maintain facilities.

#### **Question 4:**

*Proposal 2 would see working age council taxpayers liable to pay approximately 37% of their council tax bill subject to other support changes. Currently those working age council taxpayers eligible for CTR pay at least 29% of their council tax charge, receiving a discount of up to 71%. This option proposes a lower level of financial support of approximately 63% from April 2017, therefore claimants would become liable for the payment of a higher percentage of their council tax charge (37%). This would mean that the council would need to raise £156,000 from other sources. The existing additional income disregard afforded to recipients of War Disablement Pension will continue as part of the 2017-18 CTR Scheme. In addition disability premiums, which increase the level of support for individuals in this claim group will continue, alongside a four week run on period for those moving into work. Under this proposal, a working age claimant or family on income support has a council tax liability on a band A, unparished, property a net increase of £1.58 per week and for a Band D, unparished, a net increase of £2.37 per week. To see further details of how this might affect you, please check our website. To what extent do you support this proposal?*

31 responses were made and 4 respondents skipped the question.

The key comments received were as follows:

- 10 respondents confirmed that they preferred this option
- 20 respondents confirmed that they did not support this option
- 5 Respondents commented that those already in receipt of CTR are struggling to pay the current liability and this option would increase further hardship
- 1 respondent commented specific concerns regarding those aged below 25 in receipt of benefits.
- 1 respondent suggested alternative ways of funding the shortfall by reducing Community grants and charitable donations
- 1 respondent indicated that this was the best option in favor of the claimant
- 1 respondent at a drop in session was disappointed that a councilor was not available to discuss concerns

### **Question 5:**

*Proposal 3 would see working age council taxpayers liable to pay approximately 55% of their council tax bill subject to other support changes. Currently those working age council taxpayers eligible for CTR pay at least 29% of their council tax charge, receiving a discount of up to 71%. This option proposes a lower level of financial support of approximately 55% from April 2017, therefore claimants would become liable for the payment of a higher percentage of their council tax charge (45%) unless their discount is protected. Individuals with protected discount would be those in receipt of war widows pension, war disablement pension, disability premium and the four week extended payment to incentivise work. This would mean that the council would need to raise £59,000 from other sources. Under this proposal, a working age claimant or family on income support has a council tax liability on a band A, unparished, property a net increase of £3.16 per week and for a Band D, unparished, a net increase of £4.56 per week. To see further details of how this might affect you, please check our website. To what extent do you support this proposal?*

31 responses were made and 4 respondents skipped the question.

The key comments received were as follows:

- 25 respondents confirmed that they did not support this option
- 1 respondent commented that this option would increase poverty for low income families
- 1 respondent indicated that the long term sick and disabled require support here
- 1 respondent at a drop in session believed that only those currently in receipt of CTR should be eligible to respond to the survey and that a residents panel would be beneficial

### **Question 6**

*We are running a number of drop-in sessions at the One Stop Shop over the next few weeks to give people a chance to discuss the proposed changes and how they may impact on people-particularly for those receiving or likely to receive CTR discount. If you are interested in coming along, please select your preferred option below to give us an idea of numbers:*

- 3 people indicated that they would like to attend
- 8 indicated that they could not attend
- 3 people did attend one of the sessions offered

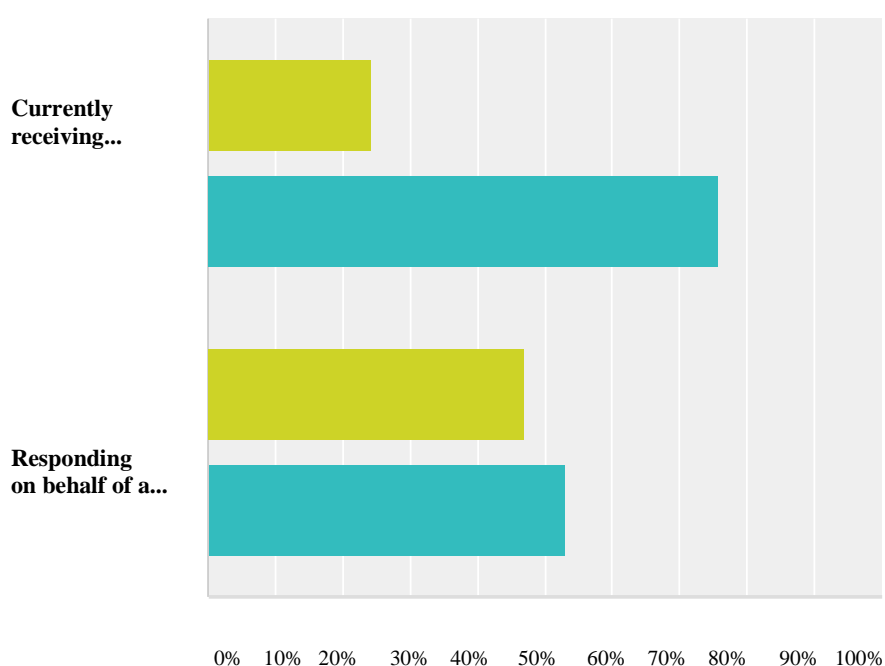
### **Question 7**

*How did you hear about this consultation?*

- 8 people heard about the consultation from the website
- 19 people heard about the consultation by email
- 2 people heard about the consultation through the newspaper
- 4 people heard about the consultation from other sources
- 5 people heard about the consultation from social media

### Full responses

## Council Tax Reduction Scheme Consultation for 2016/17



Yes No ■ ■

	Yes	No	Total
Currently receiving support through the Council Tax Reduction scheme	24.24 %	75.76 %	3
Responding on behalf of a community group or organisation (please provide details about the organisation in the box below)	47.06 %	52.94 %	3

### Question

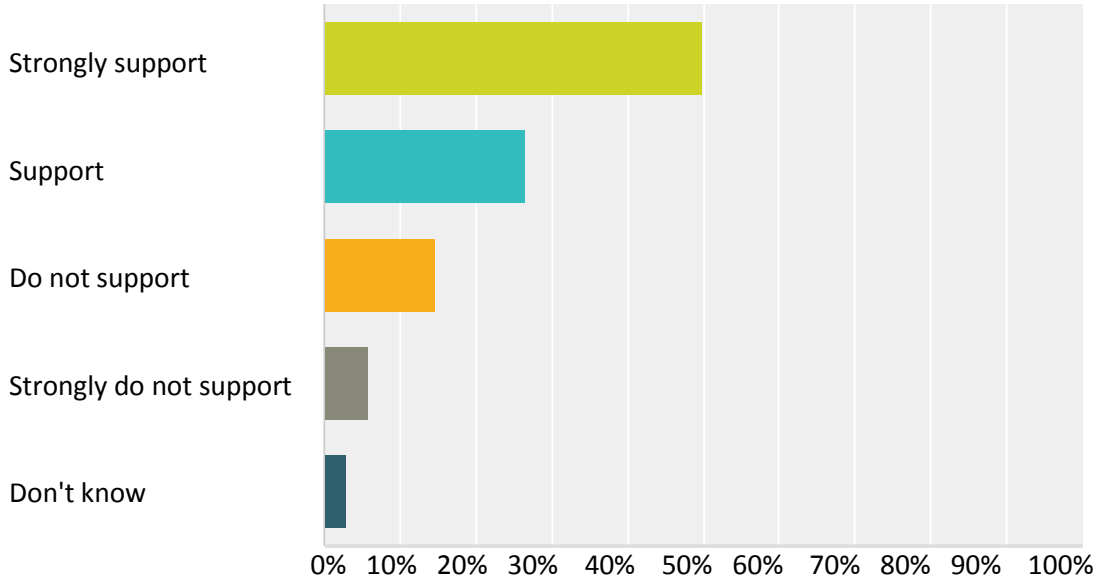
*Proposal 1 would be not to make any changes and keep the scheme as it was during 2016/17. This would mean that the council would need to raise £252,000 from other sources. Previously the Council has decided to adopt CTR schemes that have sought to balance the significant cuts to the council's resource for CTR and, the council's wider budget challenges, but also needing to support the most vulnerable members of our community. Any decision to keep the scheme at current levels will result in difficult*



decisions having to be taken elsewhere. To see further details of how this might affect you, please check our website. To what extent do you support this proposal?

**Answer**

Answered: 34 Skipped: 1



Answer Choices	Responses	
Strongly support	50.00%	17
Support	26.47%	9
Do not support	14.71%	5
Strongly do not support	5.88%	2
Don't know	2.94%	1
<b>Total</b>		<b>34</b>

1. The amount I began receiving from the CTRS in 2015 is a real benefit to my finances as I am not in receipt of any other government benefits. As living costs rise it is more difficult to meet them with the pension I'm on.
2. Many of those on the lowest incomes struggle to meet the payments as they are and any increase would result in them being less able to pay, less likely to pay and put further into debt. With the benefits being held at the current level, LHA rates for rent instead of full HB increasing the amount they have to pay towards the council tax is only going to make their standard of living decrease further. They will not be able to make ends meet which will most likely result in debt to the council, unpaid council tax, debt to the housing provider in unpaid rent and quite probably lead to eviction meaning more debt.
3. Budget savings should not be made from the pockets of the most vulnerable residents in our town. Families and disabled, elderly people have not had benefits increased. The cost of utilities and food is increasing and a shortfall in the council revenue should not be subsidised by money which should be spent on fuel and food for these

vulnerable families. Many people in HIMOs with cooking facilities in their room and shared other facilities now are forced to pay council tax. An increase would be unsustainable for them.

4. We already have clients who are struggling to meet the current liability and subsequently suffering hardship. A further increase will obviously create further difficulties and debt to those already trying to survive on a low income.
5. As a registered charity any financial increase on our outlays would have a detrimental effect on our ability to manage and maintain the facilities we have to offer.
6. The savings required should be made by scrapping the Members Allowances Scheme. There are too many freeloaders on the council.
7. I think it is too much to pay as it is now for people on a very low income there should be more support for council tax, I'm really struggling to pay it now ,as I am on a low income.
8. Not raising Council Tax for all is a party political decision rather than one intended to benefit the people of Northampton. It appears that picking on the poorest and most vulnerable in society is more politically expedient than a small increase, after all there is a local authority election next Spring!
9. The clients on low income that this would affect are already struggling to keep up with their council tax payments. I fail to see how you can think this is a viable idea for people already experiencing severe financial difficulty.
10. The customers we support struggle to meet the payments now, and regularly receive notice of arrears and court dates, this would worsen if increased.
11. Working in debt advice I see the negative impact of increases in priority expenditure on clients, meaning I strongly oppose any increases due to the difficulties the people who are eligible for CTS already have in trying to pay their council tax. If you were to increase it you would simply see more people failing to pay, and you would most likely contribute to causing further poverty in lower income families.
12. Working age tax payers in receipt of benefit will struggle to pay anything towards CTRS.
13. Residents on job seekers allowance are already struggling to buy food for their families without having this support reduced

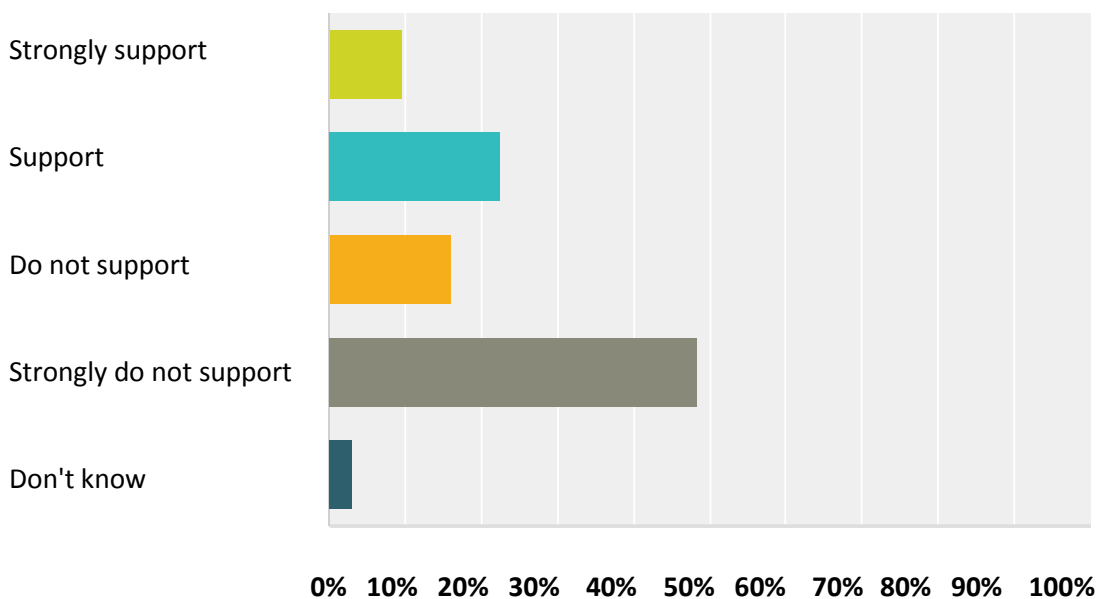
## Question

*Proposal 2 would see working age council taxpayers liable to pay approximately 37% of their council tax bill subject to other support changes. Currently those working age council taxpayers eligible for CTR pay at least 29% of their council tax charge, receiving a discount of up to 71%. This option proposes a lower level of financial support of approximately 63% from April 2017, therefore claimants would become liable for the*

payment of a higher percentage of their council tax charge (37%). This would mean that the council would need to raise £156,000 from other sources. The existing additional income disregard afforded to recipients of War Disablement Pension will continue as part of the 2017-18 CTR Scheme. In addition disability premiums, which increase the level of support for individuals in this claim group will continue, alongside a four week run on period for those moving into work. Under this proposal, a working age claimant or family on income support has a council tax liability on a band A, unparished, property a net increase of £1.58 per week and for a Band D, unparished, a net increase of £2.37 per week. To see further details of how this might affect you, please check our website To what extent do you support this proposal?

**Answer**

Answered: 31 Skipped: 4



Answer Choices	Responses	
Strongly support	9.68%	3
Support	22.58%	7
Do not support	16.13%	5
Strongly do not support	48.39%	15
Don't know	3.23%	1
<b>Total</b>		<b>31</b>

1. I apologise but this is all too complicated for me to make sense of it.
2. I was a strong supporter of the poll tax which would have meant everyone paying something and would have increased a sense of community responsibility and possibly avoided pointless damage to community assets. I therefore support this slight increase but would not want to see folk on lower incomes being asked to pay any more than this sort of share. The Council could easily fund this by cutting down on all community grants and charitable donations. It is the job of Councils to collect funds for services and nothing else. Charity giving is best left to individuals.

3. Why should benefits be cut, at a time when Members Allowances are not being cut, or better still abolished.
4. at this rate of support ,people on a low income would not be able to pay it
5. 29% = over £200 that has to come out of maintenance benefits already squeezed by rising prices - 37% would be even worse. That's £200 I don't have to spend on food or heating just to make councillors feel more electable – I don't suppose any borough councillors have to choose between heating or eating!
6. Low income families are already struggling to maintain normal monthly expenditure and would cause further poverty.
7. The customers that we see won't be able to afford the 37% rate - although I appreciate there is a lack of funding and the resources need to come from somewhere. The debt of our customers would increase, possibly leading to more court cases and more debt due to those costs.
8. Working in debt advice I see the negative impact of increases in priority expenditure on clients, meaning I strongly oppose any increases due to the difficulties the people who are eligible for CTS already have in trying to pay their council tax. If you were to increase it you would simply see more people failing to pay, and you would most likely contribute to causing further poverty in lower income families.
9. I have grave concerns concerning working age tax payers below the age of 25 in receipt of benefits being hit with additional costs. We are fully aware of section 13A (1)(c) of the Local Government Finance Act 1992 which gives power to each local council to reduce individuals council tax bill by any amount but in reality this very rarely happens.
10. Option 2 and 3 will put struggling families into more debt and they will not be able to pay any council tax or they will fall short and that will lead to debt, they are already struggling.

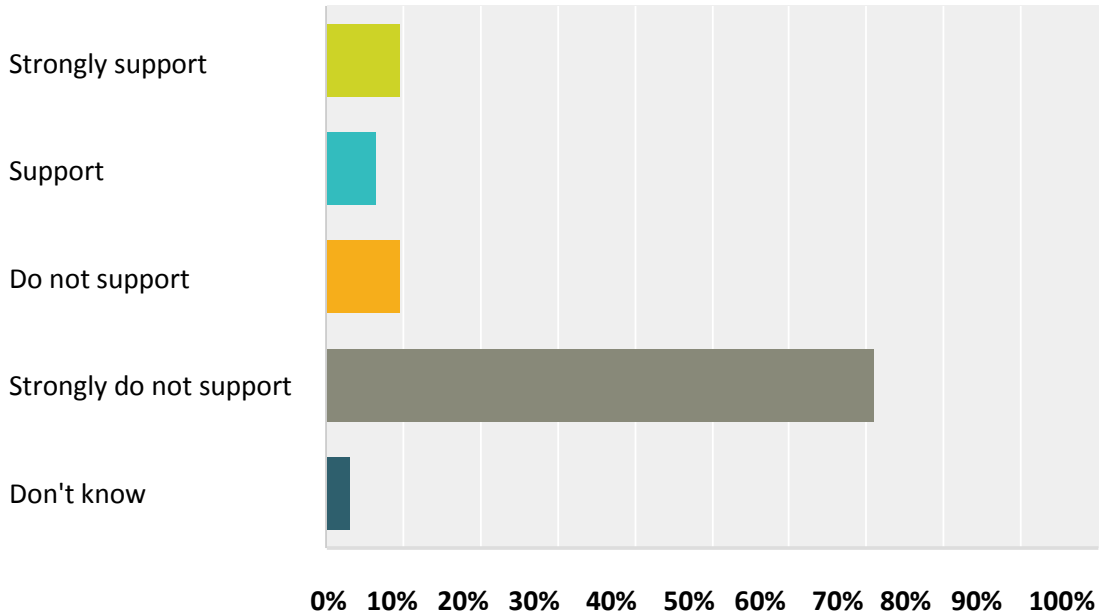
### Question

*Proposal 3 would see working age council taxpayers liable to pay approximately 55% of their council tax bill subject to other support changes. Currently those working age council taxpayers eligible for CTR pay at least 29% of their council tax charge, receiving a discount of up to 71%. This option proposes a lower level of financial support of approximately 55% from April 2017, therefore claimants would become liable for the payment of a higher percentage of their council tax charge (45%) unless their discount is protected. Individuals with protected discount would be those in receipt of war widows pension, war disablement pension, disability premium and the four week extended payment to incentivise work. This would mean that the council would need to raise £59,000 from other sources. Under this proposal, a working age claimant or family on income support has a council tax liability on a band A, unparished, property a net increase of £3.16 per week and for a Band D, unparished, a net increase of £4.56*

per week. To see further details of how this might affect you, please check our website  
 To what extent do you support this proposal?

**Answer**

Answered: 31 Skipped: 4



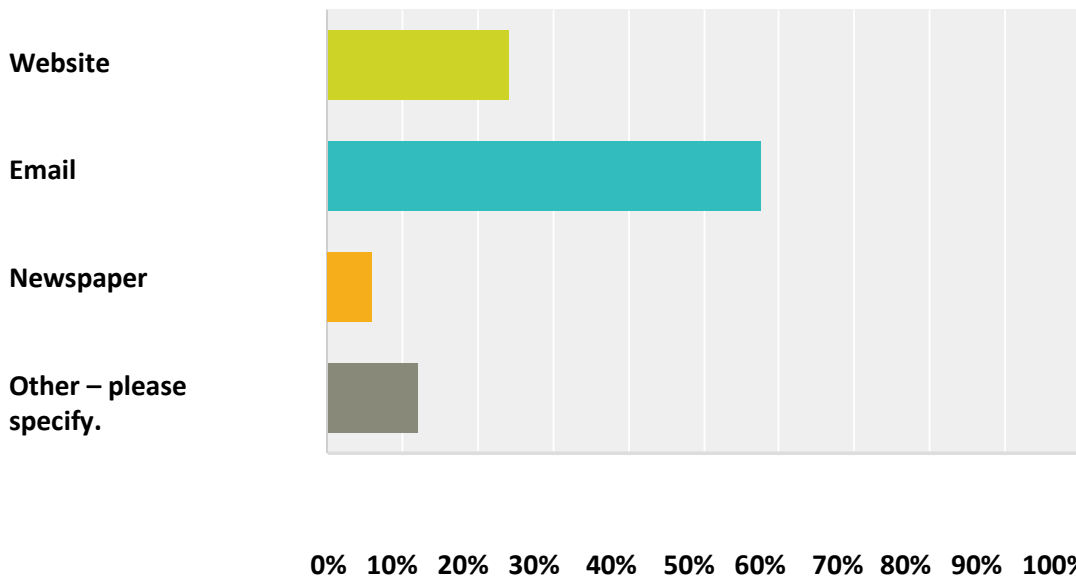
Answer Choices	Responses	Count
Strongly support	9.68%	3
Support	6.45%	2
Do not support	9.68%	3
Strongly do not support	70.97%	22
Don't know	3.23%	1
<b>Total</b>		<b>31</b>

1. I feel that the long term sick and disabled require support here.
2. This would be achievable.
3. Why should benefits be cut, at a time when Members Allowances are not being cut, or better still abolished.
4. This is the fairest idea. People who fall in to this category should get the income needed through other benefits to make up the costs to them. And we protect other services from further cuts to raise the money needed if we didn't do this option. It's a win-win situation
5. This is not enough support to help people on a low income and would not be able to pay.
6. 29% = over £200 that has to come out of maintenance benefits already squeezed by rising prices - 37% would be worse, 45% worse still.

7. Low income families are already struggling to maintain normal monthly expenditure and would cause further poverty.
8. Working in debt advice I see the negative impact of increases in priority expenditure on clients, meaning I strongly oppose any increases due to the difficulties the people who are eligible for CTS already have in trying to pay their council tax. If you were to increase it you would simply see more people failing to pay, and you would most likely contribute to causing further poverty in lower income families.
9. You will exacerbate an already precarious dilemma people are already facing when trying to survive on benefits. In looking at your proposed model you have not taken into account those under the age of 25 who are already on reduced benefits. Using the Wednesbury principles of reasonableness there must be a fairer method of raising local taxes

### How did you hear about this consultation?

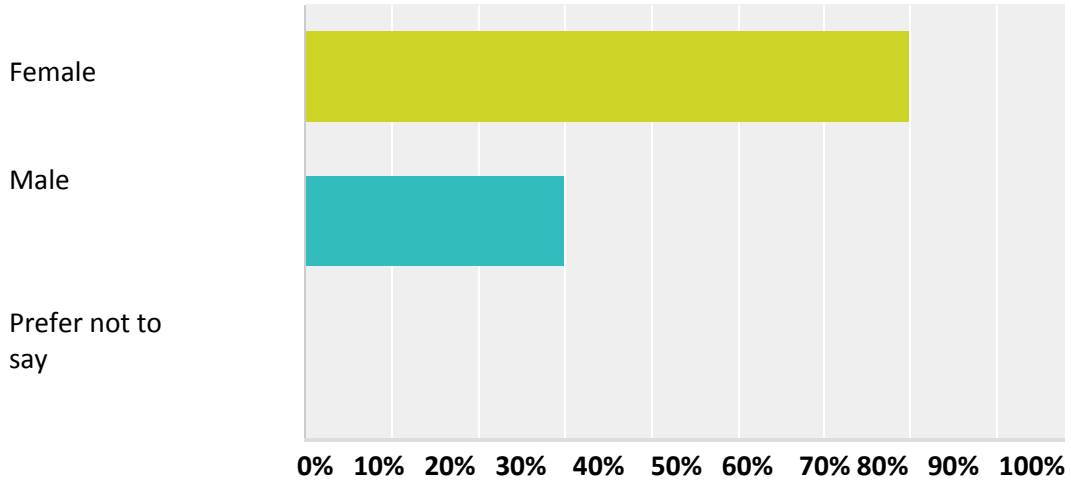
Answered: 33 Skipped: 2



Answer Choices	Responses	Count
Website	24.24%	8
Email	57.58%	19
Newspaper	6.06%	2
Other – please specify.	12.12%	4
<b>Total</b>		<b>33</b>

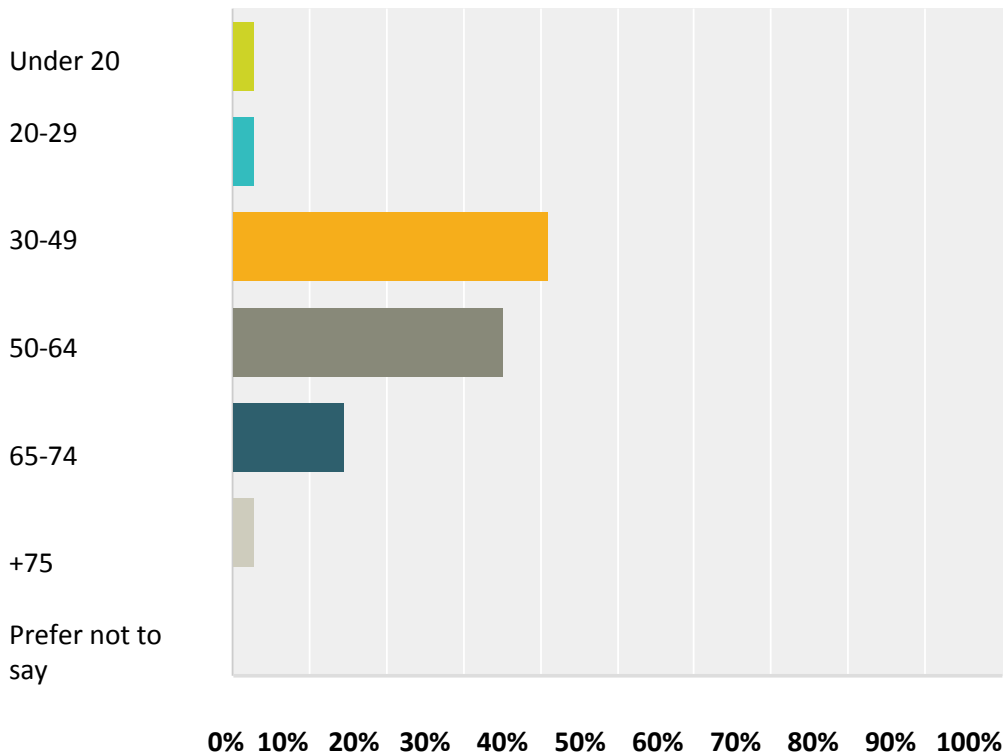
### Please can you tell us your gender?

Answered: 33 Skipped: 2



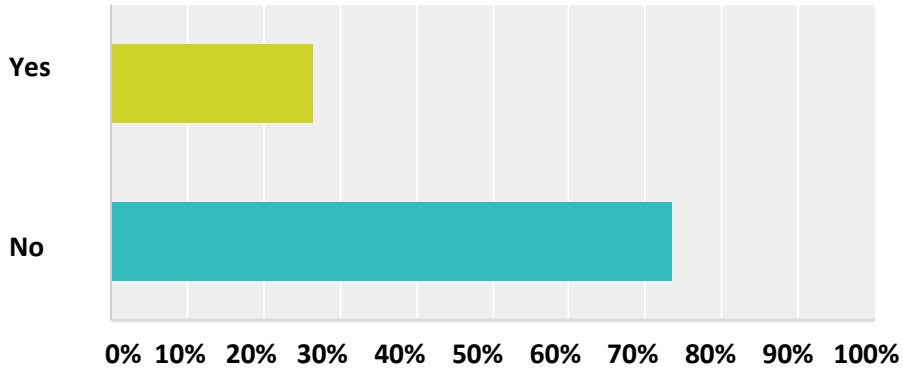
### How old are you?

Answered: 34 Skipped: 1



## Do you consider yourself to have a disability?

Answered: 34 Skipped: 1



### EQUALITIES:

Of the respondents who completed the equalities questions, relating to gender, age, and disability or ethnic origin.

- 69.70% of respondents were female, 30.30% were male.
- In terms of age:
  - 2.94% were aged under 20
  - 2.94% were aged 20-29
  - 41.18% were aged 30-49
  - 35.29% were aged 50-64
  - 14.71% were aged 65-74
  - 2.94% were aged over 75
- 26.47% of respondents stated they considered themselves to have a disability.



# Equality Impact Assessment

## Council Tax Reduction Scheme (CTRS)

This assessment looks at actual or possible impacts of a change to our scheme in relation to equalities and human rights – to make sure it works fairly for people.

The first part of this form is to demonstrate the extent (or 'scope') of what this assessment covers:

<b>Name of policy/activity/project/practice</b>	<b>This is:</b>
Council Tax Reduction Scheme 2017/18	A change to existing policy/activity/practice

<b>Screening undertaken by: (please complete as appropriate)</b>	
Director or Head of Service	Robin Bates (LGSS)
Lead Officer for developing the policy/activity/practice	Robin Bates (LGSS)
Other people involved in the screening (this may be people who work for NBC or a related service or people outside NBC)	Revenues & Benefits Management Team (LGSS)  Finance

**Brief description of policy/activity/project/practice:**

Northampton Borough Council is considering making amendments to its Council Tax Reduction Scheme (CTRS) from the 1<sup>st</sup> April 2017 to ensure it remains financially sustainable.

The proposed amendment reflects the fact that Government funding for Council Tax Reduction is effectively reduced year on year through cuts to the Revenue Support Grant. The Council's budget may not be able to cover a further shortfall in Government funding and so the proposed amendment helps bridge the funding gap.

The maximum assistance currently available to working age customers is 71% of their Council Tax liability. Due to the ongoing funding gap a further reduction in the amount of support available to working age customers is being considered. However, the scheme will still provide for a means-tested discount to provide financial support to low income families towards their Council Tax bill.

**The main issues that we have to consider in relation to the proposed changes to this policy in relation to equality and diversity issues are:**

Northampton Borough Council has a statutory duty to administer a CTR scheme, although once in place there is no statutory requirement to amend the scheme.

The proposal to further amend our scheme stems from the need to bridge the funding gap and to make savings in order to balance the budget.

Groups who are protected from the proposed amendment are:

- 1) Pension age recipients
- 2) Working age recipients in receipt of either of the following:
  - a. War Widows Pension
  - b. War Disablement Pension

The protection afforded to pensioners is a statutory requirement and we have no authority at a local level to change this. However, the decision to protect working age customers in receipt of the benefits listed above was a local decision made for the implementation of our CTR scheme from the 1<sup>st</sup> April 2013.

The initial options for consideration in respect of 2017/18 include:

1. **No change – remain at 71%.** This is where the Council continues with the same scheme 2016/17 and makes no further changes. This means the Council Tax contribution rate for those in receipt of CTR remaining at 29%. However, the council would need to find additional funding for

2017/18 due to funding reductions in the local government finance settlement.

2. **Reduce the maximum amount of CTRS from 71% to 63%.** This is where the Council continues with the existing policy to increase the % that each taxpayer has to pay in line with national changes. This would result in the recipients of a reduction needing to pay more Council Tax, but there Council would need to find additional funding for 2017/18 due to funding reductions in the local government finance settlement.
3. **Reduce the maximum amount of CTRS from 71% to 55%.** This is where the Council continues with the existing policy to increase the % that each taxpayer has to pay in line with national changes. This would result in the recipients of a reduction needing to pay more Council Tax, but there Council would need to find additional funding for 2017/18 due to funding reductions in the local government finance settlement.

The main issues that we have to consider in relation to the proposed changes to this policy in relation to equality and diversity issues are:

- The proposed change outlined above will have a disproportionate impact on low income working age households because Council Tax Reduction is designed for low income working age households.
- The Council's budget cannot cover a further shortfall in Government funding without using reserves, increasing the Council Tax or reducing Services. Increasing the Council Tax charge has a knock effect of increasing the CTR scheme cost as all awards would be based on the higher charge. Consequently, the proposed option, which aims to bridge the funding gap, is unlikely to impact on the wider community in Northampton.

## Evidence Base for Screening

The table below summarises the information or evidence that we have used in relation to each equality group.

Equality Group	<p>The following relates to each of the groups listed on the left:</p> <ul style="list-style-type: none"> <li>• CLG Localising Council Tax Equality Impact Assessment and update</li> <li>• Northampton Council tax database</li> <li>• Council Tax Reduction database</li> <li>• EIA's from other NBC departments that are relevant for this assessment.</li> <li>• Past consultation responses</li> <li>• Unemployment by Constituency Research Paper (Aug 2016)</li> <li>• Public Health England - Health Profile 2016</li> <li>• Government briefing paper: CTR Schemes: Aug 2016</li> <li>• Family Resources Survey: financial year 2014/15</li> <li>• Nomis – official labour market statistics</li> </ul>
Age	
Disability	
Carers (for elderly, disabled or minors)	
Sex	
Gender Reassignment	
Pregnancy and Maternity (incl. breastfeeding)	
Race	
Religion or Belief	
Sexual Orientation	
Human Rights	
Marriage and Civil Partnership	

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NB: The Benefit data available only includes details of age, gender, receipt of disability award/benefit and relevant household composition.

## Step 2: Involvement and Consultation

Outlined below is the previous consultation exercise that was conducted in relation to this policy in 2015:

Equality Group	A similar consultation was carried out in 2015, as part of the implementation of our year 4 CTR scheme.
Age	
Disability	
Carers (for elderly, disabled or minors)	
Sex	
Gender Reassignment	
Pregnancy and Maternity (incl. breastfeeding)	
Race	
Religion or Belief	
Sexual Orientation	
Human Rights	
Marriage and Civil Partnership	

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### Our previous consultations demonstrated the following in terms of resulting activities or services:

Our CTR scheme is a statutory service and is available for all residents of Northampton who wish to apply. Take up of the service is governed by a number of personal circumstances e.g. breakdown of a partnership or job loss and often goes hand-in-hand with applications for Housing Benefit made directly to the Jobcentre or Pension Service.

Our scheme is published on the Northampton Borough Council website with an on-line application form.

### Step 3: Data Collection and Evidence

**The current data and evidence that we hold provides the following baseline position for those who rely on the Council Tax Reduction scheme:**

The previous full consultation was undertaken and ran from the 26<sup>th</sup> October 2015 to the 22<sup>nd</sup> November 2015.

The consultation included the following:

- On-line survey
- News release
- Social media (Facebook, Twitter, etc.)
- Northampton Borough Council's internet and intranet pages
- All e-mail communication from the Benefit, Council Tax and Customer Services mailboxes included an invitation link to take-part in the consultation
- Display screens in the One Stop Shop
- Details of the consultation was emailed to the Multi Agency Forum and our welfare partners, including registered social landlords
- Invitations to participate was sent to key stakeholders, including Precepting Authorities, parishes, local Councilors and Members of Parliament
- Engagement with housing associations and voluntary and community sectors via their various networks
- Northampton Borough Council's Community Forum members were invited to take part
- 2,317 email invitations was issued to email addresses held on the Benefit and Council Tax database

Data available in addition to our consultation results shows that many claimants will also be managing the impact of other welfare reforms e.g.

- Social sector size criteria reductions to Housing Benefit
- Replacement of Disability Living Allowance with Personal Independence Payments
- National benefit cap
- National roll out of Universal Credit
- Freeze on benefit rates for the working Age Group (excluding disability benefits)

## Step 4: Assessing impact and strengthening the policy

The following table highlights what evidence we have on how the proposed changes will affect different groups and communities in relation to equality and human rights:

All working age claimants are currently required to pay a minimum 29% contribution towards their Council Tax bill, irrespective of any protected characteristics:

Equality Group	Risks (Negative)	Opportunities (Positive)
Age	<p>The impact of the proposed option will disproportionately affect working age people. In addition, there may be an adverse effect on those under 25 as they receive reduced amounts of benefit based on their age.</p> <p>Children of low income families may also be adversely affected if their parent(s) have to find additional money to cover a reduced CTR discount.</p>	<p>The Government has recognised that low-income pensioners cannot be expected to increase their income through paid work and therefore are to be protected from any reduction in their entitlements.</p> <p>Our CTR scheme will continue to provide a more generous means-test for those with dependent children or young persons.</p>
Disability	<p>The impact of the proposed option will affect all working age customers, even those where either they or a member of their household have a disability.</p> <p>It will place an additional strain on their finances. This will be further impacted as the increased reduction is not linked to the increase of benefit rates.</p>	<p>Working age customers who are in receipt of War Disablement or Widows Pension will be protected from this change.</p> <p>Our CTR scheme will continue to provide a more generous means-test for those receiving Disability Living Allowance or Personal Independence Payments.</p>
Carers (for elderly, disabled or minors)	<p>The impact of the proposed option will mean that all working age carers are affected regardless of who they are caring for.</p>	<p>The means-test allows for a higher applicable amount and an increased earnings disregard for carers.</p>
Sex	<p>A significant proportion of CTR customers are female single parents.</p>	<p>None identified</p>
Gender Reassignment	<p>None identified</p>	<p>None identified</p>
Pregnancy and Maternity (incl.	<p>None identified</p>	<p>None identified</p>

breastfeeding)		
Race	It is not intended that this policy will disproportionately affect any particular ethnicity. Consideration will be given to how the scheme is communicated in relation to potential language barriers.	We manage the current CTR & Housing Benefit schemes and are used to working with and supporting customer's whose first language is not English.
Religion or Belief	None identified	None identified
Sexual Orientation	None identified	None identified
Human Rights	None identified	None identified
Marriage and Civil Partnership	None identified	None identified



## **Proportionality**

The scale and likelihood of these risks and opportunities are shown below:

Based on Northampton Borough Council's caseload data from September 2016 we have 15,907 applicants in receipt of a CTRS discount. Of these 6,106 are of pension age and are protected from these proposed changes.

This leaves 9,801 working age CTRS recipients who will be impacted if the proposed option is adopted. This is because they will receive less financial support as of 1<sup>st</sup> April 2017 than they are currently receiving under the scheme this year. This equates to 62% of our CTR caseload.

24% of the working age LCTR caseload are currently employed but still require some level of financial support through the CTR scheme because their wages are relatively low.

29% of the working age LCTR caseload are in receipt of disability benefits. Many of these disabled people are unable to improve their financial circumstances by moving into work and their disability benefits are essentially provided to cover specific costs arising from their disability rather than to meet housing costs or Council Tax liability.

37% of the working age LCTR caseload are single parents (predominantly female) with one or more children.

Many working age claimants will also be managing the impact of other welfare reforms e.g.

- Social sector size criteria reductions to Housing Benefit
- Replacement of Disability Living Allowance with Personal Independence Payments
- National benefit cap
- National roll out of Universal Credit
- Freeze on benefit rates for the working Age Group (excluding disability benefits)

**What measures does, or could, the policy include helping promote equality of opportunity?**

As a means-tested discount the policy would be applied equally to all working age applicants.

However, the policy could be designed to afford some protection to certain vulnerable groups, for example, where there are children under 5; where the disability premium is awarded or in cases where there are disabled children.

**What measures does, or could, the policy include addressing existing patterns of discrimination, harassment or disproportionality?**

There is a statutory requirement to ensure that all pensioners are protected from these changes, the result is that the proposed reductions will affect all working age customers.

**What impact will the policy have on promoting good relations and wider community cohesion?**

This is not within the remit of the policy, which is aimed at ensuring a balanced budget to prevent the impact on other vital local services.

**If the policy is likely to have a negative effect ('adverse impact'), what are the reasons for this?**

The policy will have a negative impact on those in Northampton who are working age and on low incomes. The reason for this is that the proposed option will reduce the amount of financial support they receive which could adversely affect their ability to afford their household expenses.

**What practical changes will help reduce any adverse impact on particular groups?**

Please see table above and Step 6 below

**Have you considered including treating disabled people more favourably where necessary? Yes**

**What evidence is there that actions to address any negative effects on one area of equality may affect other areas of equality or human rights?**

The means-test element of our CTR scheme is largely based on the legislation for the previous CTB scheme, from which there were no outstanding legal challenges.

**What will be done to improve access to, and take-up of, services or understandings of the policy?**

- All information about the scheme, including an electronic application form will be published on our website, along with other national websites.
- We provide a range of methods by which the service can be accessed:
  - On-Line
  - By telephone
  - In person at the One Stop Shop
  - Home visits
  - Use of Language Line and interpreters.
- The service is also promoted by the Jobcentre and the Pension Service along with a wide range of other welfare partners.
- Training and briefing sessions will be arranged for all affected internal staff, plus external welfare partners to ensure everyone is aware of the scheme and the changes.

## Step 5: Procurement and partnerships

Consideration of external contractor obligations and partnership working:

Northampton Borough Council has a statutory requirement to operate a local CTR scheme. The scheme is currently being administered under a 'shared service agreement' by LGSS on behalf of Northampton Borough Council.

The Revenues & Benefits team that provides this service for LGSS on behalf of Northampton Borough Council are the same team that administers the current CTR scheme. The team is also responsible for the administration of both Council Tax and Housing Benefit.

The wealth of knowledge and experience within the Revenues & Benefits team, along with a strong focus on performance management ensures that there are no concerns stemming from this arrangement.

## Step 6- Making a Decision

Our findings in relation to whether the policy will meet the council's responsibilities in relation to equality and human rights are summarised below:

We have identified the potential for these proposed changes to have an adverse impact on some groups with protected characteristics.

As this change will impact all working age customers there may be a disproportionate impact on groups with the following protected characteristics:

- Working age customers, including those with dependent children.
- Customers where either they or a member of their household is disabled.
- Carers
- Lone parents
- Families or lone parents where income is reduced to Statutory Maternity Pay or Maternity Allowance

However, our CTR scheme will continue to operate as a means-tested discount, which will take into consideration applicants on a low income. In addition, the means-test is still more generous for applicants where there is a disabled household member, for those with dependent children or are carers.

## Collection & Recovery of Council Tax

In-year collection of Council Tax from the CTR cohort as of 30th September 2016 for CTR claimants is 42.85% compared to 44.75% in 2015/16. We have a specific recovery approach for customers in receipt of a CTR discount who also have Council Tax arrears:

- Recovery action commences after three months of arrears as opposed to two months for non CTR recipients.
- Small debts may not be summonsed, which means court costs are not added. These debts are reviewed regularly and will continue to be reviewed in-line with the impact if the proposed changes are implemented.
- To support CTRS we endeavour to contact customers separately before the issue of a summons, where telephone and email addresses as known, to make repayment arrangements wherever possible. These arrangements are then closely monitored to ensure those customers who are making every effort who help themselves do not incur the additional cost of a summons. This additional support comes at an additional cost to NBC.
- If we are unable to contact the customer by phone a voicemail message is left and an additional letter issued asking the customer to contact us.
- In the event that the debt still needs to be passed for Enforcement Agent recovery these are sent as a specialist welfare case, so that a more lenient approach is taken.
- For those customers that cannot, or won't, make an arrangement, they will be issued with a summons. Although customer attendance at court is low, we will still make an arrangement at this stage.
- Where customers are making realistic arrangements to pay these are often small amounts, over a long period of time, regardless of what point of the recovery cycle a customer has reached. Customers have struggled to maintain even these small value arrangements and this increases the cost to the Council to administer.
- There has been an increase in the number of summons issued in the first six months of the financial year.
- Where a Liability Order is obtained, the Council's preferred option is to serve an attachment of benefit, and the use of this method of repayment is on the increase compared to previous years. The Council currently collects £27.7k per month through AOB, as compared to £26k last year.

- It should be noted that the maximum amount of money that can be deducted is £3.70 per week, regardless of how much a customer owes, and the recovery of council tax is not a priority debt for deduction by the DWP. The maximum a customer in these circumstances can repay is £192.40 per year. In 16/17, an unparished band A property with two adults would be liable for £1,026.90, reducing by maximum CTR would leave the customer liable to pay £279.95. The issue of a summons would add a further £82.40, leaving a customer with an annual charge of nearly £270 more than the Council is able to recover
- There is also a process to support customers whose debt is passed to Enforcement Agents, similar to that provided by the Council.
- The council will also consider writing debts off in exceptional requests of hardship.

Any proposed increase in the liable percentage contribution for those of working age in 2017/18, the Council is unable to gauge the likely impact this would have on collection performance, however, it is likely to result in further recovery action and administration with an increase in the number of Council Taxpayers taken to Court.

## **Step 7 – Monitoring, evaluating and reviewing**

**How will you monitor the impact and effectiveness of the policy or activity?**

**How will the recommendations of this assessment be built into wider planning and review processes?**

The proposed changes to our CTR scheme, and their impact on groups with protected characteristics, will be monitored, evaluating and reviewed through a number of mechanisms:

### **1) Impact on the Council Tax collection rate:**

The collection rate of Council Tax is monitored regularly and provides an accurate figure of the amount of Council Tax collected as a percentage of the total tax expected to be collected. This data is reviewed and discussed monthly, with comparisons drawn to previous years – this allows any changes in the collection rate can be identified. This will provide a broad view of how people are responding to the repayment of an increased amount of Council Tax.

### **2) Review of Council Tax recovery action:**

A review of Council Tax recovery action in relation to customers receiving a CTR discount will also provide an overview of the impact this change may have.

### **3) Monitoring Debt Levels:**

Customers with 'small debts' (those under £82.40) are not subject to any further recovery action. However, where there is an accumulative effect from previous year arrears, further recovery action will be taken and this will result in these debts becoming subject to a liability order. These debts will continue to be ring-fenced and processed separately to ensure we provide additional support prior to issuing a summons.

### **4) Feedback from other partners:**

Liaison with our financial inclusion, housing and customer service teams will provide evidence on specific issues encountered by those impacted by any change to CTR. Further liaison will allow take place with Community Law Service and the Citizens Advice Bureau.

## Step 8 –Action Plan

Actions	Target date	Responsible post holder	Monitoring post holder
Publish EIA	December 2016	Robin Bates	Kirsty Tomlinson
Liaison with Northampton Borough Council's Money Advice service to establish what scope they have to support affected customers who may require advice and budgeting support.	December 2016	Robin Bates	Kirsty Tomlinson
Consider communication to working age CTR recipients prior to annual billing to promote the national Money Advice Service and Northampton Borough Council's financial inclusion service.	December 2016	Robin Bates	Kirsty Tomlinson
Review the Council Tax recovery process for those receiving CTR	January 2017	Robin Bates	Kirsty Tomlinson
Offer training and/or support to other services (both internal/external) so they are aware of changes to CTR and the impact on their clients.	February 2017	Robin Bates	Kirsty Tomlinson
Full training to be provided to all Revenues & Benefits staff so they are aware of the changes and can ensure customers can be sign-posted to Northampton Borough Council's financial inclusion service.	February 2017	Robin Bates	Kirsty Tomlinson
Internal Review by reporting and analysing the public response to annual billing.	March 2017	Robin Bates	Kirsty Tomlinson
Review of CTR Year 5 project as a 'lessons-learned' exercise to identify other potential avenues to increase response to any future CTR consultations – particularly areas that focus on groups with protected characteristics.	April 2017	Robin Bates	Kirsty Tomlinson
Review the impact of summons and other recovery actions on accumulated debt from 2016/17	July 2017	Robin Bates	Kirsty Tomlinson

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**For the record**

**The equality impact assessment should be signed off at Head of Service level before publication. Signing off means that the Head of Service will need to satisfy themselves that:**

- You have consulted and involved stakeholders from each group
- You have gathered all relevant evidence
- You have an action plan

**Date of sign off by Head of Service: 6<sup>th</sup> December 2016**

**Name of Head of Service signing off this EIA:**

A handwritten signature in black ink, appearing to be 'Robin Bates', written over a faint circular stamp or watermark.

**Robin Bates  
Head of LGSS Revenues and Benefits**

## **Equality Duties to be taken into account include:**

### **Prohibited Conduct under the Equality Act 2010 including:**

Direct discrimination (including by association and perception e.g. carers); Indirect discrimination; Pregnancy and maternity discrimination; Harassment; discrimination arising from disability.

### **Public Sector Duties (Section 149) of the Equality Act 2010 for NBC and services provided on its behalf:**

NBC and services providing public functions must in providing services have due regard to the need to: **eliminate unlawful discrimination, harassment and victimisation; advance equality of opportunity and foster good relations between different groups.** 'Positive action' permits proportionate action to overcome disadvantage, meet needs and tackle under-representation.

### **Rights apply to people in terms of their "Protected Characteristics":**

Age; Gender; Gender Assignment; Sexual Orientation; Disability; Race; Religion and Belief; Pregnancy; Maternity. But Marriage and Civil Partnership do not apply to the public sector duties.

### **Duty to "advance equality of opportunity":**

The need, when reviewing, planning or providing services/policies/practices to assess the impacts of services on people in relation to their 'protected characteristics', take steps to remove/minimise any negative impacts identified and help everyone to participate in our services and public life. **Equality Impact Assessments** remain best practice to be used. Sometimes **people have particular needs** e.g. due to gender, race, faith or disability that need to be addressed, not ignored. NBC must have due regard to the **duty to make reasonable adjustments** for people with disabilities. NBC must **encourage people who share a protected characteristic to participate in public life** or any other activity in which their participation is too low.

### **Duty to 'foster good relations between people'**

This means having due regard to the need to **tackle prejudice** (e.g. where people are picked on or stereotyped by customers or colleagues because of their ethnicity, disability, sexual orientation, etc.) and **promote understanding**.

**Lawful Exceptions to general rules:** can happen where action is proportionate to achieve a legitimate aim and not otherwise prohibited by anything under the Equality Act 2010. There are some special situations (see Ch 12 and 13 of the Equality Act 2010 Statutory Code of Practice – Services, Public Functions and Associations).

**National Adult Autism Strategy** (Autism Act 2009; statutory guidelines)

**Human Rights** – under the Human Rights Act 1998 which gives effect to the European convention: right not to be subjected to degrading treatment; right to a fair trial (**civil and criminal issues**); right to privacy (**subject to certain**

**exceptions e.g. national security/public safety, or certain other specific situations); freedom of conscience (including religion and belief and rights to manifest these limited only by law and as necessary for public safety, public order, protection of rights of others and other specified situations); freedom of expression; freedom of peaceful assembly and to join trade unions; right not to be subject to unlawful discrimination; right to peaceful enjoyment of own possessions (subject to certain exceptions e.g. to secure payment of taxes or other contributions or penalties); right to an education; right to hold free elections by secret ballot. The European Convention is given effect in UK law by the Human Rights Act 1998.**

Appendices  
1



**NORTHAMPTON**  
BOROUGH COUNCIL

**COUNCIL**  
**30<sup>th</sup> JANUARY 2017**

**Agenda Status: Public**

**Directorate: Finance & Resources**

<b>Report Title</b>	<b>COUNCIL TAX BASE 2017 -2018</b>
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**1. Purpose**

1.1 The report sets out the calculation of Northampton Borough Council’s Tax Base for the year 2017/18 under the Local Authorities (Calculation of Council Tax Base) (Amendment) (England) regulations 2003 (SI 2003/3012) and amendments made in the Local Government Act 2012.

**2. Recommendations**

2.1 That Council approve the tax base for 2017/18 at 65,709.29 Band D equivalent properties and associated parish tax bases within this report.

	<b>2016/17</b>	<b>2017/18</b>	<b>Change</b>
Billing	2,626.96	2,678.57	51.61
Collingtree	513.97	513.75	-0.22
Duston	5,447.94	5,471.83	23.89
Great Houghton	287.50	288.21	0.71
Hardingstone	782.38	795.44	13.06
Upton	2,617.14	2,993.14	376.00
Wootton, Wootton Fields & Simpson Manor	2,927.45	2,940.72	13.27
East Hunsbury	3,412.11	3,408.98	-3.13
West Hunsbury	1,624.70	1,645.76	21.06
Hunsbury Meadow	505.36	501.41	-3.95
Northampton (Unparished)	43,612.52	44,471.48	858.96
<b>Total tax base</b>	<b>64,357.94</b>	<b>65,709.29</b>	<b>1,351.35</b>

**3. Issues and Choices**

**3.1 Report Background**

3.1.1 A summary of movement in the tax base is summarised below.

<b>2016/17</b>		<b>2017/18</b>
72,013.40	Tax Base (Band "D" equivalent)	73,671.15
347.95	Growth in tax base (note 1)	156.62
686.16	Planning Assumptions (note 2)	740.05
623.64	Exemptions & Discounts (note 3)	-81.56
-7,391.10	Council Tax Reduction Scheme (note 4)	-6,744.73
-1,922.12	Non-Collection (note 5)	-2,032.25
64,357.94	Tax base for Council Tax	65,709.29

3.1.2 Note 1 - Movement in the tax base in last year

3.1.3 Note 2 - There is an allowance of 50% applied to the estimated new build to allow for part year liability.

3.1.4 Note 3 - Revised figure following review

3.1.5 Note 4 - Includes no increase in caseload

3.1.6 Note 5 - The non-collection rate of council tax has been increased from 2.9% to 3.0% for the 2017/18 tax base setting. This is due to the estimated non-payment of the additional debit raised in respect of changes to the Local Council Tax Reduction Scheme and taking into consideration the current financial climate. The collection rate is reviewed each year as part of the tax base setting process.

3.1.7 There is an estimated surplus to be apportioned on the Collection Fund, as detailed in the draft budget report to the December Cabinet, of £338k for NBC (which would equate to £1,675k for NCC and £309k for NPCC).

## **3.2 Issues**

3.2.1 The report represents the application of a prescribed process.

## **3.3 Choices (Options)**

3.3.1 To not set a tax base would render the authority unable to set a council tax.

3.3.2 The methodology used to calculate the tax base, has taken into account the previous decision by Council in 2013/14 in relation to the level of reductions awarded for Exemptions and Discounts.

3.3.3 The methodology used to calculate the tax base, has taken into account the recommendation to Council with respect to the Local Council Tax Reduction Scheme.

3.3.4 Each of these previous decisions, either individually or as a whole, could be reconsidered by Full Council and the discounts reinstated. Any decision to change the current position would have a negative financial impact on the

budget report and tax base. The value of the removal of discounts is shown as a band D equivalent in appendix 1.

3.3.5 To approve the recommendations in the report

#### **4. Implications (including financial implications)**

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##### **4.1 Policy**

4.1.1 None

##### **4.2 Resources and Risk**

4.2.1 No resource required. The base has to be determined by the 31st January 2017 by Full Council

4.2.2 That the above policy position in respect of the Local Council Tax Reduction Scheme be kept under review in respect of future years

4.2.3 That the above policy position in respect of discretionary discounts and exemptions be kept under review in respect of future years

##### **4.3 Legal**

4.3.1 These are covered within the body of the report.

##### **4.4 Equality**

4.4.1 No direct impact on equality context, however any resulting impact on options/ consultations for budgets will have to be considered individually.

##### **4.5 Other Implications**

4.5.1 None

#### **5. Background Papers**

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5.1 None

**Ian Tyrer, Revenues Manager**  
**Extension 7451, [ityrer@northampton.gov.uk](mailto:ityrer@northampton.gov.uk)**

Appendix 1

<b>Northampton</b>	<b>16/17</b>	<b>17/18</b>
BAND	Total	Total
Number on list	95,047.00	95,963.00
less exemption	1,911.00	1,862.00
plus disabled from higher band	406.00	418.00
less disabled going into lower band	406.00	418.00
less number of one adult resident household x25%	7,813.50	7,935.63
less number of properties with no residents but not exempt x50%	-20.63	- 20.88
less number of second home properties with no residents but not exempt x10%	198.00	174.00
5 long-term empties x no discount	1,319.00	1,231.00
less CTRS	-9,950.22	- 9,061.84
plus f y e for new properties	761.50	809.00
Total	76,154.40	77,933.41
conversion to band d equivalent band d equivalent	66,280.06	67,741.53
<b>Assume 97.1% collection</b>	<b>64,357.94</b>	<b>Assume 97.0% collection 65,709.29</b>

<b>Duston</b>	<b>16/17</b>	<b>17/18</b>
BAND	Total	Total
Number on list	7269.00	7,289.00
less exemption	75.00	69.00
plus disabled from higher band	39.00	41.00
less disabled going into lower band	39.00	41.00
less number of one adult resident household x25%	548.75	551.75
less number of properties with no residents but not exempt x50%	0.50	1.50
less number of second home properties with no residents but not exempt x10%	8.00	4.00
54 long-term empties x no discount	59.00	76.00
less CTRS	-441.19	- 413.87
plus f y e for new properties	18.00	3.50
Total	6221.56	6,256.38
conversion to band d equivalent band d equivalent	5610.55	5,641.06
<b>Assume 97.1% collection</b>	<b>5,447.84</b>	<b>Assume 97.0% collection</b>
		<b>5,471.83</b>



<b>Collingtree</b>	<b>16/17</b>	<b>17/18</b>
BAND	Total	Total
Number on list	429.00	431.00
less exemption	1.00	3.00
plus disabled from higher band	5.00	5.00
less disabled going into lower band	5.00	5.00
less number of one adult resident household x25%	20.38	20.88
less number of properties with no residents but not exempt x50%	-0.50	- 2.50
less number of second home properties with no residents but not exempt x10%	1.00	1.00
5 long-term empties x no discount	8.00	10.00
less CTRS	-11.69	- 11.02
plus f y e for new properties	0.00	-
Total	396.43	398.60
conversion to band d equivalent band d equivalent	529.32	529.64
<b>Assume 97.1% collection</b>	<b>513.97</b>	<b>Assume 97.0% collection 513.75</b>

<b>Billing</b>	<b>16/17</b>	<b>17/18</b>
BAND	Total	Total
Number on list	3,780.00	3,823.00
less exemption	33.00	27.00
plus disabled from higher band	27.00	29.00
less disabled going into lower band	27.00	29.00
less number of one adult resident household x25%	291.75	296.75
less number of properties with no residents but not exempt x50%	0.50	2.50
less number of second home properties with no residents but not exempt x10%	2.00	2.00
56 long-term empties x no discount	35.00	34.00
less CTRS	-502.95	- 455.49
plus f y e for new properties	46.00	25.00
Total	2,997.80	3,066.26
conversion to band d equivalent band d equivalent	2,705.42	2,761.42
<b>Assume 97.1% collection</b>	<b>2,626.96</b>	<b>Assume 97.0% collection</b>
		<b>2,678.57</b>

<b>Great Houghton</b>	<b>16/17</b>		<b>17/18</b>
BAND	Total		Total
Number on list	284.00		285.00
less exemption	2.00		2.00
plus disabled from higher band	0.00		1.00
less disabled going into lower band	0.00		1.00
less number of one adult resident household x25%	16.25		16.00
less number of properties with no residents but not exempt x50%	-0.50	-	0.50
less number of second home properties with no residents but not exempt x10%	0.00		1.00
57 long-term empties x no discount	5.00		3.00
less CTRS	-11.04	-	9.99
plus f y e for new properties	0.00		-
Total	255.21		257.51
conversion to band d equivalent band d equivalent	296.09		297.12
<b>Assume 97.1% collection</b>	<b>287.50</b>	<b>Assume 97.0% collection</b>	<b>288.21</b>

<b>Hardingstone</b>	<b>16/17</b>	<b>17/18</b>
BAND	Total	Total
Number on list	993.00	1,000.00
less exemption	9.00	7.00
plus disabled from higher band	10.00	11.00
less disabled going into lower band	10.00	11.00
less number of one adult resident household x25%	76.50	74.75
less number of properties with no residents but not exempt x50%	0.00	-
less number of second home properties with no residents but not exempt x10%	6.00	5.00
58 long-term empties x no discount	16.00	10.00
less CTRS	-68.70	- 67.22
plus f y e for new properties	0.00	1.00
Total	838.80	852.03
conversion to band d equivalent band d equivalent	805.74	820.04
<b>Assume 97.1% collection</b>	<b>782.38</b>	<b>Assume 97.0% collection 795.44</b>

<b>Upton</b>	<b>16/17</b>	<b>17/18</b>
BAND	Total	Total
Number on list	2,865.00	3,154.00
less exemption	39.00	41.00
plus disabled from higher band	16.00	17.00
less disabled going into lower band	16.00	17.00
less number of one adult resident household x25%	244.50	267.00
less number of properties with no residents but not exempt x50%	1.50	1.50
less number of second home properties with no residents but not exempt x10%	6.00	10.00
5 long-term empties x no discount	34.00	39.00
less CTRS	-265.28	- 258.73
plus f y e for new properties	332.00	484.50
Total	2,646.72	3,070.27
conversion to band d equivalent band d equivalent	2,695.30	3,085.71
<b>Assume 97.1% collection</b>	<b>2,617.14</b>	<b>Assume 97.0% collection</b> <b>2,993.14</b>

<b>Hunsbury Meadow</b>	<b>16/17</b>	<b>17/18</b>
BAND	Total	Total
Number on list	497.00	498.00
less exemption	2.00	5.00
plus disabled from higher band	2.00	2.00
less disabled going into lower band	2.00	2.00
less number of one adult resident household x25%	26.25	30.25
less number of properties with no residents but not exempt x50%	0.00	-
less number of second home properties with no residents but not exempt x10%	1.00	-
9 long-term empties x no discount	7.00	1.00
less CTRS	-17.89	- 15.65
plus f y e for new properties	0.00	-
Total	450.86	447.10
conversion to band d equivalent band d equivalent	520.46	516.91
<b>Assume 97.1% collection</b>	<b>505.36</b>	<b>Assume 97.0% collection 501.41</b>

<b>West Hunsbury</b>	<b>16/17</b>	<b>17/18</b>
BAND	Total	Total
Number on list	1,868.00	1,868.00
less exemption	14.00	11.00
plus disabled from higher band	15.00	16.00
less disabled going into lower band	15.00	16.00
less number of one adult resident household x25%	116.38	117.13
less number of properties with no residents but not exempt x50%	-1.00	- 0.50
less number of second home properties with no residents but not exempt x10%	2.00	2.00
91 long-term empties x no discount	19.00	9.00
less CTRS	-115.06	- 88.66
plus f y e for new properties	0.00	-
Total	1,623.57	1,651.72
conversion to band d equivalent band d equivalent	1,673.23	1,696.66
<b>Assume 97.1% collection</b>	<b>1,624.70</b>	<b>Assume 97.0% collection 1,645.76</b>

<b>Wootton, Wootton Fields &amp; Simpson Manor</b>		<b>16/17</b>	<b>17/18</b>
BAND	Total	Total	Total
Number on list	3,010.00	3,012.00	
less exemption	15.00	8.00	
plus disabled from higher band	13.00	16.00	
less disabled going into lower band	13.00	16.00	
less number of one adult resident household x25%	165.50	170.75	
less number of properties with no residents but not exempt x50%	1.00	1.00	
less number of second home properties with no residents but not exempt x10%	4.00	4.00	
long-term empties x no discount	23.00	21.00	
less CTRS	-105.22	-	97.48
plus f y e for new properties	2.00	5.50	
Total	2,725.28	2,740.27	
conversion to band d equivalent band d equivalent	3,014.88	3,031.67	
<b>Assume 97.1% collection</b>	<b>2,927.45</b>	<b>Assume 97.0% collection</b>	<b>2,940.72</b>



<b>East Husbury</b>	<b>16/17</b>	<b>17/18</b>
BAND	Total	Total
Number on list	4,132.00	4,134.00
less exemption	24.00	31.00
plus disabled from higher band	17.00	16.00
less disabled going into lower band	17.00	16.00
less number of one adult resident household x25%	297.75	295.75
less number of properties with no residents but not exempt x50%	0.50	0.75
less number of second home properties with no residents but not exempt x10%	4.00	3.00
9 long-term empties x no discount	43.00	48.00
less CTRS	-171.62	- 163.06
plus f y e for new properties	1.00	-
Total	3,639.13	3,643.44
conversion to band d equivalent band d equivalent	3,514.02	3,514.41
<b>Assume 97.1% collection</b>	<b>3,412.11</b>	<b>Assume 97.0% collection 3,408.98</b>

<b>Unparished</b>	<b>16/17</b>	<b>17/18</b>
BAND	Total	Total
Number on list	69,920.00	70,469.00
less exemption	1,697.00	1,658.00
plus disabled from higher band	262.00	264.00
less disabled going into lower band	262.00	264.00
less number of one adult resident household x25%	6,009.50	6,094.63
less number of properties with no residents but not exempt x50%	-22.63	- 24.63
less number of second home properties with no residents but not exempt x10%	164.00	142.00
64 long-term empties x no discount	1,070.00	980.00
less CTRS	-8,239.59	- 7,480.68
plus f y e for new properties	362.50	289.50
Total	54,359.04	55,549.82
conversion to band d equivalent band d equivalent	44,915.06	45,846.88
<b>Assume 97.1% collection</b>	<b>43,612.52</b>	<b>Assume 97.0% collection 44,471.48</b>