

Swindon Borough Council Diversity Impact Assessment – Council Tax Recovery – revised 2016

1 What's it about?

The Council has a duty to recover Council Tax that falls due to be paid, however, in doing so it has to be mindful of the effects that recovery proceedings can have on vulnerable individuals. Each householder (unless they live in Homes of Multiple Occupation) will have a liability to pay Council Tax.

What is the proposal? What outcomes/benefits are you hoping to achieve?

In order to reduce the numbers of debts that go forward for further recovery proceedings, which incurs additional costs for Council Taxpayers and delays payment to the Council, it was recommended that further measures were undertaken to contact customers prior to issuing summonses. Currently a statutory bill and reminder notice are issued and if telephone numbers are held text messages are sent out just before the reminder notices. It was suggested that telephoning of customers is attempted in order to encourage payment and discover if there are any issues affecting customer's ability to pay and offer advice on these. This has been successful and has maintained the Council's collection of Council Tax and reduced the debt burden on Council Tax payers who are experiencing difficulties in paying their Council Tax by not incurring additional costs. When summonses are issued £60 costs are charged to customers and if the matter goes to a court another £40 is added. If bailiffs are used then a further £300 costs may be incurred. Costs of £400 may therefore be incurred, and for someone who is having financial difficulties this adds to the burden and a bailiff visit can also be a very distressing experience. This is a review of the procedures that have been adopted.

Within the first year of operation, the Council had reduced the number of summons issued by 3,008 compared to 2013/4. At the same time the Council Tax collection rate improved by over 0.3% to 97.73. During 2015/16 the number of summonses issued reduced by a further 1,600 and the number of Enforcement Agent (bailiff) referrals reduced by 1,899.

Who's it for?

For Council Tax payers who may be having financial difficulties, the procedures have reduced the use of court proceedings and costs that would otherwise have been incurred and also avoided many stressful situations of bailiff visits.

How will this proposal meet the equality duties?

Those with an economic disadvantage and those who may have difficulties with the current system for Council Tax recovery benefit. Those with learning or language difficulties may not understand the letters that are issued to them and we have been able to communicate by the telephone in many cases.

What are the barriers to meeting this potential?

It is not always possible to contact everyone by phone, either because telephone numbers cannot be obtained or some people do not answer the calls. Some customers may have difficulties using the phone.

2 Who's using it?Refer to equality groups

What data/evidence do you have about who is or could be affected (e.g. equality monitoring, customer feedback, current service use, national/regional/local trends)?

No data monitoring of who is a Council Tax payer is undertaken. The Council has very little impact upon who becomes liable for Council Tax. However, it is known that 13,000 households who are entitled to Council Tax Support (Benefit) and of these 10,000 householders are either pensioners (6,000) or have someone in the household with a disability (4,000).

A study of Financial Deprivation was undertaken and completed in October 2015, this showed the households owing Council Tax often had other debts and were in need of support. This has led to the production of a Financial Inclusion Policy and projects to support this work.

How can you involve your customers in developing the proposal?

The proposal was first discussed at the Welfare Reforms and Benefits Strategy meeting on 27th June 2014. This group includes representatives from Advice Agencies, who help customers with Benefits and Debt Advice, in addition to other Community and Equality representatives and senior Council officers and Councillors. The Procedures were adopted and implemented in August 2014 (Cabinet Minute 23, 2014/15 refers). A new Financial Inclusion Policy and projects were discussed at the same meeting on 25th May 2016 and this is to be brought before Cabinet too. This Policy may provide further benefits to residents that are suffering financial deprivation.

Who is missing? Do you need to fill any gaps in your data? (pause DIA if necessary)

We do not have 'equality' information on the households that have been helped and also there is no information on those that we have telephoned and have not taken up the offer of support.

3 Impact

Refer to dimensions of equality and equality groups

Show consideration of: age, disability, sex, transgender, marriage/civil partnership, maternity/pregnancy, race, religion/belief, sexual orientation and if appropriate: financial economic status, homelessness, political view

Using the information in parts 1 & 2:

- a)** Does the proposal create an adverse impact which may affect some groups or individuals? Is it clear what this is? How can this be mitigated or justified?

No one has been adversely impacted although some may not enjoy the additional benefits without further assistance (see below).

Within the first year of operation, the Council had reduced the number of summons issued by 3,008 compared to 2013/4. At the same time the Council Tax collection rate improved by over 0.3% to 97.73. During 2015/16 the number of summonses issued reduced by a further 1,600 and the number of Enforcement Agent (bailiff) referrals reduced by 1,899.

What can be done to change this impact?

No adverse impacts known or identified.

b) Does the proposal create benefit for a particular group? Is it clear what this is? Can you maximise the benefits for other groups?

Those who may have difficulties using the telephone, due to hearing difficulties or language difficulties and those who may find it difficult to comprehend the purpose of the telephone call, may miss out on the potential benefits (see 4 below).

Does further consultation need to be done? How will assumptions made in this assessment be tested?

No further consultation, and after the successful 'pilot scheme' the assistance continues to be offered and further assistance included in the Financial Inclusion Policy will also help.

4 So what?

[Link to business planning process](#)

What changes have you made in the course of this DIA?

Under the original DIA - If an individual has difficulties using the telephone, either due to hearing or language difficulties or difficulty understanding what is being communicated, a home visit can be offered. The Council's Credit Control team will be able to visit those that require this and offer the same advice in person that will be offered to others on the telephone. Such Assistance is also being offered by Christians Against poverty (CAP) and direct referrals to Citizens Advice Bureau are also available to those that need 'budgeting support.'

DIA Review - Many customers have taken up the offer of revised payment arrangements – approximately 150 each month, but only 1 or 2 take up the offer of the advice and guidance offered as 'budgeting' support via CAB or CAP. No requests for home visits by Credit Control officers have been requested.

Debt collection teams will promote financial inclusion projects once these are implemented.

What will you do now and what will be included in future planning?

An update is being made to the Council's cabinet in July 2016. The DIA has been reviewed and will be subject to regular review. No further changes to the Credit Control Team processes have been identified.

When will this be reviewed?

At least annually – annual Debt management report.

How will success be measured?

More householders pay before summonses are issued – Less summonses issued.

Fewer debts referred to bailiffs.

Will more customers seek more budgeting or debt advice? – Not as yet 2016.

For the record	
Name of person leading this DIA Andy Stevens	Date completed 27/6/16 v3
Names of people involved in consideration of impact Kevin Mckinlay Greg Sheppard	
Name of manager signing DIA Andy Stevens	Date signed

Diversity Impact Assessment – an inclusive business planning tool

1. What's it about? refer to equality duties

- What is the proposal? What outcomes/benefits are you hoping to achieve
- Who's it for?
- How will this proposal meet the equality duties?
- What are the barriers to meeting this potential?

2. Who's using it? consider all equality groups

- What data/evidence do you have about who is or could be affected? (e.g. equality monitoring, customer feedback, current service use, national/regional/local trends)?
- How can you involve your customers in developing the proposal?
- Who is missing? Do you need to fill any gaps in your data?

3. Impact consider dimensions and equality groups

Using information in parts 1 & 2:

- a) Does the proposal create an adverse impact which may affect some groups or individuals? How can this be mitigated or justified?
> What can be done to change this impact?
- b) Does the proposal create benefit for particular groups or individuals. Is it clear what this is? Can you maximise the benefits for other groups?
 - Does further consultation need to be done? How will assumptions made in this assessment be tested?

4. So what?

- What changes have made in the course of this DIA?
- What will you do now and what will be included in future planning?
- When will this be reviewed?
- How will success be measured?

Considerations

Our equality duties

1. Eliminate discrimination, harassment and victimisation
2. Advance equality of opportunity
3. Foster good relations

Equality groups

For the following equality groups: age, disability, sex, transgender, marriage/civil partnership, maternity/pregnancy, race, religion/belief and sexual orientation.

Extended by SBC policy to include: financial economic status, homelessness, political view.

Dimensions of equality

How will the proposal affect Human Rights and life chances of different groups? Consider how the proposal affects

1. Longevity.
2. Physical security.
3. Health.
4. Education.
5. Standard of living.
6. Productive and valued activities.
7. Individual, family and social life.
8. Participation, influence and voice.
9. Identity, expression and self-respect.
10. Legal security.