

Notice of a public

Decision Session - Executive Member for Finance and Major Projects

Meeting to be held in consultation with the Executive Member for Housing and Safer Neighbourhoods (for agenda item 4 Recommendations for approval of grants from the Financial Inclusion Steering Group (FISG) Grant Scheme 2023/24 and agenda item 5 Financial Inclusion Interim Strategy 2023-25)

To: Councillors Ayre (Executive Member for Finance and Major Projects) and Craghill (Executive Member for Housing and Safer Neighbourhoods)

Date: Monday, 13 March 2023

Time: 10.00 am

Venue: The Thornton Room - Ground Floor, West Offices (G039)

AGENDA

Notice to Members – Post Decision Calling In:

Members are reminded that, should they wish to call in any item* on this agenda, notice must be given to Democratic Services by **4:00 pm on Wednesday 15 March 2023.**

*With the exception of matters that have been the subject of a previous call in, require Full Council approval or are urgent which are not subject to the call-in provisions. Any items that are called in will be considered by the Customer and Corporate Services Scrutiny Management Committee.

Written representations in respect of items on this agenda should be submitted to Democratic Services by **5:00pm on Thursday 9 March 2023.**

1. **Declarations of Interest**

At this point in the meeting, the Executive Members are asked to declare any disclosable pecuniary interest or other registerable interest they might have in respect of business on this agenda, if they have not already done so in advance on the Register of Interests.

2. **Public Participation**

At this point in the meeting members of the public who have registered to speak can do so. Members of the public may speak on agenda items or on matters within the remit of the committee.

Please note that our registration deadlines have changed to 2 working days before the meeting, in order to facilitate the management of public participation at meetings. The deadline for registering at this meeting is 5:00pm on Thursday 9 March 2023.

To register to speak please visit www.york.gov.uk/AttendCouncilMeetings to fill in an online registration form. If you have any questions about the registration form or the meeting, please contact Democratic Services. Contact details can be found at the foot of this agenda.

Webcasting of Public Meetings

Please note that, subject to available resources, this meeting will be webcast, including any registered public speakers who have given their permission. The meeting can be viewed live and on demand at www.york.gov.uk/webcasts.

3. **Minutes** (Pages 1 - 2)

To approve and sign the minutes of the Decision Session held on 12 January 2023.

4. **Recommendations for approval of grants from the Financial Inclusion Steering Group (FISG) Grant Scheme 2023/24** (Pages 3 - 10)

This report seeks approval of the recommended awards of grants under the above scheme for 2023/24 following a round of competitive bids and a rigorous selection panel process.

5. Financial Inclusion Interim Strategy 2023-25 (Pages 11 - 58)

This report outlines the work undertaken to produce a draft interim strategy in line with the current Council Plan objective to *Review the Council's approach to Financial Inclusion*. The production of this strategy and its delivery priorities has been delayed by the coronavirus pandemic and then the focus of all resources has been to deliver significant support needed for residents facing the Cost-of-Living Crisis. The strategy is interim, given the launch in March 2023 of the Poverty Truth Commission, the work of which will inform strategic policy on Financial Inclusion matters going forward. Members are asked to consider and approve the content of this report as the strategy for 2023-25 to be updated as required by the next City of York council administration and/or in consideration of the findings from the York Poverty Truth Commission.

6. Council Tax Hardship fund and Retail Hospitality and Leisure relief (Pages 59 - 102)

This paper provides details of the Retail, Hospitality & Leisure (RHL) business rate relief and Council Tax Support (CTS) hardship schemes 2023/24 for noting by the Executive Member for Finance & Major Projects. To avoid complications with the 2023/24 annual billing cycle an officer decision was made by the Chief Finance Officer in consultation with the Executive Member on 14th February 2023 here: <https://democracy.york.gov.uk/ieDecisionDetails.aspx?ID=6783>

7. Urgent Business

Any other business which the Executive Member considers urgent under the Local Government Act 1972.

Democracy Officer:

Name: Angela Bielby

Telephone: (01904) 552599

Email: a.bielby@york.gov.uk

For more information about any of the following, please contact the Democracy Officer responsible for servicing this meeting:

- Registering to speak
- Business of the meeting
- Any special arrangements
- Copies of reports and
- For receiving reports in other formats

Contact details are set out above.

This information can be provided in your own language.

我們也用您們的語言提供這個信息 (Cantonese)

এই তথ্য আপনার নিজের ভাষায় দেয়া যেতে পারে। (Bengali)

Ta informacja może być dostarczona w twoim własnym języku. (Polish)

Bu bilgiyi kendi dilinizde almanız mümkündür. (Turkish)

یہ معلومات آپ کی اپنی زبان (بولی) میں بھی مہیا کی جاسکتی ہیں۔ (Urdu)

 (01904) 551550

City of York Council

Committee Minutes

Meeting	Decision Session - Executive Member for Finance and Major Projects
Date	12 January 2023
Present	Councillor Ayre (Executive Member)
In Attendance	Debbie Mitchell (Chief Finance Officer)

21. Declarations of Interest [10.00]

The Executive Member was asked to declare, at this point in the meeting, any personal interests, not included on the Register of Interests, or any prejudicial or disclosable pecuniary interests that he might have had in respect of business on the agenda. He confirmed he had none.

22. Minutes [10.01]

Resolved: That the minutes of the Decision Session of the Executive Member for Finance and Major Projects held on 19 December 2022 be approved and signed by the Executive Member as a correct record.

23. Public Participation [10.02]

It was reported that there had been one registration to speak at the meeting under the Council's Public Participation Scheme. Andrew Dickinson spoke on Agenda Item 4 Financial Strategy 2023/24. He asked what the Council's financial plan was for 2023 and noted the council tax increase and he asked how it supported and protected the vulnerable of York, including residents and businesses.

[The Decision Session adjourned from 10.05 to 10.06]

24. Financial Strategy 2023/24 [10.06]

The Executive Member considered a report outlining the Financial Strategy 2023/24 to 2027/28, which was to be presented to Executive on 9 February 2023 and Full Council on 23 February 2023. The Chief Finance Officer explained the background to the overall financial strategy, explaining that the proposals had been prepared in the context the financial challenge post

Covid and during the cost of living crisis. She added that the proposals included the local government finance settlement.

The Chief Finance Officer detailed the proposed basic council tax increase of 2.99 % in 2023/24, equating to additional income of £3m and increase of 2% in line with the government's social care precept, equating to additional income of £2m, which provided critical financial support for adult social care. She outlined the Council's £19m revenue investment and £5.5m of budget savings as detailed in the annexes to the report. She explained how consultation on the strategy had been carried out and had now closed.

The Executive Member acknowledged the financial pressures nationally and locally, namely an aging population, and pressures in the NHS and social care. He added that York faced significant pressures from the local government settlement. He noted areas of investment, savings of £8.2m put forward over the next two years and growth of £22.1m for adult social care. He noted that the £500k to support local skills development, particularly green skills, came from the UK Shared Prosperity Fund. He then;

Resolved: That approval be given to Option 1 - to retain the savings, growth and capital proposals as set out in annexes 1, 2, 4 and 5 of the report.

Reason: To ensure that stakeholders have the opportunity to feed into the budget process in advance of the finalisation of the Financial Strategy 2023/24 to 2027/28.

Cllr Ayre, Chair

[The meeting started at 10.00 am and finished at 10.18 am].



13 March 2023

Executive Member for Finance and Major Projects Decision Session

Report of the Director of Customers & Communities Portfolio of the Executive Member for Finance and Major Projects in consultation with the Executive Member for Housing and Safer Neighbourhoods

Recommendations for approval of grants from the Financial Inclusion Fund 2023/24

Summary

1. This report seeks approval of the recommended awards of grants under the above scheme for 2023/24 following a round of competitive bids and a rigorous selection panel process.

Recommendations

2. The Executive Member, in consultation with the Executive Member for Housing and Safer Neighbourhoods, is asked to approve the award of a total of £150,000 of grants to fund 11 projects for 2023/24, as set out in the table below, to deliver a range of financial inclusion activities by partners across the city. There is an approved budget of £50,000 for 2023/24 which will be increased to £150,000 using one-off growth. All projects are for a twelve-month period.

Organisation	Project title	Brief Summary	Amount
1. Age UK (York)	Providing Benefits Advice through Home Visits	Extension of their Money and Benefits advice service offered to people over pension age, providing an additional two days per week of support in response to increased demand.	£11,644
2. Welfare Benefits Unit	Advice Extra	Continuation of the Advice Extra project, building on innovative practice developed over the last few years helping to underpin first	£14,585

		tier advisors in responding to more complex cases.	
3. Peasholme Charity	My Money, My Life	Continue delivery of its financial capability pathway service, offering a range of interventions to support people from a point of 'crisis' through to a place of financial stability.	£25,764
4. Community Furniture Store	IT Reuse project	Continue to help reduce digital exclusion through device provision and skills enhancement, building on key partnerships and learning from existing project. Collect digital equipment, which is wiped/repaired/configured by volunteers for distribution to individuals facing digital exclusion, enabling users to access information, manage finances, look for work, and upskill, enhancing their well-being, financial security.	£20,000*
5. Experience Counts	50+ Project	Deliver two employment related wrap around training programmes to residents aged 50+ providing individualised coaching and support to advance into employment, self-employment, volunteering or further training.	£9,800*
6. Cotermious CIC	Employment & Enterprise Programme	Provide practical support and employment advice to help people navigate their way back into meaningful employment through focussed training and workshops. Aimed at York's most marginalised residents many of whom are experiencing or at risk of homelessness.	£15,840
7. OCAY (Older Citizens Advocacy York)	Benefits Advocacy	Deliver comprehensive advocacy support to clients (aged 50+) caught in the benefits system to ensure they maximise their entitlement. Provides emotional/practical support to manage the challenges many face in making claims.	£6,938
8. Refugee Action York	Financially Included –	In collaboration with CAY continue and build on the existing project to	£14,271*

(RAY)	supporting access to services and support	support refugees, asylum seekers and migrants to access practical support, information and guidance, to relieve hardship, reduce isolation, advance education and improve integration.	
9. York Community Energy	Supporting parents struggling with energy bills	The project aims to increase the financial resilience of single parents/ families with children who are struggling with their energy and other bills, ensuring they get support with managing bills and keeping warm while saving energy where possible. Includes outreach activities and practical support on energy and other issues.	£16,221
10. York Explore	100% Digital York Partnership	The project exists to focus on supporting digital inclusion across the city working with over 15 partners. This funding extends the post of Digital Inclusion Co-ordinator (18.5 hours p.w.) for an extra 3 months to 31/3/24 (currently funded to 31/12/23).	£4,100*
11. Citizens' Advice York	Financial Inclusion for the Traveller Community	Continue the existing project working with the Travellers Trust to deliver and co-ordinate advice services to the Gypsy & Traveller Community.	£10,837
		TOTAL	£150,000

*four projects part funded

Reason: to ensure that funds set aside to support the delivery of financial inclusion activity are allocated appropriately.

The Financial Inclusion Fund 2023/24

- The Council's Financial Inclusion Steering Group (FISG)¹ is responsible for overseeing the delivery of a range of financial inclusion activities including strategic oversight of the council's Discretionary Housing Payments (DHP), York Financial Assistance Scheme (YFAS) and

¹ Now includes: Welfare Benefits Unit, Joseph Rowntree Foundation, York CVS, Explore York, Citizens Advice York, Community First Credit Union, York Food Bank, NHS, Two Ridings and a number of CYC directorate representatives. The Executive Members for Housing & Safer Neighbourhoods, for Finance & Performance and for Adult Social Care & Health are members of the group. There is a standing invitation to a representative of the Parish Councils.

Council Tax Support (CTS) schemes. Nine projects for 2022/23 are currently funded through FISG for specific Financial Inclusion schemes.

4. The group's purpose is:

'To ensure that local people have the knowledge of and access to appropriate services, allowing them to make more informed choices to achieve and maintain financial stability'.

5. The aim of the group is to secure the following outcomes:

- Ensure that residents have the knowledge to manage their finances effectively
- Better coordination of advice services across the city
- Advice givers and those 'sign posting' better understand the welfare benefits system
- Explore opportunities to reduce general living expenses.

6. To target resources more effectively to support those that need it most, bids were invited from partners across the sector for projects that promote financial inclusion in a variety of settings across the city. Performance is monitored regularly to ensure that organisations awarded grants deliver outcomes that align with the group's objectives and the submitted business cases.

7. The council provides a broad range of support to residents in need of assistance through a range of channels. This has extended significantly since 2020/21 in response to the impact of the Covid-19 pandemic and the current Cost of Living crisis. The most recent summary of work in this area was reported to the Executive Member for Finance and Major Projects on 17/10/22². This included an update on the outcomes of the projects that FISG already directly funds.

8. The bidding process to fund projects for 2023/24 opened on 21 January and by the closing date of 21 February 2023 17 applications from 15 organisations had been received seeking total funding of £309,702, far exceeding the £150k available. This was the highest level of interest for several years reflecting the very exceptional pressure on both residents and those organisations that provide critical support. Seven of the bids sought to build on projects already funded by this funding stream in 2022/23 and three were from organisations that have not asked for this funding before.

² <https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MId=13512&Ver=4>

9. All the bids were given thorough consideration by a panel and were assessed against a range of criteria drawn from the outcomes noted in paragraph 5 above. The four-person panel convened on 28 February 2023 and was made up of three senior CYC officers and a representative from the Joseph Rowntree Housing Trust.
10. Six bids were unsuccessful and eleven were successful. Seven of those were awarded the full amount sought and four were partially met. The total value awarded matched the £150,000 budget available. Approved projects are subject to the council's Financial Regulations and a Service Level Agreement is put in place for each before funds are released. Grants are paid by instalment with regular reporting on progress built in to ensure delivery.
11. As noted, demand was extremely high and the field was very strong. The panel was faced with making some very difficult but balanced choices given the competition for limited funds. Whilst all the bids had merit not all met the criteria sufficiently or to the same degree. The panel were extremely grateful for the interest shown and the quality of the submissions which reflects well on the entire sector and their commitment to supporting the city's residents particularly at this most challenging period. Constructive feedback will be offered to the six unsuccessful bidders.

Consultation

12. None required as this report is not a policy paper.

Analysis

13. There is no further analysis other than the existing information provided in the report.

Council Plan

14. Outcomes achieved through the council and its partners will contribute to the Council Plan commitment to help deliver 'Well paid jobs and an inclusive economy'. This includes tackling financial exclusion by investing in financial inclusion projects with measurable outcomes.

Implications

15. (a) **Financial** – The direct financial implications relate to the funding of the Financial Inclusion Fund bids which is funded within approved budget allocations. The funding available in 2023/24 consists of a base budget of £50k plus £100k additional allocation for 2023/24 giving a total of

£150k. The £100k is from an allocation of £250k one -off growth agreed in the 2023/24 budget process, *to provide additional support to financially vulnerable residents facing the current Cost of Living Crisis.*

(b) **Human Resources (HR)** - There are no implications

(c) **Equalities** – There are no direct equality or human rights implications of this report however a number of the grant funded schemes will seek to work to remove barriers in accessing support for those residents who are protected under the Equality and Human Rights legislation.

(d) **Legal** – There are no direct implications except that referenced above.

(e) **Crime and Disorder** - There are no implications

(f) **Information Technology (IT)** - There are no implications

(g) **Property** - There are no implications

Risk Management

16. The key risk is that projects do not deliver the required outcomes – this is managed by an individual Service Level Agreement per project and regular monitoring of outputs. Outcomes are also reported to Executive Members in a Financial Inclusion update every 6 months.

Contact Details

Author:

John Madden
Strategic Manager
Corporate Strategy & City
Partnerships
Tel No.01904 551132

Chief Officer Responsible for the report:

Pauline Stuchfield – Director, Customer &
Communities

Report Approved



Date 2nd March 2023

Specialist Implications Officer(s)

Helen Malam Principal Accountant - Corporate Finance

Wards Affected: *List wards or tick box to indicate all*

All

Annexes:

None

Background Papers:

Recorded decision for 2022/23 Awards on 16/3/22:

<https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MIId=12660&Ver=4>

Financial Inclusion/Welfare Benefits Update Report 17/10/22:

<https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MIId=13512&Ver=4>

List of Abbreviations

CYC	City of York Council
FISG	Financial Inclusion Steering Group
k	Thousand

This page is intentionally left blank



**Decision Session - Executive Member for
Finance and Major Projects**

13 March 2023

**Report of the Director of Customers & Communities
Portfolio of the Executive Member for Finance and Major Projects in
consultation with the Executive Member for Housing and Safer
Neighbourhoods**

Financial Inclusion Interim Strategy 2023-25

Summary

1. This report outlines the work undertaken to produce a draft interim strategy in line with the current Council Plan objective to *Review the Council's approach to Financial Inclusion*. The production of this strategy and its delivery priorities has been delayed by the coronavirus pandemic and then the focus of all resources has been to deliver significant support needed for residents facing the Cost-of-Living Crisis. The strategy is interim, given the launch in March 2023 of the Poverty Truth Commission, the work of which will inform strategic policy on Financial Inclusion matters going forward.
2. Members are asked to consider and approve the content of this report as the strategy for 2023-25 to be updated as required by the next City of York council administration and/or in consideration of the findings from the York Poverty Truth Commission. This is in acknowledgement and in light of the continued need for city partnerships to work collectively together on this agenda to maximise joint capacity and resources; the council alone does not have the resources nor singular solutions to address the poverty challenge faced by many in the current Cost-of-Living Crisis and in the years to come.

Recommendations

3. The Executive Member in consultation with the Executive Member for Housing & Safer Neighbourhoods is asked to approve the Interim

Financial Inclusion Strategy 2023-25.

Reason: To ensure all the priorities outlined in the strategy are a focus for the council and its partners to mitigate the impact of the Cost-of-Living Crisis and drive work to address underlying causes of poverty, ensure resident income is maximised and long-term recovery is achieved.

Background

Previous strategy and legacy

4. The previous strategy was developed and approved by the then Executive in November 2012 in response to the recommendations of the 2012 Fairness Commission. The strategy and the delivery Financial Inclusion Steering Group continued to be relevant throughout that decade and this, and the Group has grown in strength and membership. The work of the Group and welfare support activity in York generally is reported to portfolio holders twice a year.
5. At the heart of the previous strategy was the aim to develop a clear and joined up service offer to York's residents, which emerged as the Advice York partnership Group that still exists today. This was to deliver the following:
 - Intervene early before specialist debt and benefits advice is needed.
 - Implement innovative approaches to save residents money e.g. community bulk buy of fuel, food etc.
 - Engage with the hardest to reach in settings familiar to them e.g. financial advice in pubs, surgeries and community settings.
6. This strategy also delivered the following recommendations from the Final Report of the 2012 Fairness Commission:
 - Create a simple and shared system to get help and advice to the people, including access to central information hubs, outreach centres and promotional activity.
 - Make far greater use of early intervention and preventative measures to promote inclusion.
 - Target investments and services to reduce inequalities and improve life chances in the most disadvantaged areas.

7. These aims all underpin the council's current approach to Financial Inclusion in the council and the city, including the development of Community Hubs, strength-based approach to community involvement and development and Local Area Co-ordination, as well as support provided throughout the pandemic and Cost-of-Living Crisis.

Development of a new strategy

8. The process in constructing this strategy included:
 - A number of workshops with the partnership Financial Inclusion Steering Group¹ in 2022.
 - 'Solutions Lab' discussions at the Cost-of-Living Summit held on 31st October 2022, which focussed on the draft Financial Inclusion strategy themes, and resulted in themes being added.
 - As a result of recommendations from the Summit a cross reference with the original 2012 Fairness Commission recommendations for areas that remain as important now as then.
 - A cross reference to the recently approved 10-year strategies (Economic, Health & Wellbeing and Climate change Strategies) and any other relevant policies and strategies.

Overarching Commitments

9. The Financial Inclusion Steering Group and Council Management Team (CMT) identified the following overarching principals for the period of the strategy taking into account the context of a national Cost-of-Living Crisis:

We will commit to:

- ▶ **listening to people with lived experience** through for example the Poverty Truth Commission and coproduction to drive policy direction;
- ▶ ensuring local responses to poverty **work towards long-term strategic responses to tackling the causes of poverty**, rather than only addressing immediate or emergency needs;
- ▶ **inclusion for all**. We will seek to eliminate the disproportionate impact of poverty on, for example, black & minority ethnic

¹ The membership of the group includes: Welfare Benefits Unit, Joseph Rowntree Foundation, York CVS, Explore York, Citizens Advice York, Community First Credit Union, York Food Bank, NHS, Two Ridings and a number of CYC directorate representatives. The Executive Members for Housing & Safer Neighbourhoods, for Finance & Performance and for Adult Social Care & Health are members of the group. There is a standing invitation to a representative of the Parish Councils.

communities, disabled people, carers and older people. Equalities impacts will be tackled, and barriers removed by clear actions not words;

- ▶ **working with families and their wider networks** to reduce poverty and the impact of it on children's lives to ensure children get the best start in life;
- ▶ being **responsive and timely** in making positive changes working in partnership with key decision makers and stakeholders **by understanding the data and** current financial inclusion **trends** and influences at local and national level; and
- ▶ ensuring **Financial Inclusion Steering Group** truly operates at a city level influencing anchor institutions and wider stakeholders with clarity of role, purpose, and mechanisms for delivery through its membership.

Priority Themes

10. The Financial Inclusion Steering Group through a number of workshops identified the following themes with a number of priority actions as set out at Annex A to this report:

- Food Insufficiency
- Cost of Energy
- Housing Insecurity for:
 - Renters
 - Homeowners
- Debt
- Advice Services
- Remove Barriers and Enable Change
 - reduce inequalities
 - digital inclusion
 - accessible information.

11. New themes were added from the Cost-of-Living Summit held in October 2022:

- Transport Costs
- Support to Business.

Alignment with 10-year strategies

12. The cross-cutting elements, from all three plans as outlined in the Health & Well-Being Strategy align well with this strategy (see Annex B). Individual actions have been referenced and built into the plan where appropriate.

Monitoring and Review

13. The Financial Inclusion Steering Group will continue in its role in overseeing the delivery of the strategy and will review alongside this the recommendations of the Poverty Truth Commission as they emerge and across all constituent agencies.
14. Responses to recommendations will also be taken through Council Management Team and Executive. Jointly the Council and Health partners will have oversight through the Resilient Communities Strategy Group reporting to the ICS York Place Board.
15. Progress will be reported publicly as part of the six-monthly interim/annual Financial Inclusion and Welfare Benefits Update to the Executive Members of Finance & Major Projects, and Housing and Safer Neighbourhoods (portfolio holders for Financial Inclusion).

Consultation

16. Significant consultation and engagement across the city with residents, partners, stakeholders and regional partners feedback informed the development of the 10-Year strategies (Climate Change, Economic and Health & Well-being) and related action plans and Equality Impact Assessments. The feedback from this consultation and engagement activity is published on the council website here: <https://www.york.gov.uk/10YearStrategies>
17. A small number of people with lived experience of poverty were present at the Cost-of-Living Summit (along with partners from 39 organisations) and all partners on the Financial Inclusion Steering Group who all work closely with residents have had input to the priorities contained in this report.
18. The reason for launching this Interim Strategy now is to align with the work of the Poverty Truth Commission (March 2023 launch) and the actions relating to each priority will be amended as relevant to reflect any recommendations from the Commission.

Options

19. The options available to Executive Members are:

- Option 1 - approve implementation of this strategy.
- Option 2 - reject or delay approval of the strategy.

Analysis

Option 1

20. The advantages of approving implementation of this strategy:

- ensure the council, all its services and key Financial Inclusion partners are aligned in their work to address financial inclusion in the city;
- as described in paragraph 18 above allow the strategy to sit alongside the Poverty Truth Commission work and respond to its findings whilst continuing to deliver against identified priorities;
- to provide a narrative on financial inclusion in the city that can blend in with work being planned by the Universities and Joseph Rowntree Foundation all geared towards addressing the underlying cause of poverty in the city.

21. There are no identified disadvantages to Option 1 which is the recommended option.

Option 2

22. Whilst addressing the short-term impacts and existing poverty issues in the city, the principles in this report shift focus to addressing the underlying causes of poverty and impacts of the Cost-of-Living Crisis, working in partnership with the voluntary and community sector across the city. Should Executive Members choose not to support this strategy then this shift may not be achieved.

23. Members could rely on the Poverty Truth Commission to drive this work, but existing work on producing this strategy which has flexed and responded to the current crisis would be wasted. Currently this work is helping to bring all partners together in response and planning activities

and provides a cohesive narrative for other organisations in the city who are developing their strategies.

24. For the above reasons Option 2 is not recommended.

Council Plan

25. The proposals relate to a wide range of priorities as set out in the Council's Plan 2019-23 (*Making History, Building Communities*) as well as address a specific action to develop the Council's approach to Financial Inclusion under '*Well-paid jobs and an inclusive economy*'.

Implications

26.

- **Financial**

Funding of the actions will be provided through the respective service budget or external funding sources where partnership work is involved (e.g. Advice York Big Lottery Funding Bid in progress). The Bus Service Improvement Plan October 2021 includes Commitments T1 to T8 on Fares and Ticketing. The funding for this has come from the Department for Transport for the period 2022- 2025.

Resourcing will also be explored through the next Council Planning and Service planning processes, and respective budget setting processes. Growth has been identified in the 2023/24 Financial Strategy to support Digital Inclusion (£100k) and to provide additional support to financially vulnerable residents facing the current Cost-of-Living Crisis (£250k).

Spend to deliver the action plan can only take place within approved budgets or through bids for additional funds– so there is no overall financial impact of this report as the council will essentially do what is possible within the resources available.

- **Human Resources (HR)**

Human Resources for the council will be managed within existing or grant funded allocations and/or working in partnership with other partners in the city with shared resources.

- **Equalities**

The result from the Equality Impact Assessment at Annex C is that groups in poverty are already in a significantly difficult situation with poorer experiences if affected by age (young and old), if disabled (mental health impacts particularly but not exclusively), are carers and/or from a Black & Minority Ethnic background. More work needs to be undertaken alongside those with lived experience such as the Poverty Truth Commission (and if developed – a Childrens Poverty Truth Commission) and to understand the poverty impacts on women as identified in the EIA. Overall however the strategy, if approved, will have an overall positive impact for people affected by equalities and/or human rights implications of poverty and the Cost-of-Living Crisis.

- **Legal**

There are no legal implications arising from this report.

- **Crime and Disorder**

None

- **Information Technology (IT)**

None

- **Property**

None

- **Other**

None

Risk Management

27. As outlined in the November 2022 Report 'Addressing the Cost-of-Living Crisis in York' there are many risks arising and without a strategy to address them the situation may not improve. The key corporate risks that this report will help to mitigate are:

- KCR4 Changing demographics (health impacts)
- KCR9 Communities (Wider determinants of health impacts)
- KCR10 Workforce/capacity risks

28. There is a risk to delivery on all the actions if sufficient financial resources are not available requiring prioritisation of the action plan.

Contact Details

Author:

**Pauline Stuchfield
Director of Customer &
Communities**

Chief Officer Responsible for the report:

**Pauline Stuchfield
Director of Customer & Communities**

Report **Date** 2/3/2023
Approved

Chief Operating Officer

Specialist Implications Officer(s): List information for all

Financial:

Name Debbie Mitchell
Title: Chief Finance Officer

Legal:

Name Bryn Roberts
Title Director of Governance

Wards Affected:

All

For further information please contact the author of the report

Background Papers:

Previous Financial Inclusion Strategy and Action Plan - 6 November 2012:
[Agenda for Executive on Tuesday, 6 November 2012, 5.30 pm \(york.gov.uk\)](#)

Approval of Council Plan 2019-2023 – 24 October 2019:
[Agenda for Executive on Thursday, 24 October 2019, 5.30 pm \(york.gov.uk\)](#)

10-year strategies - 22 November 2022:
[Agenda for Executive on Tuesday, 22 November 2022, 5.30 pm \(york.gov.uk\)](#)

Addressing the Cost-of-Living Crisis in York - 22 November 2022
[Agenda for Executive on Tuesday, 22 November 2022, 5.30 pm \(york.gov.uk\)](#)

Financial Strategy 2023/24 to 2026/27 – 23 February 2023:
[Decision - Financial Strategy 2023/24 to 2027/28 \(york.gov.uk\)](#)

Annexes

- Annex A Interim Financial Inclusion Strategy 2023-25 – Themes & Delivery Priorities
- Annex B 10 Year Strategy Priorities
- Annex C Equalities Impact Assessment: Interim Financial Inclusion Strategy 2023-25

List of Abbreviations Used in this Report

- ICS Integrated Care System
- KCR Key Corporate Risk

Themes & Priorities	Priority from other and 10 Year strategies
<p>Theme: Food Insufficiency</p>	
<p>Priorities:</p> <ul style="list-style-type: none"> ▶ Deliver against the council’s food motion ‘York Residents’ Right to Food’ producing solutions coproduced with foodbanks and grass roots community organisations. ▶ Understand our food insufficiency landscape through regional research project work and utilise outputs in developing solutions. ▶ Financial Inclusion Steering Group to monitor provision and demand data and adjust our joint response ▶ A strategic and citywide approach developed linked to climate change, impact on health and skills (especially in relation to children), healthy eating within a circular economy ▶ Support community groups to develop the local sharing/circular economy e.g. repair café, library of things, community fridge, food redistribution centres ▶ Expand networks facilitating the donation of edible surplus food to food banks across the city 	<p>Climate Change Strategy</p> <p>Climate Change Strategy</p> <p>Climate Change Strategy</p> <p>All contribute to Health & Wellbeing Strategy goal around addressing health inequalities</p>

Theme: Cost of Energy	Priority from other and 10 Year strategies
<p>Priorities:</p> <ul style="list-style-type: none"> ▶ Financial Inclusion Steering Group to monitor data and determine our joint response eg high cost homes/low income families spend on fuel working with York Community Energy, Warmer Homes York, York Energy Advice. ▶ Use available data to target early intervention and prevention work (eg homes being cut-off by suppliers) on a partnership basis ▶ Keeping warm and well –use the Community Furniture Store model to generate giving and receiving eg carpets & curtains ▶ Monitor and map of fuel voucher usage against other deprivation indicators to drive targeted work. ▶ Develop funding solutions for warm spaces for a 2nd year developing further the Community Hubs network. ▶ Cross refer to related actions in the Climate Change Strategy 2023-2033 and Housing Retrofit actions (see below) Eg Work with partners towards a “one stop shop” energy advice centre service 	<p>Climate Change Strategy</p>

Theme: Housing Insecurity <ul style="list-style-type: none"> • Renters • Homeowners 	Priority from other and 10 Year strategies
<p>Priorities:</p> <ul style="list-style-type: none"> ▶ Review solutions for housing related debt advice ▶ Provide advice on affordable housing and finances for students (Summit) ▶ Financial Inclusion Steering Group to monitor indicators of housing debt better understand how partnership working with the council's Housing Services, Housing Options and Private Rented Sector teams could enhance prevention and early intervention work ▶ Ensure Discretionary Housing Payments are sufficient through grant funding where appropriate ▶ Housing supply increase through the Housing Delivery Programme and Local Plan – including social rent and affordable shared purchase ▶ Targeted energy retrofit and quick fix support* to address fuel poverty and climate change and short, medium and long-term cross-tenure energy saving retrofit investments through the council's Residential Retrofit Action Plan. <p>*such as low energy light bulbs, loft insulation, radiator foils, and draught proofing kit</p>	<p>Housing Delivery Programme Residential Retrofit Action Plan Climate Change Strategy</p>

Theme: Debt	Priority from other and 10 Year strategies
Priorities: <ul style="list-style-type: none"> ▶ Understand the debt landscape in York and develop a joint response (<i>similar to food sufficiency review</i>) ▶ Assess the capacity of formal debt advice in the city and understand mechanisms and funding to increase support where needed ▶ Learn from Council Tax debt support pilot being run by CYC to inform debt management and recovery policies at the council from a whole debt perspective ▶ Adopt a warning and informing prevention approach ▶ As part of this promote education and information relating to good debt choices (affordable and budgeted) as opposed to bad debt choices(eg illegal money lending and unaffordable) 	
Theme: Advice and Community/Voluntary Services	Priority from other and 10 Year strategies
Priorities: <ul style="list-style-type: none"> ▶ To advocate and generate solutions for supporting and resourcing Advice York to in order to develop a ‘no wrong door’ approach to accessing advice services, ensuring that crisis situations are resolved at the first point of contact while being helped to access specialist support services including housing support, debt advice, mental health support where available and advocacy services. ▶ Advocate and continue to support the development of: <ul style="list-style-type: none"> ▶ the community hub model with advice, support available locally and at home where appropriate 	

<ul style="list-style-type: none"> ▶ support the cash first, wrap around, longer-term, preventative, model to ensure people are claim all support available, ongoing benefits and reducing outgoings ▶ Support work on cross city advice lottery bid to increase Advice York partner resources ▶ Work with the VCSE sector to develop solutions to address the following areas of concern (Summit): ▶ Capacity and waiting lists especially where financial and energy advice is given ▶ Cost of living increases are not built into contracts ▶ Energy costs ▶ Staff retention and staff income ▶ Work together with and support the voluntary sector more closely and extensively. 	
<p>Theme: Remove Barriers and Enable Change</p> <ul style="list-style-type: none"> ○ reduce inequalities ○ digital inclusion ○ accessible information 	<p>Priority from other and 10 Year strategies</p>
<p>Reduce Inequalities</p> <p>All data monitored by FISG will be reviewed through an equalities lens to identify those groups who are impacted detrimentally due to their protected characteristics and/or complex needs and solutions targeted at reducing any inequality of access to support and solutions.</p>	<p>Developing Equalities Objectives work Health & Wellbeing Strategy goal around addressing health inequalities</p>

<p>Address Digital Exclusion Financial Inclusion Steering Group to monitor the work of the 100% Digital Partnership and delivery plans for effectiveness</p> <p>Provision of accessible information, advice and guidance In a variety of formats to those most in need-so people have as much information, choice, control over and opportunities to change what they can in terms of maximising access to welfare support and access to earned income opportunities.</p>	<p>Developing All Age Information & Advice Strategy</p>
<p>Theme: Transport Costs (Summit)</p>	
<ul style="list-style-type: none"> ▶ Encourage car sharing scheme in the city to reduce number of individual car journeys ▶ Continuous delivery of a behaviour change programme on cycling and walking to encourage non -car modes as the best choice for short journey ▶ Provide cycle training for staff and residents ▶ Review public transport discounts for those on benefits, young people, older people and disabled people (Summit) ▶ Develop strategy around travel support for learners (Summit) ▶ Monitor the impacts of increased transport costs on essential travel, such as hospital appointments, transport to work and rural communities, and consider these as part of wider cost of living support. 	<p>Climate Change Strategy</p> <p>Climate Change Strategy</p> <p>Climate Change Strategy The Bus Service Improvement Plan October 2021 includes Commitments T1 to T8 on Fares and Ticketing The funding for this has come from the Department for Transport for the period 2022- 2025..</p> <p>The Draft Local Transport Strategy</p>

Theme: Support to Business (Summit)

- ▶ **Work within and across communities to provide access to skills for employment and self-employment for all**
 - o Support entry-level and basic skills (including maths, English, digital skills, employability and transferable skills)
 - o Enhance skills opportunities and information, advice and guidance for entrepreneurs and those seeking self-employment with a focus on hard-to-reach communities
 - o Utilise talent more effectively so that people from all backgrounds get better chances to access good jobs
- ▶ **Support local businesses to increase productivity and build resilience through training and upskilling their workforce**
 - o Invest in the sectors that drive prosperity in York
 - o Support businesses to access talent, tailored provision and support for upskilling
 - o Focus on helping small and micro businesses to thrive
 - o Encourage York businesses to offer a broader range of part-time roles
- ▶ **Work in partnership to create a flexible city-wide skills system that responds to local needs**
 - o Work across the city to join up skills provision and deliver a united and streamlined skills offer
 - o Ensure skills provision is aligned to future growth sectors and skills needs in the city

Economic Strategy
10 Year Skills Strategy

Economic Strategy

Economic Strategy

<ul style="list-style-type: none"> o Embed the business voice into provision and planning by fostering more links between Further Education, Higher Education, Independent Training Providers and businesses ▶ Through high-quality skills provision and a culture of lifelong learning, ensure a pipeline of talent that meets business needs and attracts, trains, retains and re-trains people in the city o Focus on occupations in highest demand (eg nurses, caregivers, software developers) and help people who are underrepresented in high-value professions to enter them o Increase apprenticeships especially at higher levels and in science and technology-based industries o Ensure the talent pipeline of graduates and people with higher-level skills is enhanced and aligned with priority sectors o Support those seeking part-time work to make the most of their abilities and find good flexible jobs 	<p>Economic Strategy</p>
<p>Thriving businesses:</p> <ul style="list-style-type: none"> ▶ Help York businesses to access the full range of talent available across the city, particularly in communities that job adverts are not currently reaching ▶ Businesses helping businesses through York based support – either funding, training and/or volunteering. (Summit) 	<p>Economic Strategy</p>
<p>An economy driven by innovation and good business:</p> <ul style="list-style-type: none"> ▶ Encourage more businesses to sign up to the Good Business Charter, embedding responsible and ethical business practises, ensuring York remains the leading Good Business Charter City 	<p>Economic Strategy</p>

- | | |
|---|--|
| <ul style="list-style-type: none">▶ Support businesses to act as place leaders in their community, with strong links between businesses and communities working to inspire the future workforce▶ Work collaboratively with the childcare sector so parents are supported in taking on employment, children’s development is progressed and providers are able to sustainably grow▶ Work with employers to ensure that job opportunities are available to all communities across York and that recruitment advertising reaches all potential applicants | |
|---|--|

This page is intentionally left blank

10 Year Strategy Priorities



improving transport options...
to support active travel and a fitter population



an inclusive economy...
so that prosperity benefits everyone in the city



sustainable food systems...
so that healthy food is accessible and affordable



cleaner air...
leading to a reduction in respiratory disease



a healthy workforce...
Leading to more economic productivity



building liveable attractive public spaces ...
by planting more trees



increasing social connection...
to maximise the potential of our citizens



inclusion of all...
including those living with a disability



attracting green jobs...
driving down carbon emissions and pollution



a cleaner NHS...
reducing the estimated 7% of UK CO2 coming from healthcare



net zero carbon by 2030...
improving air quality and heat-related illness



high quality health and care...
getting people back into thriving work



climate resilience...
to protect businesses and health against heat/drought/flood



more high-quality jobs...
Leading to better mental health and wellbeing

This page is intentionally left blank

City of York Council

Equalities Impact Assessment: Financial Inclusion Interim Strategy 2023-25

Who is submitting the proposal?

Directorate:	Customer & Communities
Service Area:	Customer and Communities
Name of the proposal :	Financial Inclusion Interim Strategy 2023-25
Lead officer:	Pauline Stuchfield
Date assessment completed:	2/3/2023
Names of those who contributed to the assessment :	
Data sources outlined below	

Step 1 – Aims and intended outcomes

1.1	<p>What is the purpose of the proposal? Please explain your proposal in Plain English avoiding acronyms and jargon.</p>
	<p>To produce an interim Financial Inclusion Strategy 2023-25</p>

1.2	<p>Are there any external considerations? (Legislation/government directive/codes of practice etc.)</p>
	<p>Driven by Council Plan priorities and to address priorities that will help to mitigate poverty in the City and Cost of Living Crisis impacts.</p>

1.3	<p>Who are the stakeholders and what are their interests?</p>
	<p>All residents in the city affected by financial exclusion, debt and the Cost of Living crisis. All advice York partners who contribute to partnership working in this strategy and the Climate Change Strategy All employers/businesses and education /skills partners in relation to the items contained in the York Economic Strategy All health partners in relation to priorities contained in the Health & Well being Strategy</p>

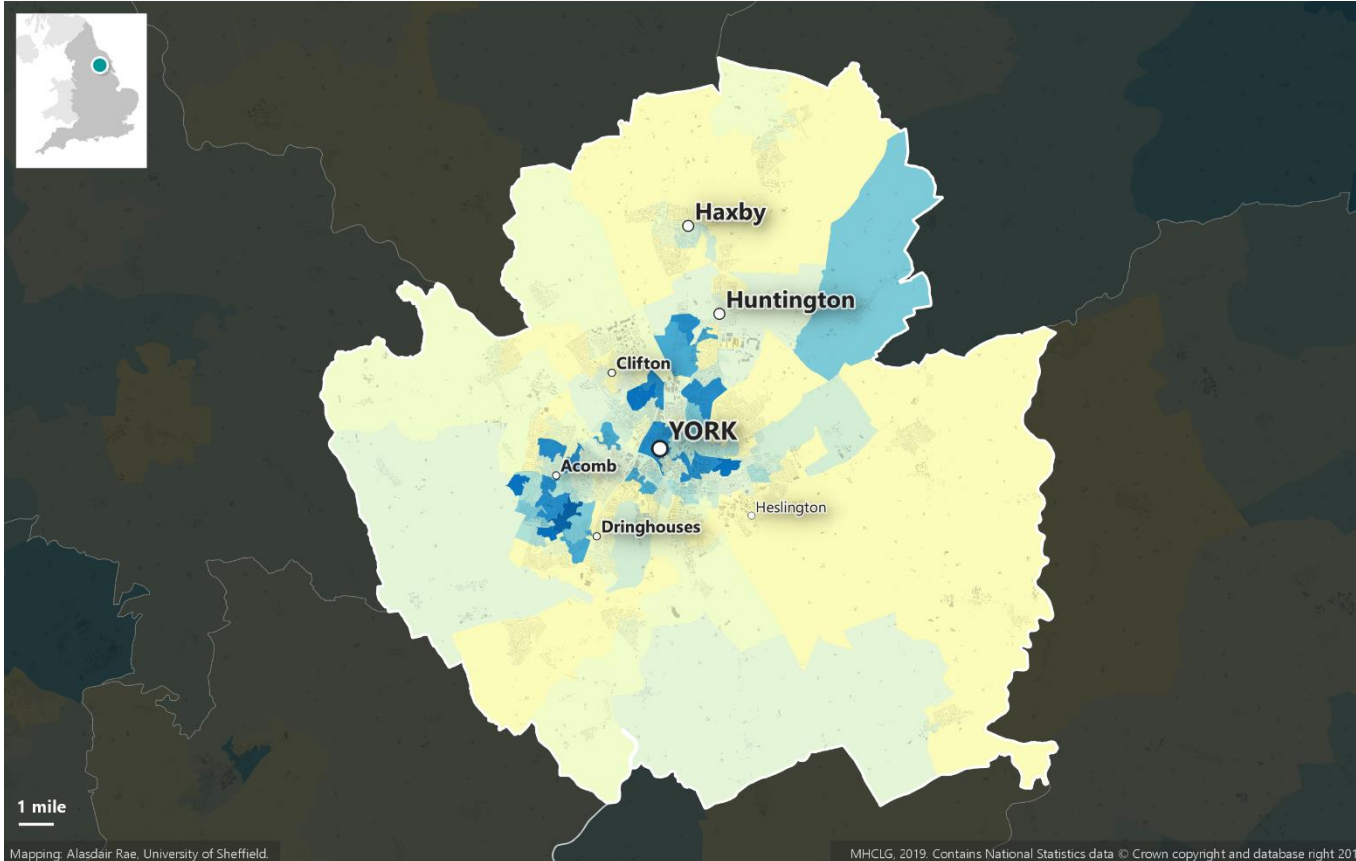
<p>1.4</p>	<p>What results/outcomes do we want to achieve and for whom? This section should explain what outcomes you want to achieve for service users, staff and/or the wider community. Demonstrate how the proposal links to the Council Plan (2019- 2023) and other corporate strategies and plans.</p>
	<p>To provide short, medium and long term solutions to help with immediate issues but address underlying causes of poverty. Poverty impacts for York are shown below specifically – with a small number in most deprived cohort in the UK. The Cost-of-Living crisis has impacted everyone but as identified in this EIA our most marginalised residents will have been affected the most. This strategy seeks to work towards mitigating these impacts.</p> <p>The overarching principals of the strategy are:</p> <p>We will commit to:</p> <ul style="list-style-type: none"> ▶ listening to people with lived experience through for example the Poverty Truth Commission and coproduction to drive policy direction; ▶ ensuring local responses to poverty work towards long-term strategic responses to tackling the causes of poverty, rather than only addressing immediate or emergency needs; ▶ inclusion for all. We will seek to eliminate the disproportionate impact of poverty on, for example, black & minority ethnic communities, disabled people, carers and older people. Equalities impacts will be tackled, and barriers removed by clear actions not words; ▶ working with families and their wider networks to reduce poverty and the impact of it on children’s lives to ensure children get the best start in life; ▶ being responsive and timely in making positive changes working in partnership with key decision makers and stakeholders by understanding the data and current financial inclusion trends and influences at local and national level; and ▶ ensuring Financial Inclusion Steering Group truly operates at a city level influencing anchor institutions and wider stakeholders with clarity of role, purpose, and mechanisms for delivery through its membership. <p>Priority themes (with detailed actions behind them are:</p>

- Food Insufficiency
- Cost of Energy
- Housing Insecurity for:
 - Renters
 - Homeowners
- Debt
- Advice Services
- Remove Barriers and Enable Change
 - reduce inequalities
 - digital inclusion
 - accessible information.
- Transport Costs
- Support to Business.

The context behind the need is outlined below in terms of deprivation and Absolute poverty.

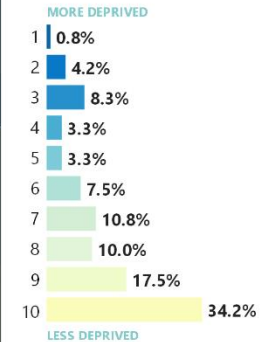
English Indices of Deprivation 2019

YORK



Local deprivation profile

% of LSOAs in each national deprivation decile



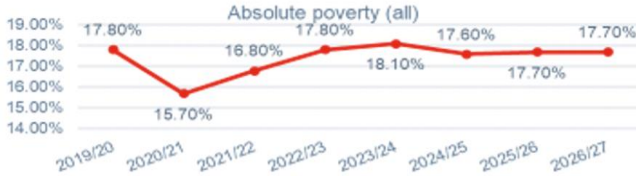

What this map shows

This is a map of Indices of Deprivation 2019 data for York. The colours on the map indicate the deprivation decile of each Lower Layer Super Output Area (LSOA) for England as a whole, and the coloured bars above indicate the proportion of LSOAs in each national deprivation decile. The most deprived areas (decile 1) are shown in blue. It is important to keep in mind that the Indices of Deprivation relate to small areas and do not tell us how deprived, or wealthy, individual people are. LSOAs have an average population of just under 1,700 (as of 2017).



Absolute Poverty (after housing costs)

Produced by the Business Intelligence Hub

<p>Definition Absolute low income: An individual is in absolute low income (or absolute poverty) if they are living in households with income below 60% of the 2010/11 median, uprated for inflation.</p> <p>By using an income threshold that is fixed in time, this measure looks at how living standards of low-income households are changing over time.</p> <p>After Housing Costs (AHC) measures allow an assessment of living standards of individuals whose housing costs are high relative to the quality of their accommodation.</p> <p>Calculating poverty after housing costs give a more accurate measure of how much families have to live on.</p>	<p>Prediction Absolute poverty: 18 per cent in 2019 -20 16 per cent in 2020 -21</p> <p>Resolution foundation modelling predicts a rise to 17% per cent in 2021-22 and 18% in 2022 -23.</p> <p>Fall in 2020-21 was due to the £20 per week uplift to Universal Credit.</p> <p>60% of the weekly wage, before housing costs, is approximately £370 per week.</p> <p>IFS report shows that the absolute -poverty line after housing costs for example families in 2019 -20 is:</p> <p>£309 for couple with one child £258 for childless couple £201 for lone parent with one child £149 for single adult</p>	<p>Impact nationally Resolution Foundation produced modelling of Absolute Poverty (after housing costs) at a national level:</p>  <p>Impact for York Applying these percentages to York data in the graph below:</p>  <p>This shows: 2021/22 14,713 households 2022/23 prediction = 15,626 households</p> <p>Approximately an additional 910 York households experiencing absolute poverty after housing costs</p>
--	--	--

Step 2 – Gathering the information and feedback

<p>2.1</p>	<p>What sources of data, evidence and consultation feedback do we have to help us understand the impact of the proposal on equality rights and human rights? Please consider a range of sources, including: consultation exercises, surveys, feedback from staff, stakeholders, participants, research reports, the views of equality groups, as well your own experience of working in this area etc.</p>
-------------------	---

Source of data/supporting evidence	Reason for using
National Citizens Advice Data Profiles Joseph Rowntree Data (UK Poverty 2023)	Identifies communities of interest at risk Identifies communities of interest at risk
Stakeholder feedback (10 year strategies). These are not repeated here but can be reviewed in the links.	<p>Climate Change Strategy: https://democracy.york.gov.uk/documents/s163769/Annex%20Biv%20Climate%20change%20Strategy%20Equalities%20Impact%20Assessment.pdf</p> <p>York Economic Strategy https://democracy.york.gov.uk/documents/s163769/Annex%20Biv%20Climate%20change%20Strategy%20Equalities%20Impact%20Assessment.pdf</p> <p>Health & Wellbeing Strategy: https://democracy.york.gov.uk/documents/s163765/Annex%20Dii%20Health%20and%20Wellbeing%20Strategy%20Equalities%20Impact%20Assessment.pdf</p>
Information gathered during the course of	<ul style="list-style-type: none"> • A number of workshops with the partnership Financial Inclusion Steering Group¹ in 2022. • ‘Solutions Lab’ discussions at the Cost-of-Living Summit held on 31st October 2022, which focussed on the draft Financial Inclusion strategy themes, and resulted in themes being added.

¹ The membership of the group includes: Welfare Benefits Unit, Joseph Rowntree Foundation, York CVS, Explore York, Citizens Advice York, Community First Credit Union, York Food Bank, NHS, Two Ridings and a number of CYC directorate representatives. The Executive Members for Housing & Safer Neighbourhoods, for Finance & Performance and for Adult Social Care & Health are members of the group. There is a standing invitation to a representative of the Parish Councils.

constructing the strategy:	<ul style="list-style-type: none"> • As a result of recommendations from the Summit a cross reference with the original 2012 Fairness Commission recommendations for areas that remain as important now as then; • A cross reference to the recently approved 10-year strategies (Economic, Health & Wellbeing and Climate change Strategies) and any other relevant policies and strategies.
----------------------------	---

Step 3 – Gaps in data and knowledge

3.1	What are the main gaps in information and understanding of the impact of your proposal? Please indicate how any gaps will be dealt with.	
Gaps in data or knowledge		Action to deal with this
Up to date lived experience of poverty		To work alongside the Poverty Truth Commission to be launched in March 2023

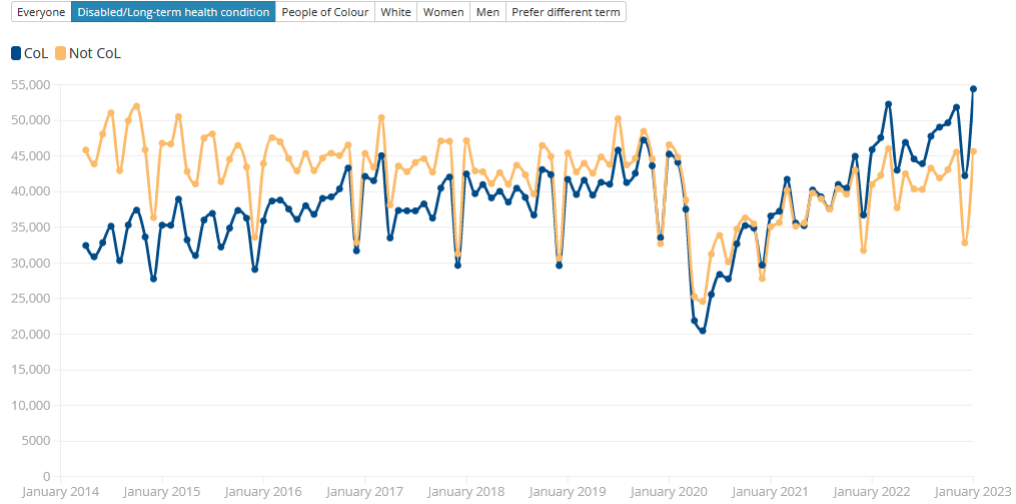
Step 4 – Analysing the impacts or effects.

4.1	<p>Please consider what the evidence tells you about the likely impact (positive or negative) on people sharing a protected characteristic, i.e. how significant could the impacts be if we did not make any adjustments? Remember the duty is also positive – so please identify where the proposal offers opportunities to promote equality and/or foster good relations.</p>
-----	--

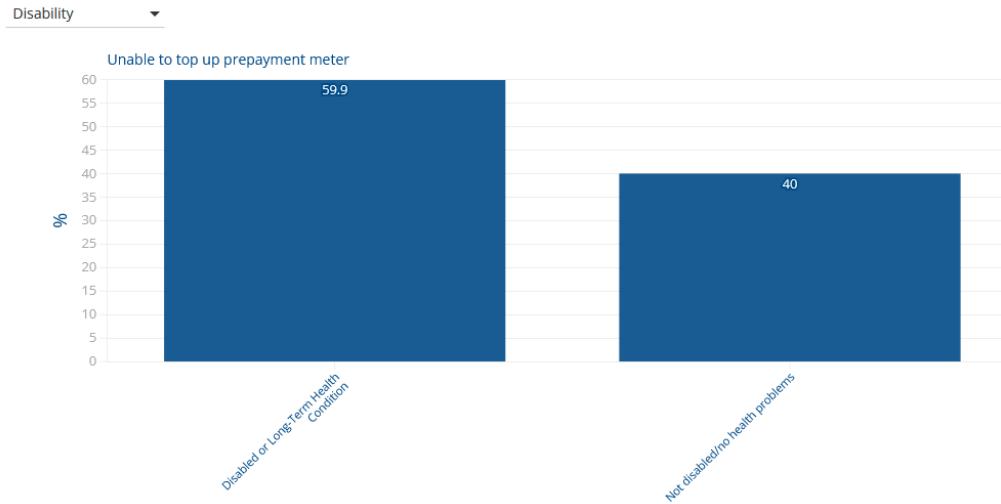
Equality Groups and Human Rights.	Key Findings/Impacts	Positive (+) Negative (-) Neutral (0)	High (H) Medium (M) Low (L)
Age	<p>The strategy will support people of all ages but it is recognised that older people may be more affected by digital exclusion (this is under the priority theme of removing barriers).</p> <p>Older people also are more likely to suffer from health conditions which may mean they are disabled (see disability section below)</p> <p>Both these issues may prevent older people from access some of the food, energy and benefits developments arising from this strategy.</p> <p>This will be mitigated by the actions under: Remove Barriers and Enable Change</p> <ul style="list-style-type: none"> ○ reduce inequalities ○ digital inclusion ○ accessible information <p>With regard to children in Poverty a key principal is to work with families and their wider networks to reduce poverty and the impact of it on children's lives to ensure children get the best start in life . The development of a Childrens Poverty Truth Commission will support development of activities in this cohort in particular.</p>	+	H

Disability

The cost of living split



The people we're seeing who can't afford to top up their prepayment meter by demographic group



The proposed strategy through its action plan will seek to respond to some of the impacts felt by disabled people in poverty. In January 2023, Citizens Advice helped a record number of disabled people with cost of living issues. The high

+

H

proportion of people with a disability or long-term health condition who can't afford to top up for pre payment meters is particularly concerning due to the increased risk of significant physical and mental harm for these groups.

JRF (UK Poverty 2023) state: Disabled people face a higher risk of poverty and have done so for at least the last 20 years. This is driven partly by the additional costs associated with disability and ill-health, and partly by the barriers to work disabled people face. As a result, disabled people and/or families where someone is disabled frequently rely on benefit payments as a source of income, which at current rates will almost inevitably lead to higher poverty rates.

The proposed str

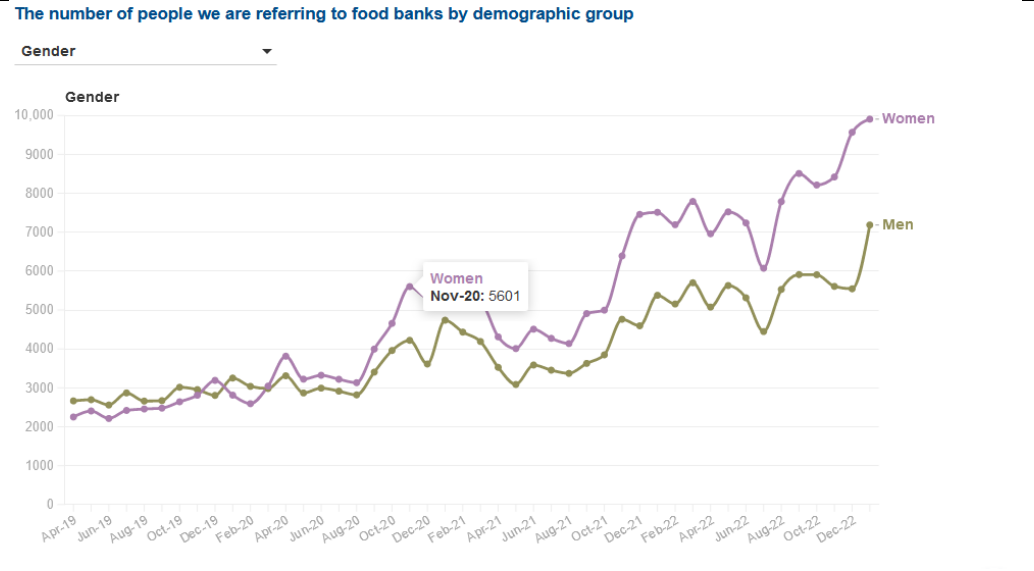
Poverty rates are higher for disabled people

Disabled/not disabled	Age group	Poverty rate (%)
Disabled	Child	32
	Working-age adult	35
	Pensioner	19
Not disabled	Child	27
	Working-age adult	18
	Pensioner	14

The strategy contains the following key commitment:

- ▶ **inclusion for all.** We will seek to eliminate the disproportionate impact of poverty on, for example, black & minority ethnic communities, disabled people, carers and older people. Equalities impacts will be tackled, and barriers removed by clear actions not words;

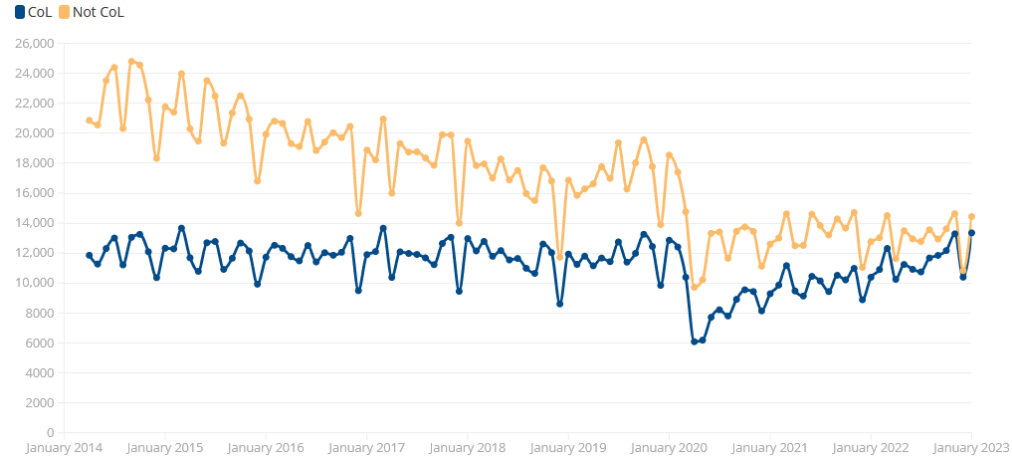
	<p>And theme/priority:</p> <p>Reduce Inequalities All data monitored by FISG will be reviewed through an equalities lens to identify those groups who are impacted detrimentally due to their protected characteristics and/or complex needs and solutions targeted at reducing any inequality of access to support and solutions.</p>		
Gender	<p>The proposed strategy and actions will apply equally to all genders, although where a person is suffering from mental health issues this can affect their capability to deal with financial matters – this proposed strategy will support everyone in gaining access to the advice, information and support they need. According to Citizens Advice Data – women are being referred to foodbanks more now than previously and more than men:</p>	+	H



This is not something that is separately addressed in this strategy so perhaps an area to further explore with the Poverty Truth Commission.

Gender Reassignment	As with Gender regarding equal application of the strategy.	0	H
Marriage and civil partnership	No overall impact		
Pregnancy and maternity	Single people and those with children are likely to be affected more than most based on national and local data which can have an impact on child poverty. Pregnancy can increase costs and therefore the action plan priorities around cash first, local support and accessible advice and information will be key.	+	M

Race

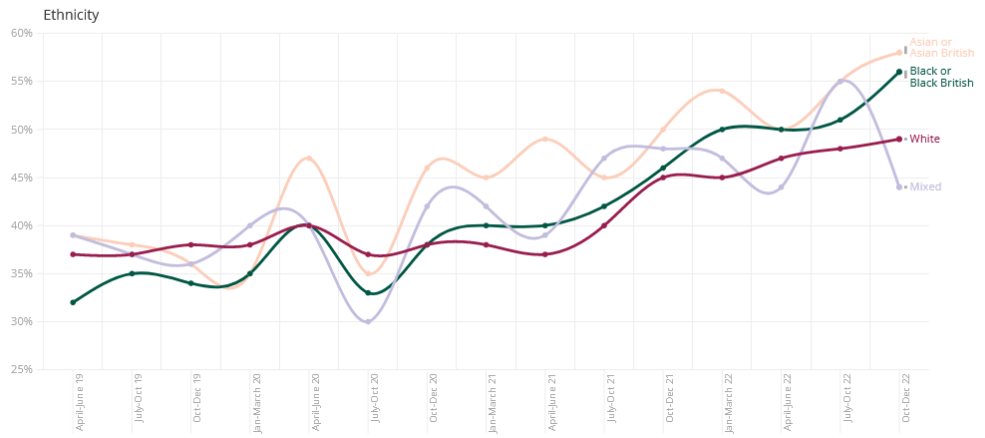


Black & Minority Ethnic Groups are raising more Cost of Living issues as much as other issues now.

Proportion of people we help with debt issues in a negative budget by demographic group

Someone is in a negative budget when their necessary expenditure exceeds their income.

- All
- Household Type
- Ethnicity**
- Health Condition
- Age group
- Employment Status
- Gender
- Benefits
- Housing Tenure



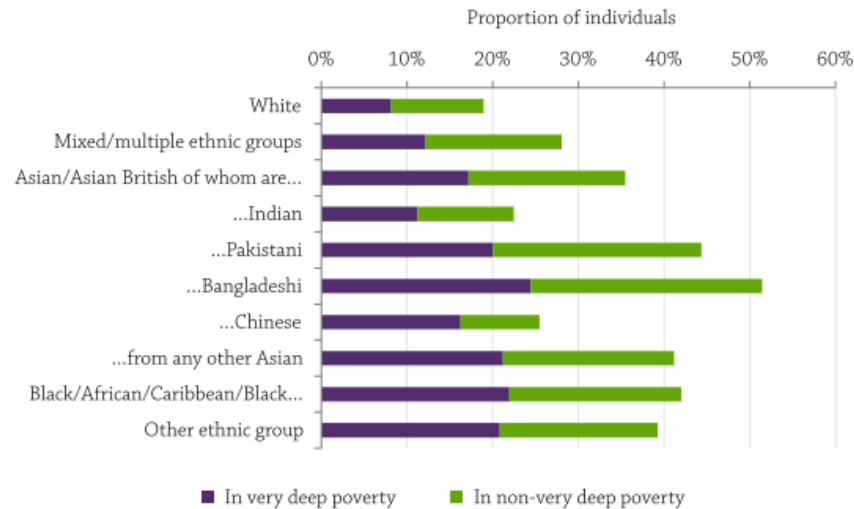
+

H

Of people in a negative budget that are helped by citizens advice (now over 50%) This chart shows the trends for this measure for different ethnic groups - a significant proportion of Black and Asian groups are in negative budgets as shown

Joseph Rowntree Foundation Data:

People in the Bangladeshi ethnic group have the highest overall poverty rate, followed by Pakistani and other Asian and Black ethnic groups, but very deep poverty rates vary less between different ethnic groups



Source: Households Below Average Income, 2020/21, DWP

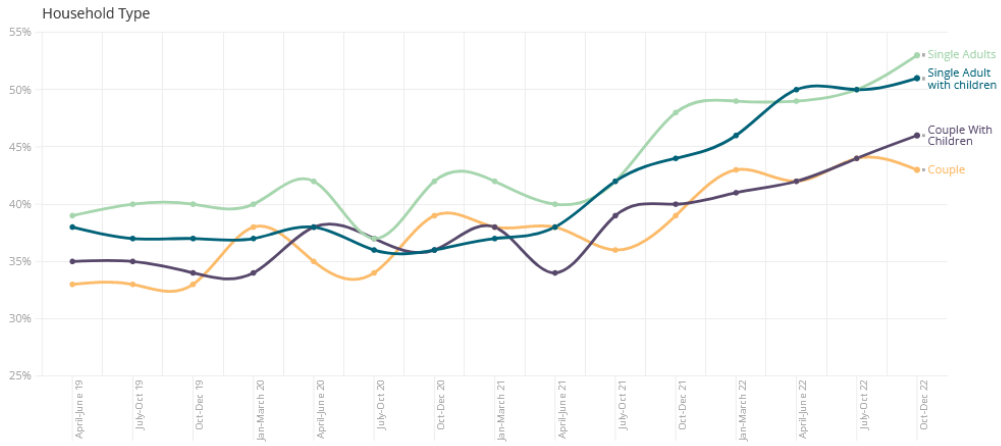
Ethnic minority families are disproportionately affected by changes to the benefit systems. They are also more likely to be working in low-paying insecure work, so labour market trends are also critical. There are also differences in the typical family types for different ethnic groups, with the average family size for some ethnic minorities being higher than average. They will also have higher

	<p>household costs because they are more likely to have children in their household.</p> <p>The proposed strategy contains the following key commitment:</p> <ul style="list-style-type: none"> ▶ inclusion for all. We will seek to eliminate the disproportionate impact of poverty on, for example, black & minority ethnic communities, disabled people, carers and older people. Equalities impacts will be tackled, and barriers removed by clear actions not words; <p>And theme/priority:</p> <p>Reduce Inequalities All data monitored by FISG will be reviewed through an equalities lens to identify those groups who are impacted detrimentally due to their protected characteristics and/or complex needs and solutions targeted at reducing any inequality of access to support and solutions.</p> <p>The proposals in the strategy should improve accessibility to all opportunities for support, benefits and employment.</p>		
<p>Religion and belief</p>	<p>No overall impact</p>	<p>0</p>	<p>L</p>
<p>Sexual orientation</p>	<p>See gender impacts in relation to mental health which is likely to mean that there are barriers to accessing support. The actions in the strategy will seek to mitigate these impacts positively.</p>	<p>+</p>	<p>H</p>

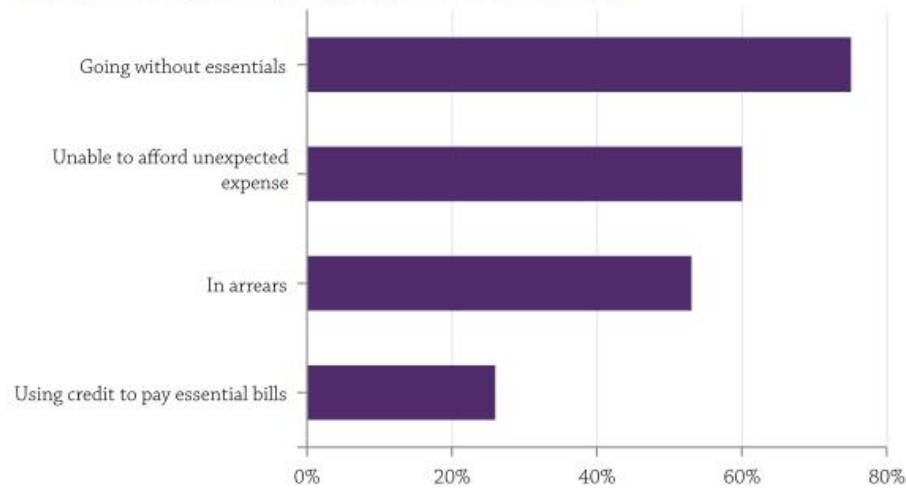
Other Socio-economic groups including :	Could other socio-economic groups be affected e.g. carers, ex-offenders, low incomes?																													
<p>Carers</p> <p>JRF (UK Poverty 2023) state: Across the UK, millions of people provide unpaid care for an ill, older or disabled family member or friend. The number of unpaid carers has been increasing as the population ages. Many carers find that they really struggle to balance work and care, and that they are facing their own health problems as a result of their caring role. There are also significant financial costs associated with caring, with carers often using their income or savings to pay for support services and care equipment. Carers also face poorer health outcomes, with a high proportion of carers struggling with mental and physical health problems. All of these factors mean that carers are much more likely than those who aren't carers, to be living in poverty.</p> <p>Poverty rates are higher for working-age informal carers than non-carers</p> <table border="1" data-bbox="573 786 1525 994"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Working age</th> <th colspan="2">Pension age</th> <th colspan="2">All</th> </tr> <tr> <th>Carer (%)</th> <th>Non-carer (%)</th> <th>Carer (%)</th> <th>Non-carer (%)</th> <th>Carer (%)</th> <th>Non-carer (%)</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>28</td> <td>21</td> <td>22</td> <td>17</td> <td>27</td> <td>20</td> </tr> <tr> <td>Male</td> <td>34</td> <td>21</td> <td>24</td> <td>14</td> <td>32</td> <td>19</td> </tr> </tbody> </table>		Working age		Pension age		All		Carer (%)	Non-carer (%)	Carer (%)	Non-carer (%)	Carer (%)	Non-carer (%)	Female	28	21	22	17	27	20	Male	34	21	24	14	32	19		+	H
		Working age		Pension age		All																								
	Carer (%)	Non-carer (%)	Carer (%)	Non-carer (%)	Carer (%)	Non-carer (%)																								
Female	28	21	22	17	27	20																								
Male	34	21	24	14	32	19																								
<p>Low income groups</p>		+	H																											

Proportion of people we help with debt issues in a negative budget by demographic group
 Someone is in a negative budget when their necessary expenditure exceeds their income.

All Household Type Ethnicity Health Condition Age group Employment Status Gender Benefits Housing Tenure



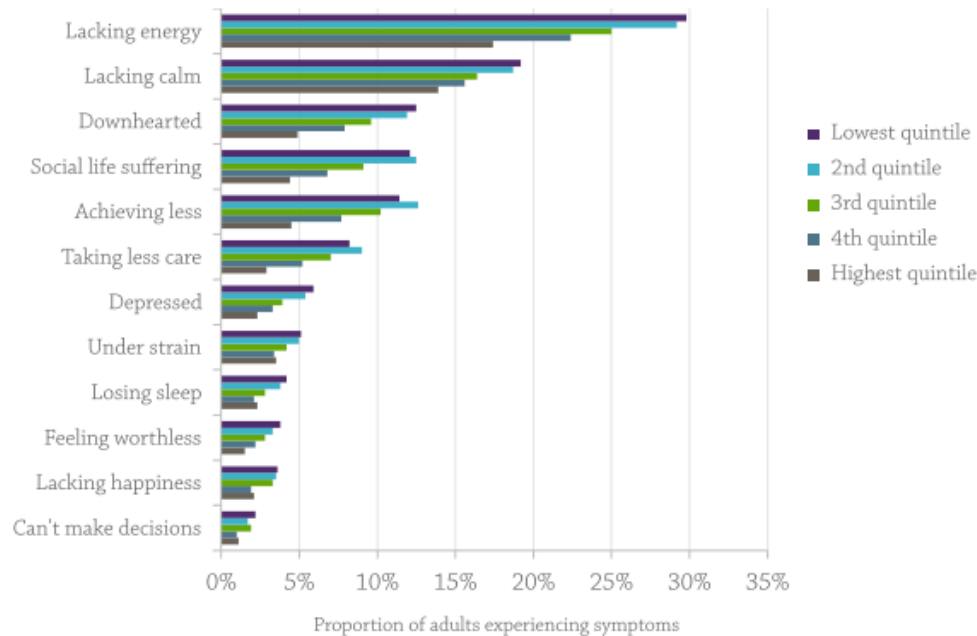
The majority of low-income households are in arrears, unable to afford unexpected expenses, or going without essentials



Source: JRF Cost of living tracker, October/November 2022

The strategy and priority themes and actions are all geared towards tackling the issues experienced by low in come families.

The lower a person’s income, the more likely they are to experience a symptom of anxiety



Source: JRF analysis of Understanding Society, 2019/20

Veterans, Armed Forces Community

This group will be supported equally as all group in the strategy and alongside our Armed Forces Covenant commitments

+

M

Other

None

Impact on human rights:			
List any human rights impacted.	<p>The strategy and its action plan will positively impact on the following:</p> <ul style="list-style-type: none"> - Right not to be treated in an inhuman or degrading way (addressing stigma and isolation) - Right to life (addressing impact of health inequalities shortening life expectancy) - Right not to be discriminated against in relation to any of the human rights 	+	H

Use the following guidance to inform your responses:

Indicate:

- Where you think that the proposal could have a POSITIVE impact on any of the equality groups like promoting equality and equal opportunities or improving relations within equality groups
- Where you think that the proposal could have a NEGATIVE impact on any of the equality groups, i.e. it could disadvantage them
- Where you think that this proposal has a NEUTRAL effect on any of the equality groups listed below i.e. it has no effect currently on equality groups.

It is important to remember that a proposal may be highly relevant to one aspect of equality and not relevant to another.

<p>High impact (The proposal or process is very equality relevant)</p>	<p>There is significant potential for or evidence of adverse impact The proposal is institution wide or public facing The proposal has consequences for or affects significant numbers of people The proposal has the potential to make a significant contribution to promoting equality and the exercise of human rights.</p>
<p>Medium impact (The proposal or process is somewhat equality relevant)</p>	<p>There is some evidence to suggest potential for or evidence of adverse impact The proposal is institution wide or cross-Unit, but mainly internal The proposal has consequences for or affects some people The proposal has the potential to make a contribution to promoting equality and the exercise of human rights</p>
<p>Low impact (The proposal or process might be equality relevant)</p>	<p>There is little evidence to suggest that the proposal could result in adverse impact The proposal operates in a limited way The proposal has consequences for or affects few people The proposal may have the potential to contribute to promoting equality and the exercise of human rights</p>

Step 5 - Mitigating adverse impacts and maximising positive impacts

5.1	Based on your findings, explain ways you plan to mitigate any unlawful prohibited conduct or unwanted adverse impact. Where positive impacts have been identified, what is been done to optimise opportunities to advance equality or foster good relations?
<p>The proposed strategy contains the following key commitment:</p> <ul style="list-style-type: none">▶ inclusion for all. We will seek to eliminate the disproportionate impact of poverty on, for example, black & minority ethnic communities, disabled people, carers and older people. Equalities impacts will be tackled, and barriers removed by clear actions not words; <p>And theme/priority:</p> <p>Reduce Inequalities</p> <p>All data monitored by FISG will be reviewed through an equalities lens to identify those groups who are impacted detrimentally due to their protected characteristics and/or complex needs and solutions targeted at reducing any inequality of access to support and solutions.</p>	

Step 6 – Recommendations and conclusions of the assessment

6.1	Having considered the potential or actual impacts you should be in a position to make an informed judgement on what should be done. In all cases, document your reasoning that justifies your decision. There are four main options you can take:
-----	--

<ul style="list-style-type: none"> - No major change to the proposal – the EIA demonstrates the proposal is robust. There is no potential for unlawful discrimination or adverse impact and you have taken all opportunities to advance equality and foster good relations, subject to continuing monitor and review. 	
<ul style="list-style-type: none"> - Adjust the proposal – the EIA identifies potential problems or missed opportunities. This involves taking steps to remove any barriers, to better advance quality or to foster good relations. - Continue with the proposal (despite the potential for adverse impact) – you should clearly set out the justifications for doing this and how you believe the decision is compatible with our obligations under the duty - Stop and remove the proposal – if there are adverse effects that are not justified and cannot be mitigated, you should consider stopping the proposal altogether. If a proposal leads to unlawful discrimination it should be removed or changed. 	
<p>Important: If there are any adverse impacts you cannot mitigate, please provide a compelling reason in the justification column.</p>	
Option selected	Conclusions/justification
Continue with the proposal	<p>The overall assessment is that groups in poverty are already in a significantly difficult situation with poorer experiences if affected by age (young and old), if disabled (mental health impacts particularly but not exclusively), is a carer and or from a Black & Minority Ethnic background. More work needs to be undertaken alongside those with lived experience such as the Poverty Truth Commission (and if developed – a Childrens Poverty Truth Commission) and to understand the poverty impacts on women as identified in the EIA. Overall however the strategy , if approved will have an overall</p>

	positive impact for people affected by equalities and/or human rights implications of poverty and the Cost-of-Living Crisis.
--	--

Step 7 – Summary of agreed actions resulting from the assessment

7.1 What action, by whom, will be undertaken as a result of the impact assessment.			
Impact/issue	Action to be taken	Person responsible	Timescale
Lived experience	Continued work with community groups and Poverty Truth Commission	Director of Customer & Communities/Financial Inclusion Steering Group partners	From March 2023

Step 8 - Monitor, review and improve

8. 1	How will the impact of your proposal be monitored and improved upon going forward? Consider how will you identify the impact of activities on protected characteristics and other marginalised groups going forward? How will any learning and enhancements be capitalised on and embedded?
	<p>Recommendations from the engagement above will feed into updates to the strategy and/or a revised strategy. The EIA process and content will be monitored by the new Access and Inclusion Team.</p> <p>The implementation of the strategy will be monitored by the Financial Inclusion Steering Group and through a published six monthly monitoring report to the Executive Member Decision Session for Finance & Performance.</p>

This page is intentionally left blank



**Executive Member for Finance & Major
Projects**

13 March 2023

Report of the Director Customer and Communities

**Retail, Hospitality & Leisure business rate relief and Council Tax
Support hardship schemes 2023/24**

Summary

1. This paper provides details of the Retail, Hospitality & Leisure (RHL) business rate relief and Council Tax Support (CTS) hardship schemes 2023/24 for noting by the Executive Member for Finance & Major Projects. To avoid complications with the 2023/24 annual billing cycle an officer decision was made by the Chief Finance Officer in consultation with the Executive Member on 14th February 2023 shown at Annex D and available here:
<https://democracy.york.gov.uk/ieDecisionDetails.aspx?ID=6783> .

Recommendations

2. The Executive Member is asked to:
 - a) note the council's RHL scheme (Paragraph 5 – 12);
 - b) note the council's CTS hardship scheme (Paragraph 13 – 19);
 - c) note the delegation of discretion to decide on qualifying and non-qualifying businesses (outside of those set out in Annex A) to the Head of Customer and Exchequer Services in consultation with the Head of Economic Development;
 - d) approve the delegation to make any changes to the council's RHL and CTS hardship scheme within the broader scope of the scheme guidance as set at Annex A and B to the council's s151 officer (Chief Finance Officer) in consultation with the Executive Member for Finance and Major Projects (Paragraph 11 & 19).

Reason: To provide cost of living support to business and residents hardest hit by the current economic pressures.

Background

3. As part of the Autumn Statement on 17 November 2022 the Chancellor announced the introduction of a new business rates relief scheme for retail, hospitality and leisure (RHL) properties worth around £2.1 billion in 2023/24. The 2023/24 RHL Business Rates Relief scheme will provide eligible, occupied, retail, hospitality and leisure properties with a 75% relief, up to a cash cap limit of £110,000 per business. Full guidance is at Annex A of this paper.
4. On the 19th of December 2022 the Secretary of State for Levelling Up, Housing and Communities and Minister for Intergovernmental Relations announced £100 million of additional funding for local authorities to support the most vulnerable households in England. This funding will allow councils to deliver additional support to the 3.8 million households already receiving council tax support, whilst also providing councils with the resources and flexibility to determine the local approaches to support other vulnerable households in their area.' Full guidance is at Annex B of this paper.

RHL Scheme

5. The hereditaments (business premises) which benefit from the 75% relief will be those which for a chargeable day in 2023/24 meet the criteria as set out in Annex A. If the ratepayer for that chargeable day has refused the relief for the eligible hereditament, the ratepayer may refuse the relief for each eligible hereditament anytime up to 30 April 2024. The ratepayer cannot subsequently withdraw their refusal for either all or part of the financial year in the scheme.
6. The council's scheme makes it clear, for the purposes of section 47 of the 1988 Act, hereditaments where the ratepayer has refused the relief are outside of the scheme and outside of the scope of the decision of which hereditaments qualify for the discount and are therefore ineligible for the relief.

7. The rate relief provided within the scheme is subject to the £110,000 cash cap per business, the total amount of government-funded relief available for each property for 2023/24 under this scheme is 'For chargeable days from 1 April 2023 to 31 March 2024, 75% of the chargeable amount'.
8. The Cash Cap as well as Subsidy rules apply to qualifying businesses. In applying a relief each business is responsible for notifying the council if it does not meet the qualifying criteria including Cash Cap and Subsidy rules. Each business will be contacted to ensure they are fully aware of the rules.
9. The council will adopt the qualification rules as set out at Part 2 of Annex A as those businesses included in its scheme.
10. The list of those qualifying and those that are exempt (Annex A) is not exhaustive and the decision to determine whether a business is exempt or qualifies will be delegated to the Head of Customer and Exchequer services in consultation with the Head of Economic Development.
11. The power to amend the scheme within the broader scope of the guidance be delegated to the 151 officer (Chief Finance Officer) in consultation with the relevant Executive Member for Finance and Major Projects.
12. Whilst the intention is to apply the relief ready for 1st April 2023 delays in software upgrades may mean this is not possible so some or all businesses may have to be rebilled.

Council Tax Support Hardship Scheme

13. As part of the Autumn Statement 2022 the Government announced its intention to allow councils to increase core council tax up to 3% and up to 2% for the Adult Social Care precept, before requiring a referendum. In recognising the impact of rising bills, the government will be distributing £100 million of new grant funding in 2023/24 for local authorities to support economically vulnerable households in their area with council tax payments.

14. The City of York Council will receive £ 214,818 in funding to provide additional financial support to those residents receiving Council Tax Support (CTS). The funding is for the 2023/24 year only.
15. To supplement CTS the Government expects that billing authorities will use their grant allocation to fund further reductions in the council tax liability of individuals receiving CTS with an outstanding council tax liability, by up to £25. Local authorities are also able to use a proportion of their allocations to determine their own local approaches to supporting economically vulnerable households with council tax bills.
16. The support can only be provided for council tax liability in the 2023/24 tax year. Funding will be allocated to local authorities on the basis of their share of the CTS claimants, based on Quarter 2 data from 2022-23. The money will be paid out as soon as possible to local authorities through a grant under section 31 of the Local Government Act 2003.
17. The council's scheme adopts the guidelines of the Government guidance at Annex B. The support will be provided directly to the CTS customer's account on 1st April or at the earliest possible time if any software upgrades are required. Details of the scheme will be provided on the council's website.
18. The council's scheme will provide £25 or the level of outstanding liability if below this. Using the council's own local approaches to supporting economically vulnerable households with council tax bills the award will also be made to all newly qualifying CTS customers across the 2023/24 year. The award may be higher than £25 if there is any residual funding remaining at the end of the 2023/24. The residual funding would be applied automatically to CTS accounts to some or all groups of CTS qualifying customers.
19. The power to amend the scheme within the broader scope of the guidance be delegated to the s151 officer (Chief Finance Officer) in consultation with the relevant Executive Member for Finance and Major Projects.

Analysis

20. The RHL scheme is as set out in this report and in the guidance at Annex A. The support will be met in full by central Government and will help alleviate some of the financial pressure on the businesses most vulnerable to the Cost of Living crisis. This builds on the 50% discount provided in 2022/23 and provides positive support to the York economy.
21. The CTS hardship scheme is 'one off' support to the most financially vulnerable council taxpayers in the city. The cost of the scheme is provided by central Government and aims to mitigate the effect of allowing local authorities to increase their council tax by up to 3% from 2% without the need for a referendum. The scheme will help approximately 8000 residents with their council tax bills in 2023/24 although in reality it only puts them back to the position they were in 2022/23. If there is no further Government support in 2024/25 and there is a further increase in CT (3%) and Adult Social Care (2%) CTS customers could see their council tax payments rise by 10% in real terms.

Consultation

22. These are Government schemes and there was no consultation with City of York Council on the guidance provided. The council always consults with its Advice York partners as set out in the Equalities Impact Assessment (Annex C) where any support is in relation to financially vulnerable communities.

Implications

23.

Financial

There are no financial implications as the cost of both schemes are met by central Government.

Human Resources (HR)

There are no HR implications.

Equalities

The council tax hardship scheme will impact on all communities equally. The Equalities Impact Assessment (EIA) is attached at Annex C.

Legal

No implications

Crime and Disorder, Information Technology and Property

No implications

Risk Management

24. The key risk associated with this paper relates to ensuring that the council tax hardship scheme is delivered within and up to the financial value of the Government grant received. This is managed by basing the scheme on the existing council tax data that the council holds. There are no risks in relation the RHL business rate reliefs.

Author responsible for the report:

Chief Officer responsible for the report:

David Walker

Pauline Stuchfield

Head of Customer & Exchequer Services

Director Customer and Communities

Report Approved

Date 6th February 2023

Specialist Implications Officer(s):

Wards Affected: *List wards or tick box to indicate all*

All

For further information please contact the author of the report

Annexes

Annex A – Retail, Hospitality & Leisure relief government guidance

Annex B – Council Tax Support Hardship scheme government guidance

Annex C – Equalities Impact Assessment

Annex D – Officer Decision

This page is intentionally left blank

Part 1: Guidance to local government

About this guidance

1. This guidance is intended to support billing authorities in administering the 2023/24 Retail, Hospitality and Leisure Business Rates Relief Scheme, announced at the Autumn Statement on 17 November 2022. This guidance applies to England only.
2. This guidance sets out the eligibility criteria for the scheme. The guidance does not replace existing legislation.
3. Enquiries on this measure should be addressed to: ndr@levellingup.gov.uk.

Introduction

4. At the Autumn Statement on 17 November 2022 the Chancellor announced the introduction of a new business rates relief scheme for retail, hospitality and leisure properties worth around £2.1 billion in 2023/24. This will support the businesses that make our high streets and town centres a success and help them to evolve and adapt to changing consumer demands.
5. The 2023/24 Retail, Hospitality and Leisure Business Rates Relief scheme will provide eligible, occupied, retail, hospitality and leisure properties with a 75% relief, up to a cash cap limit of £110,000 per business.
6. This document provides guidance to authorities about the operation and delivery of the policy. The government expects local authorities to include details of the relief to be provided to eligible ratepayers for 2023/24 in their bills for the beginning of the 2023/24 billing cycle.

How will the relief be provided?

7. As this is a temporary measure for 2023/24, the government is not changing the legislation relating to the reliefs available to properties. Instead, the government will, in line with the eligibility criteria set out in this guidance, reimburse local authorities that use their discretionary relief powers under section 47 of the Local Government Finance Act 1988 (as amended) to grant relief. It will be for individual local billing authorities to adopt a local scheme and determine in each individual case when, having regard to this guidance, to grant relief under section 47.

8. The government will fully reimburse billing authorities and major precepting authorities for their loss of income under the rates retention scheme as a result of awarding the relief that falls within the definitions in this guidance, using a grant under section 31 of the Local Government Act 2003.

9. Local authorities will be asked to provide an estimate of their likely total cost for providing the relief in their National Non-Domestic Rate Return 1 (NNDR1) for 2023/24. Central government will provide payments to authorities to cover the local share. Local authorities will also be asked to provide outturn data on the actual total cost for providing the relief, via the National Non-Domestic Rate 3 (NNDR3) forms. Any required reconciliations will then be conducted at these points.

10. The government expects billing authorities to apply and grant relief to qualifying ratepayers from the start of the 2023/24 billing year.

Which properties will benefit from relief?

11. Hereditaments which benefit from the relief will be those which for a chargeable day in 2023/24:

a. meet the eligibility criteria at Part 2,

and

b. the ratepayer for that chargeable day has not refused the relief for the eligible hereditament. The ratepayer may refuse the relief for each eligible hereditament anytime up to 30 April 2024. The ratepayer cannot subsequently withdraw their refusal for either all or part of the financial year.

12. Local authorities should make it clear in their approved scheme that, for the purposes of section 47 of the 1988 Act, hereditaments where the ratepayer has refused the relief are outside of the scheme and outside of the scope of the decision of which hereditaments qualify for the discount and are therefore ineligible for the relief.

13. In line with the legal restrictions in section 47(8A) of the Local Government Finance Act 1988, billing authorities may not grant the discount to themselves certain precepting authorities (e.g. a parish or county council) or a functional body, within the meaning of the Greater London Authority Act 1999.

How much relief will be available?

14. Subject to the £110,000 cash cap per business, the total amount of government-funded relief available for each property for 2023/24 under this scheme is:

a. For chargeable days from 1 April 2023 to 31 March 2024, 75% of the chargeable amount.

15. The relief should be applied after mandatory reliefs and other discretionary reliefs funded by section 31 grants have been applied, but before those where local authorities have used their wider discretionary relief powers introduced by the Localism Act 2011, which are not funded by section 31 grants. However, as required in the NNDR guidance notes, the former categories of discretionary relief available prior to the Localism Act 2011 (i.e. charitable/CASC/rural etc. top up and not for profit) should be applied first in the sequence of discretionary reliefs and, therefore, before Retail, Hospitality and Leisure relief. Authorities may use their discretionary powers to, at cost to themselves, offer further discounts outside this scheme or additional relief to hereditaments within the

scheme. However, where an authority applies a locally funded relief under section 47, this should be applied after the Retail, Hospitality and Leisure relief. The ordering should be applied in following sequence:

- Transitional Relief
- Mandatory Reliefs (as determined in legislation)
- S.47 Discretionary Relief in the following order:

I. 2023 Supporting Small Business (SSB)

II. Former categories of discretionary relief available prior to the Localism Act 2011 (i.e. charitable, CASC and rural top up, not for profit) should be applied first in the sequence of discretionary reliefs, after SSB

III. Other discretionary (centrally funded) including, Freeport relief

IV. 2023/24 Retail Hospitality and Leisure relief scheme

V. Other locally funded schemes (such as hardship)

16. Subject to the cash cap, the eligibility for the discount and the relief itself will be assessed and calculated on a daily basis. The following formula should be used to determine the amount of relief to be granted for a chargeable day for a particular hereditament in the financial year 2023/24:

Amount of relief to be granted = $V \times 0.75$ where:

V is the daily charge for the hereditament for the chargeable day after the application of any mandatory relief and any certain other discretionary reliefs in line with the guidance in paragraph 15 above.

17. This should be calculated ignoring any prior year adjustments in liabilities which fall to be liable on the day.

18. Ratepayers that occupy more than one property will be entitled to relief for each of their eligible properties up to the maximum £110,000 cash cap, per business.

The Cash Cap and Subsidy Control

19. Under the cash cap, no ratepayer can in any circumstances exceed the £110,000 cash cap across all of their hereditaments in England.

20. Where a ratepayer has a qualifying connection with another ratepayer then those ratepayers should be considered as one ratepayer for the purposes of the cash caps. A ratepayer shall be treated as having a qualifying connection with another:

a. where both ratepayers are companies, and

i. one is a subsidiary of the other, or

ii. both are subsidiaries of the same company; or

b. where only one ratepayer is a company, the other ratepayer (the “second ratepayer”) has such an interest in that company as would, if the second ratepayer were a company, result in its being the holding company of the other.

21. Furthermore, the Retail Hospitality and Leisure Scheme is likely to amount to subsidy. Any relief provided by Local Authorities under this scheme will need to comply with the UK’s domestic and international subsidy control obligations (See the [BEIS guidance for public authorities](#) which contains guidance and information for the new UK subsidy control regime, which will commence on 4 January 2023.

22. To the extent that a local authority is seeking to provide relief that falls below the Minimal Financial Assistance (MFA) thresholds, the Subsidy Control Act allows an economic actor (e.g. a holding company and its subsidiaries) to receive up to £315,000 in a 3-year period (consisting of the 2023/24 year and the 2 previous financial years). MFA subsidies cumulate with each other and with other subsidies that fall within the category of ‘Minimal or SPEI financial assistance’. Expanded Retail Discount granted in 2021/22 does not count towards the £315,000 allowance but BEIS COVID-19 business grants and any other subsidies claimed under the Small Amounts of Financial Assistance limit of the Trade and Cooperation Agreement should be counted.

23. In those cases where it is clear to the local authority that the ratepayer is likely to breach the cash cap or the MFA limit then the authority should automatically withhold the relief. Otherwise, local authorities may include the relief in bills and ask the ratepayers, on a self-assessment basis, to inform the authority if they are in breach of the cash caps or MFA limit. Part 4 of this guidance contains a sample ratepayer declaration, which local authorities may wish to use to discharge this responsibility.

24. MFA subsidies above £100,000 are subject to transparency requirements. This is not cumulated per beneficiary but applies per subsidy award. This means that for every individual subsidy provided of more than £100,000, the local authority needs to include details of the subsidy on the subsidy control database. Local authorities will need to create an account to use the [Manage UK Subsidies Portal](#). This will enable users to upload subsidy schemes and awards. To gain access, users must email subsidydatabase@beis.gov.uk.

Splits, mergers, and changes to existing hereditaments

25. The relief should be applied on a day-to-day basis using the formula set out above. A new hereditament created as a result of a split or merger during the financial year, or where there is a change of use, should be considered afresh for the relief on that day.

Recalculations of relief

26. The amount of relief awarded should be recalculated in the event of a change of circumstances. This could include, for example, a backdated change to the rateable value or the hereditament. This change of circumstances could arise during the year in question or during a later year.

27. Under regulations made under section 47 of the Local Government Finance Act 1988 authorities must give at least 12 months' notice of a revocation or variation of a rate relief scheme the effect of which would be to increase rate bills. Such a revocation or variation can only take effect at the end of a financial year (other than to comply with international agreements). But within these regulations, local authorities may still make decisions to ensure the scheme is administered in accordance with the extant rules. If a change in circumstances renders a property ineligible, the relevant bill can be amended in the year to reflect the loss of the relief.

28. Therefore, when making an award for the RHL scheme, local authorities should ensure in the conditions of the award that the relief are subject to the property's continuing eligibility.

Part 2: Eligibility for the Retail, Hospitality and Leisure Relief Scheme

1. Hereditaments that meet the eligibility for Retail, Hospitality and Leisure scheme will be occupied hereditaments which meet all of the following conditions for the chargeable day:

a. they are wholly or mainly being used:

i. as shops, restaurants, cafes, drinking establishments, cinemas or live music venues,

ii. for assembly and leisure; or

iii. as hotels, guest & boarding premises or self-catering accommodation

2. We consider shops, restaurants, cafes, drinking establishments, cinemas and live music venues to mean:

i. Hereditaments that are being used for the sale of goods to visiting members of the public:

- Shops (such as: florists, bakers, butchers, grocers, greengrocers, jewellers, stationers, off licences, chemists, newsagents, hardware stores, supermarkets, etc)
- Charity shops
- Opticians
- Post offices
- Furnishing shops/ display rooms (such as: carpet shops, double glazing, garage doors)
- Car/caravan show rooms
- Second-hand car lots
- Markets
- Petrol stations
- Garden centres
- Art galleries (where art is for sale/hire)

ii. Hereditaments that are being used for the provision of the following services to visiting members of the public:

- Hair and beauty services (such as: hairdressers, nail bars, beauty salons, tanning shops, etc)
- Shoe repairs/key cutting
- Travel agents
- Ticket offices e.g. for theatre
- Dry cleaners
- Launderettes
- PC/TV/domestic appliance repair
- Funeral directors
- Photo processing
- Tool hire
- Car hire

iii. Hereditaments that are being used for the sale of food and/or drink to visiting members of the public:

- Restaurants
- Takeaways
- Sandwich shops
- Coffee shops
- Pubs
- Bars

iv. Hereditaments which are being used as cinemas

v. Hereditaments that are being used as live music venues:

- Live music venues are hereditaments wholly or mainly used for the performance of live music for the purpose of entertaining an audience. Hereditaments cannot be considered a live music venue for the purpose of business rates relief where a venue is wholly or mainly used as a nightclub or a theatre, for the purposes of the Town and Country Planning (Use Classes) Order 1987 (as amended).
- Hereditaments can be a live music venue even if used for other activities, but only if those other activities (i) are merely ancillary or incidental to the performance of live music (e.g. the sale/supply of alcohol to audience members) or (ii) do not affect the fact that the primary activity for the premises is the performance of live music (e.g. because those other activities are insufficiently regular or frequent, such as a polling station or a fortnightly community event).
- There may be circumstances in which it is difficult to tell whether an activity is a performance of live music or, instead, the playing of recorded music. Although we would expect this would be clear in most circumstances, guidance on this may be found in [Chapter 16 of the statutory guidance](#) issued in April 2018 under section 182 of the Licensing Act 2003.

3. We consider assembly and leisure to mean:

i. Hereditaments that are being used for the provision of sport, leisure and facilities to visiting members of the public (including for the viewing of such activities).

- Sports grounds and clubs
- Museums and art galleries

- Nightclubs
- Sport and leisure facilities
- Stately homes and historic houses
- Theatres
- Tourist attractions
- Gyms
- Wellness centres, spas, massage parlours
- Casinos, gambling clubs and bingo halls

ii. Hereditaments that are being used for the assembly of visiting members of the public.

- Public halls
- Clubhouses, clubs and institutions

4. We consider hotels, guest & boarding premises and self-catering accommodation to mean:

i. Hereditaments where the non-domestic part is being used for the provision of living accommodation as a business:

- Hotels, Guest and Boarding Houses
- Holiday homes
- Caravan parks and sites

5. To qualify for the relief the hereditament should be wholly or mainly being used for the above qualifying purposes. In a similar way to other reliefs (such as charity relief), this is a test on use rather than occupation. Therefore, hereditaments which are occupied but not wholly or mainly used for the qualifying purpose will not qualify for the relief.

6. The list set out above is not intended to be exhaustive as it would be impossible to list the many and varied uses that exist within the qualifying purposes. However, it is intended to be a guide for authorities as to the types of uses that the government considers for this purpose to be eligible for relief. Authorities should determine for themselves whether particular properties not listed are broadly similar in nature to those above and, if so, to consider them eligible for the

relief. Conversely, properties that are not broadly similar in nature to those listed above should not be eligible for the relief.

7. The list below sets out the types of uses that the government does not consider to be an eligible use for the purpose of this discount. Again, it is for local authorities to determine for themselves whether particular properties are broadly similar in nature to those below and, if so, to consider them not eligible for the discount under their local scheme.

i. Hereditaments that are being used for the provision of the following services to visiting members of the public

- Financial services (e.g. banks, building societies, cash points, bureaux de change, short-term loan providers, betting shops)
- Medical services (e.g. vets, dentists, doctors, osteopaths, chiropractors)
- Professional services (e.g. solicitors, accountants, insurance agents/ financial advisers, employment agencies, estate agents, letting agents)
- Post office sorting offices

Part 3: Calculation examples for 2023/24

The Retail, Hospitality and Leisure scheme is always calculated after mandatory relief and other discretionary reliefs funded by section 31 grant. Ignoring cash caps.

Example 1: An occupied shop with a rateable value of £40,000

Gross rates (before any reliefs) = £40,000 x 0.499: = £19,960

RHL Relief Discount (75%), £19,960 x 0.75 = -£14,970

Rates due (after RHL Relief Discount): = £4,990

Example 2: An occupied shop with a rateable value of £100,000

Gross rates (before any reliefs) = £100,000 x 0.512: = £51,200

RHL Relief Discount (75%), £51,200 x 0.75 = -£38,400

Rates due (after RHL Relief Discount): = 12,800

Example 3: An occupied charity shop with a rateable value of £40,000

Gross rates (before any reliefs) = £40,000 x 0.512 = £20,480

Net rates after charity relief (80% discount): = £4,096

RHL Relief Discount (75%), £4,096 x 0.75 = -£3,072

Rates due (after charity relief and RHL Relief Discount): = £1,024

Example 4: An occupied shop with a rateable value of £13,500 eligible for Small Business Rate Relief (SBRR)

Gross rates (before any reliefs) = £13,500 x 0.499 = £6,737

Net rates after SBRR (50%): = £3,368

RHL Relief Discount (75%), £3,368 x 0.75 = -£2,526

Rates due (after SBRR and RHL Relief Discount): = £842

Example 5: An occupied shop with a rateable value of £10,000 eligible for Small Business Rate Relief (SBRR)

Gross rates (before any reliefs) = £10,000 x 0.499 = £4,990

Net rates after SBRR (100%): = £nil

Rates bill is nil and, therefore, no RHL Relief Discount applies

Example 6: A shop with a rateable value of £40,000 (example 1) but only occupied until 30 September 2022

Gross rates while occupied (before any reliefs) = £40,000 x 0.499 x 183/365 = £10,007

RHL Relief Discount (75% from 01/04/22 to 30/09/22), £10,007 x 0.75 = -£7,505

Net rates while occupied = £2,502

Gross rates while unoccupied (before any reliefs) = £40,000 x 0.512 x 182/365 = £10,212

Unoccupied property relief (100% from 01/10/22 to 31/12/22), £10,212 x 92/182: = -£5,160

Net rates while unoccupied = £5,052

Rates due for the year (after empty property relief and RHL Relief Discount):

= £7,552

Part 4: Sample paragraphs that could be included in letters to ratepayers about the 2023/24 Retail, Hospitality and Leisure Relief Scheme and the £110,000 cash cap/ Small Amounts of Financial Assistance subsidy

At the Budget on 17 November 2022, the Chancellor announced that eligible ratepayers will receive 75% relief on their business rates bills for the year 2023/24 up to a maximum cash cap of £110,000.

Relief will be provided to eligible occupied retail, hospitality and leisure properties in 2023/24. Your current rates bill includes this discount.

In line with the conditions set by the government, a ratepayer may only claim up to £110,000 of support under the 2023/24 Retail, Hospitality and Leisure Relief Scheme for all of their eligible hereditaments. This cash cap applies at a Group company level (so holding companies and subsidiaries cannot claim up to the cash cap for each company) and also to organisations which, although not a company, have such an interest in a company that they would, if they were a company, result in its being the holding company.

Furthermore, the Retail, Hospitality and Leisure Relief Scheme is subject to the Minimal Financial Assistance limits under the Subsidy Control Act. This means no recipient can receive over £315,000 over a 3-year period (consisting of the current financial year and the 2 previous financial years). Extended Retail Discounts granted in 2021/22 do not count towards the limit. Covid business grants received from local government and any other subsidy claimed under the Minimal Financial Assistance or Small Amounts of Financial Assistance limit over the 3-year period should be counted.

Therefore, to claim the Retail, Hospitality and Leisure relief you must not have exceeded either the £110,000 cash cap for 2023/24 or the Minimal Financial Assistance limit of £315,000 over 3 years (including 2023/24). Further details of the cash cap and subsidy control can be found at: <https://www.gov.uk/government/publications/business-rates-relief-202324-retail-hospitality-and-leisure-scheme-local-authority-guidance>.

You do not need to take any further action if you have not received any other 2023/24 Retail, Hospitality and Leisure Relief for premises other than the one to which this bill relates and you have not received more than the Minimal Financial Assistance limit of £315,000 over 3 years (including 2023/24).

If the following applies to you, please complete the declaration at Form A (accepting the relief and declaring that you comply with the cash cap and exemption threshold) and return it to the address above:

- you (or if appropriate a company in your Group) have received the 2023/24 Retail, Hospitality and Leisure Relief Scheme support on any other property but to a level below the £110,000 cash cap. You should list the other Retail, Hospitality and Leisure Relief being granted for premises other than the one to which this bill relates, and
- you (or if appropriate a company in your Group) have not received more than the Minimal Financial Assistance limit of £315,000 over 3 years (including 2023/24). If appropriate you should list the other subsidies you have received.

If the follow applies to you, please complete the attached Form B (refusing the relief) and return it to the address above:

- you have exceeded the cash cap on other properties, or
- you have received more than the Minimal Financial Assistance limit of £315,000 over 3 years (including 2023/24).

The government and [name of local authority] will not tolerate any business falsifying their records or providing false evidence to gain this discount, including claiming support above the cash cap or the exemption threshold. A ratepayer who falsely applies for any relief, or provides false information or makes false representation in order to gain relief may be guilty of fraud under the Fraud Act 2006.

Form A: Cash cap and exemption threshold declaration

Dear []

NON-DOMESTIC RATES ACCOUNT NUMBER: _____

The value of the non-domestic rates the 2023/24 Retail, Hospitality and Leisure Relief to be provided to [name of undertaking] by [name of local authority] is £ [].

This award shall comply with the cash cap on claiming the 2023/24 Retail, Hospitality and Leisure Relief and the exemption threshold on the basis that, including this award, [name of ratepayer] (together with any other companies in the same Group) shall not receive more than £110,000 of the Retail, Hospitality and Leisure Relief Scheme for eligible properties within 2023/24 and shall not receive more than £315,000 in total of Minimal Financial Assistance over 3 years (including 2023/24). Find [guidance on the cash cap and Minimal Financial Assistance limit](#).

List of RHL Relief in 2023/24.

Value of RHL Relief | Property Reference No. | Local authority providing subsidy

List of other subsidies (excluding RHL relief for 2023/24)

Value of other subsidies (2021/22 to 2023/24) | Property Reference No. | Local authority providing subsidy

I confirm that:

1) I am authorised to sign on behalf of _____[name of ratepayer];
and

2) _____[name of ratepayer] shall not by accepting this relief exceed the £110,000 cash cap limit for 2023/24 Retail, Hospitality and Leisure Relief Scheme or the Minimal Financial Assistance limit of £315,000 over 3 years (including 2023/24).

Signature:

Name:

Position:

Business:

Address and date:

Form B: Refusal of the 2023/24 Retail, Hospitality and Leisure Relief Scheme form

Name and address of premises

Non-domestic rates account number

Amount of RHL support received

I confirm that I wish to refuse the 2023/24 Retail, Hospitality and Leisure Relief Scheme in relation to the above premises.

I confirm that I am authorised to sign on behalf of _____ [name of ratepayer].

Signature:

Name:

Position:

Business:

Address:

Date:

This page is intentionally left blank

1. About this guidance

1. This guidance is intended to support local authorities in using their allocation from the £100 million Council Tax Support Fund, announced alongside the 2023-24 provisional local government finance settlement:

We are also today announcing £100 million of additional funding for local authorities to support the most vulnerable households in England. This funding will allow councils to deliver additional support to the 3.8 million households already receiving council tax support, whilst also providing councils with the resources and flexibility to determine the local approaches to support other vulnerable households in their area

2. The funding is for the 2023-24 financial year. Provisional allocations for each local authority are set out at [Annex A](#), with final allocations to be confirmed at the final local government finance settlement.

3. This guidance applies to England only. It outlines the underpinning principles for use of the fund and expected eligibility criteria for delivery of the support package.

4. Any enquiries on this document or use of the fund should be addressed to: council.tax@levellingup.gov.uk.

2. Introduction

5. Council tax levels are a matter for local authorities to decide although the government sets referendum principles so that residents can have the final say over excessive increases. At Autumn Statement 2022 the government announced its intention to increase referendum principles to 3% for core council tax and up to 2% for the Adult Social Care precept, with additional flexibilities for some other authority types for both 2023-24 and 2024-25.

6. Recognising the impact of rising bills, the government will be distributing £100 million of new grant funding in 2023-24 for local authorities to support economically vulnerable households in their area with council tax payments.

7. Funding will be allocated to councils based on their share of local council tax support claimants according to the latest data. The government expects local authorities to use the majority of their funding allocations to reduce bills for current working age and pension age Local Council Tax Support (LCTS) claimants by up to £25. Councils can use their remaining allocation as they see fit to support vulnerable households with council tax bills.

8. This document provides guidance to authorities about the operation and delivery of the relief.

3. Minimum reduction in council tax liability for local council tax support claimants

9. The government recognises that council tax increases set by local authorities may mean some individuals may struggle to meet council tax payments.

10. Local authorities are required to put in place LCTS schemes to offer council tax reductions to those facing financial hardship and will be preparing their schemes for 2023-24 by the statutory deadline of 11 March.

11. To supplement this local support, the government expects that billing authorities will use their grant allocation to fund further reductions in the council tax liability of individuals receiving LCTS with an outstanding council tax liability, by up to £25. Local authorities are also able to use a proportion of their allocations to determine their own local approaches to supporting economically vulnerable households with council tax bills.

12. The discount should apply to current LCTS claimants that have an outstanding council tax liability for the 2023-24 financial year.

Government expects councils to deliver this using their discretionary powers under s13A(1)(c) of the Local Government Finance Act 1992.

13. Funding will be allocated to local authorities on the basis of their share of the LCTS claimants, based on Q2 data from 2022-23. The money will be paid out as soon as possible to local authorities through a grant under section 31 of the Local Government Act 2003.

14. Where a taxpayer's liability for 2023-24 is, following the application of council tax support, less than £25, then their liability would be reduced to nil. Where a taxpayer's liability for 2023-24 is nil, no reduction to the council tax bill will be available and those bills should not be credited.

15. There should be no need for any recipient of LCTS to make a separate claim for a reduction under this scheme. The billing authority should assess who is eligible for support and automatically apply the discount.

16. Council tax reductions should be applied from the beginning of the 2023-24 financial year for existing LCTS recipients and discounts should be reflected in council tax bills issued in March. It is for local authorities to decide how to treat households that become eligible for LCTS during the financial year.

17. Authorities will want to make their local populations aware of how the grant support package will be delivered e.g. through providing information on their websites.

18. It is the government's intention that any assistance provided from the Council Tax Support Fund will not affect the eligibility of recipients for other benefits.

4. Discretionary support

19. The government recognises that existing support mechanisms vary locally, including LCTS schemes, discretionary council tax

discount/hardship schemes and local welfare schemes. Councils will want to consider using a proportion of their allocation to establish their own local approach to helping economically vulnerable households with council tax bills.

20. Local authorities should revisit their discretionary approach at intervals during the financial year, in order to ensure expenditure for 2023-24 remains within their allocation.

5. Funding allocations

21. The funding is for the 2023-24 financial year. Allocations are set out in [Annex A](#) and should be used within the 2023-24 financial year.

6. Monitoring and reporting requirements

22. Local authorities should maintain a record of support provided. In particular, councils should ensure that they are able to monitor and report on the level of expenditure provided to LCTS claimants through the provision of additional discounts. Local authorities should also maintain records of the mechanisms and levels of support provided through discretionary schemes.

23. The Department for Levelling Up, Housing and Communities will undertake a quarterly DELTA collection exercise to monitor implementation progress. Councils should therefore ensure they put in place arrangements to support this data collection process.

City of York Council
Equalities Impact Assessment

Who is submitting the proposal?

Directorate:	Customer & Communities		
Service Area:	Customer and Exchequer Services		
Name of the proposal :	Council Tax Hardship Fund		
Lead officer:	David Walker		
Date assessment completed:			
Names of those who contributed to the assessment :			
Name	Job title	Organisation	Area of expertise
Susan Wood	Welfare Benefits & Strategic Partnership Manager	CYC	Welfare Benefits
Paul Sanderson	Income Manager	CYC	Council Tax
Advice York	N/A	Advice York	Welfare Benefits

Step 1 – Aims and intended outcomes

1.1	<p>What is the purpose of the proposal? Please explain your proposal in Plain English avoiding acronyms and jargon.</p>
	To provide additional council tax support to those residents already in receipt of council tax supports (CTS) during 2023/24.
1.2	<p>Are there any external considerations? (Legislation/government directive/codes of practice etc.)</p>
	This is a government scheme aimed at supporting council tax for those in receipt of CTS
1.3	<p>Who are the stakeholders and what are their interests?</p>
	All residents in the city in receipt of CTS
1.4	<p>What results/outcomes do we want to achieve and for whom? This section should explain what outcomes you want to achieve for service users, staff and/or the wider community. Demonstrate how the proposal links to the Council Plan (2019- 2023) and other corporate strategies and plans.</p>
	To provide financial support to those residents in the city on low income with their 2023/24 council tax bill.

--	--

Step 2 – Gathering the information and feedback

2.1	What sources of data, evidence and consultation feedback do we have to help us understand the impact of the proposal on equality rights and human rights? Please consider a range of sources, including: consultation exercises, surveys, feedback from staff, stakeholders, participants, research reports, the views of equality groups, as well your own experience of working in this area etc.	
	Source of data/supporting evidence	Reason for using
	Council Tax Support Records	Target resident group
	Income based benefit data	Indicates financial vulnerability
	Advice York Partners	Stakeholder feedback

Step 3 – Gaps in data and knowledge

3.1	What are the main gaps in information and understanding of the impact of your proposal? Please indicate how any gaps will be dealt with.		
Gaps in data or knowledge		Action to deal with this	
There are no gaps in data knowledge as the target residents are already know to us. It is however possible other residents are entitled to CTS and have never claimed.		The scheme will be publicised and shared with third sector partners. The council website, CT bills and DWP all encourage residents with liability for CT to claims CTS.	

Step 4 – Analysing the impacts or effects.

4.1	Please consider what the evidence tells you about the likely impact (positive or negative) on people sharing a protected characteristic, i.e. how significant could the impacts be if we did not make any adjustments? Remember the duty is also positive – so please identify where the proposal offers opportunities to promote equality and/or foster good relations.			
Equality Groups and Human Rights.	Key Findings/Impacts	Positive (+) Negative (-) Neutral (0)	High (H) Medium (M) Low (L)	
Age	Will provide additional financial support to pay council tax for qualifying residents.	0	L	
Disability	Will provide additional financial to pay council tax for qualifying residents.	0	L	
Gender	Will provide additional financial support to pay council tax for qualifying residents.	0	L	
Gender Reassignment	Will provide additional financial support to pay council tax for qualifying residents.	0	L	

Marriage and civil partnership	n/a		
Pregnancy and maternity	Will provide additional financial support to pay council tax for qualifying residents.	0	L
Race	Will provide additional financial support to pay council tax for qualifying residents.	0	L
Religion and belief	n/a		
Sexual orientation	n/a		
Other Socio-economic groups including :	Could other socio-economic groups be affected e.g. carers, ex-offenders, low incomes?		
Carer	Will provide additional financial support to pay council tax for qualifying residents.	+	L
Low income groups	Will provide additional financial support to pay council tax for qualifying residents.	+	L
Veterans, Armed Forces Community	Will provide additional financial support to pay council tax for qualifying residents.	+	L
Other			
Impact on human rights:			
List any human rights impacted.	n/a		

Use the following guidance to inform your responses:

Indicate:

- Where you think that the proposal could have a POSITIVE impact on any of the equality groups like promoting equality and equal opportunities or improving relations within equality groups
- Where you think that the proposal could have a NEGATIVE impact on any of the equality groups, i.e. it could disadvantage them
- Where you think that this proposal has a NEUTRAL effect on any of the equality groups listed below i.e. it has no effect currently on equality groups.

It is important to remember that a proposal may be highly relevant to one aspect of equality and not relevant to another.

<p>High impact (The proposal or process is very equality relevant)</p>	<p>There is significant potential for or evidence of adverse impact The proposal is institution wide or public facing The proposal has consequences for or affects significant numbers of people The proposal has the potential to make a significant contribution to promoting equality and the exercise of human rights.</p>
<p>Medium impact (The proposal or process is somewhat equality relevant)</p>	<p>There is some evidence to suggest potential for or evidence of adverse impact The proposal is institution wide or cross-Unit, but mainly internal The proposal has consequences for or affects some people The proposal has the potential to make a contribution to promoting equality and the exercise of human rights</p>
<p>Low impact (The proposal or process might be equality relevant)</p>	<p>There is little evidence to suggest that the proposal could result in adverse impact The proposal operates in a limited way The proposal has consequences for or affects few people The proposal may have the potential to contribute to promoting equality and the exercise of human rights</p>

Step 5 - Mitigating adverse impacts and maximising positive impacts

5.1	Based on your findings, explain ways you plan to mitigate any unlawful prohibited conduct or unwanted adverse impact. Where positive impacts have been identified, what is been done to optimise opportunities to advance equality or foster good relations?
There are no adverse impacts of the support the benefit to all groups is a financial one where they qualify. The key group are those on low income in any of the categories within the EIA.	

Step 6 – Recommendations and conclusions of the assessment

6.1	Having considered the potential or actual impacts you should be in a position to make an informed judgement on what should be done. In all cases, document your reasoning that justifies your decision. There are four main options you can take:
- No major change to the proposal – the EIA demonstrates the proposal is robust. There is no potential for unlawful discrimination or adverse impact and you have taken all opportunities to advance equality and foster good relations, subject to continuing monitor and review.	

- **Adjust the proposal** – the EIA identifies potential problems or missed opportunities. This involves taking steps to remove any barriers, to better advance quality or to foster good relations.
- **Continue with the proposal** (despite the potential for adverse impact) – you should clearly set out the justifications for doing this and how you believe the decision is compatible with our obligations under the duty
- **Stop and remove the proposal** – if there are adverse effects that are not justified and cannot be mitigated, you should consider stopping the proposal altogether. If a proposal leads to unlawful discrimination it should be removed or changed.

Important: If there are any adverse impacts you cannot mitigate, please provide a compelling reason in the justification column.

Option selected	Conclusions/justification
Continue with the proposal	This is a central government scheme that provides financial support to low income families, including pensioners and other residents in the city who meet the qualifying criteria with their council tax bill in 2023/24.

Step 7 – Summary of agreed actions resulting from the assessment

7.1 What action, by whom, will be undertaken as a result of the impact assessment.			
Impact/issue	Action to be taken	Person responsible	Timescale
N/A			

Step 8 - Monitor, review and improve

8. 1	How will the impact of your proposal be monitored and improved upon going forward? Consider how will you identify the impact of activities on protected characteristics and other marginalised groups going forward? How will any learning and enhancements be capitalised on and embedded?		
	N/A		

Officer decision made by the Chief Finance Officer in consultation with the Executive Member on 14th February 2023:

Decision details

Retail, Hospitality & Leisure business rate relief and Council Tax Support hardship schemes 2023/24

Decision Maker: Chief Finance Officer

Decision status: Decision Made

Is Key decision?: No

Is subject to call in?: No

Decision:

This decision is to allow the retail, hospitality and leisure business rate relief to be applied to the 2023/24 business rate bills issued in February 2023 and the £25 council tax relief for Council Tax Support (CTS) customers to be applied to the annual council tax bills issued at the end of February and early March 2023. The schemes are due for approval at the Executive Member Decision Session for Finance and major projects on the 13th March 2023 but this will delay implementation and risk rebilling as per the attached draft reports.

Options Considered:

To wait until after the decision is made at the Executive Member Decision session on 13th March.


Options Rejected:

To wait until after the decision is made at the Executive Member Decision session on 13th March 2023. This would have meant having to rebill thousands of businesses and council tax support customers after the 1st April 2023. This would be inefficient and cause potential confusion for residents and businesses alike.

Publication date: 15/02/2023

Date of decision: 06/02/2023

Accompanying Documents:

- [Retail, Hospitality & Leisure business rate relief](#)  PDF 516 KB
[View as HTML \(1\)](#) 56 KB
- [RHL Government Guidance](#)  PDF 338 KB [View as HTML \(2\)](#) 102 KB
- [Council Tax Hardship Guidance](#)  PDF 256 KB [View as HTML \(3\)](#) 17 KB
- [Equalities Impact Assessment](#)  PDF 634 KB [View as HTML \(4\)](#) 91 KB