Equality Impact Assessment
Validation Decision Notice

<table>
<thead>
<tr>
<th>EIA Reference Number</th>
<th>176</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service, policy, or strategy</td>
<td>Local Tax Enforcement Remedies</td>
</tr>
<tr>
<td>Element(s) assessed</td>
<td>Introduction of established tax enforcement remedies</td>
</tr>
<tr>
<td>Names of Assessors</td>
<td>Local Tax Team Leader, Local Tax Enforcement Officer, Exchequer Team Leader, Policy Officer</td>
</tr>
</tbody>
</table>

Consider:

Was discrimination or disadvantage identified? X
Was the service promoting equality? X
Could the service be improved in promoting equality? X
Are the customers' needs understood and met? X
Is there good evidence and/or reasoning to support the decisions on whether groups are/aren't affected? X
Does the summary report properly reflect the key findings of the assessment? X
Is the summary report clear and easy to understand? X
If improvements have been identified, do they reflect and deal with the key findings? X

The decision is to:  Validate X  Not validate

The reason/s for the decision are:  please give details below

Validation given – information correct X
Not validated – decision not to proceed as EIA incorrect
Not validated - screening error
Not validated – research/consultation error
Not validated – improvement error

Signed  

Laurie Ragoon

Designation  

DIRECTOR

Name  

LAURA TAYLOR

Date  

20/11/12
Equality Impact Assessment

Stage 1

STAGE 1 – Briefing Note

| EIA ID (Sinbad reference number) | 176 - Local Tax Enforcement Remedies |
| Date of meeting | 19/09/2012 |
| Job Titles of assessors | Local Tax Team Leader, Local Tax Enforcement Officer, Exchequer Team Leader, Policy Officer |

The Assessment

Under the Regulations (listed below), it is proposed to utilise all legal remedies that are available in order to maximise the potential collection of Council Tax, Non-Domestic Rates & Overpaid Housing Benefit debts. Without this approach the debts may be remitted as irrecoverable.

The most appropriate remedy in relation to the debt and debtor will be considered and recommended by the experienced Enforcement Officer and authorised by the HOS.

These remedies include:
- Bankruptcy/Winding Up
- Committals
- Charging Orders
- Attachment to Members Allowances
- County Court Proceeding

Regulations:
- Regulation 36 Council Tax (Administration & Enforcement) Regulations 1992 (Statutory Instrument)
- Non-Domestic Rating Collection & Enforcement Regulations 1989
- Overpaid Housing Benefit – Social Security Administration Act 1992 s75(7)

This EIA considers the impact of the proposed introduction of these remedies on the different protected characteristics groups and other potentially vulnerable individuals with a view to mitigating any potential adverse impacts of its' implementation. It takes into consideration the fact that those who are in debt, may be vulnerable and looks at the implications of introducing these new measures to recover outstanding debt.

Assessment Findings

The initial discussion revealed that the following are always taken into account when making a decision concerning the course of enforcement action for each case:
Equality Impact Assessment

Summary Report

Stage 6

<table>
<thead>
<tr>
<th>EIA ID (Sinbad reference number)</th>
<th>176 - Local Tax Enforcement Remedies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of assessment</td>
<td>19/09/12</td>
</tr>
<tr>
<td>Job title of assessors</td>
<td>Local Tax Team Leader, Local Tax Enforcement Officer, Exchequer Team Leader, Policy Officer</td>
</tr>
</tbody>
</table>

The Assessment

Under the Regulations (listed below), it is proposed to utilise all legal remedies that are available in order to maximise the potential collection of Council Tax, Non-Domestic Rates & Overpaid Housing Benefit debts. Without approaches remedies the debts may be remitted as irrecoverable.

The most appropriate remedy in relation to the debt and debtor will be considered and recommended by the experienced Enforcement Officer and authorised by the HOS.

These remedies include:
- Bankruptcy/Winding Up
- Committals
- Charging Orders
- Attachment to Members Allowances
- County Court Proceeding

Regulations:
- Regulation 36 Council Tax (Administration & Enforcement) Regulations 1992 (Statutory Instrument)
- Non-Domestic Rating Collection & Enforcement Regulations 1989
- Overpaid Housing Benefit – Social Security Administration Act 1992 s75(7)

This EIA assessed the impact of the proposed introduction of these remedies on the different protected characteristics groups and other potentially vulnerable individuals with a view to mitigating any potential adverse impacts of its' implementation. It has taken into consideration the fact that those who are in debt, may be vulnerable and looks at the implications of introducing these new measures to recover outstanding debt.

The Customer/Customer Group

Taxpayers of the borough, those who are defined as ‘serial debtors’, Council, Hampshire & IOW Councils etc.

Consultation and Research
Stage 6

Individual will already be exempt from Council Tax, Carers are disregarded for Council Tax Purposes, small business are eligible for Small Business Rate relief, any business can apply for hardship relief etc.

- Alternative formats for documentation are offered to all service users and face to face contact during office hours is available with an interpreter service, where necessary.

- The surveys issued to 13 Hampshire & Isle of Wight Authorities confirmed that these remedies are widely used and successful. One authority also confirmed that there were no equality and impact issues.

- Based on the data available on current serial defaulters (which is limited by legislation) there were no trends with regards to gender and geographical area.

- Although no specific related data is recorded on race, local unemployment statistics have been taken into consideration to assess potentially vulnerable Black and Ethnic Minority groups.

The Ministry of Justice EIA regarding “Transforming Bailiff Action” confirmed the following:

Gender - It is reported that lone parent households with dependent children were far more likely to have fallen into arrears on one or more household bill. The majority of lone parent households are headed by women.

Race - The 'Households below Average Income Analysis 1994/5 - 2007/08' shows that households headed by someone from a minority ethnic group were more likely to have a lower household disposable income. This is particularly true of the Pakistani/Bangladeshi group with over 50% of these households in the bottom grouping of disposable household income. This suggests that minority ethnic groups may be impacted to a higher degree than other groups on grounds of income as debtors are more likely to be in lower income households.

Disability - The Wealth in Great Britain report 2006/2008 (ONS) indicates that the propensity to be in arrears on household bills, mortgage and non-mortgage borrowing by households was 26% where the household head was sick or disabled. This is nearly three times as much as those employed or self-employed which averaged 9%. However, qualitative evidence suggests that people with some mental health conditions may have reduced capacity to engage with regular day to day activities which may pose more issues for those in debt. Debt Collection and Mental Health: the evidence report states that customers with mental health problems may experience difficulties with communication. This may take the form of finding written correspondence too difficult to deal with, or experiencing difficulties in managing or understanding telephone calls. For example, people with schizophrenia, bipolar disorder or severe depression may simply be unable to answer the telephone, open their post, or leave their house when they are unwell or experiencing a crisis. Such difficulties may become especially pronounced when indebted individuals are dealing with their creditors.