

**RECORD OF EXECUTIVE DECISION TAKEN BY AN EXECUTIVE MEMBER**

This form **MUST** be used to record any decision taken by the Elected Mayor or an individual Executive Member (Portfolio Holder).

The form must be completed and passed to the Chief Officer responsible for Legal and Democratic Services no later than NOON on the second working day after the day on which the decision is taken. No action may be taken to implement the decision(s) recorded on this form until 7 working days have passed and the Chief Officer responsible for Legal and Democratic Services has confirmed the decision has not been called in.

**1. Description of decision**

**That the proposed changes to the Local Council Tax Reduction Scheme, as shown in Appendix A to the attached report prepared to accompany the decision, be approved and recommended to Full Council.**

**2. Date of decision**

17 November 2025

**3. Reasons for decision**

To enable the Council to meet its legal requirement to agree a local Council Tax Reduction Scheme for 2026/2027 and that the agreed scheme continues to support the established key principles for the local scheme whilst remaining sustainable within the Councils overall funding constraints.

**4. Alternatives considered and rejected**

The alternative of not proposing any changes to the current scheme was considered and rejected due to the Council's overall financial position and the generally positive nature of the consultation responses.

**5. How decision is to be funded**

The implementation of the draft scheme will provide a net saving to the Council, estimates at £1.5 million per annum.

**6. Conflicts of interest**

Name of all Executive members who were consulted AND declared a conflict of interest.	Nature of interest	Did Standards Committee give a dispensation for that conflict of interest? (If yes, give details and date of dispensation)	Did the Chief Executive give a dispensation for that conflict of interest? (If yes, give details and the date of the dispensation).

The Mayor has been consulted on this decision

Not Applicable

Signed: .....  .....

Date: **17 November 2025**

Name of Decision Taker: **Mayor Tom Wootton**

**This is a public document. A copy of it must be given to the Chief Officer responsible for Legal and Democratic Services as soon as it is completed.**

Date decision published: .....17 November 2025.....

Date decision can be implemented if not called in: ...as this is a recommendation to a decision-taker, rather than Executive exercising an executive function, the call-in arrangements will not apply.....

(Decision to be made exempt from call in.....see above.....)

**Bedford Borough Council – Executive Decision**

**Date of Decision: 17 November 2025**

**Report by: Portfolio Holder for Finance and Executive Director of Resources**

**Subject: CHANGES TO THE LOCAL COUNCIL TAX SUPPORT SCHEME FOR WORKING-AGE APPLICANTS**

**1. EXECUTIVE SUMMARY**

- 1.1 The Council is required by law to agree a Local Council Tax Reduction Scheme before 11 March of the financial year preceding the financial year to which the Scheme will apply. The Local Scheme only applies to Council Tax Support awarded to applicants of working-age. Applicants of pension-age are entitled to a Council Tax Support Discount under a national statutory scheme and the Council has no discretion regarding the amount of support awarded.
- 1.2 The current Local Council Tax Reduction Scheme, which has been in place for a number of years, allows for discounts of up to 100% to be awarded to applicants for properties in Council Tax Bands A to D, and for up to 82% for properties in Council Tax Bands E to H.
- 1.3 The Council is facing very significant financial pressures over the short and medium term and, consequently, the amount of support that can be offered through the Scheme has been reviewed and a public consultation undertaken. This is in accordance with the existing Key Principles of the Local Scheme previously been agreed by Full Council, and in particular principle (c) which states:
  - (c) The total amount of Council Tax Support should be set at a level that is affordable within the Council's agreed budgets and that will not have a significant adverse effect on the overall funding available to the Council.
- 1.4 The proposed revised scheme will continue to support the more vulnerable applicants in the following ways:
  - Income from Child Benefit, Fostering Allowance and maintenance payments for a child will continue to be disregarded.
  - No changes are proposed to the disability benefits that are currently disregarded

1.5 The changes proposed to the Local CTRS Scheme are as follows:

- Council Tax Bands A to D – Limit discounts to 80% Council Tax Liability payable.
- Council Tax Bands E to H – Limit discounts to 65.6% Council Tax Liability payable.
- Non-Dependant – Limit discounts to zero where the non-dependant has income of £300 per week or more (subject to paragraph 4.14 below).

## **2. RECOMMENDATION**

2.1 **The Mayor is requested to consider this report and, if satisfied, to recommend to Full Council to approve the proposed changes to the Local Council Tax Reduction Scheme shown in Appendix A.**

## **3. REASONS FOR RECOMMENDATION**

3.1 To enable the Council to meet its legal requirement to agree a local Council Tax Reduction Scheme for 2026/2027 and that the agreed scheme continues to support the established key principles for the local scheme whilst remaining sustainable within the Councils overall funding constraints.

## **4. THE CURRENT POSITION**

4.1 The Council is required by law to put in place a Local Council Tax Reduction Scheme to reduce the amount of Council Tax to be paid by working-age persons that it considers to be in financial need. However, the regulations allow the Council broad discretion to determine which households should be eligible for Council Tax Support and the value of discounts to be awarded.

4.2 The current Local Council Tax Reduction Scheme for Bedford Borough was agreed at the meeting of Full Council on 15 January 2025.

4.3 The current Local Council Tax Reduction Scheme limits the amount of Council Tax Support provided to recipients living in properties in Council Tax bands E, F, G and H to 82% of the Council Tax liability. Currently there are no restrictions on the amount of support that is provided for applicants living in properties in Council Tax bands A, B, C and D, who may receive a discount of up to 100% of their Council Tax liability.

4.4 In the event that the Council did not put in place a local scheme, then the statutory Default Scheme would apply.

- 4.5 The Council's Medium Term Financial Strategy, as approved by Full Council 8 October 2025, forecasts a shortfall in funding of £32.5 million for 2026/2027 and a cumulative shortfall of £58.6 million over the next four financial years. Therefore, in order to achieve a balanced budget for 2026/2027 and future years the Council will need to significantly reduce expenditure and/or significantly increase its income.
- 4.6 The CIPFA resilience review, dated 29 August 2025 and undertaken in response to the financial challenges faced by the Council, concluded that the Council tax support scheme operated by the Council is considered generous in comparison to its neighbours. CIPFA recommended a review and update of the scheme, including benchmarking with near neighbours and comparator authorities to ensure that the scheme is consistent and supports the most vulnerable residents of the borough.
- 4.7 The Council Tax charged to residents includes the precept from the Police and Crime Commissioner for Bedfordshire, the Bedfordshire Fire and Rescue Authority and Town/Parish Councils. The Council's share of the overall Council Tax for 2025/2026 is 81.49%.

### **Key Principles of the Local Scheme**

- 4.8 Key Principles underpinning the current Local Council Tax Reduction Scheme were agreed by the Council in January 2013, following public consultation, and are as shown below:
- (a) Council Tax Support should be provided to those households most in need of support and that would otherwise face financial difficulty in meeting the basic needs of the household.
  - (b) Persons with the same circumstances should receive the same amount of support regardless of age, to the extent that regulations allow.
  - (c) The total amount of Council Tax Support should be set at a level that is affordable within the Council's agreed budgets and that will not have a significant adverse effect on the overall funding available to the Council.
  - (d) All members of households should contribute toward the household being able to pay the Council Tax where they have the financial means to do so.
  - (e) Households with the means to pay the Council Tax, either because they have sufficient income or sufficient capital, should be required to pay the amount that is due.
  - (f) Households residing in larger or more valuable properties should meet part of the cost of the Council Tax.

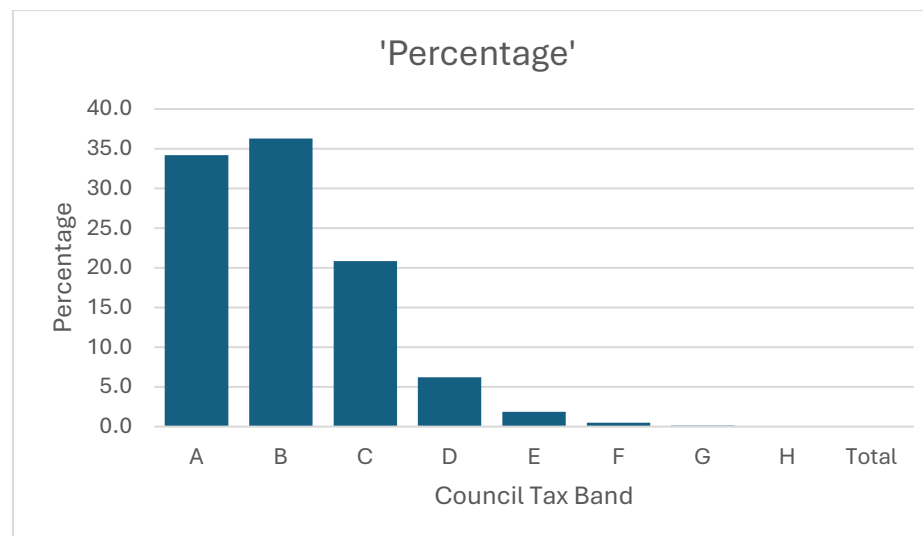
- (g) Persons making the transition from benefits to paid employment should be supported by continuing to provide Council Tax Support for a short time following the commencement of employment; and
- (h) The Council will act diligently in the award of Council Tax Support and awards will only be made where the applicant provides sufficient evidence to support their application.

### **Details of Current Awards of Council Tax Support**

4.9 There are currently 81,081 properties in the Borough assessed for Council Tax. As at 27 August 2025, when a detailed analysis was undertaken of Council Tax Support claims, there were 10,456 households receiving support. Therefore, around 13% of households receive support. This was made up of 3,252 pension-age recipients under the statutory scheme and 7,204 working-age households (around 9% of all households). The following information shows the position with awards of Council Tax Support to working-age households.

4.10 The majority of recipients of Council Tax Support, 91.3%, live in properties in Council Tax Bands A, B and C as shown below:

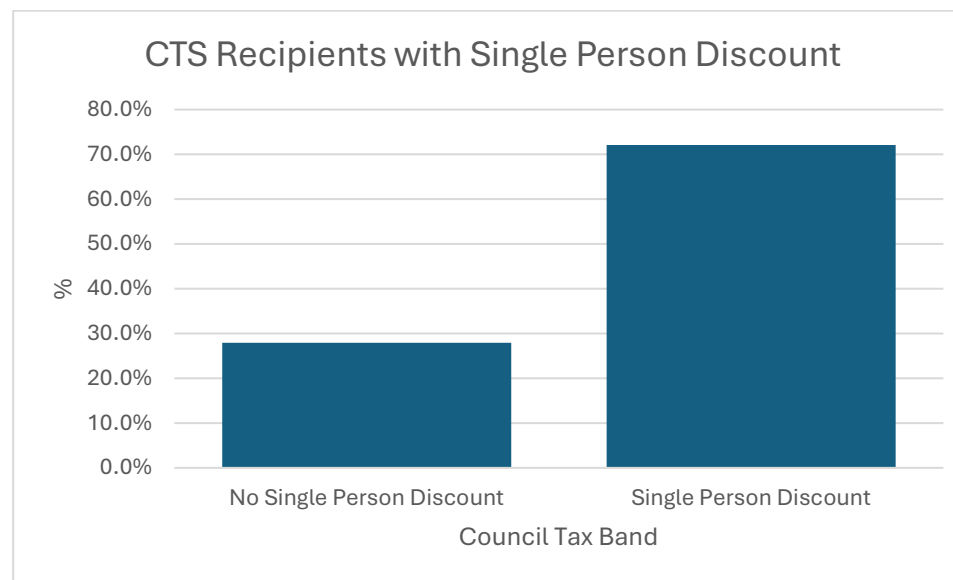
Council Tax Band	Number of Households Receiving CTS	Percentage
A	2,462	34.2%
B	2,615	36.3%
C	1,501	20.8%
D	448	6.2%
E	133	1.8%
F	35	0.5%
G	10	0.1%
H	0	0.0%
Total	7,204	



4.11 Where there is only one adult resident at a property (or all other adults are required to be disregarded under Council Tax regulations) the Council Tax is reduced by 25% through a single person discount. These discounts are applied to the Council Tax liability before calculating any entitlement to Council Tax Support.

4.12 The majority of households receiving Council Tax Support, 72%, also qualify for a single person discount as shown below:

Council Tax Band	No Single Person Discount	Single Person Discount	Total
A	320	2,142	2,462
B	781	1,834	2,615
C	597	904	1,501
D	211	237	448
E	76	57	133
F	19	16	35
G	7	3	10
H	-	-	-
<b>Total</b>	2,011	5,193	7,204
<b>%</b>	27.9%	72.1%	



### **Non-Dependant Deductions**

4.13 Where there are adults resident at a property other than the Council Taxpayer and their partner, those adults are referred to as “non-dependants” for the purposes of the Council Tax Reduction Scheme. In certain circumstances the amount of weekly Council Tax Support is reduced due to a non-dependant in the household. This is termed a non-dependant deduction, and the amount of the deduction depends on the person’s income.

4.14 No non-dependant deduction is currently made in certain circumstances; for example, where the non-dependant is under 25 and in receipt of Universal Credit, where the Council Taxpayer is blind or where the Taxpayer receives certain disability related benefits.

## **Taper Deductions**

- 4.15 Where the Council Taxpayer's and/or their partner's income is above a specified amount (generally more than they would be entitled to in welfare benefits) a reduction is applied to their weekly Council Tax Support. The deduction is currently 20% of their "excess" income, i.e. a deduction of £0.20 for each £1.00 of income above the threshold.

## **5. DETAILS**

- 5.1 The Council, in common with many other local authorities, is facing a very challenging financial outlook with the need to significantly reduce expenditure and/or to generate additional income in order to remain sustainable and deliver essential local services.
- 5.2 The current local Council Tax Reduction Scheme for working-age applicants reduces the overall amount of Council Tax income by circa £9.8 million and income for the Council by circa £8 million in the current financial year. The award of Council Tax Support to working age applicants is discretionary, therefore, the Council may review and reduce the amount of support that it offers, thereby increasing income from Council Tax.
- 5.3 The Key Principles previously agreed by the Council include a requirement that:
- "The total amount of Council Tax Support should be set at a level that is affordable within the Council's agreed budgets and that will not have a significant adverse effect on the overall funding available to the Council".
- 5.4 The CIPFA resilience review concluded that the Council Tax Support Scheme operated by the Council is generous in comparison to its neighbours. A more affordable scheme must, therefore, be developed whilst recognising that the most vulnerable residents of the borough need to be supported. Research has, therefore, been undertaken to review the Council Tax Support schemes in existence at a number of other Councils who are near neighbours and similar authorities. This benchmarking showed variations in how Councils have approached the scheme and variations in the maximum awards that apply. Whilst this makes direct comparisons difficult, the proposed scheme has been developed to continue to support the most vulnerable on low income or benefits and ensuring that the claimants in properties with Council Tax Bands A to D receive a maximum of 80% benefit (this is, for example, in line with neighbours Luton and Milton Keynes).
- 5.5 In view of the very significant shortfalls in funding forecast in the Medium-Term Financial Strategy, the current Council Tax Reduction Scheme is no longer considered to be affordable. The scheme has, therefore, been reviewed and a consultation carried out, with the proposed scheme for 2026/2027 included in **Appendix A**.



### Maximum Amount of Discount

- 5.6 It is proposed that a maximum amount of discount should be applied to all awards of Council Tax Support for working-age recipients.
- 5.7 This maximum amount is proposed at an amount equivalent to **80%** of the net Council Tax liability payable for Bands A to D and **65.6%** of the net Council Tax Liability payable for Bands E to H.
- 5.8 The following table shows the minimum payments that would be required under the proposed Scheme based on the average Council Tax for the Borough for the current year:

Council Tax Band	BBC Council Tax <sup>1</sup>	Total Council Tax <sup>2</sup>	Payments Required - Weekly Equivalent Amount		Annual Amount Payable	
			No Single Person Discount	With Single Person Discount	No Single Person Discount	With Single Person Discount
<b>A</b>	£1,302.75	£1,567.29	£6.01	£4.51	£313.46	£235.09
<b>B</b>	£1,519.88	£1,828.51	£7.01	£5.26	£365.70	£274.28
<b>C</b>	£1,737.00	£2,089.72	£8.02	£6.01	£417.94	£313.46
<b>D</b>	£1,954.13	£2,350.94	£9.02	£6.76	£470.19	£352.64
<b>E</b>	£2,388.38	£2,873.37	£18.96	£14.22	£988.44	£741.33
<b>F</b>	£2,822.63	£3,395.80	£22.40	£16.80	£1,168.16	£876.12
<b>G</b>	£3,256.88	£3,918.23	£25.85	£19.39	£1,347.87	£1,010.90
<b>H</b>	£3,908.26	£4,701.88	£31.02	£23.26	£1,617.45	£1,213.09

<sup>1</sup>this is the part of the Council Tax bill that goes to Bedford Borough Council, including the amounts that the Borough Council must pay to parish councils.

<sup>2</sup>this includes the part of the Council Tax bill that goes to the Police and Crime Commissioner for Bedfordshire and to Bedfordshire Fire and Rescue Authority.

- 5.9 This proposed approach to limiting the level of discounts awarded would ensure that the scheme is more affordable to the Council in the longer term. Households living in properties of lower value, in Council Tax Bands A to D, who are likely to be those households most in need of financial assistance, will continue to receive a discount of a larger proportion of their Council Tax bill.

### Non-Dependant Deductions

- 5.10 All members of the household should contribute toward the household being able to pay the Council Tax, where they have the financial means to do so. It is proposed to reduce the income cap for the weekly non-dependant income to £299.99. It is considered reasonable that where there are adults other than the Council Taxpayer and their partner living at a property, the household should pay more towards the cost of Council Tax.
- 5.11 It is proposed to continue to disregard income from child benefit, fostering allowance and maintenance payments for a child.

### Disability Related Benefits

- 5.12 It is not proposed to make any changes to the range of disability related benefits that are currently disregarded

### Consultation

- 5.13 A public consultation was carried out between 1 October and 12 November 2025, in order to seek the public's views of the proposed changes to the Council Tax Reduction Scheme. The high-level results of this can be seen below. The full consultation document can be seen in **Appendix B**.
- 5.14 The Council reviewed the current Council Tax Reduction Scheme, the proposals were identified, and a formal Consultation was undertaken between 1 October and 12 November 2025. The details of the proposals were made available online on the Council's website, paper copies and posters were displayed and available at the following Council sites.
- a) Borough Hall Main Reception
  - b) The Customer Hub
  - c) Libraries
  - d) Family Hubs
  - e) Leisure Centres
- 5.15 There was a dedicated email inbox for enquiries and requests for paper forms.
- 5.16 As the precepting Authority on their behalf, the information was also shared with the Police Authority, the Fire Authority and the Parish/Town Councils.

## Conclusion to Responses

- 5.17 633 people that took part in Consultation.
- 5.18 In response to the proposal of 80% maximum reduction to Council Tax Bands A to D, 48% of the responses disagreed with the proposal and 46% agreed with the proposal.
- 5.19 In response to the proposal of 65.6% maximum reduction to Council Tax Bands E to H, 48% of the responses agreed with the proposal and 37% disagreed with the proposal.
- 5.20 In response to the question 'do you agree that every household should contribute towards the Council Services, 60% of the responses agreed with the proposal and 33% disagreed with the proposal.
- 5.21 In response to the question 'do you agree that every adult in the household should contribute towards the household costs', 56% of the responses agreed with the proposal and 30% disagreed with the proposal.

## **6. ALTERNATIVES CONSIDERED AND REJECTED**

- 6.1 The alternative of not proposing any changes to the current scheme was considered and rejected due to the Council's overall financial position and the positive nature of the consultation responses.

## **7. KEY IMPLICATIONS**

<b>7.1 Legal Issues</b>	<p>The Local Government Finance Act 2012, section 13A, places a legal obligation upon the Council to agree and implement a local Council Tax Reduction Scheme. The scheme must specify the reductions which are to apply to amounts of council tax payable by:</p> <p>(a) persons whom the authority considers to be in financial need, or</p> <p>(b) persons in classes consisting of persons whom the authority considers to be, in general, in financial need.</p>
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	<p>Before making changes to the Scheme, the Council is required to consult with persons the Council considers may have an interest in the scheme. The Supreme Court in 2014 upheld a judicial review application against the consultation process undertaken by the London Borough of Haringey when proposing changes to its Council Tax Reduction Scheme. The Court ruled that the consultation process was unfair and unlawful because consultees had not been told that there were alternatives to the draft scheme and that they should have been told about the availability of alternative options that could be considered to address its funding shortfall.</p> <p>The Scheme must, by law, be agreed by a meeting of the Full Council and a Scheme must be agreed by 11 March in the financial year preceding the year to which the Scheme applies. The Council has broad discretion regarding the parameters of the Scheme for working-age households including the value of discounts that it wishes to award through the Scheme. However, any amendment to a Scheme must be made by 11<sup>th</sup> March in the financial year preceding the year to which the Scheme applies.</p> <p>The Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 require the Council to calculate entitlement to a Council Tax Support discount in a prescribed manner for applications made by persons of pensionable age.</p> <p><u>Vulnerable Persons</u></p> <p>In agreeing a local Council Tax Reduction Scheme, the Council must observe its statutory duties so far as relevant to vulnerable persons as set out in the following Acts:</p> <ul style="list-style-type: none"> <li>• The Equality Act 2010;</li> <li>• The Child Poverty Act 2010;</li> <li>• The Housing Act 1996.</li> </ul> <p><u>Discretionary Discounts</u></p> <p>Section 13 (1)(a) of the Local Government Finance Act 2012 gives the Council a general discretionary power to reduce the amount of Council Tax payable by any Council Taxpayer in its area. The Council has an agreed policy for the application of this power which is principally to assist person experiencing exceptional hardship.</p>
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<b>7.2 Policy Issues</b>	<p>The Local Government Finance Act 2012 extended the range of discretion available to the Council in terms of the assistance provided to low-income working-age households in meeting the cost of Council Tax. The Council has an agreed Local Council Tax Reduction Scheme which is approved by Full Council and normally reviewed on an annual basis.</p> <p>The Council has previously agreed, following extensive public consultation, the key principle that those households with the financial means to pay more towards the cost of Council Tax should do so, ensuring the households most in need of support can receive help. The proposed Scheme will ensure that this key principle continues to be supported whilst maintaining the overall financial sustainability of the Scheme.</p>
<b>7.3 Resource Issues</b>	<p>The award of Council Tax Support discounts under the Council Tax Reduction Scheme reduces the amount of Council Tax payable by qualifying households. Therefore, this reduces the amount of Council Tax revenue received by the Council and by precepting bodies. The estimated effect of Council Tax Support expected to be awarded under the Scheme is taken into account by the Council when determining the Council Taxbase for the forthcoming year.</p> <p>In the 2025/2026 financial year to date the current Local Council Tax Reduction Scheme has resulted in the award of Council Tax Support Discounts to a total value of £9.8 million. As at 27 August 2025, 7,458 working-age households were receiving a discount, with 5,419 receiving a discount of 100%.</p> <p>The Borough Council's share of the Council Tax charge is 81.49% with the remaining 18.52% made up of the precepts from Police, Fire and Town/Parish councils. This equates to discounts of circa £8 million in respect of the Borough Council's element of the Council Tax.</p> <p>It is estimated that the proposed changes to Council Tax will generate additional gross income in the region of £2.219 million (inclusive of all precepts), or £1.8 million excluding all precepts. It is anticipated that the proposed changes will result in additional administration at least in the short-term whilst residents become accustomed to the new arrangements. This includes staff resources to respond to appeals, billing and collection of Council Tax charges and responding to customer enquiries.</p> <p>After allowing for additional administration costs and an additional contribution to the bad debt provision it is estimated that the Council's share of the additional income would be in the regions of £1.5 million.</p>

<b>7.4 Risks</b>	<p>The number and value of Council Tax Support claims varies constantly as households' circumstances change. Increases and decreases in the value of Council Tax Discounts awarded affects the overall Council Tax yield and, therefore, the figures provided in this report must be viewed as a best estimate at the time of writing.</p> <p>In determining the maximum amount of Council Tax Support to be provided, there is a risk that the amount households are asked to pay becomes unaffordable, resulting in payments being withheld and increased levels of bad debt.</p>
<b>7.5 Environmental Implications</b>	None identified as arising from the recommendation in this report.
<b>7.6 Equalities Impact</b>	<p>In preparing this report, due consideration has been given to the Borough Council's statutory Equality Duty as set out in Section 149(1) of the Equality Act 2010, to have due regard to the need to:</p> <ul style="list-style-type: none"> <li>(a) eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under this Act.</li> <li>(b) advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it.</li> <li>(c) foster good relations between persons who share a relevant protected characteristic and persons who do not share it.</li> </ul> <p>An Equality Impact Assessment has been completed, and can be seen at <b><u>Appendix C</u></b>. The Equality Impact Assessment gave consideration to the consultations responses, including any equalities impacts that are identified through the consultation process.</p> <p>It should be noted that the proposals include:</p> <ul style="list-style-type: none"> <li>• Continuing to disregard income from Child Benefit, Guardians Allowance, Fostering Allowance and maintenance payments for a child.</li> <li>• Continuing the existing disregard for certain disability benefits.</li> </ul>

<b>7.7 Impact on Families</b>	The proposed Scheme will continue to disregard income from Child Benefit, Fostering Allowance and any maintenance payments for a child to ensure that that income can be used for the benefit of children in the family.
<b>7.8 Community Safety and Resilience</b>	None identified as arising from the recommendation in this report.
<b>7.9 Impact on Health and Wellbeing</b>	Income that a person receives in certain disability benefits is not taken into account when assessing how much income they have for the purposes of calculating how much Council Tax they are entitled to. This ensures that benefits people receive to assist them with a disability do not reduce the amount of support they receive with the cost of Council Tax.  There are no changes proposed to the disregarded benefits.

## **8. SUMMARY OF CONSULTATIONS AND OUTCOME**

8.1 The following Council units or Officers and/or other organisations have been consulted in preparing this report:

Service Director for Governance  
Manager for the Collection Hub  
Manager for the Assessment Hub

## **9. WARD COUNCILLOR VIEWS**

9.1 The proposed Scheme applies equally to all wards and is required to be agreed by a meeting of the Full Council. Therefore, Ward councillor views have not been sought.

## 10. CONTACTS AND REFERENCES

Report Contact Officer	<p><i>Julie McCabe – Executive Director of Resources</i> <i>E-mail: <a href="mailto:Julie.mccabe@bedford.gov.uk">Julie.mccabe@bedford.gov.uk</a></i></p> <p><i>Rhiain Bevan – Service Director for Finance</i> <i>E-mail: <a href="mailto:rhiain.bevan@bedford.gov.uk">rhiain.bevan@bedford.gov.uk</a></i></p>
File Reference	<i>N/A</i>
Previous Relevant Minutes	<p><i>Full Council 15 January 2025 – Minute 88</i> <i>Full Council 10 January 2024 - Minute 92</i> <i>Full Council 16 January 2013 - Minute 91</i> <i>Executive 29 September 2025 – Minute 35</i></p>
Background Papers	<p><i>Council Tax Reduction Scheme for 2025/2026</i></p> <p><i><a href="https://www.bedford.gov.uk/files/council-tax-reduction-scheme-2025-2026.pdf/download?inline">https://www.bedford.gov.uk/files/council-tax-reduction-scheme-2025-2026.pdf/download?inline</a></i></p> <p><i>Discretionary Reduction Policy</i></p> <p><i><a href="https://www.bedford.gov.uk/council-tax/manage-and-pay-your-council-tax/discounts-and-exemptions/council-tax-discretionary">https://www.bedford.gov.uk/council-tax/manage-and-pay-your-council-tax/discounts-and-exemptions/council-tax-discretionary</a></i></p>
Appendices	<p><i>Appendix A – Draft Council Tax Reduction Scheme</i></p> <p><i>Appendix B – Consultation Summary</i></p> <p><i>Appendix C – Equality Impact Assessment</i></p>





## Appendix A

# Council Tax Reduction Scheme

(Draft Scheme from 1 April 2026)

<b>1. Introduction</b>
<b>2. Key Principles</b>
<b>3. Basis of the Scheme</b>
<b>4. Maximum Amount of Discount</b>
<b>5. Classes of Person to Whom the Scheme Applies</b>
Vulnerable Persons
<b>6. Other Discounts, Relief and Exemptions</b>
<b>7. Calculation of Entitlement</b>
Relevant Non-dependant Deductions
<b>8. Requirement for Applications</b>
Backdating of Entitlement
<b>9. Changes of Circumstances</b>
<b>10. Extended Reductions</b>
<b>11. Review, Revisions and Cancellation of Awards</b>
Annual Reviews
<b>12. Income</b>
<b>13. Capital</b>
<b>14. Applicable Amounts</b>
<b>15. Appeals</b>
<b>16. Reductions Under Section 13A(1)(c) LGFA 1992</b>
<b>17. Persons Obtaining or Attempting to Obtain Council Tax Support by Fraud</b>

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## 1. Introduction

- 1.1 The Council, as a Council Tax billing authority, has a legal obligation to put in place a local Council Tax Reduction Scheme to provide Council Tax Support to households on a low income.
- 1.2 **Bedford Borough Council's local Council Tax Reduction Scheme from 1 April 2026 shall be the scheme as set out in the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 as amended by regulation and also amended as set out in this document. The local Scheme as set out in this document shall be applied in respect of all applications for Council Tax Support except to the extent that the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 require otherwise.**
- 1.3 It is the Council's general intention in agreeing this scheme that the proportion of the Council Tax that a Council Taxpayer entitled to Council Tax Support under this scheme is required to pay shall be the same proportion as that person would have been required to pay under the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 except in those circumstances specifically set out otherwise in this document.
- 1.4 The administrative processes for applying for Council Tax Support, evaluating entitlement, notification of entitlement and submission of an appeal shall continue broadly in the manner in which the administration processes in respect of Council Tax Benefit were applied at 31 March 2013 but subject to any specific requirements set out in this Scheme.
- 1.5 In the event of a dispute regarding the application of any requirements contained in this Scheme consideration shall be given to the explanatory note and policy intent set out in this Scheme and the requirement shall be construed accordingly.

## 2. Key Principles

2.1 The Bedford Borough Council Local Council Tax Reduction Scheme is based upon the following key principles;

- A. Council Tax Support should be provided to those households most in need of support and that would otherwise face financial difficulty in meeting the basic needs of the household.
- B. Persons with the same circumstances should receive the same amount of support regardless of age, to the extent that regulations allow.
- C. The total amount of Council Tax Support should be set at a level that is affordable within the Council's agreed budgets and that will not have a significant adverse effect on the overall funding available to the Council.
- D. All members of households should contribute toward the household being able to pay the Council Tax where they have the financial means to do so.
- E. Households with the means to pay the Council Tax, either because they have sufficient income or sufficient capital, should be required to pay the amount that is due.
- F. All households should contribute towards the Council services, with those in larger or more valuable properties contributing more.
- G. Persons making the transition from benefits to paid employment should be supported by continuing to provide Council Tax Support for a short time following the commencement of employment.
- H. The Council will act diligently in the award of Council Tax Support and awards will only be made where the applicant provides sufficient evidence to support their application.
- I. Persons obtaining welfare benefit or Council Tax Support by fraud should not be supported in meeting the full cost of Council Tax for a period of six months.

### 3. Basis of the Scheme

**The following information describes the Bedford Borough Council local Council Tax Reduction Scheme and must be interpreted with reference to the Key Principles and the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012.**

#### Annual Uprating of Applicable Amounts etc.

- 3.1 The Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 set out a default scheme as at 1 April 2013 and the Council's local Scheme is the Scheme as set out in those regulations as amended by the requirements of this document. Contained within the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 are various amounts to be taken into account in calculating entitlement to Council Tax Support under that Scheme. These amounts are the relevant amounts as at 1 April 2013 and it is a requirement of the Council's local Scheme that these amounts should be *reviewed annually and, where appropriate, uprated each year to take account of inflation*. Since the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 will not be amended in future years, where an amount defined in those regulations is also defined under the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 then for the purposes of the Council's local Scheme the amount shall be that amount as currently defined under the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 and any subsequent amendments but subject to any further modification as specified in this Scheme.
- 3.2 Where, in respect of any financial year an amount is not prescribed under the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, as amended, but a corresponding amount is prescribed for the purpose of Housing Benefit, then that amount shall be used for the purpose of this Scheme for financial years commencing on or after 1 April 2016. Otherwise, where no amount is prescribed, the amount shall be adjusted in accordance with the change in the Consumer Price Index as at the end of September prior to the start of the relevant financial year (where the change in the Consumer Price Index is a negative figure there shall be no adjustment).

#### Revocation of the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012

- 3.3 In the event the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 are revoked or otherwise repealed or annulled, for the purpose of this Scheme reference to the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 shall be construed as referring to the regulations as they stood immediately before the revocation subject to 3.1 above.

#### Explanatory Notes and Policy Intent

- 3.4 The policy intention is that the amounts used in determining eligibility should be reviewed annually and, where appropriate, uprated in accordance with inflation. It is intended that the applicable amounts, premiums etc. should remain in-step with the corresponding amounts for the purpose of other benefits such as Housing Benefit, Jobseekers Allowance etc.

## 4. Maximum Amount of Discount

- 4.1 Paragraph 1 (a) of section 29 of Part 7 of the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 shall be replaced by the following text where a reduction is awarded due to the person being a person entitled to a reduction under Class D or Class E as defined in Part 4 to the Schedule to the Regulations.

*In respect of a dwelling entered in the Council Tax Valuation List with a band of A, B, C, or D is 80% of the amount set by the authority as the council tax for the relevant financial year in respect of the dwelling in which he is a resident and for which he is liable, subject to any discount which may be appropriate to that dwelling under the 1992 Act;*

*In respect of a dwelling entered in the Council Tax Valuation List with a band of E, F, G, or H is 65.6% of the amount set by the authority as the council tax for the relevant financial year in respect of the dwelling in which he is a resident and for which he is liable, subject to any discount which may be appropriate to that dwelling under the 1992 Act;*

#### Explanatory Notes and Policy Intent

- 4.2 The policy intention of this amendment is to give effect to Key Principles **C** (The total amount of Council Tax Support should be set at a level that is affordable within the Council's agreed budgets and that will not have a significant adverse effect on the overall funding available to the Council), **D** (all members of the household should contribute towards the household being able to pay the Council Tax where they have the financial means to do so) and **F** (All households should contribute towards the Council services, with those in larger or more valuable properties contributing more)

## 5. Classes of Persons to Whom this Scheme Applies

- 5.1 The classes of persons to whom this Scheme applies are those classes set out in Part 4 of the Schedule to the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 with the exception of those persons in paragraph 18 of Part 4; Class F alternative maximum Council Tax reduction – persons who are not pensioners.
- 5.2 Class F in its entirety shall be omitted from the Council's local Council Tax Reduction Scheme and all consequential references in the regulations shall also be omitted.
- 5.3 The other classes of persons that are excluded from the default scheme set out in the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 shall be excluded from this local Scheme.

### Vulnerable Persons

- 5.4 For the purposes of this Scheme the following classes of person are considered to be vulnerable.

Persons who are entitled to support under this Scheme and who.

- a) Have a severe disability which prevents them from undertaking paid employment or significantly restricts their ability to undertake paid employment; and/or
  - b) Are a lone parent that would find it difficult to undertake paid employment because they are the sole carer for a young child that it not yet of school age; and/or
  - c) A person that is, or has been in the recent past, a victim of domestic abuse or violence.
- 5.5 It is considered that the provisions contained within the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 as amended by this local Scheme provide for an appropriate level of Council Tax Support to be provided to vulnerable persons.

## 6. Other Discounts, Reliefs and Exemptions

- 6.1 In accordance with the requirements of the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 any other discounts, relief or exemptions, with the exception of reductions under Section 13A(1)(c) Local Government Finance Act 1992, to which the Council Taxpayer(s) are entitled shall be applied first against the Council Tax liability in order to determine the eligible Council Tax Liability before an assessment is made of the applicant's entitlement to a Council Tax Support discount.

## 7. Calculation of Entitlement

- 7.1 Entitlement to a Council Tax Support discount shall be calculated in accordance with the requirements of the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 except to the extent that a different calculation is required as specified in this Council Tax Support Scheme.

### Non-Dependant Deductions

- 7.2 Non-dependant deductions shall be made in accordance with the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 as amended by the Council Tax Reduction Schemes (Prescribed Requirements and Default Scheme) (England) (Amendment) Regulations 2012 or any subsequent amendments and the requirements of section 3 of this Scheme. However, where a deduction is to be made the amount of each deduction shall be calculated in accordance with the following criteria;

Non-Dependant's Weekly Gross Income	Weekly Deduction (for 2025/26)	Daily Deduction (for 2025/26)
Between £0.00 and £99.99	£9.00	£1.29
Between £100.00 and £199.99	£18.11	£2.59
Between £200.00 and £299.99	£24.70	£3.53
Greater than £300.00	An amount equal to the weekly Council Tax Support discount prior to the non-dependant deduction	An amount equal to the daily Council Tax Support discount prior to the non-dependant deduction

*\* the figures shown are the deductions for 2025/26, the figures for 2026/27 will be calculated in accordance with paragraph 7.3 below.*



- 7.3 Unless otherwise determined through a review of this Policy, the deductions shall be amended from 1 April each year by an amount equal to the percentage change in “Whole Economy - Single Month” average weekly earnings for the month of December in the preceding financial year as published by the Office of National Statistics in the Average Earnings Index (or any successor body with responsibility for publication of the index). For any year where the relevant change in average weekly earnings is less than zero there shall be no change to the deduction rates.

#### Explanatory Notes and Policy Intent

This amendment is intended to give effect to Key Principle D and E. It is intended that the amount of the non-dependant deduction shall be greater than the amount specified in the regulations and shall be an amount determined by reference to the gross income of the non-dependant as shown in the table. Deductions should start where the non-dependant’s weekly income exceeds the amount that a person aged 25 or over would receive in Jobseekers Allowance. Where the non-dependant’s weekly income is £300.00 or more, it is considered that the household has sufficient income to meet the full cost of Council Tax and no Council Tax Support discount should be awarded.

It is intended that deduction rates should increase each year in-line with increases in average earnings.

## 8. Requirement for Applications

- 8.1 The process for making applications shall be as set out in the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012. In addition;
- 8.2 Subject to any legal requirements the Council may waive the requirement for a resident to complete an application form where it is satisfied that it has sufficient evidence to enable a decision on eligibility to be made in accordance with this Scheme.
- 8.3 Subject to any legal requirements persons entitled to Council Tax Benefit in respect of 31 March 2013 shall be considered to have made an application for a Council Tax Support Discount. A calculation of their entitlement to a Council Tax Support Discount will be made based on the information provided in respect of their application for Council Tax Benefit as applies at 31 March 2013.

### Backdating of Entitlement

- 8.4 Applications for backdating of entitlement will be considered in accordance with the provisions set out in the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 and in particular sections 111 and 112 of Part 14 of the Schedule to those regulations.

### Explanatory Notes and Policy Intent

- 8.5 It is intended that in accordance with the Default Scheme arrangements consideration will be given to backdating awards for up to six months for persons who are not pensioners and for up to three months for persons who are pensioners.

## 9. Changes of Circumstances

- 9.1 Council Taxpayers in receipt of a Council Tax Support discount are required to notify the Council within one calendar month of any change in circumstances of any member of the household that may affect entitlement to the discount.
- 9.2 The duty to notify the Council of changes in circumstances shall be as set out in section 115 of Part 14 of the Schedule to the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012.
- 9.3 Changes of circumstances shall take effect as set out in the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012.

## 10. Extended Reductions

- 10.1 In certain circumstances persons may be entitled to extended reductions (i.e. a discount will continue to be awarded for a short period where the person would not otherwise continue to qualify for the same amount of support).
- 10.2 Extended reductions for persons commencing paid employment or self-employment are considered to be an important aspect of work incentive since an award prevents the immediate issue of increased Council Tax demands at a time when the person is adjusting to new financial circumstances.
- 10.3 For the purposes of this Scheme extended reductions will be awarded in accordance with the requirements set out in the Council Tax Reduction Schemes (Default Scheme) Regulations 2012.

## 11. Revision, Review and Cancellation of Awards

- 11.1 The Council will revise, review and cancel Council Tax Support Discounts in accordance with the requirements contained in the Council Tax Reduction Schemes (Default Scheme) Regulations 2012.
- 11.2 In addition and subject to any regulatory requirements, the Council may contact persons in receipt of awards periodically to review their entitlement. Where entitlement is reviewed the person will be required to provide current evidence to support the circumstances of their claim.
- 11.3 Should the information requested not be provided within one calendar month of the request the Council may withdraw the Council Tax Support discount with effect from the day on which it has reason to believe a change in circumstances affecting entitlement may have occurred. A review of entitlement will not be conducted more frequently than once in any six month period except where the Council has reason to believe that a change of circumstances has occurred more recently.

### Annual Reviews

- 11.4 All awards will be subject to an annual review with the commencement of each financial year. Annual reviews will take account of any changes to applicants' Council Tax liability, changes agreed by the Council to this Scheme, amendments to applicable amounts or other financial thresholds and changes to income, etc. Where the Council Tax Reduction Schemes (Default Scheme) Regulations 2012 are amended from the commencement of a financial year the amendments shall be incorporated into the annual review.

## 12. Income

- 12.1 For the purposes of this Scheme a person's income shall be determined in accordance with the Council Tax Reduction Schemes (Default Scheme) Regulations 2012. However, any type of income which was disregarded at the discretion of the Council, in part or in whole, for the purposes of Council Tax Benefit as at 31 March 2013 shall also be disregarded for the purposes of this Scheme to the extent that the Council Tax Reduction Schemes (Prescribed Requirements) Regulations 2012 allow.

- 12.2 To the extent that the Council Tax Reduction Schemes (Default Scheme) Regulations 2012 allow; in determining for the purpose of this Scheme a person's earnings from employment or self-employment it shall be assumed that those earnings are not less than the relevant minimum wage that would be paid to a person providing the same service.

#### Explanatory Notes and Policy Intent

- 12.3 The Council has discretion to disregard in full war pensions for the purposes of Council Tax Benefit. The Council Tax Reduction Schemes (Prescribed Requirements) Regulations 2012 appear to place a restriction on the amount of income that may be disregarded. It is the Council's intention that the same amounts of income should be disregarded under the Council Tax Reduction Scheme to the extent that regulations allow. Further provisions in respect of war pensions are made under Section 16 of this Scheme.
- 12.4 It is intended that a person shall not benefit under this Scheme from declaring an income from employment or self-employment that is less than the minimum wage that should be earned for such work.

## 13. Capital

- 13.1 A person's capital for the purpose of this Scheme shall be determined in accordance with the Council Tax Reduction Schemes (Default Scheme) Regulations 2012 but the amount specified under paragraph 23 (1) of Part 5 of the Schedule to the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 shall be £8,000 except where the Council Tax Reduction Schemes (Prescribed Requirement) Regulations 2012 prescribe otherwise.
- 13.2 Where the regulations allow that the value of a capital asset may be disregarded for a period of time considered to be reasonable for that person to complete the sale of the asset; for the purpose of this Scheme the maximum amount of time that shall be considered to be reasonable shall be twelve calendar months from the commencement of entitlement to Council Tax Support, except where the Council Taxpayer is able to show that there is good cause for a longer period to be considered reasonable.

#### Explanatory Notes and Policy Intent

- 13.3 It is the intention that where the regulations allow the Council discretion to determine the amount of Council Tax Support that no support shall be awarded where the application has capital, as determined in accordance with the regulations and point 13.2 above, in excess of £8,000.

## 14. Applicable Amounts

- 14.1 For the financial year commencing 1 April 2013 applicable amounts shall be those amounts set out in the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 as amended by the Council Tax Reduction Schemes (Prescribed Requirements and Default Scheme) (England) (Amendment) Regulations 2012 and any further amendments.
- 14.2 It is a requirement of this local Scheme that applicable amounts should be reviewed annually and, where appropriate, uprated each year to take account of inflation. Should the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 not be amended in future years, where an amount defined in those regulations is also defined under the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (as amended) then for the purposes of the Council's local Scheme the amount shall be that amount as currently defined under the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 and any subsequent amendments.
- 14.3 Where, in respect of any financial year an amount is not prescribed under the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, as amended, but a corresponding amount is prescribed for the purpose of Housing Benefit, then that amount shall be used for the purpose of this Scheme for financial years commencing on or after 1 April 2016 subject to any other requirements of this Policy. Otherwise, where no amount is prescribed, the amount shall be adjusted in accordance with the change in the Consumer Price Index as at the end of September prior to the start of the relevant financial year (where the change in the Consumer Price Index is a negative figure there shall be no adjustment).

## 15. Appeals

- 15.1 Appeals against a decision made by the Council under this Scheme must be made in accordance with the requirements of the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 and the procedure set out in those regulations.
- 15.2 Subject to any regulatory requirements, an appeal will normally only be considered where it is received within one calendar month of the date on which notification of the decision is issued. Appeals received at a later date may be considered only where the appellant can demonstrate to the Council's satisfaction that there is good cause for the appeal to be submitted more than one calendar month after the date on which notification of the decision was issued.

## 16. Reductions Under Section 13A(1)(c) Local Government Finance Act 1992

- 16.1 An application requesting the Council to use its discretionary powers under Section 13A(1)(c) Local Government Finance Act 1992 to reduce the amount of Council Tax payable must be made either in writing or by electronic communications. It may be requested that an application is made in a specific format or using a form that it provides for the purpose of making an application. Such evidence as the Council considers reasonable to enable it to make a decision regarding an application must also be provided upon request.
- 16.2 Applications must state the reason for the request and should supply evidence to support the request.
- 16.3 Applications will be considered in accordance with the policy agreed by the Council for the consideration of an award under Section 13A(1)(c) of the Local Government Finance Act 1992.

### War Pensions

- 16.4 It was the Council's policy under the Council Tax Benefit regulations that where discretion was allowed to disregard in full any income from war pensions. To the extent that Council Tax Reduction Scheme (Prescribed Requirements) (England) Regulations 2012 and the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 allow, those sums shall also be disregarded for the purpose of this Council Tax Reduction Scheme.
- 16.5 Where the law does not allow for such sums to be disregarded then a discount shall be awarded under Section 13A(1)(c) Local Government Finance Act 1992 so that the amount of Council Tax the person is required to pay for any day shall be the same sum that the persons would be required to pay were the income disregarded.

### Explanatory Note and Policy Intent

- 16.6 It is the intention that a person in receipt of a war pension which is disregarded by the Council for the purpose of Council Tax Benefit should not be required to pay a greater amount of Council Tax due to the requirement of the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 or the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012. In the event that a person would be required to pay a greater amount then a discount is to be applied under Section 13A(1)(c) Local Government Finance Act 1992 to ensure that the person does not pay more than they would be required to pay if the sums were disregarded.

## 17. Persons Obtaining or Attempting to Obtain Council Tax Support by Fraud

- 17.1 Where a person is entitled to Council Tax Support because they are a person in class D or E under Part 4 of the Schedule to the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 and the day is a day not more than 6 months after the date on which a sanction for fraud in respect of Council Tax Support, Council Tax Benefit or Housing Benefit was imposed upon or accepted by that person or a person who is on the day jointly liable to pay the Council Tax then Paragraph 1 (a) of section 29 of Part 7 of the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 shall be replaced by the following text.

*A is 50.0% of the amount set by the authority as the council tax for the relevant financial year in respect of the dwelling in which he is a resident and for which he is liable, subject to any discount which may be appropriate to that dwelling under the 1992 Act; and*

### Policy Intention and Explanatory Notes

- 17.2 In accordance with its Anti-Fraud Strategy the Council will take a zero tolerance approach to persons obtaining, or attempting to obtain, Council Tax Support by fraud but this Scheme is without prejudice to the proper application to individual criminal cases of the CPS Code for Crown Prosecutors.
- 17.3 Robust verification procedures will be put in place to minimise the risk of fraudulent claims being accepted and proactive measures will be established to identify and investigate suspicious claims.
- 17.4 Where fraud is proven the full range of sanctions available in law will be considered and applied in the appropriate circumstances. In addition, the award of Council Tax Support will be restricted to a maximum discount of 50.0% for six months following the imposition of a sanction for fraud.

**Consultation Results:**

**Bedford Borough Council Local Tax Reduction (CTR) Scheme for Working Age Claimants**

**1. Purpose of the Consultation**

The Council has a duty to review the Local Council Tax Support scheme for Claimants of Working Age on an annual basis. Claimants of Pension Age are not affected by the changes as they are protected by law. The scheme must be affordable, and the Council has a legal responsibility to consult on the proposals.

**2. The consultation Process**

The Council reviewed the current CTR scheme, the proposals were identified, and a formal Consultation was undertaken between 1 October and 12 November 2025. The details of the proposals were made available online on the Councils website, paper copies and posters were displayed and available at the following Council sites:

- (a) Borough Hall Main Reception
- (b) The Customer Hub
- (c) Libraries
- (d) Family Hubs
- (e) Leisure Centres

There was a dedicated email inbox for enquiries and requests for paper forms.

As the precepting Authority on their behalf, the information was also shared with the Police Authority, the Fire Authority and the Parish/Town Councils.

**3. The consultation asked the following questions**

- a) We are proposing a transition from a maximum Council Tax discount currently of 100% for homes in Council Tax Bands, A, B, C and D in 2025/26 to the proposed maximum Council Tax discount of 80% in 2026/27 being awarded. To what extent do you agree or disagree with this proposal?



- b) We are proposing a transition from a maximum Council Tax discount currently of 82% for homes in Council Tax Bands, E, F, G and H in 2025/26 to the proposed maximum Council Tax discount of 65.6% in 2026/27 being awarded. To what extent do you agree or disagree with this proposal?
- c) Do you agree that every household should be asked to contribute towards the Council Services?
- d) Do you agree that every adult in the household should contribute towards the household costs? This means that a higher whole household income may reduce the amount of Council Tax Discount where non-dependants are resident.
- e) There were also questions on the householders view of the economic situation generally.
- f) Equalities data was collected from the consultees.

The consultation was advertised on the Council's website, via social media, press release and the Voluntary Sector. Advertising in public areas such as the Family Hubs, Libraries and Leisure centres.

4. A total of **633** responses were received, 2 of which were paper forms. Respondents were asked to declare their interest in the proposals and to give their view on the general current financial situation. The results are detailed below.
- a) It was proposed to transition from maximum Council Tax discount currently of 100% for homes in Council Tax Bands, A, B, C and D in 2025/26 to the proposed maximum Council Tax discount of 80% in 2026/27 being awarded. To what extent do you agree or disagree?

Response	Numbers	%
Strongly Agree / Agree	289	46%
Strongly Disagree / Disagree	304	48%
Neither Agree nor Disagree	40	6%

**37% [234] Strongly Disagreed, 11% [70] Disagreed, 25% [158] Strongly Agreed, 21% [131] Agree, 6% [40] Neither agreed nor disagreed with this proposal.**

- b) It was proposed to transition from a maximum Council Tax discount currently of 82% for homes in Council Tax Bands, E, F, G and H in 2025/26 to the proposed maximum Council Tax discount of 65.6% in 2026/27 being awarded. To what extent do you agree or disagree?

Response	Numbers	%
Strongly Agree / Agree	306	48%
Strongly Disagree / Disagree	232	37%
Neither Agree nor Disagree	95	15%

**25% [160] Strongly Disagreed, 11% [72] Disagreed, 25% [160] Strongly Agreed, 23% [146] Agreed, 15% [95] Neither Agreed nor disagreed with this proposal.**

- c) In considering the cost of Council Services it was asked 'Do you agree that every household should be asked to contribute towards the Council Services?

Response	Numbers	%
Strongly Agree / Agree	368	60%
Strongly Disagree / Disagree	211	33%
Neither Agree nor Disagree	47	7%

**22% [142] Strongly Disagreed, 11% [69] Disagreed, 35% [219] Strongly Agreed, 25% [156] Agreed, 7% [47] Neither Agreed nor disagreed with this proposal.**

- d) In considering household finance it was asked do you agree that every adult in the household should contribute towards the household costs? This means that a higher whole household income may reduce the amount of Council Tax Discount where non-dependants are resident.

Response	Numbers	%
Strongly Agree / Agree	351	56%
Strongly Disagree / Disagree	190	30%
Neither Agree nor Disagree	92	14%

**19% [118] Strongly Disagreed, 11% [72] Disagreed, 30% [188] Strongly Agreed, 26% [163] Agreed, 15% [92] Neither Agreed nor disagreed with this proposal.**

e) Of the 633 who responded gave the following interest in the response:

Interest Response	Numbers	%
I am already in receipt of a council tax discount	116	18%
I am a family member/friend completing this on behalf of someone else	9	1%
I am a paid carer or community volunteer	8	1%
I am a social care or healthcare professional	23	4%
I am a member of the public	423	67%
Other - please specify	30	5%
Prefer not to say	24	4%

f) They were then asked, 'How concerned if at all, are you about the effects of a reduced Council Tax discount scheme on either you and your family in the next 12 months?'

How concerned Response	Numbers	%
<b>Very concerned</b>	<b>230</b>	<b>36%</b>
<b>Fairly concerned</b>	<b>100</b>	<b>16%</b>
Not very concerned	94	15%
Not concerned at all	171	27%
Prefer not to say	38	6%

g) We asked 'Compared to this time last year, do you feel financially'.

Response	Numbers	%
Better off	18	3%
<b>Worse off</b>	<b>403</b>	<b>64%</b>
About the same	194	31%
Prefer not to say	18	3%

h) We asked 'How concerned are you about the current cost of living?

Response	Numbers	%
<b>Very concerned</b>	<b>351</b>	<b>55%</b>
Fairly concerned	165	26%
Not very concerned	98	15%
Not concerned at all	16	3%
Prefer not to say	3	1%

52% were concerned about the effects of the reduced Council Tax Discount, this compares with 64% of people who felt worse off financially than last year and 55% who were very concerned around the current cost of living.

Where the respondents were asked to comment with a written response, **403** people chose to do so. The comments received covered the following topics:

#### **Financial Hardship and the Cost of living**

- Concerns around the current cost of living crisis, the rising cost of food, energy, and housing
- Concerns that any changes would push vulnerable households into poverty or debt
- Concerns around the risk of homelessness
- Concerns around having to make difficult choices in spending for essential items

#### **Council Performance and Public Trust**

- Some criticism of council spending, and wasting money on 'vanity projects'
- Better financial management and ability to manage budgets
- Calls made for greater accountability, better financial planning whilst focussing on essential services
- Expressions of distrust in the consultation process and questioning the fairness of the process with concerns around political bias.

#### **Scheme Design and Implementation**

- Suggestions were made for phased reductions to avoid sudden bills
- Suggestions of fixed rate discounts for households receiving Universal Credit to improve budgeting
- Consider tapering support based upon the duration of claims and income levels
- Requests for simplification of the scheme and clear communication of the scheme rules and eligibility

### **Council Tax Banding**

- Property values do not reflect income, for Pension Age, widows and those who have inherited homes
- Suggestions that discounts should not be based on Council Tax bands, but on need
- Some suggested that larger homes should not receive discounts, especially were owned by wealthy occupants
- Some suggested that cash-poor residents in higher Council tax bands should still qualify for support.

### **Administration Issues**

- Some respondents reported delays in Council Tax Support processing
- Lack of response from the Council after submitting documentation
- Inconsistent Council tax Billing and confusion as to whether there was eligibility
- Frustration with bureaucracy and a lack of support

### **Social Comments and Political Views**

There were some broader views listed:

- Criticism of Benefit Claimants in general
- Frustration of the unfairness in who pays and who receives support
- Suggestions to scrap the scheme entirely
- Suggestions to make everyone contribute something

## 5. Equalities data

As part of the Consultation views were requested to support the Equality Impact Assessment work, specifically any impact of the proposals on the protected groups.

- a) Are there any specific impacts that you believe our proposals may have on the people that are currently using the Council Tax Reduction Scheme due to age, gender, ethnicity, disability, marriage/civil partnership or pregnancy/maternity?

Response	Yes	%	No	%
Age	<b>395</b>	<b>62%</b>	238	38%
Gender	164	28%	<b>415</b>	<b>72%</b>
Ethnicity	157	27%	<b>418</b>	<b>73%</b>
Disability	<b>426</b>	<b>71%</b>	178	29%
Marriage or Civil Partnership	141	25%	<b>431</b>	<b>75%</b>
Pregnancy or Maternity	265	46%	<b>311</b>	<b>54%</b>

## 6. Differences by Groups

A total of 633 people responded.

**Age** – A higher number of responses were received from those aged 55 to 64 -139 [22%]. With 52 preferring not to say

Age Group	Number	%
18 - 24	6	1%
25 - 34	37	6%
35 - 44	100	16%
45 - 54	122	19%
<b>55 - 64</b>	<b>139</b>	<b>22%</b>
65 - 74	107	17%
75 - 84	65	10%
85 +	3	<1%
Prefer not to say	52	8%

**Gender** – A higher number of responses were received female (including Transgender female) 313 [50%]. With 52 preferring not to say

<b>Gender</b>	<b>Number</b>	<b>%</b>
Male (including Transgender Male)	224	36%
<b>Female (including Transgender Female)</b>	<b>313</b>	<b>50%</b>
Non-binary	7	1%
Other - please specify	16	3%
Undecided	1	<1%
Prefer not to say	69	10%

**Gender assigned at birth** – A higher number of responses were received from those with the same gender assigned at birth 557 [89%]. With 64 preferring not to say.

<b>Assigned Gender At Birth</b>	<b>Number</b>	<b>%</b>
<b>Yes</b>	<b>557</b>	<b>89%</b>
No	8	1%
Prefer not to say	64	10%

**Ethnic Group** – A higher number of responses were received from the White - English, Welsh, Scottish, Northern Irish or British group 455 [72%]. With 67 preferring not to say.

<b>Ethnic Group</b>	<b>Number</b>	<b>%</b>
Asian or Asian British - Indian	16	3%
Asian or Asian British - Pakistani	3	<1%
Asian or Asian British - Bangladeshi	1	<1%
Asian or Asian British - Chinese	0	0%
Asian or Asian British - Any other Asian Background	1	<1%
Black, Black British Caribbean or African - Caribbean	1	<1%
Black, Black British, Caribbean or African - African	4	1%
Black, Black British, Caribbean or African - Any other Black, Black British or Caribbean Background	2	<1%
Mixed or multiple ethnic groups - White and Black Caribbean	7	1%

Mixed or multiple ethnic groups - White and Black African	0	0%
Mixed or multiple ethnic groups - White and Asian	7	1%
Mixed or multiple ethnic groups - Any other Mixed or Multiple ethnic groups	3	<1%
<b>White - English, Welsh, Scottish, Northern Irish or British</b>	<b>455</b>	<b>72%</b>
White - Irish	3	<1%
White - Gypsy or Irish Traveller	1	<1%
White - Roma	0	0%
White - Any other White Background	56	9%
Other Ethnic Group - Arab	0	0%
Other Ethnic Group - Any other ethnic group	1	<1%
Prefer not to say	67	11%

**Religion / faith or belief** – A higher number of responses were received from the Christian group 234 [37%]. With 113 preferring not to say.

<b>Religion / faith or belief</b>	<b>Number</b>	<b>%</b>
Buddhist	5	1%
<b>Christian</b>	<b>234</b>	<b>37%</b>
Hindu	2	<1%
Jewish	2	<1%
Muslim	5	1%
Sikh	1	<1%
No Religion	251	40%
Prefer not to say	113	18%

**Sexual Orientation** – A higher number of responses were received from the Heterosexual / Straight group 442 [70%]. With 52 preferring not to say.

<b>Sexual Orientation</b>	<b>Number</b>	<b>%</b>
Bisexual	22	3%
Gay man	11	2%
Gay Woman / Lesbian	11	2%
<b>Heterosexual / Straight</b>	<b>442</b>	<b>70%</b>
Other - please specify	16	3%
Prefer not to say	127	20%



**Disability** – A higher number of responses were received from respondents who did not consider themselves to be disabled. YES 125 [20%], NO 434 [69%]. With 72 [11%] preferring not to say.

Under the Equality Act 2010 a person is considered to have a disability if they have a physical or mental impairment which has a sustained and long-term adverse effect on their ability to carry out normal day to day activities.

<b>Disability **</b>	<b>Number</b>	<b>%</b>
A physical disability	80	13%
A sensory disability	29	5%
Any other long-term conditions	105	17%
Learning difficulties	17	3%
Mental health problems	79	13%
Neurodiverse disability	53	8%
No Disability	301	48%
Other (not listed)	11	2%
Prefer not to say	106	17%

\*\*Some of the respondents have confirmed more than one condition from the list above.

## 7. Overall, the consultation results have shown the following:

- a) For the proposal to allow up to 80% Council Tax Support for Bands A to D  
Of those that expressed an opinion **48% Strongly Disagree / Disagree** with the proposal, and **46% Strongly Agree / Agree**.

A breakdown of the interest in the consultation for this question declared was as follows:

<b>Interest</b>	<b>Total</b>	<b>Agree</b>		<b>Disagree</b>		<b>Neither</b>	
Member of the public	423	<b>214</b>	<b>51%</b>	181	43%	28	7%
Receipt of Council Tax Discount	116	34	29%	<b>78</b>	<b>67%</b>	4	4%
Others	94	41	44%	<b>45</b>	<b>45%</b>	8	9%

From the members of the public currently not in receipt of Council Tax Support, there was narrow majority of support for the proposals. For those responding that currently receive Council Tax Support there is a strong majority against.

- b) For the proposal to allow up to 65.6% Council Tax Support for Bands E to H  
Of those who expressed an opinion **48% Strongly Agree / Agree**, whilst **37% Strongly Disagree / Disagree**. There is a majority in acceptance of this proposal.
- c) For the question of whether every household should contribute towards Council Services  
Of those who expressed an opinion **60% Strongly Agree / Agree**, whilst **33% Strongly Disagree / Disagree**. There is a majority in acceptance of this proposal.
- d) For the question of whether every Adult in the household should contribute towards the household costs  
Of those who expressed an opinion **56% Strongly Agree / Agree**, whilst **30% Strongly Disagree / Disagree**. There is a majority in acceptance of this proposal.
- e) For the questions around the current general financial situation **52%** were concerned about the effects of the reduced Council Tax Discount, **64%** of people felt worse off financially than last year and **55%** were very concerned around the current cost of living.

## **Equality Analysis (EA) Reporting Template**

### **Introduction**

Before completing this form for the first time, please ensure you have undertaken the [Equality Analysis Training](#) on BBOLT and read the Equality Analysis Guidance (EAG). The training will give you an understanding why we undertake an EA, and the guidance will give you further information on completing this reporting form. You may also contact the EDI Champion(s) for your Directorate, or the Senior EDI Officer for further guidance on how to complete this form. Their details can be found on the intranet. The EDI Champions and Senior EDI Officer cannot sign off or validate the completion of the EA, this is the responsibility of your Director or Head of Service.

There are four parts to this form, they are:



To ensure a meaningful and informed Equality Analysis, it is essential that the EA is completed at the **beginning** or **formative stage** of any project or activity. Delaying it until the end risks missing critical information and limits our ability to fully consider the potential impacts on protected groups.

Late or rushed EAs may undermine our ability to demonstrate due regard to the **Public Sector Equality Duty (PSED)** set under section 149 of the Equality Act 2010, and can result in gaps in evidence, consultation, and proposed mitigations.

Embedding equality considerations from the outset ensures that inclusivity, fairness and transparency are woven into decision-making processes, reinforcing the credibility and integrity of our work.

Once the form has been completed, the EA remains as a live document until all actions set in Part 4 of this form have been completed. It is the responsibility of the service area to retain a copy of the completed Equality Analysis and to ensure that it is readily accessible upon request.

## **Part 1**

### **Information about your Activity**

<p><b>(a) Title of activity / budget proposal title:</b></p> <p><b>Amendments to the Local Council Reduction Scheme Policy</b></p>	<p><b>(b) Committee meeting (Decision Maker) and date:</b></p> <p>Decision to Consult: Council Executive Committee: 29 September 2025 Revised Local Council Tax Reduction Scheme Policy to be considered by Full Council: 26 November 2025</p>
<p><b>(c) Service area:</b></p> <p>Resources – Assessment Hub</p>	<p><b>(d) Is this activity:</b></p> <p><input type="checkbox"/> New <input checked="" type="checkbox"/> Change <input type="checkbox"/> Review</p> <p><i>Refer to Section 2 of the EAG to determine the appropriate option.</i></p>
<p><b>(e) Lead Officer Name and Title:</b></p> <p>Rhiain Bevan, Service Director for Finance</p>	<p><b>(f) Other Officer name(s) and title(s) supporting in carrying out the Equality Analysis, undertaking any reviews or actions: (If applicable)</b></p> <p>Linda Wright, Manager for Assessment Hub</p>
<p><b>(g) Is this activity delivered as part of any Council Plans or Strategies, if 'Yes' please list below:</b></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes: please specify the relevant plan(s) or strategy(ies):</p>	<p><b>(h) Approved by Director or Head of Service:</b></p> <p><b>Name:</b> Julie McCabe, Executive Director of Resources <b>Date:</b></p> <p><b>Review Date:</b> 2026</p>

**Description of activity:**

This equality analysis relates to proposed changes to Council Tax Support, for residents of working age\*, reviewing maximum awards, non-dependants and annual increases. The Council is responsible for deciding how much help with the cost of Council Tax should be given to working-age residents. The current Council Tax Reduction Scheme was agreed in January 2025 and has been in place since April 2025. A full review of this scheme is now proposed. A public consultation was undertaken between 1 October and 12 November 2025.

The proposals are based on previously agreed key principles that Council Tax Support should be provided to those working age households most in need of support, and who would otherwise face financial difficulty in meeting the Council Tax. The scheme must be affordable to the Council, and the proposal is that every household should contribute towards the Council's services.

Bedford Borough Council is committed to supporting residents most in need whilst ensuring that all household members contribute towards the Council tax payable, which funds vital Council Services. However, Bedford Borough Council faces significant funding challenges with a budget shortfall estimated at £32.5m in 2026/2027. Whilst the Council has previously worked to maintain the higher discounts, the growing costs and financial pressures mean that the current scheme is no longer affordable.

Council Taxpayers of pension age are, by law, protected from changes to Council Tax Support and no changes are proposed for Council Taxpayers who are pension age.

\*Currently aged 18-66

**Maximum Council Tax Support Awards for 2025/2026 for Working Age Claimants**

<b>Council Tax Band</b>	<b>Maximum Support</b>
A to D	100%
E to H	82%

**Proposed Council Tax Support Awards for 2026/2027 for Age Claimants**

<b>Council Tax Band</b>	<b>Maximum Support</b>
A to D	80%
E to H	65.6%

In relation to non-dependants, no Council Tax Support shall be payable where a non-dependant has £300.00, or more, of weekly earned income. The principle being that the household, as a whole, can afford to pay the Council Tax.

**Non-Dependant deductions 2025/2026 for Working Age Claimants**

Non-Dependant's Weekly Gross Income for (2025/2026)	Weekly Deduction (for 2025/2026)	Daily Deduction (for 2025/2026)
Less than £92.05	Nil	Nil
Between £92.05 and £99.99	£9.00	£1.29
Between £100.00 and £199.99	£18.11	£2.59
Between £200.00 and £349.99	£24.70	£3.53
Greater than £349.99	An amount equal to the weekly Council Tax Support discount prior to the non-dependant deduction	An amount equal to the weekly Council Tax Support discount prior to the non-dependant deduction

**Non-Dependant deductions proposed for 2026/2027 for Working Age Claimants**

Non-Dependant's Weekly Gross Income for (2025-26)	Weekly Deduction (for 2025/26)	Daily Deduction (for 2025/26)
Less than £100.00	£9.00 *	£1.29 *
Between £100.00 and £199.99	£18.11 *	£2.59 *
Between £200.00 and £299.99	£24.70 *	£3.53 *
Greater than £299.99	An amount equal to the weekly Council Tax Support discount prior to the non-dependant deduction	An amount equal to the weekly Council Tax Support discount prior to the non-dependant deduction

\* the figures shown are the deductions for 2025/2026, the figures for 2026/2027 will be calculated in accordance with the policy (CPI as at December)

**(j): Who are the beneficiaries?** Which group(s) of people or individuals will be impacted by your activity or proposal?

- ☒ **Service Users**
- ☒ **Staff**
- ☒ **Stakeholders**
- ☐ **Other, please state**.....
- ☐ **No direct beneficiaries** (e.g. implementing administrative changes or updates, implementing agreed budget decision).

## Part 2

### Screening Test

This section will help you decide if you need to complete Part 3 and 4 of this form. If in doubt, think: will this affect people? If it does, then it is likely you will need to complete the rest of this form. Please refer to Section 1 of the EAG to understand our PSED and for the list of protected characteristics under the Equality Act 2010, as well as other relevant groups. The following questions relate to the protected characteristics and other relevant groups.

<b>a)</b> The activity will treat everyone fairly, create equal opportunity with equal outcome, and/or promote cohesion.	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
<b>b)</b> The activity relates to an area where there are known inequalities. (look for research done academically or any reports that has identified any inequalities for the protected characteristics and other relevant groups)	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>

<b>c)</b> It is foreseeable that the activity could / will affect protected characteristics or other relevant groups differently.	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
<b>d)</b> It is foreseeable that the activity could / will impact positively or negatively on one or more of the protected characteristics or other relevant groups.	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
<b>e)</b> Is it foreseeable that the activity can affect relationships between certain protected characteristics or other relevant groups?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
<b>f)</b> Are you decommissioning or commissioning a service? <i>Please see Section 8 of the EA guidance.</i>	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
If you have ticked YES to one or more of the above questions, continue to complete Part 3 of the form.				

<b>g)</b> If you ticked NO to ALL the above questions in this section and Part 1 (j) identifies that there are no beneficiaries, then a full EA is not required, you do not need to complete Part 3 or 4 of this reporting form. Briefly explain how the activity has no relevance to the Council's equality duties in Part 4 (b) of this form. (maximum 150 words) <i>Please refer to Section 6 of the EAG for guidance.</i>
<b>N/A</b>



## Part 3

### Impact on Protected Characteristics and Other Relevant Groups

#### (a) Data, consultation, survey & research

*Decisions cannot be based on assumptions; they must be evidenced, and the source must be referenced. In this section **only list your source(s)** and where possible include a reference link to the source, such as the name of a dataset, reports, internal documents, website, or academic research. This will be your evidence to show how different individuals and groups with protected characteristics and other groups may be affected.*

*Some individuals and groups may belong to more than one of these groups at the same time. This is called **intersectionality**, and it helps us understand overlapping or compounding disadvantages. Some findings may not relate directly to equality but can be used as they will provide important context to help us understand broader impacts. Professional judgement and conclusions made on the likely equality impacts on the protected and other relevant groups must be based on information and evidence such as the examples listed in Section 5 of the EAG. The list is not exhaustive, and you may use other reliable sources.*

*If the activity has a positive impact on one group but has an unavoidable negative impact on another group, this must be clearly explained and justified in Part 4 (b).*

<b>List evidence, data, information, and/or consultation used to understand the impact of your activity on the protected characteristics and other group.</b>	<ol style="list-style-type: none"><li>1. Working Age Bedford Borough Socio-economic profile [Office of National Statistics (ONS)]</li><li>2. Information already available from current Working Age claimants [Current CTR Caseload]</li><li>3. Socio-economic synopsis of Bedford Borough [ONS and IDM]</li><li>4. Public consultation [1 October to 12 November 2025]</li><li>5. Dedicated <a href="mailto:CTRConsutation@bedford.gov.uk">CTRConsutation@bedford.gov.uk</a> inbox for queries</li><li>6. Posters and Information in Bedford Brough Council, Borough Hall and Horne Lane Receptions, Libraries, Family Hubs and Leisure facilities</li><li>7. Press Releases</li><li>8. Social Media Updates</li><li>9. Fire and Police Authorities Updates</li><li>10. Parish and Town Clerks Updates</li><li>11. Engagement with the Community Voluntary Service – CVS</li><li>12. Beds Advice Forum meeting - Wednesday 5th November</li></ol>
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## (b) Assessing Impact

For the EA, '**Impact**' means lasting change that a decision and action can or may have on people's lives, whether this is for an individual or group/community. Impact for the EA is described in three ways:

- **Positive Impact:** Helps reduce barriers, improves access, promotes fair treatment, and/or improves relationships between groups.
- **Negative Impact:** Causes harm, exclusion, or unfair treatment. If this happens, it must be explained, and steps must be taken to remove or reduce the impact through actions set in Part 3 (c).
- **No or Neutral Impact:** The action does not noticeably affect individuals or groups.

Protected Characteristics	Positive Impact	Negative Impact	No or neutral Impact	Key findings of data, consultation, survey etc. <i>If there are gaps in the evidence, list this in the actions section below.</i>																		
Age	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>The proposed scheme calculates support in the same way as the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of age restricted to claimants of working age.</p> <p>Pension Age claimants are on fixed incomes but are not affected as they are protected by legislation.</p> <p>18-25 year olds will potentially have lower income than those aged 25 and over as Government set Income amounts for benefits are often lower.</p> <p>The proposals will impact negatively on all current and future working age claimants; all will be required to pay a minimum amount of Council tax.</p> <table><tr><th>All CTR Claimants</th><th>Working Age</th><th>Pension Age</th></tr><tr><td>10,456</td><td>7,204</td><td>3,252</td></tr><tr><td>%</td><td>68.9%</td><td>31.1%</td></tr></table> <table><tr><th>Bedford Population</th><th>Working Age</th><th>Pension Age</th></tr><tr><td>194,976</td><td>119,132</td><td>31,361</td></tr><tr><td>%</td><td>61.1%</td><td>16.1%</td></tr></table>	All CTR Claimants	Working Age	Pension Age	10,456	7,204	3,252	%	68.9%	31.1%	Bedford Population	Working Age	Pension Age	194,976	119,132	31,361	%	61.1%	16.1%
All CTR Claimants	Working Age	Pension Age																				
10,456	7,204	3,252																				
%	68.9%	31.1%																				
Bedford Population	Working Age	Pension Age																				
194,976	119,132	31,361																				
%	61.1%	16.1%																				

This shows a similar percentage caseload to the general population of Bedford.

<b>2024 Mid Year Population Estimates - Bedford Borough</b>				
<b>Single Year of Age - Total Population</b>				<b>194,976</b>
<b>Age</b>	<b>Persons</b>	<b>Male</b>	<b>Female</b>	<b>%</b>
0 to 4	11,335	5,770	5,565	5.8
5 to 17	33,148	16,962	16,186	17.0
18 to 19	4,059	2,188	1,871	2.1
20 to 24	9,488	4,988	4,500	4.9
25 to 29	11,971	5,790	6,181	6.1
30 to 44	42,619	20,329	22,290	21.9
45 to 59	37,940	18,978	18,962	19.5
60 to 65	13,055	6,315	6,740	6.7
66 +	31,361	14,280	17,081	16.1
<b>Total</b>	<b>194,976</b>	<b>95,600</b>	<b>99,376</b>	<b>100</b>
<b>Working Age</b>	<b>119,132</b>	<b>58,588</b>	<b>60,544</b>	<b>61.1</b>

The UK State Pension age is currently 66 years old for both male and female. This age is set to increase to 67 between April 2026 and April 2028, and then to 68 between April 2044 and April 2046. This means that the number of taxpayers entitled to claim working age Council Tax Support will increase over time as the State Pension age continues to rise.

				<p><b><u>Current Working Age claimants by age</u></b></p> <table><tr><th>Age Group</th><th>Number</th><th>%</th></tr><tr><td>18 to 19</td><td>33</td><td>0.46</td></tr><tr><td>20 to 24</td><td>256</td><td>3.55</td></tr><tr><td>25 to 29</td><td>635</td><td>8.81</td></tr><tr><td>30 to 44</td><td>2,811</td><td>39.02</td></tr><tr><td>45 to 59</td><td>2,524</td><td>35.04</td></tr><tr><td>60 to 65</td><td>943</td><td>13.09</td></tr><tr><td>&gt; 66</td><td>2</td><td>0.03</td></tr><tr><td><b>Total</b></td><td><b>7,204</b></td><td><b>100.0</b></td></tr></table> <p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p> <p>The number of working age claimants is in line with the Borough demographic.</p>	Age Group	Number	%	18 to 19	33	0.46	20 to 24	256	3.55	25 to 29	635	8.81	30 to 44	2,811	39.02	45 to 59	2,524	35.04	60 to 65	943	13.09	> 66	2	0.03	<b>Total</b>	<b>7,204</b>	<b>100.0</b>
Age Group	Number	%																													
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Disability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<div><div><table><tr><th>Disability</th><th>Number</th><th>%</th></tr><tr><td>Disabled</td><td>3,462</td><td>48.06</td></tr><tr><td>Not Disabled</td><td>3,742</td><td>51.94</td></tr><tr><td>Total</td><td>7,204</td><td>100</td></tr></table></div><div><p>The proposed scheme calculates support in the same way as the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of disability.</p><p>Pension Age claimants are not affected by the changes.</p><p>Disabled individuals are less likely to be able to increase their income</p><p>More need for support for those with Physical or Mental Health Conditions.</p><p>Disabled claimants will continue to have disability benefits disregarded in the assessment of income assessed by DWP to provide support for any disability and not reduce any entitlement to Council Tax Support based on income e.g. Disability Living Allowance, Personal Independence Payment [PIP], Armed Forces Independence Payment [AFIP], Constant Attendance Allowance.</p><p>Where a taxpayer has made adaptations to the property disabled relief may be applied for. This would provide a reduction by one band e.g. a band C property would be billed at the charge for a Band B property. This may see an increase in application.</p><p>Taxpayers can apply for a disregard where they are confirmed by a doctor to suffer from a 'severe mental impairment' which will give either a discount or full exemption depending on the household.</p><p>Claimants with disabilities may live in larger properties due to health and accessibility issues.</p></div></div>	Disability	Number	%	Disabled	3,462	48.06	Not Disabled	3,742	51.94	Total	7,204	100
Disability	Number	%														
Disabled	3,462	48.06														
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				<p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p>
Gender Reassignment	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>The proposed scheme calculates support in the same way as the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of gender reassignment.</p> <p>Pension Age claimants are not affected by the changes.</p> <p>Specific gender reassignment data is neither collected, not used, for the purposes of calculating entitlement to CTR.</p> <p>There have been no specific issues identified in respect of this protected characteristic.</p> <p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p>

Pregnancy and maternity	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>The proposed scheme calculates support in the same way as the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of pregnancy and maternity status of the claimant.</p> <p>There is likely to be reduction in household income for any period of maternity leave.</p> <p>Any changes in income and/or household would mean a recalculation of entitlement to Council Tax Support and be reflected in the Council Tax Bill.</p> <p>Child benefit and Maintenance received for a child will continue to be disregarded from the income calculation.</p> <p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p>																																							
Race	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Current Working Age Claimants by Race (where data provided)</p> <table><tr><th>Ethnicity (where provided)</th><th>Number</th><th>%</th></tr><tr><td>Asian or Asian British: Bangladeshi</td><td>176</td><td>4.15</td></tr><tr><td>Asian or Asian British: Indian</td><td>161</td><td>3.79</td></tr><tr><td>Asian or Asian British: Pakistani</td><td>136</td><td>3.20</td></tr><tr><td>Asian or British : Any other Backgrnd</td><td>61</td><td>1.44</td></tr><tr><td>Black-Black British:African</td><td>118</td><td>2.78</td></tr><tr><td>Black-Black British:Caribbean</td><td>169</td><td>3.98</td></tr><tr><td>Black-Black British:Other</td><td>45</td><td>1.06</td></tr><tr><td>Chinese</td><td>6</td><td>0.14</td></tr><tr><td>Mixed :Any other mixed background</td><td>51</td><td>1.20</td></tr><tr><td>Mixed: White and Asian</td><td>62</td><td>1.46</td></tr><tr><td>Mixed: White and Black Caribbean</td><td>165</td><td>3.89</td></tr><tr><td>White: Any other White background</td><td>386</td><td>9.10</td></tr></table>	Ethnicity (where provided)	Number	%	Asian or Asian British: Bangladeshi	176	4.15	Asian or Asian British: Indian	161	3.79	Asian or Asian British: Pakistani	136	3.20	Asian or British : Any other Backgrnd	61	1.44	Black-Black British:African	118	2.78	Black-Black British:Caribbean	169	3.98	Black-Black British:Other	45	1.06	Chinese	6	0.14	Mixed :Any other mixed background	51	1.20	Mixed: White and Asian	62	1.46	Mixed: White and Black Caribbean	165	3.89	White: Any other White background	386	9.10
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White: Any other White background	386	9.10																																									

				White: British	2,708	63.81
				<b>Grand Total</b>	<b>4,244</b>	<b>100.00</b>
				<p>The proposed scheme calculates support in the same way as the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of race.</p> <p>Pension Age claimants are not affected by the changes.</p> <p>This information is provided on a voluntary basis and is not a requirement, it is not used for the purposes of calculating entitlement to CTS.</p> <p>There have been no specific issues identified in respect of this protected characteristic.</p> <p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p> <p>Consultation suggested that some groups may have lower average incomes and inequalities</p>		
Religion	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>The proposed scheme calculates support in the same way as the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of any religious beliefs.</p> <p>Pension Age claimants are not affected by the changes.</p> <p>This information is provided on a voluntary basis and is not a requirement, it is not used for the purposes of calculating entitlement to CTS.</p> <p>There have been no specific issues identified in respect of this protected characteristic.</p> <p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional</p>		



				circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.																																																
Sex	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p><b><u>Current Working Age Claimants by Sex</u></b></p> <table border="1"> <thead> <tr> <th>Sex</th> <th>Number</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>4,653</td> <td>64.59</td> </tr> <tr> <td>Male</td> <td>2,551</td> <td>35.41</td> </tr> <tr> <td><b>Total</b></td> <td><b>7,204</b></td> <td><b>100.00</b></td> </tr> </tbody> </table> <p>The sex of the main Claimant in the application is reported. The table below shows where a joint claim has been made, with both Claimant and Partner in the household.</p> <table border="1"> <thead> <tr> <th>Sex</th> <th>Number</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Claimant Female - Single</td> <td>4,108</td> <td>57.02</td> </tr> <tr> <td>Claimant Male - Single</td> <td>1,972</td> <td>27.37</td> </tr> <tr> <td>Claimant Female - Couple</td> <td>545</td> <td>7.57</td> </tr> <tr> <td>Claimant Male - Couple</td> <td>579</td> <td>8.04</td> </tr> <tr> <td><b>Total</b></td> <td><b>7,204</b></td> <td><b>100.00</b></td> </tr> </tbody> </table> <p><b><u>Working Age Claimants with Non-dependants</u></b></p> <table border="1"> <thead> <tr> <th>Sex</th> <th>Non-Dependants</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Claimant Male - Single</td> <td>128</td> <td>14.65</td> </tr> <tr> <td>Claimant Female - Single</td> <td>111</td> <td>12.70</td> </tr> <tr> <td>Claimant Male - Couple</td> <td>65</td> <td>7.44</td> </tr> <tr> <td>Claimant Female - Couple</td> <td>570</td> <td>65.22</td> </tr> <tr> <td><b>TOTAL</b></td> <td><b>874</b></td> <td><b>100.00</b></td> </tr> </tbody> </table> <p>The data shows that 72% of households also have a partner living with them.</p>	Sex	Number	%	Female	4,653	64.59	Male	2,551	35.41	<b>Total</b>	<b>7,204</b>	<b>100.00</b>	Sex	Number	%	Claimant Female - Single	4,108	57.02	Claimant Male - Single	1,972	27.37	Claimant Female - Couple	545	7.57	Claimant Male - Couple	579	8.04	<b>Total</b>	<b>7,204</b>	<b>100.00</b>	Sex	Non-Dependants	%	Claimant Male - Single	128	14.65	Claimant Female - Single	111	12.70	Claimant Male - Couple	65	7.44	Claimant Female - Couple	570	65.22	<b>TOTAL</b>	<b>874</b>	<b>100.00</b>
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				<p>14.65% of single male claimant households are affected compared to 12.7% of single female claimant households.</p> <p>Single parents are more likely to earn less due to childcare responsibilities. This will also lead to lower average earnings. Universal Credit provides assistance with Childcare costs.</p> <p>Single Adult households can apply for a single resident discount of 25%.</p> <p>Households with Claimant and Partner will potentially have higher income than single claimant households.</p> <p>The households with non-dependants will have an overall higher level of income. There have been no specific issues identified in respect of this protected characteristic.</p> <p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p>
Sexual Orientation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>The proposed scheme calculates support in the same way as the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of sexual orientation</p> <p>Pension Age claimants are not affected by the changes.</p> <p>This information is provided on a voluntary basis and is not a requirement, it is not used for the purposes of calculating entitlement to CTR.</p> <p>There have been no specific issues identified in respect of this protected characteristic.</p>

				<p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p>
Marriage and Civil Partnership	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>The proposed scheme calculates support in the same way as the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of marriage or civil partnership.</p> <p>Pension Age claimants are not affected by the changes.</p> <p>Households with more than one adult have more income than a single adult household, to meet the costs of running the home.</p> <p>Households with one income, and a disabled partner, will have lower earning capability, however, disability benefits will continue to be disregarded.</p> <p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p> <p>Two adult households may have one income where one person is working due to childcare responsibilities.</p>

Other groups	Positive Impact	Negative Impact	No or neutral Impact	Key findings of data, consultation, survey etc. <i>If there are gaps in the evidence, list this in the actions section below.</i>
Care Leavers and Care Experienced People <sup>1</sup>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>The proposed scheme calculates support in the same way as the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of care experience.</p> <p>Care leavers, leaving the Bedford Care system, are awarded a full discount for Council Tax liability until they are 25 years of age, unless they are not the only liable person in the household where they are entitled to a percentage reduction in the Council Tax Liability. Other care leavers are able to claim Council Tax Support.</p> <p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p>
Socio-economic <sup>2</sup>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> <li>• According to the 2024 Mid Year Population Estimates the current population of Bedford Borough is 194,976; this has increased from 191,573 in 2023. In the period since the 2021 census the population has increased by 4.9%</li> <li>• According to the 2024 Mid Year Population Estimates 99,376 (51.0%) of the Borough residents are female and 95,600 (49.0%) are male (ONS Data)</li> <li>• There are 27,910 people aged 65+ living in the borough (16% of the population). (ONS Data)</li> <li>• There are 86,800 (79.3%) economically active people in the borough (aged 16-64); (ONS Data)</li> </ul>

<sup>1</sup> Bedford Borough Council passed a motion for this group to be recognised as a protected characteristic.

<sup>2</sup> Not a protected characteristic, but important to consider this when undertaking the EA.

				<ul style="list-style-type: none"> <li>The average weekly earnings for a Bedford Borough resident employed full time is £691.10 whilst the average weekly income for a worker employed within Bedford Borough is £756.10). (ONS Data)</li> <li>Bedford Borough is ranked 141, for deprivation, out of 296 local authorities in England on the 2025 Index of Multiple Deprivation (IMD).</li> </ul> <p>People in larger homes may not be cash rich as still working age</p> <p>People with disabilities may live in larger homes</p> <p>People with extended families may live in larger homes</p>
Carers	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>The proposed scheme calculates support in a similar way to the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of status.</p> <p>An additional Carer premium, or element in Universal Credit (UC) is applied where this is the case. Where certain disability benefits are received, or there is an underlying entitlement to them, which results in increasing the applicable amount and increasing the allowable income before any reductions are made.</p> <p>Pension Age claimants are not affected by the changes.</p> <p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p>
Rural Communities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>The proposed scheme calculates support in a similar way to the current scheme. The minimum contribution will be based upon the Council Tax Band and a reduced net liability regardless of the location of the property.</p>

				<p>Claimants in rural communities may incur higher costs due to accessing services outside of the community and paying more to travel as they are unable to walk to the nearest town to access schools, banks, doctors etc. Concessionary travel options are available for disabled persons, they may be eligible for a companion pass in certain circumstances, e.g. SMI and unable to travel alone.</p> <p>Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p>
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### (c) Actions

*Complete this section to explain how you will mitigate any negative impacts identified above, if any further consultation is needed, or how you will address any gaps in data/ evidence. You may also use this section to include any relevant information that supports your analysis but could not be captured in any of the tables above.*

Actions	What will be done	By whom?	By When?	Date Completed and outcome
<b>Are there any gaps in the evidence? if so, what will need to be done to address this?</b>	No gaps in the evidence	N/A	N/A	N/A
<b>What are the negative impacts identified. How will you lessen the impact?</b>	The cost of the Council Tax can be spread across 12 monthly instalments on request	Assessment Hub Customer Services Collection Hub	As required	Ongoing service

Households currently receiving full Council Tax Support will be required to make a contribution.	<p>Help to access digital services and assistance can be provided at the Council's Bedford Borough Hub in Horne Lane, Bedford.</p> <p>Signposting residents to money management charities.</p> <p>Provide advice on exemptions and discounts that may apply. Claimants can apply for a Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992 allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p>			
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<b>Are there other relevant actions and if so, what are these?</b>	The Fair Debt Collection Policy will apply.	Collection Hub	As required	Ongoing service
<b>Is there any other relevant information to support your analysis?</b>	The data collected to complete the analysis was collected from the current claimants receiving Council Tax Support and the information gathered from the Consultation which ran between 1 October and 12 November 2025.	Views of Consultation respondents  Data already held	As required	Ongoing service

## **Part 4**

### **Conclusion**

#### **(a) Recommendation**

You will need to justify your conclusion in Part 4 (b)

<b>No major change required</b>  <i>The evidence shows no negative impact or potential risk for discrimination.</i>	
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<p><b>Adjustments required</b></p> <p><i>The evidence shows that your activity requires changes or adjustments to ensure it does not negatively impact any protected characteristics and other relevant group or miss opportunities to have a positive impact.</i></p>	<input type="checkbox"/>
<p><b>Justification to continue the activity</b></p> <p>The Council can no longer afford to fund the existing CTR Scheme at the current costs and the proposals are applying the changes proportionately across all groups. There are no other alternatives to reducing the overall cost of the scheme. Not implementing the scheme would lead to the reduction of other vital Council Services due to reduced available funding. The new scheme will provide all groups with a similar maximum proportion of the Council tax Liability based upon the current Council Tax band. Setting a minimum charge for every claimant means there will be a negative impact on all working age claimants, including the protected groups, but it has been concluded that the proposals can continue as there is no unlawful discrimination for any particular group.</p> <p>The data collected shows that due to the uniformity of the proposals, although there will be a negative impact overall, no protected groups are more disadvantaged than another. The activity means that all households will be required to contribute to the Council's services whilst allowing other necessary activities to continue to be funded.</p> <p>It is recognised that some claimants may fall into more than one protected characteristic group, but the change will be applied across all the groups equally, taking into account adjustments, e.g. continuing to disregard certain incomes, and is based solely upon the Council Tax Band and Net liability. No group is more disadvantaged than another, and it has not been shown that anyone would be more disadvantaged by being in more than one group.</p> <p>There are policies in place under Council Tax Regulation 13A(1)(c) of the Local Government Finance Act 1992, which allows taxpayers to apply for additional discounts where households are experiencing exceptional circumstances or severe financial hardship, that prevents payment of the Council tax liability. This is a discretionary entitlement, and if awarded, is temporary, after considering all other means of support.</p>	<input checked="" type="checkbox"/>
<p><b>Stop the activity</b></p> <p><i>The equality analysis identified that the activity unlawfully discriminates, cannot be mitigated or objectively justified. The activity must therefore be stopped.</i></p>	<input type="checkbox"/>

## **(b) Summary of analysis**

Insert a summary of your equality analysis and explain your recommendation (*maximum 125 words*). Please refer to Section 9 of the EAG for more information.

This summary should also be used to complete the Equality Impact section of any related Corporate Leadership Team or Committee reports, as part of the 'Key Implications' section in the report template.

The Equality Analysis is based upon the evidence from, existing claimants, Consultations, Office of National Statistics, the Index of Multiple Deprivation and review of Near Neighbours schemes.

The Council can no longer afford to fund the existing CTR Scheme at the current costs. The proposals mean there will be a negative impact on all claimants, including the protected groups, but it has been concluded that the proposals can continue, and that there is no unlawful discrimination identified for any particular group.

Processes are in place to provide support and guidance to Claimants.