

Public Document Pack



BABERGH CABINET	
DATE:	THURSDAY, 8 FEBRUARY 2024 1.00 PM
VENUE:	KING EDMUND CHAMBER, ENDEAVOUR HOUSE, 8 RUSSELL ROAD, IPSWICH

For consideration at the meeting on Thursday, 8 FEBRUARY 2024, the following additional or updated papers that were unavailable when the Agenda was printed.

TABLED PAPERS

		<u>Page(s)</u>
8	BCa/23/39 GENERAL FUND BUDGET 2024/25 AND FOUR-YEAR OUTLOOK	3 - 16

Cabinet Member for Finance, Assets and Investments

For more information about this meeting, including access arrangements and facilities for people with disabilities, please contact the Committee Officer, B.Webb on: 01449 724683 or Email: Committees@baberghmidsuffolk.gov.uk

This page is intentionally left blank

Agenda Item 8

BDC CABINET – 8 FEBRUARY 2024

ADDITIONAL INFORMATION 2024/25 GENERAL FUND BUDGET

1. INTRODUCTION

1.1 Agenda item 8 (report reference BCa/23/39) states under section 3:

- That, as at the time of writing this report, several budget items are not yet final estimates: namely, financing charges (see paragraph 5.10), costs arising from likely regulatory changes in accounting for loan impairments (paragraph 5.13) and final grant income figures from central government (paragraph 5.18). Officers will table final estimates to Cabinet at its meeting for endorsement.
- That the Cabinet will need to consider options for balancing the budget for endorsement and recommendation to Council. These will be tabled at the Cabinet meeting on 8 February 2024.

1.2 This additional report fulfils those undertakings.

2. RECOMMENDATIONS

2.1 That Cabinet endorses for recommendation to Cabinet:

- a) The options for balancing the budget as detailed in Table 3.
- b) The creation of Expected Credit Loss Reserve of £937,850 as explained in paragraphs 3.4 to 3.12.
- c) The creation of a Financial Sustainability Reserve of £1,341,640 as proposed in paragraph 4.3.

3. FINAL ESTIMATES

Financing charges

3.1 The Finance Team has done a preliminary review of the existing model for estimating the financing costs arising from the council undertaking external borrowing for funding the capital programme, refinancing any loan repayments that are due, and for short term cash needed to keep the council liquid.

3.2 The team recommends that the model can be enhanced to give more accurate estimates by incorporating additional detailed cash flow forecasts into the model. These improvements will however take some time to undertake and cannot be done in time for setting the 2024/25 budget, and therefore this work will progress in-year.

3.3 However, the preliminary review has established that whilst the HRA (Housing Revenue Account) has been charged its share of interest costs arising from the

estimated short-term borrowing needed to keep the council liquid, the General Fund estimates currently do not contain the corresponding credit amount. Therefore, interest costs in the General Fund budget will be decreased by £633,400. (The same situation has occurred for the 2023/24 budget and the Quarter 3 revenue budget forecast therefore will show a decrease in interest costs of £430k).

Accounting for loan impairments

- 3.4 Where local authorities finance capital expenditure from borrowing, including any borrowing undertaken to finance capital loans to third parties, they must set aside an amount of money each year to ensure that the loan amount can be repaid in the future. This amount of money is called the Minimum Revenue Provision (MRP). In practice, the application is more complex, but the 2003 Local Authority (Capital Finance & Accounting) regulations were introduced with the aim of ensuring that councils do not borrow more than they can afford. This is because MRP is a cost that must be met from a council's revenue budget which has to be balanced each year. Therefore, in deciding whether any new capital expenditure is to be funded by borrowing a council must consider whether it can afford the cost of the associated MRP (and interest charged on the borrowing) from its revenue budget.
- 3.5 In recent years, central government has been concerned that many councils employ practices which result, in its view, in the underpayment of MRP. They are therefore currently consulting on changes to the regulations governing MRP. Given that this is the third consultation undertaken over the last couple of years on this issue – it is highly likely that their final proposals will be introduced in April 2024.
- 3.6 The changes likely to be introduced include regulations relating to the treatment of a loan impairment, more properly called an Expected Credit Loss (ECL). The word “expected” in this term comes from probability theory: it is the arithmetic mean of the possible values a random variable can take, weighted by the probability of those outcomes. It doesn't mean that the expected value will definitely happen.
- 3.7 Councils already account for expected or actual losses of loans not being repaid in their annual Statement of Accounts. If these are not capital loans that have been funded by council borrowing, then under existing rules these are “reversed out” of the accounts so that they do not impact on the revenue budget.
- 3.8 If the loan is a capital loan funded by the council undertaking borrowing, then under the existing regulations councils are required to make an MRP charge of at least equal to the expected credit loss or actual loss and charge this to the revenue budget over the estimated useful life of the asset starting in the year after the asset/s become operable.
- 3.9 Under the government's revised proposals any expected credit loss or actual loss arising from a loan lent to a third party must be charged to the revenue budget in the year the loss is recognised, with no option to spread the cost over

future years. The amount charged however only needs to be equal to any increase from the previous year's calculated loss and not the total cumulative loss. If the calculated ECL has decreased from the previous year, then the credit can be applied to the Capital Funding Requirement (the amount of indebtedness the council holds) to reduce future MRP payments to the revenue budget.

- 3.10 The proposed changes from government in accounting for ECLs have implications for the council in terms of the lending it has undertaken to both Babergh Growth Ltd and CIFCO Ltd. Arlingclose has undertaken ECL calculations and advise that, given current assumptions regarding a forecast loss on the housing development at Hadleigh being undertaken by Babergh Growth Ltd and the agreed deferment of interest income owing to the council in 2022/23 and 2023/24 from CIFCO Ltd, then sums of £400k and £538k respectively need to be set aside to fund the ECLs if the proposed regulations come into effect in 2024/25.
- 3.11 They further advise that the council could minimise its risks if it sets aside these amounts in the current, i.e. 2023/24, financial year with the objective of making a voluntary MRP payment at year-end as part of the annual Statement of Accounts preparation. It may be known then whether government has introduced the regulatory changes and whether there are any transitional arrangements to dampen the impact of the changes. In order to do this the council will need to change its MRP Policy for both this financial year and for next year. (The MRP Policy is part of the annual Treasury Management, Investment and Capital Strategy report).
- 3.12 An options analysis will also need to be undertaken on how much the council should optimally lend to Babergh Growth Ltd and how much interest income the council should estimate it will receive on the loan as there are choices the council has for minimising the ECL, for example by injecting equity into the company rather than lending the whole amount needed. This options analysis will be presented to a future Cabinet meeting for consideration.

Final Financial Settlement

Table 1: Final Grant Figures for 2024/25

Grant	Provisional Settlement	Final Settlement	Increase
Rural services delivery grant	£265,956	£307,949	£41,993
Funding guarantee	£94,831	£155,790	£60,959

- 3.13 The Final Settlement was received from DLUCH on 5 February 2024. Table 1 shows that grant funding has been increased from the provisional settlement

for the Funding Guarantee Grant and the Rural Services Delivery Grant (all the other grants have remained the same). The overall increase from the provisional settlement is £102,952. This figure is not yet included in Table 4 which shows the overall 2024/25 General Fund revenue budget position as there was not the time to redo all of the budget tables in the time available.

4. OPTIONS FOR BALANCING THE BUDGET

- 4.1 Table 2 shows there is a need to find resources and/or savings to fund an estimated budget gap of £1,866,450 over the current and 2024/25 financial years. This estimate includes the need to set aside amounts in reserves to fund the Expected Credit Losses on the loans with Babergh Growth Ltd and CIFCO Ltd. In addition, this estimate incorporates the reduction in financing costs detailed in 3.3 above and includes the current, but not yet final, Q3 forecast for the year-end deficit which will be reported to Cabinet in March 2024. It does not incorporate the Final Financial Settlement grant figures given in Table 1.

Table 2: Summary of the resources needed and the options available

Item	£	£
Current Q3 deficit forecast for 2023/24 (not yet finalised)	£716,000	
2024/25 Budget Gap in Cabinet report	£846,000	
Reduction in deficit from review of 2024/25 financing charges	-£633,400	
Resources needed to fund ECL reserve for loan to Babergh Growth Ltd	£400,000	
Resources needed to fund ECL reserve for loan to CIFCO Ltd	£537,850	
Total resources needed		£1,866,450
Total available in earmarked reserves if they are repurposed	-£3,035,054	
Savings in interest costs if certain capital projects are reprofiled	-£173,186	
Total resources available if options agreed		-£3,208,240
Total resources available available to set aside into a new Financial Resilience Reserve		-£1,341,790

- 4.2 Total resources of £3,208,240 could be used to fund this if the options detailed in table 3 are agreed by Council.
- 4.3 The Deputy S151 Officer strongly recommends that a Financial Resilience Reserve is created in order to provide funds over the short term to fund any actual or forecast budget gaps.

- 4.4 It cannot be overemphasized that the use of reserves to fund budget deficits is a one-off exercise as once the reserve is used it is gone. It would be difficult to repurpose the remaining earmarked reserves in the same way as we are proposing to do in this year's budget setting process as most of these are now committed for funding the purpose for which they were originally established.
- 4.5 The general fund balance is only £1m. Any in-year deficits or overspending in 2024/25 could have a significant adverse impact on this balance. Establishing a Financial Resilience Reserve as proposed in this report would mean less reliance is needed on the general fund balance and would significantly mitigate the risk of the council going into a potential S114 situation over the short term. It will give the council time for it to look at options to ensure future years' spending is able to be balanced by available resources.

Table 3: Options for funding the 2023/24 Forecast Overspend and 2024/25 Budget Gap Position

OPTIONS	SAVING	IMPACT
USE OF EARMARKED RESERVES		
Covid Reserve – uncommitted balance	£1,426,016	Repurposing this reserve to balance the Council’s budget will result in a significant reduction of available reserves and so a less robust financial position overall.
Strategic Priorities Reserve - uncommitted balance	£485,128	There are no project plans in place in relation to this reserve. However, using this to balance the Council’s budget will mean that the Council’s overall financial position is less robust. Importantly the Council will have no dedicated financial reserve to support delivery of the new corporate plan priorities.
Strategic Priorities - Locality Awards	£10,000	Councillors’ locality award funding is funded from a reserve each year. This £10,000 is forecast underspend where not all of the locality funding has been allocated in 2023/24. As a result, this amount would not be carried forward into 2024/25.
Strategic Priorities - Economic & Business	£80,000	This relates to funding for Freeport, but Babergh is not required to input so no impact in releasing this reserve to fund the overall budget.
Planning Reserve	£300,000	This reserve fulfils a dual purpose of providing for costs of appeals and ‘softening’ changes in fee income. Appeals can cost significant sums to defend so this reserve should be replenished over time.
Temporary Accommodation	£160,980	The savings are taken from reserves which have been held and used to maintain the temporary accommodation. Any maintenance requirements in the future will feed into our capital programme and therefore will still be carried out.
Waste Reserve	£35,930	No reserve available to fund in year fluctuation to gate fees driven by external waste market commodity price variations.
BRRP - Belle Vue / Hamilton Road	£109,000	No further funds would be available for any feasibility work or match funding for local or government funding bids.
BRRP - Angel Court	£167,000	No impact the scheme has completed, and funds should be drawn down.
BRRP - Delphi Site/Newton Road	£112,000	No funds would remain for any feasibility work to bring this site forward.
BRRP - Inclusive growth engagement officer	£60,000	Removal of this reduces the Council’s opportunities to engage with communities around growth proposals and places greater onus upon locality officers.
BRRP - Market Town Vision	£89,000	No funding would remain for any town centre improvements.
TOTAL USE OF RESERVES	-£3,035,054	THIS IS THE TOTAL PROPOSED TO BE TAKEN FROM RESERVES

CAPITAL BUDGET OPTIONS		
Renovation Home Repair Grants – remove unused amount from capital budget	£51,000	Limited impact as it appears to be a larger budget than is required.
Kingfisher Leisure Centre planned improvements – works to start in 2025/26 and not 2024/25	£479,000	£250k kept in 2024/25 proposed capital budget further expenditure will be deferred.
Hadleigh Leisure Centre planned improvement - works to start in 2025/26 and not 2024/25	£555,000	£50k kept in 2024/25 proposed capital budget further expenditure will be deferred.
Hamilton Road Regeneration – remove unused amount from capital budget	£73,000	No further feasibility funding for work to bring this regeneration site forward.
Strategic Investment Fund - reprofiled from 2024/25 into 2025/26	£2,777,000	Limited spend incurred to date however removing this capital will reduce the ability to respond to opportunistic acquisitions at a market pace which may result in the Council missing opportunities to acquire key assets.
Roadside Workspace Development - works to start in 2025/26 and not 2024/25	£1,778,000	Delays to the project may result in higher build costs and wider strategic impact on small business access to unit supply. £100k remaining in 2024/25 for planning fees.
Parking Implementation Strategy – rephase from 2024/25 into 2025/26	£150,000	Initial funding to implement parking quality, sustainable travel and parking improvements outlined within the strategy had been allocated. This can be rephased to 2024/25 and affordability reassessed in line with any proposals to vary tariffs that may or may not be accepted.
Belle Vue refurbishment/replacement – rephase from 2024/25 into 2025/26	£754,000	Includes new park entrance.
TOTAL	£6,783,000	THIS IS THE TOTAL TO BE TAKEN FROM THE 2024/25 CAPITAL BUDGET
TOTAL SAVING TO THE REVENUE BUDGET	£173,186	THIS IS THE TOTAL SAVINGS IN FINANCING CHARGES

5. AMENDED 2024/25 BUDGET POSITION

5.1 The consequential impact of including the revised estimates for financing charges and the recommendations of this report are shown in the following tables:

- Table 3: 2024/25 General Fund Budget
- Table 4: Earmarked reserves
- Table 5: Capital programme

Table 4: 2024/25 General Fund budget

Service Area		Budget 2023/24	Budget 2024/25	Movement 2023/24 to 2024/25
		£'000	£'000	£'000
Service Expenditure	Employees	11,613	12,369	756
	Premises	1,197	1,192	(5)
	Supplies & Services	4,800	5,293	493
	Transport	353	418	65
	Contracts	4,612	4,828	217
Grants & Income	Grants and Contributions	(1,461)	(1,507)	(46)
	Sales, Fees & Charges	(4,075)	(3,837)	238
	Savings from Savings Programme	-	(540)	(540)
	Rental & Other Income (incl. PV panels)	(1,848)	(1,937)	(89)
Housing Benefits	HB Transfer Payments	11,769	12,401	632
	HB Grants and Contributions	(11,885)	(12,398)	(513)
Net expenditure on services as above		15,074	16,283	1,209
Recharges	Charge to HRA/Capital	(1,937)	(1,843)	94
Capital Financing Costs	Interest Payable - CIFCO	208	198	(10)
	Interest Payable - Other	1,271	1,651	380
	Minimum Revenue Provision (MRP)	1,708	1,665	(43)
Investment Income	Pooled Funds Net Income	(569)	(569)	-
	Interest Receivable - CIFCO	(2,187)	(2,172)	14
	Interest Receivable - Babergh Growth Ltd	(15)	-	15
Reserves	Transfers to / (from) Reserves	(1,025)	(1,100)	(74)
Total Net Cost of Services		12,528	14,113	1,585
Government Grants	New Homes Bonus	(825)	(910)	(85)
	Revenue Support Grant (RSG)	(130)	(119)	11
	Services Grant	(86)	(14)	73
	Rural Services Delivery Grant	(266)	(266)	-
	Funding Guarantee	(68)	(95)	(27)
Business Rates	Baseline Business Rates	(705)	(716)	(12)
	Business Rates Pool share of Growth	(457)	(364)	93
	Business Rates Pool - Removal of Top		(300)	(300)
	S31 Business Rates Grant	(3,283)	(3,647)	(364)
	Enterprise Zone income	(319)	(276)	43
	B/R Prior Year Deficit/(Surplus)	25	(584)	(609)
Council Tax	Council Tax	(6,416)	(6,768)	(352)
	Council Tax Prior Year Deficit/(Surplus)	(21)	(15)	6
Total Funding		(12,551)	(14,074)	(1,524)
Net Position Before Reserves		(22)	39	61

Table 5: Earmarked Reserves

Reserve	Budget Balance as at 31/03/24	Forecast Balance as at 31/03/24	To Reserves 2024/25	From Reserves 2024/25	Estimated Balance 31/03/2025	Committed 2025/26	Committed 2026/27	Committed 2027/28	Balance as at 31st March 2028
Business Rates & Council Tax	3,545,890	1,353,389	0	0	1,353,389	0	0	0	1,353,389
Business Rates Retention Pilot (BRRP)	732,182	784,477	0	-580,789	203,687	-37,124	0	0	166,564
Carry Forwards	147,258	147,258	0	0	147,258	0	0	0	147,258
Climate Change and Biodiversity	182,680	107,147	11,301	0	118,447	11,866	12,459	13,082	155,853
Community Housing Fund	94,194	122,309	0	-31,480	90,829	-32,425	-33,397	-24,005	1,002
Commuted Maintenance Payments	1,346,309	1,384,831	0	-123,050	1,261,781	-123,050	-126,478	-127,637	884,616
COVID 19	1,367,852	17,742	0	-17,742	0	0	0	0	0
Elections Equipment	35,000	35,000	0	0	35,000	0	0	0	35,000
Elections Fund	110,386	0	30,000	0	30,000	30,900	31,827	32,782	125,509
Expected Credit Loss Reserve		937,850	0	-937,850	0	0	0	0	0
Financial Resilience Reserve	-	217,294	1,124,496	0	1,341,790	0	0	0	1,341,790
Financing the Budget Reserve	-	0	0	0	0	0	0	0	0
Government Grants	239,491	259,376	0	0	259,376	0	0	0	259,376
Homelessness	190,999	170,999	0	-28,404	142,595	-28,404	-28,404	-28,404	57,383
Neighbourhood Planning Grants	73,418	75,739	90,000	-26,523	139,216	63,477	63,477	63,477	329,647
Planning (Legal)	600,808	597,805	0	-428,000	169,805	-56,602	-56,602	-56,602	0
Planning Enforcement	92,848	92,848	0	0	92,848	0	0	0	92,848
Rough Sleepers	16,592	16,592	0	0	16,592	0	0	0	16,592
Strategic Planning / Joint Local Plan	322,466	85,000	0	-10,000	75,000	-10,000	-10,000	0	55,000
Strategic Priorities	1,582,486	922,059	0	-655,374	266,685	-111,914	-77,386	-77,386	0
Temporary Accommodation	160,981	226,981	0	-217,637	9,344	0	0	0	9,344
Waste	235,932	235,932	0	-235,930	2	0	0	0	2
Well-being	78,655	4,223	0	0	4,223	0	0	0	4,223
TOTAL	11,156,427	7,794,850	1,255,797	-	5,757,867	-293,276	-224,504	-204,692	5,035,395

*2023/24 contains £716k going to reserves and being used to fund the current estimate for the 2023/24 budget deficit

Table 6 - General Fund Capital Programme 2024-25 to 2027/26

2024/25 to 2027/28	2023/24 C/Fwd to 2024/25	2023/24 C/Fwd to 2025/26	2024/25 New Approvals	2024/25 Total Budget	2025/26 Fore cast (including C/Fwds)	2026/27 Fore cast	2027/28 Fore cast	Total all yrs
	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
Housing								
Mandatory Disabled Facilities Grant	240	0	760	1,000	760	760	760	3,280
Renovation / Home Repair Grants	0	0	100	100	100	100	100	400
Empty Homes Grant	441	0	100	541	100	100	100	841
Grants for Affordable Housing	0	0	400	400	0	0	0	400
Total Housing	681	0	1,360	2,041	960	960	960	4,921
Operations								
Replacement Refuse Freighters - Joint Scheme	0	0	315	315	420	335	335	1,405
Bins	15	0	100	115	100	100	100	415
Public Sector Decarbonisation	0	0	0	0	0	0	0	0
Total Operations	15	0	415	430	520	435	435	1,820
Economy, Regeneration and Climate Change								
Belle Vue Refurbishment / Replacement	728	0	0	728	754	0	0	1,482
EV Charge Points in Car Parks	0	0	0	0	0	0	0	0
Total Economy, Regeneration and Climate Change	728	0	0	728	754	0	0	1,482
Public Realm								
Vehicle and Plant Renewals	0	0	200	200	100	175	175	650
Planned Maintenance / Enhancements - Car Parks	0	0	15	15	15	15	15	60
Parking Strategy Implementation	0	150	0	0	150	0	0	150
Pin Mill - Planned Maintenance	100	0	25	125	25	25	25	200
Gaol Lane, Sudbury toilet refurbishment	0	0	0	0	0	0	0	0
Total Public Realm	100	150	240	340	290	215	215	1,060
Communities and Well-being								
Play equipment	18	0	50	68	50	50	50	218
Community Development Grants	0	0	120	120	120	120	120	480
Total Communities and Well-being	18	0	170	188	170	170	170	698
Leisure Contracts								
Kingfisher Leisure Centre Planned Maintenance	0	479	250	250	579	100	100	1,029
Hadleigh Leisure Planned Maintenance	0	555	50	50	605	50	50	755
Total Leisure Contracts	0	1,034	300	300	1,184	150	150	1,784
Assets and Investments								
Corporate Buildings - Planned Maintenance / Enhancements	179	0	30	209	30	30	30	299
Corporate Buildings - New Joint Depot	0	0	500	500	5,500	0	0	6,000
CIL Funded Infrastructure Grants	0	0	0	0	0	0	0	0
Borehamgate	110	0	60	170	60	60	60	350
Hamilton Road Regeneration	0	0	0	0	0	0	0	0
Strategic Investment Fund	0	2,777	0	0	2,777	0	0	2,777
A1071 Roadside Workspace Development	100	1,778	0	100	1,778	0	0	1,878
Housing Delivery - Capital Loan to Babergh Growth Ltd	0	0	3,750	3,750	0	0	0	3,750
Total Assets and Investments	389	4,555	4,340	4,729	10,145	90	90	15,054
Customers, Digital Transformation and Improvement								
Replacement Finance Management System	0	0	39	39	0	0	0	39
ICT - Hardware/Software Refresh	65	0	153	218	225	95	95	633
Total Customers, Digital Transformation and Improvement	65	0	191	256	225	95	95	671
TOTAL General Fund Capital Spend	1,996	5,739	7,016	9,012	14,248	2,115	2,115	27,490
GF Financing								
External Grants and contributions	0	0	760	760	760	760	760	3,040
s106/CIL	232	0	0	232	0	0	0	232
Capital Receipts	276	0	55	331	400	0	0	731
Reserves	0	0	0	0	0	0	0	0
Borrowing	1,488	5,739	6,201	7,689	13,088	1,355	1,355	23,487
Total GF Capital Financing	1,996	5,739	7,016	9,012	14,248	2,115	2,115	27,490

Equality Impact Assessment (EIA) Initial Screening Form



Screening determines whether the policy has any relevance for equality, ie is there any impact on one or more of the 9 protected characteristics as defined by the Equality Act 2010. These are:

- Age
- Disability
- Gender reassignment
- Marriage and civil partnership*
- Pregnancy and maternity
- Race
- Religion or belief (including lack of belief)
- Sex
- Sexual orientation

1. Policy/service/function title	Finance – General Fund budget reports
2. Lead officer (responsible for the policy/service/function)	Karen Watling
3. Is this a new or existing policy/service/function?	Budget setting is an annual requirement.
4. What exactly is proposed? (Describe the policy/service/ function and the changes that are being planned?)	<p>Babergh: an increase in Council Tax of 2.99%. Mid Suffolk: an increase in Council Tax of 2%.</p> <p>Babergh & Mid Suffolk: new income bands and contribution rates for the 100% Local Council Tax Reduction (Working Age) Scheme</p>
5. Why? (Give reasons why these changes are being introduced)	<p>To be able to produce a balanced budget and because if we freeze council tax increases then even where a surplus exists the gap between income and expenditure will only become wider, exacerbating the structural funding challenge. If Council tax is not increased then greater savings would be required from service budgets, which would be likely to have a greater impact on those with protected characteristics.</p> <p>The Council introduced an ongoing 100% Local Council Tax Reduction Scheme last year. It is proposed to update the Income Bands by the Consumer Price Index (6.7%) as for other welfare benefits to ensure the scheme continues to support the most vulnerable households.</p>

<p>6. How will it be implemented? (Describe the decision making process, timescales, process for implementation)</p>	<p>Cabinet will recommend but ultimately it will be a decision made by Full Council through a future report.</p>
--	--

<p>7. Is there potential for differential impact (negative or positive) on any of the protected characteristics?</p>	<p>No</p> <p>Identify how the impact would affect the specific equality strand.</p> <p>Council Tax increases are applied universally (ie to the property) so there is nothing to suggest differential impacts on protected characteristics. It may impact in a greater way on those experiencing poverty but that is not a protected characteristic under the Equality Act.</p> <p>The Local Council Tax Reduction Scheme was introduced and is still available to support those on low incomes.</p>
--	--

<p>8. Is there the possibility of discriminating unlawfully, directly or indirectly, against people from any protected characteristic?</p>	<p>No</p>
---	-----------

<p>9. Could there be an effect on relations between certain groups?</p>	<p>No</p>
--	-----------

<p>10. Does the policy explicitly involve, or focus on a particular equalities group, i.e. because they have particular needs?</p>	<p>No</p>
---	-----------

If the answers are 'no' to questions 7-10 then there is no need to proceed to a full impact assessment and this form should then be signed off as appropriate.

If 'yes' then a full impact assessment must be completed.

Authors signature Tom Barker

Date of completion 1/2/2024

Any queries concerning the completion of this form should be addressed to the Equality and Diversity Lead.

* Public sector duty does not apply to marriage and civil partnership.

This page is intentionally left blank