

Equalities Impact Assessment – Council Tax 2026/27

Decision makers should have due regard to the public sector equality duty in making their decisions. The equalities duty is a continuing legal duty and is not a duty to secure a particular outcome. Where appropriate the equalities impact will be revisited on each of the projects and/or savings proposals as they are developed. Consideration of the duty should precede the decision to implement them.

The statutory grounds of the public sector equality duty are found at Section 149 of the Equality Act 2010 and are as follows: A public authority must, in the exercise of its functions, have due regard to the need to:

- eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under this Act.
- advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it.
- Foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

Having due regard to the need to advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it involves having due regard to the need to:

- remove or minimise disadvantages suffered by persons who share a relevant protected characteristic that are connected to that characteristic.
- take steps to meet the needs of persons who share a relevant protected characteristic that are different from the needs of persons who do not share it.
- Encourage persons who share a relevant protected characteristic to participate in public life or in any other activity in which participation by such persons is disproportionately low.

The steps involved in meeting the needs of Disabled persons that are different from the needs of persons who are not disabled include steps to take account of Disabled persons' impairment or long-term health condition.

Having due regard to the need to foster good relations between persons who share a relevant protected characteristic and persons who do not share it involves having due regard, in particular, to the need to:

- Tackle prejudice,
- Promote understanding.

Compliance with the duties in this section may involve treating some persons more favourably than others; but that is not to be taken as permitting conduct that would otherwise be prohibited by or under this Act.

The relevant protected characteristics are:

- Age
- Disability
- Gender reassignment
- Pregnancy and maternity
- Race
- Religion or belief
- Sex
- Sexual orientation
- Marriage and Civil partnership

In addition to the above, the Council also recognise those who are 'care experienced' as being a protected characteristic.

The Council must give due regard to its equalities duties, in particular with respect to general duties arising pursuant to Section 149 of the Equality Act 2010.

When making any decisions about growth, savings, and investment the Council must have due regard to the need to advance equality, in particular, to the need to remove or minimise disadvantages suffered by persons who share a relevant protected characteristic that are connected to that characteristic.

An analysis of the proposal to increase Council Tax levels is detailed below.

Analysis of the impact of a Council Tax increase of 2.99% and applying the Adult Social Care precept of 2%.

The Council is obliged to set a balanced budget and council tax in accordance with the Local Government Finance Act 1992. For 2026/27, a balanced budget is proposed based on investment in services to mitigate continuing inflationary, demand and demographic pressures, with prioritisation being given to the most vulnerable groups, savings and strengthening financial resilience.

The Council proposes to apply the maximum increase assumed by central government in the Local Government Finance Settlement of 4.99%; of which 2.99% is core Council Tax and 2% is the social care precept.

This is in line with government assumptions on Core Spending Power for local authorities. By increasing Council Tax, the Council can prevent reductions in services to residents and in so doing can continue to mitigate against adverse impacts facing individual households.

A 2.99% increase in Council Tax is proposed and the application of a 2% adult social care precept. These increases are modelled by the government in their spending power calculations for local government. This will take the average Band D Council Tax from £961.04 to £1,009.00.

The percentage increase will be applied to all bands of council tax, as required by law. This will impact on all residents who are eligible to pay Council Tax. The average increase in cost per week on a Band D property is £0.92p. Since Council Tax is applicable to all properties it is not considered that the increase targets any one group; rather it is an increase that is applied across the board. At the same time because the increase is applied to all properties it is not possible to exempt any group.

The impact of Council Tax can be mitigated through the Local Council Tax Support scheme and other exemptions and discounts.

Protected Characteristics

AGE

The age of the liable person is not recorded for council tax purposes, but as per the latest ONS Mid-year population estimates¹, there were 188,687 residents who live in the borough, an increase of 0.6% since 2023. Of those in the council's population in 2024, 73.5% were of working age (16-64), and 10.8% who are 65 and over.

Eligible pensioners receive support under the Local Council Tax Support scheme.

Pension age claimants () are protected by law from any amendments under a local scheme and therefore continuation of the scheme will have a neutral impact upon them. For couples, both members of the couple must be pensioners.

The minimum age for receiving Local Council Tax Support is linked to the minimum age for being liable for council tax (which is 18), so residents younger than this will not be affected.

DISABILITY

The current scheme provides a maximum CTS of up to 100% for claimants who are classified as falling into the protected category.

The following people are classed as protected under the current scheme:

- Entitled to a disability premium, severe disability premium, enhanced disability premium or carer premium when their award is calculated
- Entitled to a disabled earnings disregard, a Disabled person's reduction for Council Tax purposes, war disablement pension or war widow's pension
- Classified as a Care Leaver under the age of 25
- Lone parents with a child under five years of age.

Those that currently fall into the protected category can receive up to 100% reduction in their council tax. Many of the customers who fall into the protected category under the council's CTS scheme will fall into the protected disability characteristic.

¹

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/populationestimatesforenglandandwales/mid2023>

GENDER REASSIGNMENT

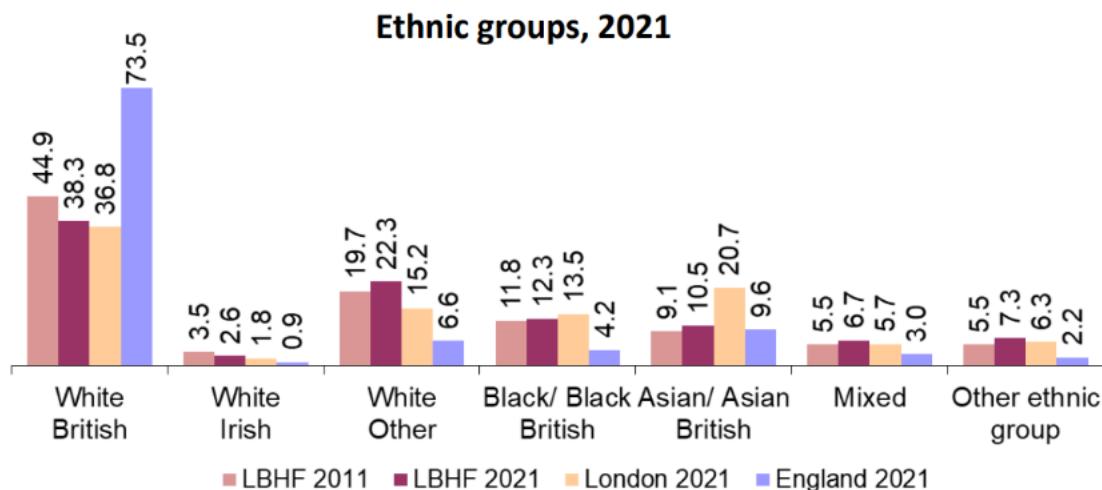
There is no Council Tax data on gender reassignment

PREGNANCY AND MATERNITY

Pregnancy or maternity status of the liable person is not recorded for council tax purposes. Those who are expectant or new parents may benefit from the protection of specific services for families, children and education that the proposed increase will deliver.

RACE

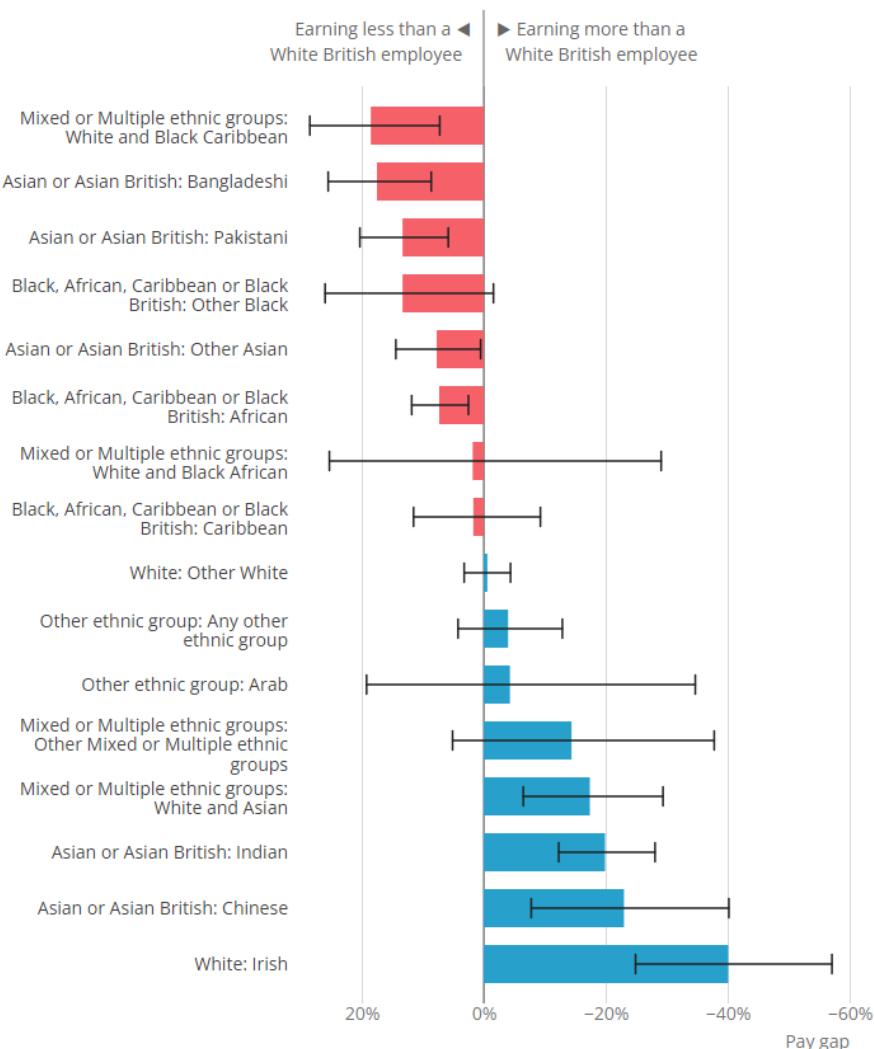
The council is an ethnically diverse place with 61.7% of residents identifying as “non-White British”.



The race of the liable person is not recorded for council tax purposes, but there is no reason to believe that the increase will not negatively impact on any ethnic group disproportionately. Nationally according to the ONS, those from Bangladeshi and Pakistani backgrounds, as well as those from Black African and Caribbean backgrounds are more likely to earn less than those from a White British background.

Raw pay gaps, 18-category ethnicity, England and Wales, 2022

H 95% confidence interval



Source: Annual Population Survey from the Office for National Statistics

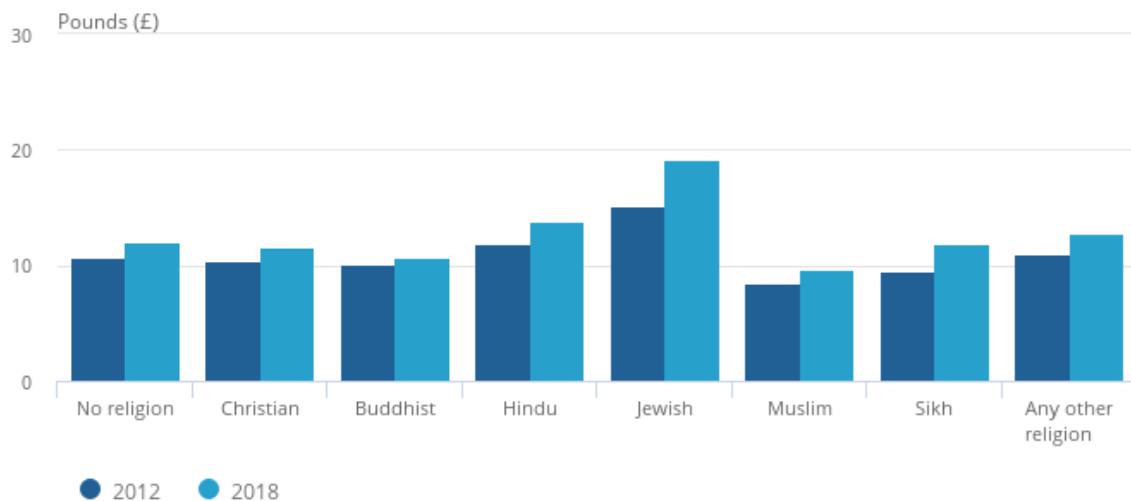
To mitigate the potential impact on those groups, those eligible for assistance for the council's Council Tax Support Scheme which provides support with payments of council tax to low-income households in the borough. are encouraged to do so.

RELIGION OR BELIEF

The religion of the liable person is not recorded for council tax purposes, but there is no reason to believe that the increase will not negatively impact on any religious group disproportionately.

Nationally according to the ONS, those who identify themselves as being Muslim are likely to earn less than other religious affiliations and beliefs.

Median hourly pay of employees by religious affiliation, England and Wales, 2012 and 2018



Source: Office for National Statistics – Annual Population Survey

To mitigate the potential negative impact on those groups, those eligible for assistance for the council's Council Tax Support Scheme which provides support with payments of council tax to low-income households in the borough. are encouraged to do so.

SEX

Approximately 53.2% of the borough are females, with 46.8% recorded as male as per the mid-year census.

The sex of the liable person is not recorded for council tax purposes, but there is no reason to believe that the increase will impact either sex disproportionately.

Statistically according to the ONS, as at April 2025 the median pay for all employees was 13.1% less for women than for men and are more likely to work part-time or in lower-paid jobs. This means that an increase in council tax can disproportionately affect women, especially single mothers and elderly women living alone.

To mitigate the potential negative impact on those groups, those eligible for assistance for the council's Council Tax Support Scheme which provides support with payments of council tax to low-income households in the borough. are encouraged to do so.

SEXUAL ORIENTATION

The sexual orientation of the liable person is not recorded for council tax purposes, but there is no reason to believe that the increase will impact disproportionately.

MARRIAGE OR CIVIL PARTNER

The marital status of the liable person is not recorded for council tax purposes (except for those who are eligible for single person discounts), but there is no reason to believe that the increase will impact those who are married or in civil partnerships disproportionately.

Council Tax Exemptions and Discounts

Some properties are exempt, or qualify for a discount, from Council Tax. The different classes of exemptions/discounts are listed below.

Occupied Properties with only the following residents:

- a) full time students (they must complete an application form and return it to us with a council tax certificate from their place of study).
- b) severely mentally impaired people.
- c) a foreign diplomat who would normally have to pay Council Tax.
- d) people who are under 18.
- e) members of a visiting force who would normally have to pay Council Tax.
- f) elderly or disabled relatives of a family who live in the main property, in certain annexes and self-contained accommodation.

If there is only one other resident in the property who does not fall into one of the above categories, then the property will receive a 25% discount rather than be exempt. If there are more than two such residents, then the property will neither be exempt nor receive a discount.

Unoccupied properties

- g) owned by a charity are exempt for up to six months.
- h) empty due to resident receiving care in a hospital or home elsewhere.
- i) empty as resident has been sent to prison.
- j) empty as resident has moved to care for someone else.
- k) empty awaiting probate and for six months after probate is granted.
- l) has been repossessed.
- m) is the responsibility of a bankrupt's trustee.
- n) is waiting for a minister of religion to move in,
- o) empty by a student whose term-time address is elsewhere,
- p) empty because it is against the law to live there, including from 1st April 2007 where a planning condition prevents occupation.
- q) empty as it forms part of another property and may not be let separately.

Pitch or mooring

- r) that doesn't have a caravan or boat on it is also exempt.

Those who are care experienced up to the age of 25 are now exempt from having to pay Council Tax. As well as exemptions for in-house foster carers and special guardians. This is in addition to over 13,000 households who currently receiving Council Tax support in Hammersmith and Fulham.

Those who feel they are entitled to an exemption are encouraged to contact the Council and information on how to do that is provided by the Council when Council Tax Bills are issued. Support for people struggling with their Council Tax bill is also offered through advice centres.

The liability for Council Tax is summarised below:

Total dwellings in the borough	95,707	%
<i>Reductions:</i>		
Demolished dwellings	(25)	0
Exemptions (mainly students, includes care leavers and vacant properties)	(3,321)	3%
Council Tax support claimants (elderly & working age on low income, including those with other discounts)	(13,061)	14%
Discounts only (primarily single person discount of 25%)	(33,424)	35%
Dwellings liable for 100% of Council Tax	58,937	62%

People Department Growth and Savings Proposals

Children's Services Savings Proposals 2026/27

Service efficiencies in context of greater integration and joint working - £380,000

It is expected that this proposal will have a neutral impact on residents with protected characteristics. Whilst the proposal seeks to review the operating model and skills mix, it is not expected that any changes will negatively impact the provision and services available for children and young people.

Education Service Efficiencies - £150,000

It is expected that this proposal will have a neutral impact on residents with protected characteristics. Whilst the proposal seeks to review the operating model and skills mix, it is not expected that any changes will negatively impact the provision and services available for children and young people.

Commissioning and Transformation Service Efficiencies - £55,000

This saving relates to the deletion of a vacant post within the Commissioning structure. The structure is required to deliver the strategic commissioning, service development, and provision of services. The structure reflects the new business requirements of the People's Directorate and ensures there is the skills, and expertise across the breadth of the portfolio.

Social Care Savings Proposals 2026/27

Review care costs with NHS Continuing Health Criteria (CHC) as people with very high needs are discharged from hospital – £234,000

This proposal will have a neutral impact on our residents with protected characteristics, as CHC can apply to any resident across health and social care. CHC enables eligible residents to receive the care and support they require from the NHS without the charges that apply to social care as their needs increase. It ensures equal access to both social care and medical support, regardless of background or identity.

This proposal seeks to address challenges with timely joint assessments by recommending a dedicated resource focused exclusively on CHC assessments across all local authority teams and the Integrated Care Board (ICB). This resource will review and assess all individuals in receipt of section 117 aftercare to confirm legal compliance and eligibility under the CHC framework. Reviewing CHC care costs is essential to ensure that funding arrangements are appropriate and proportionate and to address historical cases that may require adjustment.

Optimise use of Direct Payments to meet eligible needs and improve choice and control for residents - £200,000

This proposal will have a neutral impact on residents with protected characteristics, particularly Disabled people. Direct Payments (DPs) enable autonomy and Independent Living by giving eligible residents choice and control over how they meet their assessed needs, reducing reliance on traditional care and promoting community participation. The approach to DPs in Hammersmith and Fulham has been co-produced with residents, in line with recommendations from the Disabled People's Commission (2017) and an independent review (2018).

This proposal aims to strengthen the knowledge and skills of social care teams to promote DPs as the preferred option for achieving agreed outcomes in resident support plans. It also ensures care packages are monitored and rightsized to provide tailored support to residents at every stage of their care. To mitigate potential indirect challenges that may arise with this proposal, officers will provide tailored assistance to residents who face barriers relating to digital access, financial illiteracy, and compounded accessibility needs. Additionally, we have a voluntary organisation running the DP Support Team for residents who require specific support with hiring carers.

Redesigning provision and transforming practice which enables greater choice and control for residents – £1,000,000

This proposal will have a **neutral** impact on residents with protected characteristics. Care plans are integral to promoting Independent Living and enabling residents to take control of their lives. This proposal seeks to implement regular reviews of care plans to ensure that the support residents receive is proportionate to their Care Act eligible needs. Through a strengths-based approach, care plans will be tailored by identifying

what matters to each individual and building upon their own strengths and resources to achieve better outcomes.

To mitigate potential indirect challenges that may arise from this savings proposal, reviews will be conducted by suitably qualified, experienced and culturally competent staff in accessible formats (e.g. Easy Read documents, use of interpreters). All residents will have access the support of an independent advocate to ensure they understand the care and support process and that the review is person-centred and considerate of their needs and protected characteristics.

Mental Health Outreach Service reprovision reflective of demand and to reduce duplication – £193,000.

This proposal will have a neutral impact on individuals with protected characteristics. The reprovision of the Mental Health Outreach Service forms part of a strategic review aimed at aligning resources with current needs, priorities and in the context of other existing services available. The service supported a small number of residents, who have all been supported via accessible reviews to access alternative provision. A full EIA will be undertaken in advance of formal consultation with staff to ascertain the potential impact including any indirect impact on staff and will be kept under review throughout, ensuring those most likely to be impacted by any changes are fully consulted and outcomes are monitored by protected characteristics.

Commissioning and transformation service efficiencies – savings proposal of £55,000

This proposal had a neutral impact and there were no identified adverse impacts for any protected characteristics. This saving relates to the deletion of a vacant post within the Commissioning structure. The structure is required to deliver the strategic commissioning, service development, and provision of services for adults, across preventative and statutory complex care provision. The structure reflects the new business requirements of the People's Directorate and ensures there is the skills, and expertise across the breadth of the portfolio.

Public Health Service Efficiencies – savings proposal of £230,000

It is expected that this proposal will have a neutral impact on residents with protected characteristics. Whilst the proposal seeks to review the functions and associated skills mix, it is not expected that any changes will negatively impact the provision and services available to residents. The proposed changes are not likely to result in adverse impact for any protected characteristic. A full EIA will be undertaken in advance of formal consultation to ascertain the potential impact including any indirect impact and will be kept under review throughout ensuring those most likely to be impacted by any changes are fully consulted and outcomes are monitored by protected characteristics.

Stretch target - improving the range of local services – savings proposal of £1,750,000

This proposal will have a **neutral** impact on residents with protected characteristics. This proposal seeks to improve the range of local services available to residents, targeting one off opportunities, and innovating preventative services to better meet need.

Place Department Savings Proposals

Place Redesign Phase 3 - £1,300,000

This budgetary saving is to be delivered through a review of staffing structures across the Place department. It is believed that this proposal has a neutral impact on groups that share protected characteristics as these are back-office savings only (mostly through the realignment of roles and responsibilities) and do not affect the delivery of front-line services. Equality impact assessments will be undertaken as part of the Council's standard reorganisation process for each affected service area. This will include consideration of any indirect impacts on individuals with protected characteristics. Any necessary reasonable adjustments will be managed as far as possible.

Review Fees and Charges - £500,000

This budgetary saving is to be delivered through a review of fees and charges to ensure at least full cost recovery and/or to ensure commercial charges remain competitive. It is believed that this proposal has a neutral impact on groups that share protected characteristics, as all customers are charged equally based on the goods/services purchased, apart from registered charities and community groups who receive discounts in some areas. Some age-related discounts exist in some areas (such as leisure and Adult Learning). The Council acknowledges that price increases may affect some groups more than others (such as older residents, Disabled people and those on low or no income).

Other Commercial Initiatives - £750,000

This budgetary saving is expected to be delivered from a proposed Lane Rental Scheme that incentivises the prompt completion of works on the borough's roads at off peak times. Any surplus income from the scheme after covering administrative costs must be reinvested in transport and highways improvements. The application of external funding in this way is expected to reduce the need for Council funding in this area. This proposal may have a positive impact on groups that share protected characteristics if these new charges successfully reduce disruption to the borough's footways and carriageways (such as reducing accessibility issues for those with a disability). Although it is considered that the movement of people around the brough is generally lower at off peak times, the Council acknowledges that peak times are different for different people, and so the impact of this proposal might vary from person to person.

Reduction in waste disposal tonnages and costs - £200,000

This budgetary saving is to be delivered through a sustained reduction in overall waste disposal tonnages, along with a targeted shift from general waste to recycling. It is believed that this proposal has a neutral impact on groups that share protected characteristics as the Council collects waste and recycling from every household in the borough.

Housing Savings Proposals

Transfer PSL leases to housing company - increased charges - £1,050,000

The proposal concerns transferring existing Private Sector Leases (PSL) from the Council to the Council's housing company. The company will charge higher rents aligned with the Local Housing Allowance (LHA) as tenants will be able to claim Universal Credit rather than Housing Benefit, which is capped for council-managed temporary accommodation. This approach aims to close the subsidy gap caused by outdated Housing Benefit reimbursement rates and reduce the council's net temporary accommodation (TA) costs.

The proposal is expected to have a neutral impact on groups that share protected characteristics because homeless households will continue to be placed based on statutory criteria, not company status. Higher rents are covered by Universal Credit housing costs, so tenants should not face additional personal financial burden. The council retains responsibility for ensuring accommodation meets needs related to disability, health, and other protected characteristics. The Council will provide support for UC claims, Alternative Payment Arrangements, and ongoing monitoring through equality impact reviews. Any single person households under the age of 35 years residing in PSL properties at the time of transfer to the Housing Company will be rehoused into alternative temporary accommodation or permanently rehoused if a main housing duty has been accepted. Affordability assessments will be carried out for working households and discretionary housing payments will be made where necessary to ensure the accommodation remains affordable for the household.

Additional Income from Licences - £150,000

Income has risen because of the rising number of licence renewals in line with the 5-year licensing scheme cycle. In addition, the Housing Standards team have identified non-compliance within the Selective Licensing Zone which has resulted in more applications being submitted.

This proposal has a neutral impact on groups that share protected characteristics for the following reasons. Licensing schemes are designed to raise housing standards and protect tenants, especially those at higher risk of exploitation or harm. Licensing schemes protect groups including those with protected characteristics by enforcing compliance with safety standards, ensuring landlords are suitable, ensuring repairs are carried out and amenities are adequate, prevention of overcrowding. People with protected characteristics are statistically more likely to experience poverty and poor housing conditions. Licensing income enables the Council to intervene early, preventing exploitation, and maintaining safe, decent homes. It is recognized that residents with "protected characteristics" find it more difficult to access the job

market and consequently find themselves in shared dwellings including households in multiple occupation (HMOs). The licensing and inspections of such properties leads to the identification of risk and the conditioning of such properties will improve the quality of life and living conditions of these vulnerable residents.

Finance and Corporate Services Savings Proposals

Further £2m collection fund release can be achieved due to a continued reduction in council tax arrears - £2,000,000

A £2m bad debt provision release relating to the collection fund can be achieved due to a continued reduction in Council Tax arrears.

Since the 1st of April 2024, Revenues have an arrears team specifically focused on reducing the outstanding arrears for both NNDR & CTAX.

The aim is to continue to generate additional income by increasing the tax base and implementing all recovery tools available, such as insolvency and early intervention to tackle non-payment. This proposal will have a neutral impact on groups that share protected characteristics as the proposal is an accounting entry that will not affect residents.

Release of bad debt provision on NNDR of £2m due to a base increase above safety net - £2,000,000

This proposal is aimed at releasing bad debt provision on NNDR of £2m due to a base increase above safety net. Since the 1st of April 2024, Revenues have an arrears team specifically focused on reducing the outstanding arrears for both NNDR & CTAX. The aim is to continue to generate additional income by increasing the tax base and implementing all recovery tools available, such as insolvency and early intervention to tackle non-payment. This proposal will have a neutral impact on groups that share protected characteristics as the proposal is an accounting entry that will not affect residents.

To increase council tax summons costs by £20 per summons - £157,000

Revision of the summons court fees for Council Tax and Business Rates liability order courts. The aim is to generate additional income by increasing our current summons fees from 1st April 2026. Our current summons fees are £93.50 for Council Tax and £180.50 for Business Rates. Local Authorities can set their own fee's as long as we have the justification to present to the magistrate's court if challenged. Our proposal is to increase by £20 for both which would raise an extra £280k in costs for council tax and £36k for business rates. Total = £316k. Based on a collection rate agreed with Finance of 56% of the costs raised, this would generate an extra £157k in council

tax summons costs income. This proposal will have a neutral impact on groups that share protected characteristics as the proposal is an accounting entry that will not affect residents.

Aim to generate additional income by increasing resource to implement new processes (includes additional resource) - £200,000

The aim is to generate additional Housing Benefit Overpayment (HBOP) income for the Council of £200k per annum from 1st April 2026.

We currently have only 1 officer working full time on Housing Benefit Overpayment Cases with some part time support from 2 other officers on the Civil Debt Recovery Team.

Overpayments raised in year total approx. £3m, although we would expect that total to fall to approx. £2.5m per annum as the HB Team are much more up to date. Current in year collection rate is approx. 85% which still leave approx. £500k per annum to recover. With such a small team, increasing the current collection rate is difficult.

In order to achieve this target, 1 extra resource will be required at a cost of £50k per annum who would be able to assist with the following actions and the expected level of enquiries that they would generate

- Blameless Tenant Recovery
- General debt chasing
- PDP Referrals
- DEA – Direct Earnings Attachments
- Instalment Default List
- Large debt list for over £10k accounts

his proposal will have a ***neutral impact on groups that share protected characteristics*** as debt collection is carried out in accordance with the Council's ethical debt policy.

The Council and team remain firmly committed to ethical, transparent and fair collection processes. The new Corporate Plan commits to continue to take an ethical and compassionate approach to debt recovery, and improve our ethical debt collection and outreach advice, whilst acting swiftly to recover taxes and retaining high recovery rates. The revised ethical debt collection policy continues to deliver this commitment by ensuring that no one who cannot pay and is engaging with the Council (so we are aware of their circumstances) is referred to enforcement agents.

To increase NNDR summons costs by £20 per summons - £20,000

Revision of the summons court fees for Council Tax and Business Rates liability order courts. The aim is to generate additional income by increasing our current summons fees from 1st April 2026. Our current summons fees are £93.50 for Council Tax and £180.50 for Business Rates. Local Authorities can set their own fee's as long as we have the justification to present to the magistrate's court if challenged. Our proposal is to increase by £20 for both which would raise an extra £280k in costs for council tax and £36k for business rates. Total = £316k. Based on a collection rate agreed with

Finance of 56% of the costs raised, this would generate an extra £20k in NNDR summons costs income.

This proposal will have a ***neutral impact on groups that share protected characteristics*** as debt collection is carried out in accordance with the Council's ethical debt policy.

The Council and team remain firmly committed to ethical, transparent and fair collection processes. The new Corporate Plan commits to continue to take an ethical and compassionate approach to debt recovery, and improve our ethical debt collection and outreach advice, whilst acting swiftly to recover taxes and retaining high recovery rates. The revised ethical debt collection policy continues to deliver this commitment by ensuring that no one who cannot pay and is engaging with the Council (so we are aware of their circumstances) is referred to enforcement agents.

Reform Local Support Payments - £450,000

Hammersmith & Fulham have provided a discretionary Local Support Scheme since 2016. The Local Support Scheme was designed to support residents in a crisis, or an emergency caused by a specific event.

To be eligible to claim a Local Support Payment the resident must be:

- Either in receipt of, or have applied for a qualifying benefit* and or are waiting for their claim to be determined
- Live in Hammersmith & Fulham, or have been housed elsewhere by the council
- Not have more than £1,000 savings
- Not have had more than two LSPs in the last 12 months

The scheme was previously contracted to RBKC with a budget of £600k that included administration costs of c.£150k.

A reduction of £150k was made to the budget from April 2025/26 budget, and the service now brought back in-house.

The new proposal is to end the scheme and utilise the government's Crisis and Resilience funding, which begins in April 2026, replacing the Household Support Fund, to continue to offer a hardship prevention scheme that meets urgent essential needs for residents.

Whilst it is accepted that a large proportion of applications for LSP are from residents with protected characteristics or those who require additional support, any negative impact is mitigated by the new scheme that will be available. This will be easily accessible as the application process is the same process as the current LSP process. Both schemes use the same application form. For those residents facing literacy or language barriers an assisted service can be provided and advice agencies provide this also.

This proposal will have a ***neutral impact on groups that share protected characteristics*** as an alternative scheme funded through the Crisis and Resilience fund will ensure support for those most in need can be accessed. The application process for both schemes is the same and so this will continue once local support payments are removed ensuring the revised scheme is readily accessible.

Observations on Ethnicity

Council data shows that the largest groups accessing financial assistance were residents identifying as White (31%) and Black Caribbean or African (25%), followed closely by those selecting Other Ethnicity (25%). This suggests that the scheme is reaching a broad and diverse population, particularly among groups historically more likely to experience financial vulnerability.

Observations on age ranges

- 25–34 years (22%) and 35–44 years (23%) received the highest proportions of awards, indicating that financial pressures are most acute among working-age adults.
- 45–54 years and 55–64 years each accounted for 16%, showing continued need as individuals approach retirement.
- 16–24 years received 11%, reflecting the challenges faced by younger adults, possibly including those in education or early employment.

Observations on Households

- Single individuals made up the largest group of recipients, accounting for 53% of all awards. This suggests that single-person households may be particularly vulnerable to financial hardship, possibly due to the absence of shared income or support.
- Single parents received 35% of awards, highlighting the significant financial strain faced by families supported by a single adult, especially when balancing childcare and living costs.
- Couples with children accounted for 6%, indicating that while dual-income households may have more financial resilience, some still require support.
- Couples without children received only 2%, suggesting relatively lower demand for assistance in this group.

This proposal will have a neutral impact on groups that share protected characteristics as the proposal is an accounting entry that will not affect residents.

Commercial card transaction charge - £500,000

The introduction of a 2% transaction charge for all payments made to the council by commercial credit and debit cards from 1 April 2026, but excluding Parking Charge Notices (as this falls outside the legislative powers).