TORBAY COUNCIL

Report title: Review of Council Tax Support Scheme 2027/28

Report to:	Cabinet
Date:	24 November 2026
Lead Cabinet Member:	Councillor Alan Tyerman, Cabinet Member for Housing and Finance
Email:	alan.tyerman@torbay.gov.uk
Lead Director:	Malcolm Coe, Director of Finance
Email:	malcolm.coe@torbay.gov.uk
Wards affected:	All

1. Summary of Report:

1.1 The Council is required to approve its Council Tax Support (CTS) Scheme annually. The current income-banded CTS Scheme has been in operation since 1 April 2024 and continues to provide support to working-age households on low incomes, whilst pension-age households remain protected under nationally prescribed regulations.

No changes are proposed to the structure, eligibility criteria or discount levels within the scheme for 2027/28. The report seeks approval to continue the existing scheme from 1 April 2027 and to apply the annual inflationary uprating of income bands in accordance with Schedule 1 of the approved scheme.

2. Recommendations and Proposed Decision:

2.1 That Cabinet recommends to Council:

1. That the current Council Tax Support Scheme be continued without substantive amendment from 1 April 2027 to 31 March 2028.

2. That the income bands within the working-age Council Tax Support Scheme be increased in line with the September 2026 Consumer Price Index (CPI) rate, rounded as necessary for administrative purposes.

2.2 that subject to 2.1.1 and 2.1.2 above the Cabinet notes:

3. That the Exceptional Hardship Fund continues to be available to provide additional support to households experiencing financial hardship.

3. Reasons for Recommendations/Proposed Decision:

3.1 The current Council Tax Support Scheme continues to provide a straightforward and effective means of supporting low-income households with their Council Tax liability. The scheme has operated successfully since the introduction of income bands in April 2024 and remains consistent with schemes operated by other local authorities.

No operational, legislative or financial issues have been identified that would justify a change to the scheme structure for 2027/28. Continuing the existing scheme provides certainty for residents, maintains administrative efficiency and avoids unnecessary complexity.

The proposed CPI uprating ensures that income thresholds remain aligned with wider inflationary increases and reduces the risk of households receiving less support solely as a result of benefit uprating or increases in earned income linked to inflation. In addition to the Council Tax Support Scheme, the Council continues to provide support through its Discretionary Council Tax Reduction Policy and Exceptional Hardship arrangements.

These schemes provide a safety net for vulnerable residents experiencing financial hardship or exceptional circumstances and complement the wider Council Tax Support Scheme. The recently reviewed policy and accompanying guidelines provide greater clarity regarding eligibility, vulnerability and the assessment process.

Cabinet will be considering the proposal at its meeting on 24 November 2026 and requested to make recommendations to Council as set out in paragraph 2 below. The Cabinet is also being recommended to note that the Exceptional Hardship Fund continues to be available to provide additional support to households experiencing financial hardship.

4. Background and Context:

4.1 The Local Government Finance Act 2012 requires billing authorities to maintain a Council Tax Support Scheme for working-age residents.

Torbay's current income-banded scheme was introduced from 1 April 2024 following approval by Full Council. The scheme provides varying levels of support based on household composition and net income.

Pension-age households remain protected by national regulations and continue to receive support in accordance with the prescribed national framework.

A review of the current scheme has been undertaken. No changes to eligibility rules, discount levels or scheme design are proposed for 2027/28. The existing scheme continues to meet its objectives of providing financial support to low-income households whilst remaining simple to administer. The current Council Tax Support Scheme is attached at Appendix 1. The Council's Discretionary Council Tax Reduction Policy and Guidance Notes, which provide additional support in cases of hardship and exceptional circumstances, are attached at Appendices 2 and 3.

In accordance with Schedule 1 of the Local Council Tax Support Scheme, income bands are reviewed annually and are proposed to be uprated by the September 2026 CPI rate.

Alongside the Council Tax Support Scheme, the Council operates a Discretionary Council Tax Reduction Policy under Section 13A(1)(c) of the Local Government Finance Act 1992. This provides the Council with the ability to offer additional support in cases of exceptional hardship, vulnerability, unforeseen crisis and other exceptional circumstances. Updated policy and guidance documents were approved during 2026 to provide a clearer framework for administering discretionary reductions.

5. Alternative Options Considered:

5.1 **Option 1 - Continue the Current Scheme (Recommended)**

Retain the existing Council Tax Support Scheme and uprate the income bands by CPI from 1 April 2027. This provides stability for residents and ensures support levels remain aligned with inflationary increases.

5.2 **Option 2 - Make No Changes Including No CPI Uprating**
The Council could choose not to uprate income bands. However, this would increase the likelihood of households moving into higher income bands due solely to inflationary increases in benefits or earnings, potentially reducing the level of support they receive. Whilst discretionary support remains available through the Exceptional Hardship Fund and Discretionary Council Tax Reduction Policy, these mechanisms are intended to provide targeted support for individual circumstances and are not a substitute for maintaining appropriately uprated income thresholds within the main Council Tax Support Scheme.

5.3 **Option 3 - Undertake a Fundamental Review of the Scheme**

A wider review could be undertaken to consider changes to discounts, eligibility criteria or income bands. No evidence has been identified to support such changes at this time and a review would require additional consultation and implementation costs.

6. Contribution to Council Priorities:

6.1 The Council Tax Support Scheme contributes directly to the Council's priorities by supporting residents on low incomes and helping vulnerable households meet their Council Tax liabilities.

The scheme supports financial resilience within the community, helps prevent indebtedness and contributes towards maintaining sustainable communities across Torbay.

7. Consultation and Engagement:

7.1 As no substantive changes to the scheme are proposed, a formal public consultation has not been undertaken.

The proposal is to continue the existing scheme and apply the annual inflationary uprating provision already contained within the approved scheme.

Major precepting authorities have been informed as part of the annual review process.

8. Implications:

Financial Implications:

8.1 The Council Tax Support Scheme remains jointly funded through the collection fund arrangements shared between the Council and the major precepting authorities.

Any increase in scheme expenditure resulting from the annual CPI uprating is expected to be limited and represents a continuation of existing scheme policy. These costs have been considered as part of the Council Tax Base and wider financial planning process.

The Council will continue to make provision for discretionary assistance through the Exceptional Hardship Fund and the Discretionary Council Tax Reduction Policy. These arrangements provide an additional mechanism to support residents experiencing financial hardship and exceptional circumstances where assistance cannot be provided through the main Council Tax Support Scheme.

Legal Implications:

8.2 The Council is required to approve a Council Tax Support Scheme for each financial year.

The Local Government Finance Act 1992 (as amended by the Local Government Finance Act 2012) requires a billing authority to adopt a scheme by 11 March preceding the financial year to which the scheme relates.

The proposed recommendation satisfies the Council's statutory obligations and ensures a valid scheme remains in place from 1 April 2027.

Corporate Parenting/Children and Young People:

8.3 The proposal does not introduce any changes that specifically affect children, young people, care-experienced young people or care leavers.

Maintaining support through the Council Tax Support Scheme continues to assist low-income households, including those with dependent children.

Associated Risks, Risk Tolerance Level and Mitigations:

Guidance: Risk tolerance defines the level of risk the Council is willing to accept in delivering services and achieving strategic objectives. Report authors must identify relevant risks, determine whether they fall within the Council's tolerance thresholds, and outline how any risks approaching or exceeding those thresholds will be managed or escalated. Tolerance levels range from averse to ambitious, reflecting the varying degrees of acceptable risk across different activities. Where risks exceed tolerance, stronger mitigation, adjustment, avoidance, or escalation may be required. All reports should clearly state the risk category and rating, confirm whether the risk is within tolerance, describe mitigation measures, and note any need for additional assurance or escalation. For further guidance, please refer to the following intranet page - Risk Management

A summary of key risks associated with the recommendations in this report are:

1. [Risk description] – mitigated through [control].
2. [Risk description] – monitored through [governance route].

The risks of not approving the recommendations include [briefly stated]. Overall risk exposure is assessed as acceptable within the Council's risk tolerance appetite.

Full risks are set out below:

Risk	**Risk score before mitigations (likelihood x impact)**	**Mitigations**	**Risk Score after mitigations (likelihood x impact)**	**Risk tolerance**
Failure to approve a CTS Scheme before 1 April 2027 resulting in non-compliance with statutory requirements.	4 x 4 = 16	Annual review process, Cabinet and Council approval timetable, Governance oversight.	1 x 4 = 4	Within tolerance
Inflation causes households to lose entitlement or receive reduced support if income bands are not uprated.	3 x 3 = 9	Annual CPI uprating applied to income bands and availability of discretionary support where required.	1 x 3 = 3	Within tolerance

Increased scheme expenditure due to economic conditions, increased demand or changes in claimant numbers.	3 x 4 = 12	Ongoing financial monitoring, council tax base calculations, budget planning and regular performance monitoring.	2 x 3 = 6	Within tolerance

Contributions to tackling climate change or achieving carbon neutrality:
(Council or Torbay wide)

8.4 There are no significant climate change implications arising from this proposal.

The service continues to encourage online applications and digital communication wherever appropriate.

Social Value Considerations:

8.5 The scheme provides significant social value by supporting low-income households, reducing financial hardship and helping residents meet their Council Tax obligations.

Maintaining stable support contributes to financial wellbeing and supports some of the most vulnerable households within Torbay.

Procurement Implications:

8.6 No procurement implications are anticipated.

Any system changes required to implement the annual CPI uprating will be managed through existing software support arrangements.

Other Implications:

8.7 No significant IT, HR, data protection or operational implications have been identified.

Any annual uprating will be incorporated into existing Council Tax Support administration processes.

9. Equalities Impact Assessment:

The Council has a public sector duty under the Equality Act 2010 to have 'due regard' to advancing equality of opportunity between those persons who share a relevant protected characteristic and persons who do not share it. The Act also seeks to eliminate discrimination, harassment and victimisation. It is important that you carefully and thoroughly consider the different potential impacts that the decision being taken may have on people who share protected characteristics.
It is not enough to state that a proposal will affect everyone equally. There should be thorough consideration as to whether particular groups or individuals are more likely to be affected than others by the proposals and decision. Please complete the table below. If you consider there to be no positive or negative impacts state 'there is no differential impact'.

The proposal is to continue the existing Council Tax Support Scheme for 2027/28 with an annual CPI uprating of the income bands and no substantive changes to scheme design, eligibility criteria or support levels. As a result, no adverse equality impacts have been identified. The continuation of the scheme maintains financial support for low-income households and is complemented by the Council's Discretionary Council Tax Reduction Policy, Guidance Notes and Exceptional Hardship arrangements, which provide further assistance to vulnerable residents experiencing financial hardship or exceptional circumstances.

Protected characteristics under the Equality Act and groups with increased vulnerability	Data and insight	Equality considerations (including any adverse impacts)	Mitigation activities	Responsible department and timeframe for implementing mitigation activities
Age	• 18% of Torbay residents are aged under 18 years old. • 55% of Torbay residents are aged between 18 to 64 years old.	In Torbay pensioners represent 26.7% of the population (ONS, 2021 census). A report published in July 2025 by the Work and Pensions Committee of the House of Commons highlights that in 2023/24, 1.9 million, or 16% of people of pension age are living in relative	Annual review of CTS income bands. CPI uprating applied where approved. Additional support available through the Exceptional Hardship Fund and Discretionary Council Tax Reduction	Revenues and Benefits Service. Ongoing monitoring throughout 2027/28.

Protected characteristics under the Equality Act and groups with increased vulnerability	Data and insight	Equality considerations (including any adverse impacts)	Mitigation activities	Responsible department and timeframe for implementing mitigation activities
	• 27% of Torbay residents are aged 65 and older. • What are the impacts of this proposal on children and young people as an age group? Reflect on impacts relating to safety, wellbeing, education, health, participation, access to services and opportunities. Where adverse impacts are identified, set out proposed mitigations.	poverty, after housing costs (below 60% of median income). This is mainly due to the increase in the cost of living and low take up of Pension Credit. In many areas of the country, local authorities, third sector and community organisations are working together to engage and provide pension age households with the support they need. 4,964 pension age households receive Council Tax Support, which is 46.3% of the total Council Tax Support caseload. A report published in April 2025 by the House of Commons, shows that in 2023/24, 7.9 million, or 19% of people of working age are living in relative poverty, after housing costs (below 60% of median income). This is mainly due to a drop in household earnings, social security benefits and changing	Policy where hardship is identified.	

Protected characteristics under the Equality Act and groups with increased vulnerability	Data and insight	Equality considerations (including any adverse impacts)	Mitigation activities	Responsible department and timeframe for implementing mitigation activities
		from a working to a workless household. 5,769 working age households receive Council Tax Support, which is 53.7% of the total Council Tax Support caseload. Around 54% of all working age households receiving Council Tax Support are single people, 30% single parents, 8% couples with children and just over 8% are couples with no children. No adverse impact has been identified. Continuing the existing CTS scheme ensures ongoing support for working-age households on low incomes and continues the nationally prescribed protections for pension-age households. Households with dependent children may benefit from		

Protected characteristics under the Equality Act and groups with increased vulnerability	Data and insight	Equality considerations (including any adverse impacts)	Mitigation activities	Responsible department and timeframe for implementing mitigation activities
		continued assistance towards Council Tax liability, helping to reduce financial hardship. The proposed CPI uprating of income bands helps ensure households are not disadvantaged solely as a result of inflationary increases in earnings or benefits.		
Carers	• At the time of the 2021 census there were 14,900 unpaid carers in Torbay. • 5,185 of these carers provided 50 hours or more of care.	No adverse impact has been identified. Carers are more likely to be on fixed or reduced incomes due to caring responsibilities and may therefore be more reliant on Council Tax Support. Continuing the scheme maintains existing levels of support and access to financial assistance.	Access to CTS remains unchanged. Additional discretionary support available through the DCTR Policy and Exceptional Hardship arrangements where financial hardship exists. Advice and support signposted where appropriate.	Revenues and Benefits Service. Ongoing throughout the life of the scheme.
Care experienced	• As of January 2026, there were 277 former care experienced young	No adverse impact has been identified. Young adults leaving care are recognised as a vulnerable group and	Existing CTS support maintained. Consideration of	Revenues and Benefits Service in

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	people aged 18-24 in Torbay.	may experience financial instability when transitioning to independent living. The continuation of the CTS scheme provides continued financial support to eligible care experienced residents. The DCTR Policy specifically recognises care leavers as a vulnerable group when considering discretionary support.	additional assistance through the DCTR Policy where exceptional hardship or vulnerability is demonstrated.	partnership with Children's Services. Ongoing monitoring throughout 2027/28.
Disability	• In the 2021 Census, 23.9% of Torbay residents answered that their day-to-day activities were limited a little or a lot by a physical or mental health condition or illness.	A person is considered disabled if they have a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities. **Physical or Mental Disability** – this includes a wide range of conditions, such as hearing loss, visual impairments, mobility difficulties, mental health conditions (e.g., depression, anxiety), learning disabilities, and long-term health	Existing CTS protections continue. Access to DCTR, Exceptional Hardship Fund and welfare support services. Alternative communication methods and reasonable adjustments available where required.	Revenues and Benefits Service. Ongoing review throughout 2027/28.

Protected characteristics under the Equality Act and groups with increased vulnerability	Data and insight	Equality considerations (including any adverse impacts)	Mitigation activities	Responsible department and timeframe for implementing mitigation activities
		conditions like diabetes or heart disease. **Substantial Effect** – the term 'substantial' refers to the level of effect the impairment has on the individual's daily life, highlighting the significant impact it can have on carrying out everyday tasks. **Long-Term** – the effects of the impairment are considered long-term if they have lasted or are expected to last for at least twelve months or for the rest of the individual's life. This aspect of the definition acknowledges the enduring nature of many disabilities and their impact on the entire life of an individual. Disabled people are more likely to experience poverty than non-disabled people. According to the latest statistics published by the Joseph Rowntree Foundation (updated		

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		January 2026 using DWP 2023/24 data), 28% of disabled people live in poverty compared with 20% of non-disabled people. The disparity is particularly significant amongst working-age adults, where 33% of disabled working-age adults live in poverty compared with 17% of non-disabled working-age adults. Research published by disability equality charity Scope in its Disability Price Tag 2025 report found that disabled households require an additional £1,095 per month on average to achieve the same standard of living as non-disabled households. These additional costs arise from essential expenditure such as specialist equipment, therapies, care and support, higher energy usage and		

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		increased transport costs. Scope also reported that the average Personal Independence Payment (PIP) award falls significantly short of these additional costs, leaving an average shortfall of approximately £630 per month. No adverse impact has been identified. Disabled residents are disproportionately represented among CTS recipients and may have increased living costs or reduced earning capacity. Continuing the existing scheme protects current entitlement levels and the CPI uprating reduces the risk of support being eroded by inflation. Disabled residents are specifically recognised within the Council's DCTR Policy when considering additional support.		

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Gender reassignment	• In the 2021 Census, 0.4% of Torbay's community answered that their gender identity was not the same as their sex registered at birth.	No adverse impact has been identified. Eligibility for Council Tax Support is based on household composition, income and capital rather than gender identity. The proposal continues the existing scheme without amendment and applies equally to all applicants.	Applications assessed against CTS criteria consistently and fairly. Staff continue to apply equality and data protection requirements when handling customer information.	Revenues and Benefits Service. Ongoing.
Marriage and civil partnership	• Of those Torbay residents aged 16 and over at the time of 2021 Census, 44.2% of people were married or in a registered civil partnership.	No adverse impact has been identified. Eligibility calculations already take account of household circumstances and income. Continuing the existing scheme maintains current arrangements for couples and households in civil partnerships.	Existing scheme rules remain unchanged. Ongoing monitoring of scheme operation and customer feedback.	Revenues and Benefits Service. Ongoing.
Pregnancy and maternity	• Between 2013 and 2024, the rate of live births (as a proportion of females aged 15 to 44) has been slightly but significantly higher in Torbay (average of 56.0 per 1,000) than	No adverse impact has been identified. Households experiencing pregnancy or maternity may face increased financial pressures and may become more reliant on income-related benefits. Continuing the current CTS scheme supports low-income households	Continued access to CTS. Signposting to other welfare support, DCTR and Exceptional Hardship arrangements where appropriate.	Revenues and Benefits Service. Ongoing throughout 2027/28.

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	the Southwest (53.4) and broadly in line with England (56.3). • For the period 2022 to 2024, rates in Torbay (44.6) have been significantly below England (50.0).	during these periods. The CPI uprating of income bands helps maintain support levels in real terms.		
Race	In the 2021 Census, 96.1% of Torbay residents described their ethnicity as the following: • 1.6% as Asian, Asian British or Asian Welsh • 0.3% as Black, Black British, Black Welsh, Caribbean or African • 1.5% as being of Mixed or Multiple ethnic groups • 96.1% as White • 0.4% described their ethnicity another way. • Black, Asian and minoritised ethnic	No adverse impact has been identified. The continuation of the existing Council Tax Support Scheme maintains support for low-income households across all ethnic groups. The Council recognises that some minority ethnic communities may be disproportionately affected by deprivation and financial hardship. Continuing the existing scheme, together with CPI uprating of income bands, will help ensure access to support is maintained and that entitlement is not reduced solely as a result of inflationary increases in income.	Maintain fair and consistent administration of the scheme. Continue to provide advice, support and signposting to discretionary assistance where appropriate. Monitor customer feedback and equality impacts through annual scheme reviews.	Revenues and Benefits Service. Ongoing throughout 2027/28 and subject to annual review.

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	communities are more likely to live in areas of Torbay classified as being amongst the 20% most deprived areas in England.			
Religion and belief	The 2021 Census showed that the residents in Torbay identify their religion and/or belief as the following; • 48.5% are Christian • 0.4% are Buddhist • 0.2% are Hindu • 0.6% are Muslim • Less than 0.1% are Sikh • 0.1% are Jewish • 0.7% have another religion • 43.2% have no religion • 6.3% did not answer	No adverse impact has been identified. Entitlement to Council Tax Support is determined by financial circumstances, household composition and eligibility criteria rather than religion or belief. The proposal is to continue the existing scheme and apply CPI uprating to the income bands. As no substantive changes are proposed, residents of all faiths, beliefs and those with no religion will continue to have equal access to support.	Continue to administer the scheme fairly and consistently. Maintain access to discretionary support through the Discretionary Council Tax Reduction Policy and Exceptional Hardship Fund where financial hardship is demonstrated.	Revenues and Benefits Service. Ongoing throughout 2027/28 with annual review of the scheme.
Sex	• 51.3% of Torbay's population are female.	The Council Tax Support Scheme does not treat people differently on the basis	Continue to monitor scheme performance and customer outcomes. Maintain	Revenues and Benefits Service. Continuous

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	• 48.7% of Torbay's population are male.	of sex and no adverse impact has been identified. The most recent locally available analysis remains applicable to the current assessment, with no evidence to suggest that the profile of Council Tax Support recipients has changed significantly since the previous Equality Impact Assessment. The latest available data shows that there is a higher percentage of working-age women receiving Council Tax Support, with 3,667 recipients (67.6% of the working-age caseload), compared to their representation within the Torbay population of 71,493 residents (51.31%). This is likely to reflect wider socio-economic factors, including the fact that women are more	access to discretionary support through the Discretionary Council Tax Reduction Policy and Exceptional Hardship arrangements where additional financial hardship is identified.	monitoring throughout the life of the scheme.

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		likely to be primary carers within households. The data also shows that of working-age single-parent households receiving Council Tax Support, 1,518 (92.34%) were women and 126 (7.66%) were men. Whilst women are disproportionately represented within the Council Tax Support caseload, the scheme applies equally regardless of sex and no adverse impact has been identified. The proposed 2027/28 scheme does not introduce any changes that would affect one sex differently from another and therefore the impact is considered neutral. No adverse impact has been identified. The continuation of the existing		

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		scheme does not alter eligibility criteria or levels of support based on sex. The scheme continues to provide financial assistance to low-income households, including lone parent households and households experiencing financial hardship. The annual CPI uprating helps ensure support remains aligned with inflationary increases in income and benefits.		
Sexual orientation	In the 2021 Census, residents described their sexuality as follows; • 89% as Straight or Heterosexual • 1.7% as Gay or Lesbian • 1.1% as Bisexual • 0.1% as Pansexual • 0.1% described their sexuality another way • 7.4% of people didn't answer the question	No adverse impact has been identified. Eligibility for Council Tax Support is unrelated to sexual orientation, and no changes are proposed that would affect entitlement. All eligible residents will continue to have equal access to support under the scheme regardless of sexual orientation.	Applications will continue to be assessed fairly and consistently in accordance with approved scheme rules. Staff will continue to apply equality and diversity principles when administering the scheme.	Revenues and Benefits Service. Ongoing throughout 2027/28.

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Armed Forces Community	• In 2021, 3.8% of residents in England reported that they had previously served in the UK armed forces. • In Torbay, 5.9% of the population have previously served in the UK armed forces.	No adverse impact has been identified. The continuation of the scheme maintains access to financial support for eligible current and former members of the Armed Forces community on the same basis as other residents. Veterans and service families experiencing financial hardship will continue to have access to Council Tax Support and discretionary assistance where appropriate.	Continue to administer support consistently and fairly. Access to discretionary reductions and hardship support remains available where exceptional circumstances exist.	Revenues and Benefits Service. Ongoing throughout 2027/28.
Additional Considerations:				
Socio-economic impacts (Including impacts on child poverty and deprivation)	• Torbay is ranked as the 39th most deprived upper tier local authority in England in the Index of Multiple Deprivation 2025.	Positive impact identified. The primary purpose of the Council Tax Support Scheme is to reduce the financial burden of Council Tax for households on low incomes. Torbay continues to experience areas of deprivation and financial hardship. Continuing the current scheme and uprating income bands by CPI will help maintain support levels, reduce the impact of inflation on vulnerable households and	Continued administration of CTS alongside the Exceptional Hardship Fund and Discretionary Council Tax Reduction Policy. Annual monitoring of caseload, collection rates and scheme effectiveness. Signposting to wider	Revenues and Benefits Service. Ongoing monitoring throughout 2027/28 and as part of future annual

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		assist residents in meeting their Council Tax obligations. The proposal supports the Council's wider objectives of tackling poverty, improving financial resilience and reducing hardship.	welfare and financial support services where appropriate.	scheme reviews.
Public Health impacts (Including impacts on the general health of the population of Torbay)	• For the five-year period 2020 to 2024, data shows there is a 6-year life expectancy gap between males who live in Torbay's least and most deprived areas and, a 3-year gap for females.	No adverse impact has been identified. Financial hardship is recognised as a wider determinant of health and wellbeing. The continuation of the existing Council Tax Support Scheme helps low-income households meet their Council Tax liability, reducing financial pressures and supporting household stability. The proposed CPI uprating of income bands helps ensure support remains aligned with inflation and may contribute positively to wellbeing by reducing the risk of residents experiencing financial hardship due to rising living costs.	Continued provision of Council Tax Support, Exceptional Hardship Fund and Discretionary Council Tax Reduction support where appropriate. Signposting to other welfare assistance and support services where financial hardship is identified.	Revenues and Benefits Service. Ongoing throughout 2027/28 with annual monitoring and review.
Human Rights impacts		No adverse impact has been identified. The proposal supports the Council's commitment to fairness, equality and	Applications will continue to be assessed consistently	Revenues and Benefits Service.

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		access to services. The continuation of the scheme assists eligible residents in maintaining financial stability and access to public services. There are no identified impacts on the human rights of any individual or group arising from the proposal.	and fairly in line with the approved scheme, relevant legislation and Council policies. Appeals and review processes remain available where appropriate.	Ongoing throughout the lifetime of the scheme.
Child Friendly / Children's Rights Impact Assessment (CRIA) considerations: Have children's rights, voice and best interests been appropriately considered and protected? Identify any groups of children and young people who may be adversely affected, how these impacts have been assessed, any engagement undertaken with children, young people and/or their representatives, and the		No adverse impact has been identified. Children and young people do not make claims directly for Council Tax Support, however many households receiving CTS include dependent children. Continuing the current scheme helps families on low incomes meet household costs and supports financial stability within the home. Maintaining support may have a positive impact on children's wellbeing by reducing financial pressures experienced by parents and carers. The Council's Discretionary Council Tax Reduction Policy and Exceptional Hardship arrangements provide an	Continued operation of the CTS Scheme, DCTR Policy and Exceptional Hardship Fund. Ongoing support and signposting to welfare assistance where required. Monitoring of vulnerable households through existing Revenues and Benefits processes.	Revenues and Benefits Service in partnership with Children's Services where appropriate. Ongoing throughout 2027/28.

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mitigations and monitoring arrangements proposed to address identified adverse impacts.		additional safety net for vulnerable families experiencing hardship.		

10. Cumulative Council Impact:

10.1 None identified.

11. Cumulative Community Impact:

11.1 None identified beyond the continued positive impact of providing financial support to low-income households.

12. Monitoring and Evaluation:

12.1 The Council Tax Support Scheme will continue to be monitored through established performance and financial monitoring arrangements.

Caseload levels, expenditure, collection rates and demand for the Exceptional Hardship Fund will be reviewed throughout the financial year. Any significant issues identified will be reported to Members and considered as part of future annual scheme reviews.

Appendices:

Appendix 1 - Local Council Tax Support Scheme 2027/28

Background Documents:

- Office of National Statistics (ONS)
- UK Parliament (House of Commons Library)
- Joseph Rowntree Foundation (UK Poverty 2026 - Disability and poverty)
- Scope (Disability Price Tag 2025: statistical summary)

Officer Contact Details:

Name: Richard Owen

Title: Benefits Manager

Email address: Richard.Owen@torbay.gov.uk