

Appendix C – Equality Impact Assessment

SUMMARY RAG RATING

The outcome of this EIA has been assessed to be:	Amber 
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SECTION 1:

Title	Council Tax Support Scheme for 2026/27
<p>What are you analysing?</p> <ul style="list-style-type: none"> What is the policy/project/activity/strategy looking to achieve? Who is it intended to benefit? Are any specific groups targeted by this decision? What results are intended? 	<p>Legislation requires the Council to annually review its scheme to decide whether to make changes.</p> <p>The Council has a significant estimated budget gap for 2026/27, despite service reviews and additional savings being identified. It is still heavily reliant on exceptional financial support to close its estimated budget gaps in its medium-term financial plan. The current CTS scheme costs £10,446,658, £6,400,592 of which relates to working age households.</p> <p>It is proposed that the Council amends its 2026/27 CTS scheme. The scheme will deliver a reduction in CTS expenditure and aligns it more with other local authorities with similar financial pressures to the Council. The Council made reductions to the support provided under its CTS scheme in 2025/26 reducing the maximum amount of CTS available from 100% to 80%. The Council is one of three authorities in Berkshire that offers a maximum discount of 80% to working age applicants, the other three Berkshire authorities have lower maximum discount levels.</p> <p>The Council is also proposing to continue to utilise a CTS Hardship Fund of £0.175m to support those who are in financial hardship for 2026/27. This is lower than the £0.350m available in 2025/26.</p> <p>Options considered</p> <p>Option 1 – do not make amendments to the CTS scheme. This is not recommended. The Council's financial situation has been reported in its Medium-Term Financial Plan and budget monitoring reports to Cabinet. In a report on a progress update on the Budget for 2026/27 and the MTFS from 2026/27 to 2029/30 in December 2025, the Council's financial position, including budget gaps in current and next year's financial years and over the MTFS were set out, with a statement that it is essential that action is taken to safeguard the Council's financial position. The Council is already in receipt of Exceptional Financial Support, and this is forecast to be £362.795m through Capitalisation Directions by financial year 2027/28. This support is achieved by selling assets</p>

or borrowing, which needs to be repaid. In the meantime, the annual cost of servicing the current debt relating to the CD is £6m. Since then, the Council has reported on an in-year budget gap which puts pressure on its limited reserves.

Option 2 – make proposed amendments that reduce the maximum CTS support from 80% to 75% for non-working and by 10% for those who are working. This would deliver a total gross reduction in CTS expenditure of £430,062. **This is not recommended.** As stated in the first option, the Council's financial situation is acute and requires reductions in expenditure in service directorates and increases in income.

Option 3 – make proposed amendments that reduce the maximum CTS support from 80% to 70% for non-working and by 20% for those who are working. This would deliver a total gross reduction in CTS expenditure of £872,198. **This is recommended for approval.**

Reducing the cost of the CTS scheme is one of many options being considered to close the budget gap for the coming year. The gross reduction in expenditure anticipated from implementing a new scheme with Option 2 or Option 3 are shown in the table below.

Option 1 No Changes to the Current CTS Scheme			Option 2 Reduction Not Working 5% Working 10%	Option 3 Reduction Not Working 9% Working 20%
Income Band	Discount off CT Liability	Weekly Earnings Threshold	Discount off CT Liability	Discount off CT Liability
1	80%	Not working	75%	70%
-	-	-	-	-
1	50%	Earnings <£115.38	50%	50%
2	40%	£115.39 - £184.61	40%	32%
3	30%	£184.62 - £253.84	26%	20%
4	20%	£253.85 - £323.07	15%	15%
5	10%	£323.08 - £392.30	10%	10%
6	5%	£392.31 - £461.53	5%	5%
7	0%	£461.54 and above	0%	0%
Expenditure		£6,400,592	£5,970,530	£5,528,394

Reduction in Expenditure			£430,062	£872,198
Band 1 Avg Annual Reduction in Discount	-	-	£78.28	£160.37
Other Bands Avg Annual Reduction in Discount	-	-	£47.02	£92.72

The gross reduction in expenditure is distributed amongst the main preceptors, so the Council share is 83% or £723,924 before any adjustment for bad debt provision.

It is proposed that a hardship fund of £0.175m will continue in 2026/27 as a one-off mitigation to support claimants who may experience financial hardship. This expenditure will be funded from the Crisis and Resilience Fund. This is a reduction in the amount of support available compared to 2025/26. To the 31 December 2025 £66,315 has been awarded.

This EQIA is to support the Cabinet report which seeks approval to changes to the 2026/27 CTS scheme.

There are currently 6,466 working age households in receipt of CTS, and the total expenditure is £6,400,592.

State pension age only households are covered by a prescribed national scheme and are therefore not included as part of this proposal. It will only be working age claim households who are impacted, although these households may have pensioners in them either as non-dependants or as mixed age couples.

Slough's current CTS scheme awards a maximum reduction for working age households that are not working of 80%. Only two other Berkshire councils' schemes match the 80% level, with all others offering lower amounts of assistance. Other Councils which share a demographic profile with Slough have lower levels of support, including Brent which has a maximum level of 65% and Redbridge which has a maximum of 73%.

The consultation provided an opportunity for stakeholders to give their views. The consultation methodology is set out below.

The Local Government Finance Act 1992 sets out the following requirement in respect to CTS review in Schedule 1A Para 3 (1):

- Consult any major precepting authority which has power to issue a precept to it.
- Publish a draft scheme in such a manner as it thinks fit, and
- Consult such other persons as it considers are likely to have an interest in the operations of the scheme.

	<p>There is no major precepting authority, however it is therefore necessary to publish a draft scheme with clarity on the proposed changes prior to commencing consultation with interested parties. All residents of Slough can reasonably be regarded as having an interest in the scheme as any savings from the CTS scheme reduce savings that need to be found from other service areas. Those who are in receipt of CTS and may lose some support from the changes are clearly interested parties. The consultation ran for 8 weeks, from 27 October 2025 to 21 December 2025.</p> <p>The consultation included:</p> <ul style="list-style-type: none"> • Event with Voluntary and Community Sector groups • Public events for the public to attend including evening sessions • Mailshot to all impacted working age CTS claimants • Online questionnaire through Citizen View • Hardcopy questionnaire for anyone unable to use the online service. • Invite to participate included in all emails sent from the service for the period of 8 weeks • Publicity and media articles • Consultation email box for queries <p>Take up for the drop-in sessions was low and action will be undertaken to look at the reasons for this, and to review our approach to the engagement with residents, who claim CTS and those who do not, for future consultations.</p>
Details of the lead person completing the screening/EIA	<p>(i) Full Name: Andy Jeffs</p> <p>(ii) Position: Director of Revenues and Welfare Services</p> <p>(iii) Service Area: Corporate Resources</p> <p>(iv) Email Contact Details: andy.jeffs@slough.gov.uk</p> <p>(v) Date: 31/12/2025</p>
Date sent to Finance	31/12/2025

Version number and date of update	1
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SECTION 2:

2.1	<p>Please provide an overview of who uses/will use your service or facility and identify who are likely to be impacted by the proposal</p> <ul style="list-style-type: none">If you do not formally collect data about a particular group then use the results of local surveys or consultations, census data, national trends, or anecdotal evidence (indicate where this is the case). Please attempt to complete all boxes.Consider whether there is a need to consult stakeholders and the public, including members of protected groups, in order to gather information on potential impacts of the proposal																												
	<p>Who is impacted?</p> <p>The people who are directly impacted by the changes to Council Tax Support are the 6,453 working age households who are currently supported by the scheme, and those who are dependents in their households, including children. The scheme offers different levels of support, depending on income levels. All groups who receive Council Tax Support will receive lower levels of support.</p> <table><tr><th>CTS Household by Type</th><th>Weekly income</th><th>Number of Households</th><th>Average Reduction in CTS</th></tr><tr><td>Working Age - Non-Passported – Other</td><td>Not working – 70%</td><td>3,605</td><td>£161.29</td></tr><tr><td>Working Age - Passported – Other (Passported means there is entitlement to CTS because of other benefits claimed)</td><td>Not working – 70%</td><td>426</td><td>£152.56</td></tr><tr><td>Working Age – Non-Passported – Working income band 1</td><td>Less than £115.39 – 50%</td><td>324</td><td></td></tr><tr><td>Working Age – Non-Passported – Working income band 2</td><td>£115.39 - 184.61 – 32%</td><td>305</td><td>£150.90</td></tr><tr><td>Working Age – Non-Passported – Working income band 3</td><td>£184.62 - £253.84 – 20%</td><td>678</td><td>£200.02</td></tr><tr><td>Working Age – Non-Passported – Working income band 4</td><td>£253.85 - £323.07 – 15%</td><td>531</td><td>£126.73</td></tr></table>	CTS Household by Type	Weekly income	Number of Households	Average Reduction in CTS	Working Age - Non-Passported – Other	Not working – 70%	3,605	£161.29	Working Age - Passported – Other (Passported means there is entitlement to CTS because of other benefits claimed)	Not working – 70%	426	£152.56	Working Age – Non-Passported – Working income band 1	Less than £115.39 – 50%	324		Working Age – Non-Passported – Working income band 2	£115.39 - 184.61 – 32%	305	£150.90	Working Age – Non-Passported – Working income band 3	£184.62 - £253.84 – 20%	678	£200.02	Working Age – Non-Passported – Working income band 4	£253.85 - £323.07 – 15%	531	£126.73
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	Working Age – Non-Passported – Working income band 5	£323.08 - £392.30 – 10%	371	
	Working Age – Non-Passported – Working income band 6	£392.31 - £461.53 – 5%	217	
			6,453	
The impact of the proposed change will not affect pension age people.				
<p><u>The equality profile of groups on low incomes or in poverty</u></p> <p>Detailed equality analysis of those in receipt of Council Tax Support is not available as we do not capture this data as a matter of course.</p> <p>The Council has produced a poverty insight report to support planning and decisions like this. Poverty in Slough</p> <p>Since then, the latest data on deprivation (index of deprivation) has also been published by Government.</p> <p>Taken together, people in poverty in Slough tend to be from the following groups:</p> <p>Age:</p> <ul style="list-style-type: none"> • Children aged 0-15 • Over a quarter of residents in social rented homes are children. • A quarter of residents living in deprived households are children. • A third of Slough’s children live in overcrowded homes. • 24% of Slough’s children aged 0-19 live in relative low-income families. • Slough has a higher percentage of older people receiving pension credit than England. • Just over a quarter of Sloughs’ older residents live alone. 				

(The scheme does not affect Pensioners who are required to be protected by government policy)

Single parents

- Slough has a higher percentage of recipients of the single with children entitlement of Universal Credit. Families with dependent children
- Slough has a higher percentage of recipients of the child entitlement of Universal Credit.

Sex:

Women

- Almost a third of Slough's women were economically inactive in 2021.
- Single parents are more likely to be women.
- Slough Adult Social Care has higher activity with female residents.
- 53% of residents aged 65 and over are women, which intersects with older people being at more risk of poverty.

Race:

Asian ethnic groups

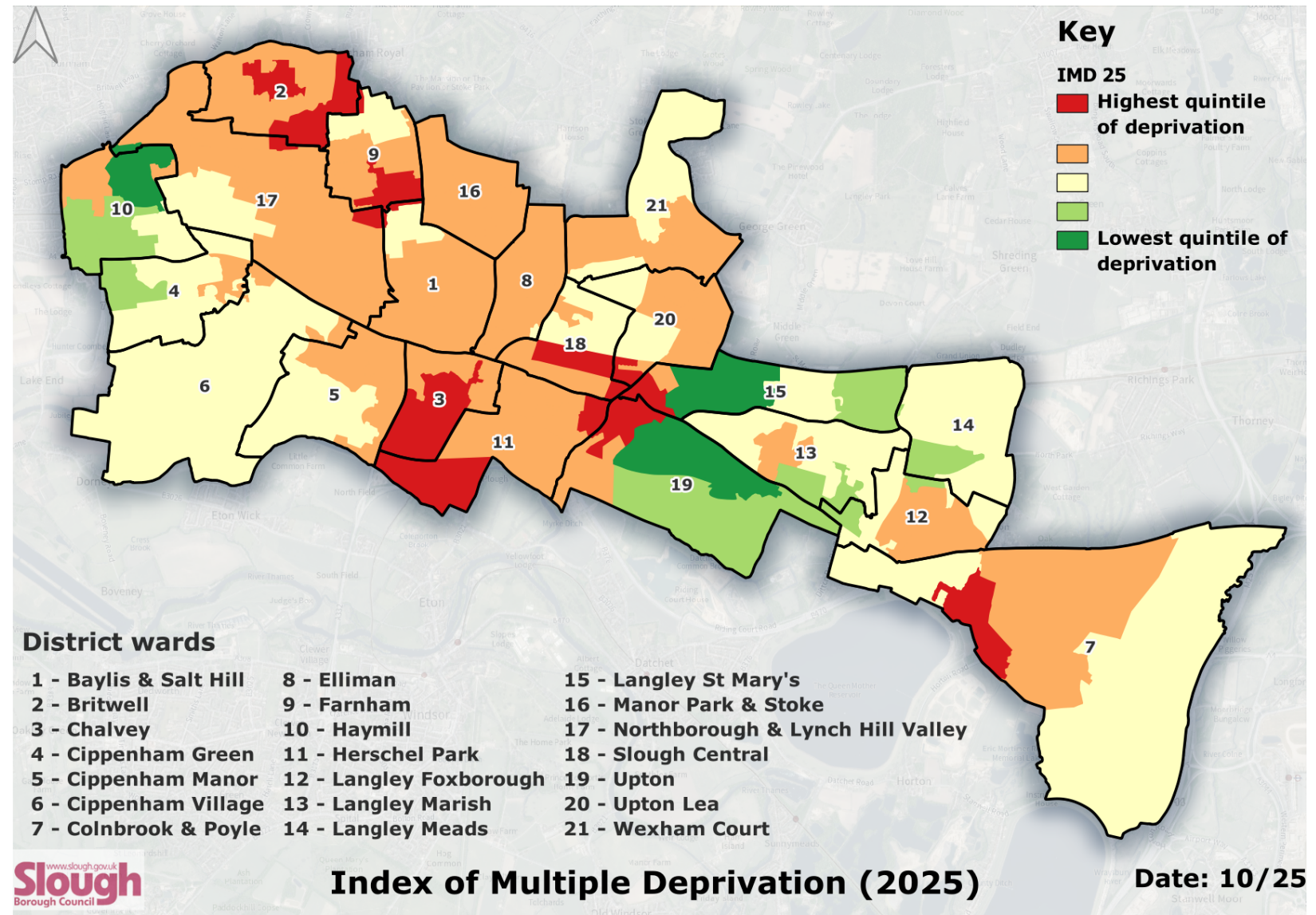
- Slough has a much higher percentage of residents from Asian ethnic groups receiving Universal Credit than England.
- 46% of residents living in deprived households are from Asian ethnic groups. Just under a quarter are Pakistani.
- Half of Slough's children aged 0-15 are from Asian ethnic groups, which intersects with children and parents with dependent children being more at risk of poverty. Older people aged 65 and over

Religion:

- In 2021, 58% of Muslim residents were in employment compared to 69% for all Slough residents.
- 11% of Muslim residents were economically inactive due to being students (7% for all Slough residents) and 16% due to looking after family or home (9% for all Slough residents).

Deprivation in wards

- There are particularly severe pockets of deprivation in Britwell, Chalvey, Herschel Park, Farnham, Central Slough and neighbouring wards, and Colnbrook & Poyle



	<p>Poverty in Slough</p>
<p>2.2 Are there any groups with protected characteristic that are overrepresented in the monitoring information relative to their size of the population? If so, this could indicate that the proposal may have a disproportionate impact on this group even if it is a universal service.</p>	<p>As stated above, detailed equality analysis of those in receipt of Council Tax Support is not available as we do not capture this data as a matter of course.</p> <p>Of those who were consulted:</p> <ul style="list-style-type: none"> ○ Age ○ 52.76% had children; 46.01% had caring responsibilities. [Appendix B...ck Summary PowerPoint] ○ Sex: 60.12% female, 26.99% male. ○ Disability: 45.40% declared a disability; 50.92% reported receiving a disability-related benefit. ○ Ethnicity: largest group White British (33.13%); Asian/Asian British (23.31%) featured strongly; other groups present in smaller proportions. ○ Age: majority between 25–69. ○ Religion: largest group Christian 31.9% ○ Sexual orientation: 70.55% straight/heterosexual - assume large no prefer not to say or don't answer this ○ Maternity –3% reported live births recently
<p>2.3 Are there any groups with protected characteristics that are underrepresented in the monitoring information relative to their size of the population? If so, this could indicate that the service may not be accessible to all groups or there may be some form</p>	<p>The response reached some of the groups who were most like to be impacted:</p> <p>Disabled people Women Families with children</p> <p>However more needs to be done to reach those who are most likely to be in poverty but who were underrepresented in this consultation:</p>

of direct or indirect discrimination occurring.		Minority ethnic residents and Muslim groups			
2.4	Does the project, policy or proposal have the potential to disproportionately impact on people with a protected characteristic? If so, is the impact positive or negative?				
		None	Positive	Negative	Not sure
	Men or women	<input type="checkbox"/>	<input type="checkbox"/>	Women are more likely than men to be single parents (90%) (2)	<input type="checkbox"/>
	People of a particular race or ethnicity (including refugees, asylum seekers, migrants and gypsies and travellers)	<input type="checkbox"/>	<input type="checkbox"/>	Ethnicity: Asian/ Asian British head of household and Black/ African/ Caribbean/ Black British head of household (1)	<input type="checkbox"/>
	Disabled ¹ people (consider different types of physical, learning, or mental disabilities)	<input type="checkbox"/>	<input type="checkbox"/>	Disability: Adults with limiting health conditions or who are disabled Families living with disabled children (3) Unpaid carers were 50% higher more likely to be in poverty (4)	<input type="checkbox"/>
	People in particular age groups (consider in particular children, under 21s and over 65s)	<input type="checkbox"/>	<input type="checkbox"/>	Age: Children in families where no one was working	<input type="checkbox"/>

¹ Disability discrimination is different from other types of discrimination since it includes the duty to make reasonable adjustments.

				Children in families with 3 or more children (1) Children under 5, especially in larger families	
	People who are intending to undergo, are undergoing, or have undergone a process or part of a process of gender reassignment	<input type="checkbox"/>	<input type="checkbox"/>	People may struggle with housing and (based on London data) live in deprived areas (7)	<input type="checkbox"/>
	Impact due to pregnancy/ maternity	<input type="checkbox"/>	<input type="checkbox"/>	Pregnancy: earnings are impacted negatively during and after pregnancy	<input type="checkbox"/>
	People of particular faiths and beliefs	<input type="checkbox"/>	<input type="checkbox"/>	Religion or belief: People who identified as "Muslim had the lowest percentage of people aged 16 to 64 years in employment; this resulted from the high percentages of people who were students or looking after home or family in this group.	<input type="checkbox"/>
	People on low incomes*	<input type="checkbox"/>	<input type="checkbox"/>	This change impacts those on a lower income	<input type="checkbox"/>
2.5	Based on your responses, should a full, detailed EIA be carried out on the project, policy, or proposal				
	Yes <input checked="" type="checkbox"/>				
2.6	Provide brief reasons on how you have come to this decision?				
	The modelling has shown that 6,466 non-working age households with low incomes will be impacted by the proposed changes to the scheme.				

If the answer in 2.5 above is “No” then sections 3 and 4 are not required to be completed.

SECTION 3: ASSESSING THE IMPACT

The Council's Council Tax Support scheme (CTS) consists of two parts. The scheme for those of pension age, is set nationally. The scheme for those residents of working age, is determined at a local level, by the Council and is subject to the proposals for change in 2026-2027

The Council is proposing a reduction of 10% for non-working residents. For residents in work, the Council is proposing a reduction across a number of income bands, totalling 20% in expenditure. The proposed approach continues to recognise that non-working households generally receive a higher level of Council Tax Support than working households. Although a further reduction is applied to non-working residents in Band 1, they will continue to receive a greater level of support overall. The rationale for this approach is to maintain an incentive for residents who are able to work to enter or remain in employment, while still ensuring that non-working households receive a meaningful level of support to mitigate financial hardship.

If this were to be agreed by Full Council as the revised scheme for 2026/27, 5,545 working age claimants will have to pay more in Council Tax. In mitigation the Council is proposing:

- Continuing the CTS Hardship Fund of £0.175m in 2026/27 to provide additional financial assistance to households who experience extreme financial difficulty and are unable to pay their remaining Council Tax charge.
- Provide debt, welfare, and financial advice to assist households in managing their finances e.g., through a benefit check.
- The Council has an enforcement policy which considers the individual needs of a debtor and will consider delaying collection or writing off a debt in appropriate circumstances. Requests to extend payments over 12 months, and arrangements for those in hardship, will be viewed positively, where they will enable the resident to seek additional support or resolve their financial difficulties.
- The government has announced that the hardship scheme formerly known as the Household Support Fund, will be replaced by the new Crisis and Resilience fund in 2026/27 and beyond to support households who may be impacted by the cost of living. Many of these households will be in receipt of CTS and could therefore receive additional support aimed at supporting them to increase income, reduce outgoings and build resilience to manage financial changes.
- The new Crisis and Resilience fund will offer the Council, the opportunity to review the way we deliver support with a focus on building engaged and resilient communities, including proactive and innovative work with our partners and stakeholders in the Voluntary and Community Sector, other councils and organisations across Slough.

The Crisis and Resilience fund will include a Housing element, replacing the Discretionary Housing payments, and will be available in 2026/27 and will continue to support people in receipt of housing costs who are struggling to manage a shortfall in their rent or housing costs. The combined nature of the funding will remove barriers to claiming additional support with council tax, as the discussion for all applications will include consideration for any other charges the resident may be struggling with

- Monitor complaints, appeals, and hardship requests to identify patterns of disproportionate impact on protected groups and adjust operational practice where necessary.

Overall, the consultation has raised key concerns about people needing to make trade-offs (food, heating, rent), mental health, and debt escalation.

This proposal may affect some groups differently due to existing national and local inequalities. Where possible, mitigating actions have been identified to reduce any disproportionate impacts and to support residents who may be at greater financial risk.

Cumulative impacts will continue to be monitored as part of the wider 2026/27 budget process.

Protected Group		Positive impact?			Negative impact? If so, please specify the nature and extent of that impact	No specific impact	If the impact is negative, how can it be mitigated? Please specify any mitigation measures and how and when they will be implemented.	What, if any, are the cumulative effects of this decision when viewed in the context of other Council decisions and their equality impacts
		Eliminate discrimination	Advance equality	Good relations				
	Women				<p>Women may be more impacted because they live in single parent households, which are more likely to be on low incomes nationally.</p> <p>The consultation results showed that 60% respondents who provided their Sex were female. This is a lot higher than Sloughs male/female population figures show.</p> <p>Out of these 53.06% were lone parents.</p> <p>Out of the respondents, 44.90% declared they were not working and 50% declared they were working.</p>		<p>As well as actions summarised above:</p> <p>Work with Children's services and the voluntary sector to ensure that mitigating support reaches single parents.</p> <p>Use existing data on financial hardship in a way as to enable specific targeted activity for those experiencing, or at risk of financial hardship.</p> <p>Strengthen pathways between services and signposting to forms of child-based support such as free school meals or childcare</p>	<p>This will be kept under review via a cumulative impact assessment, as full budget is completed for 2026/27.</p>

					The consultation raised the impact on single parents as a key issue.			
	Asian/Asian British				<p>Asian and Asian British people are more likely to live in poverty nationally.</p> <p>Looking at the consultation, this ethnic group accounted for 23.31%. The current breakdown of Slough population lists this ethnic group as the largest. Based on the consultation, the breakdown was 47.37% were not working and 47.37% were working. As 5,545 of the 6,466 households will be worse off we would expect this ethnic group alongside 'White' to be the biggest number of people affected by the changes.</p>		<p>Work with the voluntary sector to ensure to ensure that mitigating support reaches this population.</p> <p>Use existing data on financial hardship in a way as to enable specific targeted activity for those experiencing, or at risk of financial hardship.</p>	As above

	Black/African/ Caribbean/ Black British				<p>Black / African. Caribbean and Black British groups are more likely to live in poverty nationally.</p> <p>Based on the consultation this ethnic group accounts for 4.29%. Out of this figure 42.86% were not working and 28.57% were working.</p>		<p>Work with the voluntary sector to ensure to ensure that mitigating support reaches this population.</p> <p>Use existing data on financial hardship in a way as to enable specific targeted activity for those experiencing, or at risk of financial hardship.</p>	As above
Disability	Physical				<p>Disabled people and disabled children are more likely to live on low incomes.</p> <p>Unpaid carers are 50% higher more likely to be in poverty.</p> <p>The consultation had 55% not declaring any disability and 45% have declared themselves as having a disability. 51% have stated they are in receipt of a disability benefit. Out of the 51% figure 21.95% are working and 70.73% are not working. This is higher than our Live case load as we have calculated that 35.51%</p>		<p>Work with the voluntary sector to ensure to ensure that mitigating support reaches this population, and also with relevant Council services – Housing, Children’s, and Adults.</p> <p>Use existing data on financial hardship in a way as to enable specific targeted activity for those experiencing, or at risk of financial hardship.</p>	None.

					<p>are in receipt of a Disability Benefit. Out of this figure 21.95% are working and 70.73% are not working.</p> <p>The consultation has raised the impact on households with disabled people and with carers as a key issue</p>			
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Protected Group		Positive impact?			Negative impact?	No specific impact	What will the impact be? If the impact is negative, how can it be mitigated? (action)	What are the cumulative effects
		Eliminate discrimination	Advance equality	Good relations				
Age	Pension age people						<p>The impact of the proposed change will not affect pension age people.</p> <p>The government have recognised that low-income pensioners cannot be expected to increase their income through paid work and therefore are protected from any reduction in CTS.</p>	Pension age people will not be affected.
	Working age people				5,545 working age people in receipt of CTS will be negatively impacted by this proposal.		<p>Mitigation actions are highlighted above.</p> <p>Use existing data on financial hardship in a way as to enable specific targeted activity for those experiencing, or at risk of financial hardship.</p>	As above
	Younger people (16-25)				In order to receive CTS, you need to be aged 18 as you cannot be liable for Council Tax under this age.		Work with the voluntary sector to ensure to ensure that mitigating support reaches this population, and also with relevant Council services – Housing, Children's, and Adults.	As above

							Use existing data on financial hardship in a way as to enable specific targeted activity for those experiencing, or at risk of financial hardship.	
	Children (under 16)				Children under 16 will be impacted if their parents are in receipt of CTS and are of working age as 5,545 households currently in receipt will see a reduction in support. 58% of current households claiming CTS have children.		Work with the voluntary sector to ensure to ensure that mitigating support reaches this population, and also with relevant Council services – Housing, Children’s, and Adults.	None.

<p>Impact due to pregnancy/maternity</p> <p>Pregnancy: earnings are impacted negatively during and after pregnancy</p>				<p>3.07% have answered yes to being pregnant or having had a baby in the last 12 months. 60% of these are not working and 40% are working. 40% indicated they were lone parents.</p>		<p>Work with the voluntary sector to ensure that mitigating support reaches this population, and also with relevant Council services – Housing, Children’s, and Adults.</p> <p>Use existing data on financial hardship in a way as to enable specific targeted activity for those experiencing, or at risk of financial hardship.</p>	None.
<p>Groups with particular faiths and beliefs</p>				<p>Religion or belief:</p> <p>The largest group of respondents were Christians at <u>32%</u>, followed by Islam 20.25%, Sikh 3.68%, and Hindu 1.23%,</p>		<p>Work with the voluntary sector and with the faith sector.</p>	None.

<p>People on low incomes</p>				<p>Based on the proposed changes 1,514 customers who are working will see their CTS reduce. The largest reduction will be for 678 households in band 3 where the percentage reduces from 30% to 20%. They will need on average to pay £200.02 more each year.</p> <p>The two non-working band 1 groups will need to contribute on average £161.29 and £152.56 per annum.</p>		<p>Mitigating actions outlined above.</p> <p>Use existing data on financial hardship in a way as to enable specific targeted activity for those experiencing, or at risk of financial hardship.</p>	<p>None.</p>
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SECTION 4: ACTION PLAN

4.1	<p>Complete the action plan if you need to reduce or remove the negative impacts you have identified, take steps to foster good relations or fill data gaps.</p> <p><i>Please include the action required by your team/unit, groups affected, the intended outcome of your action, resources needed, a lead person responsible for undertaking the action (inc. their department and contact details), the completion date for the action, and the relevant RAG rating: R(ed) – action not initiated, A(mber) – action initiated and in progress, G(reen) – action complete.</i></p> <p>NB. Add any additional rows, if required.</p>						
	Action Required	Equality Groups Targeted	Intended outcome	Resources Needed	Name of Lead, Unit & Contact Details	Completion Date (DD/MM/YY)	RAG
	Continue a CTS Hardship Fund of £0.175m in 2026/27 to support those who will have received less support due to the changes to the scheme. Establish eligibility criteria, application process and decision timescales. Publicise the Fund through CTS award letters, website, and VCS partners. Monitor take-up by protected characteristics.	Age, sex, disability, ethnicity	To provide targeted financial assistance to low-income households adversely affected by the CTS changes, preventing escalation into arrears, enforcement, or crisis support. Improved understanding of demographics for applicants and recipients of hardship funding, and their pressures	Additional funding Amendments to application form	Andy Jeffs – Corporate Resources – Revenues and Welfare Services – andy.jeffs@slough.gov.uk	Incorporated into consultation and final recommendation on CTS scheme.	Green
	To ensure the Hardship Fund policy remains accessible, equitable and proportionate to the level of impact caused by CTS changes and propose changes to Cabinet	Age, sex, disability, ethnicity	Review policy wording to ensure clarity, plain English and accessibility. Assess whether priority groups (e.g., disabled residents, lone parents, carers) should be explicitly	Revised policy approved by Cabinet with EQIA update.	Andy Jeffs – Corporate Resources – Revenues and Welfare Services – andy.jeffs@slough.gov.uk	31/03/2026	Green



			referenced. To clarify timescales, expected outcomes, means of assessment and how scheme fits into wider hardship offer					
	<p>To maximise household income, reduce problem debt and strengthen financial resilience for those affected.</p> <p>To maintain and further develop a comprehensive financial inclusion offer</p>	Age, sex, disability, ethnicity	<p>Offer proactive benefit checks to CTS households identified as losing support. Promote advice through letters, council tax billing, website, and partner agencies. Track outcomes such as income gained or debts stabilised.</p> <p>Use of software and learning, to identify specific cohorts at risk of falling into crisis, and work to prevent including ensuring access to online services, information and data in an accessible format to meet their needs</p>	None	<p>Andy Jeffs – Corporate Resources – Revenues and Welfare Services – andy.jeffs@slough.gov.uk</p>	31/03/2027	Green	
	Review the Council Tax recovery process for those in receipt of CTS	Age, sex, disability, ethnicity.	<p>Consider use of early engagement, breathing space, affordable repayment plans, referrals to financial inclusion offer and officers to attend court, and reduced reliance on enforcement agents for CTS cases where customers have declared hardship</p>	None	<p>Andy Jeffs – Corporate Resources – Revenues and Welfare Services – andy.jeffs@slough.gov.uk</p>	31/03/2027	Green	

	Provide training to Revenues, Benefits and Customer Services on changes to include signposting to other help available. Training to include: CTS changes, hardship fund eligibility, referral pathways, debt advice, housing assistance, Local Welfare Provision and equality considerations.	Age, sex, disability, ethnicity.	To ensure residents receive the best service and are aware of additional help	None	Andy Jeffs – Corporate Resources – Revenues and Welfare Services – andy.jeffs@slough.gov.uk	31/03/2027	Green	
	Review the impact of the changes to the scheme for 2026/27 and feed into 2027/28 process, including analysis of arrears, recovery, hardship fund use and consultation feedback by protected characteristic. Update EQIA accordingly.	Age, sex, disability, ethnicity.	To ensure the impact of changes to the scheme are identified and fed into the review for 2027/28	None	Andy Jeffs – Finance and Commercial – Revenues and Welfare Services – andy.jeffs@slough.gov.uk	30/09/2026	Green	
	Increase engagement with CTS consultation process	Age, Sex, Disability, ethnicity,	Use targeted outreach via schools, children’s centres, faith groups and VCS partners. Provide translated materials and online/offline survey options.	None	Andy Jeffs – Finance and Commercial – Revenues and Welfare Services – andy.jeffs@slough.gov.uk	31/08/2026	Green	

Appendix A

Equality Impact Assessment Decision Rating Guide

PLEASE SEE PAGE 1 FOR THE RATING OF THIS PROPOSAL

Decision	Action	Risk
As a result of performing the EIA, there is a risk that a disproportionately negative impact (direct, indirect, unintentional, or otherwise) exists to one or more of the nine groups of people who share a protected characteristic under the Equality Act 2010. It is not clear if mitigating actions are possible.	Further advice should be taken	Red 
As a result of performing the EIA, there is a risk that a disproportionately negative impact (as described above) exists to one or more of the nine groups of people who share a protected characteristic under the Equality Act 2010. However, this risk may be removed or reduced by implementing mitigating actions.	Proceed pending agreement of mitigating action	Amber 
As a result of performing the EIA, the proposal does not appear to have any disproportionate negative impact on people who share a protected characteristics or anticipated impacts will be either positive or neutral.	Proceed	Green: 