

Appendix D EQIA Council Tax Increase



Council Tax Increase

Equality Impact Assessment (EqIA) Form

December 2025

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|-------------------------------|--|
| Date created | December 2025 |
| Approved by | Cabinet/SLT |
| Owner | Clare Fletcher, Strategic Director |
| Version | 1.0 |
| Author | Atif Iqbal – Assistant Director of Finance & Deputy S151 Officer |
| Business Unit and Team | Finance |

Please [click this link](#) to find the EqIA guidance toolkit for support in completing the following form.

For translations, braille or large print versions of this document please email
equalities@stevenage.gov.uk.

First things first:

Does this policy, project, service, or other decision need an EqlA?

| | | |
|---|-----------------------------|--|
| Title: | Council Tax Increase | |
| Please answer Yes or No to the following questions: | | |
| Does it affect staff, service users or the wider community? | Yes | |
| Has it been identified as being important to particular groups of people? | Yes | |
| Does it or could it potentially affect different groups of people differently (unequal)? | Yes | |
| Does it relate to an area where there are known inequalities or exclusion issues? | No | |
| Will it have an impact on how other organisations operate? | No | |
| Is there potential for it to cause controversy or affect the council's reputation as a public service provider? | No | |

| | |
|--|----|
| Where a positive impact is likely, will this help to: | |
| Remove discrimination and harassment? | No |
| Promote equal opportunities? | No |
| Encourage good relations? | No |

If you answered 'Yes' to one or more of the above questions you should carry out an EqlA.

Or if you answered 'No' to all of the questions and decide that your activity doesn't need an EqlA you must explain below why it has no relevance to equality and diversity.

You should reference the information you used to support your decision below and seek approval from your Assistant Director before confirming this by sending this page to equalities@stevenage.gov.uk.

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I determine that no EqlA is needed to inform the decision on the Council Tax increase for 2026/27.

Name of assessor:

Decision approved by:

Role:

Role:

Date:

Date:

Equality Impact Assessment Form Appendix C

For a policy, project, strategy, staff or service change, or other decision that is new, changing or under review

| | | | | | |
|---|------------|-----------------------------|------------|-----------------|----------------------------------|
| What is being assessed? | | Council Tax Increase | | | |
| Lead Assessor | Atif Iqbal | | | Assessment team | Revenues and Benefits Finance |
| Start date | 01/04/2026 | End date | 31/03/2027 | | |
| When will the EqlA be reviewed? (Typically every 2 years) | | 01/01/27 | | | |

| | |
|--|---|
| Who may be affected by the proposed project? | Residents of the borough |
| What are the key aims of the proposed project? | <p>To increase Council Tax in 2026/27 by a total 2.99%, this equates to increase of £7.37 to £253.78 for a band D property or 14p per week.</p> <p>Whilst it is recognised that any Council Tax increase will have a negative impact on Council Taxpayers, the Stevenage Borough Council element represents just 10.8% of the overall bill and a 2.99% increase was assumed in the Local Government Reorganisation (LGR) assumptions for all of the three unitary models submitted. The increase represents a below inflation increase (November CPI 3.2%) and ensures that a lower level of savings is required in the next three years (£800K) and continued provision of services and a balanced budget.</p> <p>When Government determines the funding available to each Council as part of the settlement, it presumes that councils will increase up to the maximum allowed. For Stevenage it is 2.99% for 2026/27.</p> <p>It should be noted that majority of residents are in bands C and below and the increase in those properties are as follows:</p> |

| | Band A | Band B | Band C | Band D | Band E | Band F | Band G | Band H |
|----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Number of Households | 1,692 | 6,959 | 21,853 | 3,428 | 3,314 | 994 | 437 | 17 |
| SBC 2025/26 Council Tax | £164.27 | £191.65 | £219.03 | £246.41 | £301.17 | £356.93 | £410.68 | £492.82 |
| SBC Proposed 2026/27 Council Tax | £169.18 | £197.38 | £225.58 | £253.78 | £310.17 | £367.60 | £422.96 | £507.56 |
| Increase | £4.91 | £5.73 | £6.55 | £7.37 | £9.00 | £10.67 | £12.28 | £14.74 |

For residents not in receipt of Council Tax Support, they will be liable to pay the full amount of the proposed increase. Resident in full receipt of CTS will only pay a maximum of 8.5% of their Council Tax.

For residents entitled to single person discount their council tax bill is reduced by 25%.

What **positive measures** are in place (if any) to help **fulfil our legislative duties** to:

Remove discrimination & harassment

Promote equal opportunities

The Council has agreed a Council Tax Support Scheme (November 2025 Cabinet) where elderly CTS claimants are protected in law and their wards will always be based on 100% of the council tax charge. Working Age

Encourage good relations

| | | | | | |
|--|--|--|---|--|--|
| | | | <p>claimants will be based on 91.5% of their council tax liability.</p> <p>Stevenage also has an exceptional hardship scheme available.</p> | | |
|--|--|--|---|--|--|

| | |
|--|---|
| <p>What sources of data / information are you using to inform your assessment?</p> | <p>Council Tax system (CTB1 form)</p> <p>Financial Settlement confirming the referendum limits for SBC below 3%</p> <p>Herts-Insight data</p> <p>Council Tax Support Scheme</p> |
|--|---|

| | |
|---|--|
| <p>In assessing the potential impact on people, are there any overall comments that you would like to make?</p> | |
|---|--|

Evidence and Impact Assessment

Explain the potential impact and opportunities it could have for people in terms of the following characteristics, where applicable:

| Age | | | | | |
|--|---|-----------------|---|----------------|--|
| Positive impact | | Negative impact | Residents may be experiencing exceptional economic hardship as well as increases in energy, food and fuel costs. This may have a greater impact on older people and disabled people, who may have additional needs for heating and to run particular equipment and may also have lower income / be reliant on pensions and/or benefits. | Unequal impact | The increase is applied to all properties; it is not possible to exempt any particular groups. Residents who are living in single occupancy will receive 25% discount, and elderly residents entitled to Council Tax Support will receive 100% discount, whilst working age entitled to Council Tax Support will receive discount up to 91.5%. |
| Please evidence the data and information you used to support this assessment | This affects all adults that live within the Borough. There is support available through the Councils CTS scheme and the discretionary hardship fund. The Council are continuing to provide the current CTS scheme at a maximum 8.5% for working age person and up to 100% for older persons. Council Tax payment options, such as 12 monthly and 44 weekly instalments in a year via direct debit and standing order are offered at the billing stage. The availability of the Discretionary Council Tax Hardship fund is promoted through Council Tax Support notification letters, in Council Tax reminder and final notices, on the Council's website. Applications for assistance from other | | | | |

discretionary schemes such as Discretionary Housing Payment and where appropriate assistance is awarded under the Discretionary Council Tax Hardship fund as well.

Stevenage has an estimated total population of 91,774 as of mid-2024. The demographic profile indicates that Stevenage continues to have a comparatively smaller older population than both Hertfordshire and England.

| | Stevenage | Hertfordshire | England |
|------------------|----------------|---------------|---------|
| Aged under 16 | 20,891 (22.8%) | 19.8% | 18.3% |
| Aged 16 to 64 | 56,504 (61.6%) | 62.7% | 62.8% |
| Aged 65 and over | 14,379 (15.7%) | 17.5% | 18.9% |

CTS data as at November 2025 and 2024

| | 2025 | | 2024 | |
|-------------|---------|------------|---------|------------|
| | Numbers | Percentage | Numbers | Percentage |
| Working Age | 3,169 | 61.97% | 3,030 | 60.78% |
| Elderly | 1,945 | 38.03% | 1,955 | 39.22% |
| Total | 5,114 | 100% | 4,985 | 100% |

What opportunities are there to promote equality and inclusion?

What do you still need to find out? Include in actions (last page)

Disability e.g., physical impairment, mental ill health, learning difficulties, long-standing illness

| Positive impact | | Negative impact | | Unequal impact | The increase is applied to all properties; it is not possible to exempt any particular groups. |
|--|---|-----------------|---|----------------|--|
| Please evidence the data and information you used to support this assessment | <p>In terms of Council Tax Support, disabled households are those where a disability related welfare benefit is in payment. We recognise that people with disabilities are historically disadvantaged and face greater barriers when accessing information about services and therefore consider disabled households to be more vulnerable than other households.</p> <p>Within the 2021 Census data, 15,468 (or 17.3%) residents assessed themselves as disabled under the Equalities Act 2010.</p> <p>The Council are continuing to provide the current CTS scheme therefore, there are no additional adverse impacts on this protected group resulting from these proposals.</p> | | | | |
| What opportunities are there to promote equality and inclusion? | | | What do you still need to find out? Include in actions (last page) | | |

| Gender Reassignment | | | | | |
|--|---|-----------------|--|----------------|---|
| Positive impact | | Negative impact | | Unequal impact | ✓ |
| Please evidence the data and information you used to support this assessment | <p>There is no evidence to suggest any specific impacts on residents within any of these protected characteristic groups.</p> <p>The increase is applied to all properties; it is not possible to exempt any particular groups.</p> | | | | |
| What opportunities are there to promote equality and inclusion? | | | What do you still need to find out? Include in actions (last page) | | |

| Marriage or Civil Partnership | | | | | |
|--|---|-----------------|--|----------------|---|
| Positive impact | | Negative impact | | Unequal impact | ✓ |
| Please evidence the data and information you used to support this assessment | <p>There is no evidence to suggest any specific impacts on residents within any of these protected characteristic groups.</p> <p>The increase is applied to all properties; it is not possible to exempt any particular groups.</p> | | | | |
| What opportunities are there to promote equality and inclusion? | | | What do you still need to find out? Include in actions (last page) | | |

| Pregnancy & Maternity | | | | | |
|--|---|-----------------|--|----------------|---|
| Positive impact | | Negative impact | | Unequal impact | ✓ |
| Please evidence the data and information you used to support this assessment | <p>There is no evidence to suggest any specific impacts on residents within any of these protected characteristic groups.</p> <p>The increase is applied to all properties; it is not possible to exempt any particular groups.</p> | | | | |
| What opportunities are there to promote equality and inclusion? | | | What do you still need to find out? Include in actions (last page) | | |

| Race | | | | | |
|-----------------|--|-----------------|--|----------------|---|
| Positive impact | | Negative impact | | Unequal impact | ✓ |

| | | | |
|--|---|--|--|
| Please evidence the data and information you used to support this assessment | <p>There is no evidence to suggest any specific impacts on residents within any of these protected characteristic groups.</p> <p>The increase is applied to all properties; it is not possible to exempt any particular groups.</p> | | |
| What opportunities are there to promote equality and inclusion? | | What do you still need to find out? Include in actions (last page) | |

| Religion or Belief | | | | | |
|--|---|--|--|----------------|---|
| Positive impact | | Negative impact | | Unequal impact | ✓ |
| Please evidence the data and information you used to support this assessment | <p>There is no evidence to suggest any specific impacts on residents within any of these protected characteristic groups.</p> <p>The increase is applied to all properties; it is not possible to exempt any particular groups.</p> | | | | |
| What opportunities are there to promote equality and inclusion? | | What do you still need to find out? Include in actions (last page) | | | |

| Sex | | | | | |
|--|---|-----------------|--|----------------|---|
| Positive impact | | Negative impact | | Unequal impact | ✓ |
| Please evidence the data and information you used to support this assessment | <p>There is no evidence to suggest any specific impacts on residents within any of these protected characteristic groups.</p> <p>The increase is applied to all properties; it is not possible to exempt any particular groups.</p> | | | | |

| | | | |
|---|--|--|--|
| What opportunities are there to promote equality and inclusion? | | What do you still need to find out? Include in actions (last page) | |
|---|--|--|--|

| Sexual Orientation e.g., straight, lesbian / gay, bisexual | | | | | |
|--|---|--|--|----------------|---|
| Positive impact | | Negative impact | | Unequal impact | ✓ |
| Please evidence the data and information you used to support this assessment | <p>There is no evidence to suggest any specific impacts on residents within any of these protected characteristic groups.</p> <p>The increase is applied to all properties; it is not possible to exempt any particular groups.</p> | | | | |
| What opportunities are there to promote equality and inclusion? | | What do you still need to find out? Include in actions (last page) | | | |

Socio-economic¹

¹Although non-statutory, the council has chosen to implement the Socio-Economic Duty and so decision-makers should use their discretion to consider the impact on people with a socio-economic disadvantage.

| e.g., low income, unemployed, homelessness, caring responsibilities, access to internet, public transport users, social value in procurement | | | | | |
|---|--|-----------------|--|----------------|--|
| Positive impact | | Negative impact | Council Tax increase could negatively affect residents in a lower socio-economic standing as they will have a financial challenge. | Unequal impact | |
| Please evidence the data and information you used to support this assessment | Using the latest English Indices of Deprivation 2025, Stevenage is now ranked 113th most deprived lower-tier local authority out of 317 in England. This reflects a slight increase in relative deprivation compared with the 2019 ranking, where Stevenage was placed 117th. There is limited data held to break this down further. | | | | |
| What opportunities are there to promote equality and inclusion? | Identify and support those who are struggling utilising various support streams, the main one being Council Tax Support (CTS) where currently there are 3,169 working age and 1,945 elderly claimants receiving CTS. CTS scheme is a variable scheme based on each person's individual circumstances which is then used to assess their level of entitlement. On top of this, the Council operates an Exceptional Hardship Scheme for short time emergency fund. | | What do you still need to find out? Include in actions (last page) | | |

| Additional Considerations |
|---|
| Please outline any other potential impact on people in any other contexts |

| | | | | | |
|--|--|-----------------|--|----------------|--|
| Positive impact | | Negative impact | | Unequal impact | |
| Please evidence the data and information you used to support this assessment | | | | | |
| What opportunities are there to promote equality and inclusion? | | | What do you still need to find out? Include in actions (last page) | | |

Consultation Findings

Document any feedback gained from the following groups of people:

| | | | |
|-------------------------------|--|--|--|
| Staff? | | | |
| Voluntary & community sector? | | | |
| Other stakeholders? | | | |

Overall Conclusion & Future Activity

| Explain the overall findings of the assessment and reasons for outcome (please choose one): | | |
|---|-------------------------|--|
| 1. No inequality, inclusion issues or opportunities to further improve have been identified | | |
| Negative / unequal impact, barriers to inclusion or | 2a. Adjustments made | |
| | 2b. Continue as planned | |

| | | |
|--------------------------------------|---------------------|--|
| improvement opportunities identified | 2c. Stop and remove | |
|--------------------------------------|---------------------|--|

| Detail the actions that are needed as a result of this assessment and how they will help to remove discrimination & harassment, promote equal opportunities and / or encourage good relations : | | | | |
|--|---|-----------------------------|----------|--|
| Action | Will this help to remove, promote and / or encourage? | Responsible officer | Deadline | How will this be embedded as business as usual? |
| Monitor through the monthly reports to establish the impact of the council tax increase and the challenges relating to affordability and provide residents with support accordingly. | Promote the support that the Council offers through the Council Tax Support Scheme and Exceptional Hardship Scheme. | Revenues and Benefits staff | Ongoing | Current practice is to ensure staff continue to support residents who are struggling to make payment either through considering the schemes available or through providing payment plans |

Approved by Assistant Director: Atif Iqbal

Date: 22.12.2025

Please send this EqlA to equalities@stevenage.gov.uk for critical friend feedback and for final submittance with the associated project.