

# Customer Access Review – Full Assessment

Assessment details		
Assessment area		Council Tax payments
Date of assessment		28/08/19
Directorate and Service		Internal Services/Revenues & Benefits
Manager		Tim Dennington
Officer conducting assessment		Sarah Martin
Step 1: Scoping the assessment		
1	What are the aims and objectives of the activity or proposal?	To ensure the methods offered for the payment of Council Tax meet the needs of all our customers
2	Who will be affected?	All Council Tax payers within the Borough
3	How does the activity or proposal contribute to: a) any key performance indicators? 1. policies, values or objectives of Dartford Borough Council?	<ol style="list-style-type: none"> <li>1. The Council monitors the percentage of Council Tax collected</li> <li>2. This relates to the Corporate Plan 2017- 20 theme of ‘A Council Performing Strongly’, which has a strategic aim to ‘provide high quality services that reflect public aspirations and demonstrate improvement’. Under this theme, the strategic objectives are to ‘deliver high quality services, offering value for money and demonstrating a culture of continuous improvement’ and ‘inform and consult residents and stakeholders about Council services’.</li> </ol>
4	Which aspects of the activity or proposal are dictated by legislation/regulation and where do we have discretion in how they are delivered?	<p>There are no legislative or regulatory provisions relating to the payment methods offered. However, the Department of Environment gave some guidance when Council Tax was first introduced. Extracts from the guidance state:</p> <p>“The present approach of authorities has been to offer as many methods of payment as possible... although the very different costs that arise from the different methods of payment must be considered.”</p>

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		<p>“Authorities will need to review the cost to them of each method, establish a clear hierarchy of the most efficient methods for them and encourage the use of these methods.”</p> <p>When the guidance was written in 1993 it mentioned that it may be difficult to refuse any particular payment method particularly as in some areas a significant number of people did not have bank or building society cheque accounts. However, things have moved on considerably since 1993 and as we now provide a number of payment options (we offer direct debit, online, telephone, kiosk, payment by postal order or cheque) which should meet the needs of our customers, we consider that there would be very few customers who would struggle finding an option that suits them and this would therefore outweigh the extra expense of providing any further payment methods.</p>
<b>Step 2: Information collection</b>		
Note: Equality and Diversity information for Dartford can be found at <a href="http://www.kent.gov.uk/about-the-council/information-and-data/Facts-and-figures-about-Kent/equality-and-diversity-data">http://www.kent.gov.uk/about-the-council/information-and-data/Facts-and-figures-about-Kent/equality-and-diversity-data</a>		
5	<b>What do you know about the groups of people who will be affected?</b> i.e. demographic information in relation to the protected characteristic groups (age, disability, pregnancy and maternity, religion or belief, race, sex, sexual orientation, gender reassignment)	<p>We currently have 46,830 Council Tax customers.</p> <p>It is not required for Council Tax purposes to collate data relating to protected characteristics (other than disabled claimants and pensioners) and therefore only limited data is available. We only hold data related to the number of claimants under the Council Tax Reduction scheme who are disabled or pensioners and not all disabled and pensioner Council Tax payers will qualify for a discount under the Council Tax Reduction Scheme.</p>
6	<b>What consultation has taken place with affected groups? Please describe who was consulted and the key findings</b>	<p>No consultation has been undertaken.</p>
7	<b>Are there any gaps in information? If so, what additional research and/or consultation is needed to ensure that affected groups needs and views are taken into account?</b>	<p>We are aware of the %s of Council Tax payers who take up each payment method offered but wouldn't be able to break this down to those with protected characteristics.</p>

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### Step 3: Assessing the equality impact

**8** Consider whether the activity or proposal has or will have any positive or negative equality impacts on the protected characteristic groups in relation to the following aims of the General Equality Duty:

**a) tackling unlawful discrimination**  
**b) promoting equality of opportunity**  
**c) promoting good relations**

NOTES:

- The Initial Screening will have identified which aims of the Public Sector Equality Duty are relevant to the activity or proposal for consideration
- For existing activities, consider how they are working in practice for each relevant protected group
- For new proposals, consider whether there is anything that could give rise to positive and negative equality impacts for each relevant protected group
- If there is no identified equality impact, please tick the 'No Impact' box and explain why in question 9
- If the equality impact is unclear, please tick the 'Unknown' box and explain why in question 9

		POSITIVE IMPACTS	NEGATIVE IMPACTS	NO IMPACT	UNKNOWN
<b>a</b>	<b>Age</b>	The elderly are able to pay at the Civic Centre (some elderly customers prefer to use cash), by post (postal order or cheque), or by direct debit. There is also the option to pay online or by telephone	Whilst we don't offer Payzone as an option, a number of alternative payment options are available for those less active (i.e. not able to get to the Civic Centre), who may not have a bank account with a direct debit facility, or who do not feel comfortable paying by telephone or online	<input type="checkbox"/>	<input type="checkbox"/>
<b>b</b>	<b>Disability</b>	There are options to pay online, by telephone, by post or by direct debit. If customers need face to face support, they can make payment at the Civic Centre		<input type="checkbox"/>	<input type="checkbox"/>
<b>c</b>	<b>Gender (including reassignment)</b>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>d</b>	<b>Race</b>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>e</b>	<b>Religion/Belief</b>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

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<b>f</b>	<b>Sexual Orientation</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>g</b>	<b>Pregnancy/Maternity</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>9</b>	<b>If 'no impact' or 'unknown' was selected, please explain</b>	With regards to the protected characteristic groups of gender, race, religion/belief, sexual orientation and pregnancy/maternity – there have been no impacts on equality identified for these groups regarding the accessibility of Council Tax payment methods.		
<b>10</b>	<b>If Dartford Borough Council works with partners to deliver the activity or proposal, please describe any circumstances that could give rise to positive or negative equality impacts between different groups</b>			
<b>11</b>	<b>Any other comments</b>	A number of different payment methods are offered which should meet the needs of all Council Tax payers. We have received a complaint that we do not offer the Payzone facility however, when this was previously offered take-up was minimal. The costs of Payzone (£0.72 per transaction) exceed those of direct debit (£0.01 per transaction), online payments (currently £0.55 per transaction but shortly reducing to £0.45) and credit/debit cards (0.35% per transaction) and also there could be a delay of up to 10 days before the money collected via Payzone is credited to the Council's bank account. Not only is this a cashflow concern for the Council but would require staff to check the Payzone file before taking any recovery action. There are therefore economic reasons why we would not want to offer this payment facility. However, as identified above, the Council offers a number of alternative payment methods which should meet the needs of our disabled and elderly customers		

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Step 4: Action plan					
12. Based on the information in Steps 1 to 3, please list the actions that will be taken to address:					
a) any gaps in information and consultation					
b) how any negative impacts on equality will be mitigated or eradicated					
a) If additional information and/or consultation is required or the impact is still unclear, what actions will you put in place to gather the information you need?					
Information needs	Action	Intended outcome	Date for completion	How this will be monitored	Responsible officer
b) If any negative impacts on equality were found, what actions will you put in place to mitigate or eradicate these impacts?					
Identified impacts (and who is affected)	Action	Intended outcome	Date for completion	How this will be monitored	Responsible officer

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<b>Step 5: Decision making and future monitoring</b>		
<b>13</b>	<b>Which decision making process does this Customer Access Review need to go through? i.e. who does this need to be approved by?</b>	Strategic Director (Internal)
<b>14</b>	<b>How will you continue to monitor the impact of the activity or proposal on the equality groups?</b>	Regular review
<b>15</b>	<b>When will you review this Customer Access Review?</b>	Annually
<b>Step 6: Final steps</b>		
<b>16</b>	<b>Once this Customer Access Review has been approved, send this assessment to the Policy &amp; Projects Officer</b>	
<b>17</b>	<b>If the subject of the Customer Access Review is going to committee, summarise your findings in the committee report</b>	
<b>18</b>	<b>Implement the actions identified from this Customer Access Review and ensure progress is monitored and recorded</b>	