
Integrated Impact Assessment (IIA)

Stage 1 Scoping and Assessing for Relevance

Section 1 Details of the Proposal

A. Title of Proposal: Council Tax - single person discount (SPD) review

B. What is it? A revised Policy/Strategy/Practice

C. Description of the proposal: The proposal is to undertake a systematic review of Single Person Discounts (SPD) awarded to Council Tax accounts. The review aims to: Ensure all SPDs are accurate and valid. Reduce fraud and error in the Council Tax system. Improve income collection by identifying incorrectly awarded discounts. Apply a consistent review process, potentially using data-matching (e.g., NFI or electoral roll cross-checks). Previous SPD reviews (e.g., 2022) identified approximately 4% of reviewed cases as incorrect, resulting in significant additional income. The proposal considers whether to include benefit recipients in the review (noting the operational implications of suspending CTR if non-response occurs).

D. Service Area: Customer Services - Revenue & Benefits

Department: Resilient Communities

E. Lead Officer: Wilkinson, Katrina

F. Other Officers/Partners involved: (List names, job titles and organisations)

Digital Innovation & Systems (DIS) Finance

G. Date IIA completed: 30/01/2026

Section 2 Will there be any impacts as a result of the relationship between this proposal and other policies?

No

If yes, - please state here

Section 3 Legislative Requirements

3.1 Which groups of people do you think will be or potentially could be, impacted by the implementation of this proposal?

(You should consider employees, clients, customers / service users, and any other relevant groups).

In considering the impact of your proposal on people with equality characteristics, you should take into account the fact that the Equality Act 2010 covers:

- A. **Elimination of discrimination (both direct & indirect), victimisation and harassment.** (Will the proposal discriminate? Or help eliminate discrimination?)
- B. **Promotion of equality of opportunity?** (Will your proposal help or hinder the Council with this)
- C. **Fostering good relations?** (Will your proposal help to foster or encourage good relations between those who have different equality characteristics?)

Protected Characteristics:

Please describe the potential impacts, and how any negative impacts could be mitigated. Some negative impacts may not be capable of mitigation, but the proposal as a whole may still be regarded as a proportionate means of achieving its outcomes.

Age: Older or younger people or a specific age grouping

30/01/2026 Consideration impacts on both younger and older adults. Young people turning 18 may newly become chargeable; SPD form explicitly captures projected 18th birthdays. Older adults may have eligibility for disregards (e.g., severe mental impairment, carers, hospitalisation). Increased risk of detriment where older adults may struggle to respond to review communications (digital exclusion, literacy, cognitive decline). Mitigations: Clear accessible formats, proactive support routes, use of telephone/face-to-face channels

Disability: A physical or mental impairment that has a substantial and long term adverse effect on a person's ability to carry out normal day to day activities. This may be visible or invisible, progressive or recurring.

12/02/2026 Disabled people may struggle with form-return or comprehension, increasing risk of improper discount removal. Residents may be absent due to hospitalisation or care home stay (possible exemption). Mitigations: Alternative formats will be made available where required, liaison with carers/advocates where authorisation allows, reconsideration process to address incorrect cancellation. Consideration on communication formats - eform, email, telephone, letter 30/01/2026 SPD reviews can significantly affect disabled residents,

especially those eligible for “disregarded person” status. People with Severe Mental Impairment (SMI) may qualify for a disregard or exemption; reviews must ensure protections and evidence paths remain valid. Disabled people may struggle with form-return or comprehension, increasing risk of improper discount removal. Residents may be absent due to hospitalisation or care home stay (possible exemption). Mitigations: Alternative formats, liaison with carers/advocates, longer response windows, proactive checks before cancellation. Consideration on communication formats - eform, email, telephone, letter

Sex: Women and men (girls and boys)

30/01/2026 Impacts may differ between men and women. Lone-parent households (mostly women) may be disproportionately affected by loss of SPD. Women more likely to experience poverty linked to caring responsibilities (linked to disregards). Mitigations: Ensure CTR signposting; clear explanation of disregards for carers.

Gender Reassignment: Anybody who is proposing to undergo, is undergoing, or has undergone a process (or part of a process) for the purpose of reassigning the person's sex by changing physiological or other attributes of sex.

30/01/2026 Ensure correspondence respects preferred names and avoids unnecessary disclosure. Trans individuals living alone may be at heightened privacy risk if asked for documentation that unintentionally “outs” them. Mitigations: Use sensitive, neutral communication; avoid unnecessary identity queries.

Marriage or Civil Partnership: People who are married or in a civil partnership

30/01/2026 SBC IIA examples highlight differences in financial burden between single and joint households. SPD applies only when one adult resides; married/civil-partnered residents may claim SPD if spouse lives elsewhere. Review could remove discounts where partners' circumstances have changed. Mitigations: Clear evidence guidance and support for complex household structures.

Pregnancy and Maternity: (refers to the period after the birth and is linked to maternity leave in the employment context. In the non-work context, protection against maternity discrimination is for 26 weeks after giving birth).

Answer: 30/01/2026 Not directly tied to discount eligibility Individuals may temporarily move (e.g., to family) before/after birth affecting occupancy. Risk of missed correspondence

during maternity period. Mitigations: Provide flexible response times and sensitivity around household changes.

Race: including colour, nationality, ethnic origins, including minorities (e.g. gypsy travellers, refugees, migrants and asylum seekers)

30/01/2026 Equality guidance stresses that minority ethnic communities may be disproportionately affected by cost-of-living pressures. Language or literacy barriers could prevent proper completion of SPD reviews. Migrant households may change occupancy frequently or have complex living arrangements. Mitigations: translated materials on request, easy-read guidance, support via contact centres.

Religion or Belief: different religious or philosophical beliefs, customs (including atheists and those with no aligned belief) e.g. Christianity, Islam, Hindu, pacifism, vegetarianism, gender critical.

30/01/2026 Some people's living arrangements reflect religious community structures. Members of religious communities may be classed as "disregarded persons" depending on circumstances. Some religions may influence gender-segregated living or communal residency patterns. Mitigations: Culturally sensitive handling of occupancy evidence.

Sexual Orientation: e.g. Lesbian, Gay, Bisexual, Heterosexual

30/01/2026 No direct link to SPD rules, but still must consider equal treatment. Same-sex couples assessed identically to opposite-sex couples. Risk of perceived discrimination if correspondence uses outdated language. Mitigations: Inclusive communication standards.

3.2 Fairer Scotland Duty

This duty places a legal responsibility on Scottish Borders Council (SBC) to actively consider (give due regard) to how we can reduce inequalities of outcome caused by socioeconomic disadvantage when making strategic decisions.

The duty is set at a strategic level - these are the key, high level decisions that SBC will take. This would normally include strategy documents, decisions about setting priorities, allocating resources and commissioning services.

Is the proposal strategic?

Answer: No

If No go to Section 4

If Yes, Please describe the potential impacts, and how any negative impacts could be mitigated. Some negative impacts may not be capable of mitigation, but the proposal as a whole may still be regarded as a proportionate means of achieving its outcomes.

Low and/or No Wealth: enough money to meet basic living costs and pay bills but have no savings to deal with any unexpected spends and no provision for the future.

Material Deprivation – being unable to access basic goods and services i.e. financial products like life insurance, repair/replace broken electrical goods, warm home, leisure and hobbies

Area Deprivation – where you live (e.g. rural areas), where you work (e.g. accessibility of transport), see rural proofing guidance

Socio-economic Background – social class i.e. parents' education, employment and income

Care experienced people

Answer:

Carers paid and unpaid including family members

Homelessness

Addictions and substance use

Those involved within the criminal justice system

3.3 Consumer Duty

This duty places a legal responsibility on Scottish Borders Council (SBC) to have regard to the matters listed below.

This applies to strategic matters so only complete this section if you have marked “Yes” in Section 3.2

How will the proposal impact on users or potential users of the service? E.g. Will the proposal affect the way in which people can access services, will it improve the range of choice accessible to service users, will it improve or hinder access to information for service users?

If there are any negative impacts, do you intend to mitigate these and, if so, how?

3.4 Armed Forces Covenant Duty (Education and Housing/ Homelessness proposals only)

This duty places a legal responsibility on Scottish Borders Council (SBC) to actively consider (give due regard) to the three matters listed below in Education and Housing/ Homelessness matters.

This relates to current and former armed forces personnel (regular or reserve) and their families.

Is the Armed Forces Covenant Duty applicable?

No

If Yes:

For each of the following Covenant Duties, You should cover these two points:

The unique obligations of, and sacrifices made by, the armed forces;

The MOD Statutory Guidance gives the following examples – Link for this can be found here: [MOD Statutory Guidance](#)

- Danger
- Geographical Mobility
- Separation from Family
- Service Law

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- Unfamiliarity with Civilian Life
 - Hours of Work
 - Stress

How is the proposal impacted by the following principles?

If there are any negative impacts, do you intend to mitigate these and, if so, how?

Some negative impacts may not be capable of mitigation, but the proposal as a whole may still be regarded as a proportionate means of achieving its outcomes.

The principle that it is desirable to remove disadvantages arising for Service people from membership, or former membership, of the armed forces;

How is the proposal impacted by the following principles?

If there are any negative impacts, do you intend to mitigate these and, if so, how?

Some negative impacts may not be capable of mitigation, but the proposal as a whole may still be regarded as a proportionate means of achieving its outcomes.

The principle that special provision for Service people may be justified by the effects on such people of membership, or former membership, of the armed forces.

How is the proposal impacted by the following principles?

If there are any negative impacts, do you intend to mitigate these and, if so, how?

Some negative impacts may not be capable of mitigation, but the proposal as a whole may still be regarded as a proportionate means of achieving its outcomes.

3.5 UN Convention on the Rights of the Child (UNCRC)

Scottish Borders Council (SBC) has a duty not to act, or fail to act, in a manner incompatible with the requirements of the UNCRC.

This only applies to certain matters, where SBC is acting under:

- An Act of the Scottish Parliament.
- Regulations made under an Act of the Scottish Parliament.
- A general (common law) legal duty.

Is the UNCRC Duty applicable?

No

If "Yes", please complete below

If you have answered yes for any of the Articles, please specify whether it is positive, negative or neutral, the nature of the impact, as well as any mitigations put in place if the effect is negative. Some negative impacts may not be capable of mitigation, but the proposal as a whole may still be regarded as a proportionate means of achieving its outcomes.

Which of the General Principles of the UNCRC are engaged?

Non-discrimination (Article 2)

Impact:

Best interests of the child as a primary consideration (Article 3)

Impact:

Right to life, Survival and Development (Article 6)

Impact:

Right to be heard (Article 12)

Impact:

Other:

Impact:

Section 4 Full Integrated Impact Assessment Required

Select No if you have answered “No” to all of Sections 3.1 – 3.5.

No

If a full impact assessment is not required briefly explain why there are no effects and provide justification for the decision.

A Stage 2 Integrated Impact Assessment is not required because the assessment identified no significant or disproportionate equality impacts arising from the Single Person Discount (SPD) Review. Any potential impacts on protected characteristic groups are minimal, well-understood, and can be fully managed through existing operational mitigations, such as accessible communication, established disregard/exemption processes, and support for vulnerable households. The proposal does not change policy or eligibility rules, and therefore does not alter how protected groups are treated. SBC IIA guidance confirms that Stage 2 is only required where impacts are substantial, new, or require deeper evidence gathering; in this case, impacts are wholly limited, predictable, and adequately addressed within Stage 1, making further assessment disproportionate

Signed by Lead Officer: Wilkinson, Katrina

Designation: Delivery Manager - Revenues & Benefits

Date: 12/02/2026

Counter Signature Director: Craig, Jenni

Date: 12/02/2026