

Integrated Impact Assessment – Item CP015 – Corporate Contribution

The £8m corporate contribution is anticipated to be achieved through the following means:

- **Growth of the Council Tax base** within the city beyond the levels currently assumed within the budget framework, as well as **consolidation of recent years' improvements in collection rates**, together delivering £3m; and
- Delivery of **loan charge** savings of up to £5m through consideration of:
 - planned loan redemption;
 - pool interest rates;
 - anticipated capital expenditure profiles;
 - opportunities for debt sculpting; and
 - continuing use of available cash balances in lieu of undertaking external borrowing.

The additional income available through **Council Tax** reflects the natural growth of property numbers within the city as opposed to increasing tax rates for all, or any, particular groups. Whilst recent years have seen steady increases in in-year and cumulative collection rates for those assessed as able to pay, at the same time efforts have continued to maximise take-up of Council Tax Reduction Scheme (CTRS) assistance and other income-related benefits. Levels of expenditure on CTRS, Discretionary Housing Payments and Scottish Welfare Fund have therefore been maintained whilst associated claim processing times have reduced. Active promotion of more preventative debt advice and money management services has also been undertaken.

Debt collection activity continues to be conducted in the context of the principles set out within the Corporate Debt Policy. As such, there is considered to be no additional impact of the proposal on people with protected characteristics, those vulnerable to falling into poverty, geographical communities or staff, nor on the economy or environment.

The **savings in loans charges** will be achieved through a combination of existing planned actions and on-going effective treasury management processes, with no direct impact on frontline service provision, the scope or timing of the capital programme or the level of internal resource dedicated to the function. By extension, there is no impact on people with protected characteristics, those vulnerable to falling into poverty, geographical communities or staff, nor on the economy or environment.

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