

# **Council Tax Reduction Scheme**

## **CONSULTATION SUMMARY**

**A review of the feedback on the proposed changes to the Council Tax Reduction Scheme 2020/21**

**JANUARY 2020**



Changes proposed to  
support residents on  
low income

Have your say



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## SUMMARY

This report has been produced to analyse the comments received on the proposed changes to the Council Tax Reduction Scheme 2020/21 consultation.

We consulted on three proposed amendments to the scheme which we believe would benefit some people of working age who receive a reduction in their council tax payments. By law, we are required to have a scheme to help people on low incomes pay their council tax.

The consultation ran for four weeks between 11 September and 9 October 2019. In total 261 responses were received, specifically 243 online submissions and 18 postal, which were manually inputted into the online consultation system, Smart Survey. Participants were asked a range of questions relating to the proposed change within the scheme.

The overwhelming majority of people responding, 254, did so on their own behalf (97%), with just four responses (2%) made on behalf of someone else (eg a carer) and only three responses (1%) from an agency, organisation or council.

The consultation highlighted that there is overall support for the three proposed changes to the scheme. Certain scheme changes received a variety of considerations, which will be explored further in this report.

### Key findings:

#### **Proposal: *remove the 91.5 per cent limit and the band E restriction when calculating the council tax bill for single parents with children aged under five***

A fairly high proportion of respondents to this question (60%) either strongly agree or agree with this proposal. However, one in five respondents (20%) disagree with this proposal, and a notable number (14%) neither agree nor disagree with the proposal. The issue raised most frequently in relation to this proposal was to remove the Band E restriction and base council tax reductions on the claimant's actual council tax band.

#### **Proposal: *widen the definition of who is considered disabled, in order to be exempt from paying council tax***

A high proportion of respondents to this question (64%) also either strongly agree or agree with the proposal. A moderate number of respondents disagree with the proposal (15%), and a similar number neither agree nor disagree with the proposal (16%). The most frequent comment made was about whether a person's disability affects their ability to work, and therefore their ability, and responsibility, to pay council tax.

#### **Proposal: *disregard Bereavement Support Payments as income when calculating an applicant's council tax reduction amount***

A significant proportion of respondents to this question (73%) either strongly agree or agree with the proposal. This proposal received the highest percentage of agreement from those who answered the questions, compared with the other two proposals. A small number of respondents disagree (10%), and a similar number (13%) neither agree nor disagree with the proposal. There were a relatively low number of comments received to this proposal.

The most frequent comment concerned the view that the proposed change is only acceptable if it is a temporary benefit and time limited.

Other key findings included:

- A significant number of comments were made about keeping the Band E limit for two of the suggested proposals: to benefit single parents with children under five and widening the definition of who is considered disabled.
- Many respondents stressed the importance of carrying out tests and checks to help prevent fraud and abuse of the system.
- A number of respondents felt that the suggested proposals would make the scheme much fairer, they are a good thing and we have a duty of care to support those less able to support themselves.

A summary of the findings is collated in this report and being presented to our scrutiny committee and Cabinet; we currently expect this to happen in January 2020. The original dates for these meetings were postponed due to Purdah – the pre-election publicity restrictions in the lead up to the December 2019 general election. Following any further comments and final approval, we will publish the updated Council Tax Reduction Scheme on our website [www.whitehorsedc.gov.uk/ctrs](http://www.whitehorsedc.gov.uk/ctrs). The changes will come into effect from 1 April 2020.

## **BACKGROUND TO THE CONSULTATION**

In April 2013, the national scheme to help people on low incomes pay their council tax was abolished and replaced by a new scheme called Council Tax Reduction (CTR).

The Government continued to fund the new scheme, however local authorities can choose how it operates in their area.

Since April 2014, we have been operating a slightly revised scheme for working age applicants. The maximum amount of reduction they can receive is restricted to 91.5 per cent of their council tax bill. The reason for this limit was to ensure everyone contributes to council services and also to act as an incentive to encourage people to look for work.

This restriction does not apply to those who are considered disabled, war pensioners or widows; they are able to claim up to 100 per cent off their council tax bill.

### **What's happening now?**

We are proposing to make three amendments to the scheme that will operate from April 2020, which we believe will:

1. provide greater support for single parents with children under five years old;
2. widen the definition of who is considered disabled in order to be exempt from the current restrictions;
3. benefit people who receive Bereavement Support Payments.

### **More information**

The consultation material included a background summary document setting out why we are proposing the changes. This can be viewed in Appendix A.

You can read more about the CTR scheme on our website [www.whitehorsedc.gov.uk/ctrs](http://www.whitehorsedc.gov.uk/ctrs)

## CONSULTATION METHODOLOGY

The consultation methodology consisted of the following:

- an email notification to 12 key stakeholders and interested parties, comprising of registered housing providers, the local Citizens Advice Bureau, other welfare organisations, care organisations and the local police;
- an email notification to the general corporate consultee database, to provide a link to a background information document and details how to make representations. The notification was issued through the online consultation portal Smart Survey. A total of 711 email notifications were sent out. A copy of the email notification can be found in Appendix B;
- a letter to those consultees who opted in for postal correspondence. This included the background information document, the survey and a letter notification (see the email notification as an example of the text used in Appendix B). A total of 110 letters were issued;
- informing District Councillors through our councillor e-newsletter;
- a summary document of the key proposed changes to the Council Tax Reduction Scheme, for ease of understanding;
- updating the website and publishing the background summary document and a link to the online survey;
- a focused online survey, offering participants opportunity to indicate their level of agreement to the three proposed changes and comment on each of the proposed changes in a free text box. A copy of the survey can be found in Appendix C.
- a four-week consultation period for submitting comments;
- comments were captured from 261 respondents, three duplicate responses were removed, of the 98 partial responses received (these are where the survey has been partly completed), 31 were put through as responses (where the respondent had answered at least one of the three main questions) and three duplicates were removed;
- a press release was issued on the consultation launch date, and social media messages (Twitter and Facebook) posted throughout the consultation period to further publicise and encourage wide participation from the public;
- the consultation was carried out in conformity with our public engagement charter<sup>1</sup>.

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<sup>1</sup> <http://www.whitehorsedc.gov.uk/about-us/have-your-say/our-commitments-public-engagement>

## KEY FINDINGS – QUANTITATIVE DATA

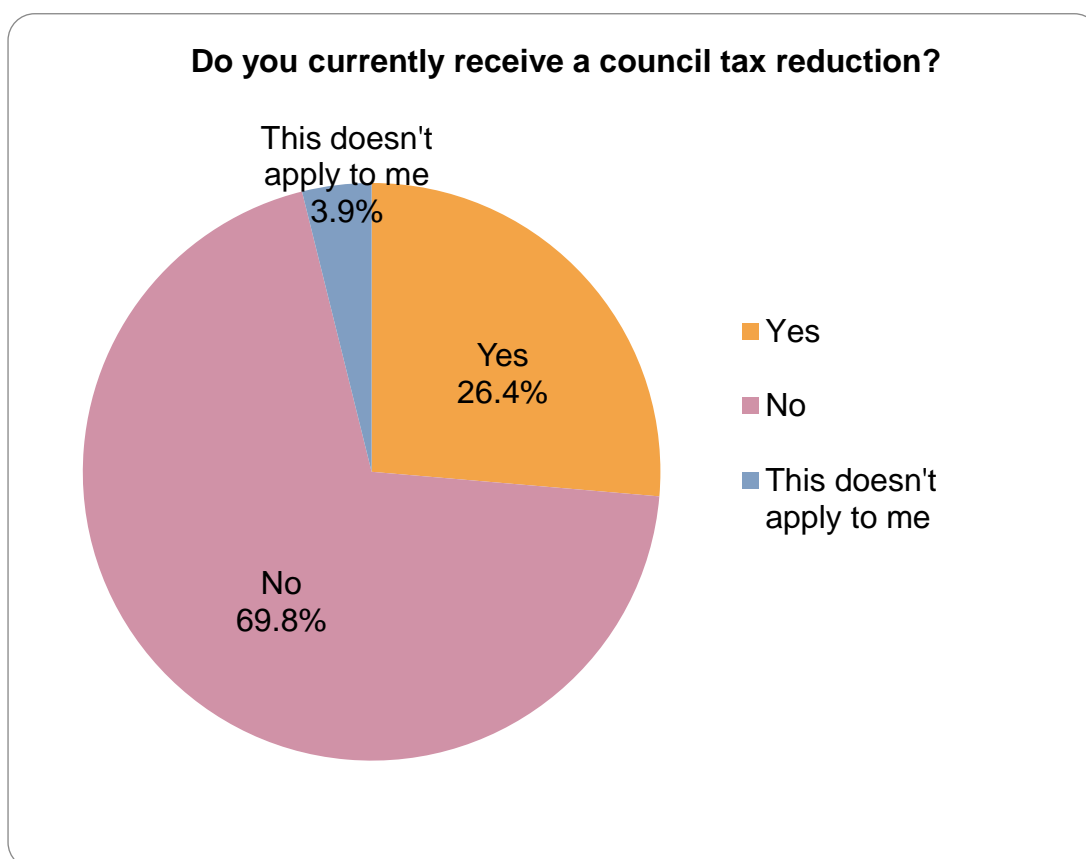
The key quantitative findings from the consultation are summarised below.

The first part of the survey asked a variety of questions about the respondents' council tax circumstance as this relates to the nature of the consultation. Respondents were required to answer all of the questions but were given the option of ticking 'this doesn't apply to me' or 'prefer not to say'.

There were 261 responses to the consultation, with 97% of participants living in or based in the Vale of White Horse district.

Nearly all responses were received from individuals (97%). Respondents also included one housing association, one agency, one organisation, and four people responding on behalf of somebody else (eg a carer).

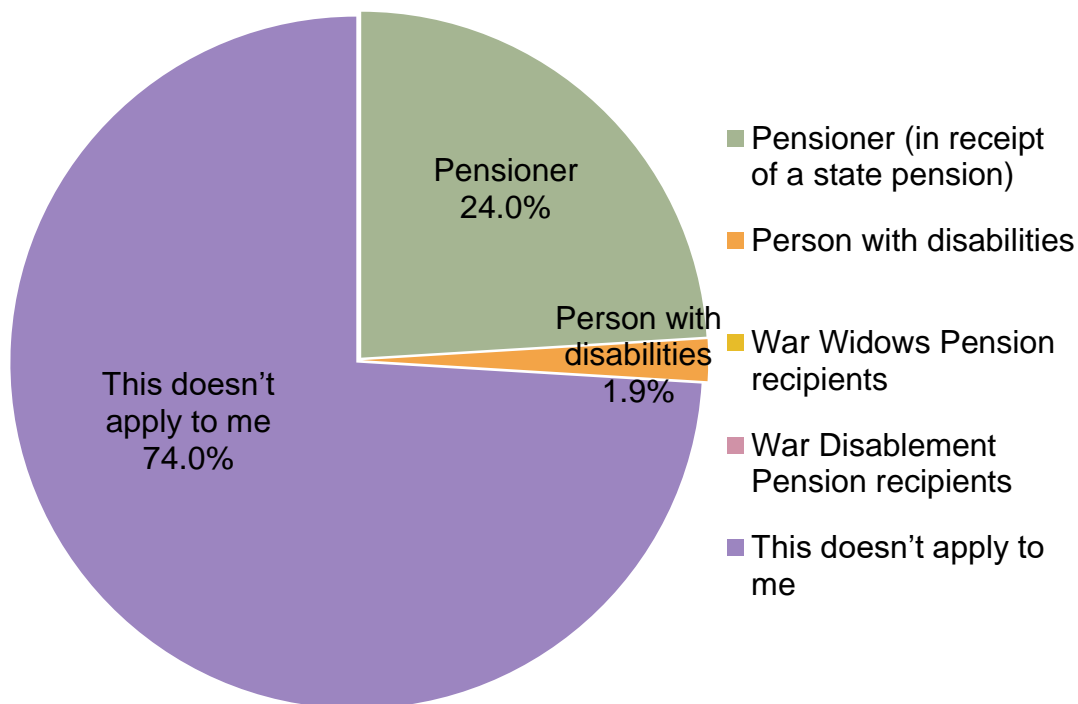
A variety of questions were asked about personal circumstances that would relate to the nature of the consultation. Responses highlighted that just over a quarter of respondents were currently in receipt of either full or partial council tax reduction (26%).



Across the Vale of White Horse, there are 57,700 homes where council tax is collected and of these, 4,891 of them (9%), are in receipt of council tax reduction.

For those respondents who currently receive a council tax reduction, a large proportion, 83%, receive a partial reduction (they pay a reduced amount of council tax) while only 4% receive 100% full reduction (they pay no council tax).

**The following groups will not be affected by any changes to the scheme, and will continue to receive the same level of support that they were entitled to when in receipt of council tax benefit**



Just over a quarter of respondents will not be affected by the proposed changes to the scheme, with 24% of respondents in receipt of state pension, and 2% with disabilities.

## DEMOGRAPHIC INFORMATION

We asked for a variety of demographic information to help determine whether the individuals who took part in the survey are representative of the local population and of those who could be affected by the proposed changes to the scheme.

The demographic data collected showed that a higher proportion of respondents identified as female (53%) than male (41%), while a few respondents preferred not to say (5%) and one person identified 'in another way'. A small proportion of respondents (17%) specified that their day to day activities were limited because of a health problem or disability. Additional demographic data can be found in Appendix D.



## PROPOSED CHANGES TO THE CTR SCHEME

Respondents were asked to comment on the previously described proposed changes aimed at supporting people on low income.

To find out what people think of the three proposed amendments to the scheme, we explained how people currently benefit from the scheme, what proposed changes we are looking to make and what the justification is for each of the proposed amendments. More information on the proposed changes was provided to respondents in the Background Information document, included in Appendix A.

Respondents were asked how much they agree or disagree with each of the three proposals and were given choices ranging from strongly agree to strongly disagree, and don't know. These questions were not required to be answered and respondents could skip these questions completely.

As respondents had a choice of whether or not to answer questions, the percentages used in this report represent the percentage of respondents who answered the question being discussed. For all other questions, although respondents were required to respond, they were given an option of 'this doesn't apply to me' or 'prefer not to say'.

The survey results show that of the three suggested changes to the Council Tax Reduction Scheme, the proposal to disregard Bereavement Support Payments as income when calculating an applicant's council tax reduction amount received the most support (73%) and lowest proportion of respondents who disagree with the proposal (10%), from those respondents who answered this question.

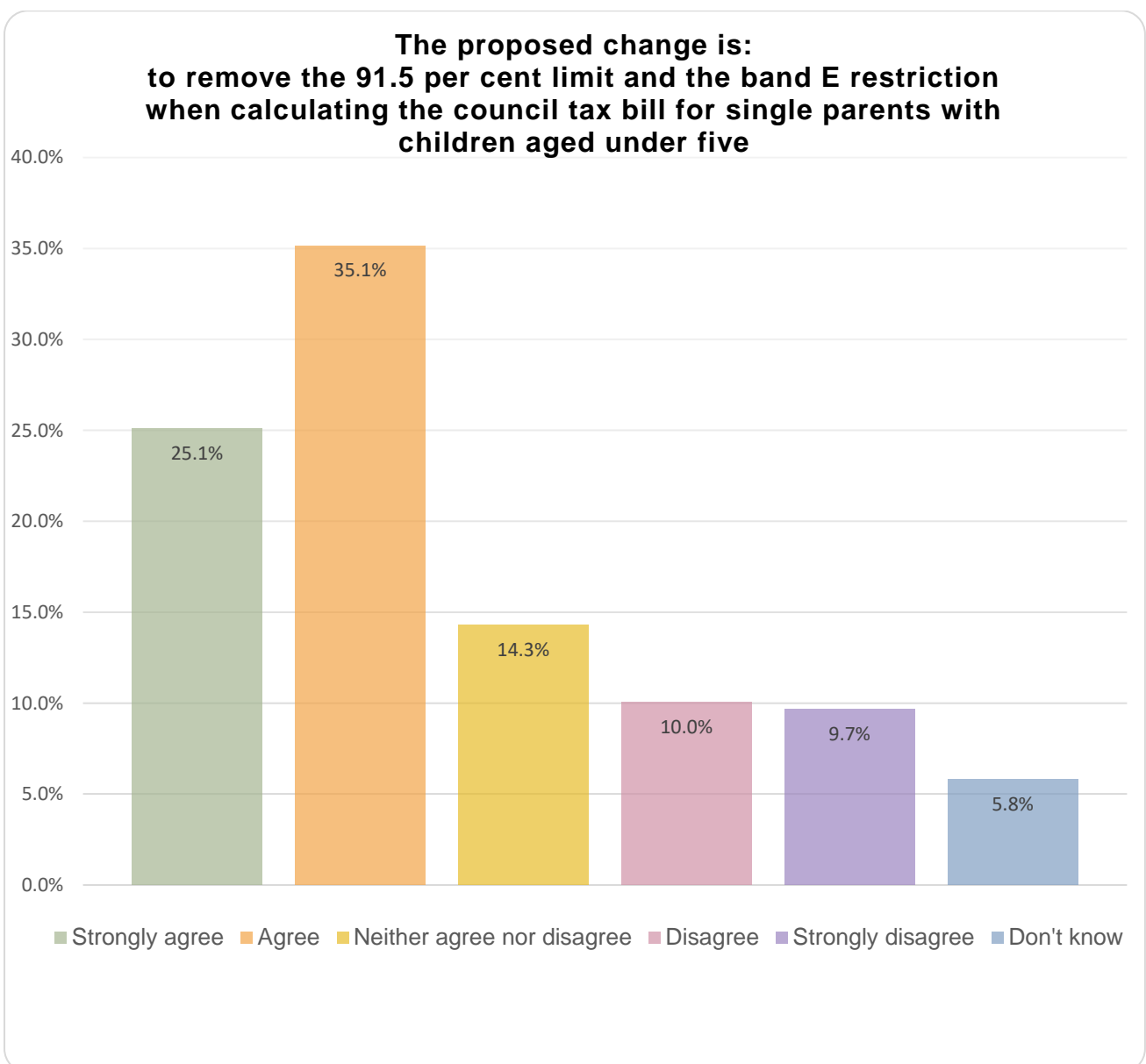
By contrast, the proposed changes to benefit single parents with children under five had 60% in agreement with the proposed changes but had the highest proportion of respondents who disagree with the proposal (20%).

When we looked at how those who are currently in receipt of some level of council tax reduction responded to the three proposed changes, we noticed that the level of agreement for the three proposed changes from this group were very similar to those who do not get any council tax reductions.

## PROPOSED CHANGE TO BENEFIT SINGLE PARENTS WITH CHILDREN UNDER FIVE

We are proposing to remove the 91.5 per cent limit and the band E restriction when calculating the council tax bill for single parents with children aged under five. This will mean that qualifying residents will have their reduction calculated at 100 per cent of their council tax bill after any deductions and based on their property's actual council tax band.

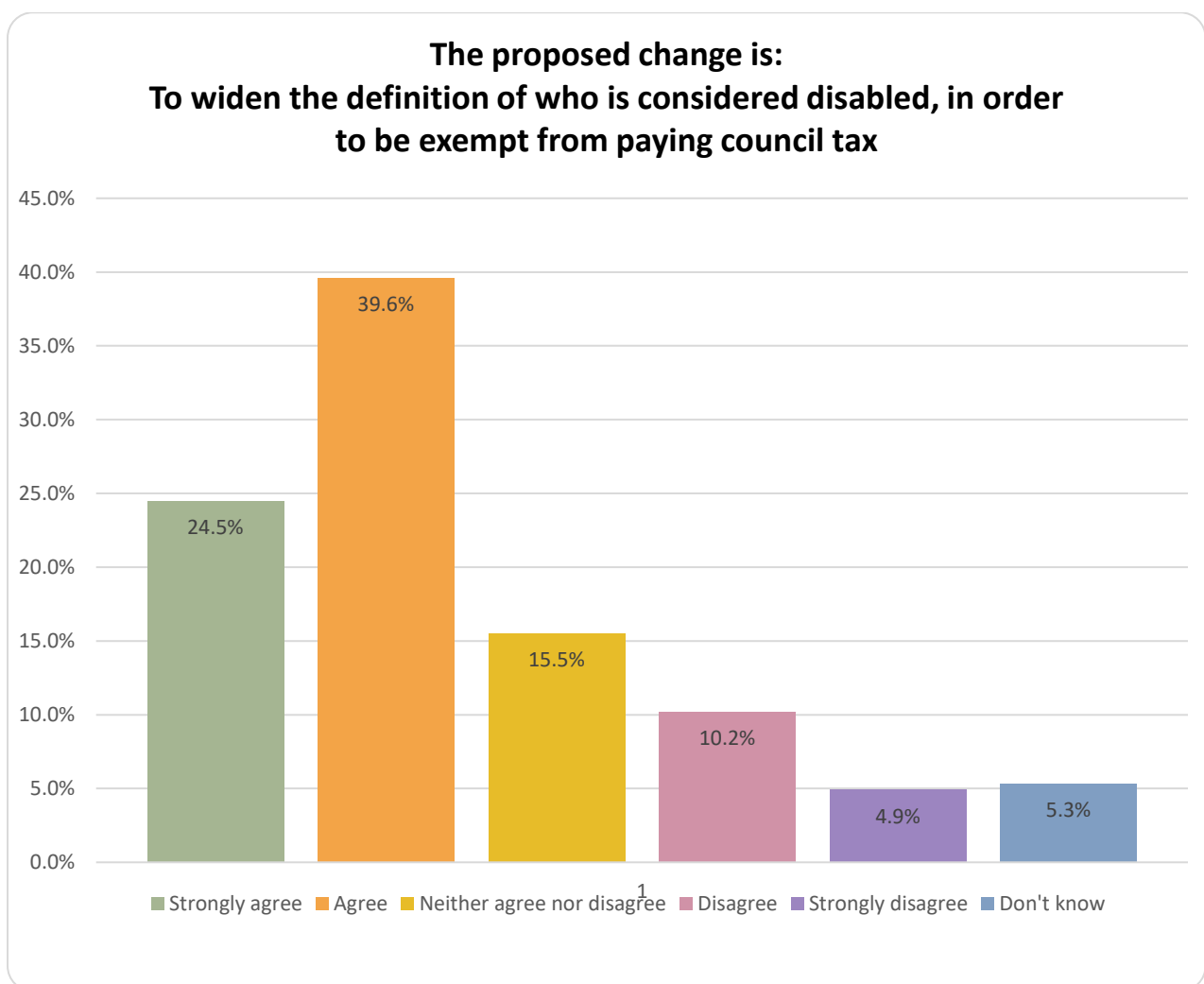
A fairly high proportion of respondents to this question (60%) either strongly agree or agree with this proposal. However, one in five respondents (20%) disagree with this proposal, and a notable number (14%) neither agree nor disagree with the proposal. Comments were made by a large number of respondents, 47, in response to being asked whether we should take anything into account when considering this proposed change and these will be discussed later in the report.



## PROPOSED CHANGE TO WIDEN THE DEFINITION OF WHO IS CONSIDERED DISABLED IN ORDER TO BE EXEMPT

We are proposing to widen the definition of who is considered disabled, in order to be exempt from paying council tax (eg CTR will be calculated on 100 per cent of their council tax bill and their actual council tax band).

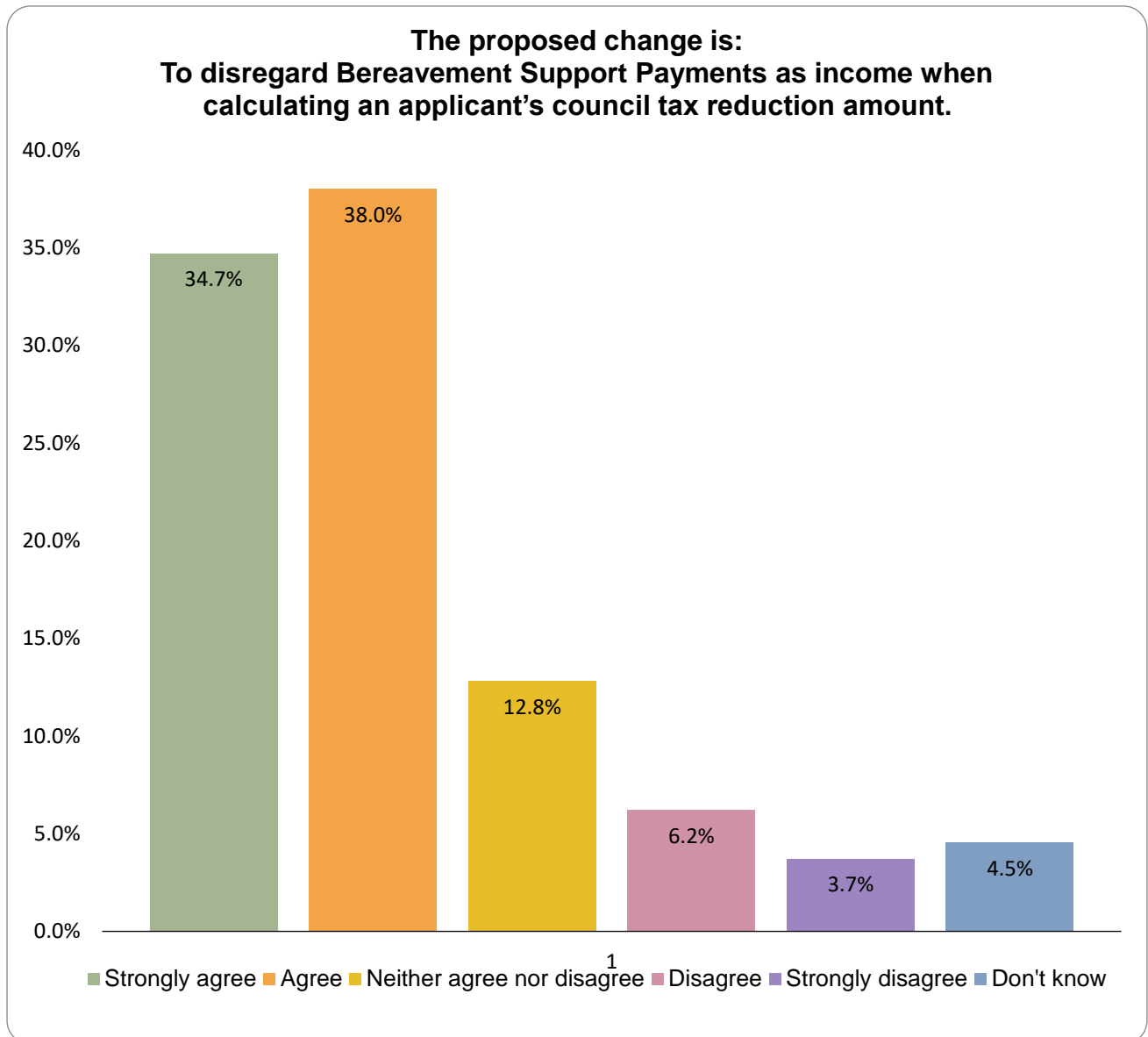
A high proportion of respondents to this question (64%) also either strongly agree or agree with this proposal. A moderate number of respondents disagree with the proposal (15%), and a similar number neither agree nor disagree with the proposal (16%). There were comments made by 30 respondents in response to being asked whether we should take anything into account when considering this proposed change and these will be discussed later in the report.



## PROPOSED CHANGE TO BENEFIT PEOPLE WHO RECEIVE BEREAVEMENT SUPPORT PAYMENTS

A significant proportion of respondents to this question (73%) either strongly agree or agree with the proposal to disregard Bereavement Support Payments as income when calculating an applicant's council tax reduction amount. This proposal received the highest percentage

of agreement from those who answered the questions, compared with the other two proposals. A small number of respondents disagree (10%), and a similar number (13%) neither agree nor disagree with the proposal. There were 18 respondents who gave comments on the proposal.



## KEY FINDINGS – QUALITATIVE DATA

We asked participants to tell us, in their own words, if there is anything they think we should take into account when considering each of the three proposed changes to the Council Tax Reduction Scheme.

A range of different comments were received. The following sections will look at the most commonly raised comments, provide examples, and, where appropriate, feedback on our position on the issues raised.

All comments have been reviewed and considered, but only those most frequently mentioned (raised more than two times) are being responded to in this summary report. A full list of comments raised can be found at Appendix E.

## Proposed change to benefit single parents with children under five

A summary of the key themes emerging from the comments received on the proposal to remove the 91.5 per cent limit and the band E restriction when calculating the council tax bill for single parents with children aged under five can be found below.

These comments show that the issue raised most frequently related to the proposal to remove the Band E restriction and base council tax reductions on the claimant's actual council tax band. Frequency of this type of comment was followed closely by the feeling that the whole Council Tax Reduction Scheme needs redesigning. There were also comments about passing on costs to other residents to fund the scheme, that everyone should contribute towards council services and live within their means and a feeling that these this proposed change would be a good thing.

**Table 1: frequency of comments raised on the proposal to benefit single parents with children aged under five**

Comment type	Frequency
Keep the band E limit / people should downsize house	7
The CTRS system needs redesigning	6
These changes will just pass costs on to other residents	4
Everyone should contribute towards council services	4
What you're suggesting is much fairer / a good thing	4
This group of people don't deserve a discount / live within your means	4
Changes should only be for those with children under 3	3
Scheme should be means tested	3
Should encourage people to work (these changes do not)	3
Carry out checks to prevent fraud	3
Your wording to explain the changes is unclear	2
Single parents should stay / children benefit if mother at home	2
Not clear what changes will mean in practice	2
Single parents punished for going back to work	2
Current entitlements are enough to cover needs	2
What about residents in the 'middle'?	1
Pensioners not taken into account	1
Should be limited to number of children a person has	1
Offer of financial planning support should be made available	1

### KEEP THE BAND E LIMIT / PEOPLE SHOULD DOWNSIZE HOUSE

The highest frequency of comments related to the proposed removal of the Band E restriction, with the most common concerns about whether people who lived in expensive properties should be eligible for this part of the proposed benefit.

*Think the band E limit should still be used as support should be given to those most in need (ID126881161)*

*If you live in an expensive property, you should downsize (ID 126990322)*

*... Are you really suggesting that very high value properties would be exempt? (ID 126845133)*

**Feedback from the finance team:**

This is something that councillors will consider. The cost of this provision to the district council at the time this report is being prepared is estimated to be around £42 per annum.

**THE CTRS SYSTEM NEEDS REDESIGNING**

There were many views expressed where respondents thought that the CTRS system needs redesigning as many felt it was unfair, it might invite abuses of the current system and that it would be more useful to make childcare more affordable.

*My child's disabled and we are on low income. We have to pay the full tax. I think the system needs to be redesigned completely, it's shamefully unfair. (ID 126832814)*

*This is a short term fix - it would be more useful to the many people (sic) to make childcare more affordable (ID 126881280)*

One respondent believes the current system doesn't go far enough:

*I think you should go further than for single parents with children under 5. Your proposal assumes child care is the main financial burden for single parents - there are ...Go further and help more! (ID 127105648)*

By contrast, another respondent felt that this extra support isn't needed by this group of people who already receive other benefits:

*...all the single parents with under 5s that I know, can afford decent clothes, get given council houses, have cars, can afford a nice Christmas, big tvs, mobile phones...all whilst on benefits and not working. And now you are saying they shouldn't pay any council tax... I work 40 hours a week, am a single parent (I do get a 25% reduction as am only adult) and am struggling but get no help...the system is wrong. (ID 127091304)*

**Feedback from the finance team:**

When council tax reduction became the responsibility of the council, we decided to keep the scheme as close to the national Council Tax Benefit scheme as possible for continuity and to ensure that no one lost out. This was the approach of the majority of councils at the time and continues to be so. Although we have the ability to amend the working age scheme to an extent, all alternative schemes have disadvantages as well as advantages, which need to be considered.

## THESE CHANGES WILL JUST PASS COSTS ON TO OTHER RESIDENTS

Respondents expressed the view that the proposed change would just pass on costs to other residents. In practice the cost of this proposed change to the scheme would not directly affect residents.

*This is all well & good but you are then passing these extra costs on to the residents who are paying the full costs. (ID 126831734)*

*If lowering the bills for this groups of people means that bills increase for other people I strongly disagree with this proposal. (ID 127743314)*

### **Feedback from the finance team:**

There is a cost to these changes, currently estimated at £46,000 per annum overall (with £4,000 being covered by the district council). When set against annual council tax collections of £97,370,689 this is a relatively small sum.

## EVERYONE SHOULD CONTRIBUTE TOWARDS COUNCIL SERVICES

There were comments expressed that everyone should be contributing to local services and that this group of people should live within their means.

*Everyone should pay something. (ID 126861028)*

*I support the idea that everyone contributes towards Council Services... Countless people have to make this decision - to cut their cloth to suit their circumstances. (ID 126856615)*

### **Feedback from the finance team:**

The council tax reduction scheme is means tested and single parents with children aged under five years old will have to contribute towards the council tax if their financial circumstances improve. Full help will only be given to those applicants on the lowest income, an amount determined by Government.

## WHAT YOU'RE SUGGESTING IS MUCH FAIRER / A GOOD THING

In contrast to some of the other more disapproving comments to this proposal, four respondents expressed positive views about the proposed change, saying that it was much fairer.

*I think this is much fairer especially for single parents with children under the age of 5 as food and utility bills are always increasing. (ID 126863299)*

*Anything that helps young families has to be a good thing. (ID 127099371)*

*I firmly believe that persons (particularly women with children under 5 who are working or not working) deserve. Even if this means I should pay more tax that's fine with me. (ID 127744375)*

### **Feedback from the finance team:**

The positive comments are noted and will be considered by councillors when reviewing the scheme.

## THIS GROUP OF PEOPLE DON'T DESERVE A DISCOUNT / LIVE WITHIN YOUR MEANS

There were some strong points made about whether the extra help is deserved or needed.

*Your survey does NOT take pensioners into account, and an increasing number are suffering. Many of the people you are endeavouring to assist don't deserve a discount. (ID 126832610)*

*Live within your means, don't expect an easy ride... (ID 127744787)*

### **Feedback from the finance team:**

Pensioners on the lowest income already receive up to 100% help with their council tax. Full help with the council tax will only be given to those on the lowest income, an amount determined by Government.

## CHANGES SHOULD ONLY BE FOR THOSE WITH CHILDREN UNDER 3

There were a few who thought that if the proposed change were to go ahead, the age limit should be for children aged under three, rather than aged under five.

*Since single parents with children between age 3 and 5 do qualify for free childcare then would it not be reasonable to confine this change to those with children under 3... (ID 126869747)*

*... If some allowance is to be made it should be to those with children under 3 years who do not have access to free childcare. (ID 127723491)*

### **Feedback from the finance team:**

This will be something that councillors will consider, but it should be noted that the Government does not expect single parents on Income Support with children aged under five to work. Those on Universal Credit are not expected to work enough hours to make it possible to live independently of benefits.

## SCHEME SHOULD BE MEANS TESTED

A few comments were also made about whether the scheme should be means tested.

*...how will this be seen by those working on low wages will work be seen to be worthwhile, will this have a sliding scale, means tested... (ID 126849458)*

*Is this means tested? (ID 126845133)*

### **Feedback from the finance team:**

The Council Tax Reduction Scheme is means tested.

## SHOULD ENCOURAGE PEOPLE TO WORK (THESE CHANGES DO NOT)

Further comments questioned whether the proposed change would discourage people to find work, and how it might be seen by those people who are working on low wages.



*Perhaps keep the 91.5 for non -working single parents and use the 100% for those working. Try and encourage people to work? (ID 127101113)*

**Feedback from the finance team:**

The changes are for a period until the youngest child is in full-time education. Those without children in full-time education do not have the restraints of finding and paying for full-time childcare, which can limit the type of jobs available to lone parents. The change reflects that, for many in this group, finding work will be difficult.

**CARRY OUT CHECKS TO PREVENT FRAUD**

Suggestions were made of the importance of ensuring that any potential fraud could be spotted through checks on claimants.

*There should be occasional checks to make sure single parents 'are' single parents! (ID 127180609)*

*I feel that if this amount of reduction is being given more spot checks for benefit fraud will have to be carried out. (ID 127245049)*

**Feedback from the finance team:**

We have a dedicated and robust counter fraud investigations team which makes checks on those who claim council tax discounts, including claims made under the Council Tax Reduction Scheme. Data matching is undertaken and, along with information received from other intelligence sources, we robustly pursue anyone we believe is claiming discounts illegally and sanction them accordingly.

**Proposed change to widen the definition of who is considered disabled in order to be exempt**

Below is a summary of the key themes emerging from comments on the proposal to widen the definition of who is considered disabled, in order to be exempt from paying council tax (eg CTR will be calculated on 100 per cent of their council tax and their actual council tax band).

The most frequent comment made was about whether a person's disability affects their ability to work, and therefore their ability, and responsibility, to pay council tax. Comments were also expressed about keeping the Band E limit, verifying a person's disability, having a duty of care towards those less able and highlighting that some disabilities are not visible.

**Table 2: frequency of comments raised on the proposal to widen the definition of who is considered disabled in order to be exempt**

Comment type	Frequency
Should be dependent on how disability affects employability	5
Your wording to explain the changes is unclear	3
We have a duty of care to those less able	3
Keep the Band E limit	3
Those on disability should be tested/verified	3

Remember invisible / hidden disabilities	3
Widen definition further, this doesn't go far enough	2
Remove Band E restriction	1
The CTRS system needs redesigning	1
Should only apply to Band A-C	1
Benefits should not go to self-imposed disabilities eg obesity	1
Should only apply to 'severe disability'	1
Don't expect allowance with disability	1
What you're suggesting sounds broadly beneficial	1
Not clear what this will mean in practice	1

## SHOULD BE DEPENDENT ON HOW DISABILITY AFFECTS EMPLOYABILITY

The highest number of comments made on this proposal were around the definition of disability, whether a person's disability affects their ability work, and if they should therefore be entitled to this benefit at all if they are able to work.

*There should be one definition of 'disabled' for all assistance payments and one properly linked to the ability to earn or otherwise. (ID 126850875)*

*You do not state the degree of disability. I would agree if this exemption is confined to those with a 'severe disability' rating. Otherwise I disagree... (ID 127723491)*

*There are so many different types of disability...I would strongly agree to this proposal if moderately disabled people are included as well as the severely disabled. (ID 127743314)*

### **Feedback from the finance team:**

For those who are entitled to the Limited Capability for Work and Limited Capability for Work Related Activity in their Universal Credit, the Department for Work and Pensions will already have assessed how their disability affects their ability to work before awarding these components.

Disability Living Allowance, Personal Independence Payments and Armed Forces Independence Payments are only paid to those considered in the greatest need to help them take part in everyday life and is awarded only after a medical assessment.

## YOUR WORDING TO EXPLAIN THE CHANGES IS UNCLEAR

Although the question on this proposal was answered by 94% of overall survey participants, a few found the wording used to explain the proposed changes unclear and therefore felt unable to answer.

*I am unclear from the explanation as to who would qualify for disability under the proposed changes. I am therefore unable to comment. (ID 126869747)*

### **Feedback from the finance team:**

We explained the proposed changes as clearly as possible and for consistency based some of the background information on materials produced by other councils who are doing a similar consultation on council tax reduction schemes. We encouraged people to get in

touch with us if they had any questions about the survey and supplied a phone number and email address to contact us. We will take this into account when we prepare future consultations.

## WE HAVE A DUTY OF CARE TO THOSE LESS ABLE

On a positive note, there were comments saying that we have a duty of care to help those less able.

*We have a duty of care to those who are less able (ID 126851598)*

*Disabled people cannot earn money - or enough of it to pay council tax. (ID 128103512)*

### **Feedback from the finance team:**

The positive comments are noted and will be considered by councillors when reviewing the scheme.

## KEEP THE BAND E LIMIT

As with earlier comments to restrict the Band E limit on the proposed change to benefit single people with children under five, there was also a feeling that the Band E limit should be kept for those with a disability.

*I disagree with the idea of helping those in band F or higher. These are the most expensive properties. If the Band E restriction were to be retained I would agree with the policy. (ID 126856615)*

*Agree in general but not with removal of the higher tax band limits as needs to be concentrated on those in greatest need. (ID 126881161)*

### **Feedback from the finance team:**

This will be something that councillors will consider, but at the time of preparing this report there are no disabled council tax reduction scheme claimants in bands F to H.

## THOSE ON DISABILITY SHOULD BE TESTED/VERIFIED

Some comments suggest that those in receipt of disability benefit should be verified (medically) to determine whether the claimants are genuine.

*There should be tactful checks to ensure the disability of the person is genuine. (ID 127180609)*

*Those on disability benefit should be tested and verified by doctors... (ID 126857609)*

### **Feedback from the finance team:**

Before extending the criteria for this exemption, those who would benefit will have gone through a medical examination administered by the Department for Work and Pensions.

## REMEMBER INVISIBLE / HIDDEN DISABILITIES

A few comments were made that point out hidden or invisible disabilities, ie those where the person could have a visibly hidden condition, should be considered.

*Don't forget invisible disabilities! (ID 127105648)*

*There are so many different types of disability...Not all disabled people use a wheelchair...I would strongly agree to this proposal if moderately disabled people are included as well as the severely disabled. (ID 127743314)*

### **Feedback from the finance team:**

The extension of the exemption is based on assessments made for Department for Work and Pensions benefits, all of which have provision to take mental health issues as well as physical disabilities into account.

## **Proposed change to benefit people who receive Bereavement Support Payments**

A summary of the key themes emerging from comments on the proposal to disregard Bereavement Support Payments as income when calculating an applicant's CTR can be found below.

There were a relatively low number of comments received to this proposal. As such, we have responded to the comments that were raised more than once. The most frequent comment concerned the view that the proposed change is only acceptable if it is a temporary benefit and time limited. This proposal had the highest level of agreement to the change and the lowest level of disagreement, compared with the other two proposals. There were also views that said the suggested change seems fairer, but by contrast others felt the change didn't make sense or seem fair.

**Table 3: frequency of comments raised on the proposal to benefit people who receive Bereavement Support Payments**

<b>Comment type</b>	<b>Frequency</b>
Okay as temporary benefit	3
What you're suggesting seems much fairer / agree with it	2
Reduction doesn't make sense / doesn't seem fair	2
Should only apply if parent has young children	2
Should plan for this eventuality / have life insurance	2
Bereaved need as much support as they can get	1
Not clear what the impact will be	1
Should disregard the payment (like Government)	1
These changes will just pass costs on to other residents	1
Carry out checks to prevent fraud	1

## OKAY AS TEMPORARY BENEFIT

This proposal received positive support from around three quarters of those who answered this question, however the highest number of comments suggested limiting the amount of time that a bereaved person would be entitled to this benefit.

*... should be time limited (ID 126878858)*

*The loss of a contributing partner can cause cash flow problems even in affluent homes. Providing this BSP is time limited. I agree with the change proposed... (ID 127723491)*

### **Feedback from the finance team:**

Bereavement Support Allowance is a benefit which is paid for a maximum of 18 months, so the extra help is time limited.

## WHAT YOU'RE SUGGESTING SEEMS MUCH FAIRER / AGREE WITH IT

*This seems a much fairer and supportive proposal. (ID 126975003)*

### **Feedback from the finance team:**

The positive comments are noted and will be considered by councillors when reviewing the scheme.

## REDUCTION DOESN'T MAKE SENSE / DOESN'T SEEM FAIR

*Why would you get a reduction? Doesn't take sense. (ID 127103876)*

*There are many people who live alone with one income and will never get any additional government payments, have worked all their adult life and contributed to the taxes...No easy way to keep a fair balance. (ID 128581722)*

### **Feedback from the finance team:**

Those who suffer bereavement suffer not only emotional distress, but often financial dislocation when a partner dies, especially if the deceased partner is the main breadwinner.

Bereavement Support Payments are only available to those people whose deceased partner has contributed a certain level of National Insurance payments due to employment, so will have made contributions towards this benefit.

## SHOULD ONLY APPLY IF PARENT HAS YOUNG CHILDREN

*If someone dies and they are a parent to young children I agree to this proposal... (ID 127743314)*

*I assume this payment is for under 18s (ID 128201047)*

### **Feedback from the finance team:**

Bereavement Support Payment has higher levels of support for widows/widowers with children under age 18, so exempting this benefit will help those with young children more.

Bereavement Support Payment is only paid to someone whose deceased partner has contributed a certain level of National Insurance payments due to employment, so will have made contributions towards this benefit; this is not an unfunded benefit paid to all widows/widowers.

## SHOULD PLAN FOR THIS EVENTUALITY / HAVE LIFE INSURANCE

*Others should have life insurance policies, etc? (ID 127743314)*

*Everyone should plan for these eventualities as sad as they are, it is the one certainty we all have to face. (ID 127744787)*

### **Feedback from the finance team:**

Government has long accepted that there is a need to help those who are recently bereaved and support them through a difficult time emotionally and financially. Bereavement Support Allowance is the latest example of this support, which is time limited to the period of greatest need and will be reflected in our decision to not take Bereavement Support Payments into account when calculating the widow/widower's council tax reduction.

## HOW WE HAVE USED RESULTS OF THE CONSULTATION

Thank you to everyone that has participated in the consultation.

This report shows the outcome of the public consultation on three proposed amendments to the scheme which we believe would benefit some people of working age who receive a reduction in their council tax payments. By law, we are required to have a scheme to help people on low incomes pay their council tax.

The consultation highlighted that there is overall support for the three proposed changes to the scheme. There were a variety of considerations, and although only the most frequently mentioned comments are explored further in this report, all comments received are taken into consideration and included in Appendix E.

A summary of the findings is collated in this report and being presented to our scrutiny committee and Cabinet; we currently expect this to happen in January 2020. The original dates for these meetings were postponed due to Purdah – the pre-election publicity restrictions in the lead up to the December 2019 general election. Following any further comments and final approval, we will publish the updated Council Tax Reduction Scheme on our website [www.whitehorsedc.gov.uk/ctrs](http://www.whitehorsedc.gov.uk/ctrs). The changes will come into effect from 1 April 2020.

## FURTHER INFORMATION

For information about the consultation or the results presented in this report, please contact:

Consultation and Community Engagement Team  
South Oxfordshire/ Vale of White Horse District Council  
01235 422125  
[haveyoursay@southandvale.gov.uk](mailto:haveyoursay@southandvale.gov.uk)

To enquire about our work on the Council Tax Reduction Scheme, please contact the Revenues and Benefits team:

Revenues and Benefits Team  
Vale of White Horse District Council  
01235 422491  
[james.connolly@southandvale.gov.uk](mailto:james.connolly@southandvale.gov.uk)

## APPENDIX A – BACKGROUND TO THE CONSULTATION

A copy of the Background Information document is below. It was available as a link from our online survey and website and sent as a paper copy to those who opted to receive postal notifications.

### BACKGROUND INFORMATION

In April 2013, the national scheme to help people on low incomes pay their council tax was abolished and replaced by a new scheme called Council Tax Reduction (CTR).

The Government continued to fund the new scheme, however local authorities can choose how it operates in their area.

Since April 2014, we have been operating a slightly revised scheme for working age applicants. The maximum amount of reduction they can receive is restricted to 91.5 per cent of their council tax bill. The reason for this limit was to ensure everyone contributes to council services and also to act as an incentive to encourage people to look for work.

This restriction does not apply to those who are considered disabled, war pensioners or widows; they are able to claim up to 100 per cent off their council tax bill.

You can read more about the CTR scheme on our website [www.whitehorsedc.gov.uk/ctrs](http://www.whitehorsedc.gov.uk/ctrs).

### What's happening now?

We are proposing to make three amendments to the scheme that will operate from April 2020.

In summary, we are proposing changes which we believe will:

1. provide greater support for single parents with children under five years old;
2. widen the definition of who is considered disabled in order to be exempt from the current restrictions;
3. benefit people who receive Bereavement Support Payments.

### Why are we proposing changes?

Council tax collection data and independent reports indicate that the current minimum charge of 8.5 per cent can cause hardship for a number of residents, especially those who are single parents of working age with children aged under five. The Government does not expect those in this category to have to find work and we are committed to reducing any additional potential hardship that this minimum charge could bring them and their children.

Following the introduction of Universal Credit (UC), we are also proposing two further changes to CTR which take account of the impact that some UC provisions have had on those who are considered disabled, and those in receipt of Bereavement Support Payments.

We are now consulting on proposals for changes to our Council Tax Reduction Scheme for 2020/21 and asks for your views to help inform our final decision.



## **Proposed changes to benefit single parents with children under five**

Currently, single parents with children aged under five have their CTR calculated up to a maximum of 91.5 per cent and have their CTR calculated to a maximum of band E if they live in a higher banded property.

What we are proposing:

To remove the 91.5 per cent limit and the band E restriction when calculating the council tax bill for single parents with children aged under five. This will mean that qualifying residents will have their reduction calculated at 100 per cent of their council tax bill after any deductions and based on their property's actual council tax band.

The justification for the change:

The current system was designed to ensure everyone contributes fairly to council services and to encourage people to return to work. However, we recognise that for single parents with children aged under five, it can be more difficult to find childcare if their children are not in full-time education.

In particular, single parents with children aged under three are not entitled to the free childcare offered by the Government. Also, the Department for Work and Pensions does not expect single parents on Income Support with children aged under five to work, and those on Universal Credit are not expected to work enough hours to make it possible to live independently of benefits. More information can be found on the council tax page of the Government website [www.gov.uk/council-tax/who-has-to-pay](http://www.gov.uk/council-tax/who-has-to-pay).

## **Proposed changes to widen the definition of who is considered disabled in order to be exempt**

Currently, those considered disabled are exempt from the calculation of their CTR to a maximum of 91.5 per cent and calculated to a maximum of band E if they live in a higher banded property.

What we are proposing:

To widen the definition of who is considered disabled, in order to be exempt from paying council tax (eg CTR will be calculated on 100 per cent of their council tax bill and their actual council tax band).

The justification for the change:

When we made changes to the 2014 scheme, we decided that those considered disabled would be exempt from any negative changes to the scheme due to their difficulty in finding work.

However, this exemption was based on premiums and benefits which have since been replaced by Universal Credit. There are also certain elements within Universal Credit which perform the same function as disability premiums. These are the limited capability for work element (no longer available to new applicants), and the limited capability for work related activity, which will also exempt applicants.

The Government recently announced a scheme to compensate people who have lost their entitlement to a severe disability premium after moving from legacy benefits to Universal Credit. Applicants who are entitled to this payment will also be exempt.

Although the elements in Universal Credit do not completely overlap with the previous benefits and premiums, we believe this proposal is the best trade-off between helping applicants who are considered disabled for CTR purposes and ensuring the scheme is efficient to administer.

## **Proposed changes to benefit people who receive Bereavement Support Payments**

Currently, Bereavement Support Payment is counted as income when calculating an applicant's CTR.

What we are proposing:

To disregard Bereavement Support Payments as income when calculating an applicant's council tax reduction amount.

The justification for the change:

Bereavement Support Payment (BSP) is a relatively new social security benefit, introduced in April 2017. Unlike previous benefits to support bereavement, BSP is not counted as income and capital in means tested benefits.

CTR, although means tested, is not a social security benefit and is counted as income and capital. The proposed change is to bring our CTR scheme into line with other means tested schemes and to minimise distress to applicants who have lost their partners.

## APPENDIX B – CONSULTATION COMMUNICATION

A copy of the email notification sent out to consultees is below. The text was adapted for the letter sent to those who opted to receive postal notifications.

Subject: Your comments are invited on the Council Tax Reduction Scheme 2020/21 Consultation

Dear [NAME]

Vale of White Horse District Council is asking residents and local organisations for comments on some proposed changes to the Council Tax Reduction Scheme from April 2020.

We would like to know what you think of three proposed amendments to the scheme which we believe would benefit some people of working age who receive a reduction in their council tax payments. You can find out more about the proposed changes in the background information document using [this link](#).

By law, we are required to have a scheme to help people on low income pay their council tax.

To give your views on our proposed changes please complete the online survey here [SURVEYLINK] by **5pm on Wednesday 9 October 2019**.

*NOTE: This link is uniquely tied to this survey and your email address. Please do not forward this message.*

We will not ask for your name or any contact details. Your response is linked to your email address but all raw data will be deleted after a summary consultation report is published. You also do not have to answer any questions that you do not want to.

Once the consultation has closed, we will collate and present the responses to our scrutiny committee; we currently expect this to happen in November. Subject to approval, we will then publish full details of the updated scheme in early 2020, with the changes coming into effect from 1 April 2020.

Once approved, we will publish the consultation summary report on [our website](#) and delete the raw data.

If you have any questions about this survey or require it in an alternative format, please email [haveyoursay@southandvale.gov.uk](mailto:haveyoursay@southandvale.gov.uk) or call 01235 422425.

Kind regards

Cllr Andy Crawford  
Cabinet Member for Finance  
Vale of White Horse District Council

If you do not wish to receive further emails from us, please click the link below, and you will be removed from our consultation mailing list. Please note, we may still need to contact you for certain consultations if we have a legal obligation to do so. [OPTOUT]

## APPENDIX C – SURVEY

A copy of the paper comment form is below; it is based on the online survey.

# Comment form for the Council Tax Reduction Scheme: consultation on proposed changes for 2020/21

## Introduction

We are asking for comments on some proposed changes to the Council Tax Reduction Scheme from April 2020. We would like to know what you think of three amendments to the scheme which we believe would benefit some people of working age who receive a reduction in their council tax payments. By law, we are required to have a scheme to help people on low incomes pay their council tax.

This survey will ask you a few questions to find out your views on the proposed changes. You can find out more in the background information document, available to view on our website, [www.whitehorsedc.gov.uk/ctrs](http://www.whitehorsedc.gov.uk/ctrs).

**Please note the deadline for completing this survey is 5pm on Wednesday 9 October 2019.**

## How to comment

Comments can be made by:

- completing this comment form and posting or emailing it back to us (addresses below)
- emailing [haveyoursay@southandvale.gov.uk](mailto:haveyoursay@southandvale.gov.uk)
- writing to Vale of White Horse District Council, 135 Eastern Avenue, Milton Park, Milton, OX14 4SB
- using our online comment form, which is available here: <https://survey.southandvale.gov.uk/s/ValeCTRS/>

## What happens next?

Once the consultation has closed, we will collate and present the responses to our scrutiny committee; we currently expect this to happen in November. Subject to approval, we will then publish full details of the updated scheme in early 2020, with the changes coming into effect from 1 April 2020. Once approved, we will publish the consultation summary report on our website [www.whitehorsedc.gov.uk/ctrs](http://www.whitehorsedc.gov.uk/ctrs) and delete the raw data.

If you have any queries about this survey or require it in an alternative format (for example large print, Braille, audio, email, easy to read and alternative languages), please email [haveyoursay@southandvale.gov.uk](mailto:haveyoursay@southandvale.gov.uk) or call 01235 422425.

We will not ask for your name or any contact details. You also do not have to answer any questions that you do not want to. Any personal information supplied to the council within your comments that could identify you will not be published in the summary report. Further information on data protection is available in our privacy statement on our website, [www.whitehorsedc.gov.uk/about-us/have-your-say](http://www.whitehorsedc.gov.uk/about-us/have-your-say).

## A. General

**1. Are you responding to this survey on your own behalf or on behalf of somebody else?**

<input type="checkbox"/>	On my own behalf <b>(Please go to question 3)</b>
<input type="checkbox"/>	On behalf of somebody else (eg a carer)
<input type="checkbox"/>	On behalf of an agency, organisation or council

**2. Are you responding as / on behalf of a:**

<input type="checkbox"/>	Agency
<input type="checkbox"/>	Business
<input type="checkbox"/>	Carer
<input type="checkbox"/>	Council
<input type="checkbox"/>	Housing Association
<input type="checkbox"/>	Landlord
<input type="checkbox"/>	Organisation
<input type="checkbox"/>	Other (please specify):

Unless you are a carer, please give us the name of who you are representing:

--

**When responding to the remaining questions, please answer on behalf of who you are representing, even if the question refers to 'you'.**

**3. Do you live in or are based in the Vale of White Horse district?**

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

**B. Council Tax: your current status**

**4. Do you currently receive a council tax reduction?**

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No
<input type="checkbox"/>	This doesn't apply to me

**5. If you answered yes to the previous questions, please tell us the level of council tax reduction you receive.**

<input type="checkbox"/>	100 per cent full reduction (i.e. you pay no council tax)
<input type="checkbox"/>	Partial reduction (i.e. you pay a reduced amount of council tax)
<input type="checkbox"/>	This doesn't apply to me

**6. The following groups will not be affected by any changes to the Council Tax Reduction Scheme in the Vale of White Horse, and will continue to receive the same level of support that they were entitled to when in receipt of council tax benefit. Please indicate if you belong to any of these groups (tick one box only)**

<input type="checkbox"/>	Pensioner (in receipt of a state pension)
<input type="checkbox"/>	Person with disabilities (in receipt of any of the benefits listed below)
<input type="checkbox"/>	War Widows Pension recipients
<input type="checkbox"/>	War Disablement Pension recipients
<input type="checkbox"/>	This doesn't apply to me

People with disabilities are defined as persons in receipt of the following:

- Disability Premium
- Enhanced Disability Premium
- Severe Disability Premium
- Disability Premium for Dependents
- Enhanced Disability Premium for Dependents
- Disabled Earnings Disregard
- CT Disability Reduction
- Employment Support Allowance (any rate)

## **C. Proposed changes to benefit single parents with children under five**

Currently, single parents with children aged under five have their CTR calculated up to a maximum of 91.5 per cent and have their CTR calculated to a maximum of band E if they live in a higher banded property.

What we are proposing:

To remove the 91.5 per cent limit and the band E restriction when calculating the council tax bill for single parents with children under age five. This will mean that qualifying residents will have their reduction calculated at 100 per cent of their council tax bill after any deductions and based on their property's actual council tax band.

The justification for the change:

The current system was designed to ensure everyone contributes fairly to council services and to encourage people to return to work. However, we recognise that for single parents with children aged under 5, it can be more difficult to find childcare if their children are not in full-time education.

In particular, single parents with children aged under three are not entitled to the free childcare offered by the Government. Also, the Department for Work and Pensions does not expect single parents on Income Support with children aged under five to work, and those on Universal Credit are not expected to work enough hours to make it possible to live independently of benefits. More information can be found on the council tax page of the Government website [www.gov.uk/council-tax/who-has-to-pay](http://www.gov.uk/council-tax/who-has-to-pay).

### **7. The proposed change is:**

**To remove the 91.5 per cent limit and the band E restriction when calculating the council tax bill for single parents with children under age five. This will mean that qualifying residents will have their reduction calculated at 100 per cent of their council tax bill after any deductions and based on their property's actual council tax band.**



### How much do you agree or disagree with this proposal?

<input type="checkbox"/>	Strongly agree
<input type="checkbox"/>	Agree
<input type="checkbox"/>	Neither agree nor disagree
<input type="checkbox"/>	Disagree
<input type="checkbox"/>	Strongly disagree
<input type="checkbox"/>	Don't know

If there is anything that you think we should take into account when considering this proposed change please use the space below to tell us:

## D. Proposed changes to widen the definition of who is considered disabled in order to be exempt

Currently, those considered disabled are exempt from the calculation of their CTR to a maximum of 91.5 per cent and calculated to a maximum of band E if they live in a higher banded property.

What we are proposing:

To widen the definition of who is considered disabled, in order to be exempt from paying council tax (eg CTR will be calculated on 100 per cent of their council tax bill and their actual council tax band).

The justification for the change:

When we made changes to the 2014 scheme, we decided that those considered disabled would be exempt from any negative changes to the scheme due to their difficulty in finding work.

However, this exemption was based on premiums and benefits which have since been replaced by Universal Credit. There are also certain elements within Universal Credit which perform the same function as disability premiums. These are the limited capability for work

element (no longer available to new applicants), and the limited capability for work related activity, which will also exempt applicants.

The Government recently announced a scheme to compensate people who have lost their entitlement to a severe disability premium after moving from legacy benefits to Universal Credit. Applicants who are entitled to this payment will also be exempt.

Although the elements in Universal Credit do not completely overlap with the previous benefits and premiums, we believe this proposal is the best trade-off between helping applicants who are considered disabled for CTR purposes and ensuring the scheme is efficient to administer.

**8. The proposed change is:**

**To widen the definition of who is considered disabled, in order to be exempt from paying council tax (eg CTR will be calculated on 100 per cent of their council tax bill and their actual council tax band).**

**How much do you agree or disagree with this proposal?**

<input type="checkbox"/>	Strongly agree
<input type="checkbox"/>	Agree
<input type="checkbox"/>	Neither agree nor disagree
<input type="checkbox"/>	Disagree
<input type="checkbox"/>	Strongly disagree
<input type="checkbox"/>	Don't know

If there is anything that you think we should take into account when considering this proposed change please use the space below to tell us:

## **E. Proposed changes to benefit people who receive Bereavement Support Payments**

Currently, Bereavement Support Payment is counted as income when calculating an applicant's CTR.

What we are proposing:

To disregard Bereavement Support Payments as income when calculating an applicant's council tax reduction amount.

The justification for the change:

Bereavement Support Payment (BSP) is a relatively new social security benefit, introduced in April 2017. Unlike previous benefits to support bereavement, BSP is not counted as income and capital in means tested benefits.

CTR, although means tested, is not a social security benefit and is counted as income and capital. The proposed change is to bring our CTR scheme into line with other means tested schemes and to minimise distress to applicants who have lost their partners.

**9. The proposed change is:**

**To disregard Bereavement Support Payments as income when calculating an applicant's council tax reduction amount.**

**How much do you agree or disagree with this proposal?**

<input type="checkbox"/>	Strongly agree
<input type="checkbox"/>	Agree
<input type="checkbox"/>	Neither agree nor disagree
<input type="checkbox"/>	Disagree
<input type="checkbox"/>	Strongly disagree
<input type="checkbox"/>	Don't know

If there is anything that you think we should take into account when considering this proposed change please use the space below to tell us:

**NOTE: If you are responding to this survey on behalf of an agency, organisation or council please go straight to section H.**

## F. About you

10. Which of the following best describes who lives in your household? Tick all that apply.

Dependent children are those aged under age 16 living with at least one parent, or aged 16 to 18 in full-time education, excluding all children who have a spouse, partner or child living in the household.

<input type="checkbox"/>	One person only
<input type="checkbox"/>	Two or more unrelated adults
<input type="checkbox"/>	Married/co-habiting couple
<input type="checkbox"/>	Lone parent
<input type="checkbox"/>	With dependent children
<input type="checkbox"/>	With non-dependent children
<input type="checkbox"/>	With no children
<input type="checkbox"/>	Two or more families
<input type="checkbox"/>	Prefer not to say
<input type="checkbox"/>	Other (please specify):

## G. Equalities

We are committed to making sure that residents have equal access to services. Please help us to keep track of how successfully we are achieving this by ticking the appropriate boxes below. All information is confidential and will only be used to help us monitor whether views differ across the community.

**11. Which of the following describes how you think of yourself?**

<input type="checkbox"/>	Male
<input type="checkbox"/>	Female
<input type="checkbox"/>	In another way
<input type="checkbox"/>	Prefer not to say

**12. How old are you?**

<input type="checkbox"/>	16-24
<input type="checkbox"/>	25-34
<input type="checkbox"/>	35-44
<input type="checkbox"/>	45-54
<input type="checkbox"/>	55-64
<input type="checkbox"/>	65+
<input type="checkbox"/>	Prefer not to say

**13. Are your day to day activities limited because of a health problem or disability which has lasted or is expected to last 12 months or more? (please include problems related to old age)**

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No
<input type="checkbox"/>	Prefer not to say

**14. What is your ethnic group?**

<input type="checkbox"/>	<b>White</b>
<input type="checkbox"/>	White English, Welsh, Scottish, Northern Irish, British
<input type="checkbox"/>	Irish

<input type="checkbox"/>	Gypsy or Irish Traveller
<input type="checkbox"/>	Any other White background
	<b>Black or Black British</b>
<input type="checkbox"/>	Caribbean
<input type="checkbox"/>	African
<input type="checkbox"/>	Any other Black background
	<b>Mixed or multiple ethnic groups</b>
<input type="checkbox"/>	White & Black Caribbean
<input type="checkbox"/>	White & Black African
<input type="checkbox"/>	White & Asian
<input type="checkbox"/>	Any other mixed background
	<b>Asian or Asian British</b>
<input type="checkbox"/>	Indian
<input type="checkbox"/>	Pakistani
<input type="checkbox"/>	Bangladeshi
<input type="checkbox"/>	Chinese
<input type="checkbox"/>	Any other Asian background
<input type="checkbox"/>	<b>Prefer not to say</b>
<input type="checkbox"/>	<b>Other ethnic group</b> (please specify):

## H. How did you find out about this consultation?

15. Please tell us how you found out about this consultation. Tick all that apply.

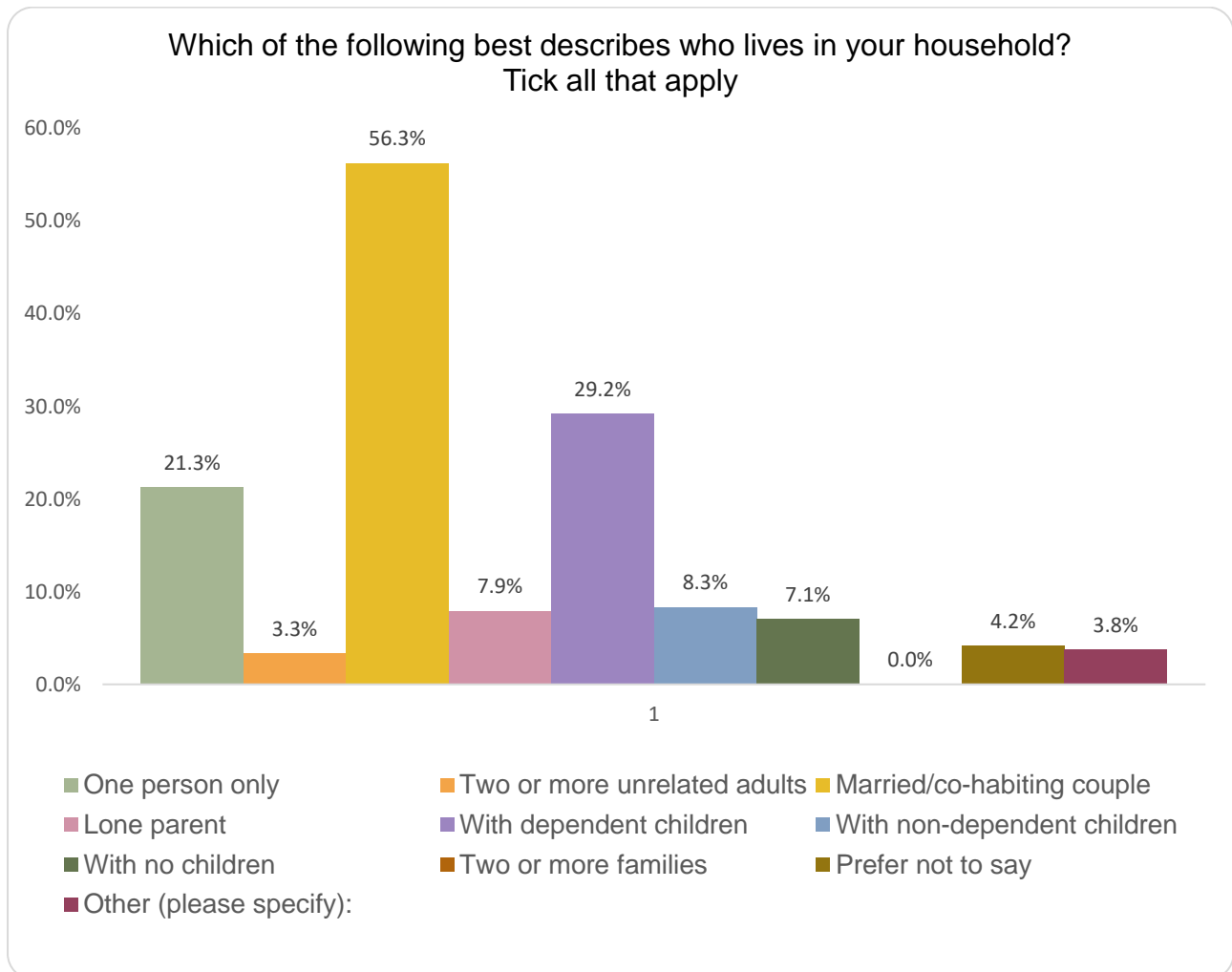
<input type="checkbox"/>	Twitter
--------------------------	---------

<input type="checkbox"/>	Facebook
<input type="checkbox"/>	Email
<input type="checkbox"/>	Letter
<input type="checkbox"/>	Read it in the newspaper
<input type="checkbox"/>	Radio / TV
<input type="checkbox"/>	Our website
<input type="checkbox"/>	Another website
<input type="checkbox"/>	Word of mouth
<input type="checkbox"/>	Other (please specify):

**Thank you for your comments.**

## APPENDIX D – DEMOGRAPHIC DATA

Below is all the demographic data collected in the consultation.

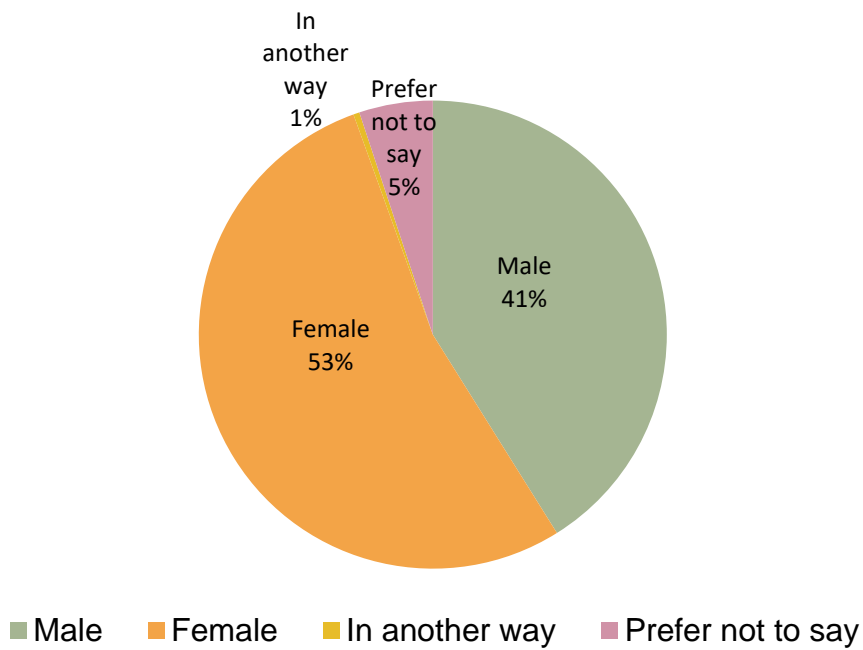


### Other (please specify):

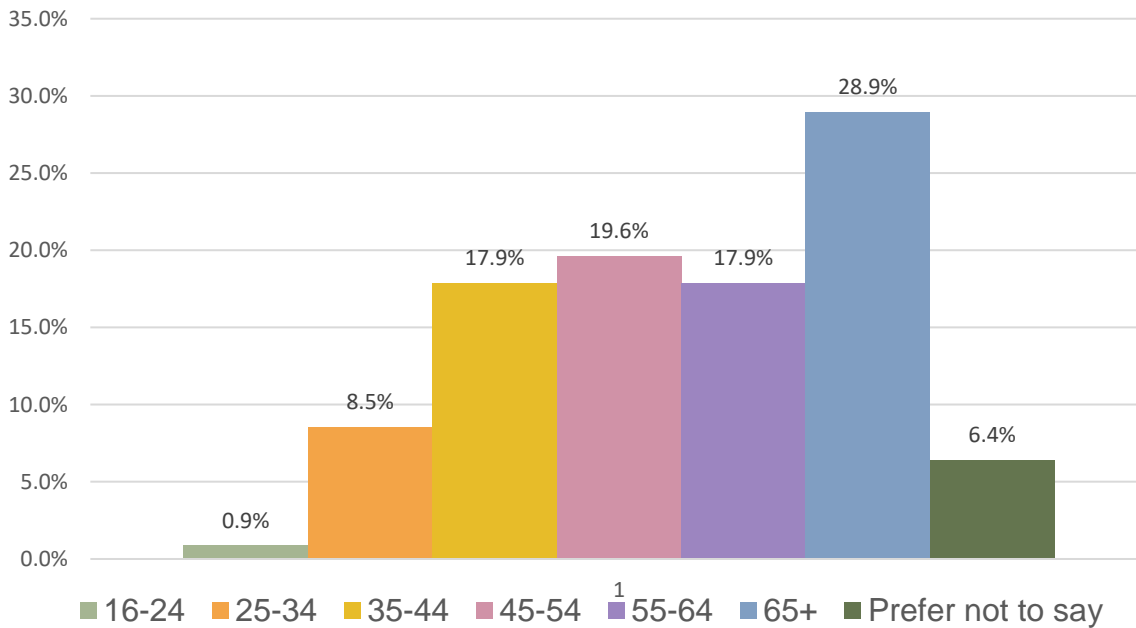
Two Adults & one ill elderly parent  
 One adult working, one adult full time carer for pensioner  
 this is not an appropriate question  
 and a dependent adult too  
 Mum and uncle  
 occasional foster children  
 Agency  
 n/a



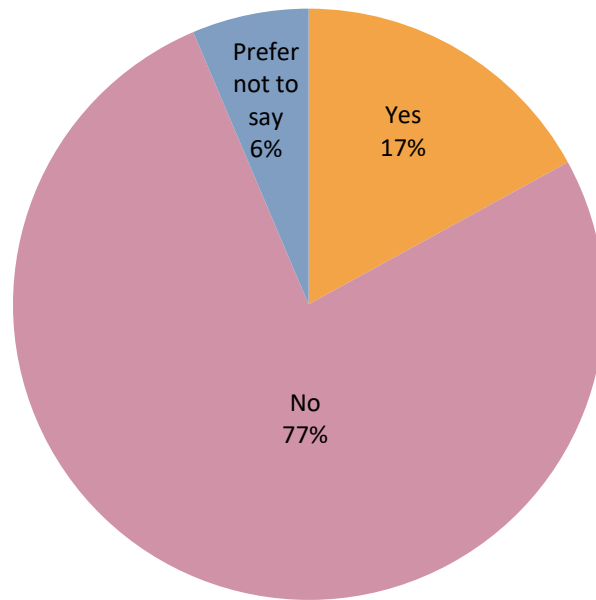
### Which of the following describes how you think of yourself?



### How old are you?

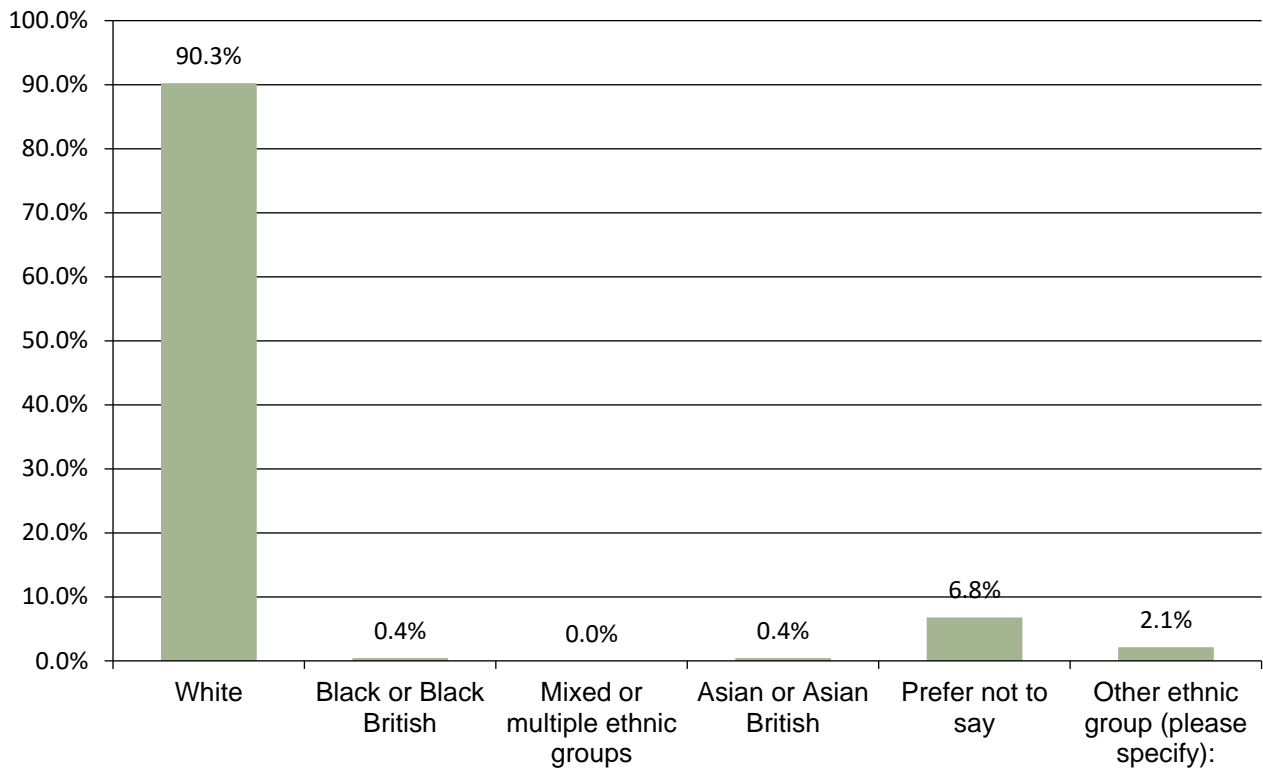


Are your day to day activities limited because of a health problem or disability which has lasted or is expected to last 12 months or more?  
(please include problems related to old age)



■ Yes ■ No ■ Prefer not to say

### What is your ethnic group?



**Other ethnic group (please specify):**

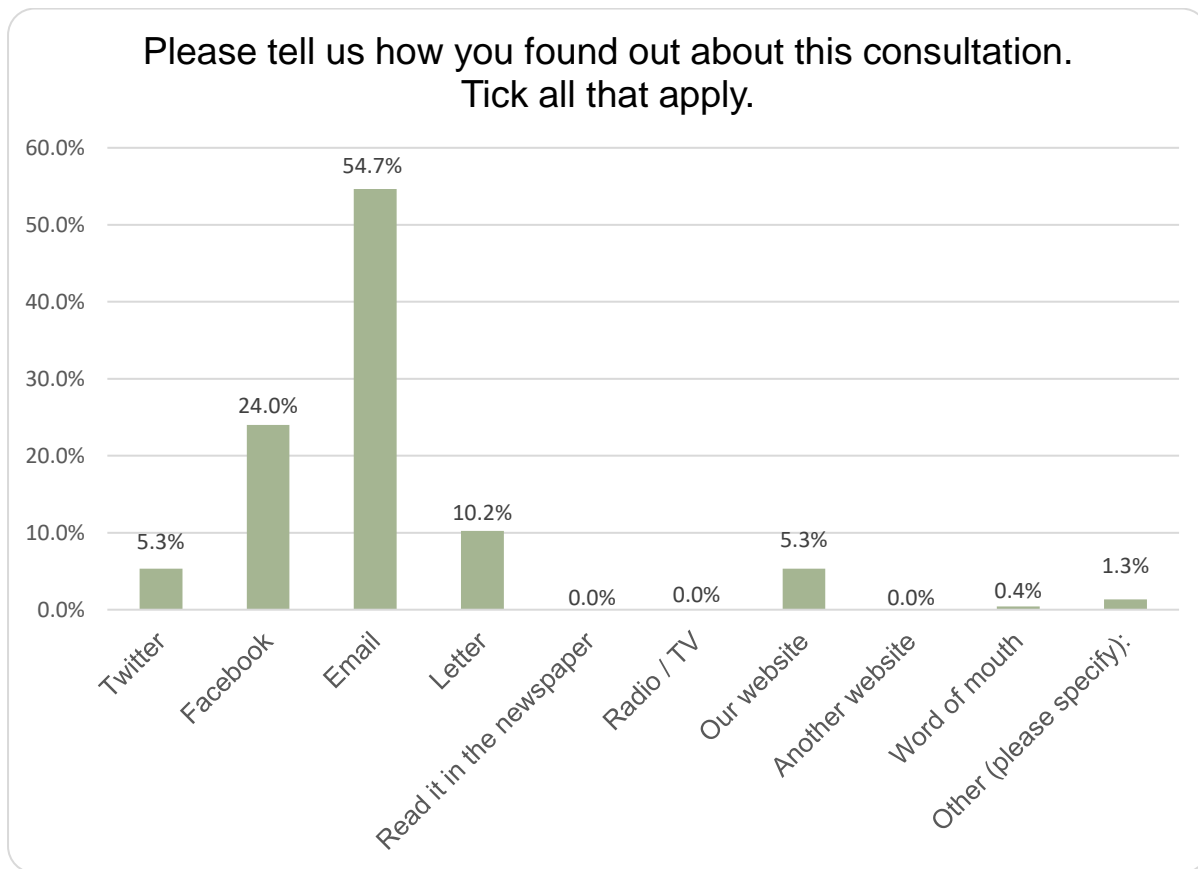
Mixed European

English

British-Mairi

this is not an appropriate question

We also asked respondents to tell us how they heard about the consultation, to help us plan how we contact people and ensure that we offer a wide variety of ways to get involved.



**Other (please specify):**

Volunteer Scheme

vwhdc invited my input, as they have done for some years

In Focus (councillor newsletter)

## APPENDIX E – LIST OF ALL COMMENTS RECEIVED

Below are the comments received to the question:

**If there is anything that you think we should take into account when considering this proposed change please use the space below to tell us**

Proposed change:

To remove the 91.5 per cent limit and the band E restriction when calculating the council tax bill for single parents with children under age five. This will mean that qualifying residents will have their reduction calculated at 100 per cent of their council tax bill after any deductions and based on their property's actual council tax band.

Response ID	Comments
126831734	This is all well & good but you are then passing these extra costs on to the residents who are paying the full costs.
126832814	My child s disabled and we are on low income. We have to pay the full tax. I think the system needs to be redesigned completely, it's shamefully unfair.
126847623	Your wording is quite unclear. When you say 'calculated up to a maximum of 91.5 per cent' I assumed that meant that they could have 100% relief from Council Tax. But the next phrase 'This will mean that qualifying residents will have their reduction calculated at 100 per cent of their council tax bill after any deductions and based on their property's actual council tax band.' implies something different - that the reduction was previously calculated ON 91.5% of the tax that they would have been liable for, and that now it would be calculated on 100%. Now that could mean that there is the option of 100% reduction, but I can't tell that without knowing the bands of reduction possible. I am answer assuming that previously no one could get 100% relief from Council Tax and no you are proposing that single parents with children under 5 would be able to. I am also assuming that this is only under certain circumstances and not as a general rule (there may be people with large financial assets for whom this would not be appropriate). (As an aside, I'm baffled by the stated fact that 'single parents with children aged under three are not entitled to the free childcare offered by the Government.' - it seems that this would be a group most in need of it!)
126849458	Single parents with children under five who have an income that is not work related should be excluded from this 100% reduction.
126851598	If anything I think single parents should be encouraged as much as possible to stay at home with young children
126856615	I support the idea that everyone contributes towards Council Services. A 91.5% reduction is very generous. Assistance should be restricted to band E and lower. Council Tax is levied on property by value. If you are in a band F or higher property you should consider moving or selling to a less expensive property. Countless people have to make this decision - to cut their cloth to suit their circumstances.
126857609	What about us residents in the middle? Not high earners, but not on benefits yet we don't qualify for any help and still have to pay our mortgage, plus work and bring up children?
126861028	everyone should pay something
126863299	I think this is much fairer especially for single parents with children under the age of 5 as food and utility bills are always increasing.

126869747	Since single parents with children between age 3 and 5 do qualify for free childcare then would it not be reasonable to confine this change to those with children under 3, as the free child care offered between the ages of 3 and 5 removes the obstacle to working posed by the need to find childcare.
126871030	I think once a child reaches 5 the parent should return to some sort of work albeit part time and the reduction amended depending on earnings.
126878858	There should be a time limit to this proposal. Or budgeted amount to use for several years. As kids get older, 3-5 years, some people will be able to work or arrange childcare with family. I have been single and received the 25% discount whilst living on £15.- food budget per week. I work full time. I don't have any children but worked really hard to make ends meet. It's an expensive area to live.
126881280	This is a short term fix - it would be more useful to the many people to make childcare more affordable
126881161	Think the band E limit should still be used as support should be given to those most in need
126891992	To someone who is not familiar with Council Tax Reductions, you really haven't explained what this change would mean in practice.
126832610	Your survey does NOT take pensioners into account, and an increasing number are suffering. Many of the people you are endeavouring to assist don't deserve a discount.
126989877	Great to see a local council trying to help people that need it.
126990322	If you live in an expensive property, you should downsize
127038819	91.5 to be still applied to band D and below.
127083686	But there should also be a limit as to how many children that person has.
127099371	Anything that helps young families has to be a good thing. Possibly some financial planning might help some too. There are many people unable to manage their own affairs. A little help would go a long way.
127101113	Perhaps keep the 91.5 for non working single parents and use the 100% for those working. Try and encourage people to work?
127103876	Consider single parents being entitled to free childcare hours, or those parents who are also carers for the other parent
127105648	I think you should go further than for single parents with children under 5. Your proposal assumes child care is the main financial burden for single parents - there are others: rent, clothing, food, transport, bills etc etc... and those burdens affect a far broader cohort than single people with children under 5. Go further and help more!
127180232	All three of the proposed changes seem desirable. Can all be accommodated within budget or is there an order of preference?
127180609	There should be occasional checks to make sure single parents 'are' single parents! (i.e. previous partner/s are not living in the same house).
127245049	I feel that if this amount of reduction is being given more spot checks for benefit fraud will have to be carried out.
127282432	To keep the band E restriction element of the calculation
127333409	children benefit from a mother being home when they are under five and to a large degree when they go to school up to thirteen
127611431	None
127634713	Single parent myself feel like I'm being punished going back to work as council tax will go up

127660292	I fear that this will further encourage teenagers to have children for the wrong reasons. I am a secondary school teacher and hear low-ability students discussing what they are entitled to if they have a child. Many girls feel unloved at home and want a child to care for. Unfortunately they fall into the same cycle that their own mothers often have in that they are not capable of caring properly for a child, neglect it and end up having more children by multiple fathers all of which end up in our schools, often disruptive and low-ability. This is skewing the overall ability of our cohort and resulting in increasing numbers of SEN children. How has your children's social care budget changed over the last 10 years?
127723491	The formation of single parent families should not be encouraged. All citizens should contribute something towards community costs. If some allowance is to be made it should be to those with children under 3 years who do not have access to free childcare.
127743314	If lowering the bills for this groups of people means that bills increase for other people I strongly disagree with this proposal.
127744375	I firmly believe that persons (particularly women with children under 5 who are working or not working) deserve. Even if this means I should pay more tax that's fine with me.
127744787	Live within your means, don't expect an easy ride - having children is a choice therefore should be budgeted for by individual
128103512	Council tax is a crippling expense to such families
128201047	I am concerned by the band E element of the proposal. how will this be seen by those working on low wages will work be seen to be worthwhile, will this have a sliding scale, means tested. what will this cost
128265192	The Police and Crime Commissioner has always taken the view that the local council knows what is best for its local community. As such we will support whichever option you believe is most appropriate. This is a generic comment from the PCC rather than a specific response to your consultation proposals. You can include this comment in your consultation feedback but I'm not sure it adds much value in terms of selecting a specific option.
128501615	I work with many single parents who live rent free/low rent, have help with council tax, receive benefits yet still can afford cars, new phones, holidays, clothes etc. I think their current entitlements therefore covers their needs.
128581722	Unless the other missing parent has died, single parents should not expect the rest of society to pay extra additional cost to their life choices. rights should come together with responsibilities. All need to contribute, not just money but actions too, towards a way of life for future sustainability, there has to be some level of responsibility to keep any society viable for everyone. Single parents already get preferential housing to young couples for housing who too would like children, when they can afford a family.
126845133	Is this means tested? Are you really suggesting that very high value properties would be exempt?
126890625	It is difficult to comment when one does not know how many people are going to be affected by these changes.
126975839	The applicant is not acting fraudulently.
127091304	I work with younger children and all the single parents with under 5s that I know, can afford decent clothes, get given council houses, have cars, can afford a nice Christmas, big tvs, mobile phones, alot smoke/drugs, go out out, all whilst on benefits and not working. And now you are saying they shouldn't pay any council tax. I'm clearly doing it wrong as I work 40 hours a week, am a single parent (I do get a 25% reduction as am only adult) and am struggling but get no help. No doubt you will be putting the council tax up for the rest of us working mugs to cover this if it goes ahead. The system is wrong.
127282024	To keep the band E restriction element of the calculation

127611713	I get a 25% reduction due to being a single adult but no other help. I have 2 teenagers, I am on a low wage and work 40hrs/week and can barely cover my basic bills. And yet the people you are saying you will help further (and I know many, as I work with under 5s) already get rent help, have nice phones, go on holidays, often smoke/weed, buy nice clothes etc and I would therefore suggest that further support, which I suspect I would be helping to pay for, isn't needed.
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Proposed change:

To widen the definition of who is considered disabled, in order to be exempt from paying council tax (eg CTR will be calculated on 100 per cent of their council tax bill and their actual council tax band).

Response ID	Comments
126832814	It needs to be widened further, this is not enough.
126833014	A disabled person is a disabled person regardless of what band they live in, they should be treated equally
126847623	Again I'm afraid I don't understand the wording of this. Is the proposal to widen the definition of who is considered disabled (and that the benefits due to those who are disabled remain the same), or - as the 'eg' in brackets implies, to change the benefits due to those who are qualified disabled (increasing the reduction possible on their council tax). Or both? You say 'When we made changes to the 2014 scheme, we decided that those considered disabled would be exempt from any negative changes to the scheme due to their difficulty in finding work.' - I don't know what the 2014 scheme is that you are referring to and why there is now perceived to be a 'negative change' in it (which your sentence implies that there is). You then say that there are elements within Universal Credit 'which perform the same function as disability premiums' but then say that one of these is 'no longer available to new applicants' which implies that there aren't in fact the same benefits available as there were... So are you saying that Universal Credit actually doesn't provide as many benefits for the disabled and so you would like to even this out by giving them greater relief from Council Tax? If so, it's still not clear what that greater relief is... Sorry!
126850875	There should be one definition of 'disabled' for all assistance payments and one properly linked to the ability to earn or otherwise.
126851598	We have a duty of care to those who are less able
126851456	it would help to know more about how 'wide' the definition will become as some 'hidden' disabilities should definitely be included (dementia etc) as this is without doubt life changing but others may not necessarily impact in the same way.
126856615	I disagree with the idea of helping those in band F or higher. These are the most expensive properties. If the Band E restriction were to be retained I would agree with the policy.
126857609	Those on disability benefit should be tested and verified by doctors - those on universal credits should be distinguished between disabled and non workers
126869747	I am unclear from the explanation as to who would qualify for disability under the proposed changes. I am therefore unable to comment.
126871030	This needs clear definition of which type of disability is to be considered in order to answer effectively
126878858	It should only apply for council tax bands A-C
126881280	Depending on how disability affects employability



126881161	Agree in general but not with removal of the higher tax band limits as needs to be concentrated on those in greatest need
126975003	I would hope the 'criteria' for who is deemed disabled is not set so high it misses people who are in much need of the monetary support of not paying/paying reduced Council Tax.
126990322	Cap the council tax band
127101113	I feel it's fair as it is.
127103876	People who are disabled through their own fault, I.e. obesity, should not be given more rights. They should be encouraged to get fit and back to work, not paid to be obese. Those residents who have a genuine disability should be treated better, including mental health disabilities.
127105648	Don't forget invisible disabilities!
127180232	All three of the proposed changes seem desirable. Can all be accommodated within budget or is there an order of preference?
127180609	There should be tactful checks to ensure the disability of the person is genuine.
127225341	I don't know enough to understand the complexities of the assessment but the impact sounds broadly beneficial to disabled working age people
127611431	None
127634713	I have low rate DLA due to mild anxiety and depression Asperger syndrome and arthritis it can restrict my work therefore my income
127723491	You do not state the degree of disability. I would agree if this exemption is confined to those with a 'severe disability' rating. Otherwise I disagree. The label 'disabled' covers a wide range of ailments, many of which are not severe and thus may not prevent an individual from making a contribution from his/her Government Benefits.
127743314	There are so many different types of disability, some people have difficulty breaking, some cannot use their arms. Not all disabled people use a wheelchair, so their disability seems invisible to others. People who cannot use their arms cannot work in normal hours employment. I would strongly agree to this proposal if moderately disabled people are included as well as the severely disabled.
127744787	I live and work with disability but don't expect any allowance.
128103512	disable people cannot earn money - or enough of it to pay council tax.
128265192	The Police and Crime Commissioner has always taken the view that the local council knows what is best for its local community. As such we will support whichever option you believe is most appropriate. This is a generic comment from the PCC rather than a specific response to your consultation proposals. You can include this comment in your consultation feedback but I'm not sure it adds much value in terms of selecting a specific option.
126845133	I don't feel able to comment on this without further detail of the proposed changes and their impact.
126975839	The applicant is not acting fraudulently.

Proposed change:

To disregard Bereavement Support Payments as income when calculating an applicant's council tax reduction amount.

Response ID	Comments
126851598	Those who are bereaved need as much support as they can get
126851456	it is difficult to fully understand the impact without knowing what amount the bereavement support payment may amount to.
126856615	If the payment is disregarded by central government; local government should do likewise.
126869747	On the assumption that BSP is a temporary benefit I would support this change.
126878858	Again should be time limited
126975003	This seems a much fairer and supportive proposal.
127103876	Why would you get a reduction? Doesn't take sense
127180232	All three of the proposed changes seem desirable. Can all be accommodated within budget or is there an order of preference?
127180609	I totally agree with the above.
127611431	None
127723491	The loss of a contributing partner can cause cash flow problems even in affluent homes. Providing this BSP is time limited. I agree with the change proposed since it would be pointless to allow it to diminish the very cash-flow it is meant to increase.
127743314	If someone dies and they are a parent to young children I agree to this proposal. Others should have life insurance policies, etc? Special note: I have many friends who are pensioners and their council tax is now more than their mortgage that they paid when they were working. Any increase in the tax would cause hardship. I am concerned where the money will come from to pay for these three proposals.
127744787	Everyone should plan for these eventualities as sad as they are, it is the one certainty we all have to face
128103512	Bereavement is already something that subtracts from the ability to contribute, do not punish it more.
128201047	I assume this payment is for under 18s
128265192	The Police and Crime Commissioner has always taken the view that the local council knows what is best for its local community. As such we will support whichever option you believe is most appropriate. This is a generic comment from the PCC rather than a specific response to your consultation proposals. You can include this comment in your consultation feedback but I'm not sure it adds much value in terms of selecting a specific option.
128581722	There are many people who live alone with one income and will never get any additional government payments, have worked all their adult life and contributed to the taxes. Any pension from anywhere is counted for income tax. Single occupants already receive a reduction of 25% not 50%, why should some be singled out for extra reductions and not all, or reduce the council tax on an age related bases as older people have to pay for help to do general jobs they can no longer physically do themselves. No easy way to keep a fair balance.
126975839	The applicant is not acting fraudulently.

END