

STAFFORDSHIRE MOORLANDS DISTRICT COUNCIL

Cabinet

14 February 2023

TITLE:	Revised Local Council Tax Reduction Scheme
EXECUTIVE COUNCILLOR:	Councillor Worthington - Portfolio Holder for Finance
CONTACT OFFICER:	Martin Owen – Executive Director (Finance and Customer Services) Joanne Wheeldon - Head of Revenues and Benefits
WARDS INVOLVED:	Non-Specific

1. Reason for the Report

- 1.1 Following the approval to implement a banding scheme by The Cabinet on the 6th December 2022, the purpose of this report is to provide an update to sections 6.3, 7.18, 7.19 (m) and to recommend Full Council approves the implementation of a revised Council Tax Reduction Scheme with effect from 1st April 2023.
- 1.2 Each year the Council is required to review its Council Tax Reduction Scheme in accordance with the requirements of the schedule 1A of the Local Government Finance Act 1992 and to either maintain the scheme or replace it.
- 1.3 Council Tax Reduction (CTR) was introduced from 1 April 2013 when it replaced the Central Government funded Council Tax Benefit regime. From its inception, the funding available to the Council from government has reduced year on year.
- 1.4 It is now essential that the Council makes changes to the CTR scheme for working age applicants in order to reduce the significant administrative burden placed on the Council by the introduction of Universal Credit and also to provide a scheme that is more supportive to those households on the lowest incomes.
- 1.5 The changes proposed affect only applicants who are of working age and the scheme for pension age applicants is not affected in any way. The rules for all pension age applicants are prescribed by Central Government.

- 1.6 This report recommends that the Council adopts a new scheme for working age applicants with effect from 1st April 2023 in respect of the 2023/24 financial year.

2. Recommendation

- 2.1 The Council is asked to approve the amendments in section 7.18, 7.19 (m) and the introduction of a new income banded / grid scheme for working age applicants with effect from 1st April 2023, to increase the overall level of support for the lowest income families and reduce the administrative burden placed on the Council by the introduction of Universal Credit.

3. Executive Summary

- 3.1 Council Tax Reduction (CTR) was introduced by Central Government in April 2013 as a replacement for the Council Tax Benefit scheme administered on behalf of the Department for Work and Pensions (DWP). As part of the introduction, the Government:
- Placed the duty to create a local scheme for **Working Age** applicants with billing authorities;
 - Reduced initial funding by the equivalent of ten per cent from the levels paid through benefit subsidy to authorities under the previous Council Tax Benefit scheme; and
 - Prescribed that persons of **Pension age** would be dealt with under regulations set by Central Government and not the authorities' local scheme.

- 3.2 Since that time, funding for the Council Tax Reduction scheme has been amalgamated into other Central Government grants paid to Local Authorities and within the Business Rates Retention regime. It is now generally accepted that it is not possible to identify the amount of funding actually provided from Central Government sources.
- 3.3 The current Council Tax Reduction scheme administered by the Council is effectively divided into two; with pension age applicants receiving support under the rules prescribed by Central Government, and the scheme for working age applicants being determined solely by the local authority.
- 3.4 Pensioners, subject to their income, can receive up to 100 per cent support towards their Council Tax. The Council has no power to change the level of support provided to pensioners and, therefore, any changes to the level of CTR can only be made to the working age scheme.
- 3.5 When Council Tax Reduction was introduced in 2013, for working age applicants, the Council broadly adopted the previous means tested Council Tax Benefit scheme as the basis of awarding support. Due to the reduction in funding from Central Government, the Council also required working age applicants, even those on the lowest income, to pay a minimum payment of 8.5%.
- 3.6 Since that time, only slight changes have been made to bring the scheme into line with either Housing Benefit or Universal Credit. These have been relatively minor, and a more fundamental change is now required.

4. How this report links to Corporate Priorities

- 4.1 Aim 1 - Financial inclusion. Review LCTR Scheme

5. Alternative Options

- 5.1 The alternative to introducing a new scheme for Council Tax Reduction from 2023/24 is to leave the existing scheme in place. This would be a short-term option; lead to continuation of increasing costs of administration; and in the longer term, significantly affect the collection of Council Tax and the effectiveness of the scheme to support households within the Council's area. If the existing scheme remains, our proposal would be to remove the calculation letter that accompanies the bill and set a monetary limit on the changes to Universal Credit reported by the DWP, so that there are fewer changes to Local Council Tax Reduction. In addition, we would allow using the amount of Income advised by DWP without any adjustment, in order to aid automation and increase the allowable time for backdating where good cause is shown to 6 months.

6. Implications

6.1 Community Safety - (Crime and Disorder Act 1998)

None

6.2 Workforce

The recommended scheme will provide a modern, more efficient scheme which will be more straightforward to administer for staff to administer.

6.3 Equality and Diversity/Equality Impact Assessment

The move to the new scheme will either have a neutral or positive affect to the majority of working age claimants. From initial modelling, 2,945 claimants will receive more support than under the previous scheme.

Following the change in capital from £6,000 to £10,000 the number of claimants who may receive less support than with the current scheme has reduced from 142 to 127. The increase in capital will result in additional cost of around £14,000. The remaining cases will be available to apply for further support through the Council's Exceptional Hardship Fund and the Council will look to contact each household prior to the implementation of the new scheme to offer further support if required.

The revised scheme will not present barriers for disadvantaged or protected groups from applying for Council Tax Support.

6.4 Financial implications

The current Council Tax Reduction scheme costs approximately £4.72m which is borne by the Council's Collection Fund. Costs are shared between the Council and the Major Precepting Authorities in the following proportions. The cost to the Council for implementing a banding scheme have been factored into the Medium Term Financial Plan.

- District Council 11.3%
- Staffordshire County Council 71.9%
- Police and Crime Commissioner 12.7%
- Fire and Rescue Service 4.1%

Whilst the approach and 'shape' of the scheme is changing, the overall intention will be to provide additional support to those households on the very lowest incomes.

There is no intention to reduce the level of support available to other households and, based on current modelling, were the new scheme to be in place at the current time, the costs would be £5.25m.

Financial modelling has been, and will continue to be, undertaken throughout the current financial year.

Whilst the expected costs of the scheme for 2023/24 will be slightly higher, the overall level of Council Tax Reduction as a proportion of the Council Tax Base has reduced year on year since 2013 as shown below in table below. The proposed changes for 2023/24 would still represent a significant reduction in the proportion of costs in real terms compared to the original Council Tax Reduction level:

6.5

Staffs Moorlands	2013 £m	2021 £m	2022 £m
Gross CT Liability	56.5	75.8	78.6
CTR	4.8	4.8	4.8
Percentage	8.5%	6.3%	6.1%

Council Tax Reduction now represents a significantly smaller percentage of the Council Tax base.

6.6 Irrespective of the recommended increase in additional support to be provided to low income households, it is expected that the overall costs of the scheme in terms of its percentage of the gross liability will continue to reduce year on year from 2023 onwards.

6.7 Legal

Schedule 1A (3) of the Local Government Finance Act 1992, states:

Before making a scheme, the authority must:

- consult any major precepting authority which has power to issue a precept to it,
- publish a draft scheme in such manner as it thinks fit, and
- consult such other persons as it considers are likely to have an interest in the operation of the scheme.

6.8 Consultation

A full consultation has been undertaken in line with the statutory requirements. Each of the major preceptors have been asked for their input and their responses are included within Appendix A.

A full analysis of the public consultation is included within Appendix B and it should be noted that consultees overwhelmingly agreed with **all** of the proposed changes to the scheme.

6.9 Risk Assessment

None

Martin Owen
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**Web Links and
Background Papers**

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7. Details

The main issues with the current scheme

- 7.1 There are several issues with the current scheme that will need addressing if the system is to continue to provide effective support to low-income taxpayers and also if the Council is able to provide the service in an efficient manner. The main issues are as follows:
- The need to increase the support available to low-income households and assist in the overall collection of Council Tax;
 - The introduction of Universal Credit for working age applicants; and
 - A much-needed simplification of the scheme.
- 7.2 Each of the above are examined in detail below:

The need to assist low-income households and assist in the collection of Council Tax

- 7.3 Since 2013, with the introduction of Council Tax Reduction, most authorities, including the Council, have required all working age applicants to pay a minimum payment. In the case of Staffordshire Moorlands this was set at 8.5%. Under the previous scheme (Council Tax Benefit), support could have been provided up to a 100% level and almost 75% of working age applicants would not have been required to pay any Council Tax at all.
- 7.4 There is a strong view within a large number of authorities that there should be an increase in the level of support to those households on the lowest of incomes. This view has gained momentum over the past few years but has been reinforced since the COVID-19 crisis and the cost of living crisis, both of which have had a major effect on incomes generally.
- 7.5 Whilst the principle of all working age households paying 'something' was initially thought to be an approach that would be central to the design of Council Tax Reduction, the reality is that, since its introduction, low-income taxpayers and the poorest households have been unable to pay the balance leading to additional costs, court, and enforcement action and, in some cases, the amounts demanded have been written off as uncollectable.
- 7.6 The costs of administration of these cases by the Council has increased significantly over the years. These costs are borne solely by the Council. With the difficulties experienced, the relatively low level of payment and the high administration costs incurred, it no longer makes the amounts economically viable to collect. Notwithstanding the negative effects to those poorest households.

Council Tax Reduction and the roll out of Universal Credit

- 7.7 The introduction of Universal Credit within the area has, as experienced in all other areas, brought several significant challenges to both the administration of Council Tax Reduction and the collection of Council Tax generally. All Councils have experienced the following:
- The reluctance of Universal Credit claimants to make a prompt claim for Council Tax Reduction leading to a loss in entitlement;
 - A high number of changes to Universal Credit cases are received from the Department for Work and Pensions (DWP) requiring a change to Council Tax Reduction entitlement. On average, 40% of Universal Credit claimants have between eight and twelve changes in entitlement per annum. These changes result in amendments to Council Tax liability, the re-calculation of instalments, delays, and the demonstrable loss in collection; and
 - The increased costs of administration through multiple changes with significant additional staff and staff time being needed.
- 7.8 The existing means tested Council Tax Reduction scheme, which is too reactive to change, will not be viable in the longer term now that Universal Credit has

been rolled out fully within the area and the increase in the number of Universal Credit claimants due to the rises.

- 7.9 It should also be noted that the DWP is also moving all existing Income Based Jobseeker's Allowance, Income Support and Tax Credit cases across to Universal Credit by 2024 with the remaining cases (Income Related Employment and Support Allowance) moving to Universal Credit by 2028. In effect, this move will increase the number of Universal Credit cases in the District by almost 50%.
- 7.10 The move to a new, future proofed, more efficient Council Tax Reduction scheme from 2024 is now imperative.

The need for a simplified approach to the Council Tax Reduction Scheme.

- 7.11 Notwithstanding the effects of Universal Credit, the existing scheme is based on an 'old fashioned;' means-tested benefit scheme. It has major defects namely:
- It is complex for customers to understand and is based on a complex calculation of entitlement;
 - The administration for staff is complex, with staff having to request significant amounts of information from applicants;
 - Staff have to undergo significant training to be proficient in processing claims;
 - The timescales for processing applications is lengthy, mainly due to the complexity and evidence required to support the applications; and
 - The administration of the scheme is costly when compared to other discounts for Council Tax.
- 7.12 Clearly, there is a need now to simplify the scheme, not only to mitigate the effects of Universal Credit, but also make it easier for customers to make a claim and to reduce the costs of administration.

The recommended approach for the 2023/24 Council Tax Reduction Scheme

- 7.13 In view of the problems being experienced with the current scheme, it is recommended that a new approach be taken from 2023/24. The new approach fundamentally redesigns the scheme to address all the issues highlighted and in particular;
- (a) The level of support available to the poorest households;
 - (b) The problems with the introduction of full-service Universal Credit; and
 - (c) The significant increase in administration costs due to the high level of changes received in respect of Universal Credit;
- 7.14 The new scheme has been subject to a full consultation with the public and the major precepting authorities in line with legislative requirements.
- 7.15 The responses from the major preceptors (Staffordshire County Council and the Staffordshire Police and Fire Commissioner) are attached within Appendix A and an

analysis of the public consultation (which concluded on 25th November 2022) is attached within Appendix B.

7.16 It should be noted that the Council has received favourable responses to the new approach from the major preceptors and in the case of the public consultation, a majority positive response has been received in respect of all of the changes proposed.
(For information, 60.98% were in favour of introducing the new scheme with 17.07% against and 21.95% stating no preference).

7.17 If the recommendations are accepted by the Council, the new scheme will take effect from 1st April 2023.

7.18 The recommended new scheme has several key features as follows:

- More support will be given to those households on the lowest of incomes than in the current scheme; and
- The current means - tested schemes will be replaced by a simple income grid model as shown below.

Following on from the increase in allowances from the DWP that take effect from 1st April 2023, the banding grid will be updated to take into account these increases. Work is underway in modelling the changes in order to ensure that claimants do not lose out as a result. The final grid will be submitted to Full Council for approval on 22nd February 2023.

Bandings							
Discount Band	Discount	Single Person	Single person with one child	Single person with two or more children	Couple	Couple with one child	Couple with two or more children
Weekly income ranges							
Band 1*	100%	£0 - £95.00	£0 - £160.00	£0 - £220.00	£0-£140.00	£0 -£205.00	£0 - £260.00
Band 2	75%	£95.01 - £155.00	£160.01 - £220.00	£220.01 - £290.00	£140.01 - £210.00	£205.01 - £270.00	£260.01 - £330.00
Band 3	50%	£155.01 - £190.00	£220.01 - £255.00	£290.01 - £345.00	£210.01 - £260.00	£270.01 - £310.00	£330.01 - £390.00
Band 4	25%	£190.01 -	£255.01 - £290.00	£345.01 - £400.00	£260.01 - £310.00	£310.01 - £360.00	£390.01 - £430.00

		£235.00					
	0%	Over £235.00	Over £290.00	Over £400.00	Over £310.00	Over £360.00	Over £430.00

7.19 The following paragraphs provide more detail on the operation of the new scheme:

(a) the highest level of discount will be at a maximum level of liability (100%), Band 1, and all current applicants that are in receipt of a ‘*passport benefit’ such as Income Support, Jobseeker’s Allowance (Income Based) and Employment and Support Allowance (Income Related) will receive maximum discount;

(b) All other discount levels are based on the applicant’s and partner’s, (where they have one) net weekly income;

(c) The scheme allows for variation in household size with the levels of income per band increasing where an applicant has a partner, and / or dependents;

(d) There will be no charges made where an applicant had non-dependents living with them. This is a significant change and means that the administration of the scheme will be more straightforward whilst also protecting low-income families where adult sons and daughters for example remain at home;

(e) To encourage work, a standard £25 per week disregard will be provided against all earnings This will take the place of the current standard disregards and additional earnings disregards. Where a family also receives a childcare disregard (for childcare costs not paid for by Central Government schemes), the income levels in the ‘grid scheme’ are set at a higher rate;

(f) Disability benefits such as Disability Living Allowance and Personal Independence Allowance will continue to be disregarded;

(g) Where any applicant, their partner or dependent child(ren) are disabled, a further disregard of £50 per week will be given, thereby maintaining the current level of support to those with disabilities;

(h) Carer’s Allowance and the Support Component of Employment and Support Allowance will be disregarded;

(i) Child benefit and Child Maintenance will be disregarded;

(j) An amount in respect of the housing element, within Universal credit will be disregarded;

(k) The total disregard on war pensions and war disablement pensions will continue;

(l) Extended payments will be removed; and

(m) The capital limit of £10,000 with no tariff (or assumed income) being applied. Any

applicant who has capital above that level will not qualify.

How the new scheme will address the problems with the current Council Tax Reduction

7.20 With the simplicity of the proposed new scheme and by taking a more 'Council Tax discount approach', it will address the problems associated with the increased administration caused by failings in the current scheme and Universal Credit as follows:

(a) **The scheme will require a simplified claiming process.** All applicants will see a significant reduction in the claiming process and, where possible, Council Tax Reduction will be awarded automatically. For Universal Credit applicants *any* Universal Credit data received from the Department for Work and Pensions (DWP) will be automatically be treated as a claim for Council Tax Reduction. Where information is received from DWP, the entitlement to Council Tax Reduction will be processed automatically without the need to request further information from the taxpayer. These changes will have the following distinct advantages namely:

(i) **Speed of processing** – all claims will be able to be calculated promptly and largely automatically without the need to request further information which inevitably leads to delays;

(ii) **Maximising entitlement to every applicant.** As there will no requirement for Universal Credit applicants to apply separately for Council Tax Reduction, and for all other applicants, the claiming process will be simplified significantly. Entitlement to Council Tax Reduction will be maximised with a reduced risk of loss of discount or the need for backdating;

(iii) **Maintenance of collection rates** – the new scheme will avoid constant changes in discount, the need for multiple changes in instalments and therefore assist in maintaining the high collection rates currently achieved. The increased level of discount will assist all those applicants on the lowest levels of income, again improving the overall collection rate;

(b) **The income bands are sufficiently wide to avoid constant changes in discount.** The current Council Tax Reduction scheme is very reactive and will alter even if the overall change to the person's liability is small. This is leading to constant changes in Council Tax liability, the need to recalculate monthly instalments and the requirement to issue a large number of Council Tax demands. The effect of this is that Council Tax collection is reduced. The new scheme, with its simplified income banding approach will have the following advantages:

(i) Only significant changes in income will affect the level of discount awarded;

(ii) Council Taxpayers who receive Council Tax Reduction will not receive multiple Council Tax demands and adjustments to their instalments; and

(iii) The new scheme is designed to reflect a more modern approach, where any discount changes it will be effective from the day of the change rather than the

Monday of the following week.

Transition to the new scheme and the Exceptional Hardship Scheme

- 7.21 In deciding on any new scheme, the Council must be mindful that any change in scheme or a transition to a new scheme may have result in a change to the entitlement of certain applicants. Inevitably, with any change in scheme, there will be some winners and losers although the proposed scheme has been designed to protect the most vulnerable. From modelling based on current values, approximately 2,803 of applicants will receive either the same or more support and only 142 will receive are reduced level of assistance.
- 7.22 To mitigate this, the new scheme will contain additional provisions to protect individuals who experience exceptional hardship. Where any applicant is likely to experience exceptional hardship, they will be encouraged to apply for an exceptional hardship payment. The Council will consider all applications for exceptional hardship on an individual basis, taking into account available income and essential outgoings. Where appropriate further support will be given to the applicant.
- 7.23 This approach will enable individual applicants to be dealt with in a fair and equitable manner. The Exceptional Hardship Scheme will form part of the Council Tax Reduction Scheme and fall to be paid through the Collection Fund.

Responses from Major Preceptors

Staffordshire Police, Crime and Fire Commissioner

Agree with the implementation of a banding scheme - notice received via email 24.11.22

Staffordshire County Council


Agree with the implementation of a banding scheme - notice received via email 29.11.22

Appendix B

Staffordshire Moorlands - Council Tax Reduction Scheme 2023/24 Consultation




1. Background to the Consultation

1. I have read the background information about the Council Tax Reduction Scheme: This question must be answered before you can continue.

Answer Choices		Response Percent	Response Total
1	Yes		100.00% 75
2	No		0.00% 0
		answered	75
		skipped	0

2. Part 1 – The introduction of an Income Grid scheme to replace the current scheme for all applicants of working age

2. Do you agree with introducing an income-based banded discount scheme?

Answer Choices		Response Percent	Response Total
1	Yes		60.98% 25
2	No		17.07% 7
3	Don't Know		21.95% 9
		answered	41
		skipped	34

3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	9
1	I think the £6000 is a low figure as a capital figure, is this capital figure their bank account or their property also if this is so it will still leave a lot of people struggling		
2	Just because someone is earning more, doesn't mean they should have to pay more. They have worked hard to get what they have. Where people have significant reasons for living somewhere these should be taken into consideration.		
3	This document is far too difficult to understand		




3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?

- 4 keep things as they are currently
- 5 No money to spare and it would not benefit me as per usual I'm left unable to claim anything so why should I sponsor others
- 6 I don't feel your intentions are in plain enough English for us regular folks to understand, based on what you have said our family would be worse off by having to pay an extra 16.5% Council Tax. I'm disabled and my partner earns £190 a week, we get work and child tax credits, and I get PIP. Basically after bills we're living on nothing, and I don't think You Really Have. A Clue What Is Actually Going On In The Community And How Even People Working 2 or more full time jobs can not afford to live, they are just existing.
- Personally, Council Tax Should Be Abolished, And Added To Income Tax. You Should Then Be Paid By Central Government.
- The other option could be that you use the millions of pounds worth of hardship payments that you Do not advertise but you get every year, any you get to keep of you don't pay them out, Use That To Pay Off The extra On The C/Tax That Is Owed after discounts.
- 7 Is this based on the income of the total household eg children, friends who work, living under one roof, or just applicant and partner?
- 8 If people choose to have children they should support them and take care of them. Introducing further support is just encouraging people not to work, plenty in Biddulph can work or do the minimum of work to claim full benefits. The council needs to keep an eye on people claiming as a lot of them are working the system even working for cash in hand or claiming their living alone but aren't. If the system is open for abuse I will always be abused and giving them more it'll see claims go up.
- 9 - it is unclear from the above whether or not Universal Credit is included as income within the banding limits - I presume that it is, if so then disregarding the Housing Element is a good idea (as Housing Benefit was never treated as income)
 - you say there will be 'winners and losers' - it would have been better to have given some example calculations to show how this will work in practice, who will the winner/losers be
 introducing a Banding System is not necessarily a bad thing - but more information needs to be provided regarding the 'cost' analysis - will there be more people receiving council tax reduction/will the expenditure be higher or lower

answered	9
skipped	66

3. Part 2 - Introducing a capital limit of £6,000. Where applicants have capital in excess of £6,000 no discount will be awarded. Any capital less than £6,000 will be ignored;

4. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes 	56.76%	21
2	No 	24.32%	9
3	Don't Know 	18.92%	7
		answered	37
		skipped	38

5. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	10
1	As previously said I think £6000 is a low figure		
2	No limit should be placed on savings. Many early retirees are self funding their daily living via these savings rather than claiming from the gov. They should not be penalised for being independent, but should be helped just as much as someone who is not working and claiming benefits.		
3	Level too low		
4	the threshold isn't high enough in this economic situation		
5	It might unfairly punish low income pensioners who are using their savings to survive. I agree with a capital limit but 6k is too low		
6	We don't have Any Savings, But Some People Will Not Get Gov Pension's at retirement. They instead save there Money For When They Retire. The £6000 Limit you are looking to impose will destroy any chance of a comfortable Retirement, and should not in anyway be any of the councils businesses. That's as bad as getting old people to sell there life long home to pay for care in a substandard care home		
7	I don't know what the limit is at moment and there is working couples out there with higher mortgage rates heating bills who have less savings what about helping the working.		
8	I believe the threshold is too low , £10000, I think is more suitable.		
9	They'll just hide money somewhere to keep below the 6k are the council that nieve.		
10	there are claimants on UC whose position 'mirrors' those on 'legacy' benefits such as IBESA, IS, IBJSA but they have had to claim UC instead as their claims began after their area became part of UC - it would be unfair to these claimants if there position with regards to Council Tax Reduction was to different to those on 'legacy' benefits. Also under 'managed migration' to UC those on IBESA, IS, IBJSA will at some stage be moving over to UC, which would mean that they would be entitled to CTR even if they have over £6000 on 'legacy benefits' but if they have to move to UC they will then not be entitled to CTR this will affect client who have had a change of circumstances i.e. have been working but have had to give up work due to health issues the scheme should still reflect the capital rules which apply to Universal Credit and other benefits i.e. tariff income		
		answered	10
		skipped	65

4. Part 3 – Removing the requirement for any non-dependant deductions

6. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes 	34.29%	12
2	No 	28.57%	10
3	Don't Know 	37.14%	13
		answered	35
		skipped	40

7. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	7
1	All working adults should contribute to household bills, therefore they should be expected to contribute to council tax payments		
2	The scheme could be unfair if for example a household had working nondependants in it compare to a household w ith nondependants on benefits or studying. It may be fairer to have a fixed nondependant charge for working nondependants and direct the money saved through this measure to households completely reliant on benefits.		
3	The whole house income should be included. All adults use services the council's provide		
4	The scheme should take into account the income of all adults in a household to calculate any support provided by the local authority. Many households now have adult children living at home in paid employment as they can't afford to live independently, a proportion of this income should be included in any calculations to assess support from the scheme.		
5	If the cost is likely to be greater than the benefit, it is not a good financial decision.		
6	All household income should be accounted for a person could have 2 adult children living with them on full time wellpaid jobs but still screwing over the system.		
7	- having a deduction for a 'non-dependant' is reasonable - it teaches a 'non-dependant' with an income that they need to contribute to the household costs - it would be better if there was a set rate of 'non-dependant' deduction as applies to the 'housing cost element' of Universal Credit - including exceptions as per UC rules - mirroring UC in this way would make it easier for people to understand. - Alternatively there could be few 'bands' -		
		answered	7
		skipped	68

5. Part 4 – Disregarding the housing element of Universal Credit

8. Do you agree with this change to the scheme?

Answer Choices		Response Percent	Response Total
1	Yes 	61.76%	21
2	No 	23.53%	8
3	Don't Know 	14.71%	5
		answered	34
		skipped	41

9. If you disagree please explain why and what alternative would you propose?




Answer Choices		Response Percent	Response Total
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9. If you disagree please explain why and what alternative would you propose?

1	Open-Ended Question	100.00%	6
1	If you count savings as a way to deduct entitlement, you should fairly assess all income including benefits. An income based scheme is totally unfair and unequal. All of your residents should be treated fairly and equally.		
2	Some will never work as everything is paid for them.		
3	All benefits should be included as they may be getting more in benefits and qualify than a person who doesn't get any benefits and doesn't		
4	If claimants are receiving rent benefit it should be included as income		
5	Stop giving handouts, all this cost of living crisis could be sorted by people cutting back on non essentials, people are still smoking drinking and going out and then going food banks to get food for their kids, see it in biddulph all the time		
6	Housing Benefit was never taken into account as income when assessing Council Tax Reduction and the 'housing cost' element in UC is their equivalent of Housing Benefit		
		answered	6
		skipped	69

6. Part 5 – Removing the current earnings disregards and replacing them with a standard disregard for all working applicants

10. Do you agree with this change to the scheme?

Answer Choices			Response Percent	Response Total
1	Yes		58.82%	20
2	No		20.59%	7
3	Don't Know		20.59%	7
			answered	34
			skipped	41

11. If you disagree please explain why and what alternative would you propose?




Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	6
1	No one can live on £25 a week. It doesn't seem to make a significant difference			
2	The changes would increase the costs of benefits being paid			
3	The current differentials in disregards are fairer as they make distinctions between working couples, single people and lone parents, which directs help towards those who have greater needs. The proposed flat rate of £25 will also cost more.			
4	The system clearly needs to be simplified, but the cap should be lower than £25.00 in order to try to reduce the risk of an increase in the overall cost of the scheme.			
5	Give them nothing, get them into work there is enough jobs out there			
6	Agree - it is simple and encourages people to increase their earnings as will provide a higher disregard for many			

11. If you disagree please explain why and what alternative would you propose?

claimanats			
		answered	6
		skipped	69

7. Part 6 – Removing the Extended Payment provision

12. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes 	61.76%	21
2	No 	17.65%	6
3	Don't know 	20.59%	7
		answered	34
		skipped	41

13. If you disagree, please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	6
1	Legacy benefits recipients did not receive the uplift of £20 a week But everyone should be treated the same on benefits		
2	Those people deserve my help and gratitude		
3	Individuals should be encouraged to work and not penalised for it.		
4	The negatives outweigh the positives		
5	Shopping vouchers should be handed out instead of cash payments as its spent on drink fags and drugs when will the council government see this		
6	- as a person moving into work may have a wait of up to a month before they are paid it is likely this could lead to claimants getting into council tax arrears - it make a move into work less attractive		
		answered	6
		skipped	69

8. Part 7 – Any new claim or change in circumstances which changes Council Tax Reduction entitlement will be made from the date on which the change occurs, (rather than on a weekly basis as at present)

14. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes		82.35% 28
2	No		5.88% 2
3	Don't Know		11.76% 4
		answered	34
		skipped	41

15. If you disagree, please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	1
1	Agree - but claimants will need to be issued with clearly understandable decisions		
		answered	1
		skipped	74

9. Part 8 – Protecting disabled persons by disregarding Personal Independence Payments or Disability Living Allowance and providing a further weekly disregard of £50 where the applicant, partner or dependant is disabled

16. Do you agree with this change to the scheme?

Answer Choices		Response Percent	Response Total
1	Yes		72.73% 24
2	No		12.12% 4
3	Don't Know		15.15% 5
		answered	33
		skipped	42

17. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	4
1	They have already been given money to live on.		
2	Benefits should be included in any calculation as not everybody who claims them are in a low earning job		




17. If you disagree please explain why and what alternative would you propose?

- | | |
|---|---|
| 3 | The low est rate of DLA is presently £24.25, and the mobility component of PIP is £24.45, but these benefits give access to 100% benefit from the council tax support scheme and potentially 100's of pounds? I understand the council is trying to simplify the scheme so they can reduce staffing costs, but support should be proportionate dependent on need. |
| 4 | All money should be included as a couple who work 40 hours each a week paying for everything themselves with no reduction can be a lot worse off than someone playing the system using kids as disability gains |

answered	4
skipped	71

10. Part 9 – Disregarding Carer's Allowance and the Support Component of the Employment and Support Allowance

18. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes 	72.73%	24
2	No 	15.15%	5
3	Don't Know 	12.12%	4
		answered	33
		skipped	42

19. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	4
1	Benefits already been paid to help with most of living.		
2	Carers are able bodied so should be included		
3	A lot of the suggested changes to the scheme suggest there might be a 'slight increase in the overall cost of the scheme'. All these 'slight increases' add up and may result in additional costs to residents who have to pay full council tax.		
4	Definitely not as people work and claim carers allowance and just don't declare it, banks should be closely monitored to see what money is going in and have people out there actually checking that carers are actually caring and not going out working cash in hand.		
		answered	4
		skipped	71

11. Part 10 – Continuing to protect War Pensioners by disregarding War Pensions or War Disablement pensions in full and by enabling up to 100% support to be granted in some cases

20. Do you agree with this proposal?

Answer Choices		Response Percent	Response Total
1	Yes		84.85% 28
2	No		3.03% 1
3	Don't know		12.12% 4
		answered	33
		skipped	42

21. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	2
1	Broadly agree, but if this proposal replicates current provisions, why would it cause a potential increase in the cost of the scheme?		
2	These people are why we still have a English speaking country, they or their partners put their lives on the line to protect us, now are probably thinking why did they bother with all the crap this country is going through and been milked by so many.		
		answered	2
		skipped	73

12. Alternatives to changing the Council Tax Reduction Scheme

22. Please use this space to make any other comments on the proposed scheme.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	9
1	I think that if this scheme if it works correctly sounds good, I feel that the vulnerable people are being looked after, and this is really important at this time. However its the application of this new scheme that is important.		
2	The benefit breakdown needs to be simplified as it's a complex statement to read at times Helping those who have reduced income due to disability etc should be priority		
3	Means test everything so it makes it a level playing field		
4	No need to change anything		
5	Your scheme looks more complex and adds administrative costs. Which you haven't included. Using the universal scheme is more streamlined targeted and saves reinventing the wheel. Targeted grants where people can apply would seem more sensible.		
6	I am disappointed that there are no specific figures included in this consultation, it's very vague about the impact the changes will have to the actual budget and how much it will have to increase to cover the proposals. I would remind the council that everyone on fixed incomes is being squeezed by the cost-of-living crisis not just those on benefits.		
7	It seems well thought out.		

22. Please use this space to make any other comments on the proposed scheme.

- 8 Keep the original scheme as we don't need more cost to hard working families, people need to get out to work. I know people who go to work for a couple of months before Xmas just for Christmas money and still claim benefits all year round, abuse will just increase. I'd remove a lot of benefits due to the fact you can claim for the smallest thing and get away with it. Like I've got a stick to help me walk then see the same person running down a street, OMG wake up and see what people are doing
- 9 the scheme appears to be reasonable however without examples of how claimants under the current scheme would be affected then it is impossible to compare the two and see how many winners/losers there would be and what the cost analysis is
- it does seem to be easier to administer

answered	9
skipped	66

23. Please use the space below if you would like the Council to consider any other options (please state).

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	7
1	I think you have covered most a part from, which this is meant with no disrespect to the council at all but grandparents who have had to give up their jobs and have an special guardianship for looking after their grandchildren need a lot more help , I have a private pension which I had to release early to be able to make sure there is money for my grandchild , this is used in the calculations and I feel that this is unfair as in some cases the court asks you not to work as the child will need extra support emotionally, but I am always penalised for this . The cost of him in foster care would be far more that my pension small pension but it's still used . Please could you disregard all , or maybe a percentage of this amount.		
2	Advertise support and assistance for all those who are " vulnerable customers/ residents " Not all help is accessible and the household support scheme isn't very clear		
3	There is not many homes with solar panels in leek eg ,why???help with those things		
4	The working person will have to pay more council tax on top of everything else gas, electricity, mortgages fuel to get to work its hard for them as well, why not be fare and give reductions to all or freeze it for a year.		
5	Consider automatic backdating of awards to the first date of liability or the 1st April, whichever is later, to remove bureaucracy around considering backdating requests and to prevent claimants who do not fully understand the system missing out on entitlement. Consider having a discretionary pot of money which can be awarded to claimants in hardship or where the simplification of the scheme results in unforeseen unfairness. (This may require reducing some other awards slightly but would provide the potential to deal with unforeseen issues which may arise, particularly in the first year of running the new scheme.)		
6	I would prefer that each individual across the country is levied a x % on income they earn to put towards local authority services based on population size.		
7	Pay for more investigators and reduce the cost of payments, then if someone is in need of support money is available but firstly checking they aint got a 65inch tv, satellite TV, Internet, 40 fags a day and a ltr of vodka being consumed as things like that are a luxury, aslong as their in a house and can keep warm and have food their fine, the extra money will be wasted on luxury. Some working people can't afford takeaways, go out, they struggle day to day but don't moan about it its called life and they just get on with it as they don't want to be a drain on society.		



answered	7
skipped	68

24. If you have any further comments or questions to make regarding the Council Tax Reduction Scheme that you haven't had opportunity to raise elsewhere, please use the space below.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	4
1	If this could be made know not just on the internet as everyone cannot or does not have access to it, but by letter and widely advertised. Also someone at the one stop shops around the three towns and mobile walk ins in the rural areas. There are so many people who may be Eligible and if these changes don't get to people they will miss out, or they might just need it explaining to them. Internet is not always the best way a personal conversation is something that helps much more than that or a piece of paper they don't understand and just goes in the bin.		
2	If they are able to work they should. As a single parent i work pay child care but get no help with council tax apart from 25% single reduction. Should help the ones that want to work.		
3	You really need to be Einstein to understand this document. I doubt many in the Moorlands will understand half the questions. Total waste if time and money		
4	With regards to Decision Letters these need to be clear and easy to understand by claimants - a scheme based on Banding may make this happen. At the moment they are not easy to understand		
		answered	4
		skipped	71

13. About You


25. Are you completing this form on behalf of an organisation or group?



Answer Choices		Response Percent	Response Total
1	Yes 	3.13%	1
2	No 	96.88%	31
		answered	32
		skipped	43



If yes, please tell us the name of the organisation/group and add any other comments you wish to make.


Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	1
1	Dawn Keates, Supervisor Citizens Advice Cheadle It would have been nice to have been consulted on these changes formally as advise clients on, and assist with making claims for all benefits, including Council Tax Reduction - I only 'stumbled across' the consultation when looking on the website for some information for a client		
		answered	1
		skipped	74

14. Questions for Individuals

26. Do you live in the Staffordshire Moorlands District Council area?				
Answer Choices			Response Percent	Response Total
1	Yes		100.00%	31
2	No		0.00%	0
			answered	31
			skipped	44

27. Are you currently receiving Council Tax Reduction?				
Answer Choices			Response Percent	Response Total
1	Yes		29.03%	9
2	No		70.97%	22
			answered	31
			skipped	44

28. Are you or your partner in work or self-employed?				
Answer Choices			Response Percent	Response Total
1	Yes		61.29%	19
2	No		38.71%	12
			answered	31
			skipped	44

29. Are you liable to pay Council Tax?				
Answer Choices			Response Percent	Response Total
1	Yes		100.00%	31
2	No		0.00%	0
			answered	31
			skipped	44

30. Are you currently serving in the Armed Forces?

Answer Choices		Response Percent	Response Total
1	Yes	0.00%	0
2	No	100.00%	29
		answered	29
		skipped	46




31. What is your gender?

Answer Choices		Response Percent	Response Total
1	Male	35.48%	11
2	Female	54.84%	17
3	Non-Binary	0.00%	0
4	Prefer not to say	9.68%	3
		answered	31
		skipped	44



32. What is your age ?

Answer Choices		Response Percent	Response Total
1	18-24	0.00%	0
2	25-34	0.00%	0
3	35-44	16.13%	5
4	45-54	35.48%	11
5	55-64	22.58%	7
6	65-74	16.13%	5
7	75-84	0.00%	0
8	85+	0.00%	0
9	Prefer not to say	9.68%	3
		answered	31
		skipped	44

33. Disability: Are your day to day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Answer Choices			Response Percent	Response Total
1	Yes		25.81%	8
2	No		67.74%	21
3	Don't know		0.00%	0
4	Prefer not to say		6.45%	2
			answered	31
			skipped	44

34. Ethnic Origin: What is your ethnic group?

Answer Choices			Response Percent	Response Total
1	Prefer not to say		0.00%	0
2	White British		96.55%	28
3	White Irish		3.45%	1
4	White Gypsy or Irish Traveller		0.00%	0
5	Any other White background		0.00%	0
6	Mixed/Multiple ethnic groups - White & Black African		0.00%	0
7	Mixed/Multiple ethnic groups - White & Black Caribbean		0.00%	0
8	Mixed/Multiple ethnic groups - White & Asian		0.00%	0
9	Any other multi mixed background		0.00%	0
10	Asian or Asian British Pakistani		0.00%	0
11	Asian or Asian British Indian		0.00%	0
12	Asian or Asian British Bangladeshi		0.00%	0
13	Asian or Asian British Chinese		0.00%	0
14	Any other Asian background		0.00%	0
15	Black African		0.00%	0
16	British Caribbean		0.00%	0
17	Black British		0.00%	0
18	Any other Black		0.00%	0

34. Ethnic Origin: What is your ethnic group?

background			
		answered	29
		skipped	46

35. Other ethnic group?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	1
1	Human being of only two kind male or female not one of these made up new age kinds and a Christian		
		answered	1
		skipped	74