

**To:** City Executive Board  
**Date:** 23<sup>rd</sup> November 2012  
**Report of:** Head of Customer Services  
**Title of Report:** Local Council Tax Support Scheme

## Summary and Recommendations

**Purpose of report:** To consider the feedback from the recent consultation on the proposed Local Council Tax Support Scheme, to agree the principles of the new scheme to be drawn up for approval by Council on 17<sup>th</sup> December 2012, and to agree the Council Tax Discount and Exemption proposals for inclusion in the budget setting consultation.

**Key decision?** Yes

**Executive lead members:** Councillor Val Smith and Councillor Ed Turner

**Policy Framework:**

**Recommendation(s):** The Executive Board Member is recommended to:

1. Note the outcome of the consultation on the proposed Local Council Tax Support Scheme.
2. Instruct officers to draft the details of the new Local Council Tax Support Scheme for 2013/14 replicating the provisions of the existing Council Tax Benefit Scheme and submit the new Local Council Tax Support Scheme to Council for approval at its meeting on the 17<sup>th</sup> December 2012.
3. Agree the Council Tax Discount and Exemption amendments as set out in paragraph 20 for inclusion in the budget setting consultation.

## **Appendix Numbers**

- 1 – Local Council Tax Support Survey
- 2 – Oxfordshire Districts Consultation Results
- 3 – Financial Impact of Local Council Tax Support Scheme and Changes to Council Tax Discounts and Exemptions
- 4 – Risk Register
- 5 – Equalities Impact Assessment

The administration has a clear commitment to the approach that should be taken in formulating a revised Local Council Tax Benefit Support Scheme. It is concerned to avoid any increase in poverty amongst claimants, many of whom are in low-paid work. It also believes that disproportionate amounts of taxpayers' money would be spent chasing small debts if the cut in benefit were passed on. It therefore asked officers to bring forward a scheme which avoids passing on the cut in benefit.

## **Introduction**

1. From April 2013 Local Authorities are required to implement and administer their own Council Tax Support schemes which will replace Council Tax Benefit. The cost of providing this support will continue to be provided by Central Government, but reduced by 10% based on a prediction of Council Tax Support spending for next year.
2. In designing our own scheme the City Council will either need to cover our share of the 10% reduction and any increase in caseload within our own budget, or reduce the amount of support provided to customers. It is important to remember that the council tax we collect is made up of the County Council and Thames Valley Police precepts as well as our own charge. In percentage terms the City Council's precept constitutes 17% of the total council tax charged, whilst the County Council accounts for 73% and Thames Valley Police 10%. Regulations provide that people of pensionable age must receive the same level of support as currently. As such any reduction would fall wholly on working age customers.
3. Officers across all of the Oxfordshire Districts, the County Council and Thames Valley Police Authority have been working together to adopt a common scheme County-wide. The proposal is to replicate the provisions of the existing Council Tax Benefit Scheme for 2013/14. This avoids any adverse equalities impacts which might otherwise occur.
4. As a result, a Single Member Decision was taken on 16<sup>th</sup> August 2012, agreeing to:
  - Replicate the provisions of the existing Council Tax Benefit Scheme and adopt them as the City Council's draft Local Council Tax Support Scheme for consultation; and
  - Work in partnership with the County Council and other Oxfordshire districts to issue joint advertising and consultation on the proposed scheme for a period of 6 weeks between 27<sup>th</sup> August and 5<sup>th</sup> October 2012.
5. This report analyses the consultation feedback and proposes the principles of the new scheme to be drawn up for approval by Council on 17<sup>th</sup> December 2012.

## Transitional Grant

6. It has recently been announced that the Department for Communities and Local Government is making available an additional £100 million for one year to support local authorities in developing well-designed council tax support schemes and to maintain positive incentives to work.
7. The grant will be payable in March 2013 to those authorities who adopt schemes that comply with criteria set by Government to ensure that low income households do not face an extensive increase in their council tax liability in 2013-14. This funding seeks to enable councils to explore more sustainable approaches to managing the funding reduction in order to minimise the impact on vulnerable taxpayers.
8. To apply for a grant from the transitional fund, billing authorities must adopt schemes which ensure that:
  - Those who are currently entitled to 100% support under council tax benefit arrangements pay between zero and no more than 8.5% of their net council tax liability;
  - The taper rate does not increase above 25%;
  - There is no sharp reduction in support for those entering work; and
  - The taper continues to operate as under current council tax benefit regulations - that is, to be applied to excess income and in relation to the claimant's maximum eligible council tax reduction. Where an authority has decided to adopt a scheme in which the maximum reduction is lower than 100% of liability, the taper will apply to the lower figure.

Although not one of the eligibility criteria, the Government do not expect local authorities to impose large additional increases in non-dependant deductions.

9. Funding will be payable to billing authorities whose schemes satisfy the criteria and their major precepting authorities, as an “un-ring fenced” specific grant.

Applications can only be made after the deadline for adopting schemes on 31 January 2013.

10. To provide certainty on the funding position in advance, a schedule stating the award amounts to each local authority has been published, this shows that if eligible Oxford City Council will receive £42,148.
11. The draft Local Council Tax Support Scheme that the City Council has consulted on appears to be eligible for the transitional grant. It is therefore recommended that the Council applies for the Transitional Grant in due course.

## Oxford City Council's Local Council Tax Support Scheme Consultation Results

13. Each District carried out a postal survey with a representative sample of 500 of its council tax payers. The survey was also made available on-line for a range of stakeholders who were invited to participate as well as other residents who responded to the media advertising.
14. A copy of the survey can be found at Appendix 1.
15. Oxford City Council received 152 responses to the consultation and our results as well as those of the other Oxfordshire Districts can be found in full at Appendix 2. The summary results for the City Council are as follows:
- 73% of respondents were not in receipt of benefit.
  - 97% of respondents were speaking on their own behalf.
  - 95% of respondents live within the City's administrative area.
  - 51% of respondents either agree or strongly agree with the proposed scheme. 5% either disagree or strongly disagree with the proposed scheme, whilst 44% neither agree, disagree or simply don't know. In the free text section most people commented that the scheme should be maintained in order to help those on lower incomes especially in the current financial climate.
  - In terms of alternative ways of reducing the scheme, the results were as follows:
    - Reduce the amount of savings someone can have and claim Council Tax Reduction. The Current limit is £16,000 savings. 37% of respondents either agreed or strongly agreed with this proposal, whilst 35% either disagreed or strongly disagreed.
    - Reduce the maximum Council Tax Reduction award for properties in higher council tax bands to that of a lower property band, e.g. anybody in a band E to H property would be awarded a reduction equivalent to a maximum band D property. 44% of respondents either agreed or strongly agreed with this proposal, whilst 26% either disagreed or strongly disagreed.
    - Reduce the amount of Council Tax Reduction that everyone receives by a fixed percentage. 39% of respondents either agreed or strongly agreed with this proposal, whilst 28% either disagreed or strongly disagreed.
    - Reduce the amount of Council Tax Reduction someone gets if there are other adults of working age in the household (not including spouses and partners). 67% of respondents either agreed or strongly agreed with this proposal, whilst 15% either disagreed or strongly disagreed.

## Consultation feedback from the other Oxfordshire Districts

16. Across the other Oxfordshire Districts there was broad consensus to the proposed scheme as follows:

	<b>Agree</b>	<b>Disagree</b>
Cherwell	50%	14%
Oxford City	51%	5%
South Oxfordshire & Vale of White Horse	64%	9%
West Oxfordshire	45%	23%

When asked for views on how the costs of the scheme could be reduced, the options in order of preference can be found in the table below with 1 being the preferred option and 4 being the least preferred option.

<b>Oxfordshire District's Preferences for Alternative Council Tax Support Schemes</b>				
	<b>Cherwell</b>	<b>Oxford City</b>	<b>South &amp; Vale</b>	<b>West</b>
Reduce the amount of savings someone can have and claim Council Tax Reduction. The current limit is £16,000 savings	3	4	3	3
Reduce the maximum Council Tax Reduction award for properties in higher council tax bands to that of a lower property band.e.g. anybody in a band E to H property would be awarded a reduction equivalent to a maximum of a band D property.	2	2	2	1
Reduce the amount of Council Tax Reduction that everyone receives by a fixed percentage	4	3	4	4
Further reduce the amount of Council Tax Reduction someone gets if there are other adults of working age in the household (not including spouses and partners	1	1	1	2

## Consultation Conclusions

17. The consultation has shown that on balance there appears to be more support for replicating the provisions of the existing Council Tax Benefit Scheme and adopting them as the City Council's Local Council Tax Support Scheme for 2013/14.

18. In terms of alternatives, most options suggested were not supported with any great significance, apart from reducing benefit entitlement if other adults of working age reside in the household.

### **Amendments to the Council Tax Discount and Exemption Schemes**

19. The Government is introducing regulations to permit Councils to vary the percentage reductions for some discounts and exemptions. This will provide the opportunity to generate additional Council Tax income which could be used to offset the additional cost of providing Council Tax Support to working age customers. The exemptions and discount classes that can be amended are listed below with their current allowances and associated timescales:

- Exemption Class A – Recently built or uninhabitable due to work (current 100% exemption for a time limit 12 months)
- Exemption Class C – Vacant – empty and unfurnished (current 100% exemption for a time limit of 6 months)
- Exemption Class L – Unoccupied where the mortgagee is in possession (current 100% exemption)
- Second Homes Discount – This would include second homes, holiday homes and properties left empty between tenancies. Oxford City Council currently provides a 10% discount on these properties.

20. To mitigate the cost of the new Local Council Tax Support Scheme it is recommended that the City Council consult on the following proposed amendments to discounts and exemptions as part of its budget consultation exercise which is due to commence in December 2012.

- Exemption Class A – Recently built or uninhabitable due to work – 25% exemption for a time limit of 12 months
- Exemption Class C – Vacant – empty and unfurnished – 25% for a time limit of 6 months
- Exemption Class L – Unoccupied where the mortgagee is in possession – 0%
- Second Homes Discount – 0% discount

21. The other Oxfordshire Districts will also be examining their approach to what they charge for these discounts and exemptions.

### **Financial Implications**

22. The table at Appendix 3 shows the estimated financial impact of the proposed Council Tax Benefit Support Scheme and potential extra income from council tax discounts and exemptions if the City Council changes the charging levels to those suggested in paragraph 20 above.

23. To explain the table in detail:

- The Council Tax Support Scheme will reduce the authority's tax base by the value of council tax support equated to the number of Band D equivalent properties. In Oxford City this equates to a reduction of 6,447 band D properties or 14 % of the tax base.
- The reduction in tax base reduces the amount of council tax income, which is estimated to be around £1.722 million per year. Allowing for a 1.5% estimated increase in claimants, this takes the reduction in council tax income to £1.747 million per year. This will be covered in part by grant funding from government, roughly equivalent to last years council tax subsidy less 10% and equates to £1.559 million. We have been notified of this grant, but are aware it will change.
- The difference between grant and loss of council tax income is therefore projected to be circa £188k for Oxford City.
- If the second home discount and exemption for unoccupied properties where the mortgagee is in possession are both reduced to zero, and the Class A and C exemptions are reduced to 25% each, the forecasted extra income generated will leave the City Council with a potential deficit of £43k. This deficit could potentially be covered if the Council is successful in its application for transitional grant (£42k).

## **Parishes**

24. Billing Authorities were advised they would receive a grant in respect of parishes. For the City we have been advised this is provisionally in the region of £24k. In August 2012 the Government consulted on how this additional grant funding would be provided to parishes given the proposed changes to the tax base for council tax support. The government recognised the difficulties that could be experienced by Billing Authorities in deciding how to allocate the grant as well as the fact that there is no statutory duty for them to do so.

25. The Consultation concluded that the tax base for parishes would not be amended for council tax support as will happen with the city wide tax base. The parish tax base will stay the same and hence the parish Band D council tax will stay the same, providing that the parish does not change its precept. Whilst in the consultation it was still indicated that the grant will be paid to Billing Authorities until the Regulations are passed in November the situation remains a little uncertain.

## **Risk**

26. An evaluation of the risks associated with the implementation of this policy has been carried out. A detailed risk register is at Appendix 4.

## **Climate Change/Environmental Impact**

27. None.

## **Equalities Impact Assessment**

28. A Screening exercise has been carried out and is at Appendix 5. As the draft Council Tax Support Scheme is proposed to replicate the provisions of the existing Council Tax Benefit Scheme, it avoids any adverse equalities impacts which might otherwise occur.

## **Legal Implications**

29. Consultation and implementation has been conducted in accordance with the regulation provisions. Schedule 4, Part 2(5) of the Local Government Finance Bill 2012 provides that to adopt a Council Tax Support Scheme, Full Council consent should be obtained by 31<sup>st</sup> January in the year preceding the financial year that the scheme is due to take effect.

### **Name and contact details of author:-**

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List of background papers: None

Version number: 1.3



## LOCAL COUNCIL TAX SUPPORT SURVEY

# Council Tax Reduction Scheme Consultation 2012

## Background Information

Council Tax Benefits are funded by the Department for Work and Pensions and supports people on low incomes by reducing the amount of Council Tax they have to pay.

People can claim full Council Tax Benefit if they are on certain benefits. These include income based jobseekers allowance, income support, guarantee credit which is part of state pension credit and income related employment and support allowance. Others receive some Council Tax Benefit based on their income and other factors.

### How is the Council Tax Benefit Scheme changing?

From April 2013 the existing Council Tax Benefit Scheme will be replaced by a new Council Tax Reduction Scheme.

The new scheme will be determined by local District Councils rather than the Department of Work and Pensions. The Government will provide funding but, on average, the amount of funding available to the new scheme will be 10% below that for the existing Council Tax Benefit Scheme.

It is stipulated that pensioners and vulnerable groups should not be disadvantaged by this new scheme and so these groups will receive the same level of support providing their circumstances do not change.

In line with Government guidance, we have a duty to consult on this scheme and give you an opportunity to give us your views on the new Council Tax Reduction Scheme.

Oxfordshire's Councils are working together to take the same approach to setting up their new schemes. By doing this the cost of setting up and maintaining the schemes is reduced and a single countywide consultation process can be carried out, saving both time and money.

In Oxford, 10,420 people currently receive Council Tax Benefit. Oxford City Council will need to find around an additional £200,000 per year to maintain the current level of benefits. Across the county, including all the Oxfordshire Councils and Thames Valley Police, this figure will be approximately £3,300,000.

### Will I see a change in my Council Tax Benefit?

Everybody that is currently receiving full Council Tax Benefit would not notice a change providing their circumstances remain the same.

To support the continuation of the scheme in 2013/14, however, District Councils will need to find the funds to make up the 10% shortfall in government funding. It is proposed that funding options for this are considered later in 2012 as part of the normal District Council budget setting and budget consultation processes.

A copy of the draft Council Tax Reduction Scheme is available for your information.

**Please return your completed questionnaire in the envelope provided or to the following address (no stamp needed): FREEPOST, PO Box 10, Oxford, OX1 1BR**

**If you need copy of this publication in another format, please contact us. T: 01865 249811**

www.oxford.gov.uk



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Before giving your views about changes to the Council Tax Benefit Scheme you may find it helpful to read the background information provided on the front cover.

**Q1 Do you currently receive Council Tax Benefit?**

- Yes
- No

**Q2 Are you responding to this survey on your own behalf or on behalf of somebody else?**

- Own Behalf
- On behalf of somebody else

**Q3 If you are responding on behalf of somebody else, please let us know who by selecting one of the options below.**

- Carer
- Landlord
- Voluntary Organisation
- Housing Association
- Parish
- Other (please specify)

**Q4 Which district do you live in? (Please tick ONE box only)**

- Oxford City
- Cherwell
- South Oxfordshire
- Vale of White Horse
- West Oxfordshire

## Council Tax Reduction Scheme

Oxfordshire Councils are proposing to provide a Council Tax Reduction Scheme in 2013-2014 which will cost Oxford City Council £188,000 per year.

**Q5 To what extent do you agree or disagree with proposals to maintain a scheme? (Please tick ONE box only)**

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree
- Don't know

**Q6 Why do you agree or disagree? Please write in below.**

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**Q7** Instead of maintaining Council Tax Reductions as is suggested, councils could consider a range of options to reduce the cost of the scheme from 2013 or in future years. This would apply to all claimants apart from pensioners and other vulnerable groups who the Government says must continue to be protected.

To what extent do you agree or disagree with each of the following ways in which the cost of the scheme could be reduced?

**A. Reduce the amount of savings someone can have and claim Council Tax Reduction. The current limit is £16,000 savings**

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree
- Don't know

**C. Reduce the amount of Council Tax Reduction that everyone receives by a fixed percentage**

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree
- Don't know

**B. Reduce the maximum Council Tax Reduction award for properties in higher council tax bands to that of a lower property band e.g. anybody in a band E to H property would be awarded a reduction equivalent to a maximum of a band D property.**

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree
- Don't know

**D. Further reduce the amount of Council Tax Reduction someone gets if there are other adults of working age in the household (not including spouses and partners)**

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree
- Don't know

**Q8** If you have any other comments about the Council Tax Reduction Scheme please write in below.

## About You

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 question boxes below.

All information is confidential and will only be used to help us monitor whether views differ across the community.

Are you male or female?

- Male       Female

How old are you?

- 18-24       25-34       35-44  
 45-54       55-64       65+

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?

- Yes, limited a lot       Yes, limited a little  
 No

What is your ethnic group?  
(Please tick ONE box only)

### White

- English, Welsh, Scottish, Northern Irish, British  
 Irish  
 Gypsy or Irish Traveller  
 Any other white background (please write in )

### Black or Black British

- Caribbean  
 African  
 Any other Black background (please write in )

### Asian or Asian British

- Indian  
 Pakistani  
 Bangladeshi  
 Chinese  
 Any other Asian background (please write in )

### Mixed or multiple ethnic groups

- White & Black Caribbean  
 White & Black African  
 White & Asian  
 Any other mixed background (please write in )

### Other ethnic group

- Arab  
 Other ethnic group (please write in)

Can the council contact you again to invite you to take part in any further research about Council Tax benefits? (If yes, please remember to provide your contact details)

- Yes       No

## Contacting You

We would like to let you know what people have told us and what we are doing in response.

Feedback will be made available on our web pages at [www.oxford.gov.uk/counciltax](http://www.oxford.gov.uk/counciltax). If you would like us to contact you with the outcomes please give your contact details below.

Title  Mr     Mrs     Miss     Ms     Dr

Other (please write in)

First name

Surname

Email address

Day time phone (including code)

Address

Thank you for your comments.

Please return your completed questionnaire in the envelope provided or to the following address (no stamp needed): FREEPOST, PO Box 10, Oxford, OX1 1BR

### Oxfordshire Districts Consultation Results

#### Local Council Tax Support Scheme

From April 2013 the existing Council Tax Benefit Scheme will be replaced by a new Council Tax Reduction Scheme.

The new scheme will be determined by local District Councils rather than the Department of Work and Pensions.

The Government will provide funding but, on average, the amount of funding available to the new scheme will be 10% below that for the existing Council Tax Benefit scheme.

Oxfordshire's local authorities each asked residents for their views about how Council Tax benefit is provided by district councils next financial year (2013/4).

Whilst the questionnaire and background materials were agreed jointly, each district carried out its own exercise.

#### Key Findings:

The profile of those responding was as expected with high levels of older people (aged 60+), women and White British residents taking part.

When asked whether people agreed or disagreed with the proposals to maintain a scheme the responses were as follows:

	<b>Agree</b>	<b>Disagree</b>
Cherwell DC	50%	14%
Oxford City	51%	5%
South Oxon & Vale	64%	9%
West	45%	23%

When asked for views on how the costs of the scheme could be reduced, the options in order of preference can be found in the table below with 1 being the preferred option and 4 being the least preferred option.

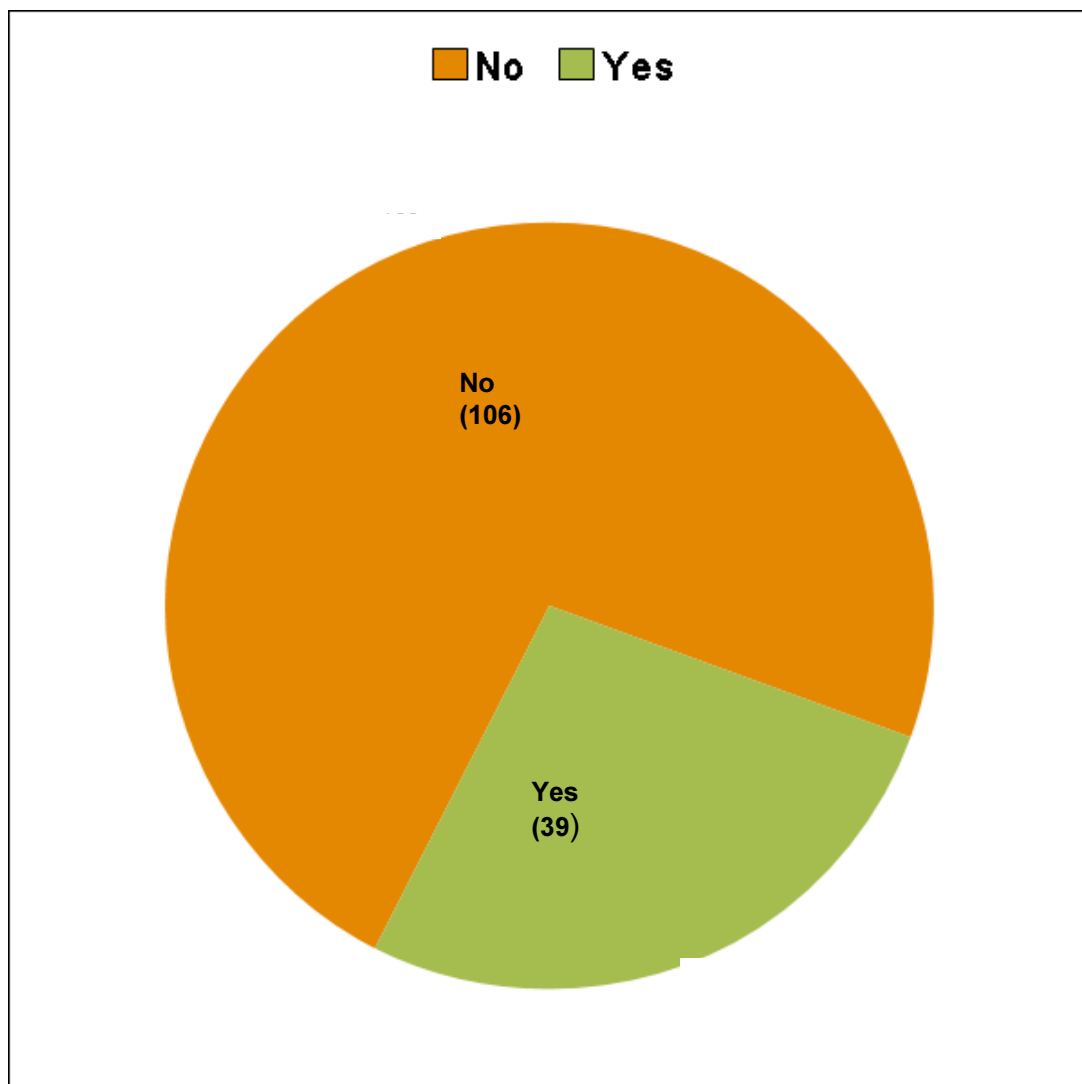
	<b>CDC</b>	<b>OCC</b>	<b>SO&amp;V</b>	<b>WDC</b>
Reduce the amount of savings someone can have and claim Council Tax Reduction. The current limit is £16,000 savings	3	4	3	3
Reduce the maximum Council Tax Reduction award for properties in higher council tax bands to that of a lower property band.e.g. anybody in a band E to H property would be awarded a reduction equivalent to a maximum of a band D property.	2	2	2	1
Reduce the amount of Council Tax Reduction that everyone receives by a fixed percentage	4	3	4	4
Further reduce the amount of Council Tax Reduction someone gets if there are other adults of working age in the household (not including spouses and partners)	1	1	1	2

## Oxford City Council Survey Results

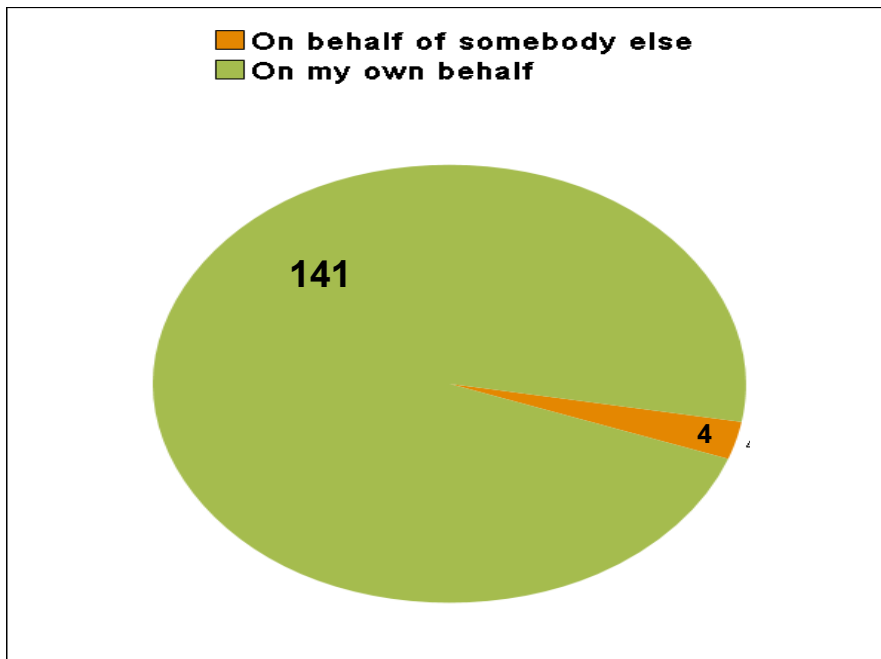
The Council Tax Reduction Scheme consultation began on 24<sup>th</sup> August and ended on 28<sup>th</sup> September 2012. The survey was mailed out to a random sample of 500 residents across the city and posted on our online consultation system where all members of the public had an opportunity to take part.

We received 152 responses to this consultation and the results can be found below.

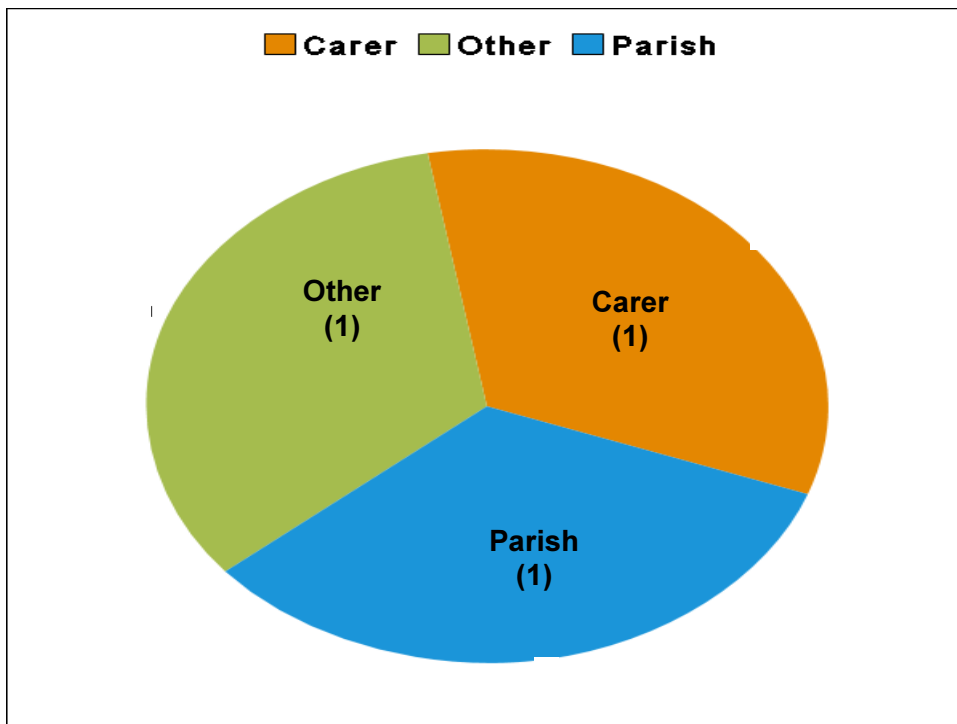
### Question 1. Do you currently receive Council Tax Benefit?



**Question 2. Are you responding to this survey on your own behalf or on behalf of somebody else?**

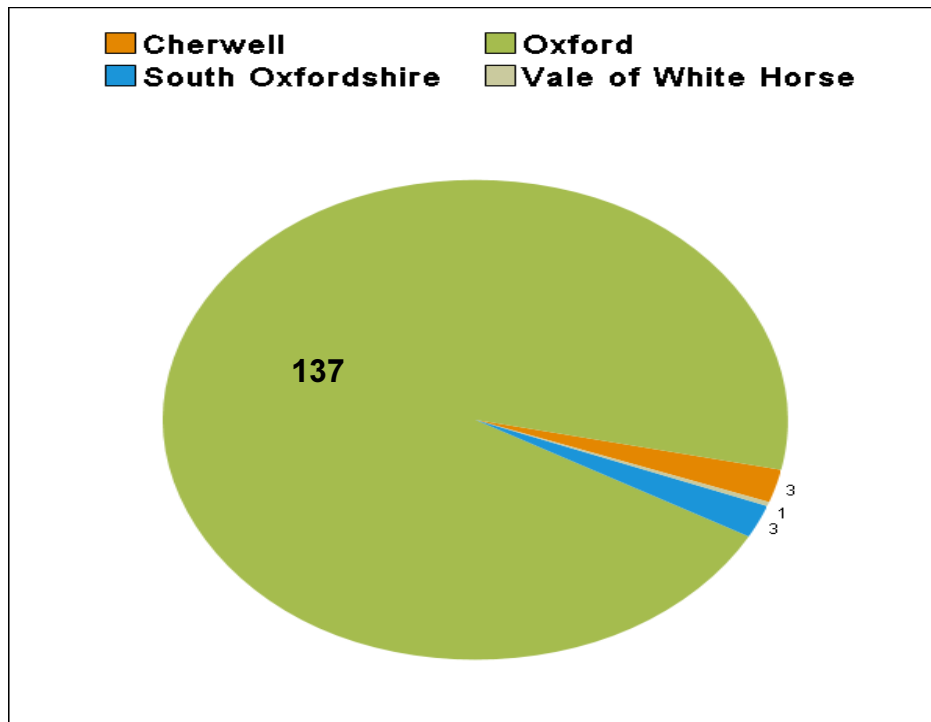


**Question 3. If you are responding on behalf of somebody else, please let us know who be selecting one of the options below.**



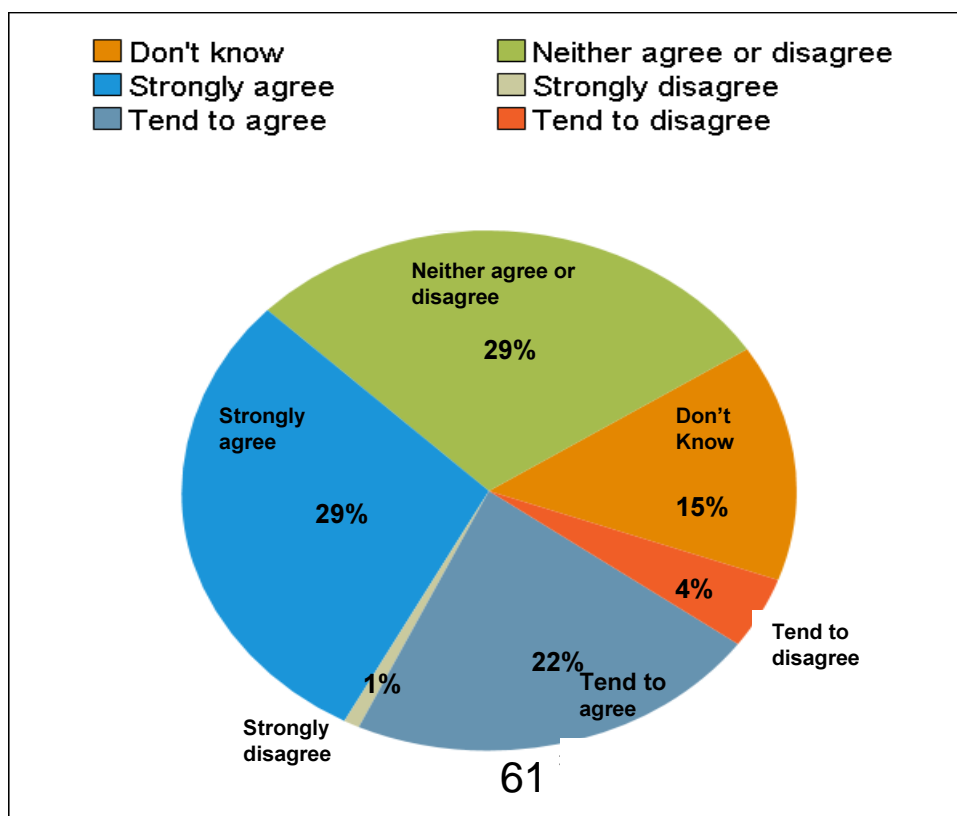


**Question 4. Which district do you live in?**



Oxfordshire Councils are proposing to provide a Council Tax Reduction scheme in 2013-2014 which will cost Oxford City Council £188,000 per year.

**Question 5. To what extent do you agree or disagree with proposals to maintain a scheme?**



Strongly agree	29% (40)
Tend to agree	22% (30)
Neither agree or disagree	29% (39)
Tend to disagree	4% (6)
Strongly disagree	1% (1)
Don't know	15% (20)

## Question 6

### Why do you agree or disagree?

A total of 59 people responded to this question.

Reasons for agreeing with the proposal included the following views:

- Need to support vulnerable people (such as disabled, pensioners and people on low incomes)
- People should pay Council Tax according to how much they earn.
- People on lower incomes need extra support especially in the current tough financial climate.
- It will help to safeguard the incomes of the most vulnerable

Reasons for disagreeing included:

- State support should be reduced to encourage people to work/contribute more
- People on low incomes should not get help at the expense of others e.g. Council Tax should not go up to pay for this.
- The cost of Council Tax benefit will have to be met by working people

The most common reasons for agreeing Most people that commented on this question agreed that the scheme should be maintained in order to help those on lower incomes especially in the current financial climate.

## Question 7

**Instead of maintaining Council Tax Reductions as is suggested, councils could consider a range of options to reduce the cost of the scheme from 2013 or in future years. This would apply to all claimants apart from pensioners and other vulnerable groups who the Government says must continue to be protected.**

**To what extent do you agree or disagree with each of the following ways in which the cost of the scheme could be reduced?**

'Reduce the amount of savings someone can have and claim Council Tax Reduction. The current limit is £16,000 savings'

Option	Count
Strongly agree	17% (22)
Tend to agree	20% (27)
Neither agree nor disagree	17% (23)
Tend to disagree	15% (20)
Strongly disagree	20% (26)
Don't know	11% (15)

'Reduce the maximum Council Tax Reduction award for properties in higher council tax bands to that of a lower property band.e.g. anybody in a band E to H property would be awarded a reduction equivalent to a maximum of a band D property.'

Option	Count
Strongly agree	21% (27)
Tend to agree	23% (30)
Neither agree nor disagree	18% (23)
Tend to disagree	13% (17)
Strongly disagree	13% (17)
Don't know	13% (17)

'Reduce the amount of Council Tax Reduction that everyone receives by a fixed percentage'

Option	Count
Strongly agree	10% (13)
Tend to agree	29% (38)
Neither agree nor disagree	19% (25)
Tend to disagree	17% (22)
Strongly disagree	11% (14)
Don't know	15% (19)

'Further reduce the amount of Council Tax Reduction someone gets if there are other adults of working age in the household (not including spouses and partners)'

Option	Count
Strongly agree	35% (46)
Tend to agree	32% (42)
Neither agree nor disagree	8% (11)
Tend to disagree	9% (12)
Strongly disagree	6% (8)
Don't know	10% (13)

### Question 8

**If you have any other comments about the Council Tax Reduction Scheme, please write in below.**

7D - would depend if other adults are working or not.
In order to get a reduction I thought only one person could live in the property. If more adults are living in the property why are they receiving a reduction? Surely this question is irrelevant?
I don't know anything about council tax financial arrangements.
The government should create funds for council tax reduction. It is unfair to do this to councils which already have their financial problems.
I really have no idea of any of these proposals and can't find it's pros and cons. My general view is you should base the calculation/reduction on income.
I think that it's unfair that I still have to work and pay for everything just because I have

<p>a daughter at home when neighbours have a son some house but she gets reduction.</p>
<p>Serious effort to collect the reduced council tax payments must be made.</p>
<p>Sorry - This whole thing is very unclear and I don't feel qualified to express an opinion.</p>
<p>Since Q7 apparently means that I shall, as a pensioner, continue to receive this benefits, I do not think I can suggest how others might be affected.</p>
<p>We are both pensioners and pay full rent + council tax.</p>
<p>We all pay an extortionate amount of council tax in Oxford. I think Oxford City Council and other District Councils should be abolished and just have one Oxfordshire County Council.</p>
<p>To help fund the scheme, I believe that students living in HMO's should pay Council Tax. By exempting them from Council Tax we are effectively giving money to their landlords, who set the rent at whatever a group of 4 or 5 students can pay. The Council provides generous services top these students and should receive something in return.</p>
<p>If a house is rented and the occupants receive rent allowance they should pay it as private householders in council tax from their income, receiving the same allowances or reductions for disables or elderly relatives living with them.</p>
<p>I support the Council Tax Reduction Scheme as outlined.</p>
<p>My wife who is disabled and myself are pensioners. Our joint income is just above the limit we cam have to claim rent and council tax benefit. So if the new scheme is introduced it should not be at the expense of people like us. Our council tax goes up to pay for the new scheme as it would make it even harder for us to manage than it is now.</p> <p>So our council tax does not go up to pay for this scheme:</p> <p>First - if there are other people of working age who are not in education age 16-65 yrs in the household, then the amount of council tax reduction received should be reduced.</p> <p>Second - if then needed reduce the amount of council tax reduction that everyone receives by a fixed percentage. Be everyone I mean people of working age who can work.</p>
<p>Q7 I feel it would be wrong of me to comment on this as I am a pensioner + it does not affect me.</p>
<p>Even those who normally receive benefits should realise that others, including lower paid workers not able to claim, are struggling.</p>
<p>Council taxes are the most appropriate tax. It is a burden to working family. Should stop benefiting single parent/mum. Working family are struggling to meet the both ends of income and expenditure. If you abolish council tax it would be a great thing in a family who are working hard to feed their children.</p>
<p>Wow! I'm glad I'm not a person in your position.</p>
<p>I am told Wiltshire Farm Foods calling once a week is a benefit but I pay them what they ask for myself. I really like having them come but it seems to me I have nothing more to say.</p>
<p>Sorry, haven't been a lot of help, but what I've just read on front cover, don't think it's going to work. The problem is, there is not a lot of information to go by.</p>

For people who have additional personal living in their property (the lodgers, students etc.) extra money should be paid by the tenant.

May I say it is beyond my comprehension how living in a first floor flat, 1 bedroom, no garden, I am paying the same council tax as a person in a 3 bedroom house, garden front and rear.

Sorry but I do feel quite bitter regarding this issue.

I receive a reduction in my Council Tax because I live alone in my flat.

Savings limits should be irrelevant.

People who have worked hard, been prudent, and should not be penalties when in need of money and should not be treated in the same manner as those who squander their help and expect the state to help them.

Any households with multiple amounts should be paying full council tax so long as one is employed. Multiple occupancy households make more use of council services should and should contribute accordingly.

I find the above questions have a loaded out come? Normal working class who are now retired + have payed TAXES should be more family treated, during their retirement.

My strong views about your proposed scheme are in part a reaction to the ridiculously high number of people entitled to council tax reduction in a small city like Oxford.

Schemes like this actively encourage some people to remain on benefits and with reduced council staff, I don't see how you can police such a scheme to ensure that those receiving council tax reduction are actually entitled to do so.

I believe that everyone should pay something towards council tax since this is the best way of ensuring that people appreciate the services provided by the Council.

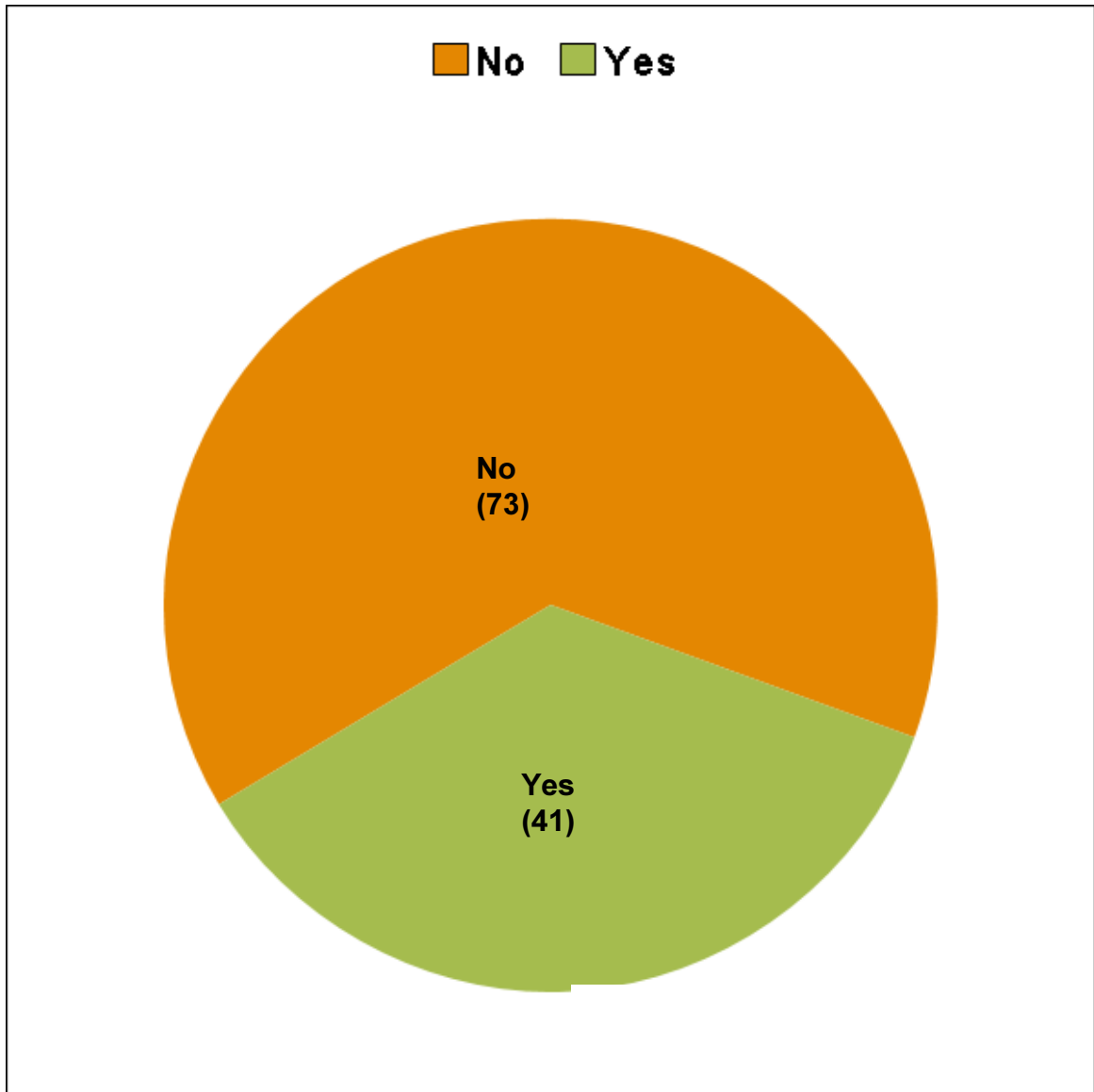
I would prefer to see the £188.000 cost of this scheme go towards, for example, the upkeep of library services which are available to all city residents.

Any reduction in tax and lowering property on any benefits - its good for everyone.

OAPs living alone should pay less.

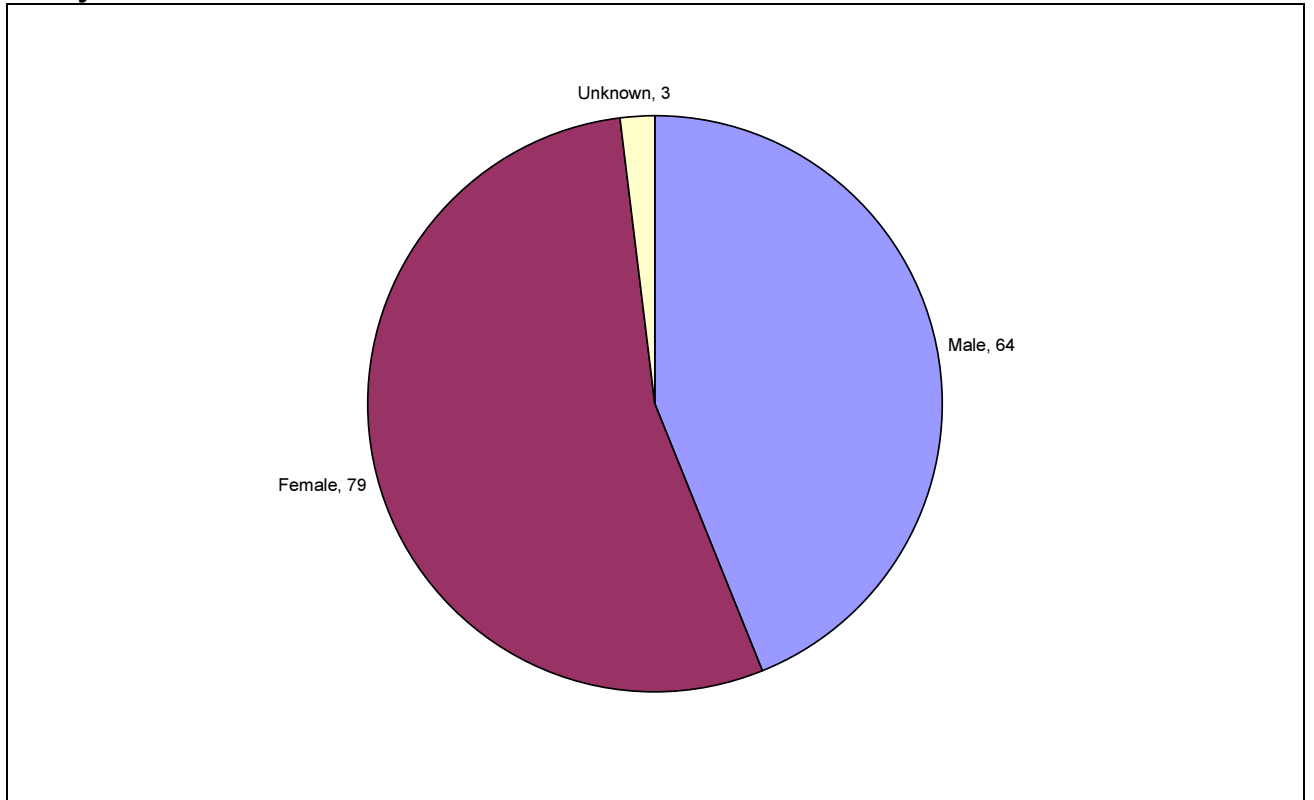
**Question 9**

**Can the council contact you to invite you to take part in any further research about Council Tax benefits?**

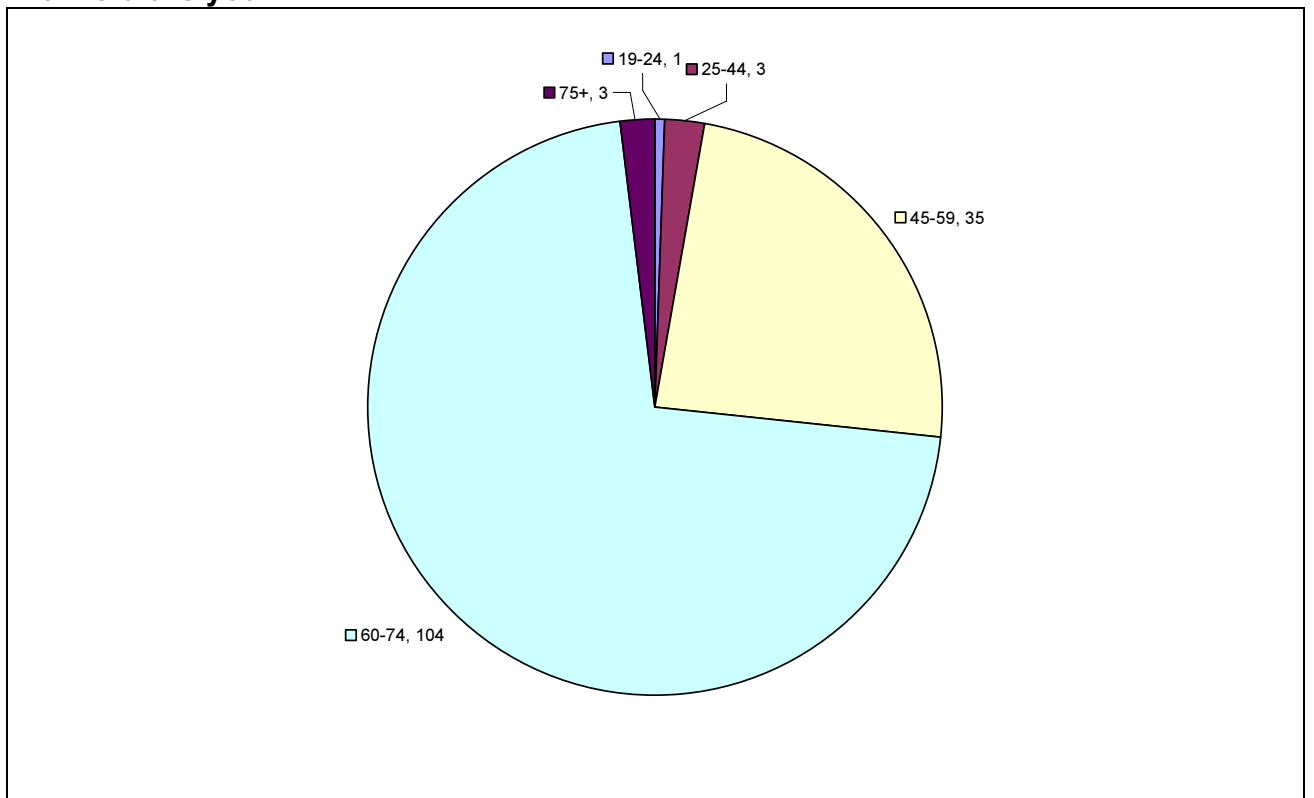


## About you.

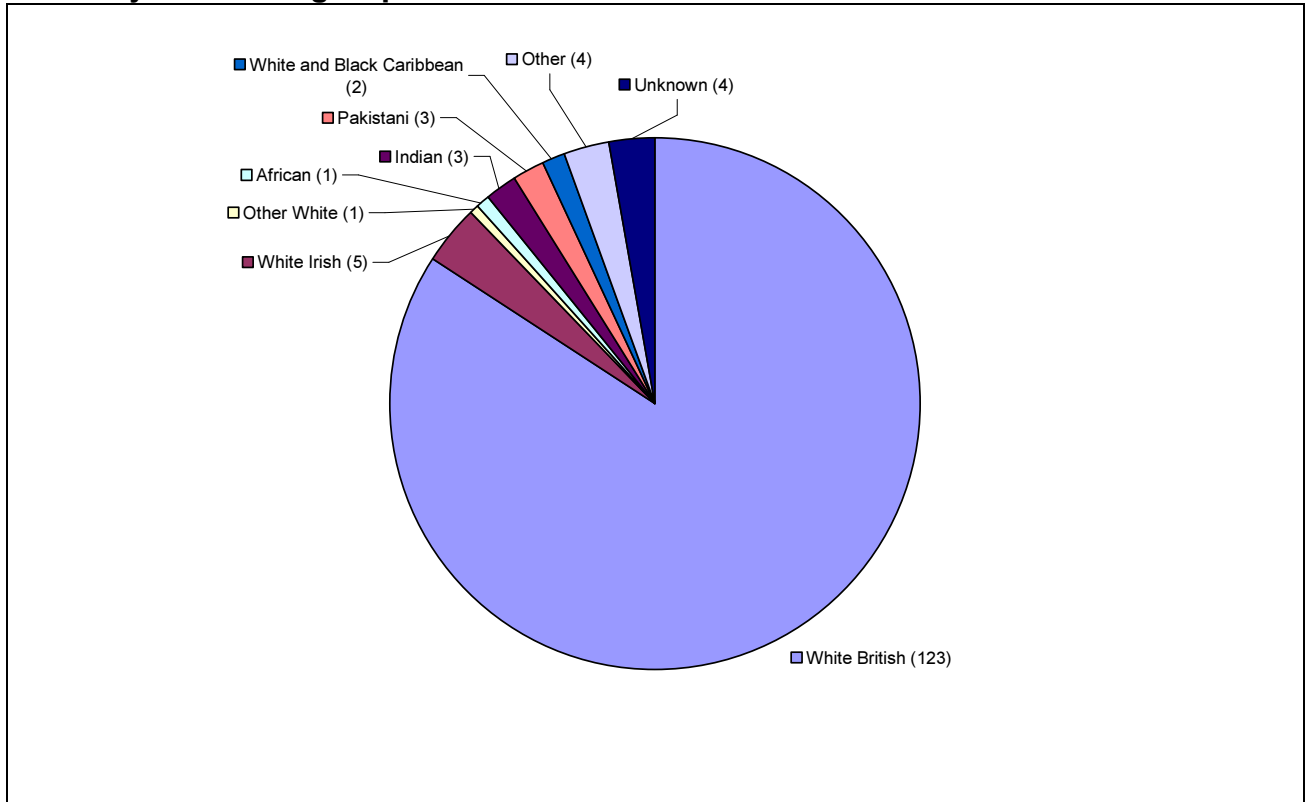
### Are you male or female?



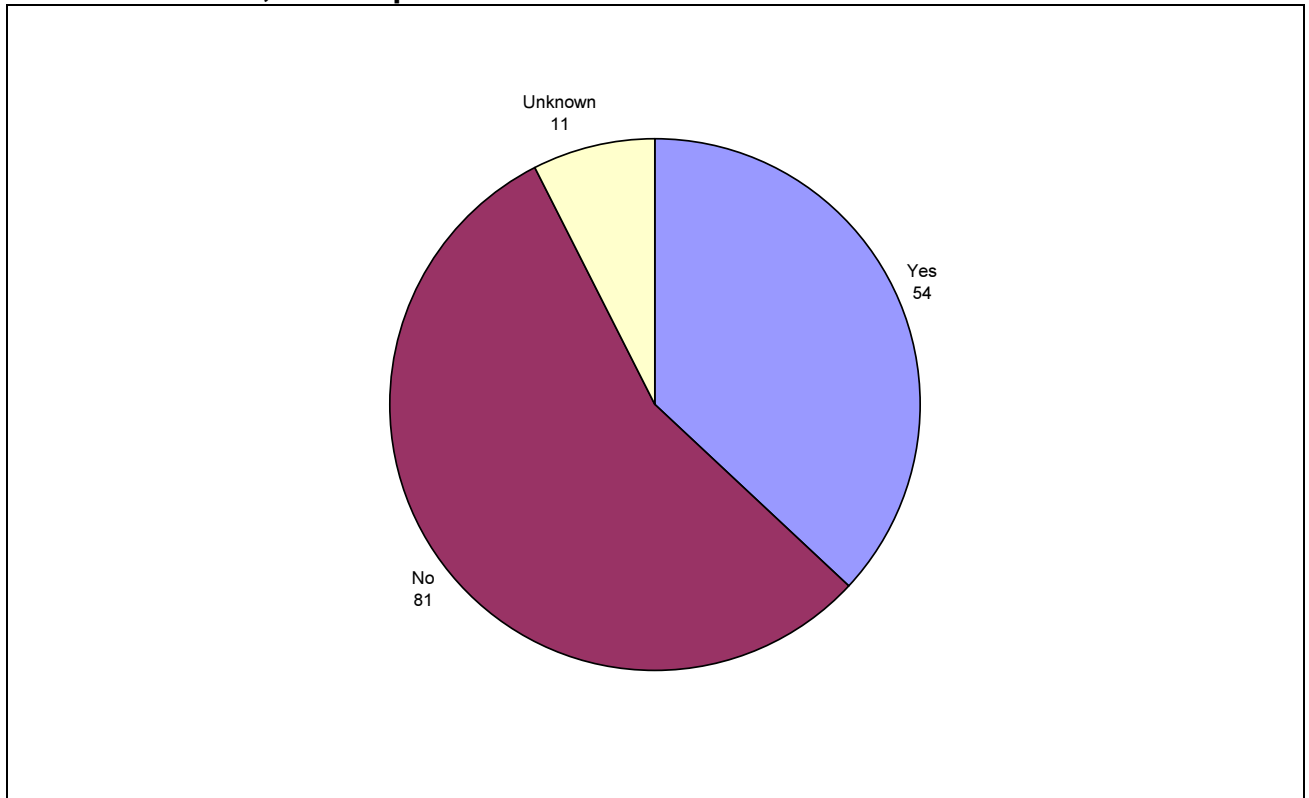
### How old are you?



### What is your ethnic group?



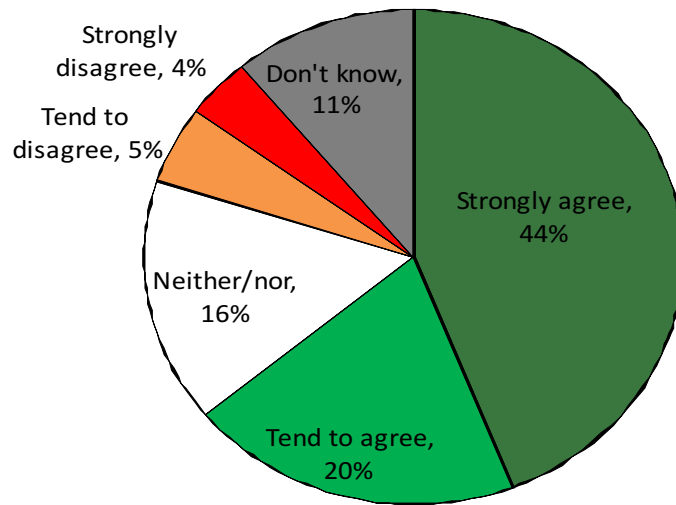
### Are your day to day activities limited because of a health problem or disability, which has lasted, or is expected to last more than 12 months?







**Q5. To what extent do you agree or disagree with proposals to maintain a scheme ?**



Base: All respondents (225)

Two thirds of those responding (64 per cent) agreed with proposals to maintain the scheme, 44 per cent strongly agreeing. Just under 1 in 10 people disagreed whilst higher proportions (16 and 11 per cent) neither agreed or disagreed or replied 'don't know'.

When comparing results between districts, whether someone received Council Tax benefit and characteristics such as age, gender and disability there were few differences between sub groups. The following differences are based on small sample sizes so should be treated with caution:

- Those who do not receive Council Tax benefit (34 people) may be more likely to agree (71 compared to 63 per cent), more likely to disagree (17 compared to 18 per cent) and less likely to say 'don't know' than those receiving the benefit
- Under 45s (41 people) may be more likely to disagree (17 per cent compared to 7 per cent of over 45s)

**Question 6**

Reasons for agreeing with the proposal included the following views:

- Need to support vulnerable people (such as disabled, pensioners and people on low incomes)
- Positive personal experience/impact of receiving Council Tax benefit
- Council is protecting local people from national cuts
- People should pay Council Tax in proportion to their ability to pay
- Council Tax is too expensive so people on lower incomes need support

Reasons for disagreeing included:

- Not the Council's role to reduce the impact of national cuts
- State support should be reduced to encourage people to work/contribute more
- The cost of Council Tax benefit will have to be met by working people

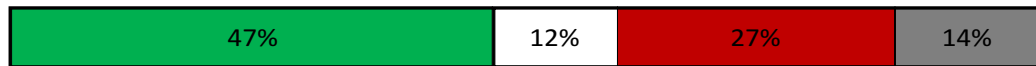
Those taking part were asked to what extent they agreed with options to reduce the cost of the scheme.

**Q7. To what extent do you agree or disagree with each of the following ways in which the cost of the scheme could be reduced ?**

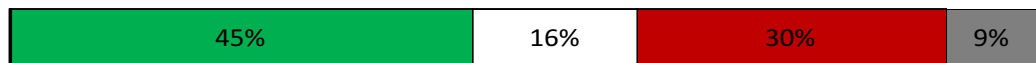
Further reduce the amount of Council Tax Reduction someone gets if there are other adults of working age in the household



Reduce the maximum Council Tax reduction award for properties in higher Council Tax bands



Reduce the amount of savings someone can have and claim Council Tax reduction



Reduce the amount of Council Tax reduction that everyone receives by a fixed percentage



■ Agree □ Neither/nor ■ Disagree ■ Don't know

Agreement was lowest with the option of reducing Council Tax support for everyone by a fixed percentage.

**Question 8**

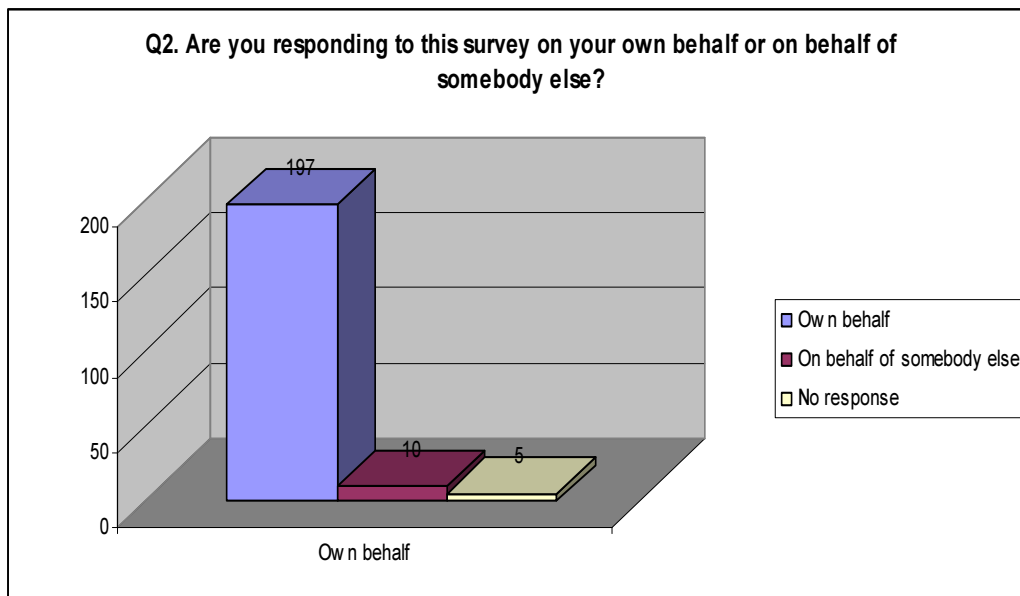
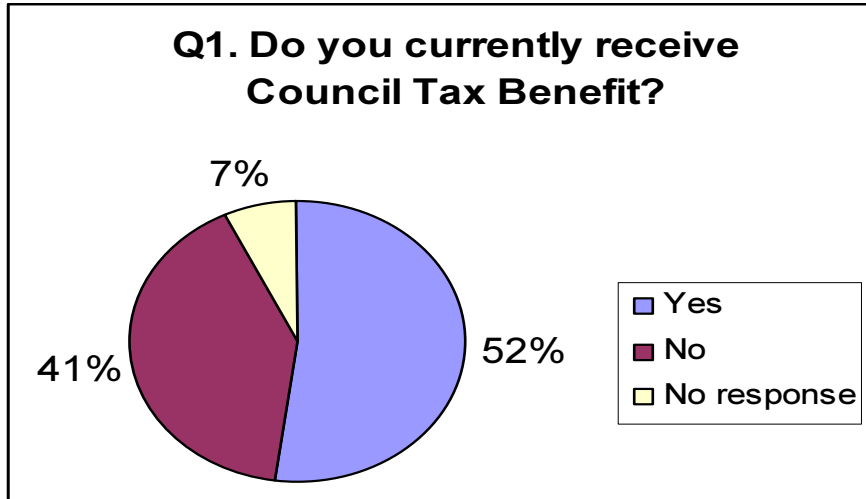
Other views expressed in the survey include:

- Council Tax should be proportional to income not property
- Council Tax paid should reflect the amount of services used, particularly for single-occupants
- Support should be targeted at those who need it based on prior contributions to reduce misuse
- People who have worked hard to save shouldn't be penalised
- Concern about the impact of charging more for properties empty for less than a month on landlords/tenants
- Query whether its practical to get information about other adults in a household
- Where a young person in a household finishes full time education but cannot get work this will already add pressure to household income
- How the Council will fund maintaining the scheme is not clear

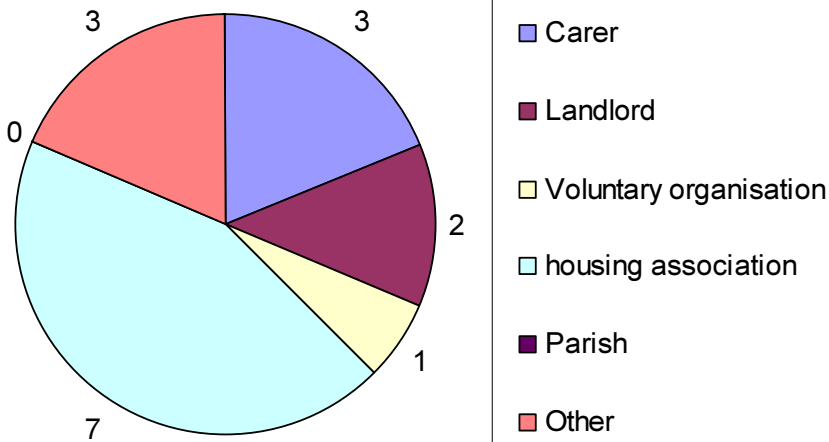
A number of comments and the high proportions of people responding 'don't know' indicate many residents found it difficult to understand the issues or felt they didn't have enough information to comment.

## Cherwell District Council Survey Results

Comments were collected via Cherwell District Council website, there was also sample of local residents who received consultation letter and paper copy of the survey. A total of 212 responses were submitted.



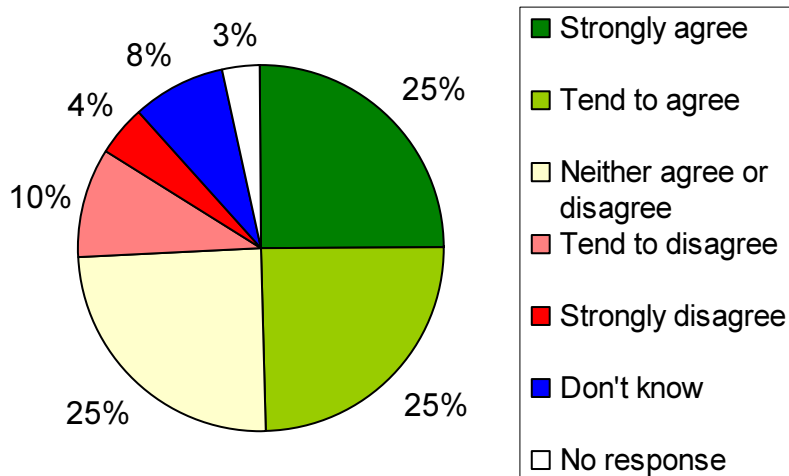
Q3. If you are responding on behalf of somebody else, please let us know who by selecting one of the options below.



**Q4. Which district do you live in?**

Oxford City	0
Cherwell	206
South Oxfordshire	0
Vale of the White Horse	0
West Oxfordshire	0
No response	6

**Q5. To what extent do you agree or disagree with proposals to maintain a scheme?**



**Q6. Why do you agree or disagree? Please write in below.**

Should reduce benefit even more, we give away far too much of taxpayers money.

If you are using services provided by the council then someone somewhere has to pay for them. Why should someone else have to pay extra for those services and subsidise that person? They are already supposedly receiving Benefits that should be assisting them so why extend that assistance further from the council funds?

It is very important that schemes are maintained to support those who can not afford the very high council tax costs in oxfordshire

I agree to the reduction as people who suffer a disability vcannot work and earn an income. Every penny counts to help maintain an average standard of life.

There appears to be an unaacceptable risk of an increase in Council Tax for those not in receipt benefit or cutsin essential services to fund the Â£60,000 required.  
it is not clear

I agree as proposals do not appear to affect my situation

Shift of burden from central government to local without the matching funds. Also it is best to gradually reduce individual subsidies to individuals otherwise it can obstruct self help

Need to maintain or homeless situation will worsen  
because there should be a benefit system

The benefits bill is too high. people should be made to work to return for JSA etc.  
benefits by definition should benefit receipters not make it easier to remain NEET [?]

Because the poor and needy in our society need protection particularly when they are being targetted by welfare reform currently being implemented

people on low incomes especially pensioners need suypport and some relief from paying council tax

I have no comment

unable to manage without CT benefit

Don't know

safeguard all people involved

people in need and/or on low incomes need help

the scheme has to be maintained, because people cannot just be abandoned. All walks of life need to looked after when things go wrong

I agree because many elderly and low income people need help

If the government decided to cut benefits why should they keep at the same level on costs of district council tax payers

as i receive no council tax benefit i can see little point inbeing contacted again

My council tac benefit helps me greatly, if a scheme wasnt maintained. i would struggle to find the extra money to cover my council tax

I do need to know what i pay and have sorted this with the land lord [cant read most of Mr's writing!!!!]

waste of money to change. will the gain be greater than the cost

Number of low income people/families have their council tax bill as a large part of their expenditure, therefore the benefit/reduction scheme is very important to them

I neither agree nor disagree. also find it sad that councils will force people who have a spare room to move as they cant afford the price

Necessary to ensure that poverty is not increased amongst claimants of benefits and those on low incomes. Failure to provide a a schemew ould lead to increasein homelessnesss and personal debt

Really does not matter will happen no matter what people say

Not sure i understand the whole system

council should meet the shortfall and maintain council tax payments

In proportion to the average income of most OAP's - OAP + possibly a small work pension - the current council tax is too high and only sustainable with difficulty

Helps those on low or fixed incomes

a] its not clear to me what your options are from the list below b] i dont believe your maths

This will only result in my tax increasing **74**

I disagree with the statemnet regarding cost to CDC. Firstly, it will cost us not the taxpayer not the council. Secondly, why state per year when actually once the

reductions are in place, they won't be an additional charge. Thirdly, as always, the people who have always paid their way either renting and paying taxes or buying a home and paying taxes, have always contributed, will pay again or should I say have to pinch harder because some are pensioners!! But most have never worked!!!!

Why should householders pay more just because they're living there? It's going back to poll tax, why? Savings, why should people use their savings just to get by when they've saved all their lives and would need that money in old age? Wish I had savings and what are savings???

cannot agree/disagree until I have further information outlining how an individual or group would be affected

I have friends who really need their council tax benefit and would struggle without it. I am a lone parent who cannot afford large amounts of council tax and I am worried changes made will affect my liability to council tax help if any.

I agree people in real need [such as pensioners on a fixed income] should have a reduction regardless of any savings or whether they claim benefits. Households with several people working age [regardless of whether on benefits] should not get a reduction.

Every case should be looked at on its own merits, particularly when looking at council tax by band, though I agree people should live within their means. It is unfair for someone living in a large house who is made redundant to be expected to move. Fairer wealth distribution. Higher earners should pay more to support their community and infrastructure. There should be assistance for low earners to help them.

I am not sure - if this does go ahead how will it affect my housing benefit. I won't lose it will I?

additional cost falling on council tax payers

anything which increases costs at the moment must be carefully considered and unless unacceptable should be denied.

Pensioners and vulnerable groups should keep the same level as council tax benefit.

As I am a pensioner aged 76 with no savings and a low income I know I could not manage without the help I get from my council tax benefit.

It seems reasonable that a household with only one occupier should receive a discount.

The scheme provides essential relief to people who are, on the whole, unable to make the payment of the tax through no fault of their own.

council tax should be linked to ability to pay

Important to aid in people's lives with difficult economy and low incomes

Because some deserving people and/or those who cannot afford to pay due to unavoidable circumstances deserve a helping hand.

As a 95 year old disabled person, I would hope to receive some financial relief instead of watching my carefully hoarded savings gradually diminish.

While I understand that some people need assistance with paying their council tax, I feel myself that we have always budgeted to pay our council tax even if we have had to go without other things [holidays]. If our tax bill increases again to assist the new scheme something else will have to go.

There are many people on low income and they live in houses that are expensive to run. Not just the big houses, small flats and small houses. Pensioners have great difficulty with paying all their bills, leave alone any money left for food. They need all the help they can get.

1. people need to be encouraged to save - not penalised  
2. not everyone is able to move to a lower property band  
3. Fairer to reduce the amount of council tax reduction by a fixed percentage to all recipients  
4. reduce the amount someone receives if there are other adults of working age in the property. It is much harder to meet one's living expenses when living alone on one income.

don't feel competent to judge so unwilling

council tax is expensive for everyone so anyone on a low income should be able to get a reduction.

some council tax reduction can apply to the poorest of us. They just cannot afford to pay the current high level of rents charged.

I feel more people may be receiving benefits who really need them. A tighter scheme should be applied to pursue council tax debts from those who can but refuse to pay on

time

The poor or hard up should not be penalised but offered help with council tax

Currently not receiving benefit and unlikely to in future

it will be time and money saving

system seems to work

to agree to a proposal that will benefit the community

to encourage to be accountable

I am on guarantee pension credits and my situation is unchanged. filled out just in case

the reason i am in favour of reduction is that some of the people who get it don't deserve it

Because it seems to me to be something we are going to be forced to do by law

i agree that vulnerable groups and elderly get a lower rate as long as they are identified correctly. However, i would not want this cost passed on to us

I think money could be saved by looking at other things being wasted

I strongly disagree with council tax - that's because the council spend out the money on works that don't even need doing. as all those years ago we didn't pay council tax so why now? it is a total con

i have mental health problems so would need more info on different things to make a vote

I've worked all my life and paid my own way. why should i now help subsidise other people. I'm still working to make sure we can live ok as a family.

need to recognise that some residents require financial support due to their personal circumstances

It seems to me that those groups of people that are truly vulnerable will be protected anyway. it may be hard, but all others should be encouraged to pay their own way like the rest of us

so it makes it easier to pay my rent

I am married with no children. my husband works full time and i am unable to due to my disability i was born with and now on very strong medication. i do not receive benefits for not being able to work, so we have one income coming in and do not use the resources people with families and people on benefits do, both who are in receipt of discounts unlike us. any savings will help us dramatically

people who live alone should get a discount

council tax too onerous for those on very low incomes

Reduce £16,000 to £12,000

we have to work hard to pay our bills and are fed up of subsidising those who will not work

Poor get poor. another benefits cut

not sure if i fully understand the council tax system

People on benefits deserve a break across the board

i think it has already been decided

because there is genuine need

because it tends to help everyone

When free handouts are available, there is little incentive to earn an income to pay one's dues

I think change is good but then the effects on others would be different and i don't know how it would affect me as a single mother

those who are genuinely financially disadvantaged should receive some support

principle of progressive taxation is most equitable and efficient

I think that OAP's and genuine people on benefits should still get the same allowance. But i think any new claimants or people on income support should have theirs revalued

with the current economic climate, i believe people are under enough pressure to keep a roof over their heads

sounds like my council taxes will be increased to cover the shortfall or drastic cuts in services

As this is a complicated issue of which i don't have sufficient knowledge to comment on i've ticked the don't know box

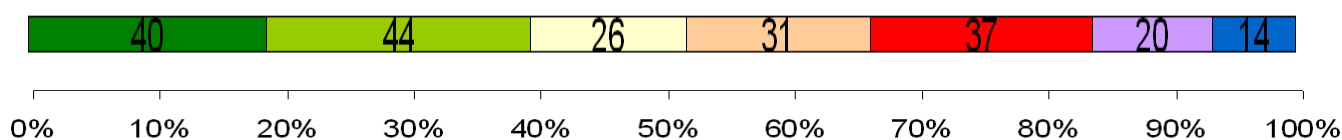


**Q7. Instead of maintaining Council Tax Reductions as is suggested, councils could consider a range of options to reduce the cost of the scheme from 2013 or in future years. This would apply to all claimants apart from pensioners and other vulnerable groups who the Government says must continue to be protected.**

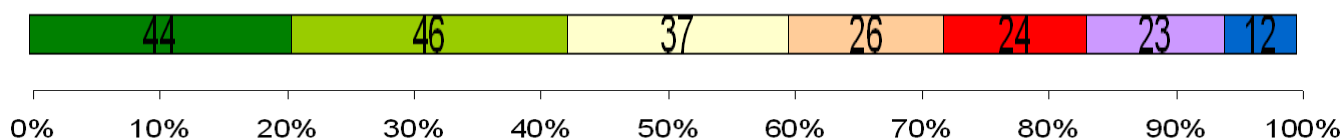
**To what extent do you agree or disagree with each of the following ways in which the cost of the scheme could be reduced?**

■ Strongly agree 
 ■ Tend to agree 
 ■ Neither agree or disagree 
 ■ Tend to disagree 
 ■ Strongly disagree 
 ■ Don't know 
 ■ No response

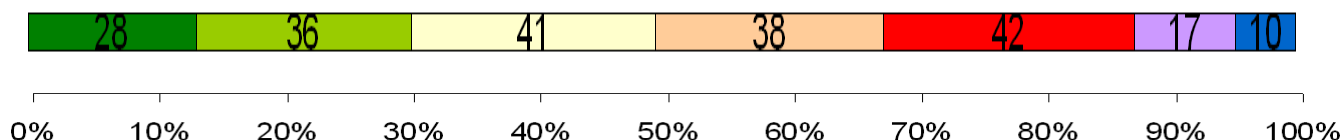
Reduce the amount of savings someone can have and claim Council Tax Reduction. The current limit is £16,000 savings



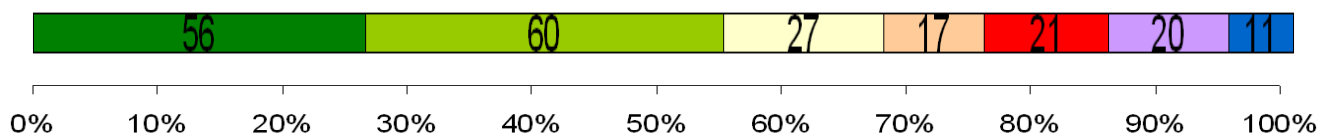
Reduce the maximum Council Tax Reduction award for properties in higher council tax bands to that of a lower property band e.g. anybody in a band E to H property would be awarded a reduction equivalent to a maximum of a band D property.



Reduce the amount of Council Tax Reduction that everyone receives by a fixed percentage.



Further reduce the amount of Council Tax Reduction someone gets if there are other adults of working age in the household (not including spouses and partners).



**Q8. If you have any other comments about the Council Tax Reduction scheme please write in below.**

Sovereign is a major provider of social housing in the south and south west, owning and managing around 34,000 homes in more than 70 local authorities. As a provider of social housing in the Cherwell District, we feel it is important to share our views to support the design of your local Council Tax support scheme. We recognise that local authorities face a big challenge in implementing local council tax benefit schemes while making 10% savings overall from working age households. The overall impact of the Welfare Reform Act will be significant for many low income and vulnerable households and in some cases it will be devastating. Cutting council tax benefit entitlement will inevitably hit poorer households at a time when they need our support the most. It is our view that councils should be doing all that they can when devising their schemes to minimise the amount of council tax benefit that is cut. We feel it would be fairer for local authorities to prioritise savings by reducing, or cutting

completely, some of the existing council tax discounts. Many of these are provided regardless of people's ability to pay. Should these cuts result in individual cases of hardship, we would suggest that it is reasonable to expect that these could be addressed via the local council tax benefit scheme. For instance: Â· Reducing the discounts received by those with a second home and introducing a premium to those owning an home that has been empty for a certain period of time Â· Reviewing the single person discount, including the scope for introducing means testing to target the discount at people on low incomes (we recognise this is not in the power of the local authority but feel it worth stating our support for such a measure) If these approaches do not generate sufficient savings, we would like Cherwell District Council to consider the following options before cutting entitlement: Â· Increased contribution made by other adult members of the household who are in work Â· Removal of second adult rebate Â· Decreasing the Â£16k savings limit for eligibility There are added advantages to reducing discounts rather than cutting entitlement: Â· It will satisfy the government directives of protecting vulnerable households and avoiding disincentives to work. It is likely that any scheme that makes savings by cutting council tax benefit will go against one, if not both, of these directives. Applying a broad brush cut means those previously on full council tax benefit would have to pay a small amount of council tax under a new system presenting the council with an increased administrative burden and potentially affect collection rates.

CTB needs to be more transparent. Most of my clients don't even know what CT is. CT in Cherwell does seem quite high. Reducing overheads and services will reduce the rate of CT anyway.

Need to continue single person discount or there will be significant hardship to many It seems fairer to me to consider earnings levels and house values and multiple occupancy before demands are made on pensioners, disabled and sole occupants [where appropriate] OR lowly paid occupants

To be honest I do not really understand the proposal

I think it should be scrapped. It's not worthy of the efforts and costs to administer it. People need to learn to stand on their own feet. It should be helping to take you out of poverty not a constant hand out that traps you in it.

Can't read Mr's writing!!!

If the money is to be found, why target the people that are in work and living on a budget when really we should be promoting that work pays

With a thriving black economy it is important that local councils regularly verify that any reduction is still appropriate. Currently no incentive to voluntarily give up the reduction

Nothing else to say

More information would have been helpful for a proper consultation

Empty Properties We estimate that, across our business, if all our partner local authorities were to require us to pay full council tax in these circumstances, the cost to Paradigm would be in the region of £120,000. This would need to be paid for ultimately by tenants via rental income, clearly resulting in a reduction in the amount of money available for maintaining property One argument some local authorities are putting forward is to dissuade landlords from keeping property empty. This is not really relevant to us " we already work hard to minimise void turnaround times to increase the supply of property and to minimise our rent loss. If LAs wish to maintain pressure on landlords, they could do this perhaps by introducing charging after an initial 4 week period. Our void turnaround time is 21 days for general needs property" surely it is not cost effective for LAs to collect such small sums of money.

How can it be fair that people with considerable savings qualify for a reduction. Surely savings are for rainy days?

I'm not sure that why I put don't know. My two benefits I get are income support and incapacity benefit

I appreciate any help I can get. My 25% reduction is a manageable figure for me. I would prefer it stay the same but would appreciate anything you can do to maintain it My own concern is that 3 bins over a 2 week period is a severe challenge to someone 85 years old. though I am able to assist some of the time, there are occasions that I cannot. to have to wheel 2 bins to the curb for an 85 year old is a physical problem - do you agree?

Leave things the way they are - let people be happy

I do not have sufficient information to answer questions

I find everything changes which costs more money just yet another idea and so much waste

I find the last Q7 a little strange. I thought that other working persons living at the same address as a benefit recipient were already liable to make a contribution to council tax. if this is not the case it should be!!

some groups have been unable to live in social housing and had to privately rent - the housing benefit is not in line with rental prices across Cherwell and already leaving a shortfall. i think you would need to look at individual reasons for why people are in houses of a higher band and judge them on their own merit rather than penalising the whole group.

how about funding this scheme by cost reductions elsewhere or higher taxes for higher earners

the current council tax is too high in proportion to the pensioner that has just a pension and a small work pension - about the same as one months pension to pay a years council tax. sooner or later the council will kill the golden goose

In the present climate. it is the responsibility of the council to impose restrictions on any form of benefit claim to those in genuine need. dont allow benefit just as a matter of course

I hope you are not considering a reduction in the 25% you give for people living alone

See comment re q6 recovery of council tax who help fund a reduction scheme

People unable to work including pensioners should not be expected to pay the same council tax as those working

Given the current climate that Britain is in, with everyones income being stretched, i think all should be encouraged to budget and pay their own bills/

i think everyone should pay some council tax no matter how low their income is

Hope that 25% reduction for single occupancy will never be reduced

what i would like to know is there any investigation when claimants make their claim for this benefit

those on long term low income ie. basic old age pension or disabled should be protected

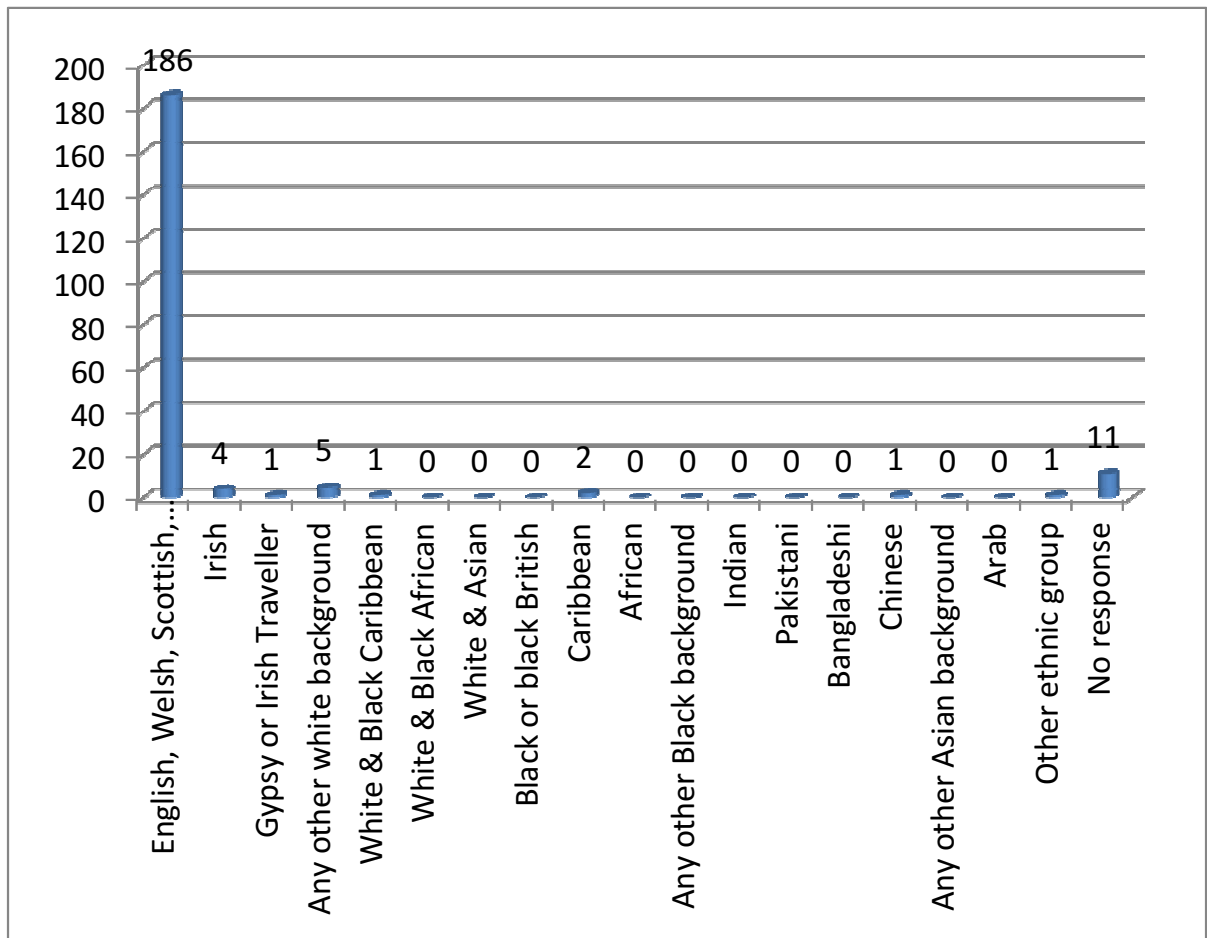
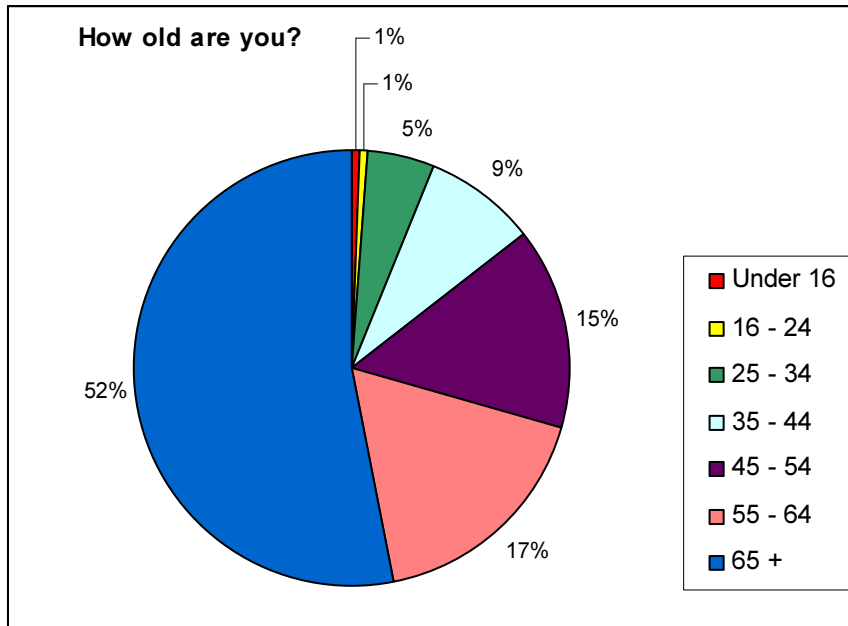
It should be based on 1. amount of adults working or not in the property. ie, they pay more for more adults 2. if they have children who use resources within the scheme they should pay more 3. i feel you should pay for what you use. ie if less people in a smaller, cheaper property you should pay less. as obviously they have less in equity of their property and amount of people in the home to use the resources we pay for well if people have got over £16000 in the bank, then they should not get a tax reduction and over that they should pay full council tax

Yes, about the amount what you expect me to pay is a total rip off - as i want you to look at this again. as i am not paying this until you have looked into this again. as when i tell you that i've got other bills to pay other than council tax, you people just say that you dont take into consideration about other bills i've got - but you people should - as there is things i would like to buy for myself and my wife but i cant as all i gets throwed in my face is bills same as my wife

sounds like you are going to do what the previous tory government did, take percentage of social security money of pension credits away.

I dont understand this so would prefer to have more information

**About you:**



Other groups (1 response each): European, German, Latvian, American, Maltese, Angloarab

Othe

## West Oxfordshire District Council Survey Results

There were 56 responses to the consultation document. This is quite low considering that we publicised our website survey and posted 200 forms directly to current Council Tax Benefit recipients and could be an indication that there is no opposition to the proposal to adopt the current Council Tax Benefit scheme as our local scheme in 2013/14.

The number of responses for the key questions is broken down as follows:

**Statement 1:** To what extent do you agree or disagree with the proposal to adopt the current Council Tax Benefit scheme as the local Council Tax Support scheme for 2013/14?

- 25 people (45%) Agree or Strongly Agree
- 14 people (25%) Neither agree or disagree
- 13 people (23%) Disagree or Strongly Disagree
- 4 people (7%) indicated that didn't know

Note: Of the 25 that agreed that the current CTB scheme should be adopted, 5 (9%) indicated that they are currently in receipt of Council Tax Benefit.

Further questions asked for views on aspects of the local scheme that we will need to design for April 2014.

**Statement 2:** We should reduce the amount of savings that someone can have and claim Council Tax Support from the current limit of £16,000.

- 38 people (68%) Agree or Strongly Agree
- 4 people (7%) Neither agree or disagree
- 12 people (21%) Strongly Disagree
- 2 people (4%) indicated that they did not know

**Statement 3:** We should reduce the maximum Council Tax Support award for properties in higher council tax bands. For example, anyone in a band E to H property would be awarded entitlement equivalent to a maximum of a band D property.

- 43 people (77%) Agree or Strongly Agree
- 5 people (9%) Neither agree or disagree
- 5 people (9%) Disagree or Strongly Disagree
- 3 people (5%) indicated that they did not know

**Statement 4:** We should reduce the amount of Council Tax Support that everyone receives (excluding Pensioners, who are protected) by a fixed percentage.

- 23 people (41%) Agree or Strongly Agree
- 13 people (23%) Neither agree or disagree
- 16 people (28.5%) Disagree or Strongly Disagree
- 4 people (7.5%) indicated that they did not know

**Statement 5:** Where there are other adults in the household (not including spouses and partners) the current scheme reduces the entitlement to take account of the fact that this 'Non-Dependant' should make a contribution to the household finances. We should reduce entitlement by more than the current levels in the local scheme.

- 41 people (73%) Agree or Strongly Agree
- 6 people (11%) Neither agree or disagree
- 7 people (12.5%) Disagree or Strongly Disagree
- 2 people (3.5%) indicated that they did not know

**Comments:** The individual comments are of course available for inspection. However, they can be summarised into three general areas:

- Only help those that truly need help,
- Families with young children should be protected,
- Don't over burden those that are already working and therefore paying income tax,
- Drastically reduce the amount of capital that people can have and still claim.

## **People Profile**

**Current CTB Recipients:** 16% of all responses were from people who indicated that they are currently receiving Council Tax Benefit.

**Gender:** The male/female split of those responding was 51% male/49% female.

**Age:** Responses were from people across most age groups:

- 16 to 24 year olds made up 1%
- 25 to 34 year olds made up 14.5%
- 35 to 44 year olds made up 24%
- 45 to 54 year olds made up 24%
- 55 to 64 year olds made up 22%
- 65+ year olds made up 14.5%

## FINANCIAL IMPACT OF LOCAL COUNCIL TAX SUPPORT SCHEME AND CHANGES TO COUNCIL TAX DISCOUNTS & EXEMPTIONS ACROSS OXFORDSHIRE

Based on 2012/13 Taxbase and Provisional grant figures								
	Cherwell	Oxford City	South Oxfordshire	Vale of the White Horse	West Oxfordshire	County	Police	All areas
<b>Background information (£m)</b>								
2012/13 taxbase before discounts (Band Ds)	50,478	47,134	55,652	49,076	41,186	243,526	243,526	<b>243,526</b>
Reduction in Band D taxbase due to discounts	-4,747	-6,447	-3,755	-3,592	-3,179	-21,720	-21,720	<b>-21,720</b>
Percent change in taxbase	-9%	-14%	-7%	-7%	-8%	-9%	-9%	<b>-9%</b>
2012/13 taxbase after discounts (Band Ds)	45,731	40,687	51,897	45,483	38,007	221,805	221,805	<b>221,805</b>
Band D tax including parishes £	204.28	267.05	191.43	177.03	140.90	1161.71	154.30	
Reduction in council tax income before inflation £m	-0.970	-1.722	-0.719	-0.636	-0.448	-25.233	-3.351	<b>-33.078</b>
Add 1.5% increase in claimants to above figure £m	-0.984	-1.747	-0.730	-0.645	-0.455	-25.611	-3.402	<b>-33.574</b>
Grant funding £m	0.886	1.559	0.671	0.578	0.416	23.112	3.070	<b>30.292</b>
<b>Savings target £m</b>	<b>-0.098</b>	<b>-0.188</b>	<b>-0.059</b>	<b>-0.067</b>	<b>-0.039</b>	<b>-2.499</b>	<b>-0.332</b>	<b>-3.282</b>
<b>Existing cost of discounts (£k)</b>								
Second Homes (10%)	47	94	74	59	115			<b>388</b>
Class L - Repossessed houses	22	21	17	16	14			<b>89</b>
Class A - Unoccupied, require or undergoing major repair	114	286	268	146	143			<b>957</b>
Class C - Unoccupied and unfurnished	861	707	734	688	715			<b>3,705</b>
<b>Total</b>	<b>1,044</b>	<b>1,108</b>	<b>1,092</b>	<b>908</b>	<b>986</b>			<b>5,138</b>
Share of Countywide total	20%	22%	21%	18%	19%			<b>100%</b>
<b>Options illustrating possible changes (£k)</b>								
<b>Option 1</b>								
<b>25% discount for Class A (repairs) and 25% for Class C (unfurnished and unoccupied)</b>								
<b>No discounts for Second homes or Class L Repossessed property</b>								
Target at authority level	-98	-188	-59	-67	-39	-2,499	-332	<b>-3,282</b>
Extra council tax raised	104	145	98	79	71	2,920	388	<b>3,805</b>
Net effect (- shortfall) or (+ surplus)	5	-43	40	11	33	421	56	<b>523</b>
Transitional Relief Grant		42						

## RISK REGISTER

No.	Risk Description Link to Corporate Objectives	Gross Risk		Cause of Risk	Mitigation	Net Risk		Further Management of Risk: Transfer/Accept/Reduce/Av oid	
		I	P			I	P	Action: Reduce Owner: :	Outcome required:
1.	Challenge to consultation process	3	3	Community and stakeholders concerned about proposals	Validation received by Legal Team.  Major precepting authorities involved from the beginning of the process.  Wide range of community and stakeholders able to take part following joint advert and using on-line functionality.  As proposed scheme replicates existing Council Tax Benefit Scheme shorter consultation period justified.	2	2	Head of Customer Services	Robust consultation process established.
2.	Unforeseen budget pressure	3	3	Increase in the number of residents successfully claiming Local Council Tax Benefit	Adequate financial contingency provided As proposed scheme replicates existing Council Tax Benefit Scheme likelihood of unforeseen increase in claim volume is reduced.	2	2	Head of Customer Services  Head of Finance	Scheme delivered within budget.
3.	Difficulty in collecting council tax	3	3	Changes to exemptions and discounts levels may result in small Council Tax Bills	Ensure discounts and exemptions are set at a level where likely charges are large enough to warrant the costs incurred in collection.	2	2	Head of Customer Services  Head of Finance	Council Tax collection performance meets target.



4.	Income projected from changes to discounts and exemptions levels is not realized as customers claim alternative discounts or exemptions	3	3	Change in customer behaviour, for example there could be more single person discount applications if there is no longer a second home discount.	Ensure accurate calculation of council tax base calculation. Monitor and review position and adjust council tax base calculations for future years as required.	2	2	Head of Finance	Robust council tax base calculation.
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**EQUALITIES IMPACT ASSESSMENT**

**Initial screening EqIA template**

1. Which group (s) of people has been identified as being disadvantaged by your proposals? What are the equality impacts?

None – the draft Council Tax Support Scheme is to replicate the existing Council Tax Benefit Scheme and avoid adverse impacts.

2. In brief, what changes are you planning to make to your current or proposed new or changed policy, strategy, procedure, project or service to minimise or eliminate the adverse equality impacts?

Please provide further details of the proposed actions, timetable for making the changes and the person(s) responsible for making the changes on the resultant action plan

The proposed draft scheme replicates the provisions of the existing Council Tax Benefit Scheme, and as a consequence will negate any adverse equality impacts.

3. Please provide details of whom you will consult on the proposed changes and if you do not plan to consult, please provide the rationale behind that decision.

Please note that you are required to involve disabled people in decisions that impact on them

A joint approach to consultation has been conducted across the County. Each district has carried out a postal survey with a representative sample of 500 council tax payers. The survey has also been made available on-line for other residents who may wish to respond and for stakeholders also invited to participate.

The consultation was carried out between 27<sup>th</sup> August and 5<sup>th</sup> October. As there

is no change proposed to the existing Council Tax Benefit Scheme, a 6 week period of consultation is considered adequate.

A joint media release has ensured messages are consistent, with each authority having their own member statements included.

4. Can the adverse impacts you identified during the initial screening be justified without making any adjustments to the existing or new policy, strategy, procedure, project or service?

Please set out the basis on which you justify making no adjustments

Not applicable as there are no adverse impacts.

5. You are legally required to monitor and review the proposed changes after implementation to check they work as planned and to screen for unexpected equality impacts.

Please provide details of how you will monitor/evaluate or review your proposals and when the review will take place

The Council Tax Support Scheme will be reviewed each year. If changes are proposed residents will be canvassed for their views.

In addition, the County and Oxfordshire districts will be meeting regularly during the year to monitor the impact of the scheme administratively and financially.

Lead officer responsible for signing off the EqIA: Helen Bishop

Role: Head of Customer Services

Date: 12<sup>th</sup> October 2012

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