

Appendix 1

Consultation on changes to the Council Tax Reduction Scheme

This document collates the responses to the Council Tax Reduction (CTR) scheme consultation carried out between 28 September 2018 and 18 November 2018. Twenty five complete responses were received to the consultation. The comments received indicate that responses have been received from both people who claim CTR, and people who don't.

All the responses were from individuals rather than organisations. The responses to the two proposals for change are shown below. There was strong support for uprating the bandings used in the income band scheme. In respect of the minimum income floor, there was a high level of disapproval, and strong support for not having a floor.

Comments are collated at the end of the document, together with the Council's responses where required.

Income band scheme for households in receipt of Universal Credit

To what extent do you agree or disagree with the use of income bands to decide how much support people get to pay their Council Tax?

- | | |
|---------------------|----|
| • Strongly Agree | 4 |
| • Agree | 10 |
| • Unsure | 6 |
| • Disagree | 3 |
| • Strongly Disagree | 1 |

To what extent do you agree or disagree with the proposal to uprate the income bands from 2019/20?

- | | |
|---------------------|---|
| • Strongly Agree | 2 |
| • Agree | 9 |
| • Unsure | 7 |
| • Disagree | 4 |
| • Strongly Disagree | 3 |

Minimum income floor for self-employed people

To what extent do you agree or disagree with the principle that the council should assume a minimum income level for CTR claimants who are self-employed?

- | | |
|---------------------|----|
| • Strongly Agree | 3 |
| • Agree | 3 |
| • Unsure | 4 |
| • Disagree | 14 |
| • Strongly Disagree | 4 |

The minimum income floor for CTR claimants who are self-employed is 35 hours at the National Minimum Wage. What level do you think the minimum income floor should be set at?

- | | |
|---|----|
| • 35 hours at the national minimum wage | 3 |
| • 30-35 hours at the national minimum wage | 2 |
| • 24-30 hours at the national minimum wage | 1 |
| • 16-24 hours at the national minimum wage | 2 |
| • Below 16 hours at the national minimum wage | 1 |
| • There should be no minimum income level | 16 |

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It is difficult for people to increase their earnings in some types of self-employment (such as child-minders). To what extent do you agree or disagree that the Council should exempt some types of self-employment from the minimum income floor?

- Strongly Agree 7
- Agree 2
- Unsure 7
- Disagree 4
- Strongly Disagree 7

New businesses are exempt from the minimum income floor for their first year of operation. To what extent do you agree or disagree that the Council should increase this exemption from one to three years?

- Strongly Agree 8
- Agree 6
- Unsure 8
- Disagree 2
- Strongly Disagree 1

As some of the proposals in the consultation reduce the support people receive, the Council was required to consult on alternatives to making these changes. This included increasing the level of Council Tax, finding savings by cutting other Council services and increasing fees and charges. The responses to these proposals were as follows.

Increase the level of Council Tax

- Strongly Agree 2
- Agree 3
- Neither agree nor disagree 11
- Disagree 5
- Strongly Disagree 4

Find savings from cutting other Council services

- Strongly Agree 0
- Agree 5
- Neither agree nor disagree 8
- Disagree 4
- Strongly Disagree 8

Increase fees and charges

- Strongly Agree 1
- Agree 6
- Neither agree nor disagree 11
- Disagree 3
- Strongly Disagree 5

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Appendix One – Comments and Council responses

Income band scheme for Universal Credit customers

1. this is confusing . Most help should go to those with least and/those who have special needs from disability or dependants. Is this what will be achieved?
Response: The scheme provides more support to people on lower incomes. Income received from benefit payments in relation to disability are not counted when assessing the level of support. Universal Credit payments in respect of dependants, disability and caring responsibilities are also not counted.
2. It makes sense to assess income when working out the affordability of Council Tax for low earners, however, the use of flat percentages in the discount does not seem to take into account the different rates of council tax paid because of the property bands so, someone who lives in a higher rated property will pay more than someone in a lower rated property even if they are on the same income. I don't know how to mitigate for this, but since it is difficult to choose where you live, especially if you rent your property, people effectively don't have a choice about what council tax band the property they live in is.
Response: Support is calculated as a percentage of the Council Tax charge, so if you receive a 50% discount this will be more in a Band D property than in a Band C property. However the amount you have to pay will also be higher. This is a feature of the Council Tax scheme that is set by the government, and Oxford City Council has no control over it.
3. I disagree to the extent that you do not take into consideration self-employed people, people with disabilities or single parents. You need to include these categories and take into account their different circumstances which do not necessarily align with people on low incomes.
Response: The scheme does not completely account for individual circumstances, but see the response to the first comment above for the way that parents and people with disabilities are treated.
4. Why not, but I believe landlord should pay the council tax. If the landlord would not pay council tax and maybe other taxed due to the fact of having a low-income person, he may be more inclined to have them as a tenant? This could be a sort of subsidized social housing..
Response: In most circumstances the resident is liable for the Council Tax charge. This is a feature of the Council Tax scheme that is set by the government, and Oxford City Council has no control over it.
5. Why do we pay council tax on the value of the property on 1 April 1991?
Response: This is a feature of the Council Tax scheme that is set by the government, and Oxford City Council has no control over it.
6. This is very financially worded and difficult to understand. It needs to be explained in plain English. If someone is just 1p above a band they lose 25% discount, the bands are too wide, there should be at least 7 bands. How much deduction is made for non-dependants?
Response: A feature of any income band scheme is that there are sharp increases or decreases at the margins of each band. The benefit for those at the lower part of a band is that they can significantly increase their earnings without having to pay more Council Tax.

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Section 58 of the published scheme outlines the rules for non-dependant deductions:
https://www.oxford.gov.uk/downloads/file/4505/council_tax_reduction_for_working_age_people_from_april_2018

Your comments in relation to the wording of the scheme are noted and will be taken into account when consulting on this matter in the future.

7. I think the bands should be uprated, but because of the high rents in Oxford will they not leave anyone on the so called higher bands in an impossible situation?

I must say I think this whole document very hard to understand.

Response: The Council are aware of the high cost of renting property in Oxford. This is one of the reasons why Councillors have not tried to make any savings in the amount of Council Tax support provided to people on low incomes.

Your comments in relation to the wording of the scheme are noted and will be taken into account when consulting on this matter in the future.

8. Bands 3 and 4 should be merged on the basis that too few employers in Oxford are actually paying the OLW (unfortunately) and therefore the 30 hours calculation should be based on NMW and all those at that level of income should have 50% discount.

Response: When the income band scheme was introduced last year, it led to a small increase in the overall amount of support provided. Any increase in support is a direct cost to the City Council, County Council and Thames Valley Police Commissioner. Oxford City Council provides one of the most generous schemes of support in the country, but a balance must be struck between ensuring people receive support and the additional cost burden that would be faced by Council Tax payers when increasing that support.

9. The income of poor people fluctuates sporadically. It is no good making assessments on the basis of their last year's income, if the current year's income has dropped catastrophically. Where is your provision for discovering their present income? Also the notes do not state the 'Oxford living wage' - it is an expensive city to live in - nor the meaning of 'over-25s'. The proposal can't be assessed without more specification
Response: The income band scheme is based on an individual's Universal Credit award which is reassessed monthly. As such if someone has had a reduction in their income, their Council Tax Reduction will be reassessed. The Oxford Living Wage is referenced in the scheme, and over 25's refers to a person's age. The national minimum wage has a number of different rates, and the highest rate is for people over the age of 25.

10. Everyone should be treated equally and not classed as any different from anyone else purely based on the area of which they live and if they are in employment.

Response: Noted

11. If you are reliant on benefits then depending on your payments and how much you may have in savings then council tax benefit should be calculated by this.

Response: The Council introduced the income band scheme to simplify the system for providing support for Council Tax. This change has led to a small increase in the amount of support provided to people, however in some cases people might lose out. Where this happens, people can apply for a discretionary reduction. Details of this process are here:

https://www.oxford.gov.uk/info/20036/discounts_and_exemptions/936/council_tax_discretionary_discount

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12. This is too complicated - I don't understand

Response: We are sorry for the complicated wording. We will take this into account when consulting on this matter in the future.

13. It fails to take into account individual circumstances

Response: The scheme does account for individual circumstances as the amount of support provided depends on an individual's basic Universal Credit award and the amount of their earnings.

14. I would need more information here to make an informed judgment on how this actually effects people and how it compares to their current situation.

Response: Noted

15. You say "Uprating the bands in this way will ensure that no-one has to make more Council Tax as a result of getting a pay rise." I assume you mean "make more Council Tax *payments*"

Response: That is correct. Apologies for this mistake.

MINIMUM INCOME FLOOR FOR CTR CLAIMANTS WHO ARE SELF-EMPLOYED

What kinds of self-employment should be exempted from the minimum income floor?

As it is proposed to discontinue the minimum income floor, the specific suggestions in the responses below will not be taken forward.

16. Different people have different difficulties increasing their earnings eg disability , repeated ill health , looking after family . In spite of the administrative problems it should be case by case to be fair.

Response: Noted, by discontinuing the minimum income floor for self-employed people, support will be based on the actual earnings of individuals.

17. I think a minimum income floor completely defeats the purpose of a welfare support system that should be there to help people get through tough financial times. I believe that the minimum income floor along with the benefits cap and bedroom tax are flawed attempts at reducing benefit fraud that disproportionately punish those struggling on low incomes and fail in their objectives by creating an atmosphere of fear and anxiety for low wage earners. For the purposes of this consultation I would suggest the minimum income floor should not be applied to any self-employment whose income opportunities are capped by regulation; any self-employment that is seasonal or otherwise dependent on cycles of activity; and any self-employment that provides a service to the community. I would further suggest that any scheme should be able to fully recognise the individual's actual circumstances and make assessments based on that rather than some arbitrary figure.

Response: Noted, by discontinuing the minimum income floor for self-employed people, support will be based on the actual earnings of individuals.

18. Again, it is circumstances such as single-parenthood which make working a 35 hour week impossible therefore there should be a further exemption for this category.

Response: Noted, by discontinuing the minimum income floor for self-employed people, support will be based on the actual earnings of individuals.

19. Single/loan parent families; disabled; voluntary work

Response: Noted.

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20. Regardless of the kind of self-employment: Like people who are employed, who are full or part time, receive council tax reduction if they are on a 'low income', the same should apply to the self employed. Exemptions should be made for the disabled or single parents who are self employed.
Response: Noted, by discontinuing the minimum income floor for self-employed people, support will be based on the actual earnings of individuals.
21. All self-employments
Response: Noted
22. I think it is very inequitable to assume a level of earning for all self-employed people and to single this group out . I can only assume this is for administrative convenience Self-employed people are likely to be subject to unexpected gaps and fluctuations in earnings , and many choose this option because of poor health or family commitments .
Response: Noted, by discontinuing the minimum income floor for self-employed people, support will be based on the actual earnings of individuals.
23. Qu 8 is misleading. I am against any minimum income floor in all cases.
Response: Noted
24. All those involved in the "caring" professions
Response: Noted
25. The harder question is to identify self-employment which is secure. But the range which is insecure is huge: not only child-minding, but other social work e.g. care for children with special needs which is subject to shortage of funding and unpredictable swings of funding, including swings from local government cut backs. Moreover, the choice of self-employment is due in 30% of cases to long-term health conditions, as pointed out by the Special Committee for Work and Pensions report on MIF for the self-employed.
Response: Noted, by discontinuing the minimum income floor for self-employed people, support will be based on the actual earnings of individuals.
26. Why are we being asked to differentiate between different self-employed people?
Response: Noted
27. I feel that all working people on low incomes should have equality of access to CTR, regardless of whether they are employed or self-employed. Many disabled people work in a self-employed capacity because their disability means that employment is not accessible to them and self-employment offers them meaningful work and an important contribution to the economy and society. This is a strong reason to support their continued self-employment, rather than risk causing unemployment. Self-employed people who are single parents or who have other caring responsibilities need to work around their caring responsibilities. This group should also be allowed to continue in meaningful self-employment.
Response: Noted
28. Child-minders.
Response: Noted.

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Please provide any comments you have on the minimum income floor.

29. It is clearly inequitable to single out a particular group. Especially as the self-employed are likely to comprise those with fluctuating hours and pay, having to work around health problems or family care . How can you calculate and assume a minimum income level?

Response: The level was set at the same rate as that which is used within Universal Credit. After reviewing it, the Council is proposing to discontinue it, partly for the reasons you have outlined.

30. Self-employed people should be able to take holidays the same as employed people and therefore applying the minimum income floor 52 weeks a year seems unfair. The effect of this is that anyone hoping to take 4 weeks annual leave will have to earn £296.89 per week. The minimum income floor means that anyone trying to support themselves will not get support when they actually need it. The imposition of a minimum income floor puts the burden of tackling the low wage economy on the individual and fails to recognise that they have no power to change things. It adds a further burden to those already struggling on subsistence levels of income and takes the dignity out of low paid labour.

Response: After reviewing the minimum income floor, the Council is proposing to discontinue it, partly for the reasons you have outlined.

31. Single parents and carers should have further exemptions unless they are high earners.

Response: The circumstances you have outlined are taken into account within the CTR scheme as a whole, although not specifically in the way the minimum income floor operates.

32. Q 10 is too loaded. What if you think exemptions should be considered indefinitely? If you are a lone/disabled parent, you are possibly always going to be one!

Response: Noted

33. In principle I agree, if it is to encourage local businesses. But this again depends on the income of the business in question. Exemption should be based on the low income of businesses (whether run by self-employed or not).

Response: Noted

34. It is impossible to judge the majority of self-employment on set minimum income levels, set minimum hours. It should be on more in line with employees but making allowances for self-employed costs and expenses.

Response: After reviewing the minimum income floor, the Council is proposing to discontinue it, partly for the reasons you have outlined.

35. It is wrong have a minimum income floor, it cripples start up businesses, discourages entrepreneurs from opening businesses, if they know they have to get to a certain level of income to make it worthwhile. The MIF makes it less likely that people will learn the business skills which will inevitably be useful after Brexit, and indeed whatever happens in individual cases some businesses simply won't get off the ground. It is intensely annoying that disabled business-people and those with childcare responsibilities will be less likely to start a business. These are businesses that Oxford and the country needs, and this will simply stifle the economy at this level. There are nearly 6 million businesses in the UK with under 10 employees, this is key to the UK economy, so why would you want to hinder economic growth? It is extremely short term thinking, highly counter-productive and needs a complete review.

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Response: After reviewing the minimum income floor, the Council is proposing to discontinue it, partly for the reasons you have outlined.

36. It takes longer to establish a business than 1 year so should be increased to 3 years.

Response: Noted

37. It is totally unjust, and is untrue, to assume that every self-employed individual is earning at least £274.05 per week. Because of unpredictabilities mentioned above, their weekly income may drop to zero for periods. You must have a system of finding out what current income is and provide the opportunity for individuals to make their position clear to you. See also alternatives below

Response: After reviewing the minimum income floor, the Council is proposing to discontinue it, partly for the reasons you have outlined.

38. New businesses need time to establish a base for how much custom they will get and the reflection in the income of the business.

Response: Noted

39. Surely there should be different options / rules for disabled people?

Response: The circumstances of disabled people are taken into account within the CTR scheme as a whole, although not specifically in the way the minimum income floor operates.

40. I would continue with the current schema.

Response: Noted

41. I think the MIF is an absolutely terrible idea, and I am not surprised that it's received strong criticism (for example: "MPs and campaigners to call for a rethink" – <https://www.theguardian.com/society/2018/mar/25/universal-credit-self-employed-benefit-slash>).

Response: Noted

42. The assumption that self-employed people earn nearly £10,000 a year is laughable: it's an exceedingly high figure which demonstrates just how disconnected policymakers are from the poorest citizens.

Response: Noted

43. The idea that this assumed income level will "encourage self-employed people to increase their hours of work", suggesting that all poor people need is a little motivation is cruelly insulting. As if the poverty itself isn't motivation enough; as if being self-employed isn't already a daily struggle to make ends meet.

Response: This was not the intention of this statement, but the point is understood

44. For many people, the choice is not between 'regular employment' and self-employment, the choice is self-employment or unemployment. Being self-employed is the one way that those who cannot meet the necessities of regular employment (due to e.g. childcare, illness or disability, lack of opportunity, etc.) can still work hard, not lean more heavily on the welfare state, and not fall through the cracks. The MIF attacks, insults and threatens these people – that feels deeply unjust.

Response: After reviewing the minimum income floor, the Council is proposing to discontinue it, partly for the reasons you have outlined.

45. It is highly unfair, and discriminatory against people who are trying to lift themselves out of poverty through self-employment. For example, I am a disabled person, and have slowly and organically brought myself back into work via self-employment.

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While I do work more than 30 hours a week, I only get paid for about 16 hours at the minimum wage level. This is because my disability makes it take far longer to complete work tasks than an able bodied person. A MIF fails to take that into account. As a result, because I am hit with a hefty Council Tax bill, I am now FAR below the breadline, but the MIF will refuse to take that into account. I am now far worse off than if I was simply unemployed. Most people would give up work at this point.

Response: After reviewing the minimum income floor, the Council is proposing to discontinue it, partly for the reasons you have outlined.

46. Question 10 does not offer the respondent the opportunity to disagree with the principle of creating a finite exemption period. I do not agree that there should be a finite exemption period for self-employed people, particularly those who are disabled and those who are single parents.

The Special Committee for Work and Pensions' report on MIF for the self-employed points out that, "45% of self-employed claimants with children need to work around childcare or other caring responsibilities, and 30% have a long-term physical or mental health condition" and "Several self-employed people, and organisations supporting them, told us that the consequence of the MIF for them would not be increasing their income or taking an employee job (which they felt was unviable), but unemployment or a major shortfall in income."

The creation of MIF, the minimum income floor, is damaging the lives of thousands of self-employed families across the country. MIF is an assumed amount of income used in calculating in work benefits for the self-employed. This means, unlike other working people, the self-employed are not assessed on actual financial earnings or hours of work. Where as employees on comparable low incomes continue to be assessed on their actual earnings, the self-employed are assumed to work 52 weeks a year for 35 hours a week, with no holidays, public holidays or sick pay, a situation which would be illegal for any employer to impose on an employee. There is no account taken in these calculations of the overheads for small businesses including material expenses, equipment, marketing outlay, travel, premises, light, heat etc etc. There were 0.55 million self-employed people living in households below average income in the UK in 2017 (Joseph Rowntree Foundation, www.jrf.org.uk). This policy disproportionately targets the disabled and lone parents who are contributing valuable skills to their communities and have found work that is accessible to them and can accommodate their physical impairments and their childcare responsibilities. In fact 16%, 750,000, of the self-employed in 2017 were registered disabled (<https://www.resolutionfoundation.org/media/blog/is-self-employment-taylor-made-for-people-with-disabilities/>).

I appreciate that abolishing Council tax reduction for the self-employed may save the council thousands of pounds, which no doubt are desperately needed, but it is also causing enormous financial hardship and will inevitably lead to many small businesses folding under the strain. This has the potential to be counterproductive in the short and long term, as disabled and able bodied self-employed people join the ranks of the unemployed.

Disabled people, single parents and self-employed people have suffered a great deal under the austerity policies of this government and many have been forced into debt and into despair. It would seem discriminatory to offer all other working people in Oxford access to the Council Tax Reduction Scheme, whether they are part or full time employed, but not self-employed people.

Response: Thank you for taking the time to provide such a considered and detailed response. After reviewing the minimum income floor, the Council is proposing to discontinue it, partly for the reasons you have outlined.

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47. People starting as self-employed should have a concessionary window of more time as they build their business. i.e People that start a business through some aspect of crafting will need to allow time to grow their clientele and profits before being charged at a certain rate.

Response: Noted

Alternative funding options

48. The council tax banding is unfair because it doesn't differentiate wealthy owners of expensive properties from those much poorer.

Response: This is a feature of the Council Tax scheme that is set by the government, and Oxford City Council has no control over it.

49. Add further Council Tax Bands for properties worth over 500,000 and 1,000,000 and charge a premium for those properties.

Response: Oxford City Council is unable to change the Council Tax bands or create new bands., only the government can make this change.

50. Why not tax people for stalling with their engines on in their cars? Or tax every empty seat in cars? Or fly-tipping? Littering? Public urination? Vandalism? Why not have a two-tiered system for business rates for big and small businesses so that small businesses aren't punished and eventually pushed out?

Response: There is a national scheme of relief form business rates for small businesses. Your other suggestions will be passed on to the Head of Financial Services

51. Introduce a (joint with the county) congestion charge + work-place parking levy and share the income. Stop selling-off Council land to the highest bidder/for commercial-retail developments and use it to provide affordable housing that raises income (working with community-led housing groups).

Response: The council assesses all Council owned sites for their affordable housing development potential, and there have been no recent sales of sites for commercial/retail developments where there was a potential to use them for housing. Your other suggestions have been been passed on to the Councils Head of Financial Services for consideration.

52. To the above questions 12-13-14 are unclear: to whom would you increase the Council Tax? Which services would you cut/reduce? What fees/charges would you introduce? Oxford Colleges and new developments such as the west gate for example should provide ample funds to Oxford Council. Heavily taxing cars and traffic in the city centre. Heavily taxing those on the highest incomes.

Response: The Council is not permitted to levy an income tax. Your suggestion on taxing traffic will be passed to the Head of Financial Services.

53. Why can't council tax bands be distributed more fairly? As it is large and in Oxford extremely expensive properties pay no more than moderate ones .

Response: Oxford City Council is unable to change the Council Tax bands or create new bands. Only the government can make this change.

54. Adjust the banding by investing in a new valuation exercise. Then increase the rate on the top bands and lower it on the bottom.

Response: Oxford City Council is unable to make this change only the government can arrange a revaluation.

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55. Vote Labour & we can all have the level of services we once had! NO more Austerity!!!
Response: Noted.
56. Besides increasing Council tax for the better off, the house banding should be far more flexible, with owners of houses worth millions of pounds paying a very much higher rate. In addition, I recognise that Central Government has imposed on Councils the need to supplement their own inadequate social provision. I would contribute myself to a voluntary extra donation for a limited period, if every member of Council did so according to their means and the Oxford Council raised a voluntary fund from the Oxford public. A few thousand contributions could provide more than you would get from the unjust imposition of an imaginary MIF on some of the worst off in the community.
Response: Your suggestion of voluntary contributions will be passed to the Head of Financial Services
57. How about being clearer about what these last questions actually mean?
Response: We are sorry that this was unclear. We will bear your comment in mind when conducting future consultation on this issue.
58. Instead of increasing bills for those with the lowest incomes (who could be pushed into dire circumstances), why not for those with the highest incomes?
Response: The Council is unable to increase Council Tax bills for people on high incomes. Only the government can make this change.
59. Take into account individual circumstances. By not doing so, you make an assumption that because someone is self employed and works a number of hours, that their income matches that of an able-bodied person. This is not true. There are so many circumstances that need to be looked at and a single, immutable calculation is discriminatory - especially against the disabled. I have even considered court action against this system because it is blatant discrimination when the scheme refuses to incorporate disability into earning potential or productivity output.
Response: It is proposed to discontinue the minimum income floor for self-employed people.
60. Questions 12,13 and 14 do NOT offer the 'unsure' response or 'I don't know'. I am not clear on what the statement options mean. 'Increase the level of council tax' for whom? Cutting which council services? And what does fees and charges mean? The questions are unclear. I don't understand what options are being offered because they are so general. I would also have liked to have seen more specific alternative options to funding the CTR scheme. For instance Oxford city is home to some of the wealthiest people in the country and to many second homes. Could the council not look to its wealthiest residents to pay a little more council tax, rather than put the onus on its poorest and most vulnerable?
Response: We are sorry that these questions were not specific enough. We will bear your comment in mind when conducting future consultation on this issue. The Council cannot levy any additional charge, but a suggestion has been made above to consider a voluntary charge. This will be passed to the Head of Financial Services for consideration.

Other comments on the CTR scheme

61. I am very happy that our Council recognises the problems that would be caused if there was no help for people who struggle to pay their Council Tax. Withdrawing all support is likely to lead to many struggling people facing increased costs, criminal

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prosecution and imprisonment for being poor, so thank you. Also, following the administration methods of Universal Credit and assessing people's income every month for ever in order to calculate their entitlement is costly and counterproductive if the aim is to reduce costs. Assessing income annually and using an average is much more effective in terms of administrative costs to the council and also much easier for self-employed people to administer. And it gives a fairer benefit outcome since it allows the high earning periods to contribute to the low earning periods in a way that monthly assessment does not.

Response: For self-employed people who are not on Universal Credit, it is the annual earnings which are used to assess the amount of support. It is proposed to discontinue the minimum income floor which will mean that from next year, calculations will be based on actual earnings.

62. If Oxford City Council truly wants to build a "world class city for everyone" it should put its money where its mouth is. Everyone is not just big business and high-earners, it's everyone. I have lived in Oxford on and off for several years and have seen how commercial interests have been put before any environmental or heritage considerations. Given that the council is in the hands of the Greens and Labour, I hope that this will inaugurate positive change.

Response: Noted

63. Using MIF the minimum income floor to assess income means that it will discriminate against self-employed people who will not receive council tax reduction in Oxford. This is unlike people who are employed, who whether they are in full or part time, receive council tax reduction if they are on a 'low income'. There is no sliding scale and no exemptions for the disabled or single parents. Oxford City Council (majority Labour) have chosen to pursue this policy voluntarily to save money, going against Labour principles of inclusion, social democracy, and improving the lives of the most vulnerable.

Response: After reviewing the minimum income floor, the Council is proposing to discontinue it, partly for the reasons you have outlined.

64. CT is an extremely heavy financial burden on too many residents. CTR is vital but in its current form it is still exacerbating inequality.
Response: Oxford City Council provides one of the most generous CTR schemes in the country. The proposal to discontinue the minimum income floor will remove an element of inequality within the scheme.

65. Please vote Labour & you will get funding from the government.

Response: Noted.

66. It is a very helpful scheme to help people get out of poverty - provided the scheme is applied using common sense rather than a single-solution cookie-cutter approach. We are human beings with different skills and abilities. Just because someone works 35 hours a week, it does NOT mean they are at the same level of productivity or earning potential. Additionally, self-employed people have far wider expenses than employees, and this is not taken into account either. I am currently surviving on an income of less than £100 per week. Without the help from the scheme I would never be able to find myself in a position where I can increase this. The added stress and exacerbation of symptoms caused by this MIF assumption has been devastating. In a modern society, we should be going out of our way to make the journey from poverty as motivating as possible. But us self-employed and disabled people are just crushed by a system that apparently refuses to acknowledge our existence or contribution.
Response: After reviewing the minimum income floor, the Council is proposing to discontinue it, partly for the reasons you have outlined.

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67. As a member of the Labour party I am more than disappointed that the majority Labour, local city council seems to be out of kilter with the national Labour party's mandate, 'not for the few but for the many'. It's a great shame to choose to hit hardest the poorest and most vulnerable in our city in order to balance the books.
- Response: Oxford City Council provides one of the most generous CTR schemes in the country. However after reviewing the minimum income floor, the Council is proposing to discontinue it, partly for the reasons you have outlined.*

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