

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 21st September 2020 and 13th November 2020. 260 completed responses were received to the consultation. 7 responses indicated they were from an organisation, the remaining responses were from individuals. Responses have been received from CTR claimants (175) and non CTR claimants (52) with the remaining preferring not to say.

The responses to the proposals for change are shown below.

The majority of those that answered were in receipt of CTR already.

The written comments have been summarised as follows:

- Covid-19 was a driver to most answers. People would like CTR to remain the same.
- People want Benefit Cap to be recognised as a detrimental impact on finances under Welfare Reform. It is hard to live on benefits
- Constant review creates stress to people trying to balance their finances.
- Worried about the cost of bills increasing such as food, so do not want the CTR to be reduced.
- Should the bands include the Real Living Wage and not the Oxford Living Wage? Income Bands should be increased to help more people.
- The application process for CTR could be removed for people on UC. People on UC should be treated as passported.
- People would like Council Tax to reduce. Also to consider whether property is correctly valued. Many people stated that living in Oxford is too expensive and unaffordable.
- Protection needs to be available for disabled people.

Comments are collated at the end of the document.

Summary of Responses

Q1	Are you responding on behalf of an organisation?	Yes 7 No 253
Q2	If you are responding on behalf of an organisation, please state which one?	This question has been answered 11 times
Q3	To what extent do you agree or disagree with the principle of using income bands for deciding how much support people get in paying their council tax?	Strongly Agree 47 Agree 113 Neutral 46 Disagree 17 Strongly Disagree 30
Q4	To what extent do you agree or disagree with the proposal for uprating the income bands from 2020/21?	Strongly Agree 38 Agree 92 Neutral 70 Disagree 26 Strongly Disagree 29
Q5	Please provide any comments you have on the income band scheme, and its proposed uprating.	This question has been answered 78 times.
Q6	To what extent do you agree or disagree with applying a banded scheme to all working age CTR claims?	Strongly Agree 40 Agree 87 Neutral 69 Disagree 24 Strongly Disagree 32
Q7	If every CTR claimant was asked to pay something towards their Council Tax, please indicate how much you think the minimum amount should be?	0% 130 10% 87 20% 17 More than 20% 17
Q8	Do you think we should place those on passported benefits (Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance) and those on maximum Universal Credit with no other income into the lowest income band?	Yes 169 No 34 Don't Know 48

<p>Q9-11</p> <p>14 local authorities have one set of income bands for all households, as with our income banded scheme for UC claimants. Do you think we should adopt this approach for all claimants, not just those on UC?</p> <p>23 local authorities have four different sets of income bands and associated reduction percentages to cover four different household types - single, couple, households with one child, and households with two or more children. Do you think we should adopt this approach for all claimants, not just those on UC?</p> <p>9 local authorities have six different sets of income bands and associated reduction percentages to cover six different household type - single, couple, single with one child, couple with one child, single with two or more children, couple with two or more children. Do you think we should adopt this approach for all claimants, not just those on UC?</p>	<p>Please rank the following 3 approaches in order of priority, with 1 being the approach you would support the most and 3 being the approach you would support the least.</p> <p>1 2 3</p> <p>1 2 3</p> <p>1 2 3</p>	<p>54 27 74</p> <p>35 94 26</p> <p>110 57 72</p>
<p>Q12</p>	<p>The approach to protected groups (usually those in receipt of certain disability benefits, carers or</p>	<p>Yes 202 No 20 Don't Know 30</p>

	households with a child under a certain age) is usually to treat them differently outside of the income bands, ensuring they retain access to full/increased support. Do you think we should protect certain groups and retain a 100% CTR scheme?							
Q13	Rather than get claimants to pay a % of their council tax due, another approach is to get claimants to pay a certain amount towards their council tax. As such, claimants with the same income will pay the same contribution towards their council tax, even if their council tax liability differs. Do you agree with this approach?	<table> <tr> <td>Yes</td> <td>66</td> </tr> <tr> <td>No</td> <td>102</td> </tr> <tr> <td>Don't Know</td> <td>85</td> </tr> </table>	Yes	66	No	102	Don't Know	85
Yes	66							
No	102							
Don't Know	85							
Q14	Some authorities have adopted a council tax band 'cap', so if your property band is above the cap you only receive CTR up to that band cap limit (usually a band D council tax). Would you like to see this approach introduced?	<table> <tr> <td>Yes</td> <td>62</td> </tr> <tr> <td>No</td> <td>114</td> </tr> <tr> <td>Don't Know</td> <td>75</td> </tr> </table>	Yes	62	No	114	Don't Know	75
Yes	62							
No	114							
Don't Know	75							
Q15	To date one local authority has moved away from the traditional CTR as a benefit approach to what it actually is - a discount on your council tax bill. The way this works is by a simple online application form with trust placed on the claimant to provide the correct income details, and a decision made on the award straight away, using income bands. A review of income is then carried out at a later date. This	<table> <tr> <td>Yes</td> <td>133</td> </tr> <tr> <td>No</td> <td>52</td> </tr> <tr> <td>Don't Know</td> <td>68</td> </tr> </table>	Yes	133	No	52	Don't Know	68
Yes	133							
No	52							
Don't Know	68							

	approach means less administration, reducing costs. We are keen to consider this model. Do you agree that this model should be explored further?	
Q16	Please provide any comments you have on creating an income band scheme for all claimants, based on the options detailed above.	This question has been answered 59 times.
Q17	Do you think we should restrict the CTR award to 75% where there is at least one non-dependant in the household?	Yes 86 No 100 Don't Know 66
Q18	Do you think we should reduce the current £16,000 capital limit?	Yes 63 No 157 Don't Know 33
Q19	How much should the capital limit be reduced to?	No responses to this question were received
Q20	Should we increase the level of council tax?	Yes 43 No 176 Don't Know 35
Q21	Should we find savings from cutting other council services?	Yes 84 No 111 Don't Know 58
Q22	Should we increase fees and charges?	Yes 47 No 153 Don't Know 54
Q23	Please use the space below if you would like us to consider any other options.	This question has been answered 64 times.
Q24	Please use this space to make other comments on the CTR scheme.	This question has been answered 48 times.
Q25	Are you, or someone in your household, getting CTR now?	Yes 175 No 52 Prefer not to say 27

Additional Comments

Question: 5 Please provide any comments you have on the income band scheme, and its proposed updating.	Question: 16 Please provide any comments you have on creating an income band scheme for all claimants, based on the options detailed	Question: 23 Please use the space below if you would like us to consider any other options.
<p>As the City Council is an Oxford Living Wage supporter, should it not be using the Real Living Wage for Oxford as its benchmark?</p>		
	<p>income changes throughout the year and a lot of people will not report changes</p>	
		<p>Try saving money on unnecessary things - like diversity courses & try to get departments to talk to each other - simplify the web site so it is user friendly - at present it's a nightmare to use!</p>
<p>Wages earned doesn't reflect what outgoings someone has. Earning band 5 amount but having excessive outgoings still ends up in hardship. Especially when people have more than three children or are private renting</p>		
<p>keep the status quo</p>		
<p>Income staying the same but food bills rent have increased</p>		
<p>It is difficult to understand but I think it is important that those who are unable to work or are on low income get full support.</p>		
<p>The challenge to the banding is that low income folks often on 0 hour contracts and have variable income levels from week to week</p>		

<p>I struggle to survive with the high cost of living in Oxford anyways. I understand the need to claw back money due the unforeseen circumstances of COVID-19 but you are already penalising the low income family's struggling to get by and many are already living below the poverty line and are already in debt trying to put food on the table. Families trying to work are hit with little or no help paying out extra costs for childcare.</p>	<p>Oxford is like London it is a difficult place to live financially, you always hit the low income families before anyone else..... this is unfair!!!!</p>	<p>Do a London and introduce a congestion charge. Make it the city of bikes like you keep proposing.</p>
		<p>People have been placed under enough pressure this year financially to remove help from them / cut financial help would only cause further problems the council would end up having to deal with!</p>
<p>It has to be a reasonable amount as there are people with very low incomes that really need help.</p>	<p>The low income families, with siblings who suffer disabilities should be supported, so should the elderly.</p>	
	<p>Option 15 I feel would be open to abuse and interpretation. Single parent households with dependants as in Q 9 need to be looked at separately rather than a couple with children. It's not just about the income but also the ability to earn an income when solely responsible for child care with no help from the other parent.</p>	<p>Why not be a council that embraces volunteering. There are a lot of retired members of the community who you could outsource administrative roles to and families that would happily help in any way they could.</p>

		<p>1. Scrap the Oxford City Council and save £20 Million per year. We do not need two Councils in one City, so look towards yourselves for savings.</p> <p>2. Start making Students from outside the City contribute a small fee to the facilities they use inside the City, or make the Universities contribute seeing as it is the locals who support them all, for free to date. Why?</p>
I only work 3 days a week on low wage and already pay most of my tax myself so it scares me to think it could be even more		
Making people pay more who are already struggling is unfair.		
It good but then there are people like me who are on ESA and PIP just can't afford to pay it as money is tight with the COVID	People on ESA in support group and all people on pip and carer allowance should not pay anything towards the council tax	Not everyone can afford to pay for much
<p>I think you need to consider house expenses too. Just because you earn more does not mean you have spare money to put towards council tax. It would be could for tenants to actually see how council is spent.</p> <p>Every year is the same with no improvements to service and yet we continue to pay tax.</p>		
I think it all looks fair to be done this way.		

<p>£407 is 45.2 hours per week at £9 an hour, 39.6 hours per week at £10.21. Why do you mention NMW and OLW in your rationale and not just both, either, or purely take home wage? People that work longer hours do not earn more per hour. In my experience they earn less and have to work longer to make ends meet.</p>	<p>I am of working age with fluctuating income and receive sometimes more and sometimes less UC. I am not either on UC or totally self-sufficient from working as many people find themselves and as your survey suggests it is not an either or situation. People who have lived for many years in certain areas where the cost of housing has expediently escalated should not be forced to move or suffer due to being unable to afford more council tax due to their tax band changing.</p>	<p>Where people can afford to pay more and it is not going to have a dramatic effect on their situation I believe they should do so and so I do not see any other options.</p>
		<p>Increase tax on the elite.</p>
		<p>Council tax is high enough in oxford</p>
<p>Despite the fact I am unfortunate enough to have to claim ESA and pip because of my medical conditions, I feel it is a fair way to move forward. ROBIN HOOD comes to mind???</p>		
<p>Constantly reassessing support can be very stressful. I am also concerned how this affects people with disabilities, are they exempt/ have higher cut offs (similar to what happens with their UC)?</p>	<p>As previously mentioned, any situation where someone has to constantly monitor and reassess support due to changes in income can be stressful. I would suggest maybe looking into options for those with highly variable income as 0 hrs contracts have become more common, as have variable hour's contracts.</p>	<p>Any increase in general charges can be exploited by those looking to blame those on support. It may be worth looking into more active, non-tax options for raising funds (though this may or may not be possible due to law).</p>
<p>No</p>	<p>No</p>	

<p>That's income related but you have mentioned about people who cannot work and department of work and pension recognises. It and are getting extra support. Will there council tax get zero. Cause people with disabilities have more expenses than. Normal. People. They have to go on taxis to shop. Or get there grocery order so they pay more in getting things to there for their use. What about them. And most people don't understand your weekly allowance system does it work on individual or couple inc.</p>		
<p>Delicate balance as rents are high and employment less certain.</p>	<p>I am in favour of using resources available to aid as many people who need CTR as possible. The next 7 months are post furlough and in the scheme where employees may get paid 77% of wages for 33% of usual hours worked in a time when local restrictions may impact with no notice. Whatever CTR scheme is developed will have to be flexible to cope.</p>	
		<p>Looking in to university students or there landlords paying council tax</p>
<p>People's income is likely to be dropping during this pandemic</p>		

<p>Personally it's already a struggle paying my bills, my recent council tax reduction has allowed a little breathing room but not a lot. People on low income or benefit income are already at risk of falling behind on payments and although I think this will benefit medium to high income households I'm not sure of the benefits it will have on people like myself that are already struggling to pay council tax and other household bills.</p>	<p>I think what people pay should be based on what they earn council tax bands just make cheaper properties cost more because of the areas poverty is a problem in Oxford and council tax usually outweighs it's worth on the property meaning it hurts the incomes of people looking for those cheaper properties as the council tax is normally Band D meaning a complete reduction is not viable putting lower income households at risk of not being able to pay and needing to rely on UC further.</p>	
<p>Please include people on high rate PIP and contribution based ESA</p>		
<p>If I understand your wording correctly (please note, it is not entirely clear), the proposal will not disadvantage people but help them, right? So if my weekly income changed from £205 to £215, I wouldn't suddenly have to pay 25% more of council tax. Yes, this is a very sensible idea.</p>	<p>As I read further on through your questions, I must say they are worded in a confusing way. This would highly impact the validity of your survey; people would be answering one thing whilst meaning something else.</p>	<p>It's not that I 'Don't know' how to answer the above three questions. It's that it's extremely difficult to cut or reduce other council services. They're all essential to different people! The suggestions you propose are highly unhelpful. However, it is very interesting you have chosen to exclude the most helpful way: reduce your salaries. Also, push for more government funding. Do not punish people already on low incomes.</p> <p>In addition, re your question about percentage of reduction for single people, again I found your question unclear. What I meant in my answer is No - don't reduce the current single person discount. This would cause extreme hardship to any single person. However, it would make sense to reduce the single person discount if the person already earns a high income on their own and has no dependants.</p>

	All households, regardless of the source of their income, should pay the same in accordance to their income band.	I don't know which fees and charges are being referred to in Q 22 to give a correct answer
		People (at risk of homelessness, etc.) being put up in hotels for extended periods of time is expensive and NOT part of the core services of a city council. City Councils should focus more on core services related to maintenance of roads, street lights, rubbish collections, parks, public building/spaces, etc. and focus on finding savings in the areas of providing accommodations for assorted categories of people.
I think it will help to be paying the same amount of council tax each month, but, I am neutral as these changes can be very distressing to individuals, and many are living in poverty already. I just hope these changes do not contribute to others distress, especially when in the midst of a pandemic.		

		<p>Be more efficient in the use of resources and human resources.</p> <p>Reduce wastage and unproductive work.</p> <p>Do more stuff online to reduce the need for paper and postage and human low level jobs.</p> <p>Audit where your biggest expenditures are and see how you can do the same thing but in a cheaper way. E.g. the paper magazine sent to tenants every quarter. I never read it and it goes straight in to the recycling box. To me it appears to be a waste. Make it electronic or just don't do it. Eliminate this cost or bring the cost down by going online. Make it downloadable from your website.</p>
These income bands are not enough to live on. They should each have a higher threshold		
I think this is the best way forward.		
People who are on UC are already on low incomes in general, leave them alone for goodness sake!	You do realise that there are many low income people in oxford and you department puts them under extreme pressure already. Tax the rich people and oxford university	Ask the government for more money. They managed to find loads when we went into lockdown for Covid and managed to give millions to their friends. Ask them for more money!
Because of Covid and being on universal credits I find extremely difficult to deal with bills due to my increase in use of due the circumstances gas/electric/cleaning products etc.		

	<p>Absolutely agree with single banding regardless of where the income comes from. We are a working household (part time on minimum wage) and still expected to pay more than some of our neighbours who have a higher income through benefits. That having been said, a case by case approach might be required to identify those in high risk who would need their tax reduced to zero or absolutely minimum necessary.</p>	<p>Increase fines, especially for landlords and larger businesses.</p>
	<p>I think information should be given trust should not be a factor...dishonest people will spoil it for others</p>	
<p>An increase is clearly merited and this seems reasonable but I don't know what I don't know</p>		
<p>An increase is clearly merited and this seems reasonable but I don't know what I don't know. I'm concerned that bands may be used to reduce people's entitlement. "it doesn't fluctuate" is great unless you only ever get the least ever you had before</p>	<p>Q7: 0% contradicts question -but is still right Q8 is bizarre: what's the alternative?</p> <p>12. Bureaucratic stress can be a real problem for vulnerable people. 15. "review at a later date" is rife with dangers</p>	<p>21, 22: the details are absolutely critical here. I'm not about to agree carte blanche.</p>
<p>So a family that earns more than £410 a week will have less money than a family earning £405 a week. To live in oxford on an income of £410 a week is very hard especially so if you have a mortgage. You're not entitled to any housing benefits and now you'll end up paying £35 a week for council tax. It's very unfair to be penalised for owning your home or earning a tiny bit more and having to then pay out more. Times are hard. Don't make it harder.</p>		

actual income needs to be used, people are struggling enough with the benefit cap	Benefit should be calculated on actual income of applicant, circumstance i.e. children, disability, carer etc. With the benefit cap what you are trying to introduce is futile.	There are a lot of Oxford properties that have been heavily extended increasing house hold size and value of property. They should have their council tax band increased to increase council income.
		I work part time, people I know on full UC take more a month than I do yet they don't pay rent or council tax. Making me feel working is not worth it.
ok	Ok	ok
The council tax benefit should not be completely based on weekly income, it should consider household members (Children, Elderly Parents, and Other Dependent) household members. Simply because one of the house member is on higher income, does not mean that they are not eligible for council tax reduction.	Reducing the admin staff will mean saving cost in short term. Nobody likes to pay the full tax even the big multinational businesses. How come an ordinary person will give exact income details, to save the local authority funds we have to pay the cost of administration?	I am afraid, we need to increase the council tax to keep up with the inflation and growing needs of our community. It's difficult but it the way forward.
If you are on those schemas, it means you need help. This proposal will further push people in need to become homeless	Stop this nonsense and do your job. Help people in need and save money by stopping your nonsense projects.	Stop spending money in videos, promotions, nonsense projects,
why change things as system is very confusing already	students should be involved in some sort of payment towards council tax	
		Stop paying high ranking council officials ridiculous amounts of money
very difficult when renting in the private sector especially a studio flats	Some people would abuse the on line trust to claim more	
please help people on benefit		
Think it should stay the same as now		

<p>- I didn't know how it worked, it was a mystery supporting clients when they were returning to work and being unsure how to budget because we didn't know how much CT they would pay. Having a clear understanding of how much CT clients will pay would be really helpful. Could you write to claimants to explain this if they enter work</p>	<p>For 15, it's about if you can trust the claimant - surely you need to contact the inland revenue still for proof. question 13 could be seen as discriminating against claimants living in poorer quality housing and paying the same</p>	<p>20 - Increase it relative to inflation but a significant increase 21 - I don't have enough information on this to give an answer. Would need to know what is being cut which your finance would be in a better decision to make than the general public. 22 - only if the cost of administrating the service increases</p>
<p>It good as it help poorest in our community.</p>		
<p>?</p>	<p>?</p>	<p>if you want to save money thin out the staff before hitting the public</p>
<p>Looks ok although more information on how it would affect claimants might help</p>	<p>Each claim is different so you need to take care of people with no income.</p>	<p>Cut back on schemes overall that the council can't afford. Like twinning and salaries paid to local civil servants.</p>
<p>I currently receive full HB & CTR and would not like to see any change.</p>		
<p>please endure the scheme does not put any human being into poverty</p>		
<p>CTR must take account of ability to pay. It is not acceptable for anyone to end up in court or with a criminal record because of inability to pay rather than unwillingness. There must be many people who have no ability to pay the 25% of Council Tax that remains after a 75% reduction. Ability to pay depends on the actual amount of Council Tax owed not on what percentage it is. In deciding CTR the percentage bands should be more gradual so that one might go from 100% reduction to 95% or 90%, etc.</p>	<p>When considering income bands, actual income should be the deciding factor, not whether someone is in receipt of benefits. A person choosing not to claim benefits should be given the maximum reduction along with those who do claim. Some people do not claim benefits because they find the requirements so stressful as to make them ill. I have this experience. Many such people find even a claim for a sickness or disability benefit too stressful.</p>	<p>These questions depend which services, fees, charges, are targeted. Perhaps increasing Council Tax would be fairer, but the CTR should remain at 100% for those in lowest income bands and should assume that everyone outside of that band can afford to pay 25%.</p>

<p>I believe people will struggle more especially in these hard times, as changing over to UC has caused so many problem for thousands already, this would be the tip of the iceberg! More homeless people, more children going hungry but plenty of empty council houses much to your delight.</p>		
		<p>Push for increase in funding from central government which has much higher capacity for funding services (e.g. from taxing highly profitable companies registered offshore etc.). Consider increasing/better enforcement of fines for environmental damage, littering, not segregating or disposing of waste correctly etc.</p>
<p>It depends on what you class as income? I work 50 hours a week and earn over your 408 a week but still have 3 dependent children living at home. I get no assistance from any benefit and have to pay for school lunches rent electricity gas food and everything else associated with running a family and people I know solely on benefits have more expendable income at the end of the week than I do. So maybe you should cut benefits to get people off their back sides and out to work</p>		<p>Cut the amount of eligibility by taking into consideration all of the benefits they receive i.e. rent school meals cash in hand work council tax being paid for</p>
	<p>my disability makes it hard to comment</p>	
<p>Not everyone on a low income qualifies for Universal Credit therefore this is wholly unfair. Either all residents on low income qualify or no one does.</p>	<p>I don't agree to CTR beyond what is already in place.</p>	<p>Any changes have to be paid for but it will be on many households who have less income than the UC claimants. The system proposed is too narrow and CTR is either open to all or no one.</p>

For me personally, it would be good if tax banding could be agile, i.e. could be updated as income rises and falls - I am hourly paid and paid weekly, and with a reduction in work hours have just fallen from band 5 into band 4. A reduction in council tax at this time would make a big difference to my financial well-being, just like it would have done during lockdown when I was furloughed and lost 20% of my income.	I think it's a good idea, as long as effective measures can be built in to ensure that it is not exploited.	
	Oxford council is such a poor council	Close Oxford Direct Services
Given current affairs and whether changes would push people into debt if not able to afford tax especially if unexpected bills arrive		
		Do not increase fees on leisure. Do increase fees on parking.
	I think council tax should all be means tested, not based in bands for the house itself	I think rich people should pay a lot more, both through council tax and other taxes, to cover other people who have less.

	<p>A CTR scheme that takes into account both the household income and the household type would be welcome. The property tax band is also a consideration, but the scheme needs to be flexible by taking into account people's different circumstances while making sure that it's fair and applied across the board.</p>	<p>I understand that the Council has a financial shortfall due to cuts in central government funding. However, working people are also suffering from reduced income and job losses. We simply cannot afford to pay more in Council tax or other Council schemes (e.g. proposed private landlord licensing scheme) when our income is already so tightly curtailed. I live very frugally already and have chronic health issues, so I can only work part-time even if I may not be officially classified as "disabled". I pay a lot to upkeep my property, which while it is an asset I don't have much by way of liquid assets. Please create a system that treats people as individuals as much as possible. Thank you.</p>
<p>The income bands should be wider and the overall tax higher</p>		
		<p>Make sure that money is not being over spent on contractors. Cut expense accounts to high earning council employees, cut back on office expenditure. Cap earnings for councillors.</p>
<p>It's not easy and we are need support Oxford.</p>		
<p>Because they are job grantees in world if you are not working how u going pay council Tax it's not good idea</p>		
<p>It should be looked at household income not just the applicant</p>	<p>Not just income, but holistically income of household and also other forms of money received benefits, investments etc. Lots of cash transactions happening in many household to avoid council tax</p>	<p>Council tax is already very high, although would be good to present actual data comparisons. Oxford is already extremely expensive to live in and what you need to do is try get more people to pay something every month rather than increase the taxes of the rest.</p>

<p>UC is paid to people & it is simply enough for people to EXIST on, not live a lavish life style. This is an abhorrent idea & appears to steal from the poorest people in society. I am simply disgusted at such proposals.</p>	<p>Leave the benefit claimants alone, they do not have sufficient amounts to live on already. Any funding of public funds to look into this matter is not spending tax payers' monies efficiently. There are far better & more appropriate ways to raise much needed income for councils</p>	
<p>You can't get money from people who have none.</p>	<p>Yes as universal credit is low so the council tax should be low by the way council spends money .i.e. top salaries of council civil servants are very high in some cases these should be brought down by 30 per cent. And council spending should be run on a basis of don't spend it if oxford does not need it.</p>	<p>Deep cuts to council tax spending due to the fact it's the public's money opposed to the councils. You should spend our money carefully as if the money was your own.</p>
		<p>Generate income through rent on some of your land and property and from the savings the Council has please. Charge Universities and private education facilities / halls of residences some Council Tax or another tax by another name if that is not legal.</p>
<p>I work really hard to send my little one to nursery without any help at all. Others don't work and get all paid for them it's unfair at all.</p>		
	<p>Income bands should be scrapped completely, it should be a sliding scale at any percent.</p>	<p>The council tax for Oxford is a joke, the streets are filled with rubbish. The police are useless, the portion that goes to the County is acceptable, the city council needs scrapping and merging</p>
<p>We should consider everyone , particularly singles parents working</p>		
<p>Do not take a lot income bands scheme, and proposed uprating</p>		

struggles to make ends meet as it is and this scheme will make it even harder	No	
	Benefits are the same countrywide, council tax is much higher in Oxford and the southeast. So you can't make people pay more just because they live in an area,	
This is a wonderful initiative - well done!		
	Need to create a system that offers the most support possible without being over complicated. People with anxiety about financed need to be able to understand it easily and know their financial entitlements.	
I think that the bands should be higher so more support is offered to more people. It seems that people who work more hours are punished		
You may deter people from increasing work hours if they slip into needing to pay an extra 25% of council tax. Smaller increments would work better e.g. 10%		
We should all share in a council tax reduction by scrapping administration like this scheme, and dividing the cost across all Oxford citizens. We all struggle badly to pay these huge bills, and everyone needs relief. Another expensive scheme to administer will only make things worse for the rest of us.		
OCC should use the Oxford Living Wage not NMW for income bands	Income should be different depending on circumstances i.e. people it has to support	The answer to 22 would depend on what fees and charges you are referring to. In general the better off should pay more instead, especially since council tax is already such a regressive form of local taxation.

<p>I am not sure I understand. But if people are already on a very low income with UC they should not be further poverty if the income band scheme change causes them to be less well off.</p>		<p>If people are already struggling on benefits I am not sure they should face further poverty as a result of changes to CTR.</p>
<p>I hope this will be applicable not only those on benefits but also those just on low income</p>	<p>To keep every household rightful with fair choice of equality</p>	<p>Cut down on paper letter and postage expenses make it all online and get digital system to upload documents directly via website instead of sending many emails Perhaps make it like a UC online account for each CT payer</p>
<p>I am a pensioner so I don't think this affects me.</p>		
	<p>As a housing association tenant I rent in a high band area although I am on a low income I pay 75% of my council tax bill which is difficult for me to afford. If the tax was wage assessed this would feel fairer for me</p>	
<p>It's time you started helping disabled pensioners who live alone.</p>		
<p>Figures from Entitledto show that in 2020-21 apparently only one in five English councils used income bands, although that was up from 1 in 10 in 2019-20. Income bands are a crude way of applying a means-test and create unfairness at the boundaries between income bands.</p>		

<p>Figures appear to suggest only 1 in 5 English councils uses income bands, although this has increased from 1 in 10 last year. Income bands are a crude way of applying a means-test and create unfairness at the boundaries between the bands.</p>	<p>Oxford and District Action on Child Poverty applauds the fact Oxford City Council is still one of the small number of councils with no minimum payment - a map in House of Commons Briefing Paper 6672 shows their distribution. We believe the Council should continue to see its Council Tax Reduction Scheme as a crucial way in which it can ease or aggravate the financial pressure on families in poverty. Income bands cannot achieve fairness however designed.</p>	<p>Oxford and District Action on Poverty would wish to see Oxford City Council add its weight to initiatives to tackle the unfairness of Council Tax, which is currently a far heavier burden on low-income families than it is on the wealthiest households. Many of the very wealthiest households pay less Council Tax now than they paid thirty years ago in Domestic Rates - even in cash terms, without adjustment for inflation: the tax burden has been shifted from those most able to those least able to pay</p>
		<p>Decrease the living standard of people living in council houses in line to living standard of working people.</p>
<p>The uncertain time of losing work through COVID, the sheer worry of Council Tax on top of everything else too much. This COVID going to be here a long time there needs to be safety measures in place to stop people becoming destitute. My neighbour working as a surgeon in NHS working long hours double shifts after mortgage on small flat, paying student loan, council tax and running a car to get to work only had less than minimum wage to live on. Unfortunately also nurses unpaid with fees need CTR</p>		
<p>I am worried about people affected by the benefit cap</p>		
<p>As long as those in-need, with disability and OAP's are not negatively affected by any such changes.</p>	<p>At all times, and proposed or actual change/s made should not negatively impact upon those in-need, with disability, nor OAP's.</p>	<p>At all times, nobody in-need (variously) should be negatively affected, and including those with disability and OAP's/retired persons.</p>
<p>when you are low income and only receive pension and top up benefits this makes it hard to pay</p>		

I am working with agency if I am sick I don't get paid and I don't get holiday payed		Everything will hard in our life
As a general principle I would like to see people on UC not have their benefit reduced when they top their income. This would ensure more people are able to transition out of poverty.	See previous comment	I would encourage examining ways of increasing efficiency and reducing wasted resources
	It appears fair to put every claiming household (with the possible exception of certain disability claimants) onto the same assessment and CTR scheme.	Consider working with local area residents associations to establish support for voluntary groups which compensate for specific services that have already been cut-back. A local area community approach might be successful at targeting service cuts which effect their area or people within it.
Band 1 should be set at the Real National Living Wage of £10.75 ph. = £172 with consequent adjustments for the other bands	It is extremely important to retain a CTR scheme and banding is appropriate to ensure that those with the greatest need are effectively supported	Find ways to revalue the current bands, add an additional higher band and lobby for a change to a land value tax
We found the way the question are written are very complicated and not precise enough	Very complicated so we have put don't know as we are not sure and as far as we can see no motion of pensioners	
I'd not agree that universal credit claimants should pay a contribution to their council tax. Claimants are already struggling with delays in claims and sanctions etc. and it is likely that many would be unable to make these payments. This would in turn give them a priority debt that they could then be convicted for. I believe that those people with the largest incomes, far above anything any UC claimant will ever receive, should instead be paying more.		Increase council tax for the most wealthy, not for the poorest

	<p>I think it would be easier if those on UC could receive the right CTR without having to do a different application, as all the information about one's income and household are already on the UC system.</p>	<p>I would take more money from people with a higher income and I would keep free services for people with needs only. For example, the collection of bulky items can be done for free for those eligible for CTR, whereas people on a high income should pay for it. If we take a little money for one-off services like the one I've mentioned from people on a higher income, the Council should then be able to save some money and ensure CTR for all eligible people. I wouldn't save on recycling and environment because it is too important.</p>
<p>Bands 1, 2, and 3 should receive 100% discount. No one should have pay council tax if they are earning less than £350 a week.</p>	<p>Stop charging council tax on households with an income less than £30,000 per annum.</p>	<p>Increase the council tax on the higher bands only. Stop using contractors to provide council services. Stop all payments to management consultants for money saving ideas that council employees have developed.</p>
		<ul style="list-style-type: none"> - stamp down on council tenants renting out rooms in those properties - their income should lead to an increased council rent - the living standard of council tenants should not be higher compared to living standard of working people living in own / commercially rented accommodation - the savings of council housing tenants should be taken into consideration, not just their current income - many council home tenants have unregistered partners / family living in and attributing to amortization of the property

		All council tax should depend on your income and not on your accommodation. This way more money will be collected from rich people who have the means to afford it and people in lower incomes are not forced to move house.
It's an unfair system especially for people on zero hour contracts and how many times you are paid in a calendar month. Council tax was and is still an unfair tax on society. Just because it was rebranded from POLL TAX to COUNCIL TAX it is still the one and same system that Margaret Thatcher implemented. You talk of reductions while we are in uncertain times with covid-19, people losing jobs, benefits being stripped from the vulnerable and disabled, like myself and you want Austerity reinstated	By making it simplified and saving on administration you will cause a far bigger problem and that will be fraudulent applications. We have a massive problem in this country with illegal immigrants going missing in their thousands, no identification, no passport, false documents and when you decide to pay out before checking your be spending more money to try and recover it. Leave it alone as it is. Who ever thought this should go back to school. It's like a bank giving me £1000 without checking	Start balancing your books. My Dad is 87 and was born and bred in oxford. He has always said as did his mum that as far as they can remember oxford council have always been in dept. because they waste money on lining their own pockets and backyards. Even today the council waste millions upon millions on ridiculous cycle tracks, that no one is hardly using, paying £12million for redoing the Banbury road roundabout. You were humiliated even on Top Gear for wasteful and wilful spending. Start looking inside your own buildings before destroying others.
It seems like a fair system		Those that are in the higher tax bracket could have an increase in their council tax also charge them for their fees and extra charges. To help and support those in the lower 10% tax bracket.
Fair and stable way to keep track of ctr	All bases covered with new proposals.	
I think the amount of council tax as a single parent working part time is impossible to pay. There needs to be clear guidelines set out.		

<p>You must, especially in these uncertain times, be certain that you are not making people on low incomes worse off, and I think this should take into account the people in the household. For example, a single parent with dependents will be much less able to pay more than a couple with no dependents.</p>	<p>It makes sense to treat claimants similarly, but a one-size-fits-all approach is not fair on low income households, especially groups who are already marginalised and likely to experience financial difficulty such as disabled people and single parents.</p>	<p>Levying environmentally damaging practices (driving, parking, etc.) would discourage people from unnecessary car use and those who decide that they want to use cars anyway can pay more.</p>
<p>I'm on low income hope this doesn't mean you're taking more money of me I can't manage as it is</p>		
<p>I agree for uprating</p>	<p>I don't know</p>	
<p>County needs more money b it not from people who cannot afford it.</p>	<p>I have no income and only get pip, I need more help</p>	
<p>I think the bands are about right and should stay the same</p>		<p>You could use funds made on parking infringements (which are substantial)</p>
<p>These bands are unrealistic to what the government recommends as a living wage. £140 gives a weekly wage of £35 to live from. You'll be charging 25% council tax from that which leaves less than £35 to pay bills and live from. It will throw people into even worse poverty.</p>	<p>Self-employed people may earn one month and not receive anything for the next two months, thus will need to budget their months' pay to possibly cover for three months till wages come in. A month to month CTR scheme would mean a lot of administration and be unfair. One has to average out what is earned over the year.</p>	<p>Smaller government, more democracy.</p>
	<p>It will be very difficult for a lot of disabled and sick people to read this and therefore to have a say. I am long term sick, health is a big struggle, money is very tight and I am not sure how I would cope with another out going. I have been on total isolation for the last 7 plus months which has made things more expensive.</p>	

<p>I am now 63 years of age and living on my own. I am now both mentally and physically disabled which means I cannot do my permitted part-time work. I am living on a low income, so I think any changes in the Council Tax Reduction Scheme will be catastrophic for me. The current scheme works well for my predicament.</p>	<p>I believe people on benefits should automatically receive 100% council tax benefit relief. It is hard enough to make your money stretch and make ends meet even with this.</p>	<p>I don't know sorry</p>
<p>It's difficult to live on minimum wage, Full time work incurs more expenses such as travel. There's a big difference between NLW and OLW in terms of living standards.</p>	<p>Properties valued at higher than the middle range should pay higher Council Tax.</p>	<p>A landlord tax paid by the owner of every rented property including retail and business properties, would be a healthy source of revenue for OCC. It will put the onus on those who can most afford it and help to balance some of the social inequality felt by Oxford renters. Some of this money should go towards housing the homeless.</p>
<p>These are already low incomes across all bands so may still cause hardship to some</p>	<p>The single person discount should still apply</p>	<p>It's a challenge situation all round. Government morally should do more however there is huge national debt. Could be worth consulting with a number of councils to come up with ideas as a coalition and then to lobby government. Also keep seeking public opinion widely</p>
<p>Is good to help council tax I am part time and government give universal credit as well I don't have enough money after rent to pay council tax</p>		
	<p>As long as it is fair, not all people live in a band D property, some poorer people/elderly live in higher bands through no fault of their own</p>	<p>Sell items from the recycling centres that are in good condition at a central place or let people know if they do sell them. Let people plant the unused flower beds for vegetables for anyone to pick or put a fence up around them and rent the space out as people are crying out for allotment space.</p>

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