

**HAMBLETON****DISTRICT COUNCIL****Council Tax Reduction Scheme 2020/21 Consultation Questionnaire**

September/October 2019  
61 online responses received

<b>Q1</b>	<b>I have read the background information about the Council Tax Reduction Scheme</b>	
	61 (100%)	Yes
	0 (0.0%)	No
	This question must be answered before you can continue.	

**Paying for the Scheme**

<b>Q2</b>	<b>Should the Council keep the current Council Tax Reduction scheme? (Should it continue to administer the scheme as it does at the moment?)</b>	
	20 (33.3%)	Yes
	34 (56.7%)	No
	6 (10.0%)	<i>Don't know</i>
	<b>Please use the space below to make any comments you have on protecting the Council Tax Reduction Scheme from these changes:</b>	
	<ol style="list-style-type: none"> <li>1) I believe that a discount should be held but perhaps raise the minimum of 20% something more like 40%. Everyone else is already paying for benefits etc. And now have to pay their council tax as well.</li> <li>2) It needs updating in line with the new benefits</li> <li>3) New scheme seem to be one size fits all approach. Good for reducing costs but not necessarily right outcome for claimants.</li> <li>4) Seems clear that the current scheme is expensive and does not work well with Universal Credit</li> <li>5) The council should not do anything which increases costs for the low paid and people with disabilities. If there are ways to reduce costs while not cutting payments these should be considered</li> <li>6) We get no help and go without to pay, we know people who get help but they smoke, drink go out etc which we don't do there has to be a fairer way</li> </ol>	

**OPTION 1**

The introduction of an Income Grid scheme to replace the current scheme for all applicants of working age

<b>Q3</b>	<b>Do you agree with this change to the scheme?</b>	
	42 (68.9%)	<i>Yes</i>
	14 (23.0%)	<i>No</i>
	5 (8.2%)	<i>Don't know</i>
	<b>If you disagree, what alternative would you propose?</b>	
	<ol style="list-style-type: none"> <li>1) I agree with the approach, it does make sense to simplify the eligibility criteria, however I think some of the individuals and groups that lose out will be some of the most vulnerable, especially the two child limit.</li> <li>2) i think people who are on job seekers or universal credit or any other type of benefit should receive 100% discount .....the struggle of paying £12 a month could put people into serious debt and maybe even poverty</li> <li>3) Retain status quo</li> <li>4) the banding allows for some variation in income without necessarily requiring adjustment of CTR, making the system more manageable for residents for CTR administration. The Welfare Benefits Unit has some concern about sharp cut-off points between the income bands and less generous provision for those who formerly would have been entitled to a severe disability premium with their legacy benefit</li> <li>5) This proposal has some merits but I don't agree it as it will discriminate against people with more than 2 children and this will in turn impact on the children who are innocent. This feels like punishing children for living in a large family and is wrong.</li> <li>6) To better protect those "losers" - larger families often arise when two partners both with children (and struggling) join up to reduce costs - this reduces incentives to form family units and indeed punishes any family who does. The vast majority of larger families need our support and the belief that they exist in order to continue with a benefit lifestyle is a sad myth in the majority of cases. Who loses out? Yes the council may make minimal savings - but its children and their parents / carers who are the ones carrying the guilt as well as the punishment. Your residents' welfare should come before anything else the Council does.</li> </ol>	

**OPTION 2**

To limit the number of dependant children within the calculation for Council Tax Reduction to a maximum of two for all applicants

<b>Q4</b>	<b>Do you agree with this change to the scheme?</b>	
	38 (63.3%)	<i>Yes</i>
	17 (28.3%)	<i>No</i>
	5 (8.3%)	<i>Don't know</i>
	<b>If you disagree, what alternative would you propose?</b>	
	<ol style="list-style-type: none"> <li>1) Do not agree with this rule in Universal Credit. It is not right and unfairly punishes families with more than one child in the household. Do not think that Hambleton District Council should adopt this approach just because it is in UC. Should make council tax reduction fairer and not a punishment.</li> <li>2) Not following the strict and unfair Universal Credit practices where they impact on your residents. The fallout of U/C is causing real hardship and depression in a surprisingly high number of cases. Ask yourself as a Council, whose primary aim is to look after its residents, why the number of people claiming help from the Hambleton Food Share Food Bank (and others in Hambleton such as Thirsk and Easingwold) is rising significantly following the introduction of Universal Credit. The Council should be attempting to use its influence to ameliorate the effects of U/C and propose additional help as necessary - not to add to your residents problems...</li> <li>3) Retain status quo</li> <li>4) This discriminated against the children of larger families and is also likely to impact women disproportionately. A decent society should support children and not punish them for their parents choices.</li> <li>5) WBU agrees in principle but have some concerns about sharp cut-off points - see previous comment</li> <li>6) What is the definition of 'exceptional hardship' &amp; who will decide?</li> </ol>	

**OPTION 3****To remove Non-Dependant Deductions from the scheme**

<b>Q5</b>	<b>Do you agree with this change to the scheme?</b>	
	38 (64.4%)	<i>Yes</i>
	16 (27.1%)	<i>No</i>
	5 (8.5%)	<i>Don't know</i>
	<b>If you disagree, what alternative would you propose?</b>	
	1) Jesus let young people be young people .....and not tax them to death 2) Non dependents need to contribute to household 3) Something that does not increase costs	

**OPTION 4****Changing the claiming process for all applicants who receive Universal Credit**

<b>Q6</b>	<b>Do you agree with this change to the scheme?</b>	
	52 (85.2%)	<i>Yes</i>
	6 (9.8%)	<i>No</i>
	3 (4.9%)	<i>Don't know</i>
	<b>If you disagree, what alternative would you propose?</b>	
	1) As someone who works in the local Citizens Advice office I know that the DWP can be inconsistent, patchy and benefits are often administered very poorly. This proposal could save on some administrative costs, however the risk of individuals losing out on CTR because of errors created by the DWP is very high and is probably a risk not worth taking. 2) WBU would want there to be an active choice and for residents to give consent as well as a system for ensuring that information used is accurate and complete	

**OPTION 5****Removing the current earnings disregards and replacing them with a standard £25 disregard for applicants who are single and £40 for lone parent and couple and carer applicants**

<b>Q7</b>	<b>Do you agree with this change to the scheme?</b>	
	40 (65.6%)	<i>Yes</i>
	13 (21.3%)	<i>No</i>
	8 (13.1%)	<i>Don't know</i>
	<b>If you disagree, what alternative would you propose?</b>	
	<p>1) Although I would support the majority of what you are proposing, who exactly dictates what "exceptional hardship" actually is, what publicity is given to this and what is their right of appeal? The main losers where you cut support for larger families (who may well have not required support earlier) are the children involved who have no say and no withdrawal from their situation.</p> <p>2) Continuing to make higher payments to families with more children</p> <p>3) Something that does not increase costs</p> <p>4) The disregard should be at least £50 per adult, £100 per couple .....</p> <p>5) WBU broadly agree with the principle and the simplification but have some concern about lack of recognition of additional costs for those with several children</p> <p>6) Who decides what exceptional hardship is &amp; how it is defined?</p>	

**OPTION 6**  
**Removing the Extended Payment provision**

<b>Q8</b>	<b>Do you agree with this change to the scheme?</b>	
	40 (65.6%)	Yes
	18 (29.5%)	No
	3 (4.9%)	Don't know
	<b>If you disagree, what alternative would you propose?</b>	
	<p>1) 2 week roll over to cover period of time it takes to get UC (similar to how HB rolls over for 2 weeks)</p> <p>2) Continue with CTR payments for the 4 weeks as previous. The fact that Universal Credit stops as soon as the claimant is in work can cause a great deal of hardship for that time as U/C is not particularly generous to begin with. This often leaves people or families in a very vulnerable position and in my experience, removing CTR (together with removal of U/C) can and does cause real hardship for some. For the minimal overall cost, it would be very helpful indeed if CTR could be maintained during this period when often, additional costs are experienced - such as transport to work costs etc.</p> <p>3) Delay until a minimal number of claimants affected</p> <p>4) Don't penalise people returning to work</p> <p>5) WBU broadly agree due to the administrative costs involved as balanced against the benefits for those moving into work although acknowledge the potential difficulties this adjustment may create for some residents</p>	

**OPTION 7**  
 Any change in circumstances which changes Council Tax Reduction entitlement will be made from the date on which the change occurs (rather than on a weekly basis as at present)

<b>Q9</b>	<b>Do you agree with this change to the scheme?</b>	
	54 (88.5%)	Yes
	6 (9.8%)	No
	1 (1.6%)	Don't know
	<b>If you disagree, what alternative would you propose?</b>	
	<p>1) However if delay in being notified what will happen regarding overpayment recovery - who will be responsible for notification to council. What about people with mental health who may not notify if it is up to individuals? this needs looking at closely</p>	

**OPTION 8**

Reducing the capital limit to £6,000

<b>Q10</b>	<b>Do you agree with this change to the scheme?</b>	
	33 (54.1%)	Yes
	22 (36.1%)	No
	6 (9.8%)	Don't know
	<b>If you disagree, what alternative would you propose?</b>	
	<ol style="list-style-type: none"> <li>1) £10000</li> <li>2) £8,000 capital limit</li> <li>3) 6000 is too low. Savings to cover funerals would amount to more. Would encourage people to spend their savings ...</li> <li>4) Cap of £10,000</li> <li>5) Capital limit too low - UC has limit of £16k as do all other benefits - why is this changing....</li> <li>6) I think that £6000 is too low. Could it not be in line with the limit for other benefits?</li> <li>7) Leave as at present - reducing the capital limit from £16k to £6k is too drastic and penalises many families and individuals. At current interest rates there is no significant income from £16k capital invested!</li> <li>8) limit a bit more generous eg £10.000</li> <li>9) Reducing the capital limit to this level produces a harsh cut-off point for those with relatively low levels of savings. Those on low income with limited savings will struggle to replace or repair white goods for example and those in rural areas are likely to be dependent on a car requiring maintenance, repair or replacement. WBU would suggest a higher cut off point, for example £10,000</li> <li>10) The capital limit should remain at £16,000.</li> <li>11) Too harsh. Higher capital limit required.</li> </ol>	

**OPTION 9**

Removing the Minimum Income Floor for Self Employed

<b>Q11</b>	<b>Do you agree with this change to the scheme?</b>	
	48 (80.0%)	Yes
	6 (10.0%)	No
	6 (10.0%)	Don't know
	<b>If you disagree, what alternative would you propose?</b>	
	<ol style="list-style-type: none"> <li>1) Caveat: How frequently will the self employed person be required to provide income details ?? will this be annually averaged out? or will they need to provide monthly - cant see this happening daily as previous option</li> <li>2) Keep it as it is. This is rewarding people who 'pretend' to be self employed to get as much from the system rather than working properly. Why should the public purse suffer and full council tax payers have to pay for them.</li> <li>3) Something that does not increase costs</li> <li>4) we also advocate removal of the minimum income floor for all self-employed</li> </ol>	

## ALTERNATIVES TO CHANGING THE COUNCIL TAX REDUCTION SCHEME

Q12	<b>Do you think we should choose any of the following options rather than the proposed changes to the Council Tax Reduction Scheme? Please select one answer for each source of funding.</b>			
		Yes	No	<i>Don't know</i>
	Increase the level of Council Tax to cover the additional administration costs	6 (12.8%)	38 (80.9%)	3 (6.4%)
	Find the additional administration costs by cutting other Council Services	9 (19.1%)	36 (76.6%)	2 (4.3%)
	Use the Council's savings	23 (46.9%)	23 (46.9%)	3 (6.1%)

Q13	<b>If the council were to choose these other options to pay for additional administration costs, what would be your order of preference? Please rank in order of preference where 1 is the option that you would most prefer and 3 is the least:</b>			
		1	2	3
	Increase the level of Council Tax	10 (20.8%)	7 (14.6%)	31 (64.6%)
	Reduce funding available for other Council Services	9 (18.0%)	28 (56.0%)	13 (26.0%)
	Use the Council's savings	31 (62.0%)	13 (26.0%)	6 (12.0%)

<b>Q14</b>	<b>Please use this space to make any other comments on the scheme:</b>
	<ol style="list-style-type: none"> <li>1) Attacking the poor is disgusting! Sick Tory council</li> <li>2) I don't favour any options which will reduce the income low income families who have already lost benefits and suffered due to benefit freezes, bedroom tax etc and feel we should all shoulder the burden via increased council tax if needed.</li> <li>3) I think some kind of scheme is necessary but also needs to be in line. Noone wants anyone to struggle however everyone else has to Oay ir find additional work.</li> <li>4) I trust that the computer system will be robust enough to cope.</li> <li>5) Look at reducing staffing costs (salaries) at senior level.</li> <li>6) Make the scheme easier for the administration and easier for the claimant</li> <li>7) Most if the schemes are designed to reduce the administration burden so I do not see why it should be asked how to fund administration increases????</li> <li>8) Nobody should get a reduction. Hard working people are downright sick of funding the lifestyles of the lazy and criminal classes. Everyone should pay their way, that is fair and equal. People need to learn to work if they want things, if they have kids then they can pay for them. If they can't be bothered to look after their health then why should decent people subsidise them? The system encourages people to make bad life choices and should be stopped. People know if they refuse to work/pump kids out/choose to ruin their health with drugs, alcohol and obesity they will get benefits, council houses and tax reductions. All the welfare systems do is encourage freeloaders and a decline in society.</li> <li>9) stop wasting cash on stupid stuff and consultants</li> <li>10) The whole idea of changing a system should be to reduce administration costs, so why do you need to fund it from other sources????</li> <li>11) There are some good aspects to these proposals and yet some points that may well cause issues to some people who are already experiencing severe issues with income. It does not have to be enacted totally and if there are admin and procedural savings that will reduce the amount of savings to be made elsewhere. Hambleton District Council represents the residents of Hambleton and has a duty to look after your residents who need support. There are some of your constituents who need significant help and care to get them back on their feet again. Universal Credit has many aspects which cause significant harm to many of your residents - please do not slavishly follow in its footsteps - but think what would benefit them independently. I cannot think of many more important Council policies than to ensure its residents are not in poverty.</li> <li>12) What about single person reduction? Does this still apply. having read this information many times it is still unclear!</li> <li>13) will they still be a single person 25% discount</li> </ol>

<b>Q15</b>	<b>Please use the space below if you would like the council to consider any other options:</b>
	<ol style="list-style-type: none"> <li>1) All residents over the age of 80 should be exempt from council tax and any other fee levied by the council. (I am in my 50's and will be away from the area by 65 so I say this without saying it for my own benefits).</li> <li>2) Stop wasting money and overpaying executives and charge less tax.</li> </ol>

<b>Q16</b>	<b>If you have any further comments or questions to make regarding the Council Tax Reduction Scheme that you haven't had opportunity to raise elsewhere, please use the space below:</b>
	<p>1) Any changes must be communicated to your customers with plenty of time for them to understand what is happening. I would also enquire if you will be having your staff well trained and versed in the system. Also that for the settling in period you ensure that you have plenty of staff to iron out residents concerns. Communication is what it is all about</p> <p>2) Please consult your local Food Banks on this proposal and listen to them very carefully. I do and we will have to pick up the pieces on this if you get it wrong!</p>

**About You**

<b>Q17</b>	<b>Are you, or someone in your household, getting a Council Tax Reduction at this time?</b>	
	15 (24.6%)	Yes
	45 (73.8%)	No
	1 (1.6%)	Don't know/not sure

<b>Q18</b>	<b>What is your gender?</b>	
	16 (26.7%)	Male
	40 (66.7%)	Female
	4 (6.7%)	Prefer not to say

<b>Q19</b>	<b>What is your age?</b>					
	2 (3.3%)	18-24 yrs	7 (11.5%)	25-34 yrs	13 (21.3%)	35-44 yrs
	12 (19.7%)	45-54 yrs	16 (26.2%)	55-64 yrs	5 (8.2%)	65-74 yrs
	1 (1.6%)	75-84 yrs	0 (0.0%)	85+ yrs	5 (8.2%)	Prefer not to say

<b>Q20</b>	<b>Disability: Are your day to day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?</b>	
	13 (22.0%)	Yes
	44 (74.6%)	No
	0 (0.0%)	Don't know/not sure
	2 (3.4%)	Prefer not to say

<b>Q21</b>	<b>Ethnic Origin: What is your ethnic group?</b>	
	9 (14.8%)	<i>Prefer not to say</i>
	<b>White</b>	
	52 (85.2%)	<i>British</i>
	0 (0.0%)	<i>Irish</i>
	0 (0.0%)	<i>Gypsy or Irish Traveller</i>
	0 (0.0%)	<i>Any other White background</i>
	<b>Mixed/Multiple ethnic groups</b>	
	0 (0.0%)	<i>White and Black African</i>
	0 (0.0%)	<i>White and Black Caribbean</i>
	0 (0.0%)	<i>White and Asian</i>
	0 (0.0%)	<i>Any other multi mixed background</i>
	<b>Asian or Asian British</b>	
	0 (0.0%)	<i>Pakistani</i>
	0 (0.0%)	<i>Indian</i>
	0 (0.0%)	<i>Bangladeshi</i>
	0 (0.0%)	<i>Chinese</i>
	0 (0.0%)	<i>Any other Asian background</i>
	<b>Black/African/Caribbean/Black British</b>	
	0 (0.0%)	<i>African</i>
	0 (0.0%)	<i>Caribbean</i>
	0 (0.0%)	<i>Any other Black background</i>
	<b>Other Ethnic Group</b>	
	0 (0.0%)	<i>Arab</i>
	<b>Other – please specify below:</b>	
	0 (0.0%)	