

Council Tax Reduction (CTR) Scheme 2017/18

Summary of responses to proposal

1. ****Are you...? Please tick all that apply**

****compulsory questions**

- A resident in West Berkshire
- Employed by West Berkshire Council
- A Parish/Town Councillor
- A District Councillor
- A service provider
- A partner organisation (e.g. Police / Fire Authority)
- Other

Additional information e.g. group / organisation name: _____

A total of 71 responses were received. 15 of these failed to answer any of the proposal-specific questions, so were removed for the purposes of analysis.

94.6% were resident in West Berkshire
1.8% was a District Councillor
3.6% were service providers
7.1% described themselves as 'other'

2. ****Do you pay Council Tax?**

- Yes No

66.1% answered 'yes'
33.9% answered 'no'

3. ****Do you currently receive Council Tax Support?**

- Yes No

75% answered 'yes'
25% answered 'no'

4. ****Are you employed?**

- Yes No

37.5% answered 'yes'
62.5% answered 'no'

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5. **How far do you agree with the single change options? *Please read the option guide*

	Agree	Neither agree nor disagree	Disagree	Don't know	Not answered
1. Redefine the protected group	21.4%	23.2%	39.3%	10.7%	5.4%
2. Increase the contributions of working age claimants	32.1%	19.6%	46.4%	1.8%	-
3. Change the calculation tapers to 25%	23.2%	37.5%	26.8%	12.5%	-
4. Change the calculation tapers to 30%	17.9%	26.8%	41.1%	10.7%	3.6%
5. Change which council tax bands get support	28.6%	32.1%	26.8%	8.9%	3.6%
6. Apply a limit to the amount of savings allowed before you get support	55.4%	21.4%	19.6%	1.8%	1.8%
7. Set a minimum weekly amount of support	37.5%	25%	25%	10.7%	1.8%
Please tell us the reasons for your responses:	<p>A total of 37 comments were received, a significant proportion of which were from persons with disabilities or long-term illnesses. Comments were wide-ranging but there was some agreement with options 5, 6 and 7. A number of respondents felt that those unable to work due to disability should be protected.</p>				

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6. What do you think we should be aware of in terms of how these proposals might impact people? For example, do you think it will affect particular individuals more than others?

Please refer to the Equality Impact Assessment (EqIA) to see what has already been identified.

<p>1. Redefine the protected group</p>	<p>21 responses including:</p> <ul style="list-style-type: none"> • If ESA WRAG claimants are excluded they would face a sudden jump from paying no contribution to paying a 25% contribution. This is a big jump for people on subsistence income • People on basic rate ESA are the most vulnerable financially. They should not have to live on £73.10 and pay Council Tax • Older people, the disabled and single parents • The existing protected group could be means tested. If they can afford to pay, they should • It seems you are only wanting to change the ESA group • Be careful who loses out, especially with disabilities • Ensures all are included
<p>2. Increase the contribution required from working age claimants from 25% of their Council Tax liability to 30%</p>	<p>22 responses, 7 of which indicated some agreement with this suggestion. Comments included:</p> <ul style="list-style-type: none"> • This includes those on JSA and low income who are already impacted by the welfare benefits cap • The working age group includes people on JSA whose benefits are £73.10 or £57.90. This group can barely afford a 25% contribution. This measure is unaffordable and also risks hitting the same group repeatedly who are affected by the welfare benefits cap • Working age people and single people on JSA are the most vulnerable. Their liability should not be increased • Most are already struggling and are the poorest members of society • Residents who are out of work will face an increased burden • People aged 60 are working age but have you tried getting a job at 60 after ill health?
<p>3. Change the tapers used in the calculation process to 25%</p>	<p>16 responses, 5 of which indicated some agreement with this suggestion. Comments included:</p> <ul style="list-style-type: none"> • This isn't too big a hike • Low income working families will be particularly affected. More of what they try to earn will be taken away in benefit. Real danger of making it more attractive to remain on benefits rather than work

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<p>4. Change the tapers used in the calculation process to 30%</p>	<p>18 responses, only 2 of which indicated some agreement with the suggestion. Comments included:</p> <ul style="list-style-type: none"> • 30% is very high • Too big a hike • Would put people like myself into severe debt • Will affect a lot of hard working people • Shouldn't go to 30%
<p>5. Change the Council Tax band to which support is restricted</p>	<p>20 responses, 8 of which indicated some agreement with this suggestion. Comments included:</p> <ul style="list-style-type: none"> • We would support this option. Research by our money advice team shows that most of their clients live in bands A to C • People with band C and D houses are mostly not as vulnerable as single people on basic ESA and JSA • This may be a viable option as most of our clients are in band C • Disagree, many are unable to change their house and it is unreasonable to expect them to because they have fallen on hard times • Unfair to penalise residents based on their geographical location within the district • This could be a little harsh as the claimant doesn't get much choice where they live • Agree, I'm sure someone in band F/G doesn't have the same financial pressures as someone in B/C/D
<p>6. Apply a limit to savings</p>	<p>23 responses, 17 of which indicated some agreement with this suggestion. Comments included:</p> <ul style="list-style-type: none"> • This would be acceptable • This would be a preferred option • This may be the best option, people with savings have some capital they can use • Definitely apply a limit to savings • Yes, if people can afford to save they can afford to pay full CTax • If people have £16,000 sitting in the bank why do they get any help towards Council Tax? • Seems a reasonable option but savings will diminish quickly if used to pay Council Tax • Disagree, you should be allowed any amount of savings • Will affect most older people who have saved all their working life and deter others from saving at all • Savings shouldn't be gained through Council help • Could be reviewed and set at a fair level • Yes, if you have £30,000 savings you don't have the same pressures as me with £300

<p>7. Set a minimum weekly amount of support</p>	<p>16 responses, 8 of which indicated some agreement with this suggestion. Comments included:</p> <ul style="list-style-type: none">• I believe this could be an option• Would need to look at the likelihood of more claimants falling behind with Council Tax• Agree, it is expensive to administer and help is limited in these cases• Again, be careful• Won't really affect that many as I guess they have more money coming in• Increase into poverty for the low paid• If small enough this would bring everyone to the paying group – all involved/all in it together• £10 to £15 per week would cover me
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7. **How far do you agree with the combined options? *Please read the option guide*

	Agree	Neither agree nor disagree	Disagree	Don't know	Not answered
8. Redefine the protected group and cap support at band C.	17.9%	16.1%	35.7%	7.1%	23.2%
9. Redefine the protected group and increase the contribution required from working age claimants to 30%	17.9%	12.5%	37.5%	8.9%	23.2%
10. Redefine the protected group, increase the contribution required from working age claimants to 30% and cap support at band C	12.5%	14.3%	42.9%	7.1%	23.2%
11. Cap support at band C, set a minimum award of £10.00 per week	23.2%	14.3%	25%	14.3%	23.2%
12. Increase the contribution required from working age claimants to 30% and cap support at band C	17.9%	16.1%	32.1%	10.7%	23.2%
13. Increase the contribution required from working age claimants to 30%, cap support at band C and set a minimum award of £10 per week	14.3%	17.9%	37.5%	7.1%	23.2%
14. Increase the contribution required from working age claimants to 30%, cap support at band C, claimants to 30%, cap support at band C and set a minimum award of £10 per week	10.7%	19.6%	39.3%	7.1%	23.2%
15. Increase the contribution required from working age claimants to 30%, cap support at band C, set a minimum award of £10 per week, apply a capital limit of £6,000 and use a taper of 25%	12.5%	17.9%	35.7%	10.7%	23.2%
16. Increase the contribution required from working age claimants to 30%, cap support at band C, set a minimum award of £10 per week, apply a capital limit of £6,000 and use a taper of 30%	12.5%	16.1%	35.7%	12.5%	23.2%

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<p>Please tell us the reasons for your responses:</p>	<p>20 responses were received. Comments included:</p> <ul style="list-style-type: none">• I am concerned with the most vulnerable, the single unemployed, and a lot of these options hit these people• Most of your combined options rely on redefining the protected group/ increasing contributions from working age clients. Both will unfairly affect young single claimants• None of these options actually address individuals' ability to pay. I am not against anyone paying CTax even if they are disabled as long as they can afford it• This should all be explained better as this makes no sense to me at all• I think instead of picking on the poor and vulnerable in society it would be better to increase council tax for those working and able to afford it. It is unfair to tax people who are already struggling to put food on the table• There are people taking advantage and disadvantage we need to check the rewards and make sure all claimants are eligible for the allowance not those who are collecting their allowance and enjoying• I disagree with the cap at band c - most of us are in homes that our equipment needs more space. I prefer the option that you restrict to band D and support a level of say 30% (or 25% if that is the current level) up to band D - if you meet criteria• Actually rather confusing, but then so is the council tax benefit system and our bills!• Accept a reduction is needed but options 13 - 16 are too severe and will place far too many in hardship. I do not agree with the criteria in 10-12 and believe option 9 is the only option that approaches being 'fair to all'• Capping it at band c isn't right. There are plenty of band d, e and f properties that may not be high value and will be more likely to have families in. Therefore it could be argued that capping at band c is discriminating against families• I know there has to be change but the harshest would be the change to the protected group. The hoops needed to get here are enough please don't add even more! The other ideas are hopefully the fairest (and smallest) increases that could be managed by the claimants• I have been in the support group and still in it but have to pay a certain amount to council tax which I don't understand• As I still don't know what you mean by taper I cannot comment on the last 2
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8. **Do you have any other suggestions as to how significant savings might be achieved within this service, or how we might be able to generate income across the council? If so, please provide details.**

20 responses were received. Comments included:

- Cut the salaries that are being raked in by Councillors! Some of these overpaid thieves are raking in 6 figure pay packets and have the balls to vote through a 16% pay rise for themselves last year. Cut the expenses that these Councillors are claiming on top of wages.
- Cut the money wasting staff car scheme that WBC employees are getting at the minute.
- Don't spend 60 million pounds on road works and don't give away millions of pounds worth of land (bus station) for nothing! Get rid of this vanity car rental rubbish that started recently - the cars never get used.
- Get Vodafone to pay some tax! It never ceases to amaze me that west berks council are only interested in attacking the poor, Disabled and lower class when it comes to things like this.
- Increase the sharing of administration with other councils.
- Cut some staff in the council offices, particularly management and stop sending out so much in the way of glossy advertising. Also council tax should be increased if the house is a second property owned by someone and left unoccupied (as in holiday homes)
- The ones who do not receive housing benefits should pay extra council tax by 30%. Start monitoring blue badge offenders, increasing fines for failure to display a blue badge.
- Get more council parking spaces added, ones that can be paid for. Lots of parking wanted round here but not enough spaces. Offer more start up low business rates. Give more reasons for folks to pay something to try and start a store based business.
- Consider fines to companies that don't support rental of their spaces and premises. We have building spaces staying empty and they should be encouraged to get occupants in.
- It's becoming harder and more expensive to hire places like the childrens centre. Why not offer this space out of hours for parties eg at weekends? I'm sure you would get interest.
- Turn the cameras on during roadworks. With the number of vehicles jumping red lights and blocking junctions of the A339 it would probably pay all the council staff for the next year!
- Target those who blatantly abuse the system, I know a number of people that have claimed single person benefit and are living with partners. Raise Council Tax.
- Save money by turning off lights at night. No pay increase to Councillors.
- Everyone should pay something towards their Council Tax. People should live in the area for 2 or 3 years before they are eligible for CTS.
- Nearly all the examples pick on those that get help due to their circumstances, which I assume is a small percentage of council tax payers. So what about the large percentage who can afford the 100% council tax - maybe they could be asked to pay an extra 1% to keep it at 25% for those in the community who need the help. Or maybe 0.5% and reduce the increase for the vulnerable in West Berks to 27%. Maybe it's time to remove the blinkers and stop picking on the easy targets?

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9. Any further comments.

12 responses were received. Comments included:

- We believe that those on basic rate ESA should continue to be protected and remain in the excluded group. Some pensioners on state retirement pension and pension credits who will get full CTR are likely to have higher income than those on JSA.
- Redefining the protected group could be a good idea as long as those on basic rate ESA are protected. Single people on JSA should also be in the protected group.
- I am currently in receipt of CTR. All my children of age have worked and I believe that it is wrong for them to have to contribute and be penalised because they still live at home whilst trying to get on the housing ladder.
- I'm appalled at the lack of support for accessibility for disabled users.
- It's a very hard decision to be made. Hopefully this can be done fairly and with the least impact on those hardest hit, i.e. those with ill health/disability and on limited funding.
- Help the older person out more and don't pick on the disabled people who will most need help with benefits.

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Information provided here is for monitoring purposes only and will be kept confidential. You don't have to answer these questions, but if you do responses won't be used to identify individuals.

10. Gender:

Male Female

11. Age:

18-24 55-64
 25-34 65-74
 35-44 75-84
 45-54 85+

12. Ethnicity:

Asian or Asian British Mixed
 Black or Black British Gypsy or Irish Traveller
 White or White British Other – please specify: _____

13. Do you consider yourself to have a disability?

A disability is defined as a physical or mental impairment that has a substantial and long-term effect on a person's ability to carry out normal day to day activities.

Yes No

Please send completed surveys, by midnight on 6 November 2016, to:

**The Benefits Team, West Berkshire Council,
Council Offices, Market Street,
Newbury, RG14 5LD**

Email: benefits@westberks.gov.uk