

COUNCIL TAX SUPPORT SCHEME 2024/25

SUMMARY:

This report sets out the results of the recent public consultation exercise regarding changes to the Council Tax Support Scheme and describes the Council's Council Tax Support Task and Finish Group's considerations and recommendations.

RECOMMENDATIONS:

Cabinet is requested to:

- a) Recommend to Council to increase the maximum Council Tax liability used to calculate Council Tax Support from 88% to 100% to be effective from 1st April 2024 and to apply to all calculations made within the Council Tax Support Scheme relating to liabilities occurring on or after 1st April 2024
- b) Recommend to Council that in all other respects the current Council Tax Support Scheme for working age customers continues unchanged with the addition of the annual uplift to rates used within the calculation mirroring those applied to national housing benefit rates as advised by the Department for Work and Pensions
- c) Endorse the reduction of £20k in budget for Exceptional Hardship during 24/25
- d) Note the deliberations and considerations of the Council Tax Support Task and Finish Group in arriving at recommendations a) through to c) as described in the report and set out in the appendices
- e) Note the outcome of the public consultation exercise as detailed in the report and at Appendix 2

1. INTRODUCTION

- 1.1 On 15th October 2023, Cabinet gave approval to undertake a public consultation exercise in respect of the Council's Council Tax Support Scheme (CTSS) on two points:

Option 1: To increase the maximum Council Tax liability used to calculate Council Tax Support to 100% from 88%

Option 2: To leave the current Council Tax Support Scheme unchanged.

- 1.2 The consultation exercise began on 3rd November 2023 with a promotional

news item on the Council's website and an on-line survey form.

- 1.3 The survey was also promoted via social media (Facebook and X (formerly Twitter)). In addition, Nepali speaking staff went to various community events to promote the survey and assist with responding to the survey on-line.
- 1.4 The survey ran from 3rd November 2023 to 15th December 2023 and the full report of the survey is with the background documents at the end of this report.

2. FURTHER BACKGROUND AND CONTEXT

- 2.1 The CTSS Group has been monitoring the effects of welfare reform changes, the implications of Covid 19 on people's employment and more recently further consequences of the cost-of-living crisis on those residents in receipt of CTS. Regarding this, the Group has now decided to recommend changes to the scheme.
- 2.2 Rushmoor's scheme has proved effective and overall Council Tax Collection rates have remained high (97.9% in 21/22 and slightly down in 97.7% in 22/23). Those in receipt of CTS have been generally meeting their Council Tax liabilities, but in the last two years the Council has seen a reduction in the collection rate within this group. Evidence shows that people are struggling to pay their minimum contribution of 12% towards their Council Tax where they are on the lowest incomes and these small balances are disproportionately costly for the Council to collect.
- 2.3 Prior to recommending a consultation exercise, the Group had weighed up several options for changing the scheme and paid specific attention to the following matters in their discussions:
 - Current collection rate data for Council Tax payments in Rushmoor amongst CTS recipients
 - How the overall collection rate in previous years compares to current year
 - CTS caseload data
 - Comparable data relating to CTS schemes for other local authorities in Hampshire and across England.
 - ONS data and local employment statistics
 - Evidence and data presented by Citizens Advice
 - Changes to national welfare benefits such as Universal Credit
 - Options to change the scheme were presented such as changing the maximum liability % and introducing an income band scheme
 - Other general economic indicators
- 2.4 Data to support consideration in 2.3 was submitted to Cabinet as an appendix to the report previously presented on 15 October 2023.

3. SUMMARY RESULTS OF THE CONSULTATION EXERCISE

- 3.1 In total, 522 on-line survey forms were completed. Of this number:

- 58 respondents identified themselves as being in receipt of CTS.
 - 436 respondents identified themselves as not being in receipt of CTS.
- 3.2 The last time Rushmoor consulted on the CTSS was in December 2018 for the 19/20 scheme, with 392 responses to that survey.
- 3.3 CTS recipients were not consulted separately as a group for this survey to avoid likely response bias as the option 1, using 100% of the Council Tax Liability would in all cases increase the recipients support amount.
- 3.4 The survey was put on the Council's website for any resident to complete regardless of a respondent being in receipt of CTS.
- 3.5 Page 8 of the Survey Report December 2023 sets out the response to the key question as to the degree that respondents support the move from an 88% maximum award to a 100% award for people on the lowest incomes. Whilst the report sets out the detail, in summary, 50.7% of all who responded agreed with the proposal for change, as opposed to 42.5% who disagreed.

4. CONSIDERATIONS AND RECOMMENDATIONS OF THE COUNCIL TAX SUPPORT TASK AND FINISH GROUP

- 4.1 At their meeting on 11th January 2024, the Group gave considerable thought to the consultation response. The Group felt that considering the response, Cabinet should consider recommending to Council that for working age recipients of CTS, the maximum 100% of a person's Council Tax liability be used for the assessment of CTS.
- 4.2 The Group considered the potential financial impact on those who will be directly affected. Data presented to the group included the current actual numbers receiving CTS and the Council Tax Bands that their properties are in and assessed the financial effect based upon assumptions in increases in Council Tax that Rushmoor and other preceptors will most likely set according to the best information available at the present time.
- 4.3 Considering the recommendation to increase most awards, the Group were still keen to mitigate any unforeseen hardship and therefore, also recommend to Cabinet that the Hardship Fund be continued but decreased to £12,000 pa from £32,000 pa with effect from the 2024/25 financial year.
- 4.4 The Group further recommends that should the changes recommended be adopted, further monitoring should continue during 2024/25 to assess the actual impact.

5. LEGAL IMPLICATIONS

- 5.1 The Local Government Finance Act 2012 provided for the introduction of the localisation of CTS by making changes to the Local Government Finance Act 1992. These require that:

- For each financial year, each billing authority must consider whether to revise its scheme or replace it with another scheme.

6. CONSULTATION

- 6.1 Before final approval of local schemes, Councils are required to consult:
- Major precepting authorities (Police and Fire)
 - The public
 - Relevant stakeholder groups e.g., Citizens Advice, voluntary bodies
- 6.2 The current proposal was fully consulted on from 3rd November 2023 to the 15th December 2023. For full details see the Survey Report.
- 6.3 The major precepting authorities provided the following response to the consultation:

**Hampshire County Council
Hampshire and Isle of Wight Fire and Rescue Authority**

Joint response to council tax support scheme consultation 24/25

Thank you for consulting us about a change to the council tax support scheme.

The change involves making the scheme more generous, with maximum support for working age recipients increased from 88% to 100%. The consultation states that the cost of the scheme is expected to remain about the same, due to only relatively small amounts of council tax being collected from vulnerable people.

We believe that Rushmoor Borough Council, as the authority responsible for running the scheme, will best know the circumstances of existing recipients. This should guide the design of the scheme, so without holding this detailed data we do not wish to comment on exactly where the support threshold should be set. We believe that a good scheme should though follow two general principles. Firstly, support should be prioritised for the most vulnerable. Secondly, the cost of the scheme needs to be carefully managed, as it reduces the amount of council tax income received to fund vital services.

- 6.4 The local Citizens Advice made the following comment:

“Citizens Advice Rushmoor very much welcomes the proposal to extend 100% Council Tax Support to those on the lowest incomes. With over 50% of our clients with debt issues having “negative budgets” and not being able to make ends meet for absolute essentials, we know that dealing with an additional bill can be a breaking point for people. Cost of living pressures have made it impossible for people to maintain realistic payment schedules, so this change will be a really important improvement for the lives of some of the most vulnerable people in our community.”

7 EQUALITIES IMPACT ASSESSMENT (EIA)

- 7.4 An Equalities Impact Assessment is not needed in this instance for two reasons. Firstly, because these changes mean that there are no individuals detrimentally affected. This is because the only outcomes are to increase an existing or new award of CTS.
- 7.2 Secondly, because the issues that need to be covered in respect of the rest of the scheme are unchanged and have previously been considered by the Council using an EIA completed at that time (2018/19 when the scheme last changed).

8 FINANCIAL AND RESOURCE IMPLICATIONS

- 8.1 The estimated cost of this proposal to alter the CTSS for 2024/25 is included in the estimate for calculating the total amount of Council Tax income for the year included in the budget report (FIN 24/06). The actual impact of any changes will not actually work through into the Council's revenue budget until the collection fund for 24/25 is balanced up at the end of the 24/25 financial year. Therefore, impacting the 25/26 account.
- 8.2 There will be immediate reductions in administrative and associated costs as a result of the change. It is estimated that reliance on the Exceptional Hardship Fund will reduce as those finding difficulty paying their CT balances currently will not have that requirement from 1st April 2024. The associated postage administrative and resource costs can also be adjusted. The whole picture will take over 12 months to fully cost out based on what actually happens and this should be reported regularly to the CTS Task and Finish Group. The estimates provided to the Group suggest that the overall exercise will be cost neutral.

9 CONCLUSIONS

- 9.1 Following careful analysis of the CTSS, by the Council Tax Support Task and Finish Group and a subsequent public consultation exercise, they propose that Cabinet should make recommendations to the Council as set out at the head of this report.

Councillor Diane Bedford
Chairman of Council Tax Support Task and Finish Group

BACKGROUND DOCUMENTS:

Appendix 1:

- *24th July 2023 presentation to Council Tax Support Members Task and Finish Group*
- *30th August 2023 presentation to Council Tax Support Members Task and Finish Group*
- *26th September 2023 presentation to Council Tax Support Members Task and Finish Group*

Appendix 2

- *Survey Report December 2023*

CONTACT DETAILS:

Report Author:

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Head of Service:

Peter Vickers
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Council Tax Support Scheme Working Group

Monday 24th July 2023

Agenda

- Current data Council Tax, Welfare Benefits and Council Tax Support
- Arrangements to review CTS Scheme for 24/25
- Scope of review
- Options to consider
- Next steps
- Timeline – including next meeting

Overall summary of the data

National changes

- Cost of Living impact and continued Household Support due to impacts of increased energy; food and other living costs
- No core changes to Housing Benefit but uplifted with inflation from April 2023
- Universal Credit continues to migrate naturally with small pilots being carried out to transfer HB caseloads in bulk. No details for this part of the country
- More household support funding 2023/24 via unitary authorities for Food Vouchers and Housing crisis payments

Local issues

- CTS recipients – rates of payments down slightly
- General collection rates remain at around Covid levels
- Likely to continue to be an increased draw on the Exceptional Hardship Fund of £42k. Full amount spent in 22/23 and same budget provision for 23/24
- Discretionary Housing Payment budget fully spent plus £82k Housing Crisis payments

Council Tax Support review of existing scheme

- Focus this year has been on government funding initiatives to support cost of living
- Other LA's report that they are looking at increasing support not taking it away. Some are looking at giving the most vulnerable 100% support. Some of these LAs do have higher minimum contributions than RBC
- A few Hampshire LA's now have an Income Banded Scheme – IOW and Winchester with maximum support at 70% for both schemes
- A few of Hampshire authorities retained the old CTB feature of 100% support for lowest income groups
- Our scheme figures show that many people can pay some or all their council tax after CTS. We do have an Exceptional Hardship Fund to help them and can use the regulations to write-off small debts that are uncollectable.
- Overall evidence continues to show a balanced scheme – however, considerable financial pressure and uncertainty this year.
- Cabinet agreed a review of the scheme to look at simplifying it; option to give 100% support to most vulnerable and make the new scheme more compatible with UC to avoid inequality with people receiving legacy benefits

Council Tax collection rate 22/23

	20/21	21/22	22/23
Overall Collection Rate achieved by end of year	96.8%	97.89%	97.72%

Council Tax Collection Rates – Near Neighbours

Position	Local Authority	Collection Rate 2020/21	Collection Rate 2021/22	Collection Rate 2022/23	Minimum contribution CTS scheme
1	Surrey Heath	98.7%	98.4%	98.60%	Income Banded Scheme
2	Hart	96.9%	98.1%	98.52%	0%
6	Guildford	97.5%	97.5%	97.69%	0%
3	East Hampshire	98.1%	98.3%	98.19%	0%
5	Waverley	97.3%	98.2%	97.71%	0%
7	Bracknell Forest	97.9%	97.3%	97.21%	Income Banded Scheme
4	Rushmoor	96.8%	97.89%	97.72%	12%

Council Tax Collection Rates – Audit Family

Local Authority	Minimum Contribution – CTS scheme	Collection Rate 2020/21	Collection Rate 2021/22	Collection Rate 2022/23
High Peak	Income Banded Scheme	97.8%	98.1%	97.87%
North Hertfordshire	Income Banded Scheme	97.4%	98.4%	97.56%
Wellingborough*	0%	92.6%	96.3%	96.80%
Cherwell	0%	97.5%	98.1%	98.05%
Worcester	0%	97.6%	97.5%	95.02%
Rushmoor	12%	96.8%	97.9%	97.72%
Colchester	20%	97.8%	97.9%	97.81%
East Staffordshire	0%	97%	97%	96.66%
Kettering*	0%	96.4%	96.3%	96.80%
South Ribble	0%	96.8%	96.5%	96.78%
Broxbourne	25%	96.6%	96.7%	97.20%
Dartford	0%	95.9%	96.3%	96.49%
Rugby	15%	95.7%	95.6%	94.83%
Gloucester	0%	95.9%	95.3%	93.51%
Gravesham	20%	94.5%	95.5%	96.08%



Council Tax Support Claims (Working Age only) – Council Tax account balances March 23

Working age	Credit or zero balance	Owe less than £200	Owe between £200 and £500	Owe more than £3000
2804 (59% of total CTS caseload of 4751)	509 (18%) *In July 22 this was 6%	1726 (62%)	369 (13%)	200 (7%)
		1385 owe less than £100 (80%)	203 (55%) owe less than £300	No one owes more than £3000
		341 owe less than £200 (20%)	86 (23%) owe between £300 and £500	4 owe between £2k and £3k (1%)
			80 (22%) owe between £400 and £500	29 owe between £1k and £2k (15%)
CTS recovery rate Working Age				167 owe between £500 and £1k – 84%
18/19 84% 19/20 83% 20/21 85%				
21/22 73% 22/23 Oct 22 78%* recovery rate	* Improved by £150 Energy Rebate where credited to CT account	Calculated by taking into account what is owed to date for current year to end Oct 22		

Exceptional Hardship Payments 22/23

- £22k was base budget. A further £20k was added from the reserves
- We have spent £40,015.11 in 22/23 on 136 applications.
- Average award was £294.23
- Main reasons for granting an award are:
 - Health issues
 - Financial hardship
 - Serious debt issues
 - Cost of Living impact
- 4 Refusals

Discretionary Housing Payments and HSF Housing Crisis Fund payments 22/23

Welfare Reform	Number	£
Not affected by reforms – Financial Hardship	207	88,120
Social Sector Size Criteria ('bedroom tax')	112	21,993
Benefit Cap –	22	10,204
LHA Reform – rent shortfalls	90	39,931

- We have awarded to £160,248 to 431 recipients from the allocated funds of £160,752
- We have also spent £82k from the Housing Support Fund for Housing Crisis cases, given to us by HCC

CTS Caseload Data

Date	Working Age	Pensioner	Total
31 March 2021	2,972	2,003	4,975
31 March 2022	2,905	1,948	4,853
31 Mar 2023	2,848	1,943	4,791

CTS payments

Year	Working Age	Pensioner	Total
2020/21	£2,632,715.46	£2,133,905.47	£4,766,620.93
2021/22	£2,969,372.35	£2,177,330.95	£5,146,703.30
2022/23	£2,917,912.14	£2,215,992.87	£5,133,905.01
The scheme costs are shared with the major preceptors			



Latest Council Tax Support payments by type – cash values

	March 21	March 22	March 23	
Pensioner	£2,133,905.47	£2,177,330.95	£2,215,992.87	Pension age
Working Age - Other	£948,867.35	£1,101,581.69	£1,016,312.16	All out of work benefits or occupational pensions but not pension age
Working Age - Vulnerable	£1,253,632.07	£1,369,479.58	£1,478,607.28	Disability Premiums in play ESA Income Related
Working Age - Employed	£156,021.83	£200,929.26	£141,772.52	Working more than 16 hours
Working Age - Vulnerable Household	£274,194.21	£297,381.82	£281,220.18	Where a child under 5 in the household
CTS Total	£4,766,620.93	£5,146,703.30	£5,133,905.01	

What Cabinet agreed on 17th January 2023

To review the CTS scheme for 24/25

SCOPE

Possibly giving extra support to the most vulnerable

Make it simpler for customers and a better fit with Universal Credit

Reduce administrative costs and time

What are your priorities?

Giving more support to the most vulnerable



Simplifying the scheme for customers by making it work better with Universal Credit



Reducing costs of administration



Giving vulnerable people more support

- Current scheme is stable; no real issues; collection rate for CTS residents is lower than main rate
- Current scheme pays a maximum of 88% liability so there is a 12% minimum contribution which is difficult to collect and resource intensive for smaller debts
- All vulnerable people currently get the maximum 88% support
- Simplest way to give more support would be to use 100% of the liability meaning the vulnerable residents receive 100% CTS
 - There is a cost involved – question of affordability
 - Savings can be identified to off-set
 - Less debt; less provision for bad debts; savings in staff time collecting small amounts which are mostly written off; less administration costs producing multiple bills for small earnings changes
 - Reduction in Exceptional Hardship fund

Example – Award all vulnerable 100% reduction

Model	Sum of Annual CTR	Difference Annual	Affected By Change Count	Wins Count	Loses Count	12% of difference cost to RBC	12% of Annual CTR cost to RBC
Baseline – 23/24 cost @July 23	£5,317,474	-	-	-	-	-	£638,096
Example - @July 23	£5,786,345	£468,871	2,782	2,782	0	£56,264	£694,361
			2,782 active working age claims		No losers		Rushmoor share of total scheme cost

Simplifying the scheme for Universal Credit customers

- If someone on UC has a wage change, which could be a number of times a year, they get a new Council Tax bill every time.
- This causes confusion, they don't know what to pay as each new bill has a different set of instalments
- Costs for the Council in terms of extra bills and time spent on customer queries
- Using 100% liability will reduce the number of bills for some people who have low incomes and Universal Credit

Information required to inform a recommendation

We can show you the impact of making other smaller changes to our scheme

We could model other options including Income bands

Beyond the data what else is needed to achieve our desired outcome?

Next Steps

Information and modelling required



Consultation requirements



Suggested dates for next meeting - ideally

Wednesday 30th August

or

Tuesday 5th September

Council Tax Support Scheme Working Group

Wednesday 30th August 2023

Agenda

- Boom – Community Bank
 - Presentation from Mark Jasper, CEO & Treasurer on the work of Boom
- Council Tax Support Scheme
 - Payment and arrears profile
 - Arrears by Band
 - Exceptional Hardship Payments
- Altering the minimum contribution – a reminder
- Illustrating an income banded scheme
- Next meeting and timeline
 - 26th September at 6pm
 - Timeline – as indicated in Ian's email dated 24th August

Mark Jasper [CEO and Treasurer]

07738 217794

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Joined the Board in 2018 as Treasurer, with responsibility for the oversight of financial governance arrangements, investment decisions, and performance. In 2021 he became Boom CEO, having spent 30 years in local government finance with specific experience in the social housing sector. He has overseen the move to new premises, and with the help of his leadership team built on Boom's achievements, increasing its digital footprint and the use of technology to drive improvement. He is also a Trustee of Seaside Homes Housing Association based in Brighton.

David Wright OBE [Chair]

01483 222464

davidwright42@btinternet.com

Founding chair of SurreySave and negotiated the merger with West Sussex in 2016, creating Boom. He is a former British diplomat with 50 years' experience of bilateral diplomacy and public service. He was a Borough Councillor for 16 years and used his links to help establish SurreySave. He has chaired the Surrey Hills Area of Outstanding Natural Beauty Board and served on the Boards of Surrey Hills Enterprises and Trust, Surrey Probation, Guildford and Waverley PCT, Guildford CAB, and Oakleaf Enterprises, the mental health charity.

Boom Community Bank

17 Liverpool Gardens

Worthing

BN11 1RY





About Boom: In a nutshell

BOOM

COMMUNITY BANK

Financial Solutions

Unsecured personal loans

Debt consolidation

Save-as-you-repay

No Interest Loan Schemes (NILS)

Adult and Junior savings

Corporate savings

Social investments

MY MONEY BOX

BOOM COMMUNITY BANK

Building Finances

Supporting savings and loan repayment via payroll deductions.

MONEY FOCUS

Financial Education and info.

Free-to-use tools, including a benefits checker and savings calculator, and links to external sources of Financial Advice.

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Access Loan £300 to £10,000
Representative 31.7% APR
For low-income and credit scores.



Family Loan £300 to £5,500
Representative 31.3% APR
Repaid from Child Benefit.



Choice Loan up to £15,000
Representative 19.4% APR
For good/mid credit scores.



Advantage Loan up to £15,000
Representative 10.4% APR
For higher credit scores.



Consolidation Loan
Reduce outgoings and
borrowing costs.
Direct creditor repayment.



No Interest Loan Scheme (NILS)
Up to £1,500 for those in acute
financial difficulty who can't
access/afford alternatives.



Products: Loans and smart consolidation

57% of loans under £1,000

74% of loans to women

49% to lone parents

87% to social or private rent tenants

91% of loans disbursed have a TransUnion

Score of <550

0 - 550 [Very Poor Credit Score]

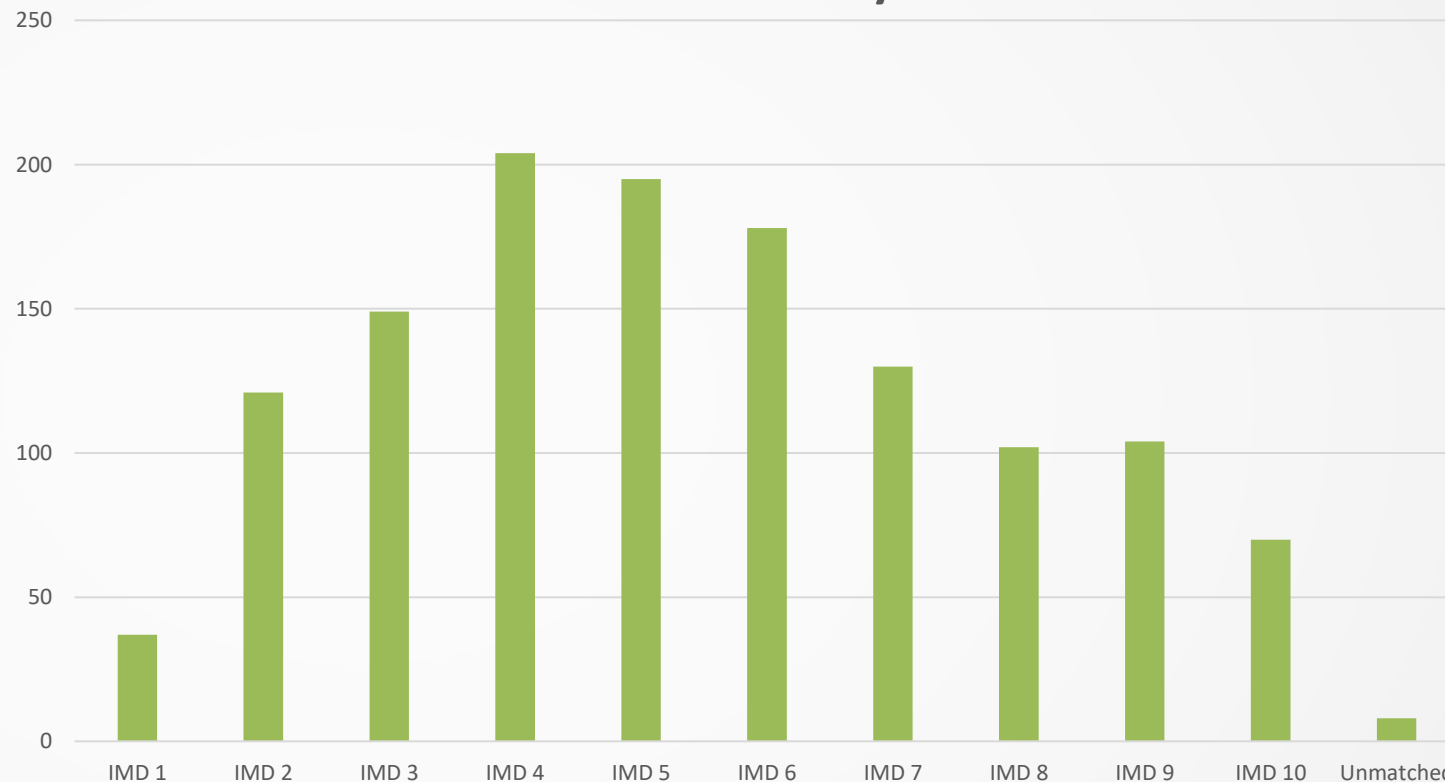
551 – 565 [Poor]

566 – 603 [Fair]

604 – 627 [Good]

628 – 710 [Excellent]

Customer demographics IMD score analysis





Personal, Junior and Payroll Savings

Protected savings for everyone, attracting interest or dividends.



Corporate Savings

Ethical and protected non-personal savings for organisations, including local authorities*, businesses, churches and charities.

*Annual budget of less than £1.5m

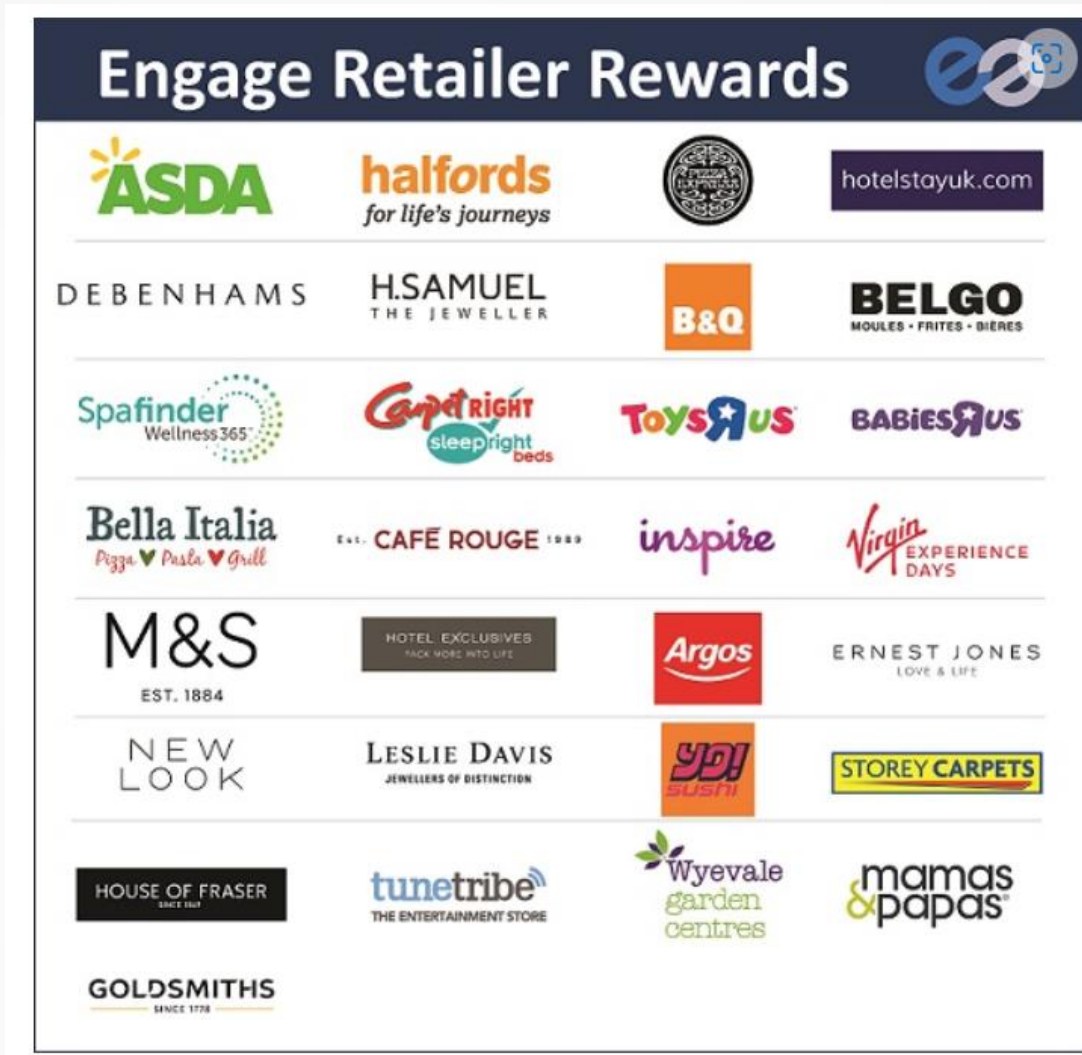


Deposits in Boom Community Bank are protected by the Financial Services Compensation Scheme (FSCS).





Current Account and Debit Card
 Available to Boom Community Bank members. No credit checks or lengthy applications.
 Transparent fees and cashback awards with high street brands.



Investment in digital

Member Area Login

Please enter your member number and Date of Birth

MEMBER NUMBER:

[I don't know my Member Number](#)

DATE OF BIRTH:

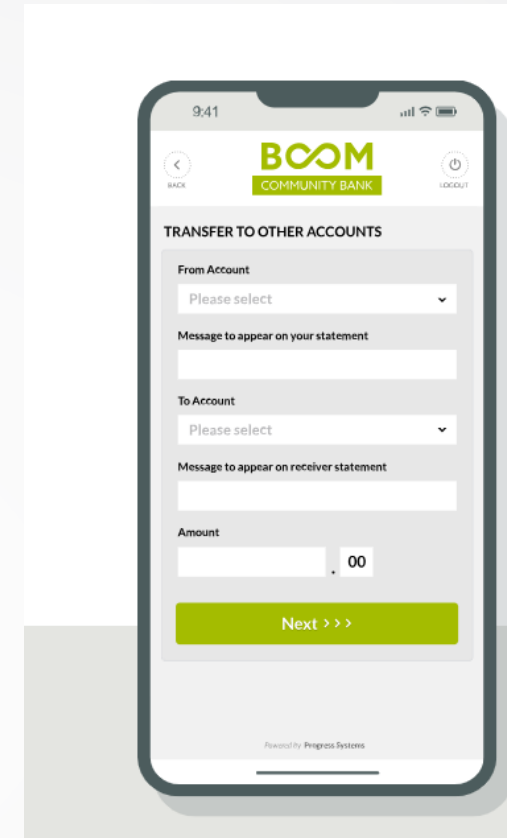
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- Pay utility bills and suppliers.
- Transfer money.



Mobile App

- Advanced biometric facial verification.
- Independent verification of formal identification.
- Full access to online banking



CUSTOMER EXPERIENCE

What our customers say

“ I have been a member for over 3 years and have found all their staff especially the underwriting team to be patient, understanding of your...



Maria Omosole

view post



“ Boom has really helped me through some hard times, every person I've spoken to has been incredible. Clear, helpful, non judgemental just...



Willow Moore

view post



“ Excellent service. Quick turn around time. I want to say thank you to all the staff at Boom. You have been a life saver...



Sherrie Orlando

view post



“ Amazing company, has helped me a few times when I've struggled and couldn't have done things without there help, fast communication and...



Blue Stevenson

view post



“ Very easy process and prompt guidelines and most importantly very quick in process.



Sunil Kumar

view post



“ Excellent customer service, reliable and trustworthy



Mariana

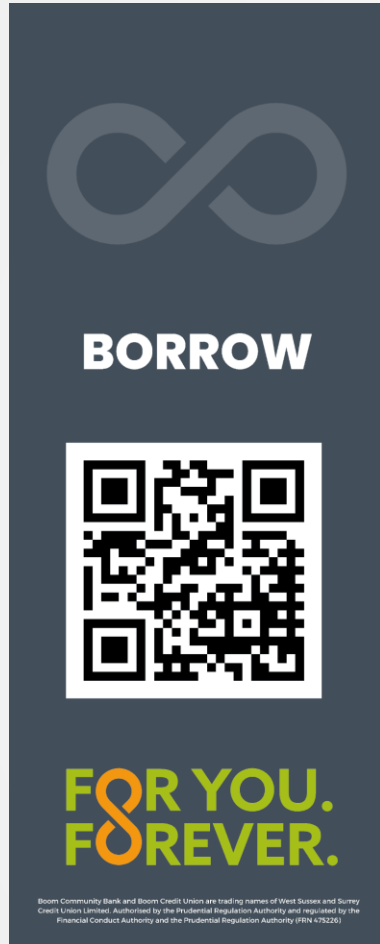
view post



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Physical banners



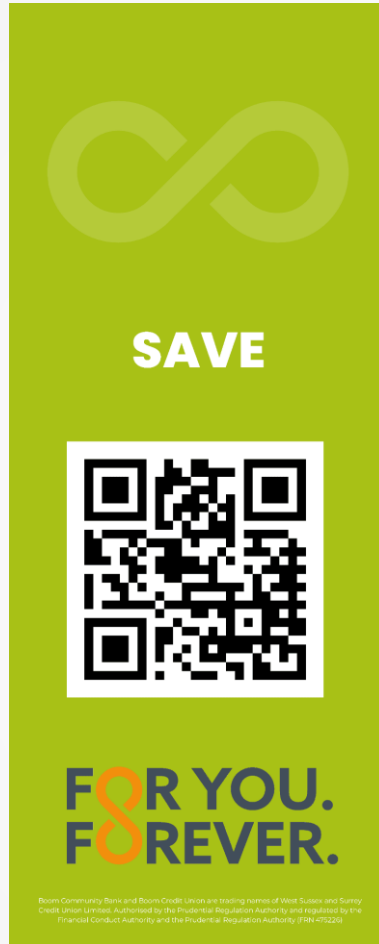
A vertical banner with a dark grey background. At the top is a large, light grey infinity symbol. Below it, the word "BORROW" is written in white, bold, uppercase letters. In the center is a large QR code. At the bottom, the slogan "FOR YOU. FOREVER." is displayed in green and orange. Small text at the very bottom reads: "Boom Community Bank and Boom Credit Union are trading names of West Sussex and Surrey Credit Union Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 679226)."

BORROW




FOR YOU. FOREVER.

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A vertical banner with a light green background. At the top is a large, light green infinity symbol. Below it, the word "SAVE" is written in white, bold, uppercase letters. In the center is a large QR code. At the bottom, the slogan "FOR YOU. FOREVER." is displayed in blue and orange. Small text at the very bottom reads: "Boom Community Bank and Boom Credit Union are trading names of West Sussex and Surrey Credit Union Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 679226)."

SAVE



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A vertical banner with an orange background. At the top is a large, light orange infinity symbol. Below it, the word "CONSOLIDATE" is written in white, bold, uppercase letters. In the center is a large QR code. At the bottom, the slogan "FOR YOU. FOREVER." is displayed in white and orange. Small text at the very bottom reads: "Boom Community Bank and Boom Credit Union are trading names of West Sussex and Surrey Credit Union Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 679226)."

CONSOLIDATE



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PPC advertising



A Facebook sponsored post. At the top left is the Facebook logo and "Facebook Feeds". The ad header shows the Boom Community Bank logo, "Sponsored", and a close button. The main text reads: "Say goodbye to financial stress with a consolidation loan. Enjoy lower interest rates and flexible repayment options that ...see more". Below this is a photo of a smiling woman holding a mug. The text "NEED ROOM TO BREATHE?" is in large green letters, followed by "APPLY FOR A CONSOLIDATION LOAN TODAY". A list of benefits is shown: "WE AIM TO..." followed by "✓ REDUCE YOUR OUTGOINGS", "✓ LOWER YOUR COSTS", and "✓ HELP YOU SAVE". The Boom Community Bank logo is at the bottom left of the photo. At the bottom of the ad, the URL "boomcb.org.uk", "Consolidation Loan", "Rates from 8.90% APR", and a blue "Apply Now" button are displayed. Interaction icons for Like, Comment, and Share are at the very bottom.

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Boom Community Bank Sponsored

Say goodbye to financial stress with a consolidation loan. Enjoy lower interest rates and flexible repayment options that ...see more

NEED ROOM TO BREATHE?

APPLY FOR A CONSOLIDATION LOAN TODAY

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	Amount	APR	Monthly Commitment
Amex	£4,900	69%	£230
TT Loan	£450	1295%	£139
Fernovo	£750	300%	£144
ML	£400	1290%	£159
Total	£6,500		£672

Any questions?

Council Tax Support Claims (Working Age only) – Council Tax account balances June 23

Working age	Credit or zero balance	Owe less than £200	Owe between £200 and £500	Owe more than £500
2815 (59% of total CTS caseload of 4759)	87 (3%)	2088 (74%)	204 (8%)	436 (15%)
		229 owe less than £100 (11%)	119 (58%) owe less than £300	No one owes more than £3000
		1859 owe less than £200 (89%)	40 (20%) owe between £300 and £500	4 owe between £2k and £3k (1%)
			45 (22%) owe between £400 and £500	184 owe between £1k and £2k (42%)
CTS recovery rate Working Age				248 owe between £500 and £1k (57%)
18/19 84%				
19/20 83%				
20/21 85%				
21/22 73%				
22/23 71%				
23/24 72.8% *				
		* Calculated by taking into account what is owed to date for current year to end June 23, additional £25 awarded this year to each CTS claim		

Arrears by Band Charge

(working age CTS customers) June 2023

BAND	Credit or zero bal	Under £200	£200 to £499	£500 to £999	£1000 to £1999	£2000 to £2999	£3000 to £3999	£4000 to £5000
A	17	224	11	11	4	0	0	0
B	16	1031	65	89	37	0	0	0
C	45	693	83	107	101	1	0	0
D	7	128	36	34	26	1	0	0
E	2	12	6	6	11	1	0	0
F	0	0	3	1	4	1	0	0
G	0	0	0	0	1	0	0	0
H	0	0	0	0	0	0	0	0

Exceptional Hardship Payments 23/24

- Budget is £58K. £20k is base budget and a further £38k has been added from the remaining £25 Council Tax Additional Award
- We have spent £10,668.78 in 23/24 on 33 applications as at the end of June 23
- Average award is currently £323.30
- Main reasons for granting an award are:
 - Health issues
 - Financial hardship
 - Vulnerability
 - Cost of Living impact
- 0 Refusals to date

Example – Award all vulnerable 100% reduction

Model	Sum of Annual CTR	Difference Annual	Affected By Change Count	Wins Count	Loses Count	12% of difference cost to RBC	12% of Annual CTR cost to RBC
Baseline – 23/24 cost @July 23	£5,317,474	-	-	-	-	-	£638,096
Example - @July 23	£5,786,345	£468,871	2,782	2,782	0	£56,264	£694,361
			2,782 active working age claims		No losers		Rushmoor share of total scheme cost

Example of an income banded scheme which we could model

Discount Band	Discount	Single Person	Single Person with One Child	Single Person with two or more children	Couple	Couple with one child	Couple with two or more children
Income Band 1	100%	£0 to £115.00	£0 to £180.00	£0 to £245.00	£0 to £165.00	£0 to £230.00	£0 to £295.00
Income Band 2	80%	£115.01 to £140.00	£180.01 to £215.00	£245.01 - £280.00	£165.01 - £190.00	£230.01 - £265.00	£295.01 to £330.00
Income Band 3	55%	£140.01 to £165.00	£215.01 to £250.00	£280.01 to £315.00	£190.01 to £215.00	£265.01 to £300.00	£330.01 to £365.00
Income Band 4	30%	£165.01 to £190.00	£250.01 to £285.00	£315.01 to £350.00	£215.01 to £240.00	£300.01 to £335.00	£365.01 to £400.00
Nil award	0%	Over £190.00	Over £285.00	Over £350.00	Over £240.00	Over £335.00	Over £400.00

Date of next meeting – 26th September



Council Tax Support Scheme Working Group

Tuesday 26th September 2023



Agenda

- Options for change 24/25
- Current thinking on minimum contributions
- Data and cost/benefits analysis
- Future changes for 25/26 and onwards
- Report to Cabinet
- Consultation
- Next steps

‘Impact of localised council tax support schemes’ – Institute of fiscal studies 2021

- We estimate very high rates of non-collection of the extra council tax liabilities, of around one quarter
- **The over-riding cause of these arrears / non-payment is giving people a council tax bill, not increasing the size of an existing bill**
- Suggests that reducing minimum payment from 10% to 0% would have much bigger effect on arrears than going from 20% to 10%

<https://ifs.org.uk/publications/impacts-localised-council-tax-support-schemes>



Current thinking around minimum contribution CTS schemes



Research shows that minimum payments can have a higher non collection rate sometimes 10 x higher than normal



Citizens Advice say 'The overriding cause of the arrears is giving vulnerable people a council tax bill'



Recent research shows around 130 councils in England currently award a maximum of 100% of council tax liability, This is in contrast to the least generous scheme that awards a maximum of only 50% of council tax liability



Increasing scheme generosity has been shown to reduce arrears and increase collection rates. Recent analysis carried out in 2021 by Policy in Practice for a London borough showed a clear relationship between arrears and the level of Council Tax support, with those receiving the most support having the lowest Council Tax arrears and those with the greatest reduction in Council Tax support compared to the default scheme having the highest Council Tax arrears.



With a minimum payment scheme the repeated recalculations and repeated rebilling's (which can happen to many claimants several times a year) can be confusing for claimants and are administratively burdensome.

Example – Calculate CTS using 100% of the council tax liability for all Working Age claimants

Model	Sum of Annual CTR	Difference Annual	Affected By Change Count	Wins Count	Loses Count	12% of difference cost to RBC	12% of Annual CTR cost to RBC
Baseline – 23/24 cost @Sept 23	£5,335,124		-	-	-		£640,214
Model_1 - @Sep 23	£5,785,094	£449,969	2769	2769		(£449,969 x 12%) = £53,996	£694,211
			2769 active working age claims	2769	0		Rushmoor share of total scheme cost

Cost Benefits Analysis – Remove minimum contribution

Costs	Benefits	Values
<p>Reduction in maximum council tax liability leading to a minimum contribution of 12% by all Working Age claimants</p> <ul style="list-style-type: none"> Disproportionate amount of staff time spent on collecting small balance Poor collection rates No effective enforcement options as balances either small or Bailiffs is not an option due to taxpayer's circumstances Exceptional Hardship Fund of £42k in 23/24 – 100% of this goes to reduce Council tax arrears for CTS recipients Arrears are frequently written off at a cost to the council <p>The migration to UC also has increased CTS administration for councils</p> <ul style="list-style-type: none"> changes in monthly UC awards leads to increased billing if they trigger subsequent changes in CTS awards. This can also lead to confusion among residents, which can in turn contribute to missed council tax payments. <ul style="list-style-type: none"> Bad Debt provision is calculated against loss of Council Tax in part due to the poor collection levels of the 12% minimum contribution 	<p>The most vulnerable will not have to pay council tax which will mean:</p> <ul style="list-style-type: none"> Staff time can be redirected to more serious arrears cases which will bring in money for the council and improve collection rates for old and current debts No more time spent on recovery of small amounts which currently either get written off against a higher bad debt provision or covered by EHF – have need a £42k budget and all these awards are to people on CTS <p>Reduced financial costs for printing and postage, eliminating the need to issue frequently revised Council Tax support notification letters and multiple revised Council Tax bills throughout the year.</p> <p>Consistent Council Tax instalment payment schedules for customers which will help them budget</p>	<p>Redirected staff time – 22.5 hours per week mix of G3/G5 and G6 3 hours pw for G5 = £4,440 pa and G6 £5,280 pa 16.5 hours pw for G3 = £16,300 pa</p> <p>Staff time notional savings = £26,020</p> <p>Exceptional Hardship Fund can be reduced to £12,000 meaning £30,000 that doesn't need to be taken from reserves</p> <p>Upwards of 10,000 documents per annum are sent due to additional CTS changes and more frequent billing recovery notices</p> <ul style="list-style-type: none"> Printing postage and stationery = actual savings £6,650 pa Staff time 1 hour a day = notional savings £ G2 £3890 pa <ul style="list-style-type: none"> Bad debt provision reduction = £ 14,300 <p>Total actual and notional savings = £50,860</p>



Exceptional Hardship Payments 23/24

- Budget is £58K. £20k is base budget and a further £38k has been added from the remaining £25 Council Tax Additional Award
- We have spent £10,668.78 in 23/24 on 33 applications as at the end of June 23
- Average award is currently £323.30
- Main reasons for granting an award are:
 - Health issues
 - Financial hardship
 - Vulnerability
 - Cost of Living impact
- 0 Refusals to date

CTS Scheme - Future changes for 25/26

- We know that the on-going migration of UC will accelerate with the government aiming to move all WA benefit claimant to UC by end 2025. Rushmoor has 1841 CTS claims with UC and this number is increasing.
- Most CTS schemes weren't changed in recent years due to the financial climate but now, doing nothing, is probably not an option.
- We might want to consider major changes like income bands or simple discount schemes once caseload has fully migrated to UC and then all claims are treated equally regardless of whether they are getting UC or the legacy benefits
- There are differences between Universal Credit and Legacy benefits due to:
 - A greater retention of earnings for UC households,
 - different treatment for those in receipt of disability benefits
 - the use of the Minimum Income Floor, which reduces support for self-employed households.
- Nationally, the migration of exiting Tax Credit cases to UC is currently causing confusion and loss of benefits. This exercise should be completed before we make any major changes to people's CTS as many of them are receiving less money due to the removal of Tax Credits. Rushmoor has about 250 remaining CTS recipients receiving Tax Credits.



Consultation – Proposed change to Council Tax support Scheme 24/25

Options for change	Option Details
Option 1- Remove the 12% minimum contribution	<p>This option will remove the minimum contribution making it possible to pay council tax up to 100% of the council tax liability</p> <p>This options supports all working age claimants but particularly those who are more financially vulnerable</p> <p>This option would mean the scheme for Working Age people is the same as the scheme for Pensioners meaning those on the lowest income would not pay council tax</p>
Option 2– Leave the current scheme unchanged with a maximum 88% level of support for Working Age residents	
Option 3 -Option 3 – Any other suggestions for scheme changes/design	

What's next members

Key Dates	Actions
Week commencing 2 October 2023	Group clear about what they are recommending to Cabinet
17 October 2023	Cabinet
20 October 2023 to 15 December 2023	Consultation period
First week January 2024	CTS group discussion to analyse the responses
6 February 2023	Cabinet
22 February 2023	Full Council

Council tax support scheme for 2024/25 – we'd like your views

Survey report December 2023

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Annex B – Postcards, flyers and posters	15

Introduction

The Council is proposing to change the Council Tax Support Scheme (CTSS) for 2024/25 to support those on the lowest incomes. In the current the CTSS, residents can get up to 88% off their Council tax bill if they are of working age, and up to 100% off the bill if they are a pensioner.

The Council would like to increase the most amount of support they can provide from 88% to 100% for people of working age. This would mean that those residents most in need would no longer pay any Council Tax. Pensioners would carry on getting up to 100% of their Council Tax paid. The change has been assessed as affordable as due to the cost of collecting the relatively small amounts of Council Tax. The proposed change would come in on 1 April.

The survey (annex A) consulted on two options:

- **Option 1 – Increase the amount of help we can give to our most vulnerable residents from 88% to 100%. This would mean people of working age on the lowest incomes would not pay Council Tax.**
- **Option 2 – Keep the CTSS it is. This would mean the most help we could give to people of working age on low incomes would be 88%. Therefore, everyone of working age would pay at least 12% of their Council Tax.**

Method

An online survey (annex A) was developed and shared. In addition, postcards flyers and posters (annex B) advertising the survey were created. The details of the survey were shared via the following means:

- Social media - Facebook, Instagram, Twitter, LinkedIn, Nextdoor
- Email news - to those signed up to receive news, and those who signed up to receive news about consultations
- Website – as a news item and the on current consultations page, plus relevant council tax support pages
- Councillors email news
- Arena magazine
- Rushmoor Voluntary Services shared with their mailing list and they put it on their website
- Shared with Nepali community groups and leaders and asked to share. Details of the survey were also shared via GRNC social media channels
- Article published in Everest Times and Nepali radio were also asked to share
- Posters in all the park and community noticeboards across the borough
- Flyers available at the council offices and Citizens Advice. Flyers were also taken along to the Farnborough leisure and cultural hub event to encourage people to take part in the survey
- Flyers to the Grub Hub in Aldershot
- Sent posters and flyers to libraries, food banks, and The Vine and asked to share

The survey ran from Thursday 26 October to Friday 15 December.

Response rate

There were 522 responses.

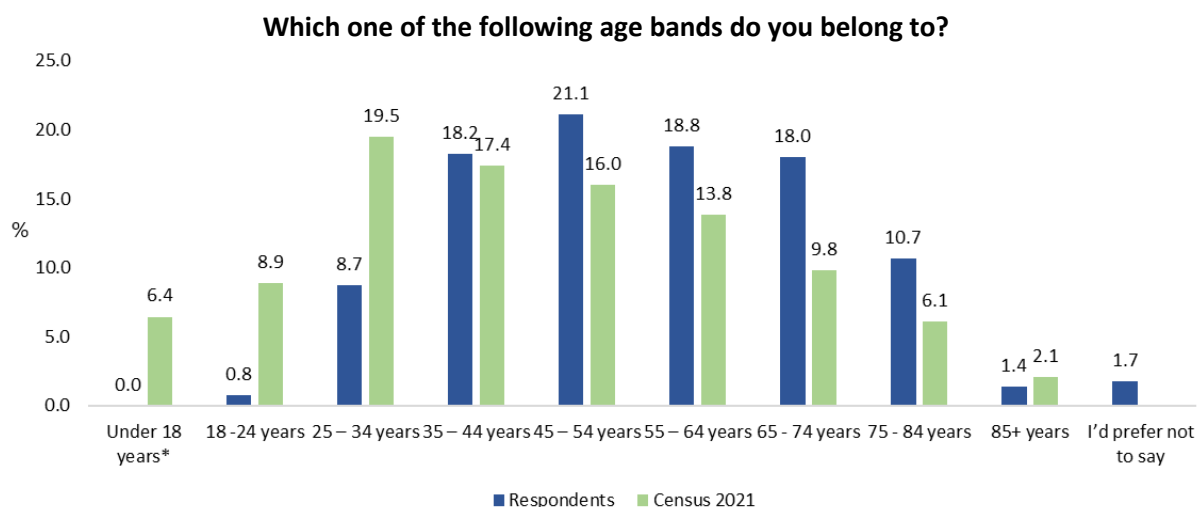
Of these 58 indicated that they were currently in receipt of CTS, 436 indicated that they were not and 15 didn't know. There are around 4,900 households in Rushmoor that receive CTS, the response rate from those currently in receipt of CTS is around 1.2%.

The last time Rushmoor consulted on the CTSS in December 2018 for the 2019/20 scheme, there were 392 responses to this survey.

Characteristics of respondents

Which one of the following age bands do you belong to?

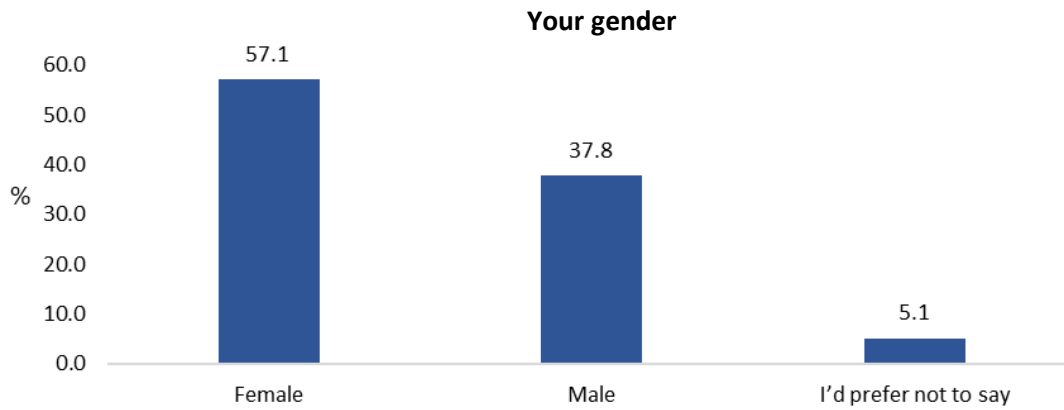
In total 513 respondents completed this question. Those under 34 years of age are under-represented and those over 45 years of age are over-represented.



* As the survey was advertised by social media the 2021 Census age percentage for under 18 years is from 13 years of age, which the minimum age for most social media platforms.

Your gender

In total 511 respondents completed this question. 57.1% (292) of respondents indicated that they were female and 37.8% (193) of respondents indicated that they were male. Females are over-represented in the survey as 49.9% of the population of Rushmoor are female according to the 2021 Census.



What is your ethnic group?

In total 508 respondents completed this question. When compared to the data from the 2021 Census, those who identified as white are over-represented and those who identified in the groups other than white are under-represented. In particular, the Nepali population is under-represented, 5.3% of respondents identified as Nepali, compared to the 10.6% of the population who identified as Nepali in the 2021 Census. Additional work was undertaken to engage with the Nepali community and although underrepresented, this is the best response rate to a Rushmoor survey to date.

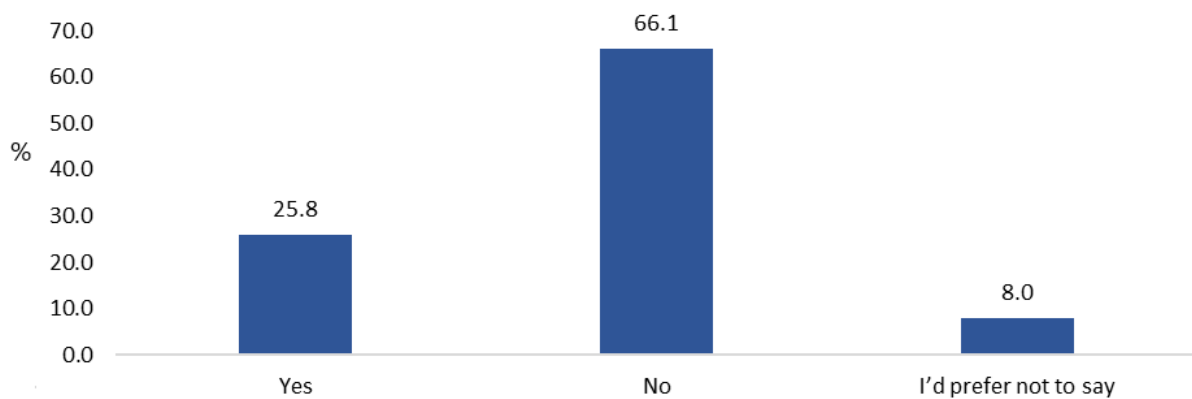
Ethnic group	Number	%	Census 2021
White - British	381	75.0	71.1
White – Irish	5	1.0	0.7
White – Gypsy/Traveller	0	0.0	0.2
White – other	28	5.5	5.4
Mixed - white and black Caribbean	0	0.0	0.7
Mixed - white and black African	1	0.2	0.4
Mixed - White and Asian	1	0.2	0.8
Mixed – other	6	1.2	0.6
Asian or British Asian – Nepali	27	5.3	10.6
Asian or British Asian – Indian	3	0.6	2.1
Asian or British Asian – Pakistani	1	0.2	1.2
Asian or British Asian – Bangladeshi	2	0.4	0.3
Asian or British Asian – Chinese	3	0.6	0.5
Asian – other	2	0.4	1.6
Black or British black – Caribbean	0	0.0	0.7
Black or British black – African	2	0.4	1.5
Black – other	2	0.4	0.4
Arab	2	0.4	0.2
Any other background	8	1.6	1.0
I'd prefer not to say	34	6.7	-
Total identified as white	414	81.5	77.4
Total identified as other ethnic groups	52	10.2	22.6

The majority of respondents who identified as any other background, indicated that they were English or white English.

Do you consider yourself to have any health conditions or disabilities, which limit your daily activities?

In total 511 respondents completed this question. 66.1% (338) of respondents indicated that they did not have any health conditions or disabilities, which limited their daily activities. 25.8% (132) of respondents indicated that they did have health conditions or disabilities, which limited their daily activities. For reference purposes, 14.3% of residents in the 2021 Census indicated that had a long-term health problem or disability that limited their day-to-day activities a little or a lot.

Do you consider yourself to have any health conditions or disabilities, which limit your daily activities?

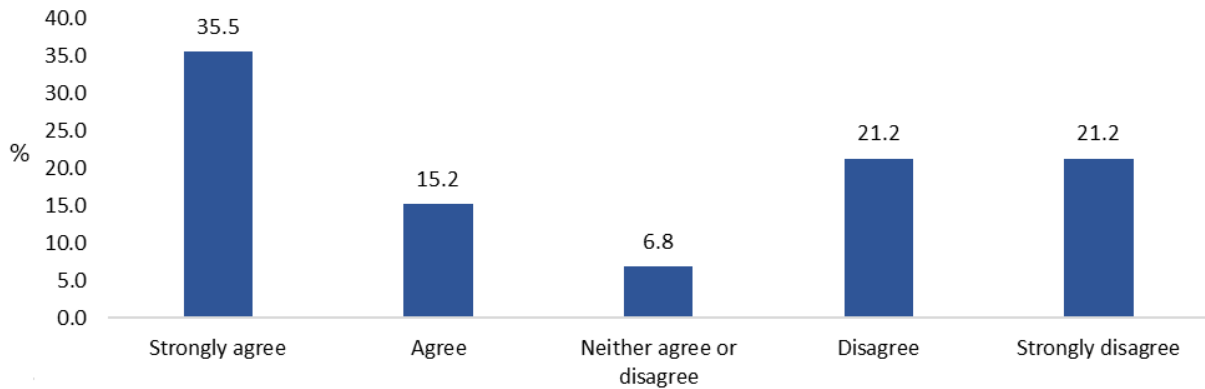


Results

Question 1: How much do you agree or disagree that residents of working age on the lowest income should receive 100% help with their council tax?

There were 522 valid responses to this question (excluding the nine 'don't knows'). Overall, 50.7% (260 respondents) agreed and agreed strongly that residents of working age on the lowest income should receive 100% help with their Council Tax. 42.5% (218 respondents) disagreed and disagreed strongly.

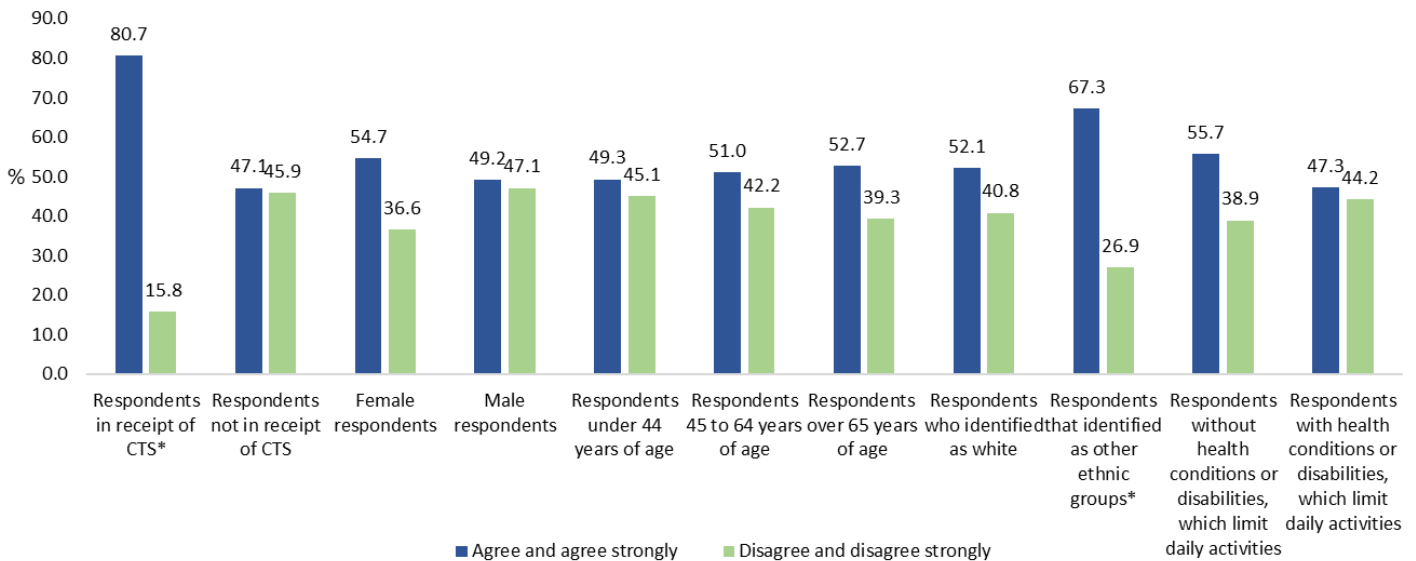
How much do you agree or disagree that residents of working age on the lowest income should receive 100% help with their Council Tax?



Results by different groups

More people in all groups agreed than disagreed that residents of working age on the lowest income should receive 100% help with their Council Tax. The group that agreed the most were those currently in receipt of CTS (80.7%).

How much do you agree or disagree that residents of working age on the lowest income should receive 100% help with their Council Tax, by different groups

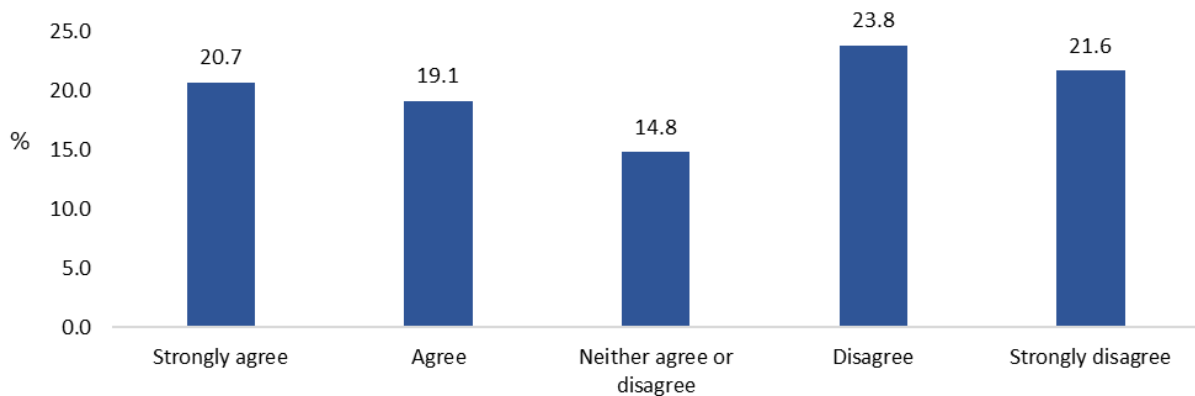


*small sample size

Question 2: How much do you agree or disagree that we should keep the Council Tax scheme as it is?

There were 522 valid responses to this question (excluding the nine 'don't knows'). Overall, 45.4% (233 respondents) disagreed and disagreed strongly that the CTSS should be kept as it is. 39.8% (204 respondents) agreed and agreed strongly.

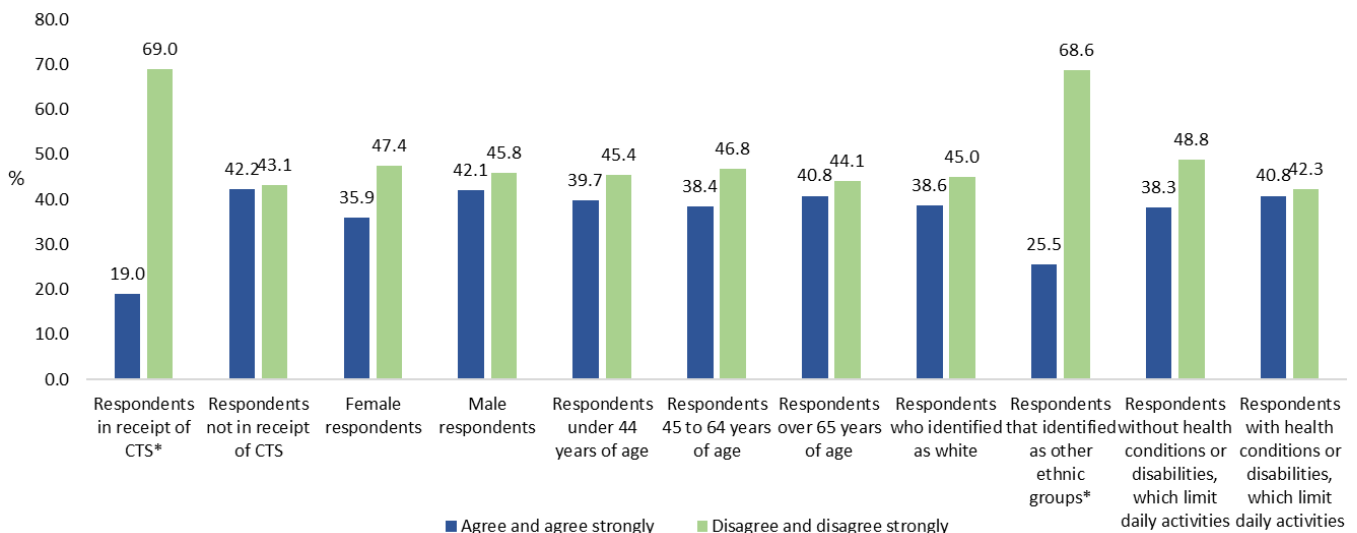
How much do you agree or disagree that we should keep the CTSS as it is?



Results by different groups

More people in all groups disagreed than agreed that the CTSS should be kept as it is. The group that disagreed the most were those currently in receipt of CTS (69.0%).

How much do you agree or disagree that we should keep the CTSS as it is, by different groups



*small sample size

Question 3: Please can tell us why you say this

There were 407 responses to this question. The comments were varied and main themes of the comments were (all those mentioned over 10 times):

- Positive comments about the proposed change (included in around 120 comments). These including comments like: support the change / it's a positive step / positive step in a cost-of-living crisis/ thank you for making this change / the respondents benefiting or know those who will benefit/ all low income should get full support / the respondents stating they could use the money for food or things needed.

- Comments suggesting all should pay or pay something or it teaches responsibility (mentioned in around 75 comments).
- Comments around people playing the system / being better off on benefits / why should people that choose to not work get help (mentioned in around 40 comments).
- Comments around I need help too / others need help (mentioned in around 40 comments).
- Comments around the cost of the scheme to them (including will Council Tax go up) or the cost to the Council (mentioned in around 30 comments).
- Comments suggesting it will take away the incentive to work / get a better job (mentioned in around 20 comments).
- Comments mentioning that people are struggling (mentioned in around 20 comments).
- Comments around agreeing as it is cost neutral (mentioned in around 15 comments).
- Comments around 12% isn't much (mentioned in around 10 comments). Including comments like: it's not much / it is fair / support is too high / people should pay more.

Summary

The response rate was better than the previous CTSS survey. However, only around 1.2% of those on CTS responded.

More respondents agreed (50.7%) to option 1 than disagreed (42.5%).

Option 1 – Increase the amount of help we can give to our most vulnerable residents from 88% to 100%. This would mean people of working age on the lowest incomes would not pay Council Tax.

More responses disagreed (45.4%) to option 2 than agreed (39%).

Option 2 – Keep the CTSS as it is. This would mean the most help we could give to people of working age on low incomes would be 88%. Therefore, everyone of working age would pay at least 12% of their Council Tax.

There was a lot of support for the change from the comments in the open question but also a lot of comments around how important it is to pay (or pay something).

Annex A – Copy of the online survey

Council tax support scheme for 2024/25 – we'd like your views

About council tax support

If you're on a low income, you can get help paying your council tax. This is called council tax support.

Under our current council tax support scheme, you can get up to 88% off your council tax bill if you are of working age, and up to 100% off your bill if you are a pensioner.

Overall, around 4,900 households in Rushmoor receive council tax support at an annual cost of just under £5.5 million. Just under 60% of these are working age claimants and the rest are pensioners. The cost of our council tax support scheme is shared between this council, Hampshire County Council, the police and fire service.

Reviewing our council tax support scheme

We know that many people have been struggling with the cost of living and we want to make sure we are helping the right people with the limited funding we have available.

This year, therefore, we are proposing to change the scheme to support more people, especially those on the lowest incomes.

This change would come in on 1 April 2024 and before we make it, we'd like to hear your views.

The change we are proposing to make

We would like to increase the most amount of support we can provide from 88% to 100% for people of working age.

This would mean that those residents most in need would no longer pay any council tax.

Pensioners would carry on getting up to 100% of their council tax paid.

The cost of the proposed change

Having looked at the cost of collecting relatively small amounts of council tax from the most vulnerable people, we have assessed that this change would cost about the same, so is affordable.

Why your views matter

If you are of working age and receive help through the council tax support scheme, you are going to be directly affected, as the percentage you pay will change. This is because your support will be based on 100% of the council tax bill, rather than 88%.

If you pay council tax, but don't receive support, your views still matter as it is important that we spend the money we receive from government funding and council tax appropriately, and therefore all council tax payers have the chance to give their views.

Please take part in our survey

Our short survey should only take a few minutes to complete, and we will listen to your feedback before we make any final decisions. We will publish the results on our website later this year.

The survey is open until Friday 15 December.

To view our consultation survey privacy notice please visit www.rushmoor.gov.uk/consultationprivacynotice.

Options for council tax support for 2024/25

Below are two options for our council tax support scheme for 2024/25. We would like to know what you would support.

Option 1 - Increase the amount of help we can give to our most vulnerable residents from 88% to 100%. This would mean people of working age on the lowest incomes would not pay council tax.

* 1. How much do you agree or disagree that residents of working age on the lowest income should receive 100% help with their council tax? *(Please tick one)*

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree
- Don't know

Option 2 - Keep the council support scheme as it is. This would mean the most help we could give to people of working age on low incomes would be 88%. Therefore, everyone of working age would pay at least 12% of their council tax.

* 2. How much do you agree or disagree that we should keep the council tax scheme as it is? *(Please tick one)*

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree
- Don't know

3. Please can tell us why you say this *(Please write in)*

About you

4. Do you receive council tax support (*please tick one*)

- Yes
- No
- Don't know

As part of the Equality Act 2010, we must make sure our services are open and accessible to everyone, that we treat people fairly and appropriately and in consultations, we hear all views.

The following questions will help us to check that we are doing this and will also help us to understand better the answers we receive. We will treat this information as anonymous and confidential and will not identify individuals.

You do not have to answer these questions if you would prefer not to.

5. Which one of the following age bands do you belong to? (*please tick one*)

- Under 18 years
- 18 -24 years
- 25 - 34 years
- 35 - 44 years
- 45 - 54 years
- 55 - 64 years
- 65 - 74 years
- 75 - 84 years
- 85+ years
- I'd prefer not to say

6. Your gender (*please tick one*)

- Male
- Female
- I'd prefer not to say

7. What is your ethnic group? *(please tick one)*

- White - British
- White - Irish
- White - Gypsy/Traveller
- White - other
- Mixed - white and black Caribbean
- Mixed - white and black African
- Mixed - White and Asian
- Mixed - other
- Asian or British Asian - Nepali
- Asian or British Asian - Indian
- Asian or British Asian - Pakistani
- Asian or British Asian - Bangladeshi
- Asian or British Asian - Chinese
- Asian - other
- Black or British black - Caribbean
- Black or British black - African
- Black - other
- Arab
- I'd prefer not to say
- Any other background (Please specify)

8. Do you consider yourself to have any health conditions or disabilities, which limit your daily activities? *(please tick one)*

- Yes
- No
- I'd prefer not to say

Thank you for completing our survey

We would like to keep you up-to-date with the latest council news and information about events and activities taking place in Aldershot and Farnborough. You can also sign up to take part in council consultations. To sign up please follow the link below:

[Sign up to news from the council](#)



Council tax support
HAVE YOUR SAY!

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Council tax support



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Council tax support



Please take part in our survey on proposed changes to our council tax support scheme

Closing date:

Friday 15 December

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