Council Tax Support Scheme 2016/17

Consultation report by

Strategy, Engagement and Organisational Development

Contents

Executive summary

The survey took place in November and December 2015 and consulted on six options, which could be implemented independently or together to increase funding for the Council Tax Support Scheme (CTSS):

- **Option One – increase the minimum contribution from 8% to either 10% or 12%**
- **Option Two – removing the family premium for all or new working age claimants**
- **Option Three – reduce the amount that people can have in savings capital and investments from £16,000 to £6,00 before they can claim for Council Tax Support (CTS)**
- **Option Four – Limit CTS for higher Council Tax band properties**
- **Option Five – Reduce backdated claims to four weeks**
- **Option Six – No changes to the current Council Tax Scheme**

Of the options, **Option Five** had the greatest support with 66.5% agreeing that backdated claims should be reduced to 4 weeks. **Option Three** (reduce the amount that people can have in savings capital and investments from £16,000 to £6,000 before they can claim for CTS) and **Option Four** (Limit CTS for higher Council Tax band properties) also had clear support. More people agreed than disagreed with **Option One** (increase the minimum contribution from 8% to 10%) and **Option Two** (removing the family premium for all or new working age claimants).

Option Six (no changes to the current CTS) had more agreement (44.9%) than disagreement (40.9%). This was largely down to those who receive CTS agreeing it shouldn't change (70.5% agreed) compared with 30.9% of those who do not receive CTS.

In addition to these six options, other ways to help pay for the CTSS were suggested, including raising Council Tax, reducing funding to other services and using Council Tax reserves. The majority of respondents disagreed with all these suggested options.

Most questions provided the opportunity for free text comment. Common themes included expressions of agreement with options overall and concerns regarding how the changes would affect people already struggling financially.

Introduction

CTS is a means tested discount that the Council provides for people on low income. People of working age who qualify under the current scheme receive up to a 92% discount on their Council Tax, and are required to pay a minimum contribution of 8% of their Council Tax. Pensioners receive a discount of 100%. Rushmoor, like other councils, is facing significant reductions in its funding from central government and this includes funding for the CTSS. The Council therefore consulted residents on options to reduce the cost of its CTSS.

The CTSS survey consulted on six options:

- **Option One – increase the minimum contribution from 8% to either 10% or 12%**
- **Option Two – removing the family premium for all or new working age claimants**
- **Option Three – reduce the amount that people can have in savings capital and investments from £16,000 to £6,000 before they can claim for council tax support**
- **Option Four – Limit council tax support for higher council tax band properties**
- **Option Five – Reduce backdated claims to four weeks**
- **Option Six – No changes to the current council tax scheme**

In addition to these six options, other ways to help pay for the CTSS were suggested, including raising Council Tax, reducing funding to other services and using Council Tax reserves.

Methodology

The Council initially consulted on the CTSS in autumn 2012 before it first introduced the scheme in April 2013. This consultation took the form of an online survey, with letters sent to all the 3,800 residents receiving either Council Tax Benefit or a discount at that time informing them of the survey. We received an overall response of 167 surveys from residents.

With a view to increasing response rates for this consultation, a colour-coded paper survey (Appendix) with covering letter was used in conjunction with an online version. This was issued to a random sample of 3,000 residents not receiving CTS, and 2,565 of the 2,740 residents of working age currently receiving CTS who would be affected by the changes. The Council also promoted the online survey on its website and through Facebook and Twitter. In addition, there was also an article in the Council's Christmas edition of Arena magazine and coverage in the local media.

The consultation period ran from 9th November until Monday 21st December.

An equality impact assessment will be prepared based on the selected options.

Response rate

Overall, 791 surveys were filled in, with 433 paper surveys returned from those not on CTSS (14.4 % response rate) and 273 paper surveys returned from those on CTS (10.6% response rate). In addition, 85 surveys were filled in online, of which 68 identified themselves as not receiving CTS and 17 identifying themselves as receiving CTS.

There were also a small number of residents who phoned for a paper survey after seeing the article in Arena magazine. These have been incorporated into the responses identified above depending on whether the respondent identified that they were or were not receiving CTS.

For the purpose of analysing the survey, the response rate for those receiving CTS has been taken as those respondents who returned a paper survey sent to individuals receiving CTS (whether they indicated in the survey that they were or not, plus those who identified themselves as receiving CTS in the online survey (a total of 290 people).

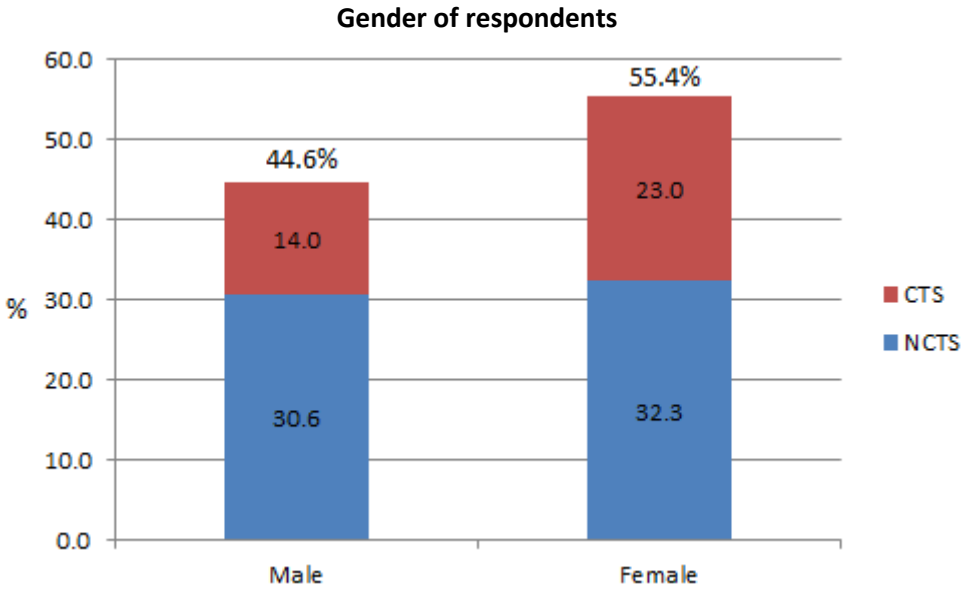
Respondents not receiving CTS are those who returned a paper survey sent to those not receiving CTS and those who identified themselves as not receiving CTS in the online survey (a total of 501 people).

Due, perhaps to the technical nature of the questions, many respondents answered that that they didn't know if they agreed or disagreed with the options. The survey results used in the charts below include all valid responses and exclude 'I don't know'. The number of these responses has been included for information.

Characteristics of respondents

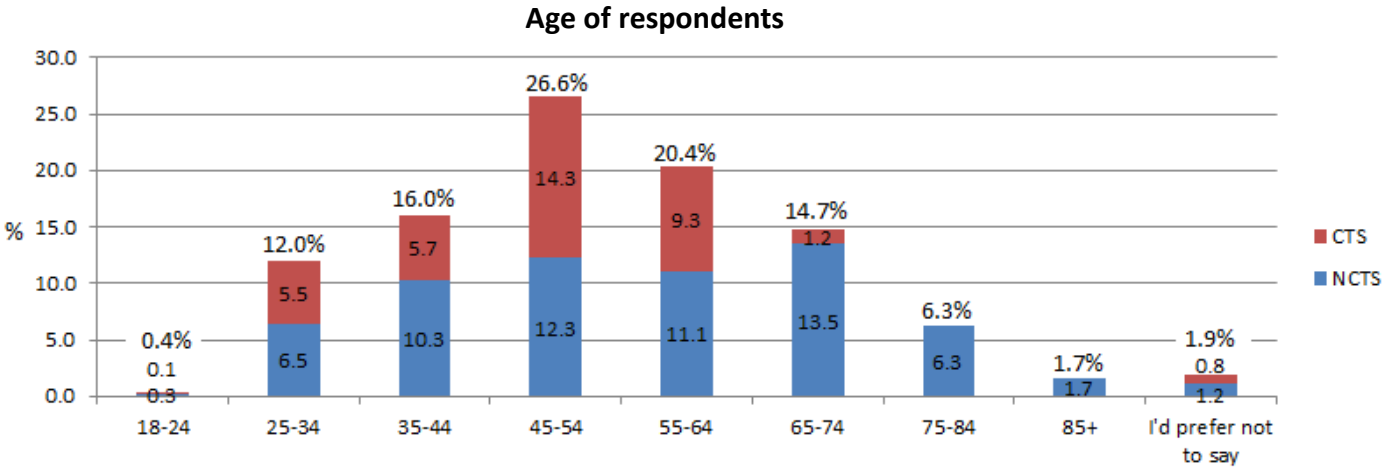
Gender

Overall, 55.4% of respondents were female and 44.6% male. However, 51.4% (244 respondents) of those not receiving CTS were female, compared with 62.1% (174 respondents) of those receiving CTS.



Ages

Respondents receiving CTS were, overall, younger than those not on CTS. This is as expected because the surveys issued to those on CTS were to those of working age and not the wider population.

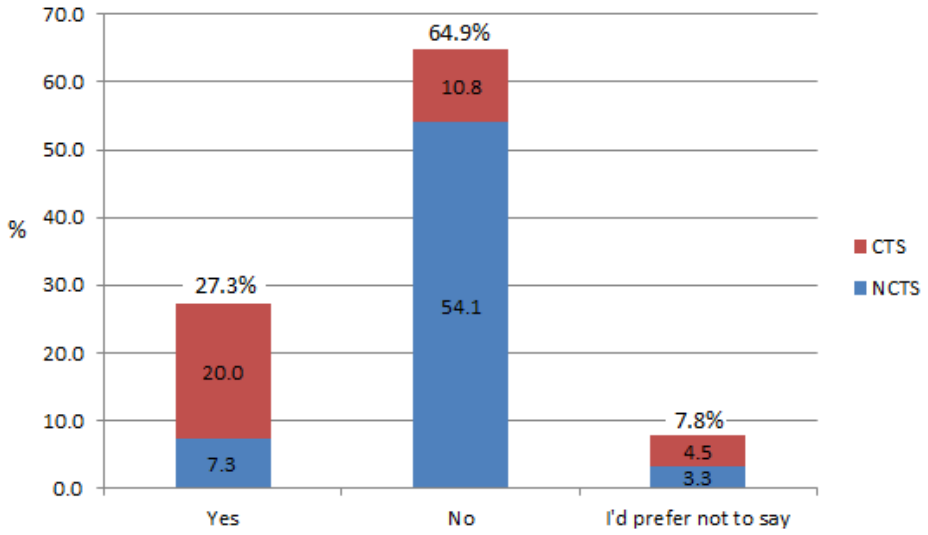


Conditions or disabilities

Overall, 27.3% of respondents identified themselves as having a condition or disability, which limited their daily activities. 11.2% (53 respondents) of those not receiving CTS

identified themselves as having a condition or disability, which limited their daily activities, compared with 56.6% (146 respondents) of those receiving CTS.

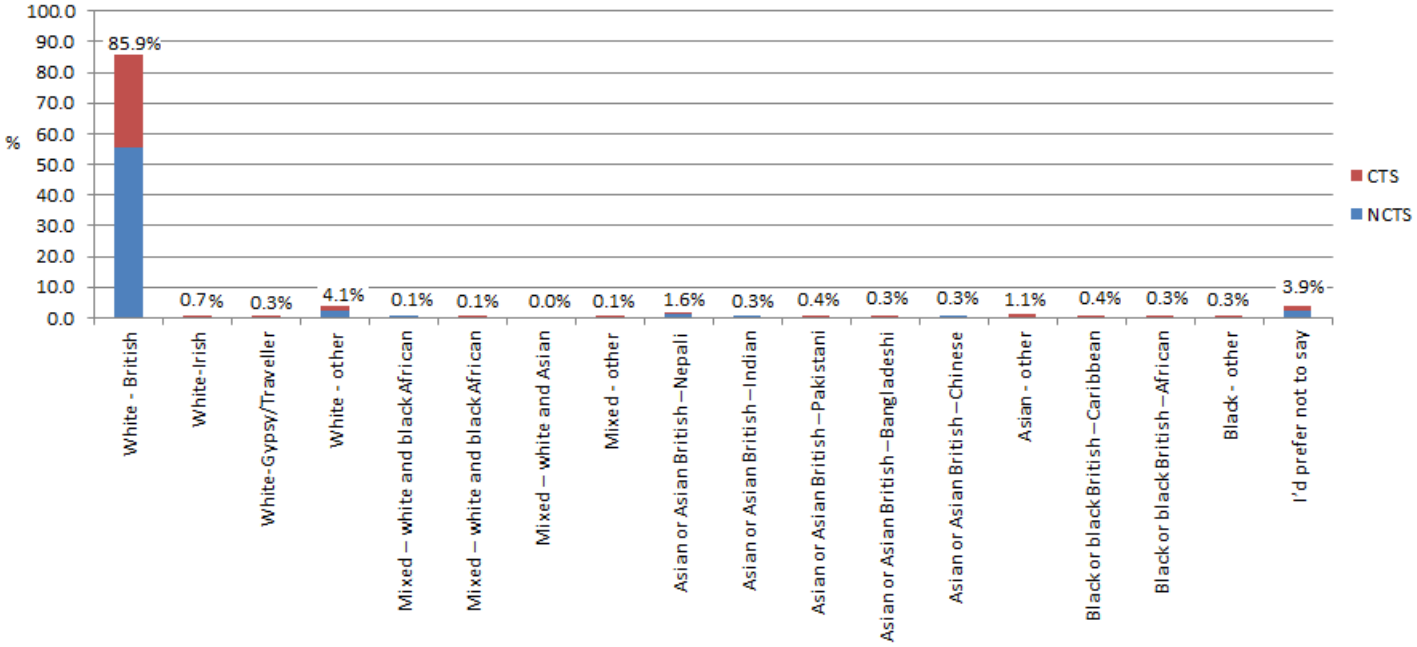
Percentage of respondents with a condition or disability, which limited their daily activities



Ethnic group

Overall, 85.9% of respondents (647) identified themselves as White-British, the next biggest group was those who identified themselves as White-Other (4.1% 31 respondents), followed by those preferred not to say (3.9% 29 respondents) followed by those who identified themselves as Asian or Asian British-Nepali (1.6% 12 respondents). There was no significant difference between those not receiving CTS (87.6% identified themselves as White-British) and those receiving CTS (83.0% identified themselves as White-British).

Ethnicity breakdown of respondents



Of the 18 respondents who added their own ethic group in the 'Any other background' box, five respondents identified themselves as White English; the others identified themselves as:

- Irish and Chinese
- Kurdistan (Iraq)
- Mediterranean White
- Nepalese
- Romanian
- Sri Lankan
- White Turkish
- Anglo - Arabian
- Asian - Filipino - Philippines
- Estonian
- Mixed Caribbean Chinese
- White - Welsh
- White Scottish

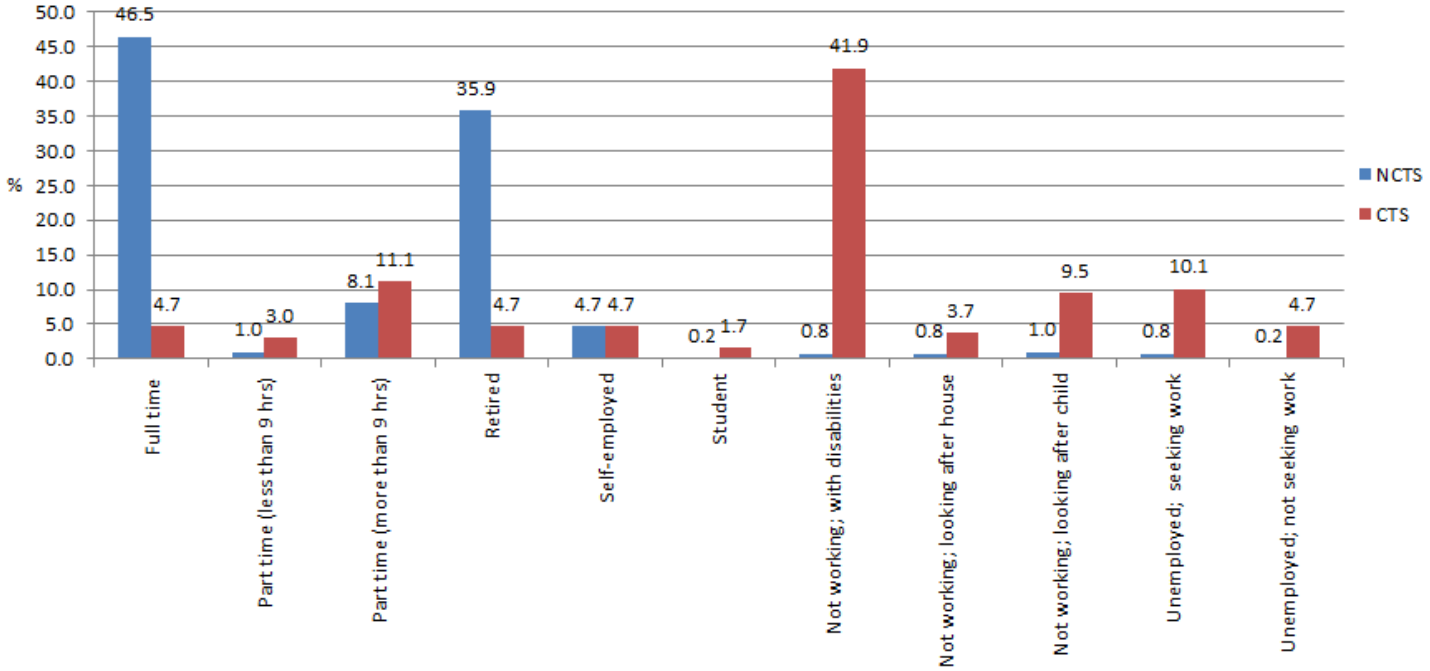
Children in households

There were 223 children in 136 households (27.1%) not receiving CTS, compared with 205 children in 108 households (37.2%) receiving CTS.

Economic activity

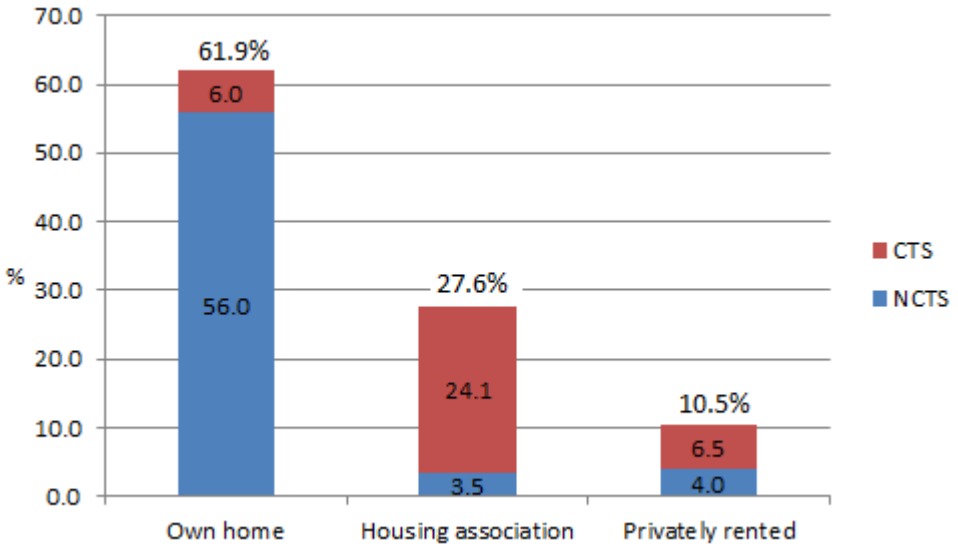
As expected, there is a difference in the economic activity between respondents receiving and those not receiving CTS. Those not receiving CTS tended to be in full time work (46.5%) or retired (35.9%). Those receiving CTS tended to be not working; either with disabilities (41.9%) or part time - more than 9 hrs (11.1%), unemployed seeking work (10.1%) and not working looking after child(ren) (9.5%).

% of respondents from those not receiving and not receiving Council Tax Support



Housing Tenure

Overall, 61.9% of respondents owned their own houses (this was 88.2% of those not receiving CTS compared with 16.3% of those receiving CTS). 27.6% of respondents had a housing association property (this was 5.5% of those not receiving CTS compared with 66% of those receiving CTS).



Some characteristics of respondents receiving CTS stood out as significantly different to those not receiving CTS. Those on CTS were more likely be women (62.1%), and/or with a condition or disability which limited their daily activities (56.6%), and/and not working because of disability (41.9%) and/or living in housing association homes (66%). They were also younger than those not receiving CTS, but as previously reported this is as expected because the surveys were only sent to those of working age receiving CTS.

The equality assessment being undertaken alongside this work will assess the impact of any changes to the CTSS on those with a condition or disability, which limits their daily activities.

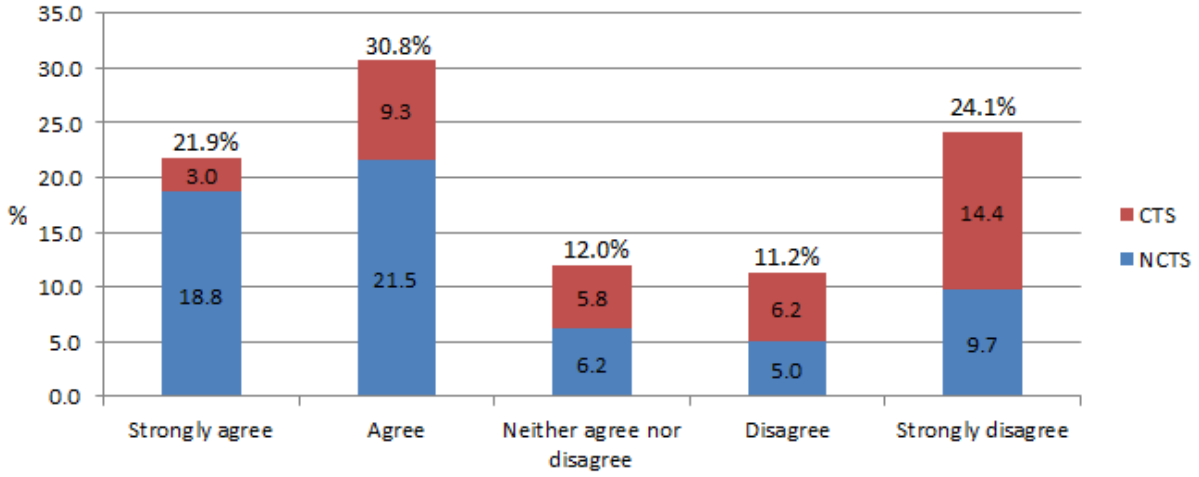
Responses to Council Tax Support Scheme Questions

Option One – increase the minimum contribution from 8% to either 10% or 12%

Question 1 – increase to 10%

There were 659 valid responses (excluding 33 'I don't knows'). In total 52.7% of respondents agreed with this and 35.3% disagreed.

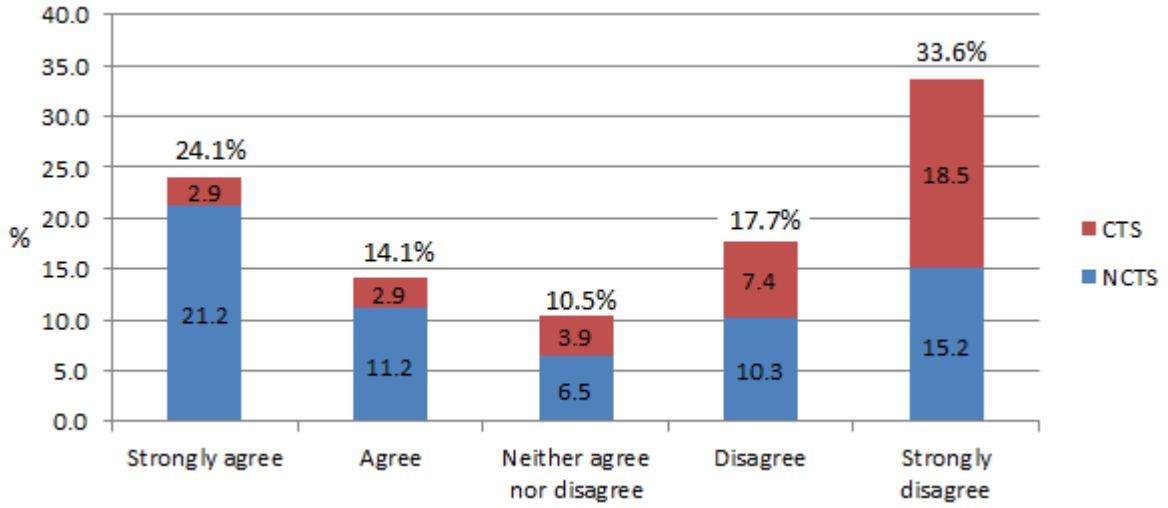
Increase minimum contribution to 10%



Question 2 – increase to 12%

There were 660 valid responses (excluding 39 'I don't knows'). In total 38.2% of respondents agreed with this option and 51.3% disagreed.

Increase minimum contribution to 12%



Overall there was more support for a rise to 10% (52.7% agreed) than a rise to 12% (38.2% agreed). Option One also had a suggestion box if respondents thought it should be a different amount to 10% or 12%. In total, 214 respondents filled this in, 209 used individual

numbers or wrote it should stay the same. The range of the number went from 0%-100%, with a mean of 6.8%, median of 8% and a mode of 8%.

There were 238 comments relating to Option One. The main themes were around the effects an increase could have on increased hardship and poverty and that the contribution should stay the same or be increased, for example:

"I think that the government/council should remember that people who need council tax support are already struggling to find extra income/pay their bills. An increase in council tax contribution will only hurt those who are already financially worse off."

"Leave it as it is. People who qualify for council tax support are already struggling to pay the current amount. To increase what someone on benefits would have to pay, may put them in a situation whereby they couldn't pay council tax and that would incur costs for the council having to try to get money from someone who doesn't have enough to pay it."

"I think it should be increased. The current minimum seems quite low in comparison to the total council tax value."

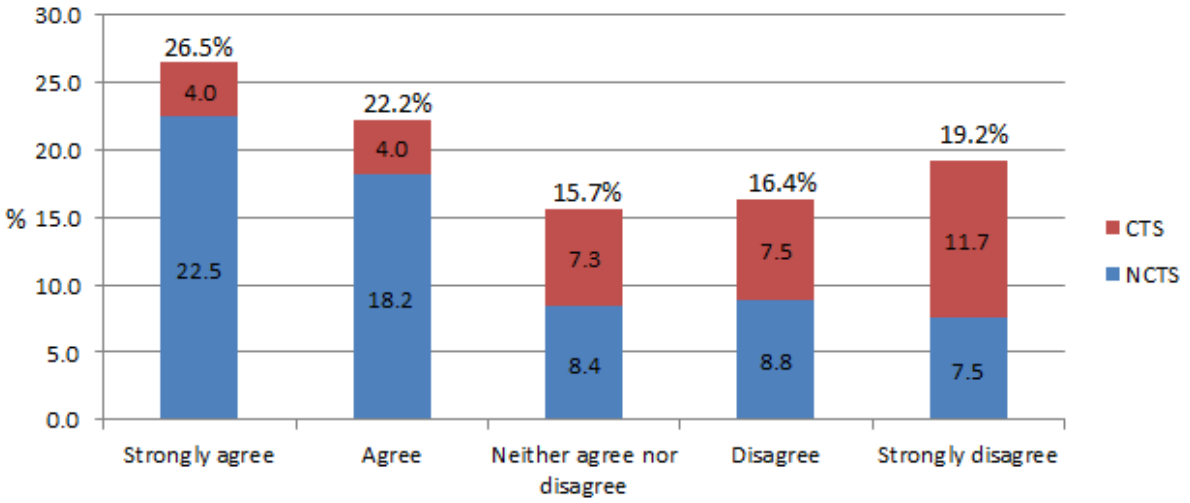
"Even 12% is low, 20% is still only a 1/5 of the bill and is much more reasonable increasing the minimum seems that best idea."

Option Two – removing the family premium for all or new working age claimants

Question 3 – for all working age claimants

There were 702 valid responses (excluding 75 'I don't knows'). In total 48.7% of respondents agreed with this and 35.6% disagreed.

Remove the family premium for all working age claimants



62.2% of those not receiving CTS agreed with removal of the premium compared with 23.1% of those receiving CTS.

There were 160 comments for this question. The main themes of these comments included concerns about the effect of an increase resulting in greater hardship and poverty for affected families and children; that the premium should be kept; that the premium should be removed and that it should be in line with government/housing benefit changes for example:

"I believe this amount should remain for families. Bringing up children is very expensive and just a little extra support is very welcome."

"It should be brought in line with the government changes."

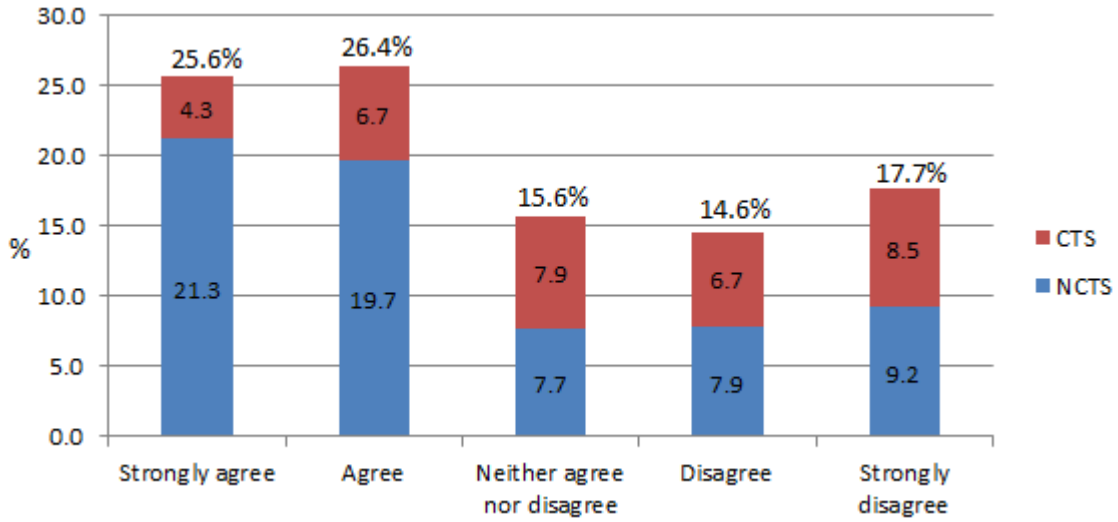
"Having children is a choice, so if you can't afford them then you shouldn't be having them. This should also be removed for those claiming any support from the council."

"Feel very poor working families may suffer."

Question 4 – for new working age claimants

There were 671 valid responses (excluding 78 'I don't knows'). In total 52% of respondents agreed with this option and 32.3% disagreed.

Remove the family premium for new working age claimants



Overall, there was a support for this option with 62.2% of those not receiving CTS agreeing and 32.3% of those receiving CTS agreeing.

There were 130 comments for this question. The main themes of these comments were mainly around the fairness of different approaches; that everyone should be treated equally; and it should be for all, not just new. There was also concern about the effect this would have on families and children, for example:

"Equal treatment. Don't change the rules for some not the rest."

"As my previous comment. Why penalise new claimants? This could be argued to be discriminatory."

"The family premium should be removed from all claimants not just new ones."

"It should be all, otherwise it costs more to administer and would be unfair."

"Removing the family premium brings some people closer to hardship."

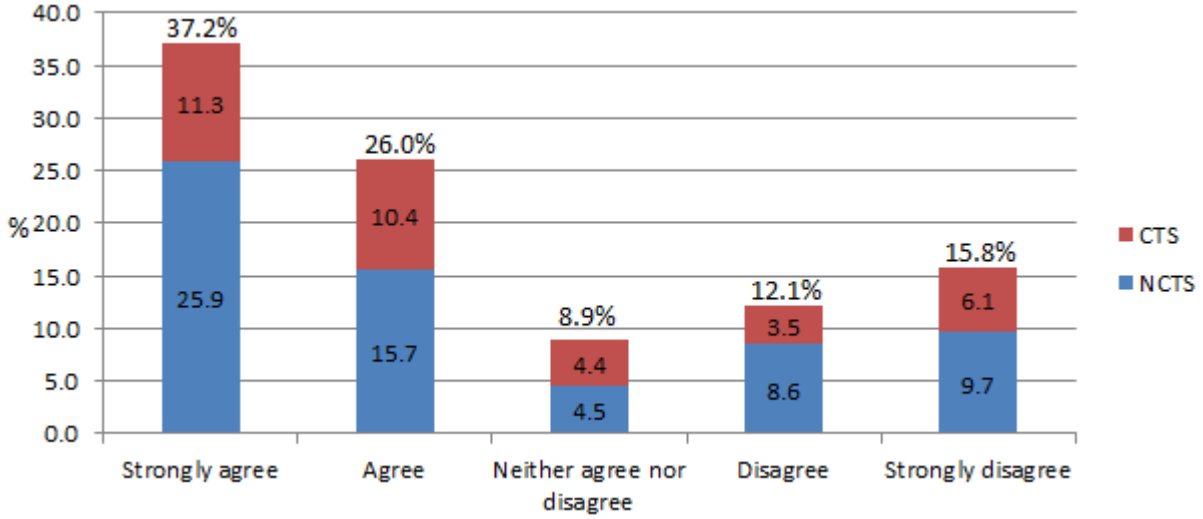
"I don't think family premium for new claimants should be removed if it is going to make people worse off."

Option Three – reduce the amount that people can have in savings capital and investments from £16,000 to £6,000 before they can claim for Council Tax Support

Question 5

There were 734 valid responses (excluding 40 'I don't knows'). In total 63.2% of respondents agreed with this option and 27.9% disagreed.

Reduce the amount of savings people can have before they can claim Council Tax Support



There was overall support for this option from respondents not receiving CTS and those receiving CTS.

There were 179 comments for this option. The main themes of the comments were that £6,000 was a significant sum of money for savings and people should pay for their Council Tax compared with those who felt that £6,000 was not much money and this may discourage saving, for example:

"I agree that if you have that much money in the bank, then you don't need help paying council tax."

"If people have between £6000 and £16000 they don't need council tax support."

"£6,000 is nothing when you are running a home, bringing up children. Kept the ceiling at £16,000 is right."

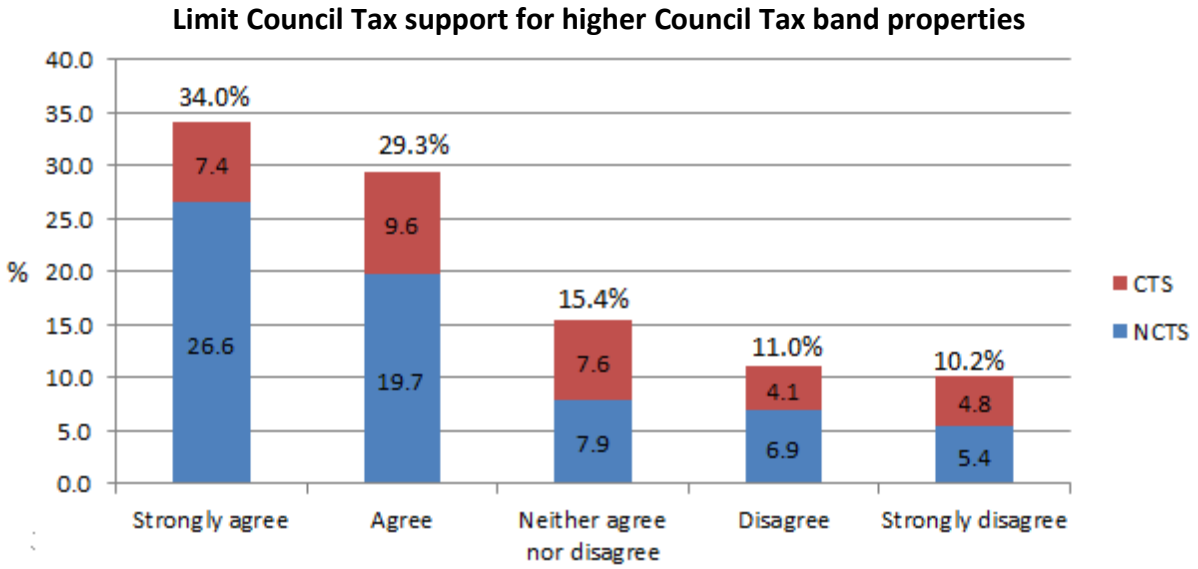
"I do not think £6000 in savings is a lot these days and could easily be swallowed up with just one emergency in a household. People should be encouraged to have some savings."

"This idea penalises those who want to save to improve their lives. It completely removes any incentive to save more than £6000 and keeps people who went to buy a house for example from being able to save for a deposit."

Option Four – Limit Council Tax Support for higher Council Tax Band properties

Question 6

There were 726 valid responses (excluding 52 'I don't knows'). In total, 63.3% agreed with this option and 21.2% disagreed.



There was overall support for this option from those not receiving CTS and those receiving CTS.

There were 147 comments for this option. The main themes were agreement with the option and a feeling that people can always move to a smaller property; fairness and people's ability to move, for example:

"If they can afford to live in a higher band house, they can afford to pay full council tax like the rest of us."

"Feel if people live in higher bands than D and need to claim Council Tax Support they should consider downsizing."

"People in higher tax bands should pay more in council tax. If they can't afford it then they should down size."

"Treat people equally regardless of property types, spread relief across all claimants."

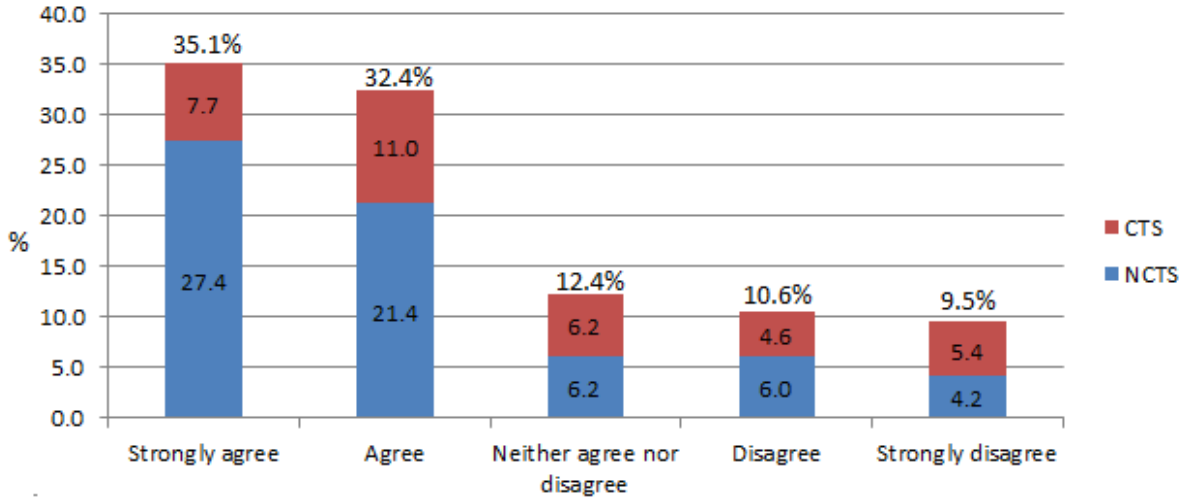
"Having a large house does not mean that you use more council services."

"I would only agree to this, if those people were helped to find suitable smaller properties, which, as we all know, in the Rushmoor area, is pretty difficult!"

Option Five – Reduce backdated claims to four weeks

Question 7

There were 744 valid responses (excluding 36 'I don't knows'). In total, 67.5% agreed with this option and 20.1% disagreed.



There was support for this option from those not receiving CTS and those receiving CTS.

There were 145 comments for this option. The main themes of the comments were in support of the change and removing backdating claims and identifying that there may be some valid reasons why people didn't claim in time:

"I agree with this as I think backdating for 4 weeks is fair."

"There is no need to be waiting 3 months. If the help is really required then should be requested as soon as possible."

"Three months seems excessive but one month maybe not long enough. As long as the rules are clear to residents 4 weeks could work."

"If you needed the support you would claim for it. 4 weeks is enough time."

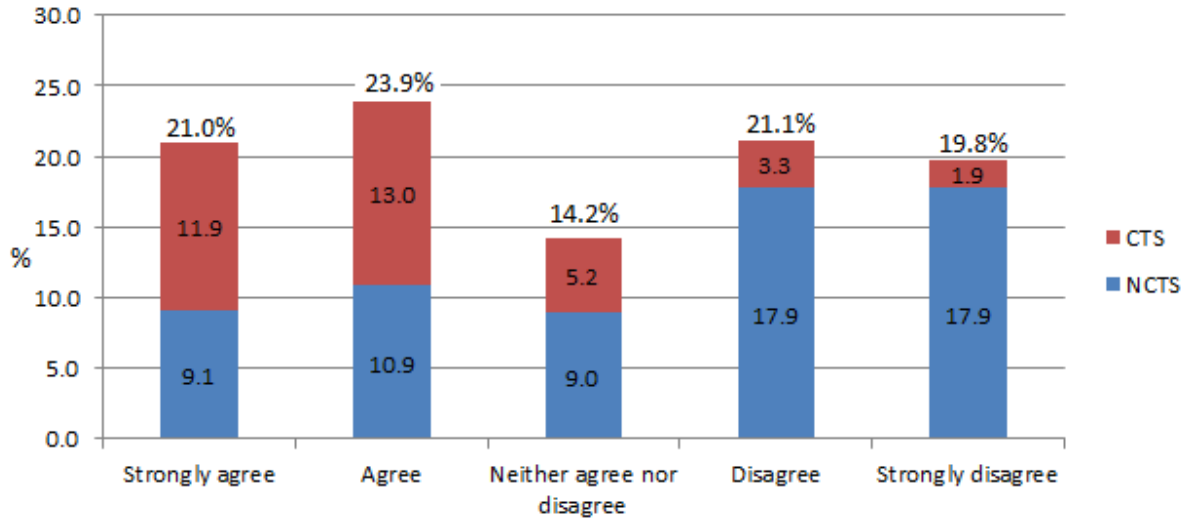
"It annoys me that a lot of people are late claiming due to their own disorganised life styles. I would hope the Council could make allowances when someone's claim has been legitimately been delayed and that they would be dealt with sympathetically."

"This should be a case by case scenario for example – if someone was in hospital for weeks/months they would be unable to make a claim as soon as they were entitled."

Option Six – No changes to the current Council Tax Scheme

Question 8

There were 733 valid responses (excluding 36 'I don't knows'). In total, 44.9% of respondents agreed with this option and 40.9% disagreed.



There was more agreement than disagreement for this option, with 70.5% of those receiving CTS agreeing it shouldn't change compared with 30.9% of those not receiving CTS.

There were 137 comments for this option. The main theme from the comments was that change was needed, for example:

"The Council obviously cannot keep it the same if the government cut their grant."

"Disagree. Changes should be made."

"Government policy has changes, local policy should follow."

"Just because a system worked in the past, doesn't mean that it will in the future."

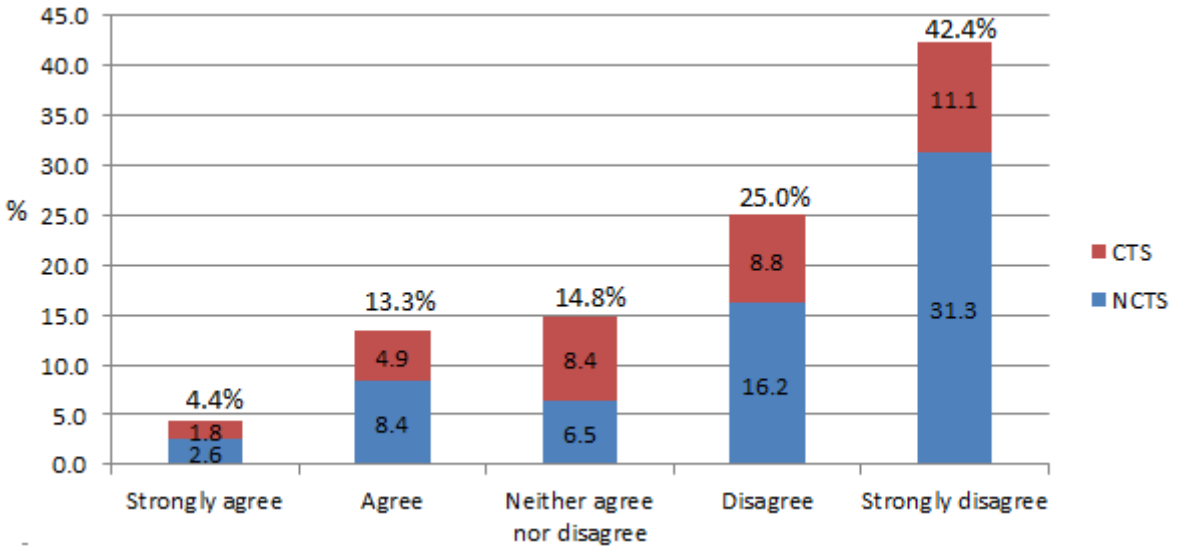
"Savings have to be made and I think a small monthly increase would not cause too much hardship to most people in the borough."

Other ways of funding the Council Tax Support Scheme

Question 9 – increase Council Tax to help pay for the Council Tax Support Scheme

There were 728 valid responses (excluding 42 'I don't knows'). In total, 17.7% of respondents agreed with this option and 67.4% disagreed.

Increase Council tax to help pay for the Council Tax Support Scheme



Overall, respondents did not want an increase in their Council Tax to help pay for the support scheme. There were 166 comments for this question the main themes were disagreement with a rise and that respondents already pay enough, for example:

"The council tax is high anyway"

"I feel people in general pay a lot for their council tax should go up. People who currently only pay 8% and get support with this I feel could pay a little extra towards this"

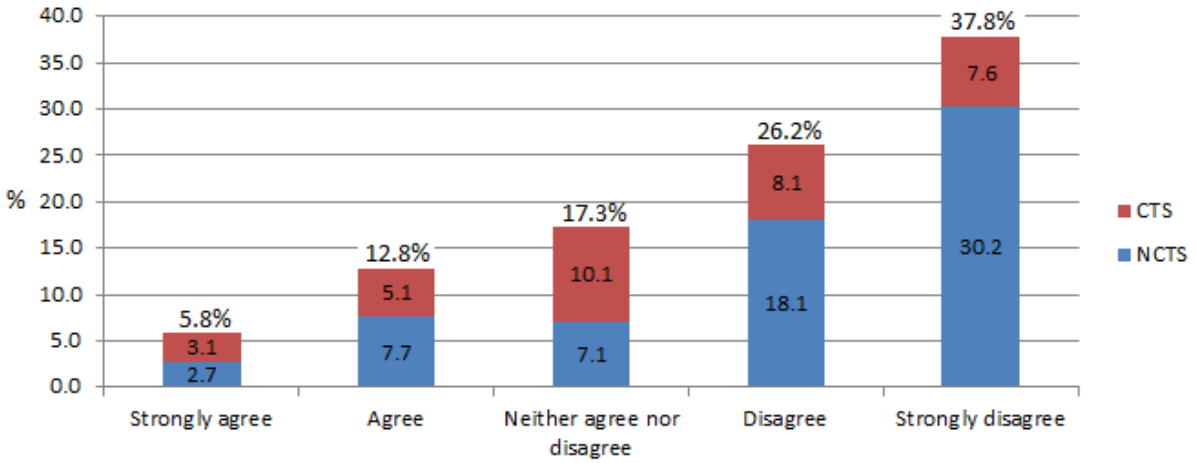
"I don't think it is fair for the general workforce to pick up the shortfall"

"You may not be eligible for support buy that doesn't mean we can afford to pay more for people who may not warrant it"

Question 10 – reducing funding or stopping other services to help pay for the Council Tax Support Scheme.

There were 701 valid responses (excluding 65 'I don't knows'). In total 18.6% of respondents agreed with this and 64% disagreed.

Reducing funding or stopping other services to help pay for the Council Tax Support Scheme



Respondents did not feel the Council should reduce funding or stop other services to help pay for the CTSS. There were 160 comments. The main themes were disagreement with the option and that it would depend on what services would be affected, for example:

"Services have already been scaled back too far."

"The council tax support scheme needs to change, not other services."

"Too generic – what are "other services"? This could be a strongly agree if you could at least show/evidence a plan of services affected."

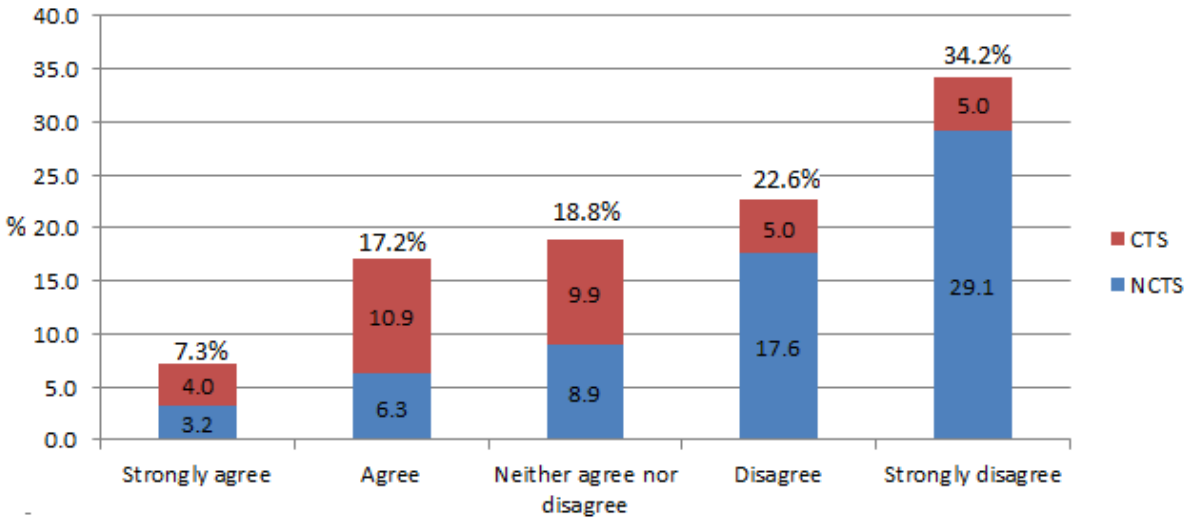
"It really depends on what services you are thinking of cutting. Without that information, it is difficult to say."

"These services are needed and should not be cut or stopped."

Question 11 – using Council reserves to help pay for the Council Tax Support Scheme

There were 717 valid responses (excluding 56 'I don't knows'). In total 24.5% of respondents agreed with this option and 56.8% disagreed.

Using the Council reserves to help pay for the Council Tax Support Scheme



Overall, residents didn't want the Council reserves to be used to help fund the CTSS. For respondents currently receiving CTS, 42.8% agreed compared with 28.8% disagreeing. There were 131 comments for this question. The main theme was that Council reserve should be kept for emergencies, for example:

"I disagree to using council reserves."

"Council reserves should not be used to plug a gap as they will be needed somewhere along the line and won't be there."

"Reserve should be used for unexpected situation. It should not be used for a current and long term problem."

"Unless the reserves are excessive then these should be retained for unforeseen emergency one off items of expense. Reserves should not be used for routine, ongoing expenditure."

Any other comments

There were 108 any other comments. The comments were varied, but broadly in agreement with the options for change. Other themes included views that the Council shouldn't provide benefits at all, and contrastingly concerns about the potential hardship for the people the proposed changes will affect, for example:

"Increase the contribution to 12%. Eliminate the savings rule of £6k, remove family premium, no backdating past 4 weeks, save the rest of us having to pay more yet again."

"Council tax support scheme should be reduced, particularly for higher band households. Council tax should not be raised for everyone when other measures (reducing support) can be put in place."

"I appreciate the help I receive with council tax benefit it makes a difference but keeping the benefit at its lower is preferable however I think an increase of 10% satisfactory."

"People live above their means, why should the rate payers kept helping them."

"I understand that some people have to claim benefits through no fault of their own but some people are just lazy or do not have their priorities right. We work really hard and budget well going without luxuries so we can afford to pay our bills and not claim benefits. By putting council tax up that may change. It is really annoying when people on benefits are going out or on holiday as we don't because we can't afford to. You need to consider the fact that by putting it up to subsidise this scheme, you might be increasing the bill as others can't afford to pay it."

"With people so desperate that they have to use food banks. Any support to reduce council tax support should be maintained – if at all possible. I do not envy the very hard decisions that you must make!"

"Benefits have been frozen, reduced, scrapped. You are asking those on the smallest incomes already in poverty to pay less. Please make savings from 'Rushmoor in Bloom' and care more about people than plants."

Appendix – copy of the letter and survey

Dear resident

Council tax support scheme 2016/17 – please give us your views

We provide help to people on a low income who need a hand paying their council tax bill by reducing the amount they have to pay. This is known as council tax support.

We are currently reviewing our council tax support scheme and would like to hear the views of our residents about how much support we should offer in future.

Because everyone pays for the council tax scheme through their council tax bill and any changes may affect other services, your views matter, whether or not you receive council tax support.

Our current scheme has been in place for nearly three years, but because of benefit changes and financial pressures on us, we felt now was the right time to review it.

We have considered a number of possible options, including keeping council tax support as it or reducing the amount of support we provide. We have also looked at what we could do instead if we chose not to change the level of council tax support, including options that could affect all households.

Enclosed with this letter, you will find a survey setting out the different options we are considering and asking for your views on them. We have sent this survey to all our working age residents who currently receive council tax support, as pensioners receive full support under a slightly different scheme and are not affected by these changes. We have also sent the survey to a similar number of randomly selected households, so we get a cross-section of views.

I would be grateful if you could spare a few minutes to complete the survey and send it back to us in the pre-paid return envelope – no stamp needed. The closing date for the consultation is Monday 21 December.

If you would prefer, you can also fill in the survey online on our website, www.rushmoor.gov.uk/counciltaxsurvey.

If you have any queries or would like help filling out the survey, please contact our Customer Services team on 01252 398080.

Thank you for your time.

Councillor Adam Jackman

Cabinet member for Concessions and Community Support

नेपालीमा सूचना

यदि तपाई नेपाली हुनुहुन्छ र यो सर्बेछन को लागि मद्धत चाहिन्छ भने, कृपया हाम्रो ग्राहक सेवा टिमको सम्पर्क नम्बर ०१२५२ ३९८०८० मा फोन गर्नुहोला |

Council Tax Support Scheme 2016/17

Have your say

We provide help to people on a low income who need a hand paying their council tax bill by reducing the amount they have to pay. This help is known as council tax support.

We've had the same council tax support scheme in place for nearly three years now and because of benefit changes and financial pressures on the council, we've been looking at whether the scheme needs to change.

We've considered a number of possible options, including keeping council tax support as it is or reducing the amount of support we provide.

We have also looked at what we could do instead if we choose not to change the level of council tax support, including options that could affect all households.

Because everyone pays for the council tax support scheme through their council tax and any changes may affect other services, your views matter, whether or not you receive council tax support.

You can give your views by filling in this survey and sending it back to us using the enclosed pre-paid envelope (no stamp needed).
You can also fill in our survey on our website, **www.rushmoor.gov.uk/counciltaxsurvey**.

Please return your completed questionnaire by

Monday 21 December

RUSHMOOR BOROUGH COUNCIL

About our council tax support scheme

Council tax support is a means-tested discount that we provide for people on low incomes who need help paying their council tax. We don't pay any money to the people who claim it. Instead, we reduce their council tax bill by the amount of support they are entitled to.

Around 5,200 of our residents claim council tax support, of whom 47% are of working age and 53% are pensioners. The cost of our council tax support scheme is around £4.24 million a year.

We introduced our current council tax support scheme in 2013 when the government ended the national council tax benefit scheme. At the time, the government made councils responsible for funding council tax support, but reduced the amount of money available by 10%.

On principle, we felt that everyone should pay something towards council tax, as we all use the services it pays for.

So, under our current scheme, everyone of working age, who receives council tax support, must pay a minimum of 8% towards their council tax bill. This means that the most council tax support people can receive is 92% of their council tax bill. Pensioners receive up to 100% support.

About this consultation

Like all councils, we have faced reductions in our funding, including for our council tax support scheme, and this is putting pressure on our local services. As these reductions are likely to continue, we need to make sure we offer a council tax support scheme that is affordable and fair – not only for those who receive support, but also for everyone who depend on council services.

In addition, the government is making changes to the benefits system as part of its welfare reforms, such as how it calculates housing benefit entitlement. Up until now, we have kept our council tax support scheme in line with the government's system, so we need to consider if we carry on doing that, or not.

This survey puts forward a number of options to change our council tax support scheme, by reducing the amount of support we provide, from April 2016. We could choose one - or a number - of these and we'd like your views on each of them.

We also ask for your views on how we could meet the shortfall in funding if we choose not to reduce the amount of council tax support we provide. These options range from putting up council tax to reducing spending on other council services or using the council's reserves.

Council tax support scheme - options

Option 1 - Increase the minimum contribution from 8% to either 10% or 12%

We could increase the minimum amount people have to pay towards their council tax from 8%. The options we have considered are to increase the minimum contribution to either 10% or 12%. This would affect just over 2,700 residents.

If we were to increase the minimum to 10% a year, this would save just over £53,000.

If we were to increase the minimum to 12% a year, this would save just over £106,000 a year.

How much people would have to pay in council tax

The tables below show how much people currently pay a month if they pay the minimum 8% contribution and what this would be if we were to increase it to 10% or 12%. This is based on this year's council tax bill.

Based on a full council tax bill

Minimum payment per month	Council tax band							
	A	B	C	D	E	F	G	H
8% (current)	6.40	7.47	8.54	9.60	11.74	13.87	16.01	19.21
10%	8.01	9.34	10.67	12.01	14.67	17.34	20.01	24.01
12%	9.60	11.21	12.81	14.41	17.61	20.81	24.01	28.81

Based on the current council tax bill with 25% single person discount

Minimum payment per month	Council tax band							
	A	B	C	D	E	F	G	H
8% (current)	4.80	5.60	6.40	7.20	8.80	10.40	12.01	14.41
10%	6.00	7.00	8.00	9.00	11.00	13.00	15.00	18.00
12%	7.20	8.40	9.60	10.80	13.21	15.61	18.01	21.61

Option 1 continued

Question 1

How much do you agree or disagree that the council should increase the minimum contribution someone should pay?

Increase to 10% *(tick one box)*

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Increase to 12% *(tick one box)*

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Question 2

If you think the minimum contribution should be a different amount - either higher or lower - please tell us what you think it should be.

☐ %

Comments

Option 2 - Removing the family premium for all or new working age claimants

The government sets out how much it thinks people need as a minimum to live on when it calculates housing benefit entitlement. If you have at least one dependent child or young person, this amount includes £17.45 a week for that child. This is known as a family premium. From April 2016, the government is removing the premium from its calculations.

One option would be for us to do the same thing for council tax support. We could do this for all claims, or new claims only.

Doing so would bring our council tax support scheme in line with the housing benefit changes the government is making. This would also help off-set some of the increased costs of the council tax support scheme, also as a result of government changes.

This would affect people of working age, but it wouldn't affect people who claim Universal Credit, Income Support, Income-Related Employment and Support Allowance or Income-Based Jobseeker's Allowance.

If we were to remove the family premium for all working age claimants with dependents, it would affect around 380 people and would save about £60,000 a year.

They would get about £3.50 a week less in council tax support.

If we were to remove the family premium only for new working age claimants with dependents, it would affect about 40 people and would save around £6,000 a year.

Question 3

How much do you agree or disagree that we should remove the family premium amount for *all* claimants when we calculate council tax support entitlement?

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Comments

Option 2 continued

Question 4

How much do you agree or disagree that we should remove the family premium amount for *new* claimants when we calculate council tax support entitlement?

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Comments

Option 3 - Reduce the amount that people can have in savings, capital and investments from £16,000 to £6,000 before they can claim council tax support

At the moment, if you have more than £16,000 in savings, capital and investments, you can't claim council tax support. If you have between £6,000 and £16,000, you can get some support – this is on a sliding scale.

One option we are looking at would be to remove support from anyone who has more than £6,000 in savings, capital and investments.

This would mean that if you have more than £6,000 in savings, capital or investments, you would not receive any council tax support and there would be no sliding scale.

This would apply to all working age claimants, whatever benefits they receive, but only affect those with more than £6,000 in savings, capital and investments.

This would affect 115 residents and would save just under £21,750 a year.

Question 5

How much do you agree or disagree that the council should only give support to claimants who have less than £6,000 in savings, capital and investment?

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Comments

Option 4 - Limit council tax support for higher council tax band properties

There are eight council tax bands – from A to H and at the moment, you can get council tax support whatever council tax band your home is in.

The mid-range council tax band is Band D and we could use this as a limit for council tax support.

This would mean that if your home is in council tax bands E, F, G or H, we'd calculate your council tax support as if you lived in a Band D home.

The benefits of doing this would be that it could be seen as fairer scheme, with people living in more expensive properties having to pay more. It would, however, mean that anyone of working age living in a home with a council tax band higher than D, would receive less support.

Limiting council tax support for higher council tax band properties would affect 46 people and would save just over £10,600 a year.

Question 6

How much do you agree or disagree that the council should limit council tax support for higher council tax band properties?

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Comments

Option 5 - Reduce backdated claims to four weeks

At the moment, we can backdate claims by up to three months if a person can prove there is a good reason why he or she didn't claim earlier.

From April 2016, the government is reducing this to four weeks for housing benefit claims and we could do the same for council tax support.

The benefit of doing this is that it's a simple change and it would simplify our administration. It would however, affect the amount new claimants receive if they don't claim on time.

Last year, we awarded backdated claims to 78 people. We can't say how many people might be affected in the future and therefore, how much this would save.

Question 7

How much do you agree or disagree that we should reduce backdated claims from a maximum of three months to a maximum of four weeks?

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Comments

Option 6 - No change to the current council tax support scheme

Currently, if you are of working age, you pay a minimum contribution of 8% towards your council tax bill. We could continue with this and make none of the changes proposed in this consultation. This would mean that as long as claimants' circumstances don't change, their support would stay the same.

Around 2,740 people of working age currently claim council tax support.

If we were to keep the minimum contribution at 8%, we would need to look at other ways of making savings.

The tables below show how much people currently pay a month in council tax if they pay the minimum of 8% of their bill.

Based on a full council tax bill

	Council tax band							
	A	B	C	D	E	F	G	H
Monthly payment	6.40	7.47	8.54	9.60	11.74	13.87	16.01	19.21

Based on the current council tax bill with 25% single person discount

	Council tax band							
	A	B	C	D	E	F	G	H
Monthly payment	4.80	5.60	6.40	7.20	8.80	10.40	12.01	14.41

Question 8

How much do you agree or disagree that the council should keep its current council tax scheme for 2016/17?

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Comments

Summary table

To help you, this is a summary of the options we are considering.

Option	Scheme	Numbers affected	Total cost of the scheme for this option	Savings
1	Increase the minimum contribution from 8% to 10%	2712	£4,185,668	£53,257
	Increase the minimum contribution from 8% to 12%		£4,132,538	£106,387
2	Remove the family premium for **all** working age claimants	378	£4,179,983	£58,942
	Remove the family premium for **new** working age claimants	Estimate 40 new claims		£6,000
3	Reduce the amount that people can have in savings, capital and investments from £16,000 to £6,000 before they can claim council tax support.	115	£4,217,177	£21,748
4	Limit council tax support for higher council tax band properties	46	£4,228,312	£10,613
5	Reduce backdated claims to four weeks	In 2014/15, 78 people had their claim backdated between 12 weeks and one week	Data not available	No estimate
6	No change to the current council tax support scheme	5200 – Pensioners and working age	£4,238,925	N/A

Other ways of funding the council tax support scheme

If we don't reduce the help we provide through our council tax support scheme, we will need to look at other ways of meeting the shortfall in funding.

Our options are to:

- Increase council tax
- Make savings from other council services
- Use council reserves

We would like your views on these options.

Increase council tax

We aim to provide a fair balance between supporting people who need more – and sometimes targeted – help, and providing our general services to council tax payers.

If we were to keep our council tax support scheme at the same level, we could look at increasing the council tax to fund the additional costs of the scheme instead. Everyone who pays council tax would be affected by this option.

If councils increase their council tax by 2% or more, they have to hold a local referendum to ask residents for their views.

Question 9

How much do you agree or disagree that we should increase council tax to help pay for the council tax support scheme?

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Comments

Making cuts to other services

Another alternative to changing our council tax support scheme would be to cut spending on services in other areas. These savings would be in addition to those we are already making.

Question 10

How much do you agree or disagree that we should reduce funding to other services or stop providing a service altogether, to help pay for the council tax support scheme?

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Comments

Using council reserves

We maintain a sensible level of financial reserves so we are able to respond to unexpected pressures. We could use some of those reserves for a limited time to help fund the council tax support scheme. This is, however, a short-term solution, as once the reserves have been spent, they are spent.

Question 11

How much do you agree or disagree that we should use our council reserves to help pay for the council tax support scheme?

☐ Strongly agree ☐ Agree ☐ Neither agree nor disagree

☐ Disagree ☐ Strongly disagree ☐ Don't know

Comments

Any other comments

If you have any further comments or suggestions to make on the council tax support scheme, please let us know.

What happens next

Because of the timescales involved and legal requirements, we must adopt our 2016/17 council tax support scheme by 31 January at the latest. The scheme will then run from 1 April.

After the consultation closes on Monday 21 December, we will analyse the results and prepare a report for our councillors to consider at a meeting of the full council on Wedesday 27 January.

The report will also include other evidence and information so the council can make a final decision on the scheme to adopt. Once the council has made a decision, we will publish the results of the consultation on our website, **www.rushmoor.gov.uk/counciltaxsurvey**.

About you

Question 12 **Do you receive council tax support?**

☐ Yes ☐ No ☐ Don't know

Question 13 **What is your gender?**

☐ Male ☐ Female

Question 14 **Which one of the following age bands do you belong to?**

☐ 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

Question 15 **Do you consider yourself to have any conditions or disabilities, which limit your daily activities?**

☐ Yes ☐ No ☐ I'd prefer not to say

Question 16 **What is your ethnic group?**

☐ 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 Asian British - Nepali
☐ Asian or Asian British - Indian
☐ Asian or Asian British - Pakistani
☐ Asian or Asian British - Bangladeshi
☐ Asian or Asian British - Chinese
☐ Asian - other
☐ Black or black British - Caribbean
☐ Black or black British - African
☐ Black - Other
☐ I'd prefer not to say
☐ Any other background *Please specify*

Question 17 **How many children do you have in your household?**

Under 6 years old ☐ Between 6 and 9 years old ☐

Between 10 and 15 years old ☐ Between 16 and 24 years old ☐

Question 18 **What is your working status?**

☐ Full time
☐ Part time (less than nine hours)
☐ Part time (more than nine hours)
☐ Retired
☐ Self-employed
☐ Student
☐ Not working (with disabilities)
☐ Not working (looking after house)
☐ Not working (looking after child)
☐ Unemployed (seeking work)
☐ Unemployed (not seeking work)

Question 19 **What type of property do you live in?**

☐ Own home ☐ Housing association ☐ Privately rented

Question 20 **What is your postcode?**

Sign up to receive email news from the council or to take part in future online surveys

From time to time, we email our residents information and news about the council, our services and what's happening locally. We also invite residents to take part in occasional surveys, which are usually online.

If you would like to receive news or take part in occasional surveys, please let us know.

Email address

☐ I would like to receive email news and information from the council

☐ I would like to take part in the council's surveys

Thank you for taking part in this survey. We will only use the information you give us to help decide on our future council tax support scheme and, if you have given us your email details, to provide you with local news and information and/or invite you to take part in occasional surveys.

Please return your completed survey in the brown pre-paid envelope (no stamp needed) by Monday 21 December at the very latest.

If you have any queries or need help filling out this survey, please contact our Customer Services team by:

Phone: 01252 398 080 (Monday - Thursday 8.30am to 5pm; Friday 8.30am to 4.30pm)
Email: customerservices@rushmoor.gov.uk

You can also fill in this survey on our website, www.rushmoor.gov.uk/counciltaxsurvey

Thank you

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