

Council Tax Support Scheme 2016/17

1 Introduction

1.1 This report is to:

- a) Consider the outcome of the recent public consultation exercise in respect of potential changes to the Council Tax Support Scheme (CTSS)
- b) Consider the recommendations and comments from the Council's Welfare Reform Task and Finish Group
- c) In light of a) and b) above, agree the recommendations for the CTSS for the 2016/17 financial year to be put forward to a special meeting of Council on the 27th January 2016

2 Background

2.1 As Members will be aware, since the 1st April 2013, local authorities have developed their own CTSS to replace the previous national Council Tax Benefit Regulations.

2.2 In Rushmoor, we are currently in our third year of operating our local scheme, which seeks a minimum 8% contribution from those of working age, treats income from child maintenance or child benefit as real income within the scheme calculations, disregards all income from War Widow Pensions but in all other respects, mirrors the previous Council Tax Benefit Regulations.

2.3 This local scheme has proved effective, has been implemented successfully and the Council Tax collection rates have remained stable whilst scheme costs have steadily reduced alongside claimant numbers. Government funding for the scheme was reduced by around 10% at the time of the transfer of responsibility and has subsequently been wrapped up in the formula funding regime and Business Rate Retention Scheme and subject to further reduction since. At present a total allocation is not visible as a single line within the funding settlement. Consequently, direct comparisons between total scheme costs and offset funding available are not possible for local authorities. This is a matter that the Local Government Association (LGA) has called upon the Government to redress "in order that councils can design their schemes and consult their residents each year in full possession of the facts".

2.4 The overall scheme design and effectiveness continues to be overseen by the cross Member Welfare Reform Task and Finish Group (WRTFG).

2.5 In the 8th July 2015 budget announcement, the Chancellor set out further plans to extend the Government's Welfare Reform programme. Some of the detailed announcements made at that time, gave rise to reconsider the Council's own CTSS. This was set out to Cabinet in report CD1513 at its meeting on the 20th October 2015. At that meeting, Cabinet agreed that a public consultation be undertaken on options for change to be effective from

1st April 2016. The suggested options for change had been carefully considered by the WRTFG taking into account lessons from others, our own experience of running CTSS for 2 and a half years and a thorough examination of a broad base of data and evidence. (Appendix 1 shows an example of other local authority CTSS that the Group used to give a context).

3 Feedback on Public Consultation Exercise

3.1 Following the Cabinet's decision on 20th October 2015 to undertake a consultation exercise a six week consultation period ran from 9th November 2015 – 21st December 2015. In summary:

- 3,000 Council Tax payers selected at random were sent the consultation
- All 2,565 working age CTS claimants were sent the consultation
- An on-line survey was made available on the Council's website throughout the six week period
- 791 surveys were completed, the results presented reflect those who answered the question and exclude those who selected 'I don't know'
- In total there were 290 surveys returned from those on council tax support (273 paper surveys and 17 online surveys) and 501 surveys returned from those not on council tax support (433 paper surveys and 68 online surveys)
- Due to the specific personal nature of this consultation, the only specialist response sought was from Citizen' Advice (attached at Appendix 2). Registered Social Landlords were generally made aware of the exercise.

3.2 Attached at Appendix 3 is the detailed consultation report in full and attached in Appendix 4 is the graphic representation for easy reference of the 11 questions considered around the nine options for scheme design and funding arrangements.

- Options for scheme design consulted on were:**
 1. Increase minimum contribution from 8% to either 10% or 12%
 2. Removal of the family premium for either all or new claimants
 3. Reducing the savings threshold from £16k to £6k
 4. Limiting support at the Band D level
 5. Reducing backdate periods to a maximum 4 week period
 6. Option to keep the scheme the same
- Additional consultation questions on how the scheme could be funded:**
 1. General increase in council tax
 2. Reducing or stopping other services
 3. Using Council reserves

3.3 The need for additional questions around funding options have become evident since the outcome of the Supreme Court hearing in October 2014 in the Stirling / Moseley v The London Borough of Haringey case. The Court found that Haringey had acted unlawfully in its consultation on its CTSS in that it had "misleadingly failed to provide alternative options for meeting the

shortfall resulting from the 10% cut in Government funding for CTS, other than a reduction in the support available”

- 3.4 Clearly to demonstrate good practise and avoid any legal challenge around process any recommendations for change should centre around the issues consulted upon and there needs to be demonstrable evidence that any recommendations for change do take into account the responses to the consultation received.

4 Consideration by the Welfare Reform Task & Finish Group

- 4.1 The WRTFG have continued to meet this calendar year (27/1/15, 23/6/15, 11/8/15, 5/10/15, 12/10/15 and 22/12/15) monitoring the impact that the Scheme has had on our residents and particularly this year has focused on the changing environment around welfare and the reduced funding available to support such schemes.

- 4.2 The Group has specifically considered the CTSS and spent the majority of its meeting time at the two October meetings considering an approach to change and the associated necessary consultation. The Group’s meeting on 22nd December 2015 focussed on the detailed consultation responses and preparation of a series of recommendations as a result.

5 Recommendations and Associated Rationale from the Welfare Reform Task & Finish Group

| Recommendations | Rationale |
|--|--|
| <p>Increase the minimum contribution from 8% to 10%</p> | <p>This was supported by 52.7% of all valid respondents to the consultation as opposed to 35.4% who disagreed; the remainder remaining silent or neutral on the question. There was strong support for this option amongst residents generally and even a level of acceptability proffered amongst those in receipt of CTS. This response contrasts quite starkly to the response to the 12% option, which had a majority against that option and was much more strongly opposed amongst recipients of CTS. Financially the WRTFG considered this presented a potentially affordable option for residents, leaving those in Band C properties (most typical in Rushmoor) facing minimum payments of around £2.54 per week equating to around £132.45 annually as opposed to £1324.52 for a full rate (thus retaining an annual discount of around £1,000).</p> |
| <p>Remove the Family Premium for <u>new</u> working age claimants</p> | <p>This option was supported by 52% of all valid respondents to the consultation as</p> |

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| | <p>opposed to 32.3% who disagreed; the remainder remaining silent or neutral on the question. There was strong support for this option amongst residents generally and also a level of acceptability amongst those in receipt of CTS. This response contrasts with the response to the option to remove the Family Premium for all working age claimants which carried less support generally, although was much more strongly opposed amongst recipients of CTS. The WRTFG considered this a viable option, as this would mirror the arrangements from 1st April 2016 for Housing Benefit (HB) applicants (many applicants in Rushmoor access both HB and CTS via a single application process currently). The approach of removing the premium for new claimants only was seen as offering a way of phasing in this change over time.</p> |
| <p>Reduce the amount of savings from £16,000 to £6,000 before claiming CTS</p> | <p>This option was supported by 63.2% of all valid respondents to the consultation as opposed to 27.9% who disagreed; the remainder remaining silent or neutral on the question. There was a majority in favour of this option amongst residents generally and also amongst those in receipt of CTS (where it was actually the most strongly supported of all the options for change). The WRTFG considered this a viable option as this would affect relatively few people (estimated less than 50), would serve the principle of trying to focus support to “the most vulnerable” which this group seemed somewhat at odds with and this change seemed to strongly resonate with residents (receiving strong support and attracting some 179 freeform additional comments - the most of any of the specific proposed changes other than the general % increase proposals).</p> |
| <p>Limit support at the Band D level for those living in properties banded higher than D</p> | <p>This option was supported by 63.4% of all valid respondents to the consultation as opposed to 21.2% who disagreed; the remainder remaining silent or neutral on the question. There was a majority in favour of this option amongst residents generally and also amongst those in</p> |

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| | <p>receipt of CTS. The WRTFG considered this a viable option as this would affect relatively few people (estimated less than 50), would still provide a degree of support to those living in the higher banded properties and seemed to strongly resonate with residents (receiving strong support and attracting some 147 freeform additional comments – with a focus on fairness and options to move to smaller properties being common themes).</p> |
| <p>Reduce the limit of backdated claims to four weeks</p> | <p>This option was supported by 67.5% of all valid respondents to the consultation as opposed to 20.2% who disagreed; the remainder remaining silent or neutral on the question. There was a majority in favour of this option amongst residents generally and also amongst those in receipt of CTS. The WRTFG considered this a viable option as this would mirror the arrangements from 1st April 2016 for Housing Benefit (HB) applicants (many applicants in Rushmoor access both HB and CTS via a single application process currently). Furthermore the change was not considered likely to affect a significant number of people (it would have affected a maximum number of 78 in the previous year). The proposal also seemed to strongly resonate with residents (receiving the strongest support and attracting some 145 freeform additional comments – with a focus on 4 weeks being a reasonable amount of time and some sense that the Council should be able to make provisions for “exceptions”).</p> |

6 Options considered in the consultation but not recommended for adoption by Welfare Reform Task & Finish Group along with the associated rationale

| Recommendations | Rationale |
|--|--|
| <p>Increase the minimum contribution from 8% to 12%</p> | <p>This was supported by 38.2% of all valid respondents to the consultation as opposed to 51.4% who disagreed; the remainder remaining silent or neutral on the question. This contrasted to the more acceptable option of an increase to 10% as explained in the table above.</p> |

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| <p>Remove the Family Premium for <u>all</u> working age claimants</p> | <p>This was supported by 48.7% of all valid respondents to the consultation as opposed to 35.6% who disagreed; the remainder remaining silent or neutral on the question. So whilst more were in favour of this option than against respondents gave a stronger preference for the gradual removal of Family Premium suggested in the option in the table above.</p> |
| <p>Keep the current CTSS exactly the same</p> | <p>This was supported by 44.92% of all valid respondents to the consultation as opposed to 40.9% who disagreed; the remainder remaining silent or neutral on the question. In many respects this was the most finely balanced of all the opinions obtained.</p> <p>The WRTFG did not consider this a viable option however as there was not a clear majority position and several of the other options (5, 6 and 7 for example) had given clear preference for changes amongst all residents thus creating a clear inconsistency with this view.</p> |
| <p>Seek to fund the CTSS specifically by a general increase in the Council Tax</p> | <p>This was supported by 17.72% of all valid respondents to the consultation as opposed to 67.4% who disagreed; the remainder remaining silent or neutral on the question. This was the suggestion that respondents most clearly disagreed with. The WRTFG did not consider this a viable option due to the level of general unacceptability – both CTS recipients and general residents alike taking a majority position against this option.</p> |
| <p>Seek to fund the CTSS specifically by reducing other services</p> | <p>This was supported by 18.7% of all valid respondents to the consultation as opposed to 64.1% who disagreed; the remainder remaining silent or neutral on the question. So, whilst slightly more acceptable than the previous option respondents were clearly not in favour of CTSS being funded at the expense of a loss of service elsewhere. Again, the WRTFG did not consider this a viable option due to the level of general unacceptability – both CTS recipients and general residents alike taking a majority position against this option.</p> |
| <p>Seek to fund the CTSS specifically by using reserves</p> | <p>This was supported by 24.4% of all valid respondents to the consultation as</p> |

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| | <p>opposed to 56.8% who disagreed; the remainder remaining silent or neutral on the question. So, whilst more acceptable than the previous two alternate funding options respondents were not in favour of CTSS being funded by the use of reserves. Once again, the WRTFG did not consider this a viable option due to the level of general unacceptability – but did note the difference in view regarding this option in that CTS recipients were more inclined to favour this funding option whilst general residents were strongly opposed.</p> |
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7 Other Considerations from the Welfare Reform Task & Finish Group

- 7.1 In addition to the specific Scheme recommendations, the WRTFG further recommended that should a basket of changes be introduced to the CTSS with effect from the 1st April 2016, Cabinet and subsequently Council should endorse the principle that an exceptional Hardship Fund be continued to assist residents adversely affected by the changes whilst they work through a period of transition.
- 7.2 The WRTFG also noted the an Equality Impact Assessment (EIA) should accompany any changes ultimately recommended to Council.

8 Financial Implications

- 8.1 Attached at Appendix 5, is a table showing the potential financial impact for customers of increasing the minimum contribution from 8% to 10% or 12% and using the assumption that all preceptors will seek to increase their Council Tax charges for the 2016/17 financial year. Whilst, clearly there are several potential variables here, hopefully this paints a “worst case scenario” for customers for context.
- 8.2 The overall scheme financial implications are always difficult to be specific about due to a whole range of variables such as increasing charges, changes to the numbers on both the Council Tax list and of those claiming support and general changes in liability. However, the current Scheme costs are running at around £4.2m which is in essence a charge against the collection fund for all preceptors and borne as “revenue foregone”.
- 8.3 If the five recommendations for change had been implemented during the current year, the impact on Scheme costs is estimated as follows:
- 10% minimum contribution - £53,257 cost reduction
 - Removal of family premium (new) - £6,000 cost reduction
 - Reducing savings threshold - £21,748 cost reduction
 - Limiting support at Band D - £10,613 cost reduction
 - Limiting backdate period – between £0 and £10,000 cost reduction

- 8.4 The sum of the changes set out in 8.3 equates to around £100,000 in cost reduction against the current Scheme cost of £4.2m, which is roughly 2.5%. If preceptors increase their Council Tax charges for 2016/17, this will increase the total amount of Council Tax collected but will also in turn, increase Council Tax Support awarded.

9 Conclusions

- 9.1 Rushmoor's current CTSS has proved effective since its implementation on the 1st April 2013. The Government's announcements to continue the Welfare Reform programme as well as generally reducing financial support to local authorities, suggest that the time is right to re-examine our current offer for CTSS.
- 9.2 The WRTEFG have carefully considered a range of options for potential change and following Cabinet endorsement, these have been tested by a robust public consultation.
- 9.3 The public consultation indicates a broad range of support for some modest changes to Rushmoor's CTSS. The consultation also provides a very clear view in respect of alternate funding options for the CTSS which are not acceptable.
- 9.4 The WRTEFG have put forward a package of recommended changes for Cabinet consideration that takes into account the views of the consultation, alongside a carefully balanced view on affordability and impact.
- 9.5 The changes recommended strike a balance between seeking to harmonise with other changes in the Welfare Reform programme, recognising the financial challenges to be faced over the medium term whilst still providing a significant level of support to local residents.

10 Recommendations

- 10.1 The Cabinet are recommended to:
- a) Note the information contained in the report and associated appendices and the outcome of the public consultation exercise in respect of potential changes to Rushmoor's Council Tax Support Scheme (CTSS)
 - b) Consider the work of the Council's Welfare Reform Task and Finish Group (WRTEFG) and their recommendations following the public consultation exercise
 - c) Agree a final proposed CTSS for 2016/17 to be recommended to Council for consideration at its meeting on the 27th January 2016

Ian Harrison
Corporate Director

Amanda Fahey
Head of Finance

CTS - Neighbours

| Local Authority | Min payment | Min Level | Savings Limit | 2 nd adult rebate reduced or abolished | Support restricted to a particular CT band | Min weekly CTS payment | Taper rate | Hardship Fund |
|---------------------|-------------|-----------|---------------|---|--|------------------------|------------|---------------|
| Guildford | No | 0.0% | 6,000 | Yes | D | £10.00 | 0.2 | Yes |
| Hart | No | 0.0% | 16,000 | No | N/A | £0.00 | 0.2 | No |
| Rushmoor | Yes | 8% | 16,000 | No | N/A | £0.00 | 0.2 | Yes |
| Surrey Heath | Yes | 30% | 6,000 | Yes | D | £5.00 | 0.2 | Yes |
| Waverley | No | 0.0% | 16,000 | Yes | D | £5.00 | 0.2 | No |

CTS – Audit Family

| Local Authority | Min payment | Min Level | Savings Limit | 2 nd adult rebate reduced or abolished | Support restricted to a particular CT band | Min weekly CTS payment | Taper rate | Hardship Fund |
|---------------------|-------------|-----------|---------------|---|--|------------------------|------------|---------------|
| Broxbourne | Yes | 20% | 16,000 | Yes | E | £0.00 | 0.25 | No |
| Cherwell | No | 0.0% | 16,000 | No | N/A | £0.00 | 0.2 | No |
| Colchester | Yes | 20% | 6,000 | Yes | N/A | £1.00 | 0.2 | No |
| Dartford | Yes | 18.5% | 16,000 | No | N/A | £0.00 | 0.2 | No |
| East Staffordshire | Yes | 25% | 10,000 | Yes | D | £0.00 | 0.2 | Yes |
| Gloucester | No | 0.0% | 16,000 | No | N/A | £0.00 | 0.2 | No |
| Gravesham | Yes | 18.5% | 16,000 | No | N/A | £0.00 | 0.2 | No |
| High Peak | No | 0.0% | 16,000 | No | N/A | £0.00 | 0.2 | No |
| Kettering | Yes | 25% | 16,000 | Yes | N/A | £0.00 | 0.2 | No |
| North Hertfordshire | Yes | 25% | 16,000 | No | N/A | £0.00 | 0.2 | NO |
| Rugby | Yes | 15% | 10,000 | Yes | N/A | £1.00 | 0.2 | No |
| Rushmoor | Yes | 8% | 16,000 | No | N/A | £0.00 | 0.2 | Yes |
| South Ribble | Yes | 17% | 16,000 | No | N/A | £0.00 | 0.2 | Yes |
| Wellingborough | Yes | 20% | 16,000 | Yes | N/A | £1.00 | 0.2 | No |
| Worcester | No | 0.0% | 6,000 | Yes | D | £5.00 | 0.2 | Yes |



Citizens Advice Rushmoor

Response to Consultation on Changes to Council Tax Support December 2015

1. Background and Context

- 1.1. Current and forthcoming changes to welfare benefits, within the overall welfare reform agenda, continue to create serious problems for clients of Citizens Advice Rushmoor. The issues particularly focus around under-occupancy rules, conditionality, claimant commitment and sanctions; alongside general delays and difficulties with administration and making claims. This has led to increasing levels of crisis seen by clients, who are left with no income, resulting in growing reliance upon foodbanks and charitable sources of help.
- 1.2. Increasing cuts to the public sector present further challenges to all public services, particularly affecting support available for vulnerable people, and the overall service provision.
- 1.3. There are well recognised challenges for people in relation to managing money and budgets, which will inevitably be increased following implementation of Universal Credit in February 2016.
- 1.4. The overall vulnerability and difficulties for clients are illustrated for people in different circumstances below.

2. Case Studies the following case studies are from a small trawl of recent cases, illustrating the challenges for people living on low incomes in different circumstances.

2.1. Case Study 1

Client lives alone in a mobile home and is in receipt of Council Tax Support. Her only income is Employment and Support Allowance (Work Related Group) – receiving just over £106 per week for all her food, fuel and day to day living expenses. This has resulted in her accruing a number of debts, which she is struggling to maintain payments on, including on her energy and water bills. She has long term mental health conditions and is very distressed.

A reduction in Council Tax support will have a negative impact on the client's financial situation as well as exacerbating her anxiety and overall mental health deterioration.

2.2. Case Study 2

Couple without children have multiple disabilities, including hearing impairments, multiple sclerosis and learning difficulties. They currently receive Council Tax Support and Discretionary Housing Payment - as they live in a 2 bedroom property and are subject to the under-occupancy charge (bedroom tax). After deducting expenditure from their overall income, including disability benefits, net funds available are just £7.20 per week.

An increase in their Council Tax contribution may result in these very vulnerable clients being unable to meet other basic expenses. This is also likely to have a negative impact on their physical health if they are unable to meet their basic needs.

2.3. Case Study 3

Client in her 50s, lives with her son, who is now 21. Her ex-partner and father of her son died suddenly about a year ago, and her son is now suffering from depression. The client is claiming Jobseekers Allowance of £73 per week, with deductions for rent and Council Tax arrears. She also has a £7 per week non dependant deduction for her Council Tax support, as her son has failed to comply with his claimant commitment (due to depression) and has been sanctioned. He was trying to get this resolved, but poor communication with Jobcentre Plus was proving a real challenge. The client is therefore trying to support the whole household on reduced benefit. Energy costs are being deducted from her pre-pay meters working out at nearly £40 per week. She is worried about her new Council Tax bill for April 2016 and how this will affect her situation.

Rushmoor has been very supportive in rescheduling the debt and making allowances; but ultimately there is very little room for improvement based on the current income, which is way below the household needs. Fuel, water and rent arrears continue to accrue: the client hopes to find work, and is seeking help for her son's difficulties. We are continuing to work with her on options, and have referred her for food parcel help.

Any reduction in Council Tax support will clearly be unmanageable for this household.

2.4. Case Study 4

Client in her late 50s lives alone in 4 bedroom house following her children leaving home. As a result she incurred the under-occupancy charge (bedroom tax) and no longer qualified for Local Housing Allowance (Housing Benefit). Her social landlord (not First Wessex) will not let her move until the rent arrears have been cleared. She is employed for 15 hours per week, earning £100 per week as her sole income, with liability for £147.85 per week rent and no support from benefits.

After Citizens Advice intervention, rent and council tax arrears are currently on hold, pending application for a Debt Relief Order. Once this has been obtained, the client will be able to move to a smaller property, with the agreement of the landlord, as the rent arrears will be part of the DRO.

As the client is barely able to manage on her current income, the impact of any increases in the Council Tax contribution in this case would result in her not being able to apply for a Debt Relief Order, and therefore being unable to move. Ultimately this would result in her becoming homeless, due to her inability to cover the rent and consequent eviction from social housing tenancy.

3. Conclusions

We recognise the severe financial challenges faced by Rushmoor Borough Council and local authorities. In view of the hardship faced by our clients, Citizens Advice Rushmoor is not in a position to make recommendations on the choices outlined in the consultation.

We hope, however, that the above examples will prove useful in guiding decision making processes, by illustrating clearly the impact of reductions in support to people in a variety of circumstances and households.

Alex Hughes
Chief Officer, Citizens Advice Rushmoor
18/12/15

DRAFT

Council Tax Support Scheme 2016/17

Consultation report by Strategy, Engagement and Organisational
Development

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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:

- **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**

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 council tax support) and four (Limit council tax support for higher council tax band properties) also had clear support. More people agreed than disagreed with options one (increase the minimum contribution from 8% to 10%) and two (removing the family premium for all or new working age claimants)

Option six (no changes to the current council tax scheme) had more agreement (44.9%) than disagreement (40.9%) for this option, this was largely down to those chose receiving council tax support agreeing it shouldn't change (70.5% agreed) compared to 30.9% agreeing of those not receiving council tax support.

In addition to these six options, other ways of help paying for the council tax support scheme 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.

The majority of 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

Council tax support is a means tested discount that Rushmoor provide 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 council tax support scheme. The Council therefore consulted residents on options to reduce the cost of its Council Tax Support Scheme

The Council Tax Support Scheme 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 of help paying for the council tax support scheme were suggested, including raising council tax, reducing funding to other services and using council tax reserves.

Methodology

The Council initially consulted on the Council Tax Support scheme in Autumn 2012 before the scheme was first introduced in April 2013. This consultation took the form of an online survey, with letters were sent to all the 3,800 residents at that time receiving either council tax benefit or a discount 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 in receipt of council tax support, and 2,565 of the 2,740 residents of working age currently receiving Council Tax Support who would be affected by the changes. A link to the online survey was also advertised via the Council website, Facebook and Twitter during the consultation period. In addition there was also an article in the Council's Christmas edition of Arena magazine.

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 Council Tax Support (14.4 % response rate) and 273 paper surveys returned from those on Council Tax Support (10.6% response rate). In addition, 85 surveys were filled in on line, of which 68 identified themselves as not receiving Council Tax Support and 17 identifying themselves as receiving Council Tax Support.

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 dependent on whether the respondent identified that they were or were not in receipt of CTS.

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

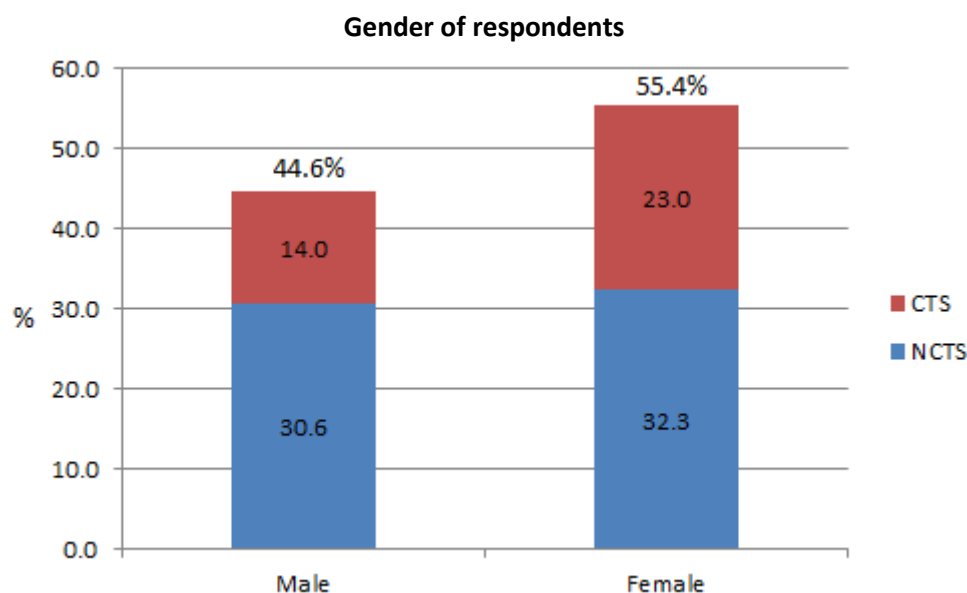
Respondents not receiving council tax support are those who returned a paper survey sent to those not receiving council tax support and those who identified themselves as not receiving council tax support in the online survey (a total of 501 people).

Due, perhaps, to the technical nature of the questions many respondents answered that they don't know whether 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 have been included for information.

Characteristics of respondents

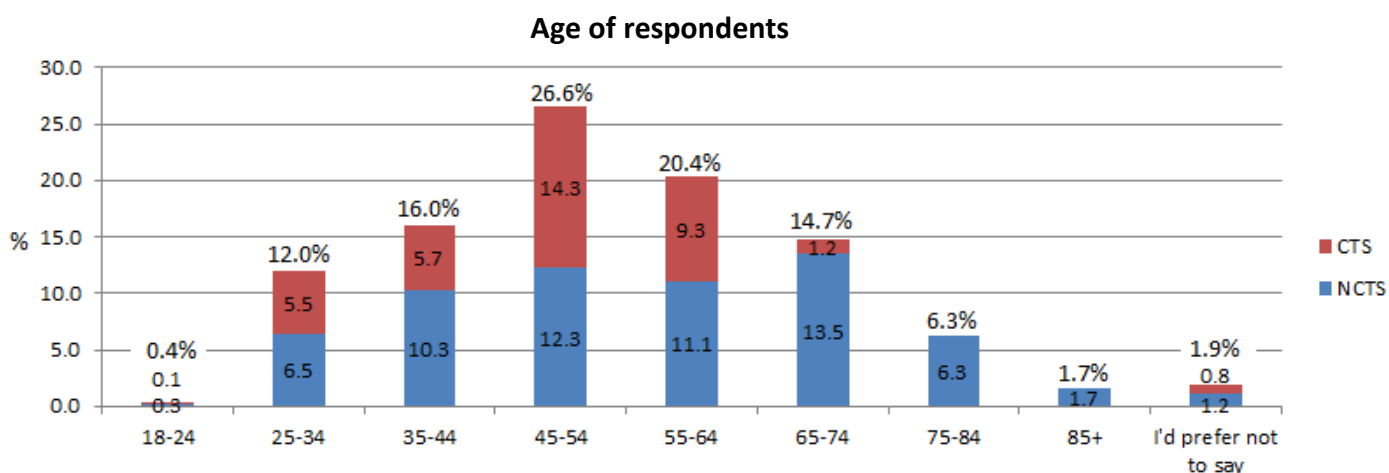
Gender

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



Ages

Respondents in receipt of council tax support were, overall, younger than those not on council tax support. This is as expected due to the surveys issued to those on council tax support were to those of working age and not the wider population.

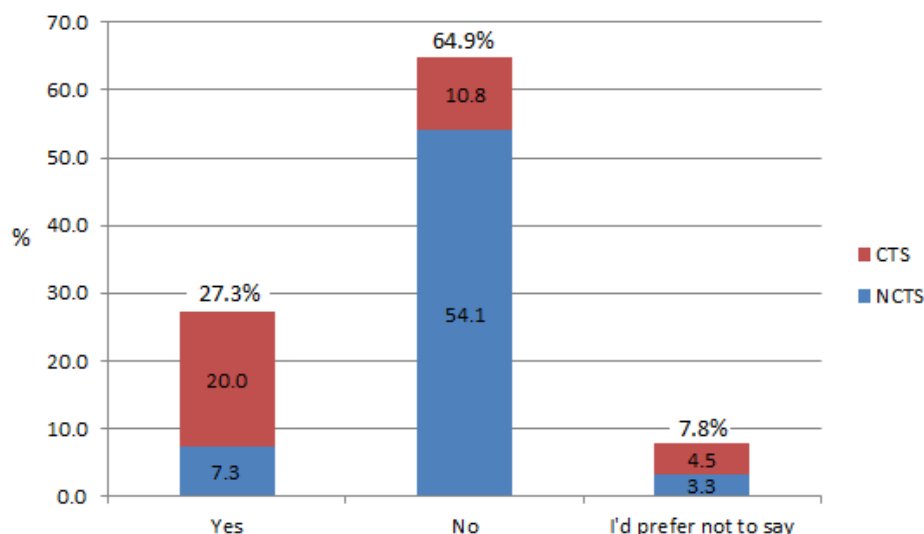


Conditions or disabilities

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 council tax

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

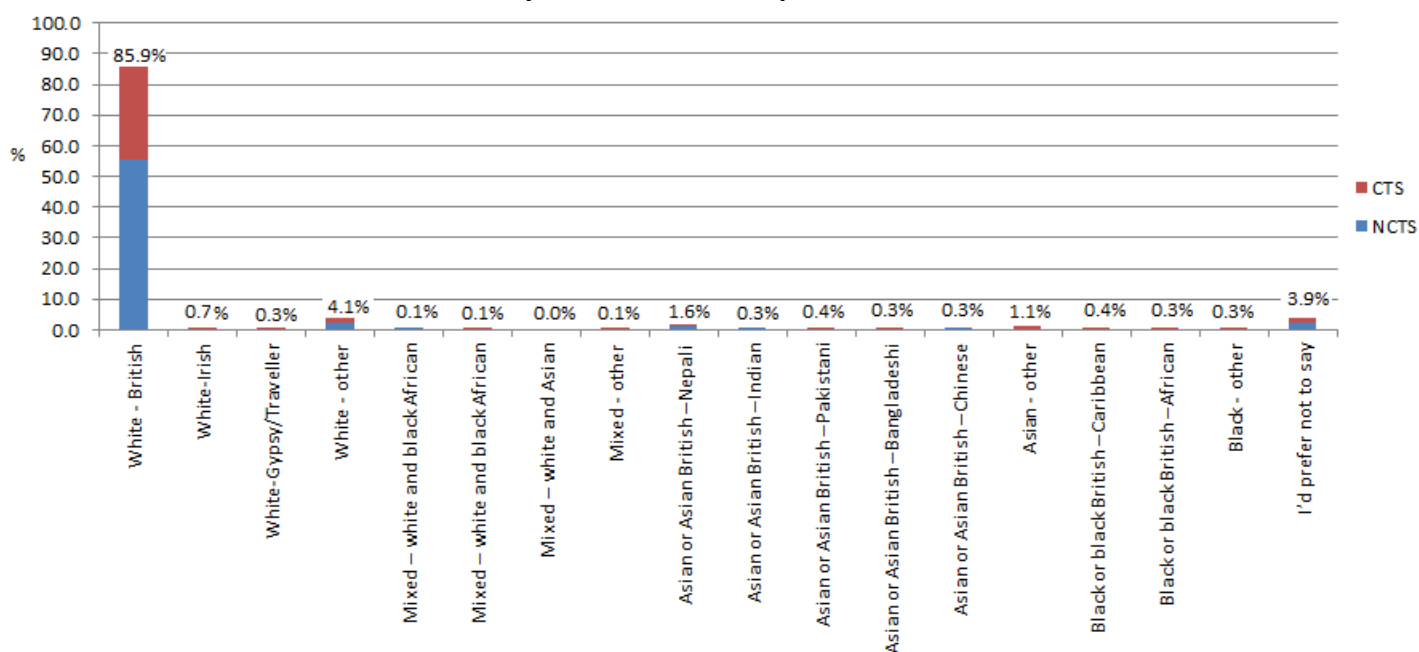
Percentage of respondents with a condition or disability which limited their daily activities



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 council tax support (87.6% identified themselves as white-British) and those receiving council tax support (83.0% identified themselves as white-British).

Ethnicity breakdown of respondents



Of the 18 respondents that added their own ethnic group in the 'Any other background' box, 5 respondents identified themselves as White English, the other 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

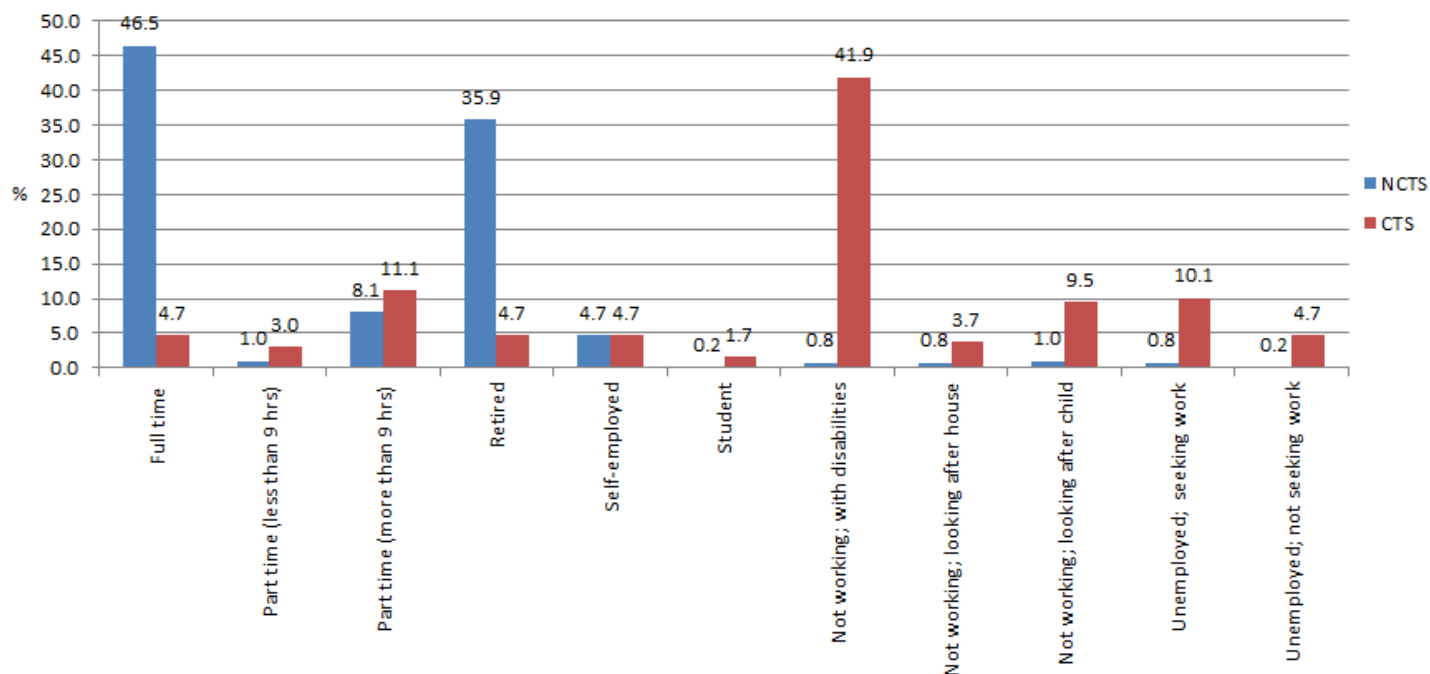
Children in households

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

Economic activity

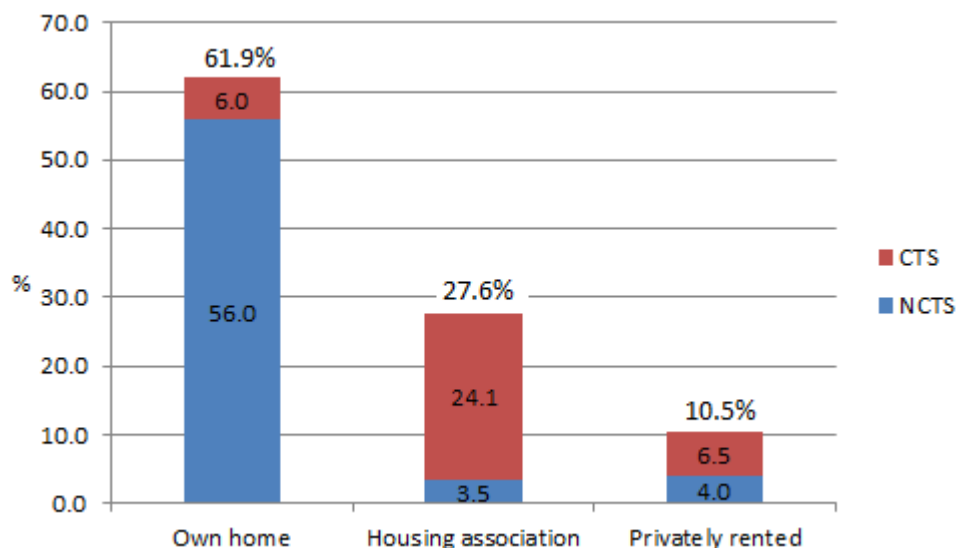
As expected there is a difference in the economic activity between respondents receiving and those not receiving council tax support. Those not receiving council tax support tended to be in full time work (46.5%) or retired (35.9%). Those receiving council tax support tended to be not working; either 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 Council tax benefits compared to 16.3% of those receiving Council tax benefit). 27.6% of respondents had a housing association property (this was 5.5% of those not receiving Council tax benefits compared to 66.0% of those receiving Council tax benefit).



Some characteristics of respondents receiving council tax support stood out as significantly different to those not receiving council tax support. Those on council tax support were more likely be women (62.1%), and/or with condition or disability which limited their daily activities (56.6%), and/or not working because of disability (41.9%) and/or living in housing association homes (66.0%). They were also younger than those not receiving Council tax support, but as previously reported this is as expected due to the surveys only being sent to those of working age receiving council tax support.

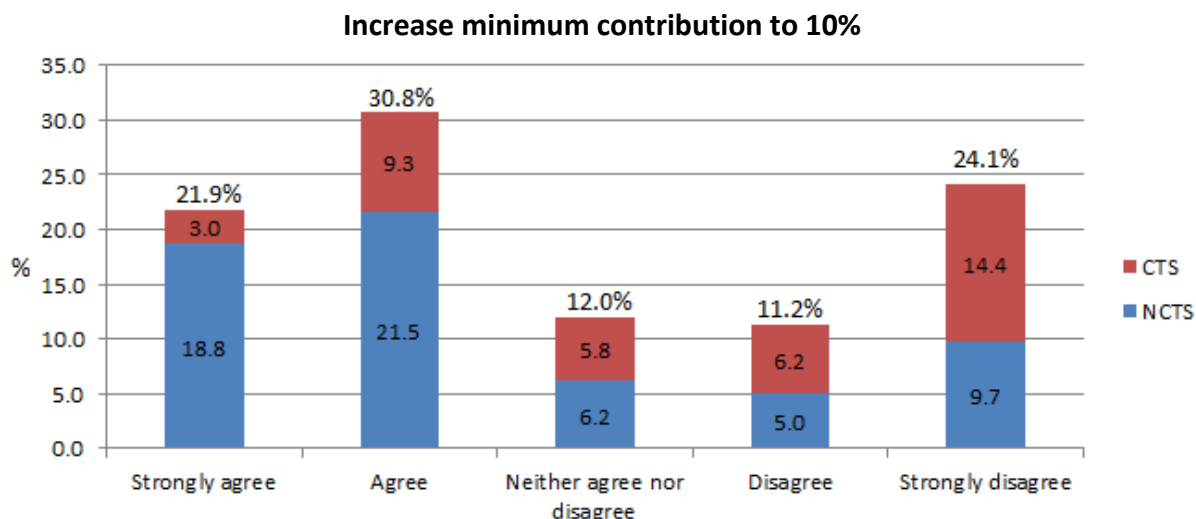
The equality assessment being undertaken alongside this work will assess the impact of any changes to the council tax support scheme on those with a condition or disability which limits their daily activities.

Responses to Council Tax Support Scheme Questions

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

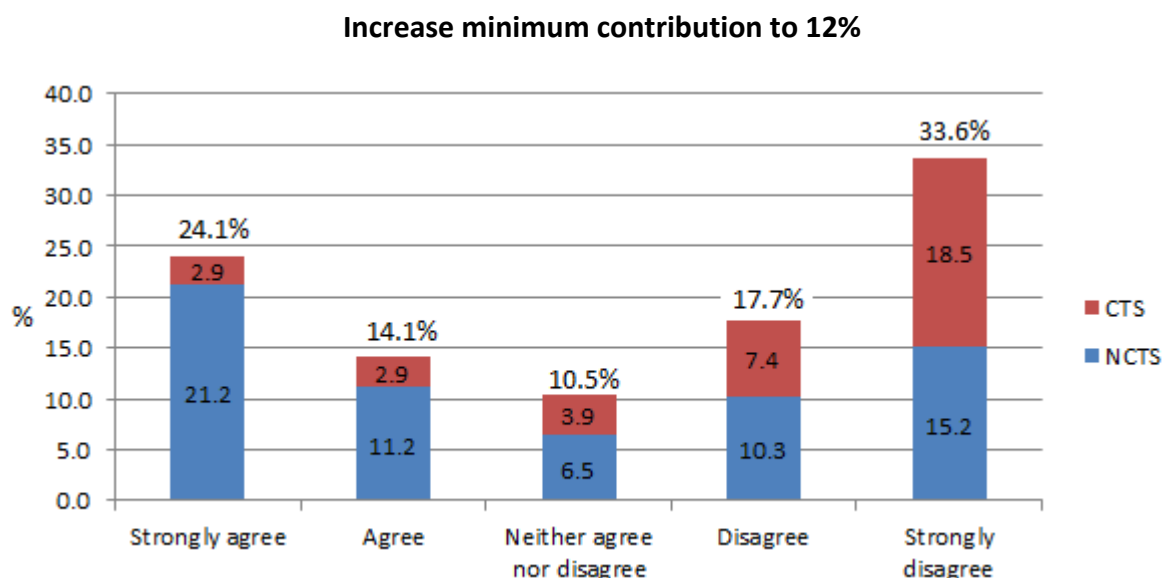
Question 1 – increase to 10%

659 valid responses (excluding 33 'I don't knows'). In total 52.7% of respondents agreed with this and 35.4% disagreed.



Question 2 – increase to 12%

660 valid responses (excluding 39 'I don't knows'). In total 38.2% of respondents agreed with this option and 51.4% disagreed.



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 for if respondents thought it should be a different amount than 10% or 12%. In total 214 respondent 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 in relation to option one. The main themes from were around the effect of an increase resulting 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”

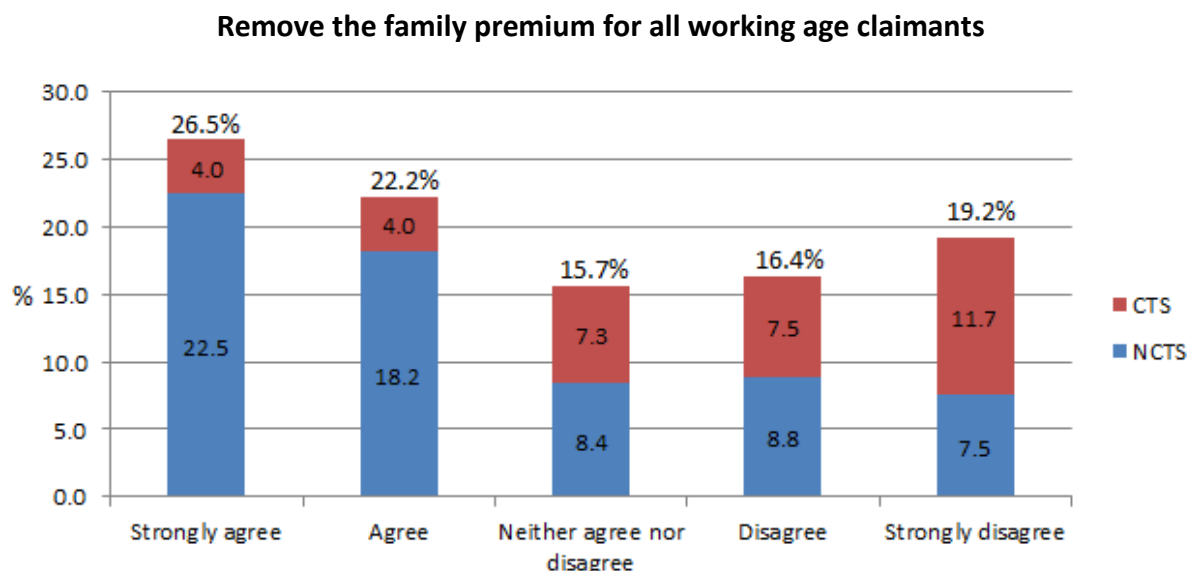
“I think it should be increased. The current minimum seems quite low in comparison to the total council tax value.”

“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

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



62.2% of those not receiving council support agreed with removal of the premium compared to 23.1% those receiving council tax support.

There were 160 comments for this question. The main themes of these comments included concerns about the effect of an increase resulting in increased 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”

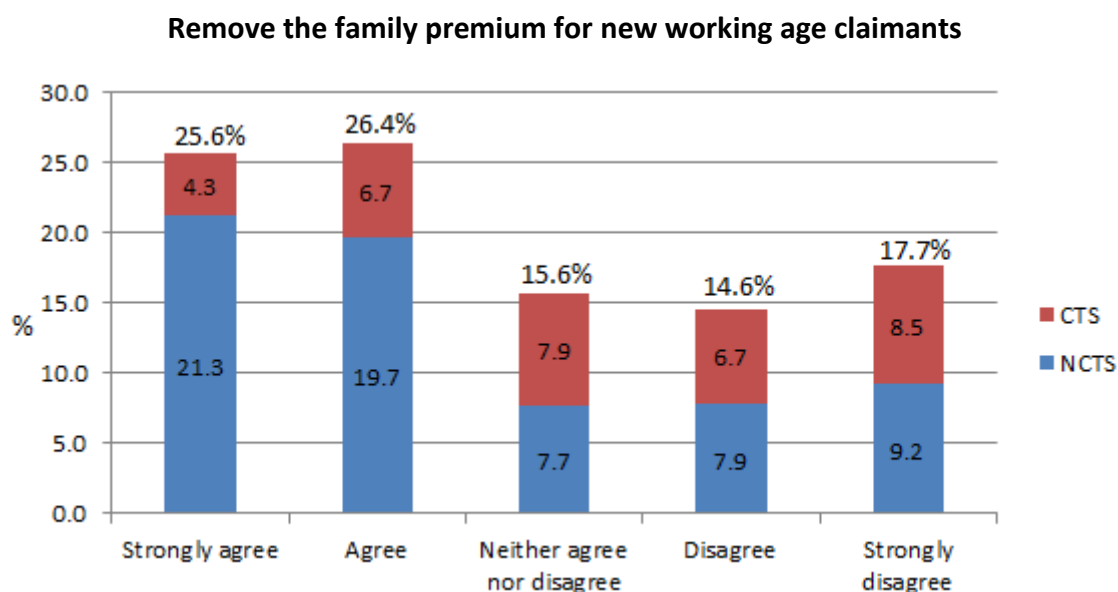
“It should be brought in line with the government changes”

“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

671 valid responses (excluding 78 'I don't knows'). In total 52.0% of respondents agreed with this option and 32.3% disagree.



Overall there was support for this option with 62.2% of those who not receiving council tax support agreeing and 32.3% of those receiving council tax support agreeing.

There were 130 comment 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”

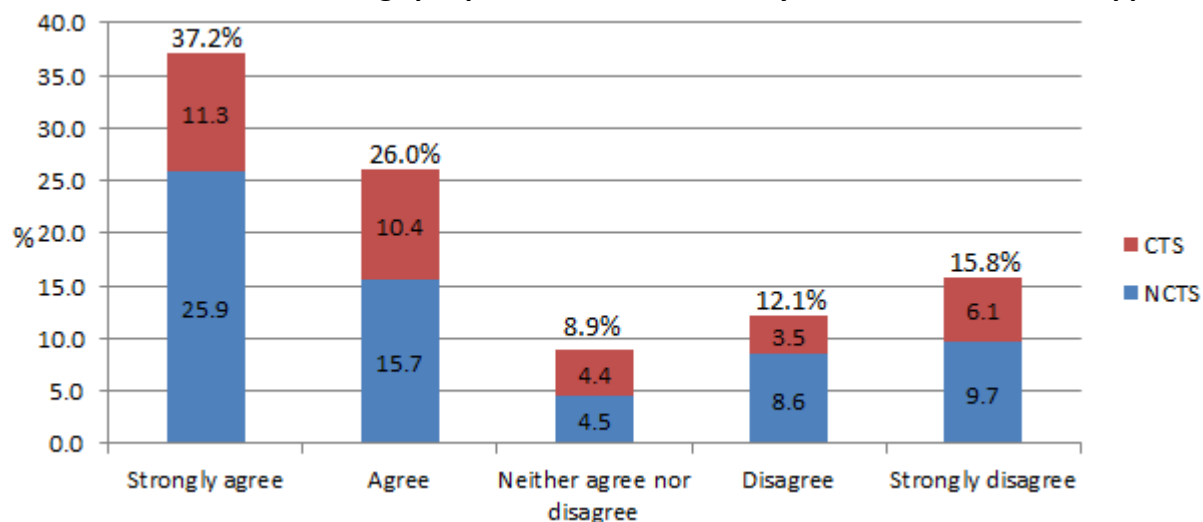
“I don’t think family premium for new claimants should be removed if it is going to make people worse off”

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

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 both not receiving council tax support and those receiving council tax support.

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”

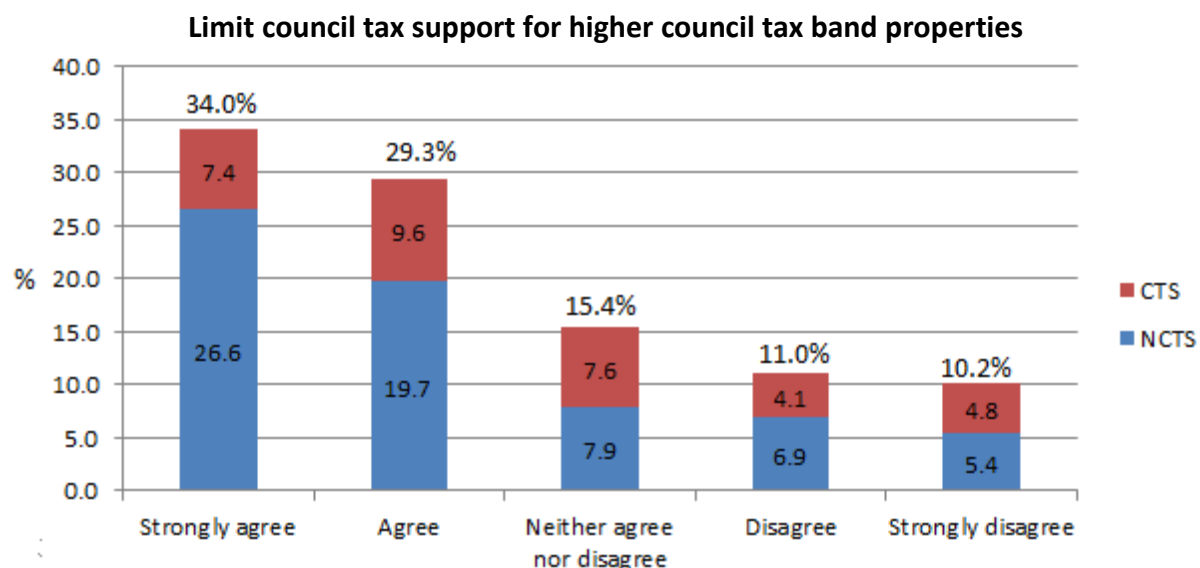
“I do not think £6000 in savings is a lot these days and could easily be swallowed up with just one emergency in a household. People should be encouraged to have some savings”

“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

726 valid responses (excluding 52 'I don't knows'). In total 63.4% agreed with this option and 21.2% disagreed.



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

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"

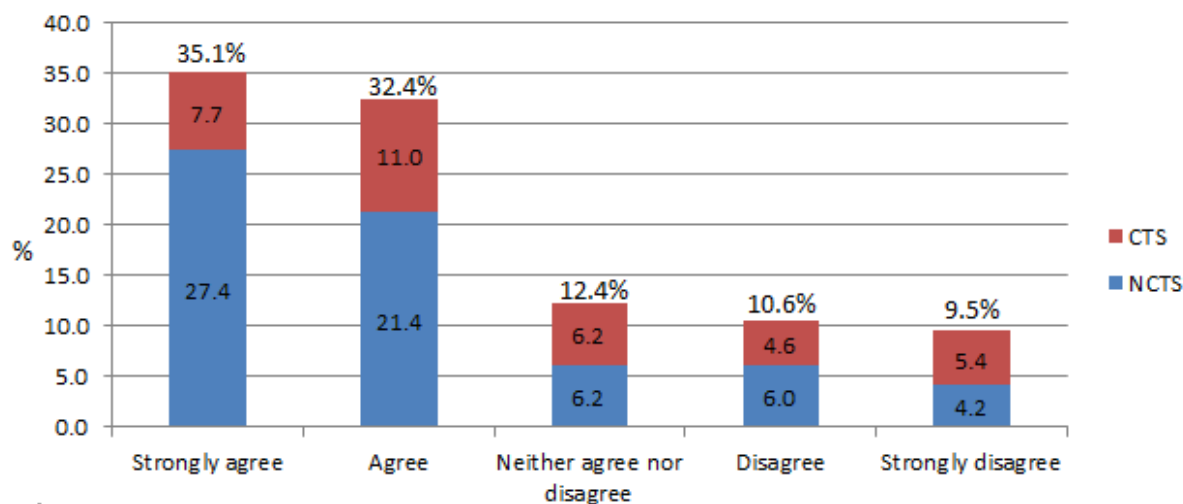
"Having a large house does not mean that you use more council services"

"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

744 valid responses (excluding 36 'I don't knows'). In total 67.5% agreed with this option and 20.2% disagreed.



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

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 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"

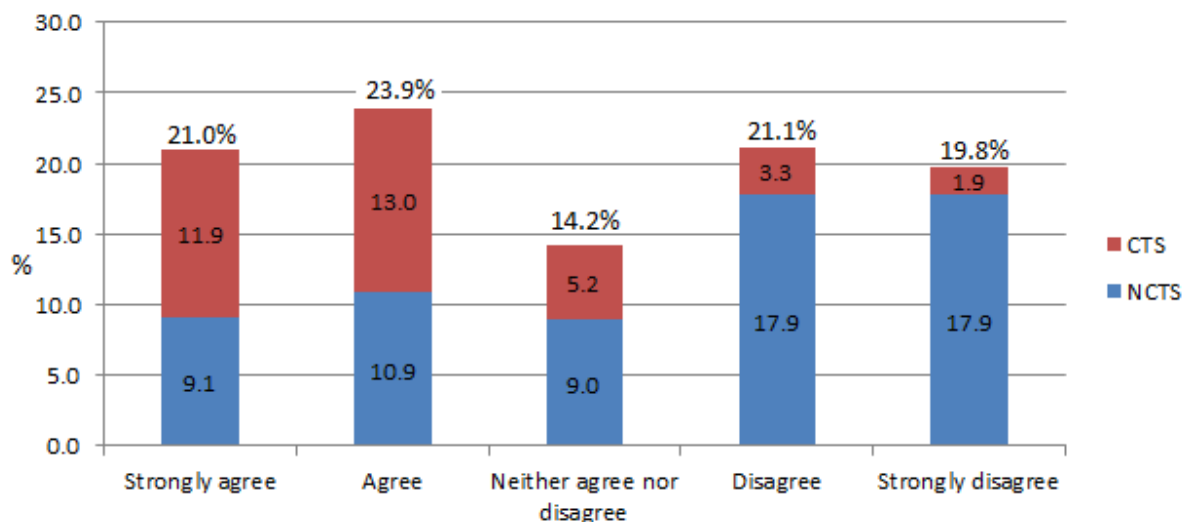
"It annoys me that a lot of people are late claiming due to their own disorganised life styles. I would hope the Council could make allowances when someone's claim has been legitimately been delayed and that they would be dealt with sympathetically"

"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

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 council tax support agreeing it shouldn't change compared to 30.9% of those not receiving council tax support.

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"

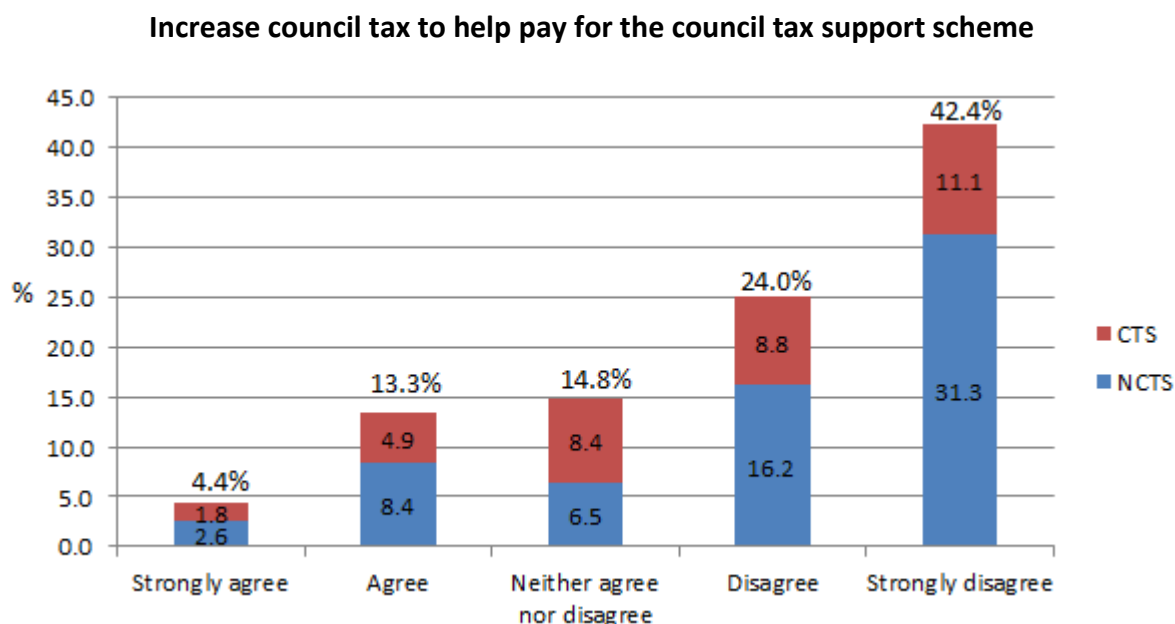
"Just because a system worked in the past, doesn't mean that it will in the future"

"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

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



Overall respondents did not want an increase to 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”

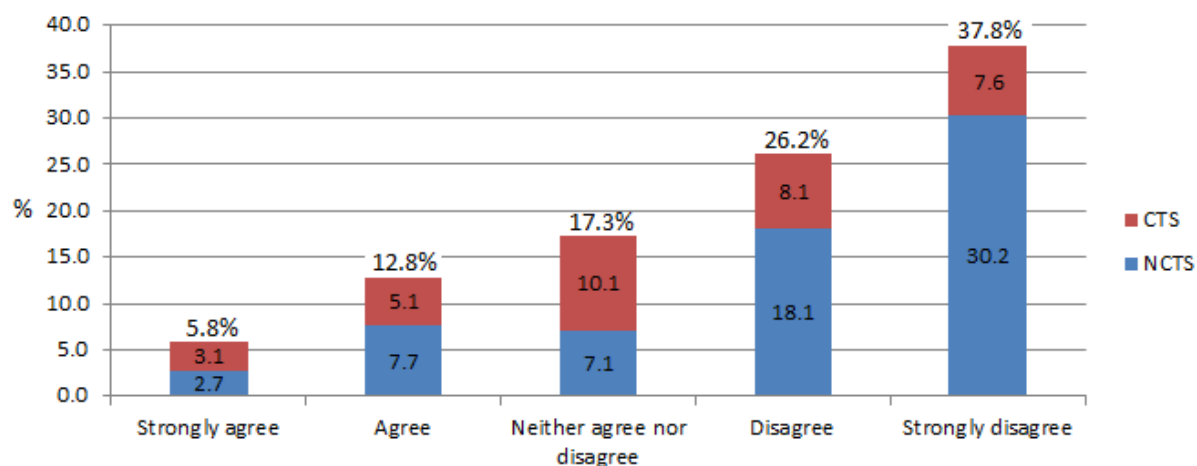
“I don't think it is fair for the general workforce to pick up the shortfall”

“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.

701 valid responses (excluding 65 'I don't knows'). In total 18.7% of respondents agreed with this and 64.1% 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 council tax support scheme. There were 160 comments and the main themes were disagreement with the option and identifying 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.”

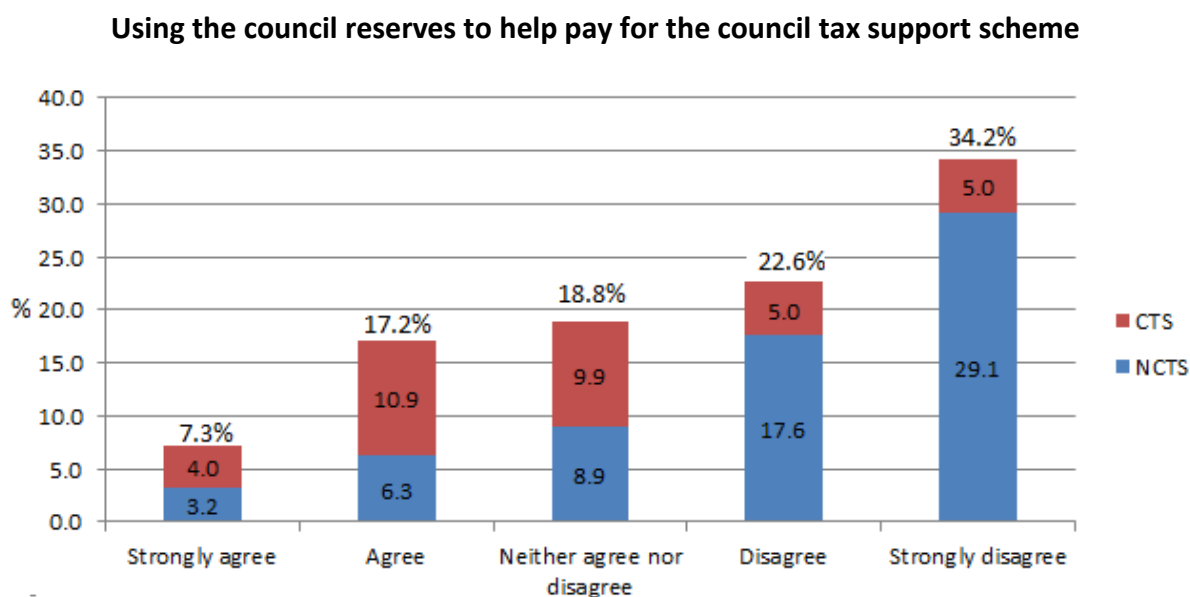
“Too generic – what are “other services”? This could be a strongly agree if you could at least show/evidence a plan of services affected”

“Its really depend 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

717 valid responses (excluding 56 'I don't knows'). In total 24.4% of respondents agreed with this option and 56.8% disagreed.



Overall residents didn't want the council reserves to be used to help fund the council tax support scheme. For respondents currently receiving council tax support 42.8% agreed, compared to 28.8% disagreeing. There were 131 comments for this question the main theme being 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 relating to potential of hardship of 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 तपाईं नेपाली हुनुहुन्छ र यो सर्बेछन को लागि मद्दत 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 councils increase their council tax by 2% or more, they have to hold a local referendum to ask residents for their views.

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.

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 Wednesday 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?

- | | |
|---|---|
| <input type="checkbox"/> White - British | <input type="checkbox"/> White - Irish |
| <input type="checkbox"/> White - Gypsy/Traveller | <input type="checkbox"/> White - other |
| <input type="checkbox"/> Mixed - white and black Caribbean | <input type="checkbox"/> Mixed - white and black African |
| <input type="checkbox"/> Mixed - white and Asian | <input type="checkbox"/> Mixed - other |
| <input type="checkbox"/> Asian or Asian British - Nepali | <input type="checkbox"/> Asian or Asian British - Indian |
| <input type="checkbox"/> Asian or Asian British - Pakistani | <input type="checkbox"/> Asian or Asian British - Bangladeshi |
| <input type="checkbox"/> Asian or Asian British - Chinese | <input type="checkbox"/> Asian - other |
| <input type="checkbox"/> Black or black British - Caribbean | <input type="checkbox"/> Black or black British - African |
| <input type="checkbox"/> Black - Other | <input type="checkbox"/> I'd prefer not to say |
| <input type="checkbox"/> Any other background | <input type="text" value="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?

- | | |
|--|--|
| <input type="checkbox"/> Full time | <input type="checkbox"/> Part time (less than nine hours) |
| <input type="checkbox"/> Part time (more than nine hours) | <input type="checkbox"/> Retired |
| <input type="checkbox"/> Self-employed | <input type="checkbox"/> Student |
| <input type="checkbox"/> Not working (with disabilities) | <input type="checkbox"/> Not working (looking after house) |
| <input type="checkbox"/> Not working (looking after child) | <input type="checkbox"/> Unemployed (seeking work) |
| <input type="checkbox"/> 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

Council Offices,
Famborough Road,
Famborough,
Hants, GU14 7JU

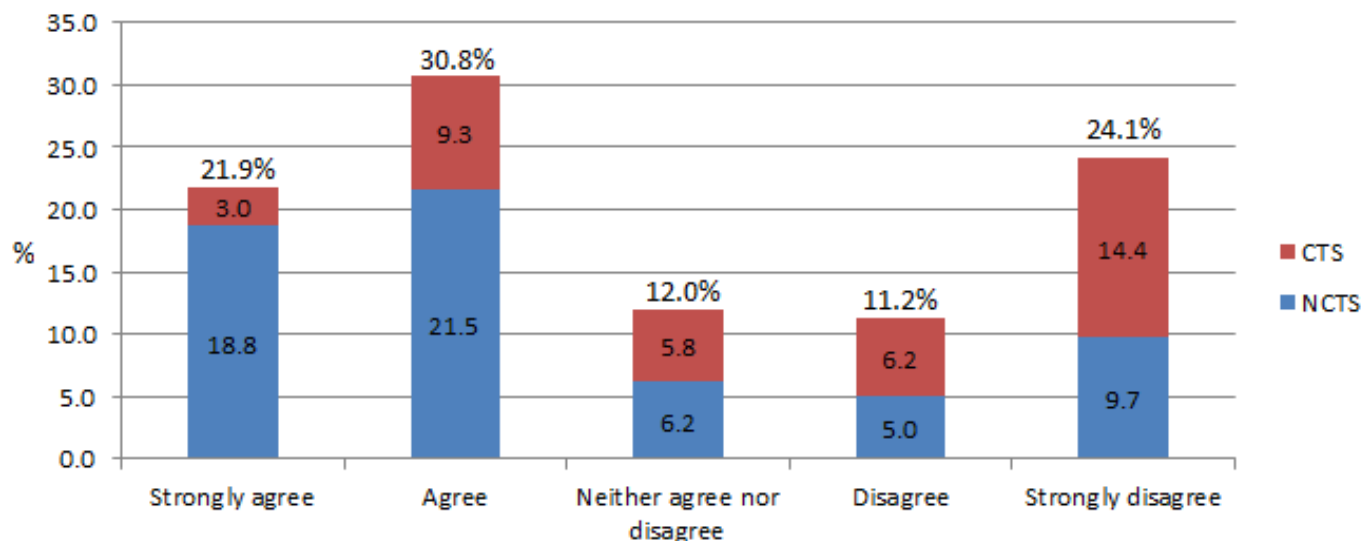
www.rushmoor.gov.uk
01252 398 399
customerservices@rushmoor.gov.uk

 @rushmoorcouncil
 Rushmoor Borough Council
November 2015

Option 1

Increase the minimum contribution

Question 1 - Should the Council increase the minimum contribution to 10%?



CTS: Responses from those in receipt of CTS
 NCTS: Responses from those not in receipt of CTS

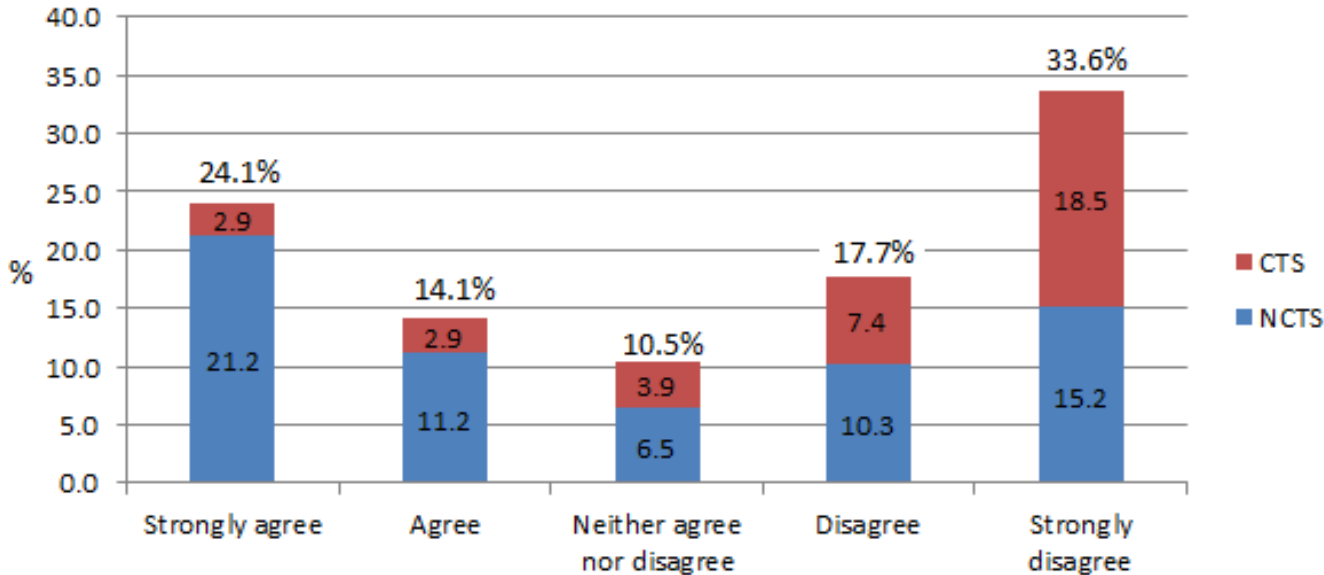
659 valid responses
 52.7% strongly agree/agree
 35.4% strongly disagree/disagree

| Numbers affected | Total Scheme Cost | Savings |
|------------------|-------------------|---------|
| 2,712 | £4,185,668 | £53,257 |

Option 1

Increase the minimum contribution

Question 2 - Should the Council increase the minimum contribution to 12%?



CTS: Responses from those in receipt of CTS
 NCTS: Responses from those not in receipt of CTS

660 valid responses
 38.2% strongly agree/agree
 51.4% strongly disagree/disagree

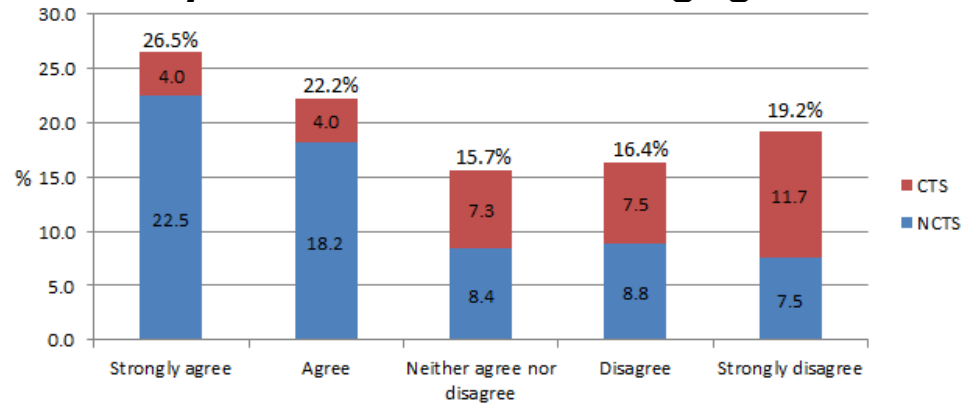
| Numbers affected | Total Scheme Cost | Savings |
|------------------|-------------------|----------|
| 2,712 | £4,132,538 | £106,387 |

Option 2

Remove the Family Premium

Question 3 - Should the Council remove the Family Premium for all working age claimants?

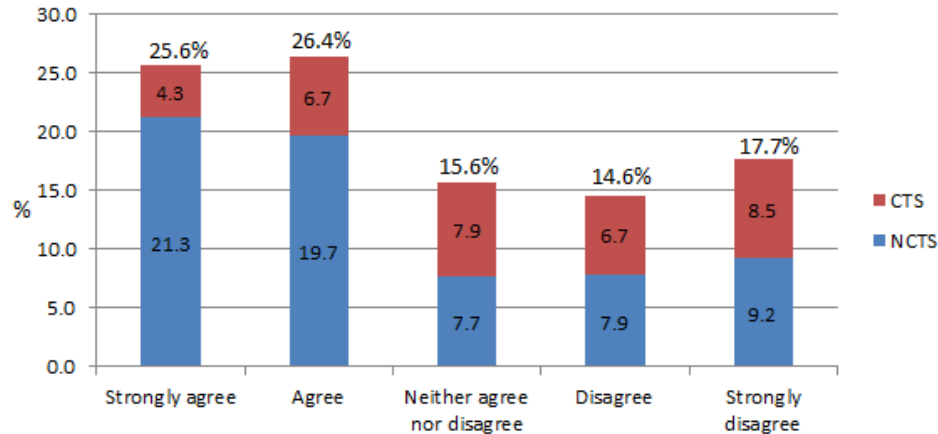
CTS: Responses from those in receipt of CTS
 NCTS: Responses from those not in receipt of CTS



All claimants:
 702 valid responses
48.7% strongly agree/agree
35.6% strongly disagree/disagree

Question 4 - Should the Council remove the Family Premium for new working age claimants?

| Numbers affected | Total Scheme Cost | Savings |
|------------------|-------------------|---------|
| All: 378 | | £58,942 |
| New: Estimate 40 | £4,179,983 | £6k |

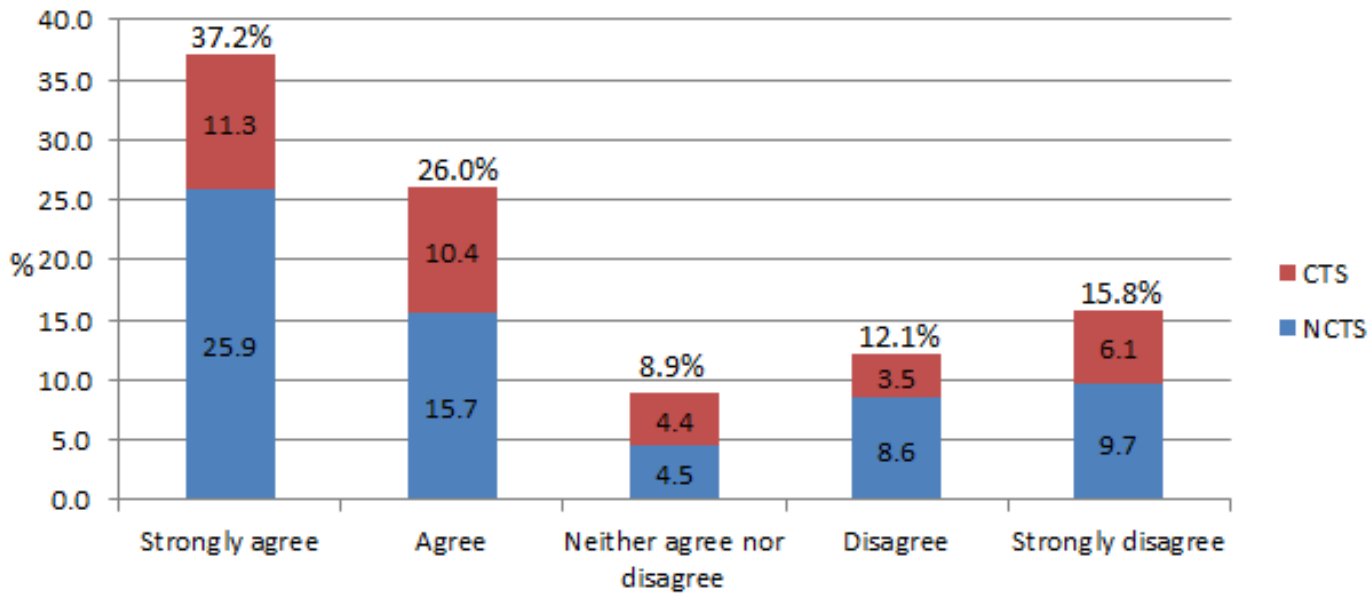


New claimants:
 671 valid responses
52.0% strongly agree/agree
32.3% strongly disagree/disagree

Option 3

Reducing the savings threshold from £16k to £6k

Question 5 - Should the Council reduce the amount people can have in savings capital and investments from £16,000 to £6,000 before they can claim for CTS?



CTS: Responses from those in receipt of CTS
NCTS: Responses from those not in receipt of CTS

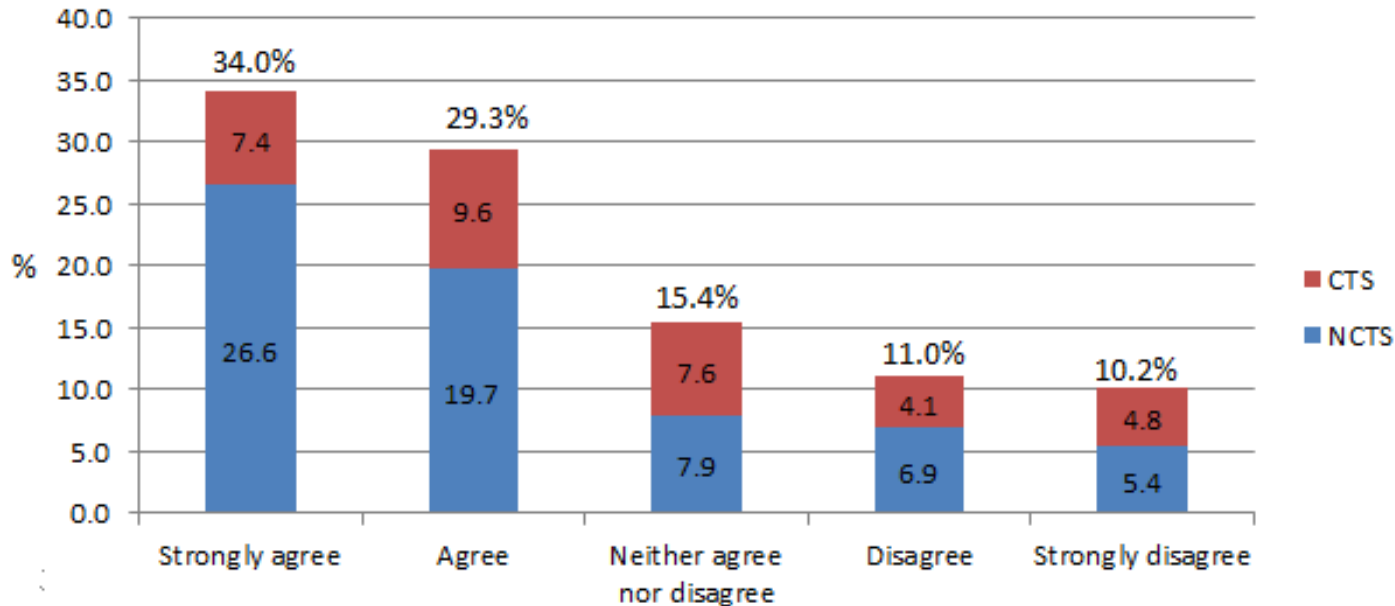
734 valid responses
63.2% strongly agree/agree
27.9% strongly disagree/disagree

| Numbers affected | Total Scheme Cost | Savings |
|------------------|-------------------|---------|
| 115 | £4,217,177 | £21,748 |

Option 4

Limiting support at the Band D level

Question 6 - Should the Council limit support to a maximum of a Band D property?



CTS: Responses from those in receipt of CTS
NCTS: Responses from those not in receipt of CTS

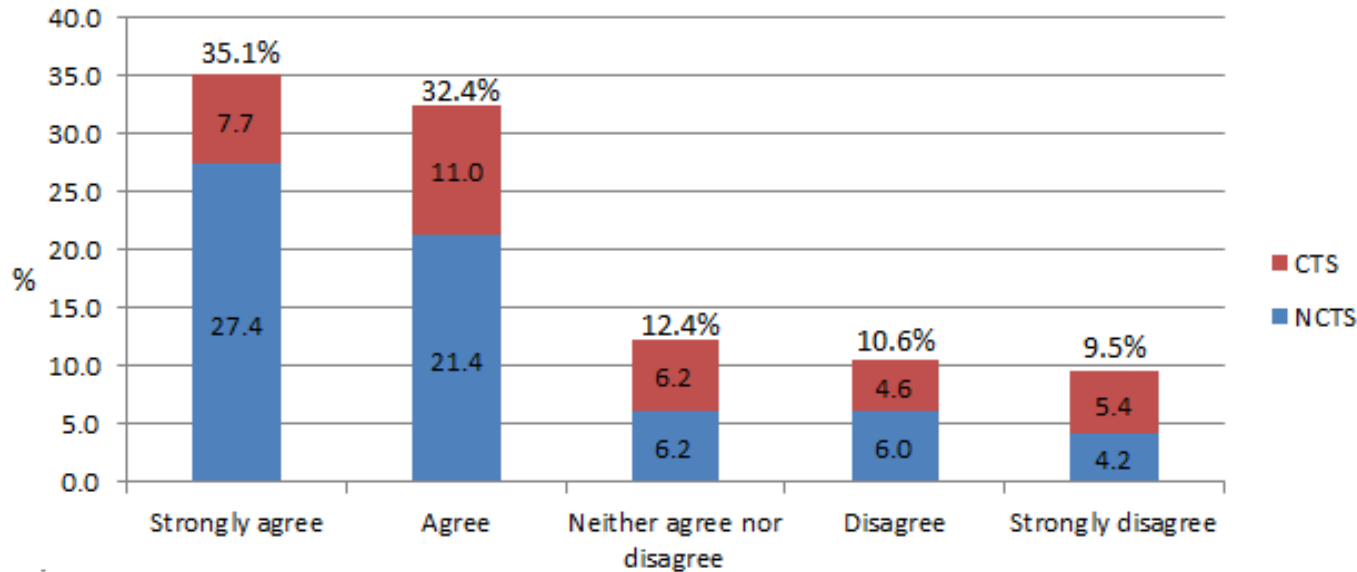
726 valid responses
63.4% strongly agree/agree
21.2% strongly disagree/disagree

| Numbers affected | Total Scheme Cost | Savings |
|------------------|-------------------|---------|
| 46 | £4,228,312 | £10,613 |

Option 5

Reducing backdate periods to a max. 4 week period

Question 7 - Should the Council reduce the limit of backdated claims to four weeks?



CTS: Responses from those in receipt of CTS
 NCTS: Responses from those not in receipt of CTS

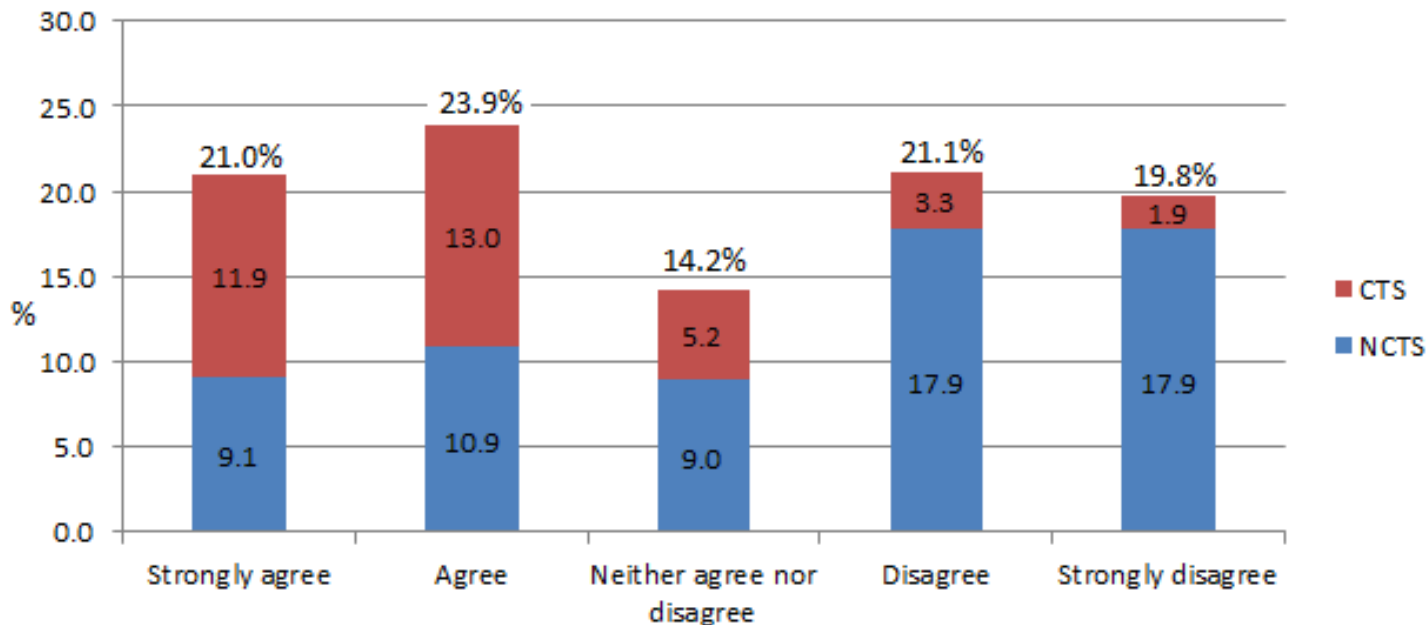
744 valid responses
 67.5% strongly agree/agree
 20.2% strongly disagree/disagree

| Numbers affected | Total Scheme Cost | Savings |
|---|--------------------|-------------|
| In 14/15, 78 people had their claims backdated between 12-1 weeks | Data not available | No estimate |

Option 6

Option to keep the scheme the same

Question 8 - Should the Council continue with the existing scheme?



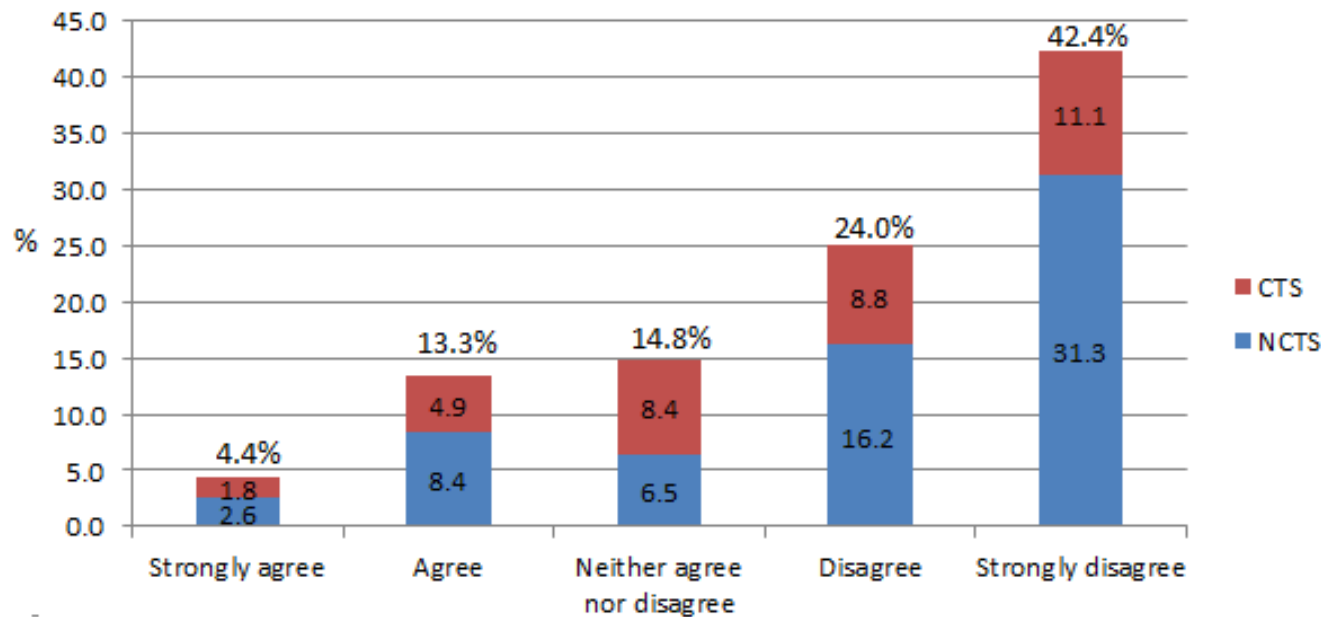
CTS: Responses from those in receipt of CTS
 NCTS: Responses from those not in receipt of CTS

733 valid responses
 44.9% strongly agree/agree
 40.9% strongly disagree/disagree

| Numbers affected | Total Scheme Cost | Savings |
|-----------------------|-------------------|---------|
| 5,200 Pensioners & WA | £4,238,925 | N/A |

Other ways of funding the Council Tax Support Scheme

Question 9 - Should the Council increase Council Tax to pay for the scheme?

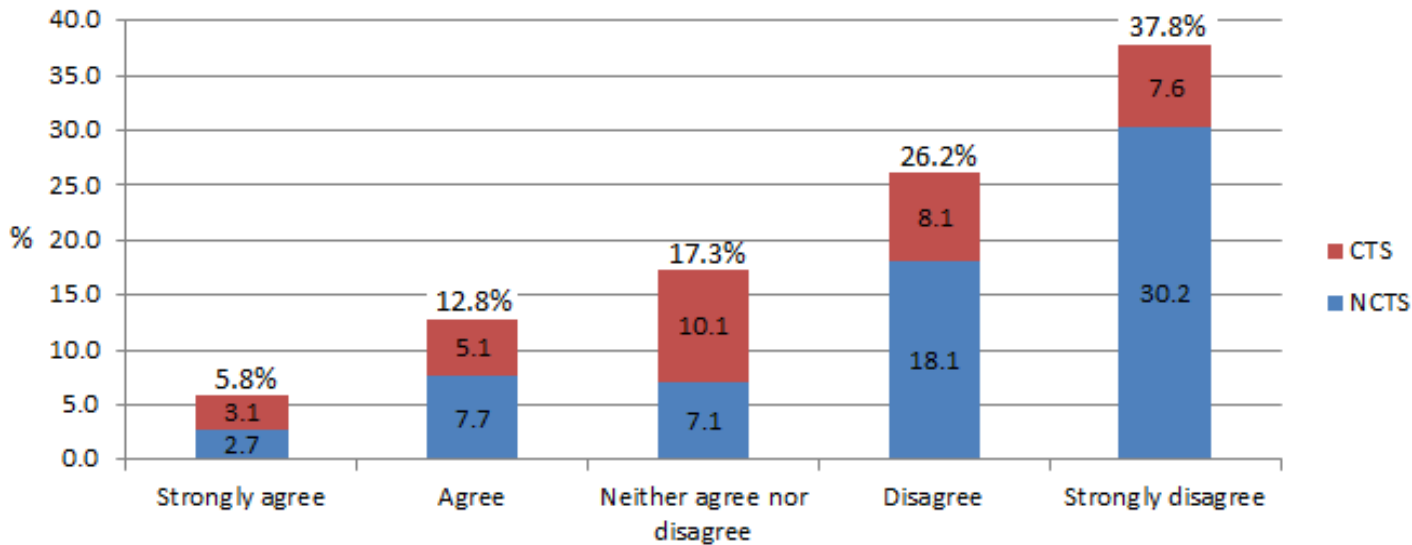


CTS: Responses from those in receipt of CTS
NCTS: Responses from those not in receipt of CTS

728 valid responses
17.7% strongly agree/agree
67.4% strongly disagree/disagree

Other ways of funding the Council Tax Support Scheme

Question 10 - Should the Council reduce funding to other services to help pay for the scheme?

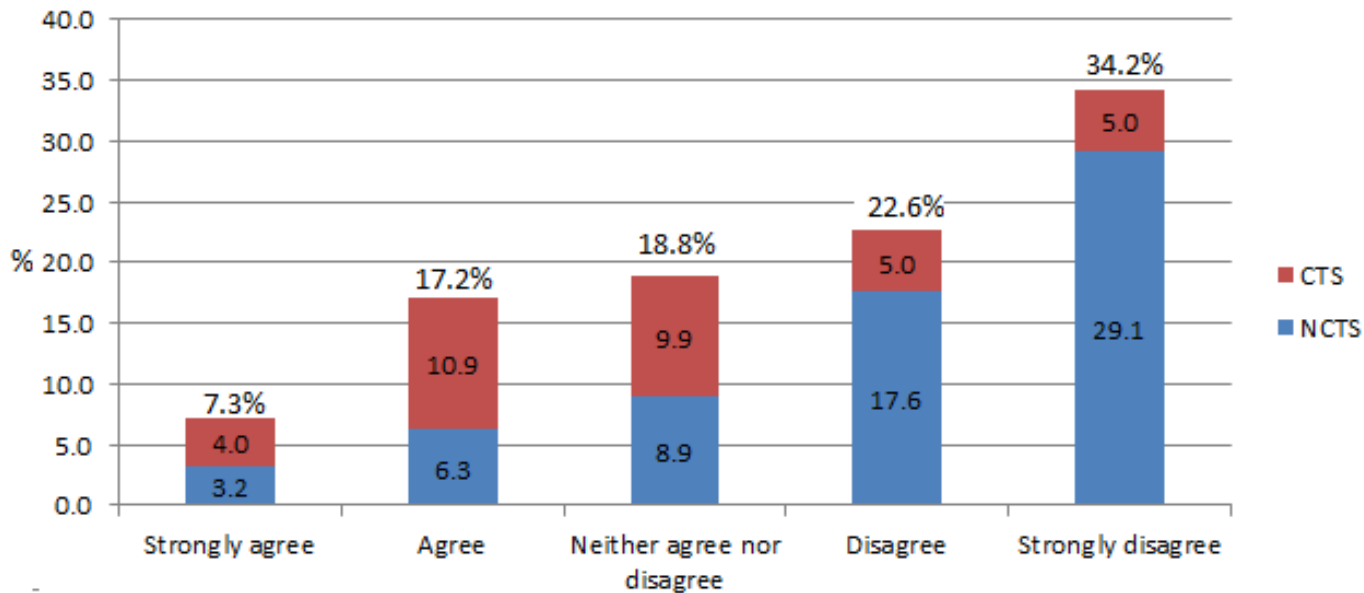


CTS: Responses from those in receipt of CTS
 NCTS: Responses from those not in receipt of CTS

701 valid responses
 18.7% strongly agree/agree
 64.1% strongly disagree/disagree

Other ways of funding the Council Tax Support Scheme

Question 11 - Should the Council use its reserves to help pay for the scheme?



CTS: Responses from those in receipt of CTS
NCTS: Responses from those not in receipt of CTS

717 valid responses
24.4% strongly agree/agree
56.8% strongly disagree/disagree

Indicative Impact of Changing Minimum Contribution Council Tax Precepts

APPENDIX 5

| Valuation Band | Rushmoor (£) | Rbc inc @ 1.99% | Hampshire (£) | Hants inc @ 3.99% | Police (£) | Police inc @1.99% | Fire (£) | Fire inc @ 1.99% | Total Council Tax (£) | Total Increases | Total New Council Tax | Equiv Inc Monthly Sum (10) | Equiv Inc Monthly Sum (12) | Equiv Inc Weekly Sum (52) | Overall % increase |
|----------------|--------------|-----------------|---------------|-------------------|------------|-------------------|----------|------------------|-----------------------|-----------------|-----------------------|----------------------------|----------------------------|---------------------------|--------------------|
| A | 122.71 | 2.44 | 691.92 | 27.61 | 104.89 | 2.09 | 40.92 | 0.81 | 960.44 | 32.95 | 993.39 | 3.30 | 2.75 | 0.63 | 3.4308 |
| B | 143.17 | 2.85 | 807.24 | 32.21 | 122.37 | 2.44 | 47.74 | 0.95 | 1,120.52 | 38.44 | 1,158.96 | 3.84 | 3.20 | 0.74 | 3.4308 |
| C | 163.62 | 3.26 | 922.56 | 36.81 | 139.85 | 2.78 | 54.56 | 1.09 | 1,280.59 | 43.93 | 1,324.52 | 4.39 | 3.66 | 0.84 | 3.4308 |
| D | 184.07 | 3.66 | 1,037.88 | 41.41 | 157.33 | 3.13 | 61.38 | 1.22 | 1,440.66 | 49.43 | 1,490.09 | 4.94 | 4.12 | 0.95 | 3.4308 |
| E | 224.97 | 4.48 | 1,268.52 | 50.61 | 192.29 | 3.83 | 75.02 | 1.49 | 1,760.80 | 60.41 | 1,821.21 | 6.04 | 5.03 | 1.16 | 3.4308 |
| F | 265.88 | 5.29 | 1,499.16 | 59.82 | 227.25 | 4.52 | 88.66 | 1.76 | 2,080.95 | 71.39 | 2,152.34 | 7.14 | 5.95 | 1.37 | 3.4308 |
| G | 306.78 | 6.10 | 1,729.80 | 69.02 | 262.22 | 5.22 | 102.30 | 2.04 | 2,401.10 | 82.38 | 2,483.48 | 8.24 | 6.86 | 1.58 | 3.4308 |
| H | 368.14 | 7.33 | 2,075.76 | 82.82 | 314.66 | 6.26 | 122.76 | 2.44 | 2,881.32 | 98.85 | 2,980.17 | 9.89 | 8.24 | 1.90 | 3.4308 |

| Valuation Band | 8% Min Cont Scheme on 15/16 costs | 8% Min Cont Scheme on 16/17 proj costs | Annual Increase (£) | 10% Min Cont Scheme on 16/17 proj costs | Annual Increase (£) | 12% Min Cont Scheme on 16/17 proj costs | Annual Increase (£) | % Increase at 10% min cont | % Increase at 12% min cont |
|----------------|-----------------------------------|--|---------------------|---|---------------------|---|---------------------|----------------------------|----------------------------|
| A | 76.84 | 79.47 | 2.64 | 99.34 | 22.50 | 119.21 | 42.37 | 29.2885 | 55.1463 |
| B | 89.64 | 92.72 | 3.08 | 115.90 | 26.25 | 139.08 | 49.43 | 29.2885 | 55.1462 |
| C | 102.45 | 105.96 | 3.51 | 132.45 | 30.01 | 158.94 | 56.50 | 29.2885 | 55.1463 |
| D | 115.25 | 119.21 | 3.95 | 149.01 | 33.76 | 178.81 | 63.56 | 29.2885 | 55.1463 |
| E | 140.86 | 145.70 | 4.83 | 182.12 | 41.26 | 218.55 | 77.68 | 29.2886 | 55.1463 |
| F | 166.48 | 172.19 | 5.71 | 215.23 | 48.76 | 258.28 | 91.81 | 29.2886 | 55.1463 |
| G | 192.09 | 198.68 | 6.59 | 248.35 | 56.26 | 298.02 | 105.93 | 29.2885 | 55.1463 |
| H | 230.51 | 238.41 | 7.91 | 298.02 | 67.51 | 357.62 | 127.12 | 29.2885 | 55.1463 |