



# Cabinet

Item  
**8(i)**

19 December 2023

<b>Report of</b>	<b>Head of Operational Finance</b>	<b>Author:</b> Adam Wood
<b>Title</b>	<b>Local Council Tax Support Scheme 2024/25</b>	
<b>Wards affected</b>	All wards	

## 1.0 Executive Summary

1.1 Local Council Tax Support (LCTS) is one of the largest financial support mechanisms for Colchester residents on a low income. Currently, Colchester operates a 'means-tested' LCTS scheme which means for every £1 of income a customer receives, this will impact their award and subsequent Council Tax payments.

This is particularly an issue with our customers who are in receipt of Universal Credit (UC). UC is assessed monthly and any small change in their award must be accounted for within their LCTS entitlement. This means a customer's LCTS entitlement could change every month. On average, we revise a customer's LCTS entitlement 8 times per year where they are in receipt of UC.

The frequent changes in Council Tax payments are extremely administratively intense and this also causes confusion for customers. Even a very minor change in a person's income leads to numerous letters being posted, increased customer contact and having a negative impact on our Council Tax recovery.

We are proposing the introduction of a simplified LCTS 'banded' scheme for 2024/25 which will assist in combatting these issues. This includes making the scheme easier to understand for residents, giving them more stability in their award whilst significantly reducing back-office administration.

## 2.0 Recommended Decision

2.1 Adopting a 'banded' Local Council Tax Support scheme for 2024/25.

2.2 The Local Council Tax Support scheme 2024/25 be referred to Full Council for approval and adoption.

## 3.0 Reason for Recommended Decision

3.1 The process of UC managed migration is now underway from July 2023 in East Anglia. This means more people will be moving over to UC from 2024/25 so it is vital processes are put in place to try and simplify Council Tax payments for our most vulnerable residents.

3.2 Some key benefits of adopting a 'banded' LCTS scheme include, but are not limited to:

- Improved Council Tax recovery
- Quicker decision(s) for our customers

- Fewer bills sent to customers.
- Back-office admin savings
- Cost neutral – overall level of support remains the same (£9.31m)
- Reallocating of resource to other areas to maximise savings and concentrate on generating revenue
- Improved customer journey – simple application form, digitalisation
- Improves possibilities for shared working
- Reduced customer contact
- Protection for those customers who will be worse-off

#### **4.0 Alternative Options**

4.1 No changes are made to the LCTS scheme for 2024/25.

## 5.0 Background Information

### 5.1 What is Local Council Tax Support (LCTS)?

- LCTS is a means-tested Benefit that supports around 8,800 households throughout Colchester. Nearly 5,500 of these households are working age.
- LCTS for working age residents is a locally designed scheme which Colchester City Council (CCC) has full influence over. LCTS for pension age residents is set by Central Government using Prescribed Regulations – CCC has no influence over this scheme design.
- Any changes proposed in this scheme will impact only working age residents. Pension age residents will remain on the current scheme, set by Government.

### 5.2 Colchester City Council's Current Scheme (2023/24) – working age only

5.3 The scheme has remained relatively static since 2018. The key features of the working age scheme include:

- Means-tested benefit
- A maximum entitlement of 85% for low-income residents (implemented for 2023/24 due to the cost of living crisis – previously 80%)
- Capped at Council Tax Band D
- A minimum entitlement of £2.00 per week needed to qualify
- Capital limit of £6,000
- A £12.00 flat-rate non-dependant deduction (a non-dependant is another adult who lives in the property, but not a partner).

### 5.4 Financial Considerations

5.5 The current cost of the LCTS scheme is £9.31m and the cost of the scheme is shared between the preceptors as follows:

Essex County Council	-	73.52%	-	£6.84m
Essex Police	-	11.43%	-	£1.06m
<b>Colchester City Council</b>	-	<b>11%</b>	-	<b>£1.02m</b>
Essex Fire and Rescue	-	4.05%	-	£0.38m

As shown above, the scheme currently costs CCC around £1m per year.

Generally, the cost of the scheme increases by around 5% each year due to the increase in Council Tax charges and the growing Council Tax base. This increase in cost is offset by the increase in Council Tax revenue year-on-year.

### 5.6 Caseload

5.7 Between 2013 and 2020, LCTS caseload decreased year-on-year. Due to the pandemic, caseloads increased in 2021 but have now settled to pre-covid levels and are falling year-on-year.

The current caseload is 8822 with nearly 5500 of those cases being working age.

We anticipate caseloads to follow the trend of recent years and decrease between 1-2% for 2024/25.

See Appendix item A for an overview of the caseload since 2013.

## **6.0 What is a 'banded' LCTS scheme?**

6.1 The scheme works by placing a customer's weekly income into a corresponding 'band' based on their household make-up.

The amount of support a customer receives will only change if their income or household changes significantly to move them into a different 'band'.

The 'award' is applied as a discount directly onto their Council Tax bill. The discount will be applied and highlighted on the Council Tax bill similarly to how a Single Person's Discount or other similar discount would be shown.

We are also proposing a 'protected' group which means Colchester's most vulnerable households will receive maximum support towards their Council Tax (80%).

The support will be restricted to 2 children, these are the same rules applied within Universal Credit. As such, any customer with 3+ children will not qualify for any additional support.

See Appendix item B for our proposed 'matrix' and further details.

## **7.0 Rochford Case Study**

7.1 We have been working closely with Braintree and Epping District Council as they are on a similar path to us and are also proposing a change to a 'banded' scheme for 2024/25. Epping's scheme has recently been granted Cabinet approval and Braintree's scheme is expected to be granted approval in December.

We have also been in frequent contact with Rochford Council as they successfully moved over to a banded scheme in 2022/23.

Since moving over to a banded scheme, Rochford have:

- Seen an improvement in their speed of processing – customers are receiving their decision's faster (previously averaged 30 days – now 2)
- Carried out a customer satisfaction survey – 4.6 out of 5 for the application process as a whole
- Reskilled 15% of their Benefits staff in different areas to increase income and maximise back-office savings
- Estimated to have saved £41k in admin FYE 2022/23
- Had no negative impact on Council Tax recovery
- Reviewed 10% of their cases in year one

Brentwood and Castlepoint have also successfully moved across to a 'banded' scheme and the expectation is more authorities will follow suit this year and next.

## **8.0 Why change to a 'banded' LCTS scheme?**

- 8.1 As more people continue to move across to Universal Credit (UC), their income is assessed each month and any small change in their income subsequently changes their Council Tax instalments. This causes confusion for residents, increased customer contact, resetting of direct debits and negatively impacting Council Tax recovery. On average a UC customer will receive 8 bills per year.
- 8.2 The process of UC managed migration started in July 2023 in East Anglia. This means more people will be moving over to UC from 2024/25 so it is important processes are put in place to try and simplify Council Tax payments for our most vulnerable residents and give them stability where possible.
- 8.3 Advantages of a 'banded' scheme include:
- Savings in back-office admin due to fewer customer changes to process
  - Customers have stability as their award will not fluctuate with every change in their income
  - Customers will receive a decision faster
  - Maximum support for vulnerable households via the 'protected' group
  - Reskilling of staff to assist in other areas of Revenues and Benefits to maximise income and back-office savings
  - Reduced customer contact allowing resource to be focused on more complex cases
  - Emphasis is on the customer to notify us of any changes
  - Easy for customers to understand their 'band' based on their household and weekly net income
  - Improved recovery of Council Tax
  - Reduced postage costs
  - Cost neutral – overall level of support remains at £9.31m per year
  - Easier to train staff (new and existing)
  - Allows prioritisation of other areas of work which can bring an additional income to the Council e.g., Housing Benefit overpayments, Council Tax arrears
  - Allows for more possibilities for shared working/services
  - Shorter and simplified application form (2-3 pages)

## **8.4 Consistency and Equitable**

The Government are moving more and more households over to Universal Credit. Calculations for Council Tax Support are different for those who receive Universal Credit than they are for those who do not. To ensure consistency with non-Universal Credit assessments the Council is proposing to introduce a banded scheme before the migration to Universal Credit is complete. The Council believes this will help to simplify the transition for those in receipt of such benefits.

## **9.0 Additional changes to the scheme**

- 9.1 As well as introducing the 'bands' as per appendix item B, we are also proposing some additional changes to assist in simplifying the scheme for our residents and maximise support where possible:
- Introduction of a 'protected' group to maximise support to those who need it most
  - Removal of the non-dependant deduction (£12 p/week)
  - Removal of the band D cap

- Removal of the £2.00 minimum entitlement
- Child Benefit to be disregarded
- Discretionary backdating allowing staff to backdate further than 1 calendar month to give additional support to those who need it most
- £25 per week earnings disregard for any working household
- Capital limit to remain at £6,000

## **10.0 Protected Group**

10.1 We are proposing a 'protected' group is introduced which allows those who are eligible to receive maximum support (80%). This group maximises the support for those who need it most.

10.2 To be classed as 'protected', a household member must receive at least one of the following:

- Employment Support Allowance Income Related
- Job Seekers Allowance Income Based
- Income Support
- Personal Independence Payments
- Disability Living Allowance
- Employment Support Allowance with Support Component or Work-Related Activity Component
- Armed Forces Independence Payments
- Working Tax Credit with disability element
- Severe Disablement Allowance
- Universal Credit with Limited Capability for Work element
- Universal Credit with Limited Capability for Work Related Activity element
- Constance Attendance Allowance
- War Pension Mobility Supplement
- Severe Disablement Pension
- Legally certified as blind

10.3 These customers will not be exempt from the £6,000 capital limit rule.

## **11.0 Transitional Protection for those worse-off**

11.1 We have introduced measures to try and minimise the number of customers who will either see a decrease in their entitlement when moving across to the new scheme, or not be entitled at all. However, inevitably, due to the nature of a 'banded' scheme there will be customers who will receive less support.

11.2 We are proposing any small savings that are made by changing to 'banded' scheme are re-invested back into the scheme to ensure those who need it most are supported.

11.3 For any customer who is not entitled to any support under the new scheme, we are proposing a one-off payment to be made directly towards their Council Tax. The amount will be equivalent to what they would have received in support based on the current scheme in place today. Our modelling estimates 6 households will not be entitled to any support under the new scheme, they will be supported with the one-off payment for 2024/25, totalling £5.9k in support.

11.4 Similarly, any customer who will be worse-off by £2.00 per week (£104 per year) or higher, following them transitioning across to the new scheme from 1 April 2024, will also

receive a one-off payment towards their Council Tax. The amount will be equivalent to what they would have received in support based on the current scheme in place today.

- 11.5 Our modelling estimates there are 144 households who will be worse-off by more than £2.00 per week. It will cost an estimated £43k to support these households for 2024/25.
- 11.6 This means the total cost for supporting the 150 households will be £49.7k. Any agreed transitional protection payments will be shared across the preceptors so Colchester will be liable for 11% of the cost (£5,500). It is important to note that this additional cost will not take the overall cost of the LCTS scheme above its budgeted £9.3m.
- 11.7 All 150 cases will be reviewed prior to changing scheme, this is to ensure the level of support is correct and any transitional protection payment is correctly administered.
- 11.8 Please see appendix item C for a detailed breakdown of the transitional protection.

## **12.0 Reviews**

- 12.1 By moving over to a 'banded' LCTS scheme, the emphasis is put back on the customer to notify us of any changes to their entitlement (band). Changes may include, but are not limited to:
- Income going up or down.
  - Someone moving in or out of the property.
  - Capital increasing.

A review process will be put in place to ensure a customer's 'band' is correct based on the information they have provided.

Checks will be carried out annually and, in most cases, will be against claims that are more likely to see a change in their circumstances e.g., self-employed, larger families, people with more than one employment.

Customers who are sampled for a review will be asked to re-confirm their circumstances and a new 'band' will be applied if necessary.

We anticipate we will be able to review at least 10% of our caseload in year 1, with this increasing in year two as processes become more efficient.

We are currently carrying out some research into penalties and fines for customers who we suspect have deliberately not told us about a positive change in the circumstances.

Unfortunately, we were not able to include this in this year's scheme as it's a larger piece of work surrounding Council Tax billing, and not just LCTS. However, it is something we are looking at for 2025/26. This would not only act as a deterrent, but also a way to generate additional income to the Council.

Overall, with this being a new scheme and a new way of working, we will constantly be reviewing processes and adjusting if necessary.

## **13.0 Other options – no changes to the scheme**

- 13.1 The scheme for 2024/25 could remain static which may give residents some certainty but will not help combat the problems faced with administering a 'means tested' LCTS scheme.

13.2 LCTS awards and Council Tax bills will continue to fluctuate month-by-month and the benefits of changing to a 'banded' scheme will not be seen.

#### **14.0 Equality, Diversity and Human Rights implications**

14.1 An EIA has been completed in line with the policy/change being proposed to the Local Council Tax Support scheme for 2024/25.

14.2 A link to the completed EIA can be found [here](#).

#### **15.0 Standard References**

15.1 There are no references to the community safety; health and safety or risk management implications.

#### **16.0 Strategic Plan References**

16.1 There are no references to the Strategic Plan, however, it is in line with cabinets new priorities regarding addressing the "cost of living" crisis.

#### **17.0 Consultation**

17.1 A change to the LCTS scheme for 2024/25 required a 6-week public consultation. The survey was published on our website, and we contacted a sample of our customers directly to ask them for their feedback on the proposed changes.

The full results can be found alongside this report (item D), but the key findings are as follows:

- 76.67% in favour of a banded LCTS scheme for 2024/25.
- 74.7% in favour of removal of non-dependant deductions .
- 81% in favour of disregarding certain elements of Universal Credit.
- 76.92% in favour of a flat-rate £25 per week earnings disregard.
- 86.84% in favour of amending the backdating regulation to allow us to go back further than 1 month.
- 84.21% in favour of disregarding Child Benefit and Child Maintenance.
- 93.42% in favour of continuing to disregard War Pensions in full.
- 82.89% in favour of capital limit remaining at £6,000.
- 81.33% in favour of introducing transitional protection to support those customers who may lose out.

#### **18.0 Publicity Considerations**

18.1 A communications plan would be key in publicising the proposed changes to the scheme for 2024/25. The CCC website and social media channels would be key methods of publicising the proposed changes.

We will also be working with third-party organisations, such as the Citizens Advice Bureau, Social Landlords, and charities to help publicise the changes and obtain feedback on the scheme.

The use of phone-line messaging and direct mailings would also play a key role in promoting the new scheme.



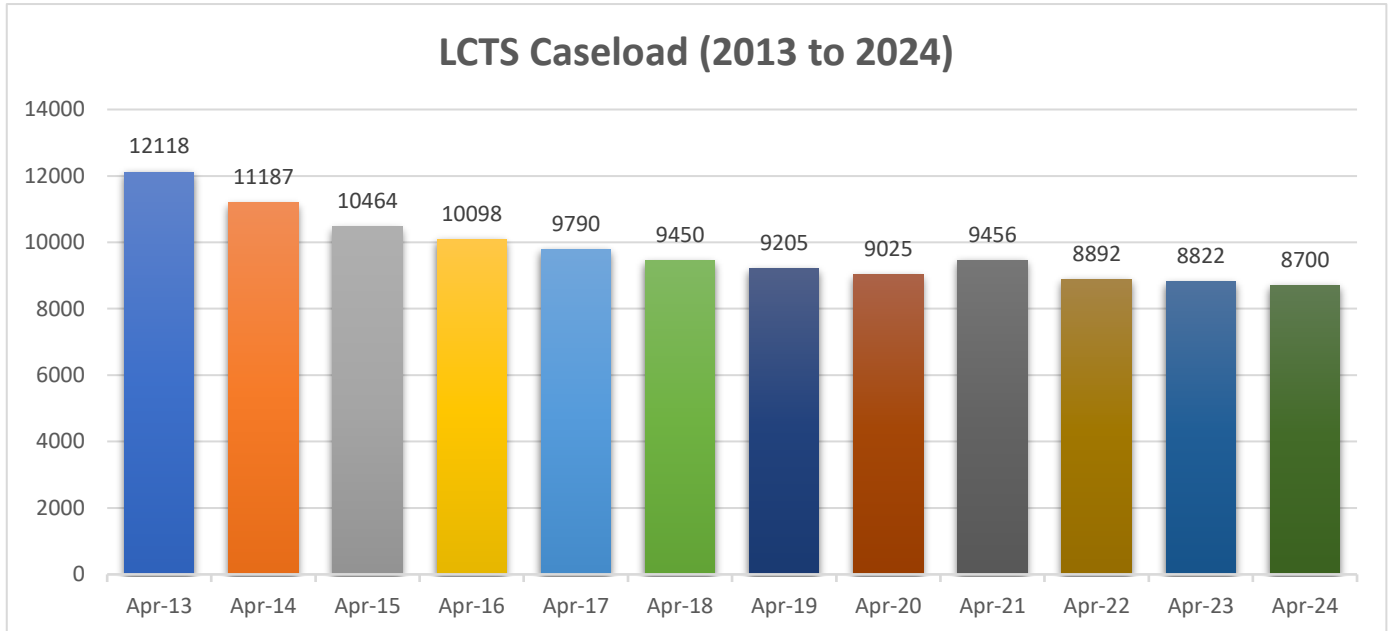
A comms plan is well underway and will be ready by January 2024.

## **19.0 Financial implications**

- 19.1 Changing to a 'banded' LCTS scheme will not increase the overall cost of the scheme (£9.31m).
- 19.2 Protecting those customers who will be worse-off by more than £2.00 per week, or those who will not qualify at all from 2024/25 under the new scheme, is estimated to cost around £49.7k.
- 19.3 The cost of the £49.7k protection will be shared amongst the preceptors so the true cost to CCC will be around £5,500 (11%). This will still bring the cost of the overall scheme in-line with the cost of the current scheme (£9.31m). We intend to invest any small potential savings back into the scheme to maximise awards where possible and assist those people who need it most.
- 19.4 Ultimately, the true cost of the overall scheme is unknown as when making any changes to the scheme, you potentially bring more people into entitlement who are not currently claiming. This can inflate the cost of the scheme if those people make an application.

# Local Council Tax Support 2024/25 – Appendices

## Item A – total LCTS caseload since 2013 with 2024/25 estimate



## Item B – proposed income ‘matrix’ for the banded Local Council Tax Support Scheme 2024/25

Group	Weekly Income and Discount (%) Band					
	£0-100	£100.01 to £200.00	£200.01 to £275.00	£275.01 to £350.00	£350.01 to £400.00	£400.01 to £450.00
<b>A</b> Single (no children)	80%	60%	40%	20%	0%	0%
<b>B</b> Couple (no children)	80%	60%	40%	20%	0%	0%
<b>C</b> Single (1 child)	80%	80%	60%	40%	20%	0%
<b>D</b> Couple (1 child)	80%	80%	60%	40%	20%	0%
<b>E</b> Single (2 or more children)	80%	80%	80%	60%	40%	20%
<b>F</b> Couple (2 or more children)	80%	80%	80%	60%	40%	20%
<b>G</b> Protected Group	80%					

**Item C** – Transitional Protection – customers who we estimate will be significantly worse-off and will receive protection for 2024/25.

	<b>Amount</b>	<b>Cost to protect for 2024/25</b>
Number of households worse-off by £2.00 per week or higher	144	£43,804.67
Number of households who are no longer entitled	6	£5,883.52
	<b>150</b>	<b>£49,688.19</b>



The below gives more detail of the 6 households who will no longer be entitled under the new scheme but will receive a one-off payment based on their current levels of LCTS for 2023/24:

<b>Household</b>	<b>Current LCTS Award</b>	<b>Net Income (weekly)</b>	<b>2024/25 LCTS Award</b>	<b>Reason</b>
Couple & 4 Children	£644.00	£471.32	£0.00	Income too high
Couple & 5 Children	£1,470.61	£471.56	£0.00	Income too high
Couple & 7 Children	£1,608.97	£601.40	£0.00	Income too high
Couple & 6 Children	£1,298.89	£470.45	£0.00	Income too high
Couple & 6 Children	£649.55	£491.02	£0.00	Income too high
Couple & 7 Children	£211.50	£719.77	£0.00	Income too high




**Item D** – Public Consultation results – attached separately

# Colchester City Council - Council Tax Support Scheme 2024/25 Consultation

## 2. Background to the Council Tax Support Scheme consultation

1. I have read the background information about the Council Tax Support Scheme: This question must be answered before you can continue.				
Answer Choices			Response Percent	Response Total
1	Yes		98.25%	112
2	No		1.75%	2
			answered	114
			skipped	50

## 3. Part 1 - Introducing an income banded scheme for all working age applicants which will provide up to 80% support

2. Do you agree with introducing an income-based banded discount scheme as shown above?				
Answer Choices			Response Percent	Response Total
1	Yes		76.67%	69
2	No		13.33%	12
3	Don't Know		10.00%	9
			answered	90
			skipped	74



3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	13
1	I am single parent with one child and a non dependant. With the cost of living, no matter what my earnings are I am still struggling with paying all of my bills and trying to keep a roof over my head. I really need help with paying council tax etc but there is nothing out there to help me financially			
2	I am concerned about the high cost of living and feel this scheme may put further pressure on people in paid employment on a low income. This raises the risk that CTX will not be paid and people will be subject to debt recovery measures			
3	However, I have concerns that couples on lower incomes are at a disadvantage.			
4	No support for pensioners			

**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**


5	Why is it just people receiving all these benefit that have to pay less. What about single female pensioners, with no benefits, because they are stupid enough to have savings. They have less income than those on all these benefits.		
6	For Working people I agree, for people who don't work but who can should have their venefirts reviewed and removed/reduced as appropriate. Its the tax bands and costs that need to be more fair overall.		
7	Such reductions put blockages ( like fair rent does ) in the market and either trap people in poverty or give others unfair advantages.		
8	In these times of 'cost of living crisis' I don't feel that expecting anyone who is vulnerable and on a low income should be squeezed even more by reducing their support from the current 85% to 80%. I think perhaps councils should seriously considering their own internal operating costs and introduce some costs cutting changes by way of reducing fact finding missions abroad by senior staff members.		
9	I think it is a good idea to have bands similar to this as I hate the fact that as my universal credit fluctuates through the year (purely due to fluctuating childcare costs) my council tax benefit entitlement changes month to month. One month I may pay £30, the next £140 and so it is impossible to budget properly for		
10	Protection has to be linked to consumption. If all the apples is eaten or and the meat soup protection assures repetition of this dangerous error by the reaction of other memebtrs of the communtiy signed to protect . Life is not possuble to protect if the week are not open to you will die by this action they stay week. Nature then cant help just illness fpr all . And fpr the vulnerabke no life quality and normally handed to medicak teams to see if this works or that new implant nano item sends a heat to.initiae the nueron clump to stay outspde snd emter fpr hee sex act or children . Remkve the laws that would allow a peeson to eat with no feedback to say stop .The comminty will not find the abpve crimes as a practise and accepted work role . Death is a very important tax on stupid		
11	Far to many people see benefits as a way of living, with no intention or inclination to find a job, or support their selves. The maximum amount of benefit should be capped at a rate of less than the NMW for a 40 hour week. The council should not be encouraging people to remain on benefits by providing such big discount incentives, they should be reducing the levels of support to encourage people into work. This would also reduce the burden on hard working families who have to pay 100%, it would also help balance the councils books, so that they do not have to reduce other service levels.		
12	Will the Single Persons discount of 25% still be available? If not, the proposed new Council Tax Support Scheme discount of 80% will add substantially to the bill of (for example) a single person on Universal Credit with either of the Limited Capabilities for Work. Those people have already cut their budgets beyond the bone.		
13	It seems to me that while on Universal Credit until 31/03/2024 the discount will be 25%. After that date the discount will be 20%. Meaning those with the lowest incomes will have to pay 5% extra. Where on Earth will those low incomes find the extra money. Everything is cut to the bone already. Surely the extra 5% can be cut from the top end earners who will have more financial headroom.		
		answered	13
		skipped	151

**4. Part 2 - Removing Non Dependant Deductions**

**4. Do you agree with this proposal?**

Answer Choices		Response Percent	Response Total
1	Yes 	74.70%	62
2	No 	13.25%	11

#### 4. Do you agree with this proposal?




3	Don't Know		12.05%	10
			answered	83
			skipped	81

#### 5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	10
1	I feel the income of all non-dependants living in a property should be taken in to account		
2	If a non dependent with their own income is living in a property I think it's only fair that they contribute towards the household expenses and cover the non dep deduction. If the non dep was living on their own they would have a ctax liability which they would have to cover.		
3	I can see that it's easier for the claimant and CCC administratively but you don't say if the non-dependant is working (they could be receiving benefits themselves). If they're working, they should be contributing to household costs, which ups the household income.		
4	The same confusion as usual		
5	This is too intrusive, you are trapping people in poverty and not helping them into work.		
6	If there is more than 1 adult in a house that are non dependent and of working age, then they do have the chance to work to pay council tax, if you give discount it will only make them think they don't need to find work as it would be easier to just claim discount.		
7	should pay something toward the household		
8	The excess money if any is not for this expression. That miney goes to the national treasure and they pay the owed internaional debts which thoeer governemets realsiee to its or thwier citezens in holdidays abroad . O6her rewards . And the toruist cpumminty more often than not relaise that the inciming tourist are coreecting the no wrk syndrome that many areas are better suited to. Using green agendas or.policy thoughts that is mite sustainabme and a ship. Exprted with our deserving teams of wprkers realises another ballance with out which wrtillery weapon is this? No no yes ohhhhhh. Can kill children too delivery it		
9	the whole households income should be taken into account, and everything should be done to reduce the levels of support, to encourage people back into paid employment.		
10	Excuse my cynicism (perhaps it could be not understanding the proposal clearly enough) but this seems to good to be true. "The negatives are: Although the proposal could increase the cost of the scheme, there are no negatives for people who qualify for the Council Tax Support Scheme." The council is prepared to take a financial hit concerning Non Dependant Deductions?		
		answered	10
		skipped	154

#### 5. Part 3 - Disregarding certain elements of Universal Credit

### 6. Do you agree with this proposal?


Answer Choices		Response Percent	Response Total
1	Yes		81.01% 64
2	No		10.13% 8
3	Don't Know		8.86% 7
		answered	79
		skipped	85

### 7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	6
1	Yet again more rise in council tax again		
2	Refer to first point. People who can work should work. All support going to people who already gets lots of support (whether genuine or not).		
3	Again, these schemes will trap people into poverty in the long run.		
4	The alter in azetc society was driven by lets offer the well this cohort for , see what that cohirt do with this cohirt.? So no evrryone has pains fair dustrubution abd access for all . The potential energy to all in tge community and if a certain few say above are left strugglibg tge connunty bows by uts survival not by you must. Oft in equality of pain and happiness, empathy the abswers come from monds we see as mentally distant.		
5	People are already getting to much support, and need to learn that they have a duty to provide for their families. Why should hard working families have to continually pay for those who are work shy or decide to have loads of children? If you cant afford to support you children don't have them. It is not up to the state or hard working tax payers to provide for those who wont help them selves.		
6	"The negatives are: Although the proposal could increase the cost of the scheme, there are no negatives for people who qualify for the Council Tax Support Scheme and are in receipt of Universal Credit." See answer on previous page.		
		answered	6
		skipped	158

6. Part 4 - Where applicants or their partner (if they have one) are working, a standard disregard of up to £25 per week will be applied.

### 8. Do you agree with this proposal?

Answer Choices		Response Percent	Response Total
1	Yes		76.92% 60

8. Do you agree with this proposal?				
2	No		10.26%	8
3	Don't Know		12.82%	10
			answered	78
			skipped	86

9. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	7
1	If people are working then they pay council tax, we can't subsidise everyone. Unless I have misunderstood?			
2	Another excuse to raise the council tax bill			
3	Take all earnings into account.			
4	Obvious, I'm not going to be agreeing with anything here.			
5	These rules if access ca1bt be exolained. And that opens to this cohort and supporting staff , worjers and families affexted who are related abd friendly to to finacial sex ual abuses tske all tge abuse list and these crimes are commited in thus . The i sugn but i dont know is not a rd yo follow. I have less is often tge answer or is. To access rewards cannot be constant or assured. Returement is identical			
6	People should work to provide for themselves and their dependants, No discounts need to be provided.			
7	"The negatives are: Although the proposal could increase the cost of the scheme, there are no negatives for people who qualify for the Council Tax Support Scheme." See answer on previous page.			
			answered	7
			skipped	157

7. Part 5 - Backdating support for longer than the current 1 month limit, where circumstances show that the applicant would have been continuously eligible had they applied at that time.

10. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		86.84%	66
2	No		7.89%	6
3	Don't Know		5.26%	4
			answered	76



### 10. Do you agree with this proposal?




	skipped	88
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### 11. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	6
1	STRONGLY AGREE!!!		
2	Another excuse to raise the council tax		
3	Where will this money come from... Increasesfrom hard working peole.		
4	If people cannot afford to live somewhere they should seek somewhere more affordable. Everyone complaining about high rents in London don't consider the rents are high because demand is high, they could always live elsewhere ... since they won't the rents will remain high. All your measures will trap people into poverty.		
5	The words suggest tgat otger famikies ti dsy wealty will not access tge time to help them . Protect. Nothing can be prtected here ssy hunger. Not strvation , the right to access paqin of a hard dsy at work. To recognise a sexuality. To point out tax avoidabce , terms used that are describung smiking criminals		
6	to many people already play the system. only pay them from the date of the application if they can prove they are entitled. Better still provide better support to get them working.		
		answered	6
		skipped	158

### 8. Part 6 - Continuing to protect families by disregarding Child Benefit and Child Maintenance

### 12. Do you agree with this proposal?

Answer Choices		Response Percent	Response Total
1	Yes 	84.21%	64
2	No 	11.84%	9
3	Don't Know 	3.95%	3
		answered	76
		skipped	88


### 13. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices	Response Percent	Response Total
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**13. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

1	Open-Ended Question	100.00%	8
1	Child maintenance payments can vary, especially when arranged privately between parents - there may be a few cases where these payments may be large but due to the single parent having a low income, they may/would still be entitled to Council Tax benefits - is there a way to check the child maintenance payments are fair and reasonable ?		
2	I think child maintenance should be taken into account where the maintenance paid is over a certain amount, say £50pw		
3	Another excuse for the council tax to raise		
4	It encourages them to have more children.		
5	"Continuing to protect families by disregarding Child Benefit and Child Maintenance" .... you release people will just game the system right?		
6	I don't believe that not counting child maintenance as income is appropriate, as child maintenance IS income and should be considered as such.		
7	Again weathky families are tgen perceived as a template fir a siciety to be a familiy this reward tgat resource thus time assures success. It is as is gravity the oppdosite remainig in wealtg is no , i recall the huge paun on an operatibg table. Paying all taxes fue and wirking with hmrc to pay unpaud taxes saay fir ne a wirk time is an answer. The daataa on better heakth . Walking safely in our communtiy. Of course the rd to unballabces is lobg as is ibstant rds nit possible . But for highky rewarded and badky rewarded communities rds sre taken moderation and simetimes deserts of nothing to tge keader often over weught or adduct ni cannabus or alcholic no drnjs no access to illness a heavens reward. Nothing . Thebaccess to im.hungry and families dinner whike many options of time . Not cinstant but as the pritextion is not possdible by time, its your turn to guard and correct . I musy shiwer chinzano bianco. Glinttz nit realky any beed for the hearty fure 50000 feet in tge sky, the staff skeeping im showerung gifts of space		
8	They chose to have children that benefit should not be disregarded as part of their income. Why would the council increase costs when it is already cutting other services to hard working families?		
		answered	8
		skipped	156

**9. Part 7 - Protecting War Pensioners by continuing to disregard War Pensions or War Disablement pensions in full**




<b>14. Do you agree with this proposal?</b>			
<b>Answer Choices</b>		<b>Response Percent</b>	<b>Response Total</b>
1	Yes 	93.42%	71
2	No 	2.63%	2
3	Don't know 	3.95%	3
		answered	76
		skipped	88

15. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	5
1	Another excuse to raise the council tax bill		
2	Theses are people who have worked hard andikely for all their lives, given their lives for us and the country so totally deserved. Their pensions are likely to be less than a family on benefits.		
3	I lost hpnour and valour by the retun if my beed to eat. It cant be done removing to the outside the answers fir improverisged humanity. le war is not an option that is your wrapins tgesse are the reasibs you ssid , vited to war yee fue by that or tge nexcernary atrive by jet ftom who is the war to be gought against. , sur salutes . We will war here. Point if consimpion , super.		
4	Disabled War veteran still sat in temp housing now for 11 months, full of drug addicts, alcoholics, police raids most Thursdays to arrest offenders. Do much for the military covenant. Still treated like shit since 1995, by Colchester. Cellis36@hotmail.com		
5	These people have represented their country and deserve proper support.		
		answered	5
		skipped	159

## 10. Part 8 - Maintaining the current capital limit of £6,000

16. Do you agree with this proposal?

Answer Choices		Response Percent	Response Total
1	Yes 	82.89%	63
2	No 	11.84%	9
3	Don't know 	5.26%	4
		answered	76
		skipped	88

17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.




Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	9
1	Why should those that had made the effort to save for any future issues be penalised.		
2	The capital should be reduced		
3	Another excuse to raise the council tax bill		
4	£6000 is a very low figure if you look at how much a funeral now costs or cremation, and the costs when a person dies that have to be paid off regarding rent, utility bills, that they leave behind to be paid off		

**17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

5	Unless the money is going towards are deposit, but even then, who are the government to enquire as to how a private individual should use their savings. I find all this giving away money that the other group ( not getting benefits ) ultimately are paying for ... wrong.		
6	The £6,000 limit has been in place for many years. In light of the recent hike in the cost of goods and services across the board I feel this limit should be increased to at least £10,000.		
7	Allow Applicants to have savings above £6000 but reduce the reduction in Council Tax for savings above by £1 for every £500 above £6000		
8	Dont stress, perceived danger is propaganda. The feedback is better . It is impossible to remain fat and be happy,. Hunger for longer. Water investment or outcome assures this outcome abd sexy been a essential. No one will starve , listen your honour i knocked on ger door she abswered stoid in frint and said hi june. She is alieve and well. Perhaps healthy emotions not unhealthy funance to ignore a person , coventry , or too dirty or hes or she is mad. Mufgt answer throw money at it. The mirror can or if you truthfully ask not lie.		
9	Reduce the amount of savings to lessen the burden on all of the other hard working people.		
		answered	9
		skipped	155

**11. Part 9 - Removing the Extended Payment provision.**

**18. Do you agree with this proposal?**

Answer Choices		Response Percent	Response Total
1	Yes 	72.37%	55
2	No 	13.16%	10
3	Don't know 	14.47%	11
		answered	76
		skipped	88

**19. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**




Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	9
1	The transition between benefits to receiving a wage is often difficult and at a time where people get into debt. If anything, you should be have the extended payment provision for UC claimants as well as legacy benefits. Yes it will cost the scheme more but will prevent people getting into debt at a crucial time. If people feel that they aren't benefited from working and were better off on benefits, they will soon give up work and start claiming again.		
2	Helping people who can't manage their money well		
3	Should be as soon as they have an income.		

**19. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

4	More poverty traps.	
5	Even with the roll over or extended 4 week payment, it can be a very stressful time going from benefits to work, where because you waiting for first pay check it makes all bills late, ie your rent normal day to day living. To remove this extended payment period would cause a lot of mental health distress that would affect children in low income families and we don't want to push parents or single parents to think there is only one way out of this situation and children losing parents to suicide.	
6	The weathy if finanxe abd or the middle.inxoem areas of society will realky become unwell vy weggregation . It is the ability to stop see and respond to issues by she is un troubke i have miney or he is unwell thqt ibe not him. Th3 4esoources ar3 there so we must relook at how we see resource and what is better a plan that people accept that is the best for me if the fww cant find that they mive away. To a plqce where that can be found for them. Freedom Use water to hunger and walk. Take 6 months . This data is easier to process	
7	because they may be didnot get the letter it should make an appoitment for every person so he/she will have fully understand the process	
8	reduce the burden on the taxpayer. encourage more people to work.	
9	This looks complicated but perhaps it's the change from legacy benefits to Universal Credit that is the problem. What are the expected numbers of those who may lose out?	
	answered	9
	skipped	155

**12. Part 9 - Providing a Transitional Protection Scheme for those applicants who may lose support or who may have a reduced award due to the change**

**20. Do you agree with this proposal?**

Answer Choices		Response Percent	Response Total
1	Yes 	81.33%	61
2	No 	5.33%	4
3	Don't know 	13.33%	10
		answered	75
		skipped	89

**21. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	5
1	Another excuse to raise the council tax bill		
2	Why?		

**21. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

3	Again, this is not promoting independence, it's fostering dependency on the state and higher taxation that leads to more borrowing, less productivity. Stop sheilding people from the realities of life.	
4	No one who needs help with their council tax now should have the rug pulled from under them due to this newly proposed scheme, so transitional help of this kind will only be a temporary fix, which could leave them struggling when the support ends.	
5	There should be no increase in costs. the council is already pleadings poverty, reducing service levels and forcing household to pay for garden waste services. The garden waste payments could be reduced or removed by reducing benefit costs.	
	answered	5
	skipped	159

**13. Your comments and suggestions on the proposed Council Tax Support Scheme**

**22. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**



Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	15
1	Good luck with this. These are sensible proposals that will benefit those most in need and reduce some of the waste administration.		
2	Simpler to understand for those in financial strife, which in turn causes stress, sounds good to me. Easier to administrate makes perfect sense.		
3	Please make this survey a bit more customer friendly, I have not found it very easy to understand everything		
4	Being DeafBlind I have found the Council website very challenging to navigate		
5	Confusing		
6	Elderly single people should have more than 25% discount.  More aggressive collection of unpaid Council tax would reduce shortfalls.		
7	Any scheme that reduces complications and the cliff-edge loss of benefits when seeking work represents real progress in our understanding of the difficulties suffered by those who benefit least from the inequalities of our Capitalist Economy		
8	'Encourages work" ... no it does not. "less complicated to manage." ... no it won't be.		
9	While reading your survey I noticed that I am due extra help with council tax due to myself on legacy benefits (tax credits) and I have a child on DLA, it would be helpful for us working single parents with a disabled child if you make this fact more easier to find, as we are just left to find out for ourselves without any help as DLA doesn't deal with other benefit offices and can not advise us on any extra help we can get.		
10	Council needs to help those in need who need shelter and reduce payments who are struggling. Possibly set up an affordable direct debit. Those people who also work they shouldn't have to pay a hefty amount of council tax as it's hard either way with a job and paying for other priority bills. The rent should be reduced to.		
11	No use access to truths about thuer capabulities need fir foids , weight rught weiggt fir height. Walking 40.miles is the reward..		

**22. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

	Laughing. The reason i am .		
12	It is a good move to allow backdating in certain circumstances as the link between Benefits and Council Tax can be misleading in many ways and people are NOT ALWAYS aware that if a Benefit changes i.e. ESA to UC that they need to inform you as they already may have a discounted CTC entitlement		
13	It should be capped at a much lower rate to encourage people into paid employment.		
14	If the scheme is indeed "... easier for people to understand and less complicated to manage" at some point it will be better for all if the scheme is made less complicated every year. Universal Credit was supposed to simplify the Benefits system but seems to have caused knock on effects for all other Benefits. Was it integrated properly or was it difficult to integrate? Is it any wonder there are huge amounts of funds not claimed by those who need it? Benefits have always seemed designed to make claimants give up in exasperation. It seems - despite your noble efforts - that this fact has not changed.		
15	Is there any support/tax reduction for a person of working age living with a second adult(e.g older parent) who claims no benefits and has no income either?		
		answered	15
		skipped	149

**14. About you**

**23. Are you completing this form on behalf of an organisation or group?**



Answer Choices		Response Percent	Response Total
1	Yes 	4.23%	3
2	No 	95.77%	68
		answered	71
		skipped	93

**If yes, please tell us the name of the organisation/group and add any other comments you wish to make.**



Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	2
1	Colchester Borough Homes		
2	For myself		
		answered	2
		skipped	162

**15. Questions for Individuals**



### 24. Do you live in the Colchester area?

Answer Choices		Response Percent	Response Total
1	Yes		94.12% 64
2	No		5.88% 4
		answered	68
		skipped	96





### 25. Do you pay Council Tax?

Answer Choices		Response Percent	Response Total
1	Yes		95.59% 65
2	No		4.41% 3
		answered	68
		skipped	96

### 26. Are you currently receiving Council Tax Support?








Answer Choices		Response Percent	Response Total
1	Yes		29.41% 20
2	No		70.59% 48
		answered	68
		skipped	96

### 27. How would you describe your gender?





Answer Choices		Response Percent	Response Total
1	I prefer not to say		4.48% 3
2	Female		70.15% 47
3	Male		23.88% 16
4	I describe myself in another way		1.49% 1
		answered	67
		skipped	97



## 28. Which of the following age ranges do you fall into?

Answer Choices			Response Percent	Response Total
1	Prefer not to say		2.94%	2
2	16-24		4.41%	3
3	25-34		7.35%	5
4	35-44		25.00%	17
5	45-59		38.24%	26
6	60-74		17.65%	12
7	75 or over		0.00%	0
8	75-84		4.41%	3
9	85+		0.00%	0
			answered	68
			skipped	96

## 29. Which of the following best describes your ethnic group?

Answer Choices			Response Percent	Response Total
1	Prefer not to say		13.43%	9
2	Arab		1.49%	1
3	Asian or Asian British: Indian		0.00%	0
4	Asian or Asian British: Pakistani		0.00%	0
5	Asian or Asian British: Bangladeshi		1.49%	1
6	Asian or Asian British: Chinese		0.00%	0
7	Any other Asian Background		0.00%	0
8	Black or Black British: Caribbean		1.49%	1
9	Black or Black British: African		0.00%	0
10	Any other Black Background		0.00%	0
11	Mixed Heritage: White and Black Caribbean		0.00%	0
12	Mixed Heritage: White and Black African		0.00%	0

### 29. Which of the following best describes your ethnic group?

13	Mixed Heritage: White and Asian		0.00%	0
14	Any other Mixed Background		1.49%	1
15	White British		74.63%	50
16	White Irish		0.00%	0
17	Any other White Background		7.46%	5
			answered	67
			skipped	97


### 30. What is your religion/belief?

Answer Choices		Response Percent	Response Total	
1	Prefer not to say		18.18%	12
2	Buddhist		1.52%	1
3	Christian (includes Church of England, Catholic, Protestant and all other Christian Denominations)		45.45%	30
4	Sikh		0.00%	0
5	Jewish		0.00%	0
6	Muslim		1.52%	1
7	Hindu		0.00%	0
8	Other		4.55%	3
9	No religion		30.30%	20
			answered	66
			skipped	98

### 31. Which of the following best describes your sexual orientation?

Answer Choices		Response Percent	Response Total	
1	Prefer not to say		12.12%	8
2	Bisexual		0.00%	0
3	Gay or lesbian		0.00%	0
4	Straight/Heterosexual		84.85%	56

### 31. Which of the following best describes your sexual orientation?

5	Other		3.03%	2
			answered	66
			skipped	98