| | | | Item |
|-------------------|-------------------------------------|--------|---------------------------|
| | Cabinet | | 11(i) |
| Colchester | 22 November 2017 | | |
| Report of | Assistant Director of Customer | Author | Jason Granger 🕾 508824 |
| Title | Local Council Tax Support 2018/2019 | | |
| Wards affected | All Wards | | |

1. Executive Summary

- 1.1 Colchester Borough Council's Local Council Tax Support scheme provides a reduction in Council Tax Liability for eligible residents.
- 1.2 Each year the scheme is reviewed and proposals are formulated to potentially update or change the basis of scheme entitlement. Any proposals to update or change the scheme are included within a public consultation.
- 1.3 This report provides details of:
 - Outcomes of the public consultation
 - The specific proposals suggested for implementation from 1 April 2018.
- 1.4 Cabinet is invited to agree the Local Council Tax Support Scheme from 1 April 2018 and recommend it to Full Council for adoption.

2. Recommended Decision

2.1 That the Local Council Tax Support Scheme from 1 April 2018 be agreed and recommended to Full Council for adoption.

3. Reason for Recommended Decision

3.1 Legislation requires that following public consultation, amendments to the scheme for 2018/19 need to be agreed by Full Council before 31 January 2018.

4. Alternative Options

4.1 Consultation proposals included an option to introduce a minimum earned income figure for those who are self-employed which is in line with the United Kingdom minimum wage for 16 hours worked. It is not recommended to take forward this option as it could lead to a disproportionate burden being placed on this resident base.

5. Background Information

- 5.1 Local Council Tax Support currently helps 9,600 residents reduce their Council Tax bill 4,150 of state pension age and 5,450 working age residents. The value of Local Council Tax Support being granted in 2017/18 is £8.1 million. For 2018/19 it is estimated to be £8.2 million.
- 5.2 National regulations still require local schemes to 'protect' those residents of state pension credit age from any reduction to their level of support as a result of the localisation of the scheme.
- 5.3 A summary of the 2017/18 key scheme points are outlined below:
 - Working age recipients in Colchester have to pay a minimum contribution of 20% towards their Council Tax bill
 - The first £25 per week that people earn is not taken into account when calculating Local Council Tax Support
 - Back to Work Support provides help to long-term unemployed residents who secure employment by giving them four weeks of Extended Reduction to their Council Tax
 - The maximum period a claim can be back dated is one month
 - There is a flat rate non-dependant deduction of £12 regardless of income or savings
 - Child Benefit is included as income, whereas Child Maintenance is disregarded, when calculating entitlement
 - There is a £1.00 per week minimum level of entitlement
- 5.4 It is recommended to bring the scheme in line with national legislative amendments and to adopt the following changes from 1 April 2018:

Limiting scheme entitlement to Band D

Within the current scheme, recipients of Local Council Tax Support, receive a reduction of their Council Tax in relation to the Tax Band of their property. It is proposed that the Local Council Tax Support scheme is amended to limit the amount paid to band D. Recipients on Local Council Tax Support above Council Tax band D will still receive support but to a maximum of band D.

This change will reduce the cost of the scheme. Modelling indicates this will impact 136 residents, with a total scheme saving of £37,830 and £4,350 specific savings to the Council. This figure does not include administrative savings.

Changing the minimum level of entitlement to £2.00 per week

Currently Local Council Tax Support has a minimum entitlement of £1.00 per week. It is proposed that this is increased to £2.00 per week. Recipients who receive low levels of entitlement are more likely to be employed or self-employed with potential for fluctuation in earnings and require more administrative changes to their claim. This change would reduce the administrative cost of the scheme.

Modelling indicates this proposal will impact 15 residents with a total scheme saving of \pounds 1,465 and \pounds 168 specific savings to the Council. This figure does not include administrative savings.

Disregard Bereavement Support Payments as income or capital

Bereavement Support Payment is a new form of welfare benefit assistance. Bereavement Support Payment is fully disregarded as income/capital in the assessment of Housing Benefit. Disregarding Bereavement Support Payments will reduce administrative costs by bringing Local Council Tax Support in further alignment with Housing Benefit, although the cost of the scheme will increase.

No modelling was possible for the increased cost of this option however we currently only have 8 live claims with the former Bereavement benefit in payment, therefore cost impact is deemed negligible.

Disregard charitable payments as income or capital

Charitable funds are on occasion created to assist people effected by events which have caused harm or injury. The Department for Work and Pensions routinely ensures all payments received from these charities are disregarded for benefits purposes. It is proposed that these payments are also disregarded from our Local Council Tax Support scheme. This would increase the cost of the scheme.

No modelling has been possible for this change although the cost impact is considered to be negligible.

Universal Credit notifications

It is proposed that we are given scope to consider how we use Universal Credit notifications that maintains efficiency of process whilst keeping error to a minimum.

5.5 All other fundamental features of the scheme, other than those described under 5.4, are proposed to remain unaltered.

6. Equality, Diversity and Human Rights implications

6.1 An Equality Impact assessment (EQIA) was carried out and published on 18 August 2017. It is available on the Colchester Borough Council's Website or by clicking <u>here</u>.

7. Strategic Plan References

- 7.1 The Council's Strategic Plan sets out several priorities including a commitment to ensure Colchester is a welcoming and safe place for residents, visitors and businesses with a friendly feel that embraces tolerance and diversity.
- 7.2 Precepting authorities contributed additional funding to assist with the collection of Council Tax, recognising the additional number of residents we had to collect from and the potential difficulties we would experience collecting from residents who have either not previously paid Council Tax or who are paying an increased amount.

This additional money has helped fund a proactive intervention programme which provides a range of services including flexible payment plans, debt and back to work advice as well as administration an Exceptional Hardship fund.

8. Consultation

- 8.1 Historically response rates to consultation have been low. Ahead of, and during this year's consultation considerable efforts were made to generate responses. A robust communications plan was formed and included the following:
 - Design of consultation media
 - Bespoke web page promoting consultation
 - Colchester Borough Council landing page advert
 - Press release
 - Social media campaign
 - Enews articles and Members Information Bulletin
 - Poster and screen promotion internally and externally
 - Phone prompts on call centre telephony channels
 - Consultation advert on all Council Tax notifications and call lines
 - Key message for Customer Services officers to encourage response.
- 8.2 Outcomes of the public consultation are set out in Appendix A. The majority of respondents agreed with the terms presented.

9. Publicity Considerations

9.1 Local Council Tax Support is publicised via a website and we continue to provide information within our annual Council Tax bills and other mailings.

10. Financial implications

- 10.1 The Government funding for Local Council Tax Support was originally provided as a specific grant. The funding is no longer separately identified in Local Authority settlements yet forms part of the Revenue Support Grant and baseline retained business rates, together known as the Settlement Funding Allocation.
- 10.2 The Settlement Funding Allocation has reduced each year and therefore it could be assumed that the funding for Local Council Tax Support has also reduced. The table below shows how the cost of Local Council Tax Support compares to the assumed Government grant:

| Grant | Settlement Funding Allocation Reduction | Total LCTS Costs (£'000) | CBC Share (£'000) | CBC Assumed Grant (£'000) | Difference (£'000) |
|----------------------|--|--------------------------------|-------------------------|------------------------------------|-----------------------|
| 2013/14 | N/A | 9,085 | 1,081 | 1,321 | 240 |
| 2014/15 | 13% | 8,497 | 1,011 | 1,149 | 138 |
| 2015/16 | 15% | 8,047 | 958 | 977 | 19 |
| 2016/17 | 17% | 8,113 | 933 | 811 | -122 |
| 2017/18 | 17% | 8,121 | 934 | 673 | -261 |
| 2018/19 (assumed) | 11% | 8,201 | 943 | 599 | -344 |

10.3 The cost of the scheme is influenced by both caseload and the Council Tax rate set. The cost in 2017/18 has therefore increased due to the Council Tax rises with further increases anticipated in 2018/19. Looking ahead to 2018/19 and beyond, the Settlement Funding Allocation will reduce further, along with rises to Council Tax. Indicating an increase of net cost to the operation of Local Council Tax Support. However, the actual financial position will also depend upon caseload numbers.

- 10.4 The 2018/19 Council budget forecast already assumes:
 - The 11% reduction in Government funding
 - The cost of the existing Local Council Tax Support caseload
 - Council Tax income based on the existing caseload and anticipated increase in Council Tax.

As such the overall impact is already factored into the budget gap. However, any changes to the scheme which increase or reduce how much customers have to pay do have a budgetary impact as will any change in caseload. It should though be noted that the cost of Local Council Tax Support and its funding is shared with the major preceptors.

11. Community Safety Implications

11.1 The proposals contain provision for dealing with welfare concerns of residents, particularly vulnerable people. It is intended to limit hardship to avoid giving rise to crime and disorder.

12. Health and Safety Implications

12.1 There are no health and safety implications.

13. Risk Management Implications

- 13.1 Fundamental changes to the current criteria could potentially affect the collection fund position.
- 13.2 The absence of an adopted Local Council Tax Support Scheme for 2018/19 by 31 January 2018 would lead to introduction of a prescribed default scheme which broadly represents the former Council Tax Benefit scheme with an additional funding requirement of circa £1.2 million.
- 13.3 Help and assistance is available to any resident affected by the proposed changes by the Customer Support Team. This team is currently supporting residents affected by the Governments Welfare Reform Agenda. This dedicated team are ready to provide a wide range of advice in relation to Welfare Benefits, money management and back to work support.

Appendix

• Appendix A - Local Council Tax Support Public Consultation – overview, analysis and free text comments.

Background Papers

• Draft Local Council Tax Support 2018/2019 policy document.

Appendix A

Survey Results for Local Council Tax Support Consultation 2017

Introduction

A public consultation was conducted to seek opinion on the potential changes to the existing Local Council Tax Support scheme. The 6 week consultation took place between 21 August and 2 October 2017.

The survey was promoted using various methods including weekly social media pushes, bespoke webpage information, physical artwork and wider promotion to organisations and interested parties.

Furthermore, the consultation was promoted on our call centre lines for the entire consultation period. During this timeframe 10,900 calls were received. Articles referring to the consultation were also published in various e-news bulletins during the consultation period. These were sent to 8,350 residents.

Finally, the consultation was promoted within our benefit mailings and during the consultation period 3,150 notifications were issued to residents.

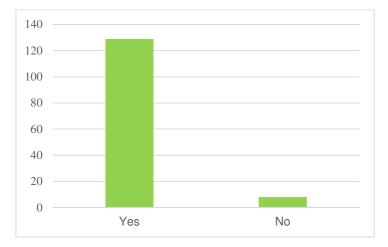
There were a total of 266 respondents. However this did not relate to 266 fully completed surveys.

Responses

Rounding has been applied to results. Comment has been reported verbatim.

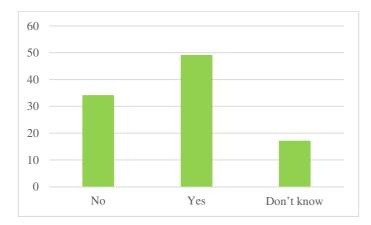
The sections below report on the results in the same order they appear in the survey.

I have read the section 'Background to the Consultation' at the start of this Survey.



| Response | Frequency and | |
|----------|---------------|--|
| | percentage | |
| Yes | 129 (94%) | |
| No | 8 (6%) | |

Should Colchester Borough Council keep the current Local Council Tax Support Scheme? (Should it continue to provide the same level of support as it does at the moment?)



| Response | Frequency and percentage |
|------------|--------------------------|
| No | 34 (34%) |
| Yes | 49 (49%) |
| Don't Know | 17 (17%) |

Please use the space below to make any comments you have in regards to Maintaining the Local Council Tax Support Scheme

Respondents provided the following comments below:

"I would never be able to afford the council tax as im a disabled women and on benefits long term"

"With my limited knowledge however it appears that there may be an increasing need for support amongst working age adults and pensioners. Whilst I appreciate this and the need for support of vulnerable/low income/single cohorts,I suppo demand across a number of council services may also be rising and that realistically there is only a limited pot of money. Therefore I'm unclear re: sustainability?"

"If the funding is no longer available, changes are required. This might need a reduction of the support given as well as a reduction in funding for other services."

"I think that there should be a lower cap, like 75% instead of 80% I think that there should be a lower cap, like 75% instead of 80%"

"Reduce the support"

"The discount could be reduced to bring fairness, maybe to 70%."

"You should cut the support on offer, plenty of jobs are available to people, lowest unemployment for decades. When you are cutting services such as waste collection and also increasing council tax why should people who don't work and chose not to, continue to funded. The scheme should just help the poorest as a safety net. If you are ill or disabled you should have support, change the whole thing just to support those that cannot work"

"The government has schemes in place to support low paid workers (low income benefits), all such funding and administration should be handled once by those, and not at a local level" "It would be unfair to take LCTS away from anyone as it will be very difficult for people to budget to make up the shortfall."

"The council said that the choice was to keep the current scheme or reduce it. In fact it also had the opportunity to increase the scheme or run a parallel hardship scheme (under S13 Council Tax Regulations). The public should be consulted on all proposals. Without the additional information it is difficult to support any other choice than to maintain the status quo"

"It is essential that those on low incomes do not have to pay more in Council Tax as part of the process of change to Universal Credit (as the Living Wage rises, so amounts paid in tax credit will fall resulting in minimal net gain in income)"

"Those on low incomes will suffer as the change to Universal Credit reduces tax credit levels paid. Increasing their Council Taqx will only make their financial situation more precarious. The increase in Living Wage will result in reductions in tax credits paid, thus rightly shifting the burden from state tax credit subsidy to employers, but will result in negligible income increase for those affected so increasin ghteir CT costs will disadvantage them further"

"Considering the low interest rates on savings (which they might have accumulated during their working life) or the low state pension, that Pensioners should be cared for and if it means food in their bellys and heating to keep them warm, then the least we can do is pay their rates, after all they went through hard times when they were younger and did not receive the help that is paid out now."

"the current support is fair to those who need help and increasing council tax is a logical way to pay for it."

"I believe it needs review"

"I think the Council should make more play in the press and elsewhere about the issues raised by these punitive cuts in funding and outline more publicly the terrible issues raised by trying to decide which services to cut or reduce."

"I personally do not think that the scheme should continue. I do not receive any such benefit."

"People on a low income should receive support from their local council"

"I believe that we all have a duty to try to support others less able to."

"As someone on benefits it is a great help paying a reduced amount under this scheme."

"Is it fair that a working age single mum who gets 200£ week child maintenance, would be as entitled as a single mother who gets no child maintenance? Why is child maintenance not included as income? Extra admin? Isn't UC etc now done online by the claimant?"

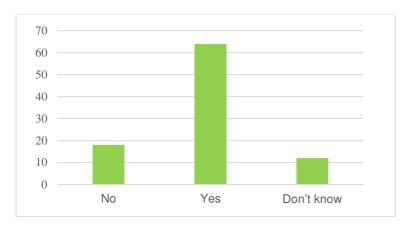
"the NHS and Emergency Services Need More Funding plus more money needs to be spent in the dutch quarter" "no comment"

"I think it is important to remember that vulnerable people who are entitled to the current levels of rebate - they are on extremely low incomes, and probably find it difficult to pay the amount they are currently required to pay that remains after the rebate. If the council reduces the rebate they give them , people are likely to fall behind with their payments, and this means the council will be faced with more codys to try to recover the areas. So it's self defeating anyway for the council to set unrealistic amounts that you want people to pay. At the end of the day your priority bills must come first when living on a very low income so gas light and food will be the first priorities and I just feel that the council will find themselves in a position where they are going to have high administration costs to recover late psyers"

"we want it to continue as it is."

"I would like to know the number of people who are in council tax arrears already and work out if it is more efficient to keep the scheme in place. How many people are affected by the changes and how realistic is it that a new scheme will cost less?"





| Response | Frequency and percentage |
|------------|--------------------------|
| No | 18 (19%) |
| Yes | 64 (68%) |
| Don't Know | 12 (13%) |

Do you agree with the option 1?

If you disagree what alternative would you propose?

Respondents provided the following comments below:

"why should we fund big houses through benefits?"

"I do support this proposal but there are sometimes genuine hardship cases and I would want to see inclusion of a process for exceptional cases."

"Unfair to most local rate payers"

"I would like to live in a band h and then get help paying my council tax, why hasn't this been done before?"

"Why should I propose an alternative to you? It's your job to come up with options, not mine!! This question is designed to generate a positive response by requiring "NO" respondents to come up with their own solutions. This question is therefore biased.. What a surprise!"

"If some households will be paying more but option 1 will provide savings, then where is this money going to be spent - hopefully not on another folley!"

"Bands A, b & c should pay more"

"Maintain current scheme"

"To stay as it is - why should we discriminate people who circumstances have changed and now are on a low income - assuming they have lived in the house before on a higher income."

"It should be on people's needs. If they qualify, regardless of house banding. Lots of social housing is band E"

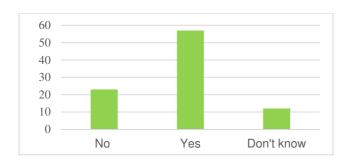
"If a person can afford to live in a higher banded property through choice then they should not have to pay more."

"none"

"I think the scheme illogical because just because you live in a higher tax band property it does not mean that when you lose your job for example and require council text support, you have more disposable income if you live in a bigger house! I think that the proportions should remain as they are - if your circumstances say you are entitled to 80% discount you still receive that whstever band your house is in"

"There is not a one cap fits all option here. Benefits should be means tested and based on individuals circumstances so the correct people get the right help. This option is too complicated"

Option 2 – Changing the minimum Local Council Tax Support which can be paid to £2 per week



| Response | Frequency and percentage | |
|------------|--------------------------|--|
| No | 23 (25%) | |
| Yes | 57 (62%) | |
| Don't Know | 12 (13%) | |

Do you agree with the option 2?

If you disagree what alternative would you propose?

Respondents provided the following comments below:

"make it higher than 2"

"don't think anyone who needs support with council tax should lose out"

"option 1"

"I can't see how any money would be saved. There would be considerable administrative costs involved in identifying who should pay this £2 *that must surely outweigh any revenue raised."*

"If is difficult to see the argument for this as it is not that you collect council tax on a weekly basis. The cost to the household would be an additional £52 per year, which is unacceptable.

Direct debit has the same administrative burden whether it is £100 or £2 so the justification on administrative cost is a hard one to make.

The savings to the cost of the scheme comes from the poorest in the borough which is not progressive.

I would not propose an alternative as these savings made here can be made though other general efficiencies."

"SeeAgain, you penalise the most vulnerable my reply to the previous question"

"You seem to be looking for savings, where are you planning to spend the savings and what happens to administration - made redundant for even more savings?"

"£1 per week"

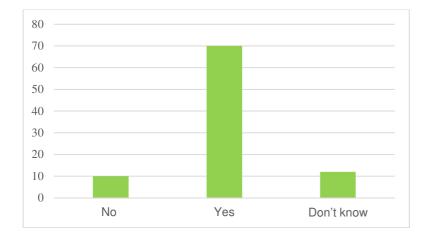
"Anyone on a low income should get help no matter how small."

"keep the same system"

"if you receive a low income you should be entitled to some help based on your individual needs not the needs of the council"

Option 3 – Disregarding Bereavement Support Payments

Do you agree with the option 3?



| Response | Frequency and | | |
|------------|---------------|--|--|
| | percentage | | |
| No | 10 (11%) | | |
| Yes | 70 (76%) | | |
| Don't Know | 12 (13%) | | |

If you disagree what alternative would you propose? Respondents provided the following comments below:

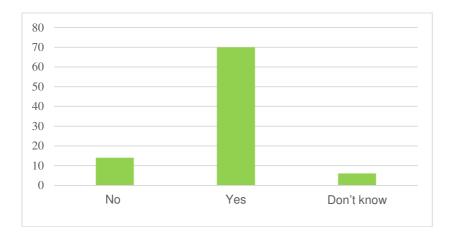
"Good idea"

"Payment should be included as income."

"I feel huge sympathy for people in this situation but I'm not clear why this income should be disregarded. Payments should be based on financial situations regardless of cause."

Option 4 – Disregarding the We Love Manchester Emergency Fund and The London Emergencies Trust as income or capital.

Do you agree with option 4?



| Response | Frequency and | | |
|------------|---------------|--|--|
| | percentage | | |
| No | 14 (15%) | | |
| Yes | 70 (78%) | | |
| Don't Know | 6 (7%) | | |

If you disagree, what alternative would you propose?

Respondents provided the following comments below:

"Emergency funds need to be generated outside of local council office. Tge government needs to address this urgently"

"Funds should be included as income"

"Any money received from other sources should be taken in to account, so to be fairer to all"

"these funds have nothing to do with Colchester local government"

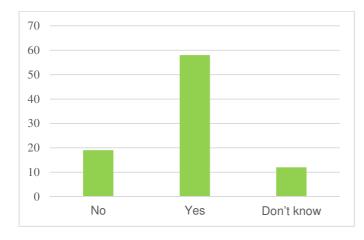
"LCTS is not a mean-tested benefit it is a local discretionary reduction to council tax liability. HB is a means-tested benefit supported by primary and secondary legislation. There should be a general discretionary condition that all emergency funds should be automatically disregarded. It would be illegal to have any barrier to getting this support if it is an entitlement. "

"what is this to do with Colchester"

"Same as previous answer."

"If benefit is being claimed surely all income regardless of where it originates from should be taken into account when calculating extra benefits. Some benefit claimants receive so much money in benefits and have an automatic entitlement to more just by claiming certain benefits, whereas working families who try to claim benefits end up being penalised for working, as all of their income is taken into account, making it an unfair calculation."

Option 5 - Using a set income for self-employed earners after 1 year's selfemployment



| Response | Frequency and percentage |
|------------|--------------------------|
| No | 19 (21%) |
| Yes | 58 (65%) |
| Don't Know | 12 (14%) |

Do you agree with option 5?

If you disagree, what alternative would you propose?

Respondents provided the following comments below:

"make it more than 16 - why if they are working more than 16 and not even earning min wage should they get benefit ? "

"How can you claim benefits saying you work and declare an income of less that 16 hours at min wage?? This is a fiddle"

"It is not fair for small businesses or startups that struggle growing due to the economic crisis."

"Council Tax Support is not a means-tested benefit. There are no arguments to create the same barriers to rights in a discretionary reduction to council tax liability. if you limit on assumed income you would still need have a transparent system of assessing on actual income where the applicant can demonstrate that they are on a low income. This proposal as it stands would be a barrier to setting up a new business, which in turn would be bad for the local economy.3"

"Well the reason is so obvious you raise it yourselves as a drawback!! Those who don't make much money from their business will be taxed on the assumption that they should make more. would you assess income tax on this basis? Ludicrous!!"

"To assess on actual income."

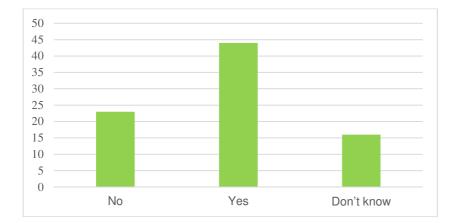
"Once again penalising working people who are trying to help better themselves. I believe all benefits should be treated as income and once the ceiling level has been reached there should be no more benefits for those who are able,but refusing, to work because they receive more in benefits."

"Use actual levels of income for self-employed people, as these may be lower than the set levels proposed. This would mean that self-employed people are treated in an equal way to those employed by others."

"I am self employed and No assumtions should be made by the council regarding minimum wage as i receive far less than the living wage. Actual figures should always be used"

Option 6 – Universal Credit notifications from the Department for Work and Pensions

Do you agree with option 6?



| Response | Frequency and | | |
|------------|---------------|--|--|
| | percentage | | |
| No | 23 (28%) | | |
| Yes | 44 (53%) | | |
| Don't Know | 16 (19%) | | |

If you disagree, what alternative would you propose? Respondents provided the following comments below:

"There is potential for the Council to overpay and then have difficulty (expense and time) reclaiming amounts overpaid. "

"All notifications should be actioned and penalty imposed if customer fails to notify changes"

"As the customer could get more entitlement if the don't tell you otherwise"

"If the notification is cessation of eligibility for Universal Credit this should be acted on. So it will be possible to filter the notifications and a sensible filtering process should be introduced. "

"Universal credit is not working correctly around the country, Why should Essex be any better? People could suffer severe hardship"

"I do not see the legal basis for aligning with UC. As the rules LCTS are based on the old Council Tax Benefit rules then income for applicants is based on average earning whereas UC is on actual earning. There is less benefit to the council in aligning the two systems. Information from UC is unproven in its accuracy, the cost of putting things right would be more costly than the savings made and it could create unreasonable barriers to the discount. My alternative is stick to average earnings and remove the fixed calculation hard coded in the LCTR rules, the are better alternatives."

"What are you making administration savings for? There are a lot of people who do not understand how these things are arranged and some will be in dire need. Think of an alternation between the two arrangements. "

"Could you provide some notifications to recipients electronically reminding them to advise you of any significant changes to their entitlements on say a quarterly basis? This would be much cheaper to administer overall but could significantly reduce the risk of people claiming incorrect amount of benefit or claiming benefits to which they are no longer entitled"

"Establish a threshold for 'significant' changes to be actioned by the council not rely on people to notify the council"

"I worry people will end up receiving more than they're entitled to and then have to repay it which might be a significant burden"

"For the departments issuing benefit to inform other government departments."

"Amend when each change occurs as you would with earnings as penalising those who are working and not claiming universal credit"

"The council should always be responsible for looking out for the interests of the public, by passing the buck in this self service minefield is going to create homelessness and poverty"

Alternative methods

Alternatives to reducing the amount of help provided by the Local Council Tax Support Scheme

| Funding Options | Yes | No | Don't know |
|--|----------|----------|------------|
| Increase the level of Council Tax | 19 (27%) | 47 (66%) | 5 (7%) |
| Reduce the funding available for other Council Services | 12 (17%) | 51 (72%) | 8 (11%) |
| Use the Councils savings | 24 (34%) | 40 (56%) | 7(10%) |

If the Council were to choose these other options to make savings, what would be your order of preference?

Please rank in order of preference by selecting a number from 1 - 3 in the boxes below, where 1 is the option that you would most prefer and 3 is the least.

| Funding options | 1 | 2 | 3 |
|--|----------|----------|----------|
| Increase the level of Council Tax | 24 (31%) | 15 (20%) | 37 (49%) |
| Reduce the funding available for other Council Services | 19 (25%) | 32(42%) | 25 (33%) |
| Use the Councils savings | 37 (49%) | 24 (31%) | 15 (20%) |

Please use the space below to make any other comments on the scheme Respondents provided the following comments below:

"Just change it as described why affect other services because of supporting people need benefit"

"Changes must be made to reduce the administrative burden for both the council and applicant. Alignment with other benefits seems a sensible approach."

"Services provided have deteriorated terribly over the last few years so there can be very few available for reducing"

"LCTS should be designed in a way that wouldn't put those paying their full Council Tax liability in a worse position. It is unfair to support a groups that is on low income but then punish those who are in work and paying."

"I am very much in favour of keeping Council Tax to a minimum, as generally the cost of living isincreasing much more than wages and pensions"

"Support the sick and disabled , no one else"

"Colchester is one of the fastest growing towns in the UK. Cutting services while the strain is already starting to show in e.g. schools and roads, is NOT the way to go."

"Refuse collection has been changed use the savings from that."

"My alternative choice would be to make LCTR (S13a) a simple discount for vulnerable and disabled households and those in severe financial hardship or in need of crisis support. I would have only a few conditions. For household in general financial hardship or who need help to improve their financial circumstances I would run a more general scheme (S13) which targets the expenditure to clear outcomes."

"You're already cutting services left right and centre, those most adverseley affected by these service cuts are the weakest and most vulnerable in society who are also those least able to speak up for themselves. Council taxes were not increased as much as they could have been (by up to 5%) this year to pay for increases in social care costs. Instead local councillors took electoral credit for imposing a lower increase whilst failing to mention the consequent cuts to services and increases in charges to the weakest. Don't do it again!!"

"Are there any opportunities to consider a local income tax instead that removes the link to property values?"

"services need to be maintained. any changes inevitably incur great expense. In my experience at 75 years old, cutbacks will mean reinstatement at a later date with added expense"

"you need to change the scheme to save money and not charge more money to everyone else. The above options are far to general to allow meaningful responses, as no information is given regarding who council tax would be increased for or which Council Services would receive reduced funding."

"It is likely that many respondents (including myself) would not wish to see reduced health or social care funding, but would prefer reduced funding for e.g. flowerbeds, Christmas decorations to reductions in council tax support for those on low incomes. Not making this distinction gives the impression that this consultation is trying to steer respondents to specific answers (i.e. supporting cuts to council tax support)."

"The alternatives are destructive whatever one you choose"

"another shot at the weakest in society that cannot fight their own battles"

Please use the space below if you would like Colchester Borough Council to consider any other options

Respondents provided the following comments below:

"Stop putting money into useless things like first site and use it for the town to become safe and clean"

"Reduce funding other benefits schemes"

"Carry out more surveys inhouse and save money by not employing outside companies at great cost to the council. People in charge of these departments should be capable of undertaking these surveys and coming to a qualified decision."

"why should someone onm JSA get 80 discount off their bill, a mad world"

"Make sure that households with working non dependents contribute to the cost of the council tax bill"

"No mention has been mad about payments for police / fire. Police costs continue to rise, certainly faster than my pay as a teacher, yet police presence seems to be ever lower."

"Salaries paid to senior employees should be capped."

"Consider reductions only to services less important to the community than council tax support, i.e. services which are not essential to the health, education or general well-being of residents (especially those requiring support). Please see previous answer. Again, if the council wishes to use public opinion measures to gauge support for the continuance of the scheme at the expense of reductions elsewhere, such measures would need to distinguish between different areas of spending reduction in order to be at all meaningful."

"Base it on income, assests and personal circumstances instead of a blanket policy. Ie, single parent in band e privately owned huge house getting £200 per week from their x in child maintenance, should not be in the same bracket as a single mum in a small band c getting no child maintenance"

"Amending tax credit regulations in line with housing benefit"

"CBC should consider going out on the street and introducing themselves to the people they affect with the changes"

If you have any further comments regarding the Local Council Tax Support Scheme, please use the space below

Respondents provided the following comments below:

"Provide more assistance to the elderly in the borough"

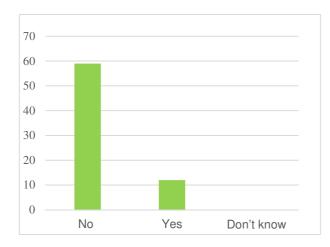
"Further reduction should be offered to people living alone"

"The scheme should not be open to new residents unless they meet an agreed criteria."

"WASN'T AWARE THAT THERE WAS SUCH A SCHEME"

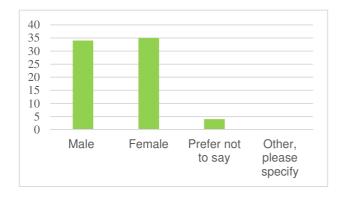
Are you, or someone in your household, claiming Local Council Tax Support?

Equality and Diversity



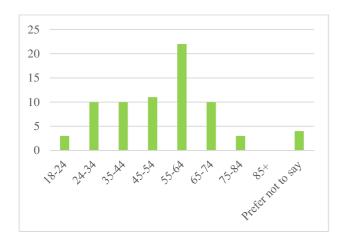
| Response | Frequency and Percentage |
|------------|-----------------------------|
| No | 59 (83%) |
| Yes | 12 (17%) |
| Don't know | 0 |

What is your sex?



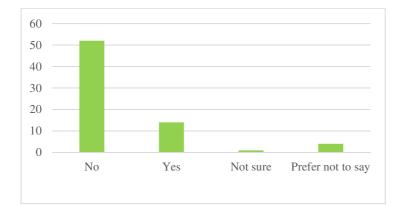
| Responses | Frequency and Percentage |
|-----------------------|-----------------------------|
| Male | 34 (47%) |
| Female | 35 (48%) |
| Prefer not to say | 4 (5%) |
| Other, please specify | 0 (0%) |

Age



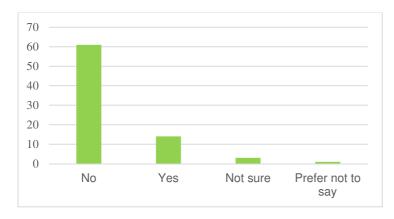
| Responses | Frequency and Percentage |
|-------------------|-----------------------------|
| 18-24 | 3 (4%) |
| 24-34 | 10 (14%) |
| 35-44 | 10 (14%) |
| 45-54 | 11 (15%) |
| 55-64 | 22 (30%) |
| 65-74 | 10 (14%) |
| 75-84 | 3 (4%) |
| 85+ | 0 (%) |
| Prefer not to say | 4 (5%) |

14



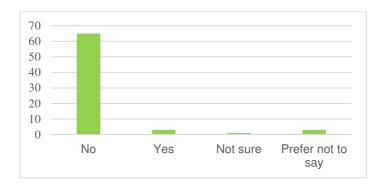
| Responses | Frequency and Percentage |
|-------------------|-----------------------------|
| No | 52 (73%) |
| Yes | 14 (20%) |
| Not sure | 1 (1%) |
| Prefer not to say | 4 (6%) |

Do you consider yourself to have a sensory impairment?



| Responses | Frequency and Percentage |
|-------------------|-----------------------------|
| No | 61 (88%) |
| Yes | 4 (6%) |
| Not sure | 3 (4%) |
| Prefer not to say | 1 (2%) |

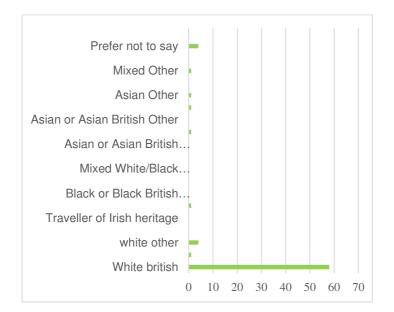
Do you consider yourself to have a learning difficulty or disability?



| Responses | Frequency and Percentage |
|-------------------|-----------------------------|
| No | 65 (90%) |
| Yes | 3 (4%) |
| Not sure | 1 (2%) |
| Prefer not to say | 3 (4%) |

Do you consider yourself to have a physical impairment?

Ethnicity



| Response | Frequency and |
|-------------------------------------|---------------|
| | Percentage |
| White British | 58 (82%) |
| white Irish | 1 (1%) |
| white other | 4 (6%) |
| Gypsy/Roma | 0 (0%) |
| Traveller of Irish heritage | 0 (0%) |
| Black or Black British African | 0 (0%) |
| Black or Black British Caribbean | 1 (1%) |
| Mixed White/Black African | 0 (0%) |
| Mixed White/Black Caribbean | 0 (0%) |
| Black other | 0 (0%) |
| Asian or Asian British Pakistani | 0 (0%) |
| Asian or Asian British Indian | 1 (1%) |
| Asian or Asian British Other | 0 (0%) |
| Mixed White/Asian | 1 (1%) |
| Asian Other | 1 (1%) |
| Chinese | 0 (0%) |
| Mixed Other | 1 (1%) |
| Not known | 0 (0%) |
| Prefer not to say | 4 (6%) |
| Other, Please specify | 0 (0%) |

End of survey