

Council Tax Reduction Scheme for 2019/20

Consultation Results

Background

Each year the Council has to decide whether to change its Council Tax Reduction scheme for working age applicants in its area. This year the Council is recommending significant change to the Council Tax Reduction scheme due to the introduction of Universal Credit Full Service within the Kent area and to simplify the scheme for all claimants.

The Council is not proposing to make any reductions on its overall spending on council tax reduction claims from the changes it is suggesting. Before any changes can be implemented, they must be subject to public consultation.

Consultation dates

The consultation ran for 8 weeks. It started on 23 July 2018 and finished on 16 September 2018.

Consultation Results

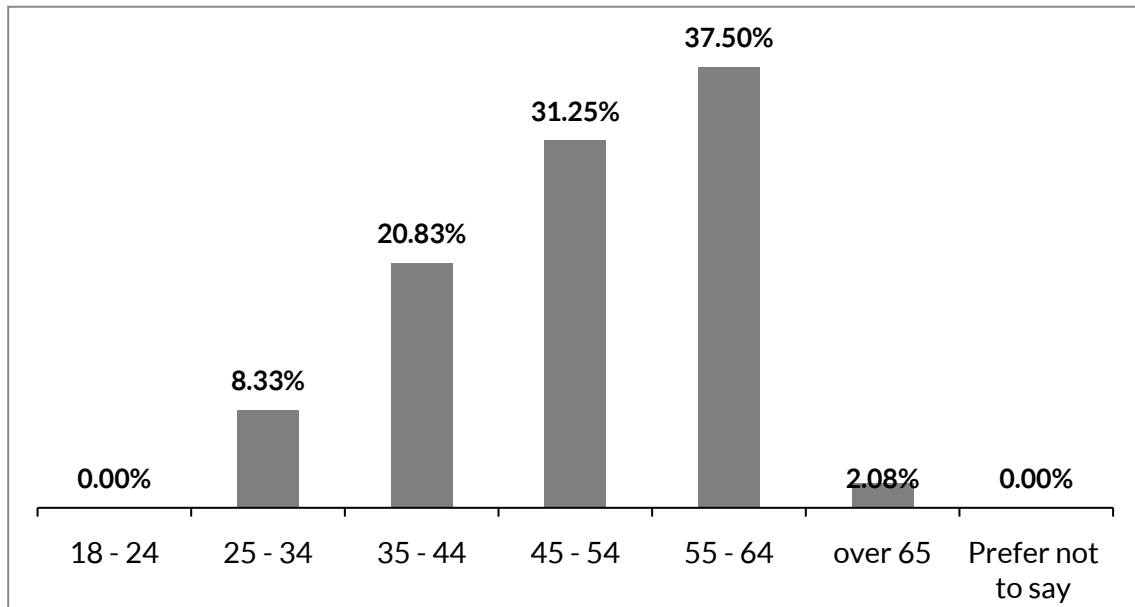
In total 111 people responded to the Council's consultation on the council tax reduction scheme for 2019/20.

107 of the respondents confirmed that they had read the background information that accompanied the consultation and informed them of the proposals before they completed the questionnaire.

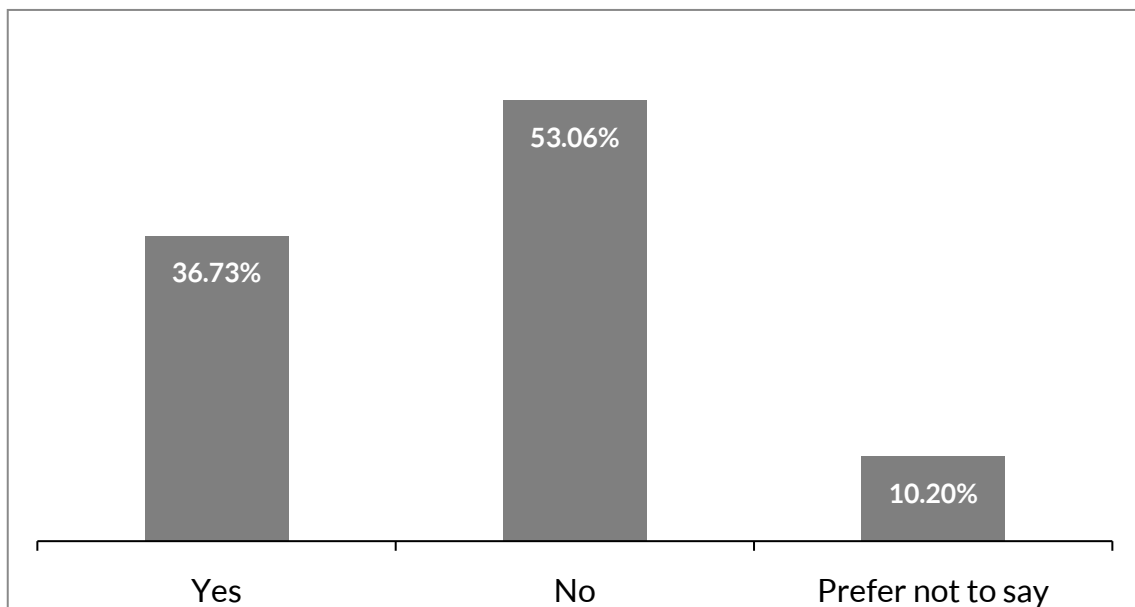
Demographics

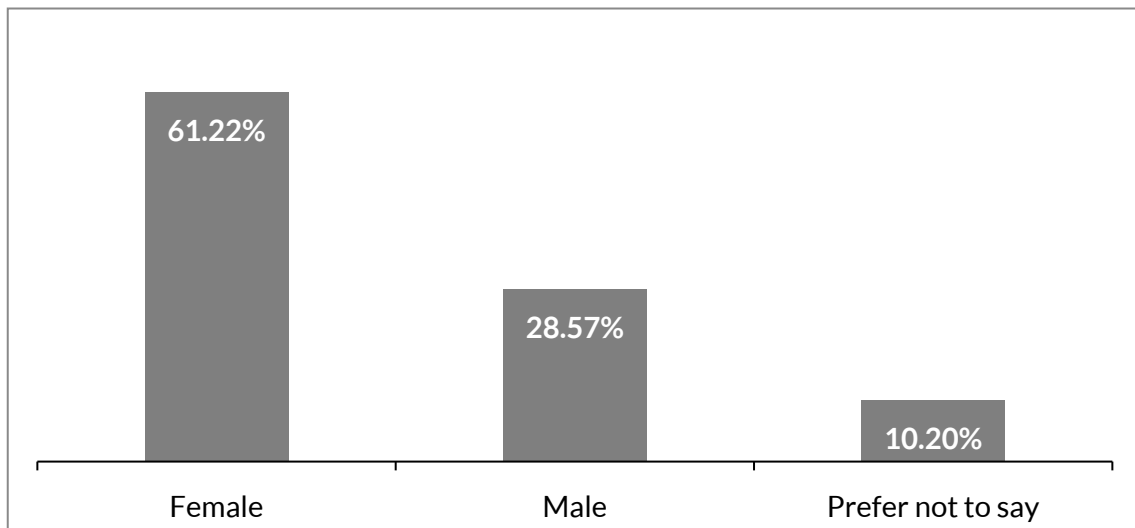
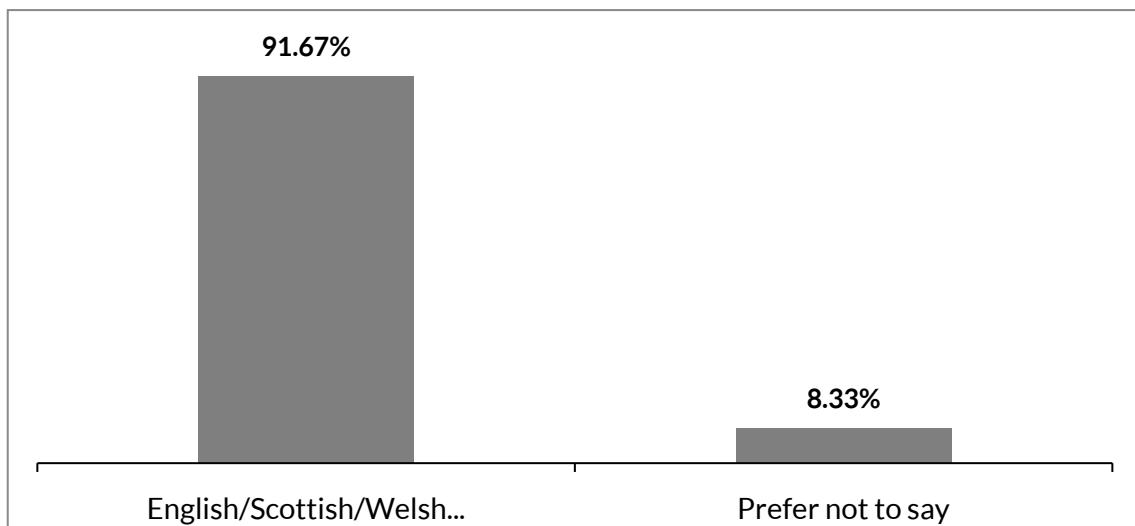
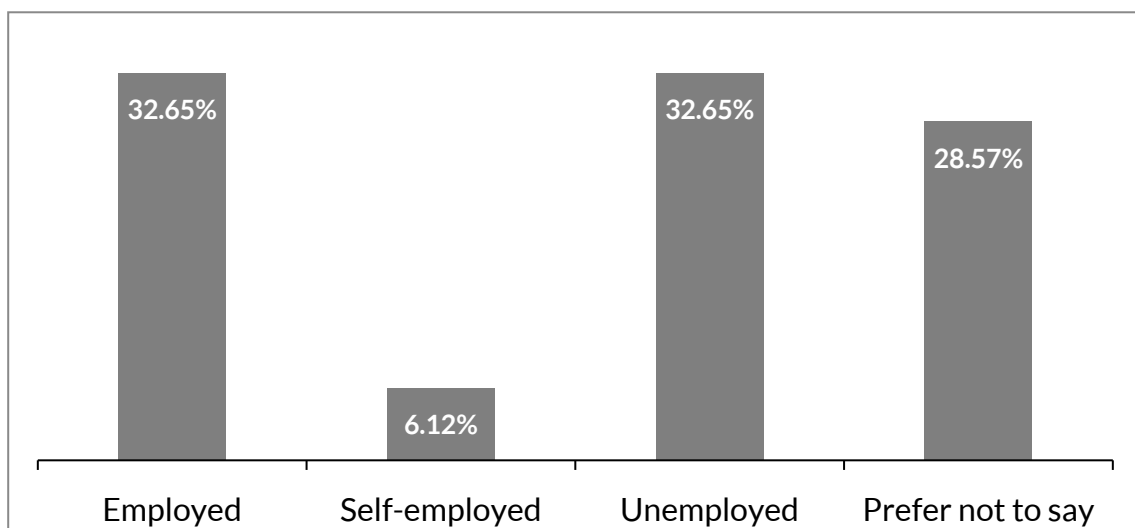
49 people provided responses to the equalities monitoring questions and told us about their employment status.

Age

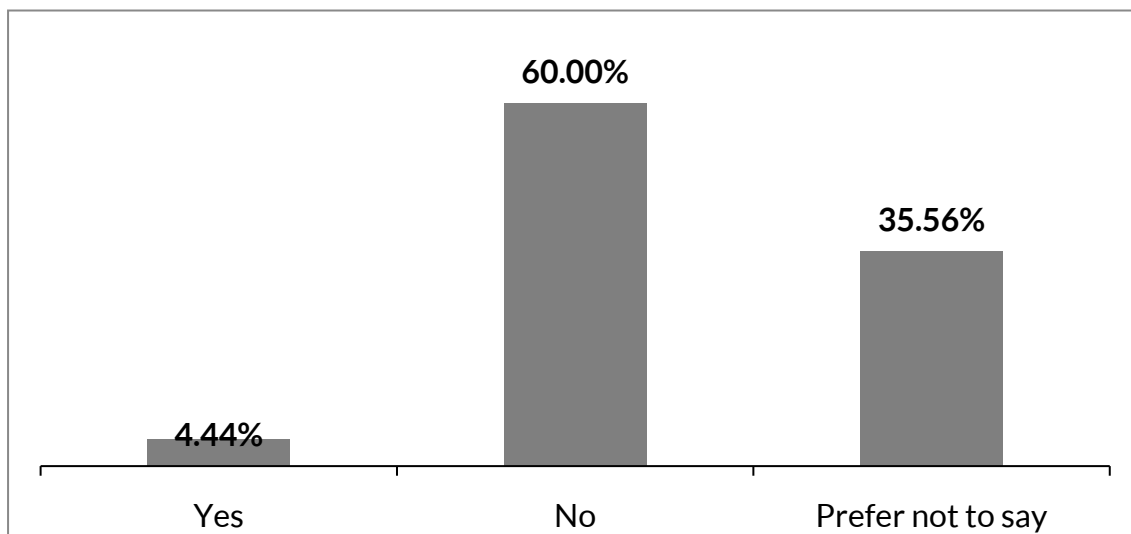


Disability



Gender**Race****Employment status**

Would you consider your main employment to be in the gig economy?



Please tell us if you believe your employment in the gig economy has an impact on you when making a claim under the Council Tax Reduction scheme

I do not know what the Gig economy is as I have not come across the term before.

I am self-employed, but mainly in sales, not gigs. I am also disabled. I currently receive no support because your scheme falsely assumes that I have income that does not actually exist. My income fluctuates - sometimes I am not well enough to work, and sometimes even when I can work I don't sell anything because my customers don't always want to buy - I can't force them to purchase products that they don't need or can't afford! My circumstances are not taken into account in your current scheme, and there is no proposal in your listed options to improve this blatant (and unlawful) discrimination.

I dont understand what the gig is sorry

I'm sorry I do not know what the gig economy is! I shall have to look it up.

It's difficult as my income varies month to month. One month I may earn more or less than the next. You can't judge it as it's seasonal too. I have to save to make my council tax payments. My rebate may be a lot less than what I'm entitled to as my finances are worked out on the previous financial year if it was a good year followed by a bad I am always in financial difficulty.

what is the gig economy?

I have no idea what a 'gig' economy is.

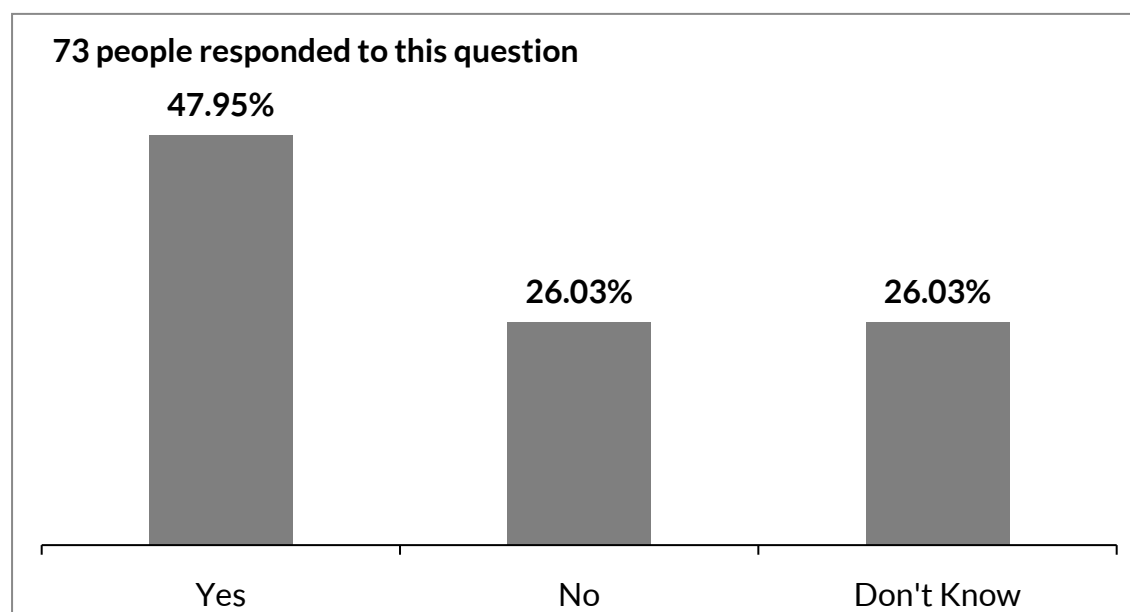
I don't know what a gig economy is

N/A to me

Option 1

To introduce an Income Based Grid scheme to replace the current scheme for all applicants of working age

Do you think Option 1 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 1

The bands are too wide. With bands at 20%, for a typical Council Tax weekly bill of £25, someone on low wages who receives a £10 per week gross income rise which tips them into the next CTR income band would see £5 of that lost in reduced CTR, that is too great a clawback. Bands should be at maximum 10% increments to reduce the marginal gains/losses when an income change occurs.

Income bands are ridiculously low

Income must be ACTUAL income and not the assumed minimum wage level currently used for self-employed people. Many people are self-employed not through choice but because they have a chronic illness or disability which makes them unable to find employment, so if they are capable of work but unattractive to employers, they choose self-employment rather than doing no work at all. These people are currently discriminated against by the assumption that they earn minimum wage, when, in many cases, that assumed income does not actually exist. This shameful discrimination must stop.

Maybe but there should be an allowance of some sort of the person receives a few pounds over each upper limit. As it is unfair to pay another 20% if you are only getting a few pounds over the upper limit.

Appendix A

Providing it is completely fair when deciding how it is to be accomplished and all variables are taken into consideration.

It seems absurd to me that with income tax a person has to be earning over £11,850 a year to pay any tax at all, yet this proposed change would lead to people bring in only half that amount paying around 10% of their much needed income in council tax.

What about people how are on contribution income.

This will be difficult to manage as a person's income may vary week by week

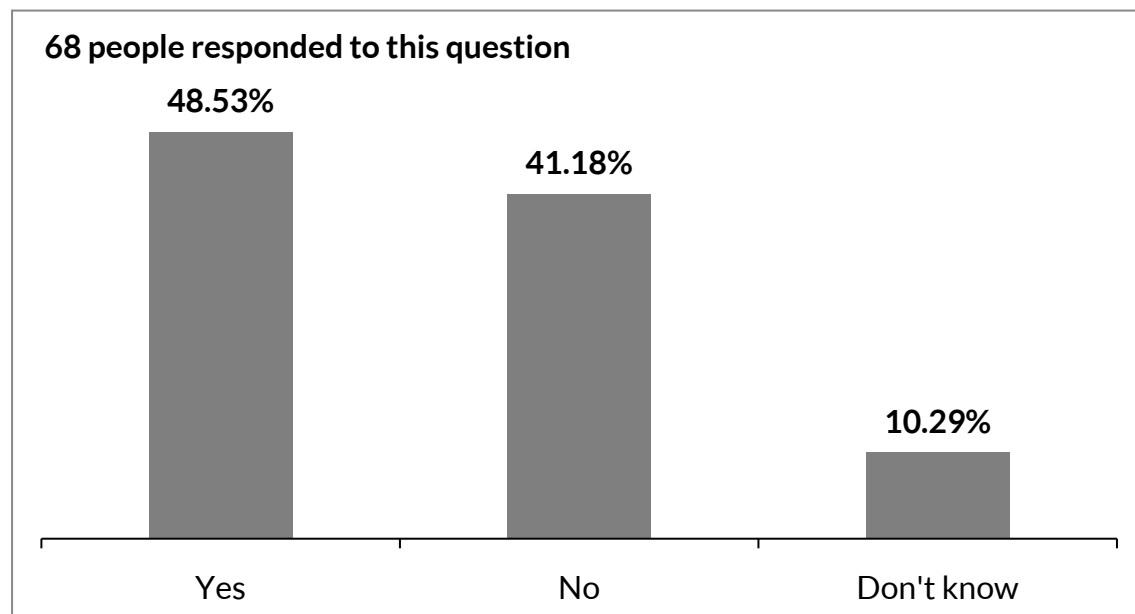
All should pay

This seems the fairest system of them all. Some large families are not by design they are because of new relationships bringing in more children. This will allow income related discounts to be applied with limiting child discounts

Option 2

To limit the number of dependant children within the calculation for Council Tax Reduction to a maximum of two for all applicants

Do you think Option 2 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 2

While this would mean Council Tax reduction is income based, the amount of children you have limits the amount of expendable income this would not be fair.

I think this is applying a limit on children "retrospectively" for existing claimants, and is therefore unfair. They cannot change the size of their household retrospectively. Existing HB claimants with larger families are not "punished" in this way

Adults are liable to pay council tax, children are not, so the reduction scheme should not take children into account at all - they are irrelevant.

I would have said yes to this proposal BUT you haven't been thorough enough in your outlining of 'dependant' children. Is that 2 birth children? What about fostered children? Or step children that might come at weekends etc?

What children will be exempt if at all?

If applicants want more than two kids then they should provide for them themselves. if they cannot afford them then don't have them

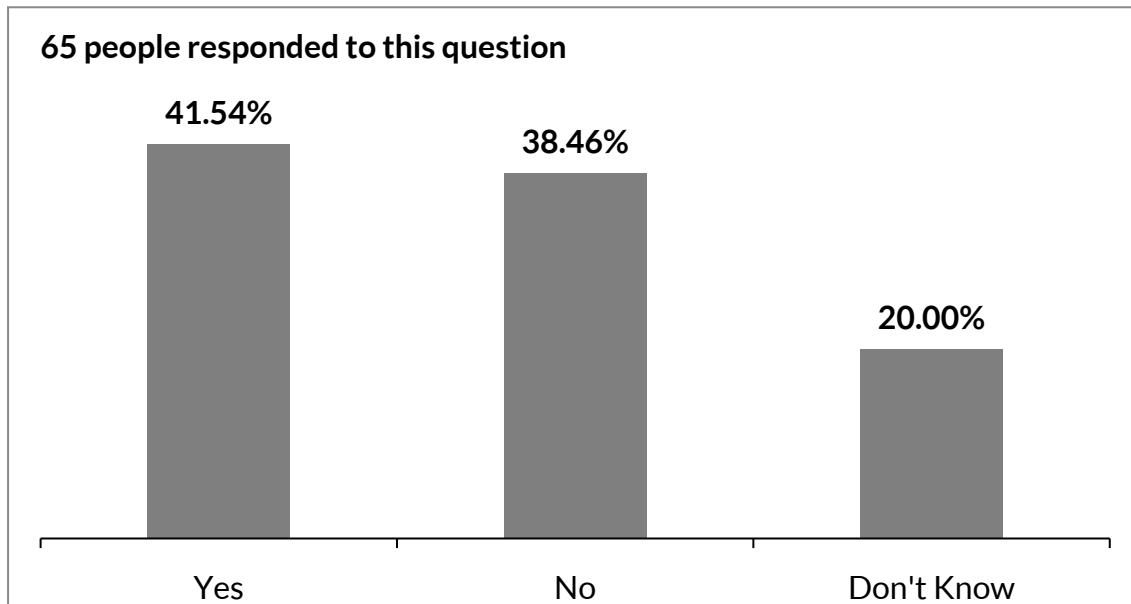
I understand that this is line with UC, However, failure to pay Council Tax is potentially so damaging to the client (who will be already disadvantaged by the 2-child rule) that it would seem fair to allow this extra support.

Agree

Option 3

To remove Non-Dependant Deductions from the scheme

Do you think Option 3 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 3

Ridiculous to expect answers to questions that need the question in front of them, not on another download !!!

Households with more working-age adults should pay more council tax (and therefore receive a smaller reduction). All working-age adults will be receiving some form of income (wages, benefits or a combination of both) and should pay their fair share of the cost of local services.

It will force people like pensioners and single parents to evict their children when they leave school

I am being charged £75 from my HB C Tax award, this comes from my son's PIP. this is not fair.

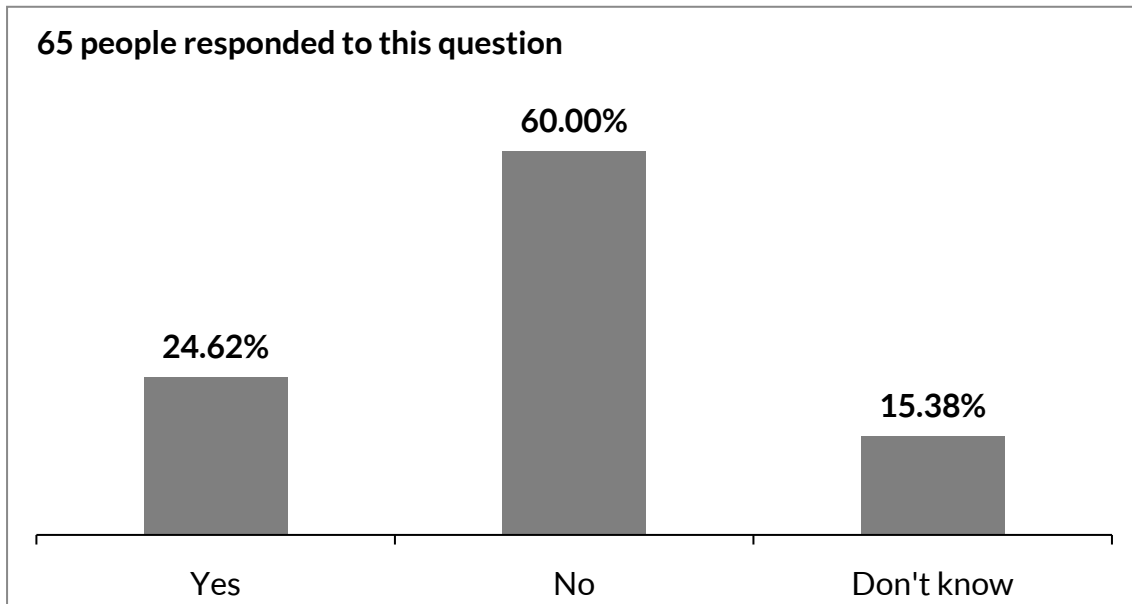
If there are adults living in a property they should all be made jointly liable. If the person who is the main tenant or owner of the property is receiving benefits and the other adult's living in the property are not and have a significantly higher income, you should look at making to non-benefit claimer liable.

Yes

Option 4

To remove the Second Adult Rebate provisions

Do you think Option 4 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 4

Respect to anyone who truly understands the Second Adult Rebate. As it appears not to be based on the income of the Council Tax payer, it should be removed

Refer to previous comment -too complicated to answer without the full question included

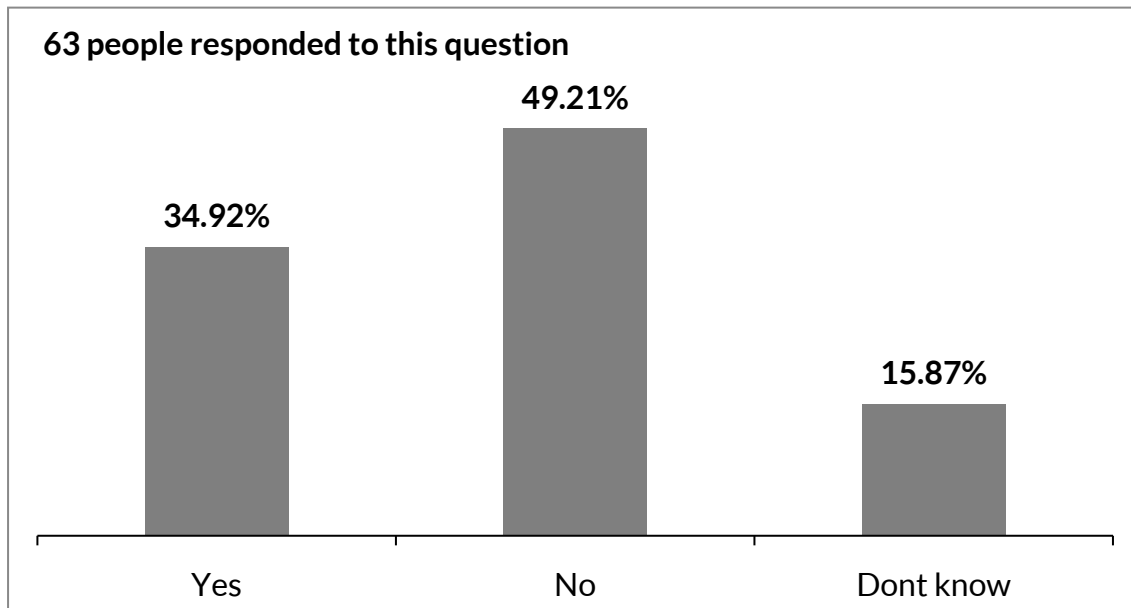
I don't really understand what this is

Yes

Option 5

To remove the current earnings disregards and replace them with a standard £25 per week disregard irrespective of a person's circumstances

Do you think Option 5 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 5

It is almost impossible to assess whether this change will lead to significant gains and losses

not sure what this means

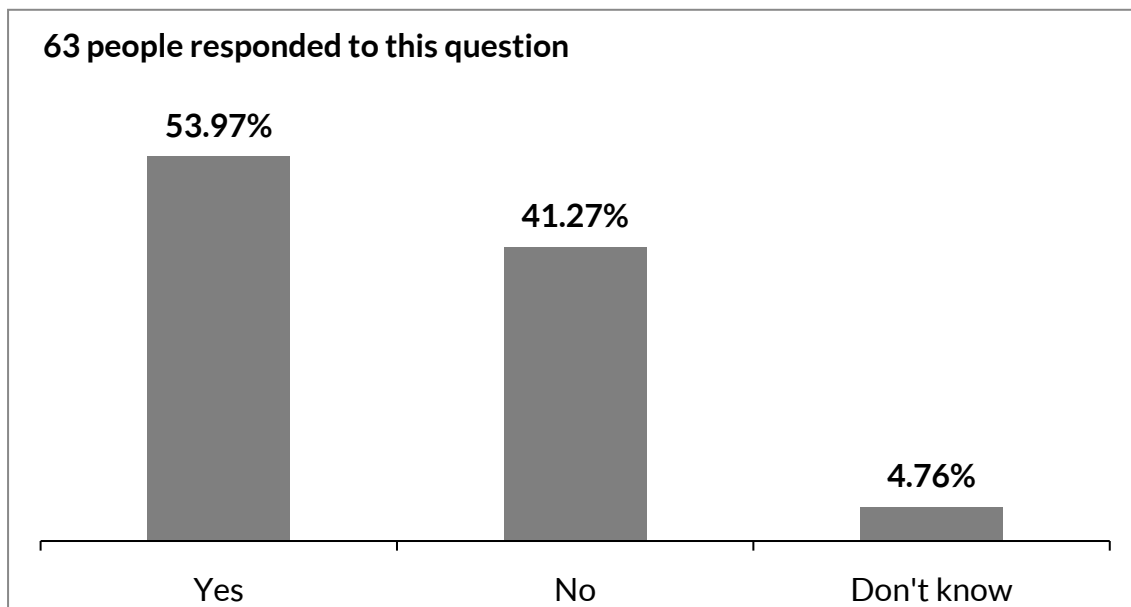
Again, this should be calculated against the ACTUAL income received by self-employed people, and not against the fake income created by the discriminatory assumption that all self-employed people are earning the equivalent of the minimum wage.

Yes

Option 6

To disregard Carer's Allowance which is currently taken into account as income

Do you think Option 6 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 6

This provides a net benefit to households where there is a payment of Carer's Allowance

Carers get very little for their hard work and save the government a lot of money by taking on the care of relatives. To then have what they do get into a added extra in income is frankly ridiculous. Most carers income is what they are paid via carers allowance.

its hard enough financially for carers allowance being counted as income. So every little extra helps

Someone who is receiving Carer's Allowance is saving the council money so this money should never be classed as earnings.

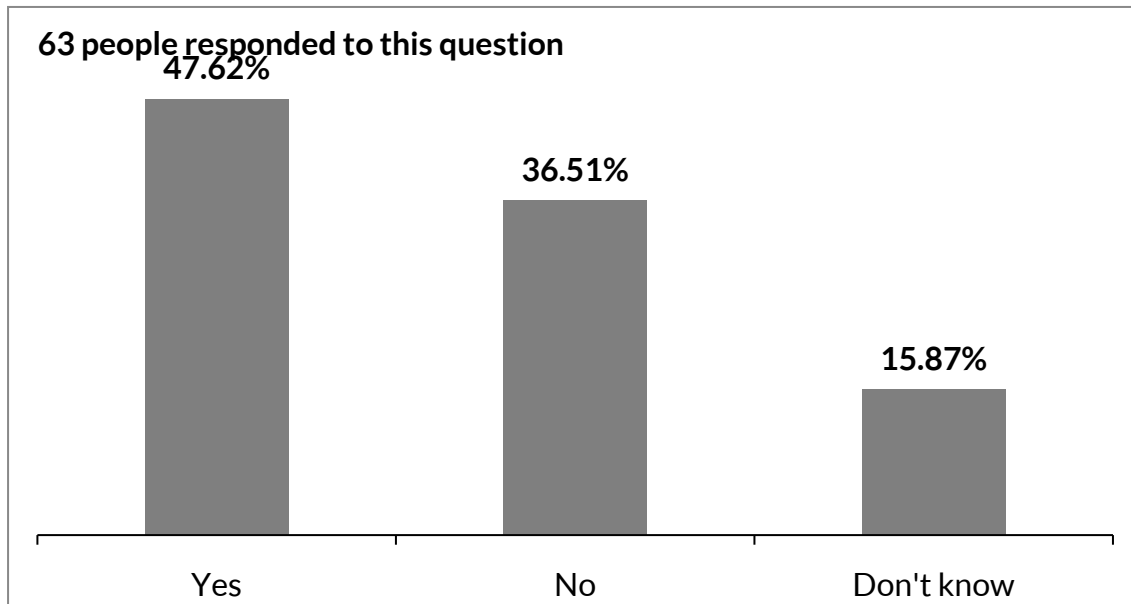
As someone who claims carers allowance this would work better for me and my partner

Yes

Option 7

To replace the current disabled premiums under the existing scheme with an equivalent income disregard.

Do you think Option 7 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 7

I don't know enough how it works in relation to CT reduction

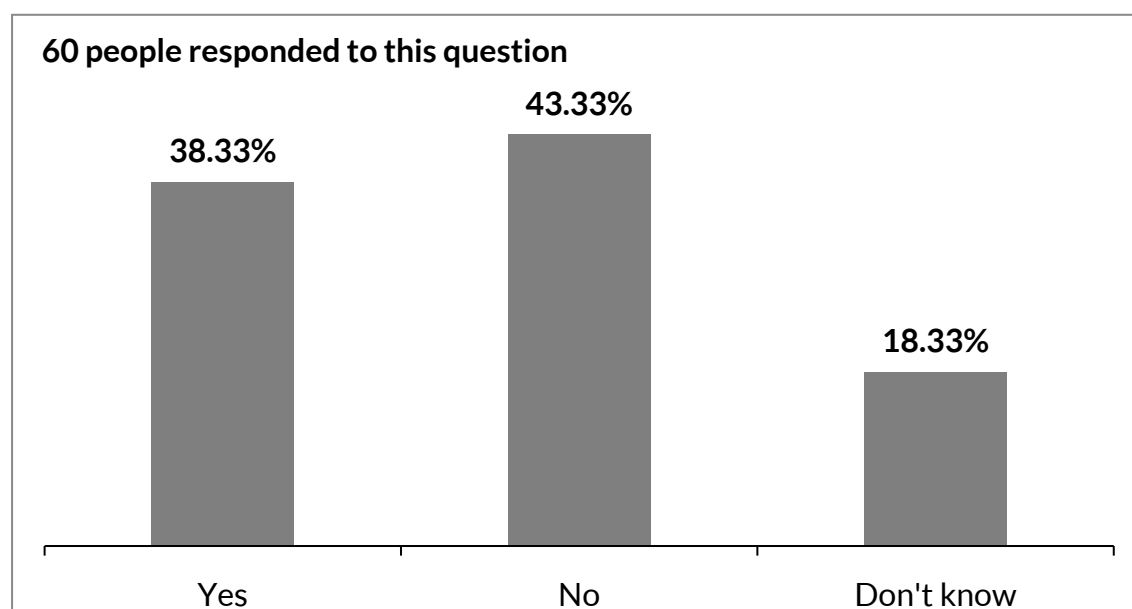
This is incompatible with Option 5 (introduction of a single £25 disregard) and would penalise (and discriminate against) people with disabilities. If you want to use Option 7 and remove the premium, you must amend Option 5 to allow a higher disregard for people with disabilities.

As long as it does not disadvantage disabled people and make them worse off

Option 8

To simplify the capital/savings rules and reduce the capital limit to £6,000

Do you think Option 8 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 8

This change would penalise CT payers on low incomes with modest savings. Since the system will receive data feeds from UC applications (Option 11), I do not know why the UC method of accounting for savings in the £6,000-£16,000 cannot be adopted. Also, a small increase in savings (eg receipt of a £2000 legacy, that takes a payer over the £6,000 limit, could lead to a total loss of CTR, worth perhaps £1000 in a year. That is far too big a cliff edge.

£6000 is far too low - barely enough to pay for a funeral in the Sevenoaks area. I have nothing against simplification, but this proposal is ridiculous!

With a small amount of savings, plus housing benefit and DLA coming into my bank account, it is easy to come close to that limit. £10,000 would be a better amount. Otherwise people will end up living with no reserves for their future costs.

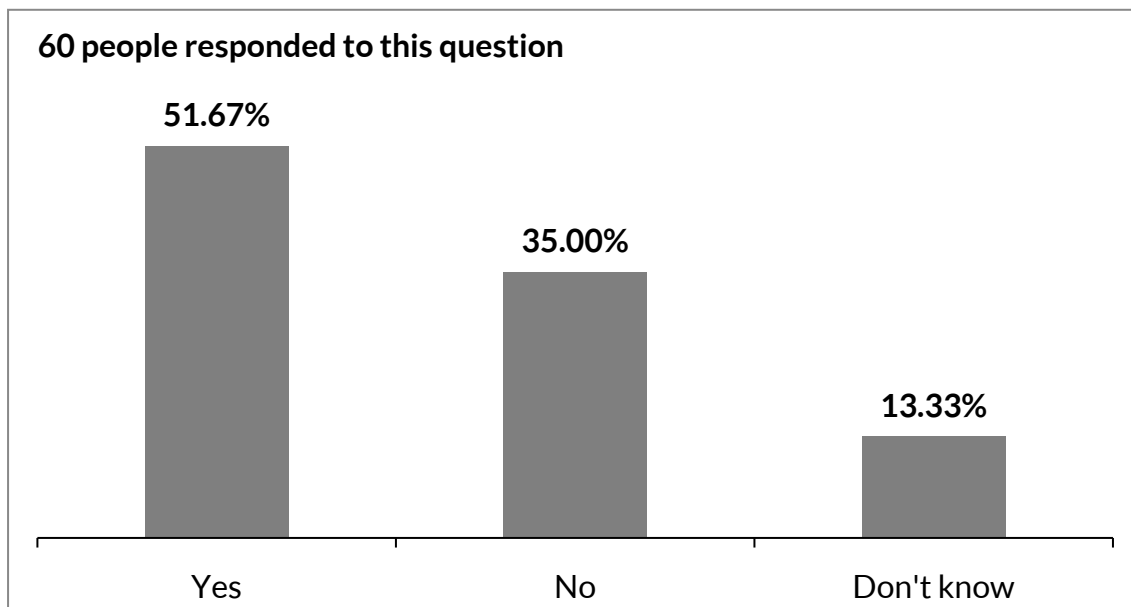
I have worked and paid into my £12500 pension pot and being currently penalised by a lot being deducted from my benefit award

Those with savings should expect Local Government to cover their costs. As long as regular incomes are deducted from the amounts used.

Option 9

To remove the restriction on claiming Council Tax Reduction for certain students

Do you think Option 9 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 9

The restriction should only be removed for students that come from well off families on a high income

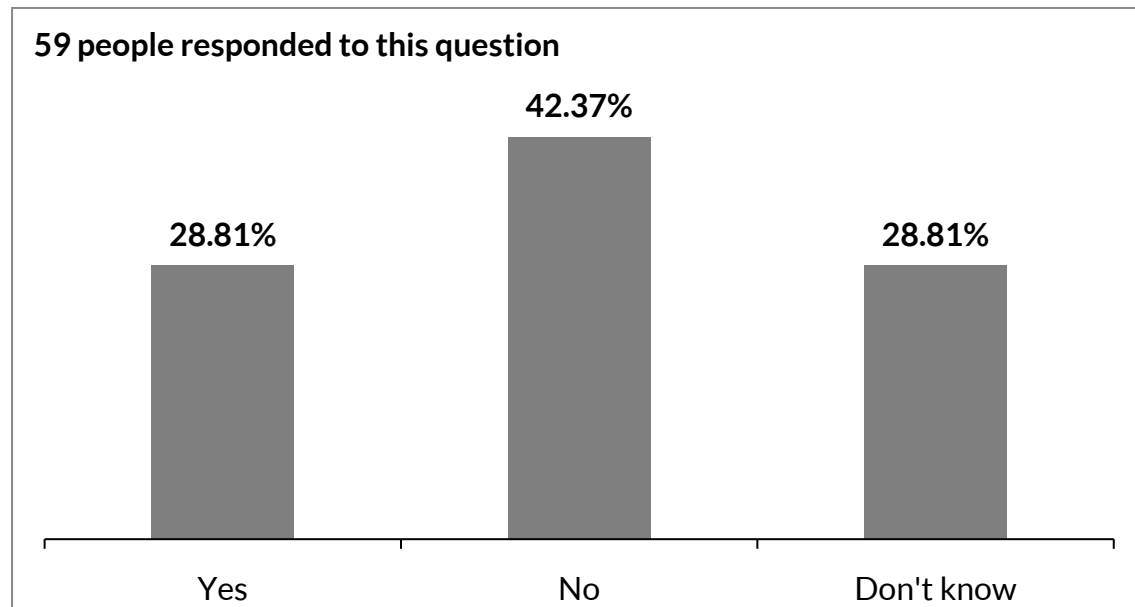
From the information given, impossible to judge what % of students would be affected, and whether or not it is fair

It doesn't make it clear what constitutes 'certain students' - very vague

Option 10

To remove the Extended Payment provisions

Do you think Option 10 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 10

As I understand it, at the beginning of an award of CTR, it is payable from the start of the payment week following the date of claim. If this timetable is retained (setting it at odds with the UC payment timetable, which is paid 5 weeks in arrears from the date of claim), i see no reason to retain extended payments. But this Option is presented without information about the proposed payment timetable for new claims

What are extended payment provisions?

If people are moving back in to work, they should be given support while they wait for their first pay, which could be a month coming into their bank account.

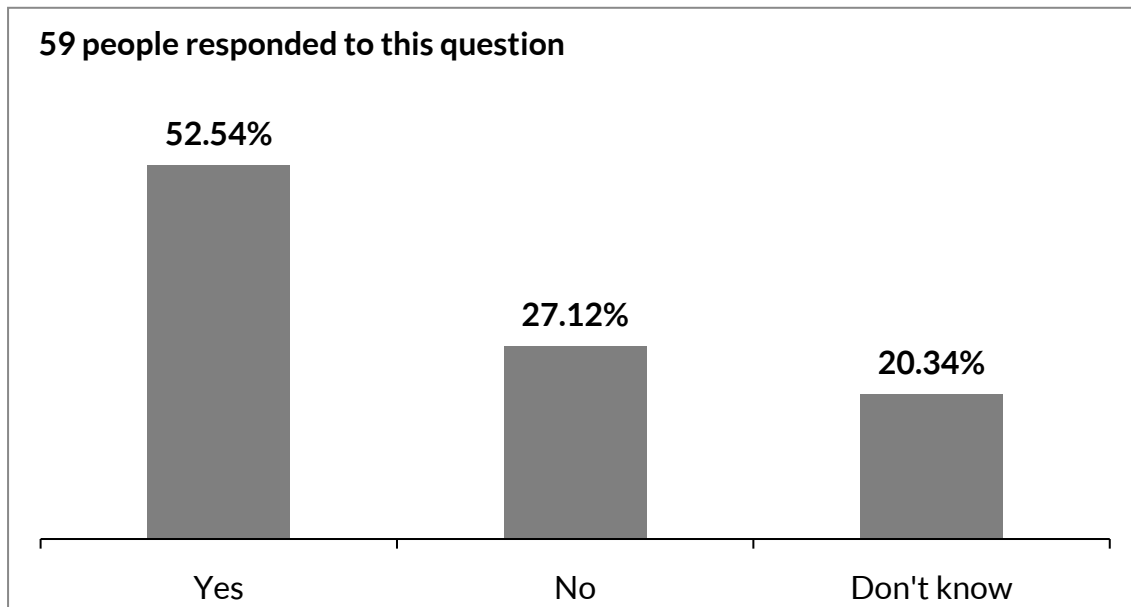
I don't know what these are

If this is the same for Universal Credits, I do not see how keeping it for legacy benefit would be fair to all people.

Option 11

To change the claiming process for all applicants who receive Universal Credit

Do you think Option 11 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 11

You haven't given enough details of how it would work

Change in what way?

as long we can understand it properly. And staff at Sevenoaks know what they are doing

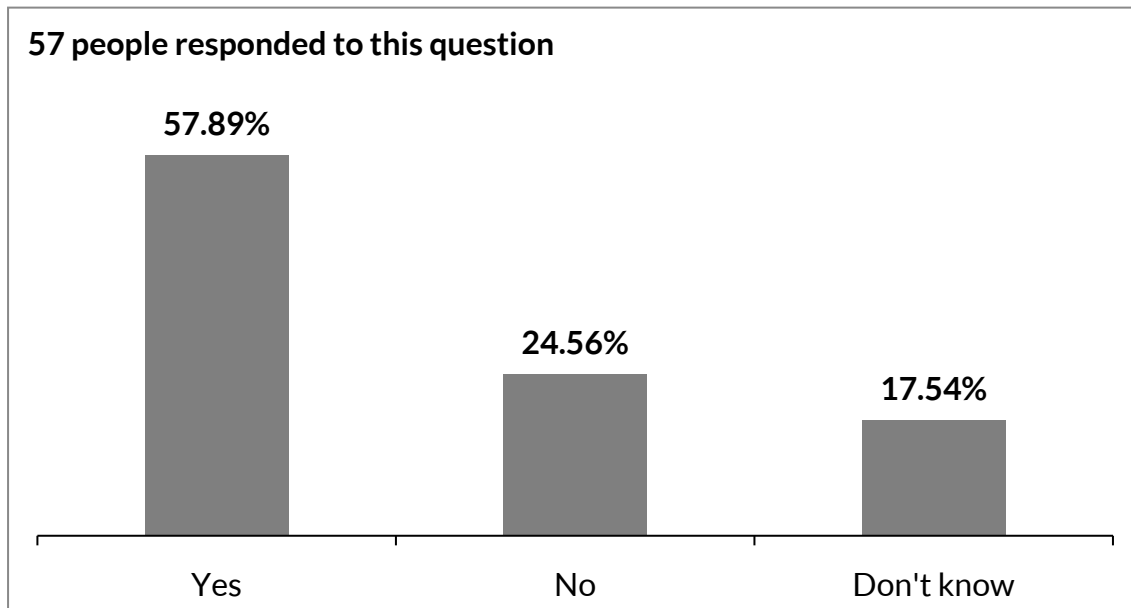
Save the world one tree at a time! And save on admin delays and costs, what could possibly be wrong with that.

All should pay

Option 12

To recalculate Council Tax Reduction entitlement from the actual date on which the change occurs, rather than on a weekly basis, usually being the Monday following

Do you think Option 12 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 12

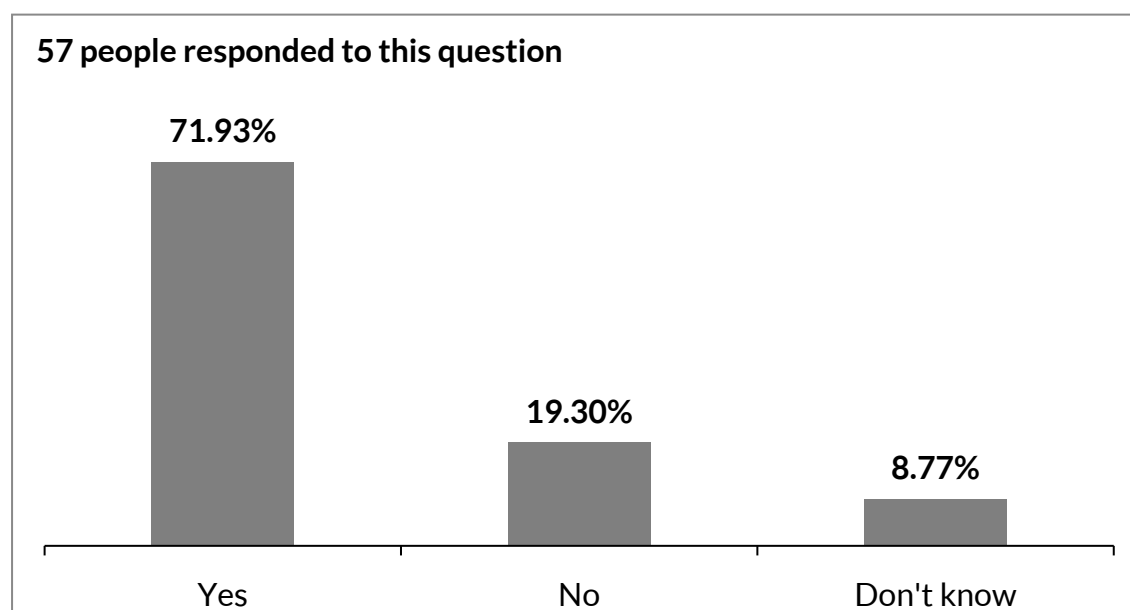
As long as its not left too long and a lot of backdated money owed it then asked for by you

How would this look for data entry. Would this mean using different dates for HB/CTS as relevant benefit changes do? If a person had 3 changes of income in the same week, would you need to recalculate their entitlement 3 times? Same with capital/savings changes, does this mean that if an applicant went over, then below, then over..... and so on, that changes would need to be made on a daily basis?

Option 13

To remove the need for the applicant to prove 'good cause' and replace with a general discretion of the Council to allow claims to be backdated

Do you think Option 13 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 13

It all depends on how the Council choose to exercise their discretion. The Good Cause provisions at least provide some legal basis for a claimant to argue for backdating. The Consultation says that this requirement is currently too restrictive, but the impact of this change cannot be judged in advance when it depends on the "exercise of discretion"

There is no need for either "good cause" or "general discretion" - all claims should be automatically backdated to the date on which the claimant's circumstances changed and they became eligible for (more) support, in the same way that it is always backdated when a claimant becomes eligible for less or no support.

As long as it's fair to the claimant

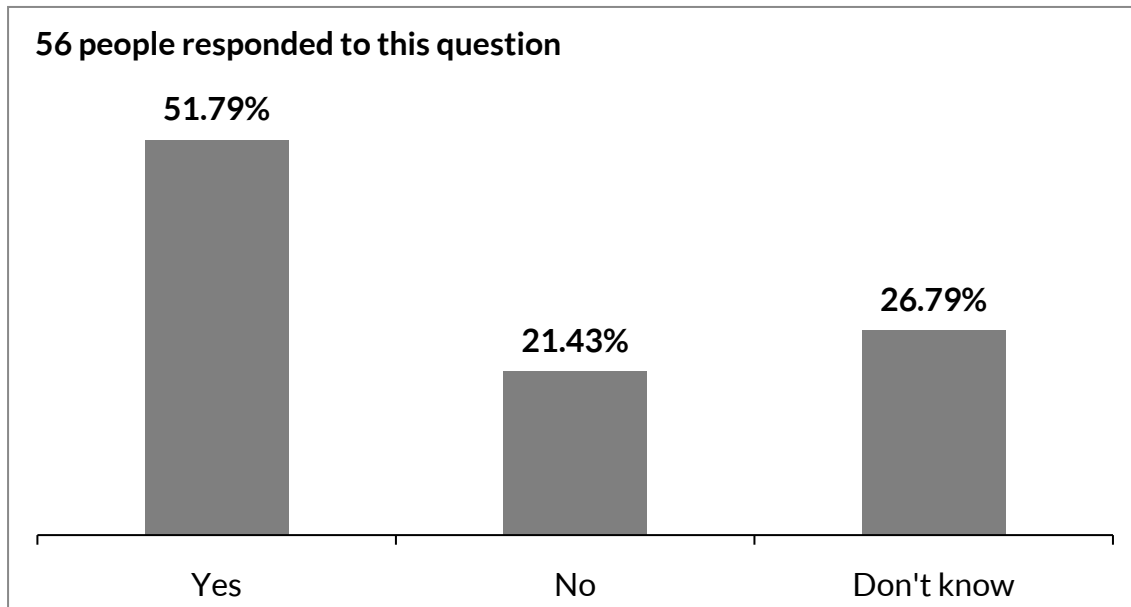
difficult to provide proof needed and it helps people to not be financially worse off

If CTS is in payment already changes are automatically assessed for their eligibility no matter how far the changes go back. However, this is not the case for new applications. I think we should consider changes in the same financial year (April to April) to be reported on time and allow any reduction within that financial year.

Option 14

To change the minimum award of Council Tax Reduction to £1 per week.

Do you think Option 14 should be introduced into the Council Tax Reduction Scheme for 2019/20?



Comments provided in response to Option 14

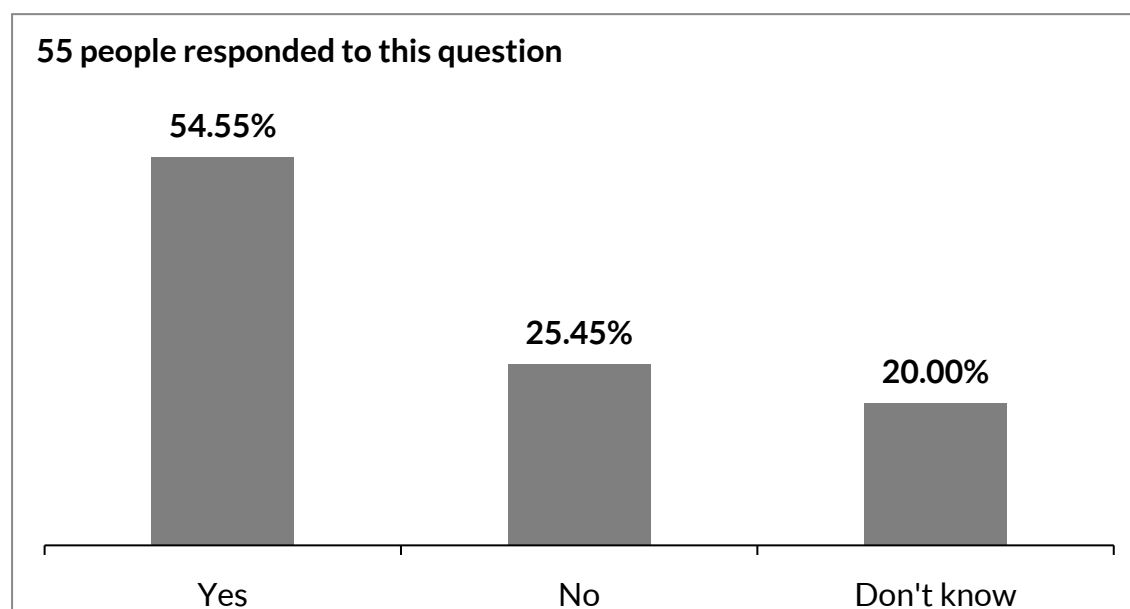
Not enough details to give an opinion

Long overdue

An entitlement is an entitlement, however small. If it is owed, it should be paid.

Opinion on changing the scheme

Should the Council change the existing Council Tax Reduction Scheme from 1 April 2019 based on the proposed options detailed above?



Comments provided in response to the proposals for the Council Tax Reduction Scheme for 2019-20

Most of these changes sound fair and necessary. But it does need to remain a fair income based system

I don't want any change because the CT that I pay now is quite a bit percentage wise out of my small income

This Consultation only provides two options

1) carry on as now, with potential consequences (described as additional options, but not really) OR

2) move to the proposed grid scheme (Option 1), with many associated detailed changes (described as Options 2-14, but most of these are dependent on Option 1)

Only change if a majority vote returned

The scheme should be changed, incorporating some but not all of the above proposals. One aspect that should definitely be addressed is the discriminatory feature in the current scheme, where disabled self-employed people are assumed to have an income that does not actually exist.

Appendix A

but 2nd adult rebate should still be allowed or more young adults on low incomes will be homeless

Not sure all that is proposed is correct, but council certainly do need to find a more efficient way of calculating tax payments due and not keep sending out a new bill when people knew the first bill, was incorrect complete waste of time and money. So I quite understand the new to review system not just because of universal credit though, as they may not even continue the way the government are going about implementation of this.

Changes should still remain fair to people on a low income...this survey is very vague with the information supplied

Make it easier for self employed claimants who have dependants as we can only work when we have childcare. Capping them has produced hardship

It is claimed the council is not looking to reduce the overall level of support to claimants, however it appears from the proposed changes that my and my wife's council tax would double under your income related grid...even at discount level 2.

These are all ok in theory, as long as people who are already struggling are not left in a worse off situation

Because i will help the disable people on benefits.

Needs to be changed as people struggle to pay large amounts of council tax

Overall the changes are both beneficial to the Council Tax payer and the administrative.

if you claim universal credit your details should automatically be passed to the council and the council tax discount should automatically be calculated

Whoever put these proposals together have done a good job. They are clearly set out, easy to understand and they show a thoughtful and intelligent approach to the difficulties some residents face.

its good to update things but not if the public that's needs the help suffer with extra backdated bills as we have ended up with and complicated forms and not being advised when you owe money. Also train your staff so they give the correct benefit info. We were told pip for non dependants was not counted until they were 25, you've asked for it for a 23 year old.

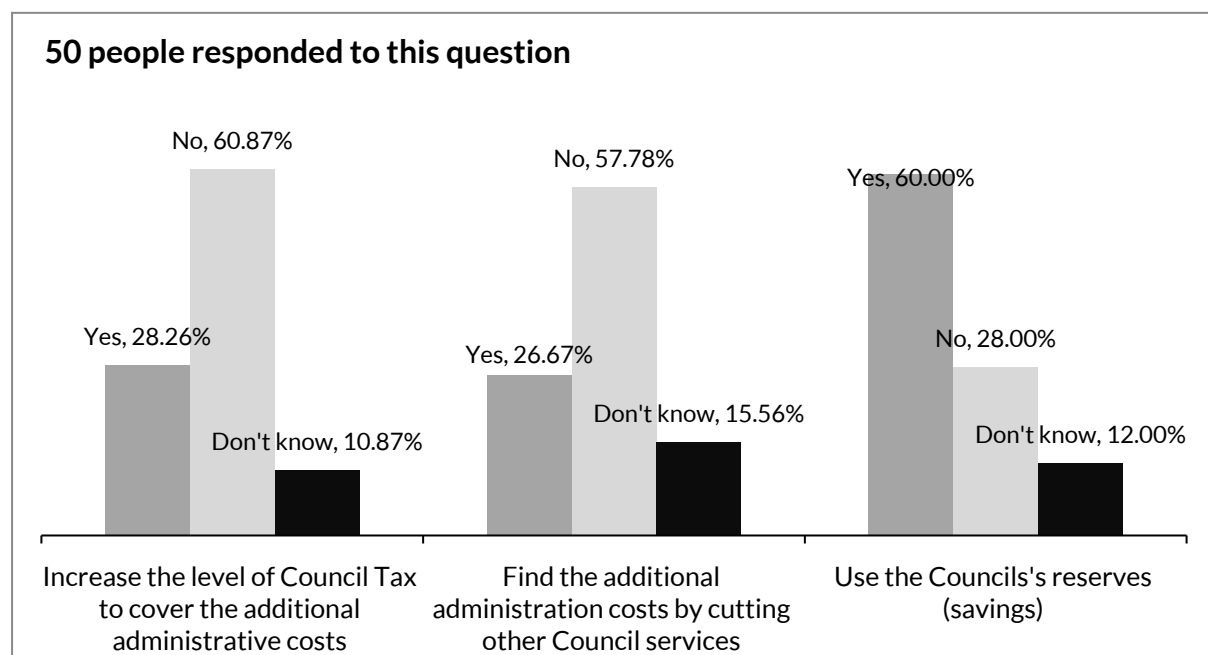
People on low income should be rewarded full amount of council tax

Anyone claiming relief from Council Tax should be drug and alcohol tested.

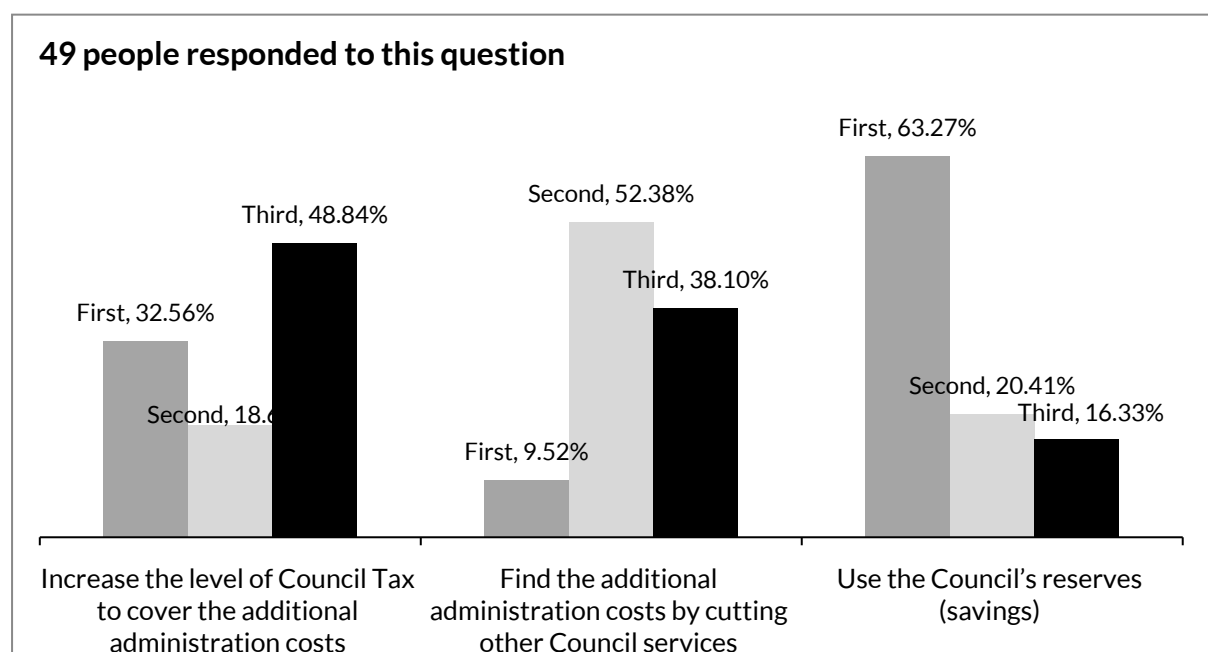
Alternatives to changing the Council Tax Reduction Scheme

If we do not make any changes to our Council Tax Reduction Scheme, it will be administratively more complex and it will cost taxpayers more. If this happens we will need to find savings from other services to help meet the increase in costs. The proposals set out in this consultation will deliver administration savings. The alternatives include continuing with the current scheme, reducing funding to other Council services to pay for additional administration costs and using the Council's reserves (savings) to keep the Council Tax Reduction scheme.

How do you think we should meet the increased costs?



Based on your answers above, please rank your order of preference



Comments about other options the Council should consider as alternatives to changing the scheme

The Council's savings should only be used in a limited amount depending how much the council has in its savings
As already stated, the consultation only presents two options - stay as now (clearly not in line with the switch to UC), or change to the grid option, with associated changes. It would have been more meaningful to separate out the estimated changes to overall CT revenue from the proposed CTR changes, and the estimated changes to admin costs
Use the savings from the reduction in the cost of running the Housing Benefit department following the move to Universal Credit for many claimants.
Daft question you have. Already explained none of these feasible. And obvious that you need to change the way you administer certainly not cut other services.
Cut administration costs but not services provided
Yes....I have a proposal that those with savings over £6,000 be allowed to use that extra money to pay the following year's council tax in advance, perhaps with some sort of discount included.
Increase the cost of residents' parking permits and visitor parking permits, which are quite a low price. Stop providing black refuse sacks. As long as you provide the same identifiable clear sacks for recycling, it should be straightforward on refuse collection day. Increase the price of garden bags.
Stop getting brand new vehicles for council use. Seen a New BMW electric 18 reg car, new road vehicles etc. Use them for longer, get more use out of them
Can not cut services any more already don't have grass and roadside bins emptied or litter picked enough as it is! So much for tidy Swanley in bloom!!
A scheme based on total household income (including other adults in the property) should be considered.
Make the unemployed pay the same and reduce their benefits. Also there are loads of people committing benefit fraud come down hard on them and take away their benefits

Further comments made regarding the Council Tax Reduction Scheme that respondents hadn't had the opportunity to raise elsewhere

Refer to previous page

When making any changes to the CT reduction please take into accounts a person's individual circumstances such as health. I have had a number of chronic health problems for over 30 years. I have had angina for many years and since 2010 have had two heart attacks. In terms of a small increase in my small pension every year for a good number of years I have had less Council tax benefit. This has meant that some years I have been worse off over the year. The Council Tax I pay now is a fair chunk out of my income

Stop discriminating against self-employed disabled people by assuming that they have income that does not actually exist.

any scheme needs to be easy to follow and easy to understand by both staff and recipient. And set out in black and white so we can check we are given the correct level of support