

Form A1

INITIAL SCREENING FOR STRATEGIES/POLICIES/FUNCTIONS FOR EQUALITIES RELEVANCE TO ELIMINATE DISCRIMINATION, PROMOTE EQUALITY AND FOSTER GOOD RELATIONS



High relevance/priority



Medium relevance/priority



Low or no relevance/priority

Note:

1. Tick coloured boxes appropriately, and depending on degree of relevance to each of the equality strands
2. Summaries of the legislation/guidance should be used to assist this screening process

Business Unit/Services:	Relevance/Risk to Equalities																										
State the Function/Policy /Service/Strategy being assessed:	Gender			Race			Disability			Sexual Orientation			Religion/Belief			Age			Gender Reassignment			Pregnancy/ Maternity			Marriage/ Civil Partnership (only for staff)		
Council Tax Reduction Scheme - Replacement of Existing Scheme																											
Are your proposals likely to impact on social inequalities e.g. child poverty for example or our most geographically disadvantaged communities? If yes please explain how.	NO																										
Are your proposals likely to impact on a carer who looks after older people or people with disabilities? If yes please explain how. The new scheme will apply to Universal Credit cases only. If the customer has a Carer's Element within their Universal Credit. They would be dealt with under this scheme.	Yes																										

Form A2 – Details of Plan/ Strategy/ Service/ Policy

<u>Stage 1 – Scoping and Defining</u>	
(1) What are the aims and objectives of Plan/Strategy/Service/Policy?	<p>The Council Tax Reduction scheme provides support for certain taxpayers who have a low income.</p> <p>Where entitled, the scheme provides a reduction in liability for Council Tax.</p> <p>The replacement scheme is designed to overcome the significant administrative complications for applicants who are in receipt of Universal Credit within the area. The main issues are;</p> <ul style="list-style-type: none">• The current scheme is too reactive to the constant changes in Universal Credit. With the frequent changes in liability, taxpayers receive multiple Council Tax demands which in turn has a negative effect on the taxpayer's ability to manage their finances and on collections levels;• There is a need to make the scheme simpler and for taxpayers to be encouraged to claim a reduction;• The scheme needs to be future proofed to avoid constant amendments. <p>The intention is to introduce the scheme for Universal Credit applicants from 1st April 2019 and for all other working age applicants from 1st April 2020.</p> <p>The changes will NOT affect Pension Age applicants or those Working Age applicants who are not in receipt of Universal Credit.</p>
(2) How does it fit with Warwick District Councils Council's wider objectives?	<p>The Council's objectives are to, wherever possible, provide;</p> <ul style="list-style-type: none">• support to those applicants on a low income; and• a scheme that is administratively straightforward

(3) What are the expected outcomes?	<p>Any new scheme must:</p> <ul style="list-style-type: none"> • Minimise any potential loss to existing applicants; • Reduce administration costs which will occur through the roll out of Universal Credit; • Ensure that collection rates are maintained in respect of Council Tax; and • Prevent future changes in schemes
(4) Which of the groups with protected characteristics is this intended to benefit? (see form A1 for list of protected groups)	<p>The following groups will not be affected under the changes:</p> <ul style="list-style-type: none"> • Pension Age applicants; and • Working Age applicants who are not in receipt of Universal Credit.
<u>Stage 2 - Information Gathering</u>	
(1) What type and range of evidence or information have you used to help you make a judgement about the plan/ strategy/ service/ policy?	<p>Full modelling of the new scheme has been undertaken using the existing Council Tax Reduction caseload.</p>
(2) Have you consulted on the plan/ strategy/ service/policy and if so with whom?	<p>Yes</p> <p>Public Consultation has been carried out in accordance with the legislation. This was undertaken during October to November 2018. Full results are shown at Appendix A.</p> <p>Major preceptors have been consulted as well as the public. Their responses are shown in Appendix B.</p>
(3) Which of the groups with protected characteristics have you consulted with?	<p>All Council Taxpayers, including all applicants for Council Tax Reduction have been consulted.</p>

Stage 3 – Analysis of impact			
<p>(1) From your data and consultations is there any adverse or negative impact identified for any particular group which could amount to discrimination?</p> <p>If yes, identify the groups and how they are affected.</p>	<p>RACE None</p>	<p>DISABILITY The Scheme continues to disregard all disability related benefits</p>	<p>GENDER Neutral - based on current modelling both male and female applicants can either receive increased or decreased support</p>
	<p>MARRIAGE/CIVIL PARTNERSHIP Positive- couples or persons in Civil Partnerships / relationships are able to have a higher level of income than singles to receive the same level of support.</p>	<p>AGE Working Age cases in receipt of Universal Credit are the only applicants affected</p>	<p>GENDER REASSIGNMENT None</p>
<p>(2) If there is an adverse impact, can this be justified?</p>	<p>RELIGION/BELIEF None</p>	<p>PREGNANCY MATERNITY None</p>	<p>SEXUAL ORIENTATION None</p>
	<p>(3)What actions are going to be taken to reduce or eliminate negative or adverse impact? (this should form part of your action plan under Stage 4.)</p> <p>The scheme includes an Exceptional Hardship Scheme which allows additional support to be provided to any applicant who suffers exceptional hardship through changes in support.</p>		

(4) How does the plan/strategy/service/policy contribute to promotion of equality? If not what can be done?	The new scheme will be implemented in respect of Universal Credit applicants from 1 st April 2019 and for all Working Age applicants from 1 st April 2020. The new scheme will apply to all working age applicants from 2020
(5) How does the plan/strategy/service/policy promote good relations between groups? If not what can be done?	The scheme will: <ul style="list-style-type: none"> • Ease the application process for applying for Council Tax Reduction; • Reduce bureaucracy; • Provide a simple to understand approach; and • Protect vulnerable groups either within the scheme itself or by the provision of additional support through an Exceptional Hardship Fund.
(6) Are there any obvious barriers to accessing the service? If yes how can they be overcome?	No - all applicants on Universal Credit will automatically be invited to claim Council Tax Reduction. The authority is looking to significantly reduce administration of the scheme which will enable a 'simpler claiming approach'

Stage 4 – Action Planning, Review & Monitoring

If No Further Action is required then go to – Review & Monitoring

(1) Action Planning – Specify any changes or improvements which can be made to the service or policy to mitigate or eradicate negative or adverse impact on specific groups, including resource implications.

No Further Action is required

EqIA Action Plan

Action	Lead Officer	Date for completion	Resource requirements	Comments

(2) Review and Monitoring
State how and when you will monitor policy
and Action Plan

The scheme will be monitored throughout 2019/20 for all Universal Credit applicants.
Should any adverse effects or unintended consequences be identified, the scheme
will be amended prior to its implementation for all Working Age cases in 2020

Please annotate your policy with the following statement:

'An Equality Impact Assessment/ Analysis on this policy was undertaken on (date of assessment) and will be reviewed on (date three years from the date it was assessed).'

COUNCIL TAX REDUCTION SCHEME 2019-20 CONSULTATION RESULTS

1.0 Introduction

Warwick District Council introduced a Local Council Tax Reduction Scheme in April 2013 following the abolition of the previous national Council Tax Benefit Scheme. The local scheme was devised by the Council and allowed them to create a scheme for residents of working age.

The Council consulted with their residents, to find out their views on some proposed changes;

- Changes to the Council Tax Reduction scheme for people who receive Universal Credit.
- Changes to the allowances, premiums and non-dependant deductions used in the calculation of working age council tax reduction scheme.
- Changes to the administration of the scheme.

The outcome of the consultation will be reported to Councillors when they consider changing the current scheme at their meeting in January 2017.

Each year the Council has to decide whether to change the Council Tax Reduction scheme for working age applicants in its area. This year the Council has decided that changes should be made to significantly change the Council Tax Reduction scheme due to the introduction of Full Service Universal Credit within the Warwickshire area. In effect, the traditional link between Housing Benefit (which will no longer be available to new working age claimants) and Council Tax Reduction will no longer exist and it is essential that the scheme is changed to meet future requirements for these cases, reduce administration costs and to ultimately prevent any additional costs being added to the Council Tax.

The Council has consulted as to whether the scheme should be changed from 1st April 2019 for all applicants who are or become entitled to Universal Credit and for all other applicants from 1st April 2020.

The results of the consultation are contained within this report.

2.0 Methodology

The questionnaire was made available on the Warwick District Council website for anyone to complete, plus a paper version was made available to complete that way.

The survey period was from 8th October to 4th November 2018. 63 responses were received in the timeframe allowed.

Each proposal had more explanation to put context for the questions in the survey.

The Stratford-on-Avon District Council Consultation Unit undertook the survey on behalf of Warwick District Council.

3.0 Results

Q1	I have read the background information about the Council Tax Reduction Scheme:			
	62 (98%)	Yes	1 (2%)	No

Continue the Current Scheme

Q2	Should the Council keep the current Council Tax Reduction scheme? (Should it continue to administer the scheme as it does at the moment?)					
	33 (54%)	Yes	14 (23%)	No	14 (23%)	Don't know

Q3	Please use the space below to make any comments you have on protecting the Council Tax Reduction Scheme from these changes. 34 responses					
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- No thank you.
- It should be left how it is. Universal credit won't be in long before it changes again.
- Penalising families with more than 2 children isn't fair. What about the families that have legal guardianship for children that aren't theirs to keep them out of the care system for instance? Many of them receive no funding as it is!
- I could not manage if I did not have my council tax reduction
- At the moment although it seems problematic, I find that each time a change is implemented I end up paying more money from my benefit payments and as these have not gone up I am having to stretch resources that are already not enough to cover my living expenses even more, it will not be long before I will not be able to continue. I understand the need to save money, however processing such small payments must cost more in the long run than not having to deal with such payments at all, the other reason I was told for the payments was to help teach us about budgeting, my reply to that is, what do you think people do with other bills such as gas, electricity, water, television licenses, food, clothing, cleaning materials etc, most people could do with an extra £16 a month rather than losing that to pay a token amount to councils, the old way was better, full council tax covered by benefits unless your working over 16 hours.
- I am worried if I am on low part time income of £512 per month and pay bedroom tax. I am on my own as my daughter has left. So am concerned if I have to pay more council tax as I pay £54 a month, I would not be able to pay more.
- I am happy to continue paying the 15% of my council tax under the current scheme but any changes to the LCTR that would increase any payments I make, would significantly impact on my income of benefits as, sadly, which I will probably have to stay on until retirement due to disability. However, I am in favour of reducing administration costs.
- The information is not clear i don't understand the changes
- This is a back door way of reducing benefit support.
- I have ticked don't know because I'm uncertain about the scheme as a whole, it seems that every year the charge goes up but my income never changes so when you increase the charge i end up with less money and worse off...
- It is hard enough as it is to find the money to pay the council tax whilst on benefits and of working age. As a person who cannot work due to disability and illness I find it completely unfair - I have no choice but to not work but I am however punished for this. You have to be realistic - you can't find more money out of thin air just because the council wants you to pay more - it's not possible. Start thinking about the weakest of people in society for once - the people who make these stupid decisions have no real idea of what it is actually like to have to live on benefits particularly when it is through no fault of your own. Enough is enough - how about NOT building a new HQ - THERES AN IDEA FOR YOU!

- Change to existing scheme will only put more stress on low income families cause more confusion and leave many not knowing if there to pay or not, causing some to go into unnecessary debt .Universal tax credits has caused so much stress and untold suffering to vulnerable families ,it has not worked and should be scraped period.
- Low income households are already subjected to increasing amounts of debt and any cuts to the scheme will targeting and worsening the problem for people on the lowest incomes in society.
- I am on ESA benefit in the support group struggling with serious ongoing ill health and struggle to find enough to live on as it is so any increase will impossible for me to manage, cope with. I am terrified of that happening under universal credit as it is reported too.
- While it's easier for me to know from April what I owe for the whole Year I suffer with Autism, Anxiety & depression so struggle with uncertainty. On the other hand if the changes cut administration costs it's a good thing. Although I fail to see how more paper work achieves this.
- Firstly a new government may scrap Universal Credit. I would like to know what the cost is to change the current scheme since these monies stand a good chance of being lost in any reversal of UC should a successive scrap UC. By way of example Warwickshire and West Mercia Police Alliance has just been scrapped, to the huge cost and detriment of Warwickshire Police having invested in the Alliance. I think the current scheme is good, albeit it should not count Carer's Allowance as income given this is the only income for MANY carers topped up with income support. I think money should be invested in better checking the veracity of everyone who claims Single Person Allowance since this is significantly abused by many who work full time in professional jobs whilst their adult working children and their working boyfriends and girlfriends live within same residence, claiming Single Persons Allowance. Seems to me the focus is too much on those UC and not enough on those claiming Single Person's Allowance with a house full of working adults.
- N/A
- It's highly likely that universal credit will not be 'rolled out' without significant changes being introduced
- Don't have enough info to make an informed decision
- Only allow for 2 dependants and look after disabled
- I have no idea
- I am concerned I won't get the same level of financial support.
- I am on employment support allowance benefit, and disability living allowance and mobility allowance, I have been assessed and I'm unable to work. As long as this change, if it happens, does not reduce my income further, it will be okay. As it is, I struggle financially, my father who is a pensioner, has to give me extra money sometimes just to help out.
- Universal Credit is not full proof, the existing scheme works for the district, 25% discount for single occupancy also those on limited benefit claim incomes who are paying 20% is enough,, benefits have not risen in 5 years, ones such as income support were actually cut, then people on benefits paying for a spare room subsidy without receiving a DHP are paying over 20% of their income weekly, so WDC system needs to change in my opinion,
- I DO NOT LIKE CHANGE. CHANGE AFFECT MY MIND
- Having had to claim and get financial help through this scheme I obviously would like it to stay as it is. For me the application form with help from staff to fill it in was relatively easy. I also understand the need to cut and save funds to enable the services that you already have in place stays in place. So I am very grateful for the financial help I receive and I will worry if you had to target a reduction in this area, I also do not have an answer but I hope you make the right decision for the here and now but for the future too.

- I feel the scheme at that runs now, is perfectly fine. I'm recovering from cancer and this has been such an easy and stress free scheme to apply for etc.
- If the new system will still give support. Yet be able to reduce the administration costs. Then it could be a benefit to all concerned.
- I need it so much as I live on vapours because I am a WASPI woman whose pension has been stolen from me, and I have no income. Except the charity of friends.
- The present scheme meets people's financial abilities to contribute to their council tax. I understand the council is trying to reduce the cost of the present scheme due to lack of government funding. However, people who rely on reduced council tax to pay for their food and utility bills will suffer as they cannot suddenly find extra money to help the council reduce their scheme costs. The council needs to protect the people that are in need of their help. By increasing the amount of council tax to pay will have a knock on affect in other areas of the council. For example lack/poor food causing health issues putting extra pressure and resources on health professionals. The government wants people to eat 5 a day and be active. Thousands of pounds have been spent on this campaign for everyone to benefit. I ask that the council does not take away money from the poor and needy to reduce its costs. It is unethical and harmful long term. The council can look at their internal operations to cut costs by supplier costs, overhead costs reduce travel and use digital platforms for meetings to reduce fuel costs. The small details add up. This fits your 'please note that whilst the changes are intended to reduce the level and cost of administration, the Council is not looking to reduce the total overall level of support available'. Ask all council staff how they can each reduce costs. For example 100 members of staff reducing their costs by £50 each through increasing productivity, using cheaper suppliers etc = $100 \times 50 = £5000$ Thank you for reading my comments.
- Times change if its decided to move to a new scheme then we have to accept it
- I am now 59 years of age. I have suffered with mental health problems all my life - since I was a teenager (if not before). I've been hospitalised as a teenager, because of my problems. I think I would agree with question 2, as one of the many problems I have is confusion, and forgetfulness, etc
- The Council tax Reduction Scheme needs to be revised along with the bedroom tax.
- It works effectively for me, so why change it

Options to Change the Current Local Council Tax Reduction Scheme

Option 1 – The introduction of an Income Grid scheme to replace the current scheme for all applicants of working age

The current scheme for Council Tax Reduction is largely based on the previous Council Tax Benefit scheme which was assessed alongside Housing Benefit. Housing Benefit for working age applicants is being phased out and for new claims will not be available after November 2018. Whilst Housing Benefit was the main provider of housing support for working age persons, it was logical to maintain a Council Tax Reduction scheme that mirrored the approach. Now that Universal Credit is being rolled out, it gives the Council the opportunity to significantly simplify what is in effect a Council Tax Discount.

To ensure that a transition to a new scheme is as smooth as possible, we intend to move all applicants in receipt of Universal Credit onto the new scheme from 1st April 2019 and all other applicants from 1st April 2020. Where an applicant moves onto Universal Credit after 1st April 2019, they will be assessed for Council Tax Reduction under the new scheme immediately.

Once applicants have been assessed under the new Income Grid scheme, any future entitlement (if any) will be assessed under the new rules.

It is proposed that a simplified income 'grid' scheme will be introduced as follows:

Discount Level (based on 85% of total liability)	Level	Single (Income level)	Couple (Income level)	Single + 1 child	Single + 2 children	Couple +1 Child (Income level)	Couple +2 (or more) Children (Income Level)
1 (includes passport ed legacy benefits)	100%	0.00 - 75.00	0.00 - 115.00	0.00 - 140.00	0.00 - 215.00	0.00 - 185.00	0.00 - 250.00
2	75%	75.01 - 105.00	115.01 - 150.00	140.01 - 170.00	215.01 - 245.00	185.01 - 235.00	250.01 - 300.00
3	50%	105.01 - 135.00	150.01 - 185.00	170.01 - 200.00	245.01 - 275.00	235.01 - 285.00	300.01 - 350.00
4	25%	135.01 - 165.00	185.01 - 220.00	200.01 - 230.00	275.01 - 305.00	285.01 - 335.00	350.01 - 400.00

The key principles of the scheme are as follows:

- The level of discount (shown in the grid) will be based on the total net income (determined by the Council) of the applicant and their partner;
- Income levels can vary in accordance with household size and still receive the same level of discount;
- Applicants who have total net income less than the levels in Band 1 will receive a discount of 100% against 85% of their liability for Council Tax. This will also apply to those applicants receiving income support; income related employment and support allowance and income based jobseekers allowance. Where applicants are not in receipt of those benefits and their income is above the levels specified in Band 1, Council Tax Reduction shall be awarded at the appropriate level (Bands 2, 3 & 4);
- Applicants who have total net income levels above the levels shown in the grid will receive no discount;
- The grid will be limited to a maximum of two dependants (see Option 2)

- f. No charges will be made for non-dependants who live with the applicant (see Option 3)
- g. Making claiming simpler for applicants who receive Universal Credit (see Option 4);
- h. Removing the current earnings disregards (which vary depending on the circumstances of the applicant, the number of hours worked and monies they pay for child care) and replacing them with a standard disregard of £25 per week for all applicant (see Option 5);
- i. Certain incomes will continue to be disregarded including Disability Living Allowance; Personal Independence Payments, Support Component of Employment and Support Allowance, Child Benefit and Child Maintenance.
- j. Carer's Allowance received will be disregarded (see Option 6);
- k. Removing the Extended Payments provisions (see Option 7);
- l. Any new applications or changes in circumstances which change Council Tax Reduction entitlement will be made from the date on which the new claim is made / change actually occurs, (rather than on a weekly basis as at present (see Option 8);
- m. Simplifying the capital rules and reducing the capital limit to £6,000 (Option 9); and
- n. Where an applicant is disabled, they have a disabled child or receive the Support Component of the Employment and Support Allowance or the limited capability for work related activities element in Universal Credit, the amount they receive as a premium / element under the existing scheme will be replaced by an equivalent income disregard (Option 10)

It is inevitable that there may be both winners and losers; however, the Council is keen to protect as many applicants as possible. The Council is not minded to reduce the overall total level of support available within the scheme but there will be a redistribution of support in some cases. Where an applicant experiences exceptional hardship, they will be able to apply for additional support from the Council under an Exceptional Hardship Payment Scheme which will be available from April 2019.

The benefits of changing the scheme:

- It provides a simpler scheme, easily understood by all applicants;
- It will save significant increases in administration costs due to the introduction of Universal Credit;
- It will prevent applicants receiving multiple Council Tax demands during the year and prevents multiple changes to monthly instalments;
- Applicants in receipt of 'passport benefits' such as income support, income related employment and support allowance and income based jobseekers allowance, will not be affected; and
- It will make claiming simpler for Universal Credit applicants ensuring that their entitlement to Council Tax Reduction is maximised.

The drawbacks of doing this are:

- Whilst the Council will look to protect applicants as far as possible, there may be winners and losers; and
- Some households with more than two children may receive less support.

Q4	Do you agree with this change to the scheme?					
	21 (34%)	Yes	19 (31%)	No	21 (34%)	Don't know

Q5	If you disagree, what alternative would you propose? 20 responses
	<ul style="list-style-type: none"> • Because again the poor and the sick will lose out. • One that doesn't penalise larger families. • 100% discounts to all unless your working over 16hrs a week it's hard enough to make ends meet with rising costs of living outstripping benefit payments, I myself have had to drastically cut back but even then I'm still paying as much, such things as Electricity have seen significant increased bills in the last year alone and are set to continue to increase, add to that increases across all bills and the money we received is having to last longer and do more than ever before, I remember when as two people who are not able to work our electric bill per month was an average of £45 now it's £92, water rates

have gone up, petrol, bus fares, train fares, food have all seen significant increases making harder for people to live within a budget, the worst part is that bills require paying each month on the same date or the 16th but payments are every two weeks meaning that some months are fine other you miss a bill by a day or so as the money is not due in the bank, most people are afraid of asking for change in case more money is taken off them, each change tends to cost us more, literally creating a problem for people trying to find a job and not having to money to travel to interviews, or in many cases taking food directly from babies mouths, I myself have found I have had no option but to ask for help from friends or family and even charities to get tinned goods to cover us, this creates stress and increases depression in people and asking for even more from people who have so little is not a good way to go, eventually people will complain and you change the system again and each time you claim the new system is more stream lined, more manageable and easier to understand, and you can bet in the long run it's just a way to take more from the people who need it the most

- Leaving it as it is would be far better than what is proposed.
- Keep the system as it is.
- Keep it as it is
- KEEP IT AS IT IS - DONT BUILD A NEW HQ - I KNOW PEOPLE IN HIGH POSITIONS MIGHT NOT UNDERSTAND THIS BUT WE CAN'T PAY ANYMORE - YOU CAN'T GET BLOOD OUT OF A STONE - ALTHOUGH I'M SURE THE TORIES WOULD LOVE TO TRY AND WILL SAY IT'S FOR OUR OWN GOOD.
- As all ways there will be families who will not gain and in fact lose out mainly those with disabilities !(SLD)
- stay with current system
- Leave it as it is.
- this scheme does not include disabled mums who live with disabled older children
- no idea
- It looks like as I receive £120 a week Benefit, I will have to pay 50% council tax, This will be completely unrealistic and unreasonable as I Struggle as it is so if it increases I have no idea what I'm going to do.
- why would it make a difference to how many children you have, children don't pay council tax, you complicate it for bigger families, when this is all about housing stock and space,, they should ban spare room subsidy too,, it is causing homelessness, for which you as a council then become liable to pay via funding, so you are basically going round in circles, if people are on benefits, as working families, stop making them the losers in this,,
- At this moment in time, families and unemployed people are suffering and living in disappear over money problems, it's not fair to put people who are already hard up in even more hardship.
- Leave things alone and stop wasting money on the bureaucracy.
- Are people really supposed to follow and understand what you are setting out above, that is rhetorical? I'm not a stupid person but I find much of that confusing and I would say designed to confuse.
- Present
- I prefer to keep the council tax reduction scheme as it is. In other words, separate from my employment and support allowance. I am in the support group of ESA I would get in a terrible muddle, if I was paid a lump sum, with all benefits paid in a lump sum.
- Concerns on the impact on our most vulnerable residents. If universal credit is not introduced in 2019 will the scheme as it stands now continue?

Option 2 - To limit the number of dependent children within the calculation for Council Tax Reduction to a maximum of two for all applicants

Within the current scheme, applicants who have children are awarded a dependant's addition within the calculation of their needs (Applicable Amounts). The new scheme will be based on an income grid system which takes into account the number of dependants within the household; however, it will be limited to two, for all applicants. The current scheme, whilst restricting the number of dependants for new claims, protects existing applicants until such time as their claim ends. This protection will end altogether under the new scheme. This will bring the scheme in line with Housing Benefit, Universal Credit Tax Credits and Council Tax Reduction for pension age applicants.

The benefits to the Council of doing this are:

- Council Tax Reduction will be brought into line for all applicants; and
- It is simple and administratively easy to incorporate within the scheme

The drawbacks of doing this are:

- Applicants who have three or more dependants may receive less Council Tax Reduction. However, if the applicants face exceptional hardship they may apply for additional support through the Council's Exceptional Hardship Payment scheme.

Q6	Do you agree with this change to the scheme?					
	30 (49%)	Yes	16 (26%)	No	15 (25%)	Don't know

Q7	If you disagree, what alternative would you propose? 17 responses
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- Leave it how it is easier to work out.
- One that looks at family circumstances. Please research 'Special guardian order' families before deciding to only take into consideration 2 children.
- There is a problem that seems to have been created by accident, in my day most people wanted to work, if they were able they would, now I hear of girls getting pregnant many times because the council give them a house and money, they never have to work and it's an easy life, I know that's not applicable to all young women and I know that most want to work even with children, many struggle paying for sitters and I applaud them, but as happens it seems the few bad ones have tarnished the many good ones, as a result the government penalise everyone, yes in a way it's good to only consider two dependants as this reduces the incentive for those who wish to use the system to live easy, and many more good people might benefit from this particular change, but with any change there will be a few good ones who will suffer and as a result they will complain, however maybe it would benefit the council to look at each case independently, use a non-profit organisation who's intent is to help people gain the correct level or benefit without them being paid a bonus if they can reduce the benefit a person or couple or family unit receive, this would still cost but would be open to review every two years and create a level of transparency and trust that the benefit system is seriously lacking.
- All dependants should be taken into account as they are under the present scheme. All children have needs, and by adding this change you are not addressing the needs of any children above two per household. This is clearly wrong. Continue to include all dependants
- Option one
- Keep the system that exists.
- Keep it as it is your trying to get more money out of us people on benefit are already vulnerable
- I strongly disagree to the proposed changes but don't quite know how to implement a new scheme that does not put people into more hardship then necessary.

- | | |
|--|---|
| | <ul style="list-style-type: none">• Something that doesn't target low income members of society.• families living on the breadline may not be able to cope and must be allowed enough to live on• stay with current system• Leave it as it is - or is the council prepared to 'take in to care' none qualifying children?• no idea• I do not have any children, so I can't make any comment.• end Universal credit, it needs to be abolished at central government level, don't make changes when your not certain,, you are following a national guide line, do your own thing, keep it as it was, it employs people,• As present• Royal Leamington Spa Town Council is concerned at the financial hardship that may arise to those families with more than two dependent children which will be especially regressive for those making a claim under the new benefit system |
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Option 3 – To remove Non-Dependant Deductions from the scheme

Currently where an applicant (and their partner if they have one) has other adults living with them such as adult sons, daughters etc., their Council Tax Reduction may be reduced. Any charge made is called a Non-Dependant Deduction. In theory, the applicant should look to recoup this deduction from those adults.

The benefit of this option is:

- It will make the administration of the scheme simpler;
- Applicants will not be penalised for having additional adults living with them (other than if they are living their commercially); and
- The change is simple and administratively easy to incorporate within the scheme.

The drawbacks of doing this are:

- There may be an overall cost to the scheme with no non-dependant charges being made.

Q8	Do you agree with this change to the scheme?					
	31 (53%)	Yes	15 (26%)	No	12 (21%)	Don't know

Q9	If you disagree, what alternative would you propose? 14 responses
	<ul style="list-style-type: none"> • I disagree with any changes that will affect the poor. • Makes no sense not to charge adults but deduct from families with more than 2 dependants. • In this day and age increases living expenses mean many people are not able to afford a place of their own, many young adults are living at home longer, this means that while they build up a career they are able to reduce overheads, save more and concentrate on more important things, this leads to younger people being in a far better position to buy or let later on in life such as mid-twenties early thirties, with their increased savings and improved career they end up putting larger quantities of money back into the economy than might otherwise have been the case, increased spending will only improve the economic growth and lead to reduced cost of living for all while at the same time increasing they tax each of these people pay to the government, all from having an early break while having to live longer in the parental home. • If you have an adult child in further education who doesn't work how are you meant to get money from them if they have none or is it that the government doesn't want to help young people from poor back grounds get qualifications to get a better job. • Keep the system that exists. • Keep it as it is • Unsure • Something that doesn't target low income members of society. • no idea • No children, so no comment. • If the person is claiming council tax reduction then they are in hardship, Alternative: if the young adult is earning a certain amount, that over £15,000 then would be able to pay the difference, • You must consider adult children who are disabled or have additional needs and who are unable to work and probably receiving only a small income themselves. As the parent may not be working, and are probably unable to work, due to a caring role there is already a contribution being made from a household with very little money. I don't agree with this. For adults who can work, and where there are no caring responsibilities, then a contribution should be made. • As present • I find it difficult to pay what i have to now so paying more would be very difficult

Option 4 – Changing the claiming process for all applicants who receive Universal Credit

Currently, where an applicant wants to claim Council Tax Reduction, they must make a formal application either on-line or in paper format. Where applicants claim Universal Credit from the Department for Work and Pensions (DWP) there is often either a delay in receiving a Council Tax Reduction claim or no claim is made at all leading to a potential loss in entitlement. The latter occurs largely through confusion, with all other benefits being claimed from DWP and claimants not realising they must make an additional claim to the Local Authority.

When a person claims Universal Credit, their award details are passed to the Council Automatically. It would be a distinct advantage and simplification in administration if the Council were to take any Universal Credit data received from DWP as a claim for Council Tax Reduction automatically.

The benefit of this option is:

- It will make the administration of the scheme simpler;
- Universal Credit claimants will receive any Council Tax Reduction automatically; and
- The change is simple and administratively easy to incorporate within the scheme

The drawbacks of doing this are:

- There are no drawbacks to this option.

Q10	Do you agree with this change to the scheme?					
	41 (69%)	Yes	8 (14%)	No	10 (17%)	Don't know

Q11	If you disagree, what alternative would you propose? 8 responses
	<ul style="list-style-type: none"> • It will cost the poor more money. • I have said for years that if each department cross referenced the same information it would stop people having to fill in a series of forms that ask the same questions over and over for each benefit they want, it would also mean one form could be used reducing printing costs, design costs and postage, further to that the use of a universal form system would mean that benefits that the claimant is unaware of could be awarded, this in turn would allow people to get the correct level of benefit and create transparency further fostering trust in the system, it would also benefit you to remove solicitors and paid organisations from the review and complaints process, meaning if someone had a problem with the result or outcome of their claim they would feel able to talk about that and be given advice by people not paid to make sure that the system saves money without caring for the claimant. • If you pay it all together i.e. council tax and housing benefit under universal credit it will automatically push people's income over the threshold also you have not even mentioned the bedroom tax. Also it will Cocteau the council more money to change it • Something that doesn't target low income members of society. • no idea • I do not claim universal credit so no comment • This relies on the 'Universal Credit Scheme' correctly and quickly contacting WDC. Any tech problems will cause delays and backlogs. • As present

Option 5 – Removing the current earnings disregards and replacing them with a standard £25 disregard irrespective of a person’s circumstances

Where applicants (or their partner if they have one) have earnings and work over 16 hours per week, an earnings disregard is applied depending on their individual circumstances. The standard disregards (only one is awarded) are £5 per week for a single person, £10 per week for a couple, £20 per week if they meet certain conditions such as disablement or part time special employments or £25 for lone parents. If they work additional hours, in some circumstances they may receive an additional £17.10 disregard per week. Also, if child care is paid for above that received free from Central Government, then further disregards can be made against earnings for monies paid out.

The proposed change to the scheme would introduce a standard, single disregard of £25 for the applicant (and their partner if they have one). All other disregards will be removed.

The benefit of this option is:

- It will make the administration of the scheme simpler;
- It will be more generous to some applicants on low incomes and encourage work – this is particularly relevant to single persons and couples with no children. (It should be noted that applicants with dependants will be allowed a higher level of income within the ‘grid scheme’ proposed); and
- The change is simple and administratively easy to incorporate within the scheme.

The drawbacks of doing this are:

- There may be applicants with larger families and who have high child care costs (not met by Government schemes) who may see a reduction in support. (It should be noted that applicants with dependants will be allowed a higher level of income within the grid scheme and also if they face exceptional hardship, they may apply for additional support under the Council’s Exceptional Hardship Payments Scheme).

Q12	Do you agree with this change to the scheme?					
	26 (43%)	Yes	14 (23%)	No	21 (34%)	Don't know

Q13	If you disagree, what alternative would you propose? 16 responses
	<ul style="list-style-type: none"> • Universal credit b has already made people worse off. • Penalises large families again! • However £25 a week is hardly a huge sum when you work for 16 hours, I would consider £25 a week for the first three months of employment rising to £35 a week for the next three months then £40 a week there after • This will just push more families into poverty and do nothing to encourage work as most families already work. Leave things as they are • Keep the same system that exists. • Keep it as it is • Something that doesn't target low income members of society. • I don't believe it is part of a District Councils remit to 'encourage work' • no idea • I don't really understand the scheme. So no comment • Charge the people who can afford it • Too much information and the expectation that I can understand it. The consultation is not fair. • I understand the sense in applying a standard disregard but feel that where there are children an additional amount of earnings should be disregarded also as a bigger property, with a potentially higher council tax rate, would be needed. However the size of the property should be appropriate for the size of the family.

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| | <ul style="list-style-type: none">• As present• Concerns on possible impact on our most vulnerable residents.• This option is considered to be particularly harsh in terms of the financial penalty imposed on families with children and those with high child care costs. Royal Leamington Spa Town Council suggests the imposition of a single disregard for each category is very inflexible and takes no account of individual families' circumstances. |
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Option 6 – Disregarding Carer’s Allowance which is currently taken into account as income

Where applicants (or their partner if they have one) receive Carer’s Allowance for looking after a person who is ill or disabled, the Carer’s Allowance payment they receive is considered as income for Council Tax Reduction. This is partially offset by an award of Carer’s Premium within the current scheme. With the move to an income based ‘grid’ scheme, the use of premiums etc. will end. The Council feels that it is fair, in these cases, to fully disregard any payment of Carer’s Allowance received.

The benefit of this option is:

- It will make the administration of the scheme simpler;
- It may be more generous to applicants who receive Carer’s Allowance; and
- The change is simple and administratively easy to incorporate within the scheme.

The drawbacks of doing this are:

- There may be a small increase in scheme costs although this is thought to be negligible.

Q14	Do you agree with this change to the scheme?					
	40 (66%)	Yes	11 (18%)	No	10 (16%)	Don't know

Q15	If you disagree, what alternative would you propose? 11 responses
	<ul style="list-style-type: none"> • Hitting the sick again • It shouldn’t be taken into account anyway- disgusting! • Anything that helps us a welcome change, anything that increases income for people with disabilities can only help • Keep it as it is • Something that doesn't target low income members of society. • Bit confused. Agree with Carer's Allowance being fully disregarded. • Not disregarding carer's allowance • no idea • It’s all very complicated. • carers allowance should never be classed as income, once again if living in a 2 bedded apartment as many do and being a carer, you lose at least £19 a week on Spare Room allowance, before any other outgoings, carer's premiums should be increased, they should not have to pay council taxes on the current 20% as it stands • As present

Option 7 – Removing the Extended Payment provision

In certain cases, where applicants have been in receipt of prescribed benefits (such as Income Support, Jobseekers Allowance or Employment and Support Allowance) and move into work which ends their entitlement, Council Tax Reduction can be paid for an additional 4 weeks after commencing work or increasing their hours. Similar provisions do not exist for Universal Credit claimants. As Universal Credit is to replace those existing (legacy) benefits, the Council feels that these provisions are no longer appropriate.

The benefit of this option is:

- It will make the administration of the scheme simpler;
- It will treat all applicants in receipt of DWP benefits equally; and
- The change is simple and administratively easy to incorporate within the scheme.

The drawbacks of doing this are:

- Applicants who are still in receipt of legacy benefits and who move into work before being transferred to Universal Credit may lose any potential extended payment.

Q16	Do you agree with this change to the scheme?					
	19 (31%)	Yes	20 (33%)	No	22 (36%)	Don't know

Q17	If you disagree, what alternative would you propose? 17 responses
	<ul style="list-style-type: none"> • No one should lose benefits no matter what benefit their on. • Maybe a situation of reducing the amount over time so people aren't hit as hard. • Most work places now expect to pay a month in lieu, this means that for two months after starting work there is no income into the household, many people on benefits are living day to day and can't afford to wait two months for one month's money, reducing payments can only make this harder for them to cope during that transition the help a few extra weeks of payments give can be the difference between a claimant accepting a job or choosing to stay in benefits rather than struggle, keep in mind that many missed payments end up costing the payee more money with banks charging for missed direct debits and many companies charging for missed payments any increase in income is quickly offset paying these fines in many cases the change to work ends up creating a problem for people trying to catch up with missed payments for months after accepting work • You claim to be wanting to help people back into work, yet this does the opposite. Leave the 4 weeks reduction in place. • The fact that there is often a transition period payment whilst Universal Credit applications are being made should mean that Extended Payment provision is kept in cases of Extreme Hardship. This would be an extra help in preventing debts for new applicants for UC. • Keep it as it is • Something that doesn't target low income members of society. • It will put up considerable extra barriers to those with serious ill health who already struggle to do so to move into work however desperate they are to do so, and I would suggest that this support needs to continue to help reduce scheme costs by helping people out of the benefit trap. • Everyone needs that bridge especially the vulnerable for whom making that step is difficult & may fail in the first few weeks. If being paid monthly it causes all sorts of issues. • See previous comment about Universal Credit. Await people transferring to Universal Credit • No idea

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| | <ul style="list-style-type: none">• This seems to make a little bit more sense.• Put in place a system so the person, who is going to work, won't have to worry about not having the money to pay their bills etc. They should be given help when going from benefits to work.• As most employed are paid on a monthly basis, not having the extended help could cause a lot of debt to the applicants.• This is a small amount of money to support a person in their transition into work at which point they'll be off benefits, stop being tight and swallow this!• As present• The immediate removal of the extended payment provision will have an adverse impact on those claimants moving into Universal Credit from other benefits. As this provision is paid for a limited period only, its removal appears to be for reasons primarily of administrative convenience - Royal Leamington Spa Town Council |
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Option 8 – Any new claim for a reduction or a change in circumstances which changes Council Tax Reduction entitlement will be made from the date on which the change occurs, (rather than on a weekly basis as at present).

Where an applicant makes a new claim for Council Tax Reduction it will be assessed from the date of the application (rather than the following Monday as with the current scheme). Changes in circumstances that affect entitlement to Council Tax Reduction under the current scheme are largely effected on a weekly basis. Both of these are essentially a 'throwback' to previous benefit schemes that were weekly based. As Council Tax is a daily charge, the Council believes it makes more sense to award or change entitlement to Council Tax Reduction on a daily basis. It should be noted that, the proposed new scheme is designed to reduce the number of changes that will affect entitlement in any event.

The benefit of this option is:

- It will make the administration of the scheme simpler;
- It is in line with the way that Council Tax is charged and operated ; and
- The change is simple and administratively easy to incorporate within the scheme.

The drawbacks of doing this are:

- There are no draw backs to this option.

Q18	Do you agree with this change to the scheme?					
	48 (81%)	Yes	6 (10%)	No	5 (8%)	Don't know

Q19	If you disagree, what alternative would you propose? 6 responses
	<ul style="list-style-type: none"> • Sounds like pay to live. Should be left weekly. • Keep it as it is under the new scheme I will be worse off • Something that doesn't target low income members of society. • No idea • This seems to make a bit more sense • As present

Option 9 – Simplifying the capital rules and reducing the capital limit to £6,000

The current scheme has a capital limit of £16,000 and has complex rules in respect of the assessment of capital. It is proposed that the capital limit is reduced to £6,000 and that the disregards applied to certain types of capital be removed. It is proposed that only a small number of capital items will be disregarded including:

- The home of the applicant used for their occupation;
- Possessions of the applicant and partner (if they have one);
- Bereavement Support Payments;
- Payments made under the We Love Manchester Emergency Fund or London Emergency Trust; or
- Payments made under the infected blood schemes

A full list of disregards is shown in the draft scheme.

The benefit of this option is:

- It will make the administration of the scheme simpler; and
- The change is simple and administratively easy to incorporate within the scheme.

The drawbacks of doing this are:

- Some applicants who may have had certain capital disregarded may receive less reduction; and
- Some applicants that have in excess of £6,000 will not qualify for support.

Q20	Do you agree with this change to the scheme?					
	23 (38%)	Yes	20 (33%)	No	17 (28%)	Don't know

Q21	If you disagree, what alternative would you propose? 16 responses
	<ul style="list-style-type: none"> • Leave it how it is now. • Seems like a very big leap from £16,000 to £6000! • It will Put people on hard times in a position to sell and use up the capital • Leave the capital limit and disregards as they are. • Since people's capital can fluctuate greatly, especially if on low incomes and including receipt of benefits, it would seem unfair to penalise individuals' capital in such circumstances. • Keep the system that exists. • Keep it as it is • Something that doesn't target low income members of society. • Strongly disagree with this proposed change to the scheme. I feel reducing the amount of capital disregarded by £10,000 is of stark difference in comparison to the way the scheme views capital at its current standing. People saving for deposits on homes, which extremely hard in the current climate, will be largely affected by this change and I don't believe this to be fair treatment. Leamington and Warwick are both affluent towns and money does not stretch as far here as it would further afield in regards to households capital. I cannot get behind the proposed capital limit of £6000 but I can see that a reduction may be needed and could see this falling around £12,000; I believe that to be just and fair. • With over half of marriages ending in divorce, that until couples have a Financial Order from the courts there with a percentage of those couples with a disabled child who may have savings for the child's needs, bearing mind Children's and Adult Social Care are notoriously underfunded and care packages extremely hard to obtain. I would be very wary penalising ANY family going through divorce with a disabled child, where for

example one may have been given a financial award to buy a new home but not in a position to buy new home immediately either due to needing to relocate schools, work, social care or ill health or specialist care of child etc and they are having to stay in rented accommodation UNTIL they are in position to move. This would be devastating for anyone penalised in this way with or without a disabled child, but more so if they had a disabled child. I think there is a real issue of anyone in receipt of Financial Order its purpose to rehouse children and monies needed to rehouse a family would be used to pay full Council Tax under this scheme where they would otherwise be eligible....if that makes sense. My suggestion is to give such individuals falling into this trap a grace period and produce evidence of a Financial Order is to rehome themselves and I think 6-12 months grace at reduced rate gives them time to use funds for rehoming and if not to pay full council tax rate thereafter.....same with the elderly who will have saved money for care. The elderly should be entitled to council tax reduction.

- A period of 'grace' for people to 'restructure' their finances/savings to comply with any changes to the new capital rules
- no idea
- Not sure what the Manchester and London funds are 4. There is no reason for people to hold onto lots of capital so it may make sense to reduce the level?
- Leave it as it is.
- As present
- The reduction in the Capital allowance entitlement of £10,000 is particularly large and will impact on a potentially large number of claimants as the new limit is a relatively small sum. The proposal does not explain on what basis the figure of £6000 has been calculated and it therefore appears to be arbitrary. This option is considered to be likely to financial hardship for those with relatively limited savings.

Option 10 – Where an applicant is disabled, they have a disabled child or receive the Support Component of the Employment and Support Allowance or the Limited Capability for Work Related Activity element (LCWRA), the amount they receive as a premium or element under the existing scheme will be replaced by an equivalent income disregard

The current scheme provides additional support to applicants, their partner (if they have one) or disabled children within the family by awarding premiums / components when certain benefits (such as Disability Living Allowance, Personal Independence Payments, Support Component of the Employment and Support Allowance or Limited Capability for Work Related Activity Element) are in payment. With a move to an income based scheme, to ensure these cases will not be adversely affected, a similar amount will need to be disregarded from their income.

The benefit of this option is:

- It will make the scheme fairer; and
- The change is simple and administratively easy to incorporate within the scheme.

The drawbacks of doing this are:

- There are no drawbacks to this change

Q22	Do you agree with this change to the scheme?					
	45 (75%)	Yes	6 (10%)	No	9 (15%)	Don't know

Q23	If you disagree, what alternative would you propose? 8 responses
	<ul style="list-style-type: none"> • All this amounts to is the Tories have cut local government spending and want the poor to be poorer • Like I said I will be worse off • keep it as it is • Something that doesn't target low income members of society. • no idea • As long as Also tax I pay doesn't increase, it will be okay. Agreed at the beginning of the questionnaire Indicated that I would pay 50% council tax which I could not afford.....So this alternative seems to make sense although it's very complicated and in depth, so hopefully not missing something • The benefits listed above should not be used when calculating an income, these benefits are for those with sufficient need for additional financial help and only money earned through work should be included in an income assessment. • As present

Q24	Please use this space to make any other comments on the scheme. 12 responses
	<ul style="list-style-type: none"> • I'm confused • I feel that this consultation is very complicated in itself. I am considered intelligent, but even I have had to go through it several times to grasp the implications. Sadly, I feel there will be people who simply won't understand it, give up on it or won't be bothered. • Some of the ideas are relevant to change but it still leads to a way of reducing benefit support to many people. • Why try it fix it if it's not broke • I remain concerned that people like me who barely have enough to live on already will be pushed into not having enough to live on at all. • I am in receipt of Employment & Support & PIP "a similar amount will need to be disregarded" is vague & leaves uncertainty to the imagination, Especially debilitating to People with mental health issues. • There are many families living below on or below the poverty in Warwickshire. Access to Hardship Payments needs to very clear how to access application quickly e.g. online, telephone, post etc. Many customers will be vulnerable requiring additional support with application - support needs to be available. • no idea • As long as Also tax I pay doesn't increase, it will be okay. Agreed at the beginning of the questionnaire Indicated that I would pay 50% council tax which I could not afford. • I am of working age and, although in receipt of income support, am required to pay a contribution towards my council tax although I get a reduction. I am both unable to work and not required to work due to being a full time carer, as such I don't believe I should have to pay any contribution. If I were not a carer and able to work then I believe that paying a contribution would be fair but I have no choice in the matter and am treated as if I could go out to work when its recognised by the government (via DWP) that I cannot. • I believe it is fair • Judging by your pros/cons of the system, e.g. reducing admin costs etc. simplify, but also penalising people who desperately need it. It seems a good idea in theory, but in practice, I don't think so!!

Q25	Please use the space below if you would like the Council to consider any other options (please state). 6 responses
	<ul style="list-style-type: none"> • So what about Students does the Landlord Pay especially in the larger HMO's over 20 people? Also Pensioners nothing for them. Also to Old Class Y under two people / Empty discount? • People on universal credit will end up losing out ie disabled people • An independent advice number like the citizens advice but council run with up to date information in plain speaking laypersons terms. • To have a capital disregard of £12,000 rather than the proposed £6000 • no idea • Backdated ESA payment awarded (SDP) recently that significantly increases income over £6K, which penalises people having to pay for their home care etc (PIP), which currently exceeds their entitlement. U/C is an unfair system - see national press recently for severe hardship and DWP secretary Esther McVey, MP admitting people (some) will be worse off by £2k

Q26	If you have any further comments or questions to make regarding the Council Tax Reduction scheme that you haven't had opportunity to raise elsewhere, please use the space below. 5 responses
	<ul style="list-style-type: none"> • People should not be trapped by these Benefits to prevent them from working eg raise the limits they can earn before they lose anything. • no idea • LEEF IT ASS IT IS NOW. • Too much to understand and follow. I could not complete the survey. • As present

About You

Q27	Are you or someone in your household, getting a Council Tax Reduction at this time?					
	57 (95%)	Yes	3 (5%)	No	0 (0%)	Don't know / not sure

Q28	What is your sex?					
	20 (33%)	Male	35 (57%)	Female	6 (10%)	Prefer not to say

Q29	Age					
	0 (0%)	18-24	14 (23%)	45-54	0 (0%)	75-84
	2 (3%)	25-34	32 (52%)	55-64	2 (3%)	85+
	7 (11%)	35-44	1 (2%)	65-74	3 (5%)	Prefer not to say

Q30	Disability: Are your day to day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?					
	41 (67%)	Yes	2 (3%)	Don't know / not sure		
	10 (16%)	No	8 (13%)	Prefer not to say		

Q31	Ethnic Origin: What is your ethnic group?					
	7 (11%)	Prefer not to say	0 (0%)	Pakistani		
	49 (80%)	White - British	2 (3%)	Indian		
	2 (3%)	White - Irish	1 (2%)	Bangladeshi		
	0 (0%)	White - Gypsy or Irish Traveller	0 (0%)	Chinese		
	0 (0%)	Any other White background	0 (0%)	Any other Asian background		
	0 (0%)	White & Black African	0 (0%)	African		
	0 (0%)	White & Black Caribbean	0 (0%)	Caribbean		
	0 (0%)	White & Asian	0 (0%)	Any other Black background		
	0 (0%)	Any other multi mixed background	0 (0%)	Arab		