

## HIGH PEAK BOROUGH COUNCIL

### The Executive

9<sup>th</sup> February 2023

|                              |   |
|------------------------------|---|
| <b>TITLE:</b>                | <b>Council Tax Reduction Scheme 2023/24</b>   |
| <b>EXECUTIVE COUNCILLOR:</b> | <b>Councillor Barrow - Portfolio Holder for Corporate Services and Finance</b>  |
| <b>CONTACT OFFICER:</b>      | <b>Martin Owen – Executive Director (Finance and Customer Services)<br/>Joanne Wheeldon - Head of Revenues and Benefits</b> |
| <b>WARDS INVOLVED:</b>       | <b>Non Specific</b>   |

### **1. Reason for the Report**

- 1.1 Following the approval to implement a banding scheme by The Executive on the 8<sup>th</sup> December 2022, the purpose of this report is to provide an update to sections 6.3, 7.14, 7.15 (m) and to recommend Full Council approves the implementation of a revised Council Tax Reduction Scheme with effect from 1<sup>st</sup> April 2023.
- 1.2 Each year the Council is required to review its Council Tax Reduction Scheme in accordance with the requirements of the schedule 1A of the Local Government Finance Act 1992 and to either maintain the scheme or replace it.
- 1.3 Council Tax Reduction (CTR) was introduced from 1 April 2013 when it replaced the Central Government funded Council Tax Benefit regime. From its inception, the funding available to the Council from government has reduced year on year.
- 1.4 It is now essential that the Council make changes to the CTR scheme for working age applicants in order to reduce the significant administrative burden placed on the Council by the introduction of Universal Credit.
- 1.5 The changes proposed affect only applicants who are of working age and the scheme for pension age applicants is not affected in any way. The rules for all pension age applicants are prescribed by Central Government.
- 1.6 This report recommends that the Council adopts a new scheme for working age applicants with effect from 1<sup>st</sup> April 2023 in respect of the 2023/24 financial year.

## **2. Recommendation**

- 2.1 The Council is asked to approve the amendments in section 7.15 (m), section 7.14 and the introduction of a new income banded / grid scheme for working age applicants with effect from 1<sup>st</sup> April 2023 to reduce the administrative burden placed on the Council by the introduction of Universal Credit and to increase the overall level of support for the lowest income families.

## **3. Executive Summary**

- 3.1 Council Tax Reduction (CTR) was introduced by Central Government in April 2013 as a replacement for the Council Tax Benefit scheme administered on behalf of the Department for Work and Pensions (DWP). As part of the introduction, the Government:

- Placed the duty to create a local scheme for **Working Age** applicants with billing authorities;
- Reduced initial funding by the equivalent of ten per cent from the levels paid through benefit subsidy to authorities under the previous Council Tax Benefit scheme; and
- Prescribed that persons of **Pension age** would be dealt with under regulations set by Central Government and not the authorities' local scheme.

3.2 Since that time, funding for the Council Tax Reduction scheme has been amalgamated into other Central Government grants paid to Local Authorities and also within the Business Rates Retention regime. It is now generally accepted that it is not possible to identify the amount of funding actually provided from Central Government sources.

3.3 The current Council Tax Reduction scheme administered by the Council is effectively divided into two schemes, with pension age applicants receiving support under the rules prescribed by Central Government, and the scheme for working age applicants being determined solely by the local authority.

3.4 Pensioners, subject to their income, can receive up to 100 per cent support towards their Council Tax. The Council has no power to change the level of support provided to pensioners and therefore any changes to the level of CTR can only be made to the working age scheme.

3.5 When Council Tax Reduction was introduced in 2013, for working age applicants, the Council broadly adopted the previous means tested Council Tax Benefit scheme as the basis of awarding support and was able to maintain the maximum level of support at 100% for those households on the lowest income.

3.6 Since that time only slight changes have been made to bring the scheme into line with either Housing Benefit or Universal Credit.

## **4. How this report links to Corporate Priorities**

4.1 Aim 1 - Financial inclusion. Review the Council Tax Reduction Scheme

## **5. Alternative Options**

5.1 The alternative to introducing a new scheme for Council Tax Reduction from 2023/24 is to leave the existing scheme in place. This would be a short-term option; lead to continuation of increasing costs of administration; and in the longer term, significantly affect the collection of Council Tax and the effectiveness of the scheme to support households within the Council's area.

## 6. Implications

### 6.1 Community Safety - (Crime and Disorder Act 1998)

None

### 6.2 Workforce

The recommended scheme will provide a modern, more efficient scheme which will be more straightforward to for staff to administer.

### 6.3 Equality and Diversity/Equality Impact Assessment

The move to the new scheme is significant and will either have a neutral or positive affect to the majority of working age claimants. From latest modelling 3,368 claimants (89%) will receive more support than under the previous scheme.

Following the change in capital from £6,000 to £10,000 the number of claimants who may receive less support than with the current scheme has reduced from 430 to 405. The increase in capital will result in additional cost of around £21,000. The remaining cases will be available to apply for further support through the Council's Exceptional Hardship Fund and the Council will look to contact each household prior to the implementation of the new scheme to offer further support if required. The revised scheme will not present barriers for disadvantaged or protected groups from applying for Council Tax Support.

### 6.4 Financial implications

The current Council Tax Reduction scheme costs approximately £5.92m which is borne by the Council's Collection Fund. Costs are shared between the Council and the Major Precepting Authorities in the following proportions:

- Borough Council 11.6%
- County Council 71.6%
- Police and Crime Commissioner 12.7%
- Fire and Rescue Service 4.1%

Whilst the approach and 'shape' of the scheme is changing, the overall intention will be to provide additional support to those households on the very lowest incomes.

There is no intention to reduce the level of support available to other households and based on current modelling, were the new scheme to be in place at the current time, the costs would be £6.32m. This would increase the costs to the Council by approximately £46k and almost 90% of low income households receiving Council Tax Reduction will receive increased support.

Financial modelling will continue to be undertaken throughout the remainder of the current financial year.

### 6.5 Legal

Schedule 1A (3) of the Local Government Finance Act 1992, states:

Before making a scheme, the authority must:

- consult any major precepting authority which has power to issue a precept to it,
- publish a draft scheme in such manner as it thinks fit, and
- consult such other persons as it considers are likely to have an interest in the operation of the scheme.

## 6.6 Consultation

A full consultation has been undertaken in line with the statutory requirements. Each of the major preceptors have been asked for their input and their responses are included within Appendix A.

A full analysis of the public consultation is included within Appendix B and it should be noted that consultees overwhelmingly agreed with **all** of the proposed changes to the scheme.

## 6.7 Risk Assessment

None

Martin Owen  
**Executive Director (Finance & Customer Services)**

### **Web Links and Background Papers**

### **Contact details**

Joanne Wheel don  
Head of Revenues and Benefits  
joanne.wheel don@staffs Moorlands.gov.uk

## **7. Detail**

### **The main issues with the current scheme**

7.1 There are several issues with the current scheme that will need addressing if the system is to continue to provide effective support to low-income taxpayers and if the Council is able to provide the service in an efficient manner. The main issues are as follows:

- The introduction of Universal Credit for working age applicants; and
- A much-needed simplification of the scheme.

7.2 Each of the above are examined in detail below:

### **Council Tax Reduction and the roll out of Universal Credit**

- 7.3 The introduction of Universal Credit within the area has, as experienced in all other areas, brought a number of significant challenges to both the administration of Council Tax Reduction and also the collection of Council Tax generally. All Councils have experienced the following:
- The reluctance of Universal Credit claimants to make a prompt claim for Council Tax Reduction leading to a loss in entitlement;
  - A high number of changes to Universal Credit cases are received from the Department for Work and Pensions (DWP) requiring a change to Council Tax;
  - Reduction entitlement. On average 40% of Universal Credit claimants have between eight and twelve changes in entitlement per annum. These changes result in amendments to Council Tax liability, the re-calculation of instalments, delays, and the demonstrable loss in collection; and
  - The increased costs of administration through multiple changes with significant additional staff and staff time being needed.
- 7.4 It is clear that the existing means tested Council Tax Reduction scheme, which is too reactive to change, will not be viable in the longer term now that Universal Credit has been rolled out fully within the area and the increase in the number of Universal Credit claimants due to the rises.
- 7.5 It should also be noted that the DWP are also moving all existing Income Based Jobseeker's Allowance, Income Support and Tax Credit cases across to Universal Credit by 2024 with the remaining cases (Income Related Employment and Support Allowance) moving to Universal Credit by 2028. In effect, this move will increase the number of Universal Credit cases in the Borough by almost 50%.
- 7.6 The move to a new, future proofed, more efficient Council Tax Reduction scheme from 2024 is now imperative.

#### **The need for a simplified approach to the Council Tax Reduction Scheme.**

- 7.7 Notwithstanding the effects of Universal Credit, the existing scheme is based on an 'old fashioned;' means tested benefit scheme. It has major defects namely:
- It is complex for customers to understand and is based on a complex calculation of entitlement;
  - The administration for staff is complex, with staff having to request significant amounts of information from applicants;
  - Staff have to undergo significant training to be proficient in processing claims;
  - The timescales for processing applications is lengthy, mainly due to the complexity and evidence required to support the applications; and
  - The administration of the scheme is costly when compared to other discounts for Council Tax.
- 7.8 Clearly there is a need now to simplify the scheme, not only to mitigate the effects of

Universal Credit, but also make it easier for customers to make a claim and to reduce the costs of administration significantly.

### **The recommended approach for the 2023/24 Council Tax Reduction Scheme**

- 7.9 In view of the problems being experienced with the current scheme, it is recommended that a new approach be taken from 2023/24. The new approach fundamentally redesigns the scheme to address all of the issues with the current scheme and in particular;
- (a) The problems with the introduction of full-service Universal Credit; and
  - (b) The significant increase in administration costs due to the high level of changes received in respect of Universal Credit;
- 7.10 The new scheme has been completed and a full consultation has been completed with the public and the major precepting authorities in line with legislative requirements.
- 7.11 The responses from the major preceptors (Derbyshire County Council, Derbyshire Police and Derbyshire Fire Authority) are attached within Appendix A and an analysis of the public consultation (which concluded on 28<sup>th</sup> November 2022) is attached within Appendix B.
- 7.12 It should be noted that the Council has received favourable responses to the new approach from the major preceptors and in the case of the public consultation, a majority positive response has been received in respect all the changes proposed. (For information 57% were in favour of introducing the new scheme with 19% against and 23 % stating no preference).
- 7.13 If the recommendations are accepted by the Council, the new scheme will take effect from 1<sup>st</sup> April 2023.
- 7.14 The recommended new scheme has several key features as follows:
- More support shall be given to those households on the lowest of incomes than in the current scheme; and
  - The current means - tested schemes will be replaced by a simple income grid model as shown below:

Following on from the increase in allowances from the DWP that take effect from 1<sup>st</sup> April 2023, the banding grid will be updated to take into account these increases. Work is underway in modelling the changes in order to ensure that claimants do not lose out as a result. The final grid will be submitted to Full Council for approval on 21<sup>st</sup> February 2023.

| <b>Discount Band</b> | <b>Discount</b> | <b>Single Person</b> | <b>Single person</b> | <b>Single person</b> | <b>Couple</b> | <b>Couple with one child</b> | <b>Couple with two or</b> |
|----------------------|-----------------|----------------------|----------------------|----------------------|---------------|------------------------------|---------------------------|
|----------------------|-----------------|----------------------|----------------------|----------------------|---------------|------------------------------|---------------------------|

|                             |             |                   | with one child    | with two or more children |                   |                   | more children     |
|-----------------------------|-------------|-------------------|-------------------|---------------------------|-------------------|-------------------|-------------------|
| <b>Weekly income ranges</b> |             |                   |                   |                           |                   |                   |                   |
| <b>Band 1*</b>              | <b>100%</b> | £0 - £95.00       | £0 - £160.00      | £0 - £220.00              | £0-£140.00        | £0 -£205.00       | £0 - £260.00      |
| <b>Band 2</b>               | <b>75%</b>  | £95.01 - £155.00  | £160.01 - £220.00 | £220.01 - £290.00         | £140.01 - £210.00 | £205.01 - £270.00 | £260.01 - £330.00 |
| <b>Band 3</b>               | <b>50%</b>  | £155.01 - £190.00 | £220.01 - £255.00 | £290.01-£345.00           | £210.01 - £260.00 | £270.01 – £310.00 | £330.01 -£390.00  |
| <b>Band 4</b>               | <b>25%</b>  | £190.01 - £235.00 | £255.01 - £290.00 | £345.01 – £400.00         | £260.01 - £310.00 | £310.01 - £360.00 | £390.01 -£430.00  |
|                             | <b>0%</b>   | Over £235.00      | Over £290.00      | Over £400.00              | Over £310.00      | Over £360.00      | Over £430.00      |

7.15 The following paragraphs provide more detail on the operation of the new scheme:

- (a) the highest level of discount will be at a maximum level of liability (100%), Band1, and all current applicants that are in receipt of a ‘\*passport benefit’ such as Income Support, Jobseeker’s Allowance (Income Based) and Employment and Support Allowance (Income Related) will receive maximum discount;
- (b) All other discount levels are based on the applicant’s and partner’s, (where they have one) net weekly income;
- (c) The scheme allows for variation in household size with the levels of income per band increasing where an applicant has a partner, and / or dependants;
- (d) There will be no charges made where an applicant has non-dependants living with them. This is a significant change and means that the administration of the scheme will be more straightforward whilst also protecting low-income families where adult sons and daughters for example remain at home;
- (e) To encourage work, a standard £25 per week disregard will be provided against all earnings This will take the place of the current standard disregards and additional earnings disregards. Where a family also receives a childcare disregard(for childcare costs not paid for by Central Government schemes), the income levels in the ‘grid scheme’ are set at a higher rate;
- (f) Disability benefits such as Disability Living Allowance and Personal Independence Allowance will continue to be disregarded;
- (g) Where any applicant, their partner or dependent child (ren) are disabled, a further disregard of £50 per week will be given, thereby maintaining the current level of support to those with disabilities;
- (h) Carer’s Allowance and the Support Component of Employment and Support Allowance will be disregarded;
- (i) Child benefit and Child Maintenance will be disregarded;



- (j) An amount in respect of the housing element, within Universal credit will be disregarded;
- (k) The total disregard on war pensions and war disablement pensions will continue;
- (l) Extended payments will be removed; and
- (m) The capital limit of £10,000 with no tariff (or assumed income) being applied.  
Any applicant who has capital above that level will not qualify.

## **How the new scheme will address the problems with the current Council Tax Reduction**

7.16 With the simplicity of the proposed new scheme and by taking a more 'Council Tax discount approach', it will address the problems associated with the increased administration caused by failings in the current scheme and Universal Credit as follows:

(a) **The scheme will require a simplified claiming process.** All applicants will see a significant reduction in the claiming process and, where possible, Council Tax Reduction will be awarded automatically. For Universal Credit applicants *any* Universal Credit data received from the Department for Work and Pensions (DWP) will automatically be treated as a claim for Council Tax Reduction. Where information is received from DWP, the entitlement to Council Tax Reduction will be processed automatically without the need to request further information from the taxpayer. These changes will have the following distinct advantages namely:

(i) **Speed of processing** – all claims will be able to be calculated promptly and largely automatically without the need to request further information which inevitably leads to delays;

(ii) **Maximising entitlement to every applicant.** As there will no requirement for Universal Credit applicants to apply separately for Council Tax Reduction, and for all other applicants, the claiming process will be simplified significantly. Entitlement to Council Tax Reduction will be maximised with a reduced risk of loss of discount or the need for backdating;

(iii) **Maintenance of collection rates** – the new scheme will avoid constant changes in discount, the need for multiple changes in instalments and therefore assist in maintaining the high collection rates currently achieved. The increased level of discount will assist all those applicants on the lowest levels of income, again improving the overall collection rate;

(b) **The income bands are sufficiently wide to avoid constant changes in discount .**

The current Council Tax Reduction scheme is very reactive and will alter even if the overall change to the person's liability is small. This is leading to constant changes in Council Tax liability, the need to recalculate monthly instalments and the requirement to issue a large number of Council Tax demands. The effect of this is that Council Tax collection is reduced. The new scheme, with its simplified income banding approach will have the following advantages:

(i) Only significant changes in income will affect the level of discount awarded;

- (ii) Council Taxpayers who receive Council Tax Reduction will not receive multiple Council Tax demands and adjustments to their instalments; and
- (iii) The new scheme is designed to reflect a more modern approach, where any discount changes it will be effective from the day of the change rather than the Monday of the following week.

### **Transition to the new scheme and the Exceptional Hardship Scheme**

- 7.17 In deciding on any new scheme, the Council must be mindful that any change in scheme or a transition to a new scheme may result in a change to the entitlement of certain applicants. Inevitably, there tends to be some winners and losers with scheme changes although the proposed scheme has been designed to protect the most vulnerable.
- 7.18 To mitigate this, the new scheme will contain additional provisions to protect individuals who experience exceptional hardship. Where any applicant is likely to experience exceptional hardship, they will be encouraged to apply for an exceptional hardship payment. The Council will consider all applications for exceptional hardship on an individual basis, taking into account available income and essential outgoings. Where appropriate further support will be given to the applicant.
- 7.19 This approach will enable individual applicants to be dealt with in a fair and equitable manner. The Exceptional Hardship Scheme will form part of the Council Tax Reduction Scheme and fall to be paid through the Collection Fund.

## **Appendix A**

## Responses from Major Preceptors

**Derbyshire County Council**

Agree with the implementation of a banding scheme – notice received via email 30.11.22

**Derbyshire Police and Crime and Commissioner**

Agree with the implementation of a banding scheme - notice received via email 1.12.22



**Derbyshire Fire Authority**

Agree with the implementation of a banding scheme - notice received via email 1.12.22

**Appendix B**  
**High Peak Borough Council - Council Tax Reduction Scheme 2023/24**  
**Public Consultation Analysis**




## 1. Background to the Consultation

**1. I have read the background information about the Council Tax Reduction Scheme: This question must be answered before you can continue.**

| Answer Choices |     | Response Percent   | Response Total |
|----------------|-----|--|----------------|
| 1              | Yes |  | 96.88%<br>62   |
| 2              | No  |   | 3.13%<br>2     |
|                |     | answered   | 64             |
|                |     | skipped  | 0              |




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

**2. Do you agree with introducing an income-based banded discount scheme?**

| Answer Choices |            | Response Percent  | Response Total |
|----------------|------------|---|----------------|
| 1              | Yes        |  | 57.14%<br>24   |
| 2              | No         |  | 19.05%<br>8    |
| 3              | Don't Know |  | 23.81%<br>10   |
|                |            | answered  | 42             |
|                |            | skipped   | 22             |

3. Part 2 - Introducing a capital limit of £6,000. Where applicants have capital in excess of £6,000 no discount will be awarded. Any capital less than £6,000 will be ignored;

**4. Do you agree with this change to the scheme?**




| Answer Choices |            | Response Percent  | Response Total |
|----------------|------------|---|----------------|
| 1              | Yes        |  | 38.46%<br>15   |
| 2              | No         |  | 46.15%<br>18   |
| 3              | Don't Know |  | 15.38%<br>6    |
|                |            | answered  | 39             |
|                |            | skipped   | 25             |

## 5. If you disagree please explain why and what alternative would you propose?

| Answer Choices |  | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1              | Open-Ended Question  | 100.00%          | 12             |
| 1              | It should stay in line with the current income-related capital limits and rules  |                  |                |
| 2              | I feel the discount should be given for each £ over the 6k savings, older people are allowed a higher allowance. Also if the savings are for a house deposit and in a government isa for this then people should be given a certain amount of time before it's regarded such as 12 months. I feel this discourages people to try and save and better their lives. Also I see people having back payments of disability benefits that are higher than this amount, this is money they should have had weekly, should they be punished for appealing and winning |                  |                |
| 3              | Too low  |                  |                |
| 4              | £6000 is a lot of money and it should be used to pay bills until maybe down to £1000 this would make the system fairer to those that work don't get help and have no savings   |                  |                |
| 5              | Why are we penalise people who work hard and save rather than those who choose to either or both not save and spend everything.<br><br>You shouldn't penalise families or hard workers or savers to reward losers  |                  |                |
| 6              | I would reduce the amount to £4000, most working people find it hard to save money in the current climate, I feel it is unfair for unemployed people who have savings to get so much benefits, they should be made to use savings.   |                  |                |
| 7              | no way of finding out if people have over £6k  |                  |                |
| 8              | It's quite discriminatory and assumes the savings are from a regular income but may actually be a one off windfall or an amount to help with healthcare, mental wellbeing. It would be better to understand how savings are accumulated and the purpose of them. Setting a capital limit on savings could drive the wrong behaviours and put vulnerable people at risk if they didn't 'bank' their savings to avoid them being considered for the council tax reduction purpose.   |                  |                |
| 9              | I feel it should be a little higher  |                  |                |
| 10             | The capital limit was already in place under the existing scheme as rarriff income   |                  |                |
| 11             | why penalise people with savings   |                  |                |
| 12             | There is too stark a cliff-edge on the scheme. Applicants with savings of £6,001 (some of which may include the self-employed putting some money aside - eg to pay income tax for profits made over two years ago) could be £1,500 worse off from having to pay full Council Tax instead of receiving the discount.<br>There should be a taper for capital over a certain amount, which is fairer  |                  |                |
|                |  | answered         | 12             |
|                |  | skipped          | 52             |

## 4. Part 3 – Removing the requirement for any non-dependant deductions

### 6. Do you agree with this change to the scheme?




| Answer Choices |  | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1              | Yes         | 52.78%           | 19             |
| 2              | No          | 33.33%           | 12             |
| 3              | Don't Know  | 13.89%           | 5              |
|                |  | answered         | 36             |
|                |  | skipped          | 28             |

## 7. If you disagree please explain why and what alternative would you propose?

| Answer Choices |  | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1              | Open-Ended Question  | 100.00%          | 9              |
| 1              | Many adult children are living at home due to the cost of living. I would propose that they are added to the CT bill and it's apportioned appropriately, i.e if 2 parents on benefits and working adult in hh, they should pay 1/3. For those with adult non dependants who are disabled they would be exempt anyway   |                  |                |
| 2              | Non Deps should contribute   |                  |                |
| 3              | This should continue to be assessed. This just seems lazy. There is no guidance in the info you have provided that explains whether the increased costs of the change would be less than the administration costs. If thd increase is more then you absolutely should not do this.   |                  |                |
| 4              | Costs of services don't change dependent on numbers in a house   |                  |                |
| 5              | I feel there should be deductions for adults living at the premises, they should contribute  |                  |                |
| 6              | Adult should pay if they work or pay out of benefits   |                  |                |
| 7              | Some people may be working full time but with the cost of living rising some are struggling to make ends meet and cannot afford food etc to last until their next wage   |                  |                |
| 8              | High-earning non-dependants (eg adult children living at home and saving for their own home but contributing significantly to household costs) would not be taken into account, even though other families without resident non-dependant adults may be in higher need.<br>With so many more adult children living with their parents, this could significantly reduce the scheme's capacity to assist families in the greatest need.<br>Non-dependants with income exceeding a certain level should be deemed to contribute to the household income, either by a set amount or a tapered amount |                  |                |
| 9              | The cost of administering the scheme need to be compared to the cost of providing the reduction to people who need it.<br>This method does seem simpler and enables someone to take in someone on a temporary basis (adult child etc) without losing their discount.   |                  |                |
|                |  | answered         | 9              |
|                |  | skipped          | 55             |

## 5. Part 4 – Disregarding the housing element of Universal Credit

## 8. Do you agree with this change to the scheme?

| Answer Choices |  | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1              | Yes         | 54.29%           | 19             |
| 2              | No          | 25.71%           | 9              |
| 3              | Don't Know  | 20.00%           | 7              |
|                |  | answered         | 35             |
|                |  | skipped          | 29             |

## 9. If you disagree please explain why and what alternative would you propose?






### 9. If you disagree please explain why and what alternative would you propose?

| Answer Choices |   | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1              | Open-Ended Question   | 100.00%          | 4              |
| 1              | It would also be good if the systems could work together with DWP and trigger a CT claim to be made when a UC claim is made.  |                  |                |
| 2              | I don't agree with this at all. All income should be assessed the same. I cannot fathom the rationale behind disregarding the housing part. I do think you should elaborate. Also I sincerely hope those increased costs won't be passed on to all other tax payers who aren't eligible under these scheme who will also be struggling but without any support. |                  |                |
| 3              | These people are benefitting from others who work hard.<br><br>Explain why we should pay them benefits whilst also reducing their costs supported by us workers   |                  |                |
| 4              | Universal credit is income, so it should be included in the calculation, just as working peoples income is  |                  |                |
|                |   | answered         | 4              |
|                |   | skipped          | 60             |

### 6. Part 5 – Removing the current earnings disregards and replacing them with a standard disregard for all working applicants

### 10. Do you agree with this change to the scheme?

| Answer Choices |  | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1              | Yes         | 50.00%           | 16             |
| 2              | No          | 25.00%           | 8              |
| 3              | Don't Know  | 25.00%           | 8              |
|                |  | answered         | 32             |
|                |  | skipped          | 32             |

### 11. If you disagree please explain why and what alternative would you propose?

| Answer Choices |  | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1              | Open-Ended Question  | 100.00%          | 5              |
| 1              | I think the disregard should be higher such as £50, for people on minimum wage or under 25 their wages are just much more above benefits levels, this way they will have more incentive to earn.                                   |                  |                |
| 2              | If you want to implement a standard disregarded then put it at a level that would not result in increased costs. If not, then continue to deal with it   |                  |                |
| 3              | Single parents and/or people with children should have a higher disregard surely?  |                  |                |
| 4              | Doesn't take into account care costs for some families   |                  |                |
| 5              | I agree with the £25 set rate disregard. There should also be a £25 disregard for families paying childcare costs of over £25 a week as childcare is so expensive, but essential to enable parents to work and for a child's early |                  |                |




### 11. If you disagree please explain why and what alternative would you propose?

development to be monitored and supported where needed.  
Childcare should not be further disincentivised.

|          |    |
|----------|----|
| answered | 5  |
| skipped  | 59 |

## 7. Part 6 – Removing the Extended Payment provision




### 12. Do you agree with this change to the scheme?

| Answer Choices |  | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1              | Yes         | 48.39%           | 15             |
| 2              | No          | 29.03%           | 9              |
| 3              | Don't know  | 22.58%           | 7              |
|                |  | answered         | 31             |
|                |  | skipped          | 33             |

### 13. If you disagree, please explain why and what alternative would you propose?




| Answer Choices |   | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1              | Open-Ended Question   | 100.00%          | 4              |
| 1              | I feel this is already putting people in debt, unless you can sort the account out quickly and maybe ask people on benefits looking for work to pay £1 a week to build up a credit in their account. UC is worked out monthly and instant. CT takes so long to work out it's leaves people owing money  |                  |                |
| 2              | If they are working they should pay, just like everyone else. Unless the council is willing to give all working people 4 weeks discount?  |                  |                |
| 3              | Would it push people into hardship??  |                  |                |
| 4              | The 4 week extension should also be applied to UC claimants. This will make the scheme fair to all claimants and support the move into work, which can be expensive for claimants who have to pay for costs of travel, work clothes, childcare and often extra costs such as DBS or certification at the start of a job. It is hard enough to pay to move from benefits into work. Many claimants are already in debt and struggle to pay these upfront costs. Moving into work should not be further disincentivised by this scheme. |                  |                |
|                |   | answered         | 4              |
|                |   | skipped          | 60             |

8. Part 7 – Any new claim or 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)

| 14. Do you agree with this change to the scheme? |            |  |                  |                |
|--|------------|--|------------------|----------------|
| Answer Choices                                   |            |  | Response Percent | Response Total |
| 1  | Yes        |  | 77.42%           | 24             |
| 2  | No         |   | 6.45%            | 2              |
| 3  | Don't Know |   | 16.13%           | 5              |
|  |            |  | answered         | 31             |
|  |            |  | skipped          | 33             |

| 15. If you disagree, please explain why and what alternative would you propose? |                     |  |                  |                |
|---|---------------------|--|------------------|----------------|
| Answer Choices  |                     |  | Response Percent | Response Total |
| 1   | Open-Ended Question |  | 0.00%            | 0              |
| No answers found.   |                     |  |                  |                |
|   |                     |  | answered         | 0              |
|   |                     |  | skipped          | 64             |

9. Part 8 – Protecting disabled persons by disregarding Personal Independence Payments or Disability Living Allowance and providing a further weekly disregard of £50 where the applicant, partner or dependant is disabled

| 16. Do you agree with this change to the scheme? |            |  |                  |                |
|--|------------|--|------------------|----------------|
| Answer Choices                                   |            |  | Response Percent | Response Total |
| 1  | Yes        |  | 77.42%           | 24             |
| 2  | No         |   | 9.68%            | 3              |
| 3  | Don't Know |   | 12.90%           | 4              |
|  |            |  | answered         | 31             |
|  |            |  | skipped          | 33             |




| 17. If you disagree please explain why and what alternative would you propose? |  |  |                  |                |
|--|--|--|------------------|----------------|
| Answer Choices   |  |  | Response Percent | Response Total |

### 17. If you disagree please explain why and what alternative would you propose?

|   |                     |   |    |
|---|---------------------|---|----|
| 1 | Open-Ended Question | 100.00%   | 1  |
|   | 1                   | Again you have said it is essential that certain benefits are disregarded but have supplied no justification for this |    |
|   |                     | answered  | 1  |
|   |                     | skipped   | 63 |

### 10. Part 9 – Disregarding Carer's Allowance and the Support Component of the Employment and Support Allowance




### 18. Do you agree with this change to the scheme?

| Answer Choices |            |   | Response Percent | Response Total |
|----------------|------------|---|------------------|----------------|
| 1              | Yes        |  | 66.67%           | 20             |
| 2              | No         |  | 16.67%           | 5              |
| 3              | Don't Know |  | 16.67%           | 5              |
|                |            |   | answered         | 30             |
|                |            |   | skipped          | 34             |

### 19. If you disagree please explain why and what alternative would you propose?

| Answer Choices |                     |   | Response Percent | Response Total |
|----------------|---------------------|---|------------------|----------------|
| 1              | Open-Ended Question |   | 100.00%          | 3              |
|                | 1                   | Again you day it is essential that they are disregarded, but have failed to explain why.                                  |                  |                |
|                | 2                   | Carers allowance is so often abused, those claiming carers allowance should be counted                                    |                  |                |
|                | 3                   | I agree with these disregards. The Carers Element of UC should also be disregarded to make the system fair to all carers. |                  |                |
|                |                     |   | answered         | 3              |
|                |                     |   | skipped          | 61             |

11. Part 10 – Continuing to protect War Pensioners by disregarding War Pensions or War Disablement pensions in full and by enabling up to 100% support to be granted in some cases

| 20. Do you agree with this proposal? |            |   |                  |                |
|--------------------------------------|------------|---|------------------|----------------|
| Answer Choices                       |            |   | Response Percent | Response Total |
| 1                                    | Yes        |  | 76.67%           | 23             |
| 2                                    | No         |  | 6.67%            | 2              |
| 3                                    | Don't know |  | 16.67%           | 5              |
|                                      |            |   | answered         | 30             |
|                                      |            |   | skipped          | 34             |

| 21. If you disagree please explain why and what alternative would you propose? |  |  |                  |                |
|--|--|--|------------------|----------------|
| Answer Choices   |  |  | Response Percent | Response Total |
| 1  | Open-Ended Question  |  | 100.00%          | 1              |
| 1  | Again there is a poor explanation of why, are we assessing war pensioners differently to normal pensioners? Is that fair? Who is paying for the extra cost and what is it (I'm sure you have an indication of what this would be!) |  |                  |                |
|  |  |  | answered         | 1              |
|  |  |  | skipped          | 63             |

12. Alternatives to changing the Council Tax Reduction Scheme

| 22. Please use this space to make any other comments on the proposed scheme. |   |  |                  |                |
|--|---|--|------------------|----------------|
| Answer Choices   |   |  | Response Percent | Response Total |
| 1  | Open-Ended Question   |  | 100.00%          | 12             |
| 1  | There doesn't appear to be any provision or changes to include those people getting industrial injuries disablement benefit (IIDB) as they too have disabilities.   |  |                  |                |
| 2  | I don't like the disproportion between people on disability benefits being allowed a £50 excess but working HH only £25,  |  |                  |                |
| 3  | Seems positive  |  |                  |                |
| 4  | You need to reduce the savings limit down in these present times not a lot of people have £6000   |  |                  |                |
| 5  | You need to include how you intend to fund these increases, I can guarantee that you will lump it into rises for the rest of us are already struggling with no support!   |  |                  |                |
| 6  | There should be more emphasis on helping working people, we so often have to bear the burden of those that are out of work and don't want to work   |  |                  |                |
| 7  | Makes it easier and less work for the council. No point in having a consultation, decision made and at least 75% of residents will know nothing about it - they do not buy the Buxton advertiser They need to be written to |  |                  |                |

## 22. Please use this space to make any other comments on the proposed scheme.

|    |  |
|----|--|
| 8  | The current scheme was one of best in Derbyshire   |
| 9  | The council need to take everyone in consideration even working class who get no help at all and are struggling to make ends meet not just people who don't work even if they are capable of working |
| 10 | the most complicated scheme I have every come across just to make it easier for the council  |
| 11 | The set deductions for earnings are helpful for people with irregular hours and incomes and will increase certainty and reduce bureaucracy.  |
| 12 | The proposed changes make sense and are a common sense adaptation given the move to UC.  |

|          |    |
|----------|----|
| answered | 12 |
| skipped  | 52 |

## 23. Please use the space below if you would like the Council to consider any other options (please state).



| Answer Choices |   | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1              | Open-Ended Question   | 100.00%          | 7              |
| 1              | Please consider leveling up the disregarded income for both working and disabled to a standard £50, please consider the savings to have exceptions or be higher.  |                  |                |
| 2              | Stop fraud to many people in high peak claiming benefits they are not entitled too  |                  |                |
| 3              | If you can fund any increases by making efficiencies in your own house at your own expense then fill your boots. If not you best get creative, because plenty of people who won't get this support will be angry at being crippled by a percentage increase in their own tax bill!  |                  |                |
| 4              | keep it as it is<br>I am not pensionable age yet but earn very little. However with over £6k in savings would not apply to me - you are penalised for saving money  |                  |                |
| 5              | Keep existing system but improve for lower income households  |                  |                |
| 6              | I live at home still as my father cannot claim anything even if I moved out of the home .he is pension age but because he has a very low private pension and state pension he would not be able to manage and I help with majority of the bills and I'm struggling also due to the rise in cost of living . I think the council should not increase any payments for the next tax year just to help in this crisis  |                  |                |
| 7              | The scheme appears to exacerbate the two child limit by only counting up to two children in the income thresholds.<br>All recent studies have shown that households with more than two children are especially prone to being in poverty.<br>This has been exacerbated by the 2 child limit.<br>Having more than two children increases the need for a larger home, and therefore being liable to a higher level of Council Tax.<br>Therefore additional children should be accounted for in this scheme so it does not make larger families even more poor.<br>The proposals do not even account for twins or for adoptive or foster children, or special guardianships where there are more than two dependant children. Arrangements for care for additional children in the household are incredibly valuable and need to be incentivised, not disincentivised.<br>There should be a set amount of income threshold attributed to each child - eg £60 per child |                  |                |
|                |   | answered         | 7              |
|                |   | skipped          | 57             |

**24. 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.**

| Answer Choices |   | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1              | Open-Ended Question   | 100.00%          | 7              |
| 1              | Don't put the council tax up nobody can not afford it cost of living going up and business going to the wall  |                  |                |
| 2              | You need to make sure those who need the help get it more than the ones fraudulently making claims  |                  |                |
| 3              | 1. No mention of the single persons £25% reduction<br>2. This is by no means easy to understand, it is extremely complicated<br>3. Leave things as they are<br>4. When people come out of the vulnerable and tables category do they then lose the benefit<br>5. There is no way this can be monitored<br>6. On the next page question is -do you receive council tax reduction - well yes I do - the single persons allowance 25% this is not made clear |                  |                |
| 4              | Should offer any help possible to everyone not just the uc and dole claimants   |                  |                |
| 5              | Are you removing the 25% single persons discount  |                  |                |
| 6              | The jumps in income thresholds proposed for children appear markedly different - they vary between £55 and £90.<br>There should be the same for each additional child in the household - eg £60   |                  |                |
| 7              | I would like the council to consider how CTR is promoted to make sure it is taken up by those who need it. It is also important to be clear about the arrears process - can someone with CT arrears be retrospectively considered for CTR?  |                  |                |
|                |   | answered         | 7              |
|                |   | skipped          | 57             |

### 13. About You


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



| Answer Choices |   | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1              | Yes  | 3.57%            | 1              |
| 2              | No  | 96.43%           | 27             |
|                |   | answered         | 28             |
|                |   | skipped          | 36             |

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

| Answer Choices |                               | Response Percent | Response Total |
|----------------|-------------------------------|------------------|----------------|
| 1              | Open-Ended Question           | 100.00%          | 1              |
| 1              | Derbyshire Discretionary Fund |                  |                |
|                |                               | answered         | 1              |
|                |                               | skipped          | 63             |

## 14. Questions for Individuals

| 26. Do you live in the High Peak Borough Council area? |     |  |                  |                |
|--|-----|--|------------------|----------------|
| Answer Choices   |     |  | Response Percent | Response Total |
| 1  | Yes |  | 100.00%          | 27             |
| 2  | No  |  | 0.00%            | 0              |
|  |     |  | answered         | 27             |
|  |     |  | skipped          | 37             |



| 27. Are you currently receiving Council Tax Reduction? |     |  |                  |                |
|--|-----|--|------------------|----------------|
| Answer Choices   |     |  | Response Percent | Response Total |
| 1  | Yes |   | 22.22%           | 6              |
| 2  | No  |  | 77.78%           | 21             |
|  |     |  | answered         | 27             |
|  |     |  | skipped          | 37             |

| 28. Are you or your partner in work or self-employed? |     |  |                  |                |
|---|-----|--|------------------|----------------|
| Answer Choices  |     |  | Response Percent | Response Total |
| 1   | Yes |  | 88.89%           | 24             |
| 2   | No  |   | 11.11%           | 3              |
|   |     |  | answered         | 27             |
|   |     |  | skipped          | 37             |





| 29. Are you liable to pay Council Tax? |     |  |                  |                |
|--|-----|--|------------------|----------------|
| Answer Choices                         |     |  | Response Percent | Response Total |
| 1                                      | Yes |  | 100.00%          | 27             |
| 2                                      | No  |  | 0.00%            | 0              |
|  |     |  | answered         | 27             |
|  |     |  | skipped          | 37             |











### 30. Are you currently serving in the Armed Forces?

| Answer Choices |     | Response Percent   | Response Total |
|----------------|-----|--|----------------|
| 1              | Yes |   | 3.70%<br>1     |
| 2              | No  |  | 96.30%<br>26   |
|                |     | answered   | 27             |
|                |     | skipped  | 37             |

### 31. What is your gender?




| Answer Choices |                   | Response Percent  | Response Total |
|----------------|-------------------|---|----------------|
| 1              | Male              |  | 18.52%<br>5    |
| 2              | Female            |  | 70.37%<br>19   |
| 3              | Non-Binary        |  | 3.70%<br>1     |
| 4              | Prefer not to say |  | 7.41%<br>2     |
|                |                   | answered  | 27             |
|                |                   | skipped   | 37             |

### 32. What is your age ?





| Answer Choices |                   | Response Percent  | Response Total |
|----------------|-------------------|---|----------------|
| 1              | 18-24             |  | 3.70%<br>1     |
| 2              | 25-34             |  | 3.70%<br>1     |
| 3              | 35-44             |  | 7.41%<br>2     |
| 4              | 45-54             |  | 51.85%<br>14   |
| 5              | 55-64             |  | 18.52%<br>5    |
| 6              | 65-74             |  | 7.41%<br>2     |
| 7              | 75-84             |  | 3.70%<br>1     |
| 8              | 85+               |   | 0.00%<br>0     |
| 9              | Prefer not to say |  | 3.70%<br>1     |
|                |                   | answered  | 27             |
|                |                   | skipped   | 37             |

### 33. 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?

### 33. 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?

| Answer Choices |                   |   | Response Percent | Response Total |
|----------------|-------------------|---|------------------|----------------|
| 1              | Yes               |  | 18.52%           | 5              |
| 2              | No                |  | 74.07%           | 20             |
| 3              | Don't know        |   | 0.00%            | 0              |
| 4              | Prefer not to say |  | 7.41%            | 2              |
|                |                   |   | answered         | 27             |
|                |                   |   | skipped          | 37             |

### 34. Ethnic Origin: What is your ethnic group?

| Answer Choices |  |   | Response Percent | Response Total |
|----------------|--|---|------------------|----------------|
| 1              | Prefer not to say                                      |    | 3.70%            | 1              |
| 2              | White British  |   | 88.89%           | 24             |
| 3              | White Irish  |   | 3.70%            | 1              |
| 4              | White Gypsy or Irish Traveller                         |   | 0.00%            | 0              |
| 5              | Any other White background                             |  | 3.70%            | 1              |
| 6              | Mixed/Multiple ethnic groups - White & Black African   |   | 0.00%            | 0              |
| 7              | Mixed/Multiple ethnic groups - White & Black Caribbean |   | 0.00%            | 0              |
| 8              | Mixed/Multiple ethnic groups - White & Asian           |   | 0.00%            | 0              |
| 9              | Any other multi mixed background                       |   | 0.00%            | 0              |
| 10             | Asian or Asian British Pakistani                       |   | 0.00%            | 0              |
| 11             | Asian or Asian British Indian                          |   | 0.00%            | 0              |
| 12             | Asian or Asian British Bangladeshi                     |   | 0.00%            | 0              |
| 13             | Asian or Asian British Chinese                         |   | 0.00%            | 0              |
| 14             | Any other Asian background                             |   | 0.00%            | 0              |
| 15             | Black African  |   | 0.00%            | 0              |
| 16             | British Caribbean                                      |   | 0.00%            | 0              |
| 17             | Black British  |   | 0.00%            | 0              |

### 34. Ethnic Origin: What is your ethnic group?

|    |                            |  |          |    |
|----|----------------------------|--|----------|----|
| 18 | Any other Black background |  | 0.00%    | 0  |
|    |                            |  | answered | 27 |
|    |                            |  | skipped  | 37 |

### 35. Other ethnic group?

| Answer Choices    |                     | Response Percent | Response Total |    |
|-------------------|---------------------|------------------|----------------|----|
| 1                 | Open-Ended Question | 0.00%            | 0              |    |
| No answers found. |                     |                  |                |    |
|                   |                     |                  | answered       | 0  |
|                   |                     |                  | skipped        | 64 |