



# Community Solutions

## Council Tax Support Scheme 2023/24

### Consultation Report

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Revenues & Benefits

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## Introduction and background

The Welfare Reform Act in 2012 abolished Council Tax Benefit (CTB) from April 2013 and, in its place, support took the form of a local Council Tax Support Scheme (CTS).

Council Tax Support is a means tested discounts for Council Tax. The amount of the discount awarded is based on the income and size of the household. A means test is applied, and an award granted for those eligible. This discount is applied directly to the Council Tax account to reduce the amount to be paid.

The Local Government Finance Act 2012 contains provisions for the setting up of local support schemes. The current scheme in Barking & Dagenham has been based around the Default Council Tax Support Scheme

The Council has a statutory duty to consider annually whether to revise its Local Council Tax Support scheme for working age recipients, replace it with another scheme or retain the current scheme. This excludes the scheme that exists for pension age recipients which is a nationally prescribed scheme and cannot be varied locally.

The scheme must be approved by Assembly by the 31 January 2023.

*The current Council Tax Support scheme has a minimum payment of 25% of the Council Tax bill for all working age claimants irrespective of financial circumstance.*

This was introduced in the 2015/16 Council Tax Support scheme.

With the current cost of living increasing the Council wants to better support low-income residents of the borough with their ongoing Council Tax costs.

The Council is proposing to:

- **Reduce the minimum payment applied within the scheme from the current 25% to a reduced minimum payment of 15%**

Where there are significant changes proposed to the Council Tax Support scheme, it is necessary for a public consultation to be undertaken which requires early consideration of any proposed changes.

The Council Tax Support scheme consultation was launched to seek the views of residents and stakeholders on these proposed changes.

The purpose of this report is to set out the Council Tax Support scheme 2023/24 consultation process and key consultation findings.

The results of this consultation will help to determine the final Council Tax Support Scheme for 2023/24 with full details of the new scheme to be published in January 2023 with the changed scheme coming into effect from the 1 April 2023.

## Methodology

Barking & Dagenham Council undertook a consultation on proposed changes to the Council Tax Support scheme 2023/24 between the 05 September 2022 and 05 October 2022.

The consultation questionnaire and survey along with consultation policy documents was published online and was available through the Citizens Alliance Network website.

Residents were also able to email their views on the consultation to the Benefits department directly.

The survey was available and open to all Barking & Dagenham residents and stakeholders with an interest in the operation of the Council Tax Support scheme.

The consultation was promoted on the Citizens Alliance Network website alongside the main Council website. Social media was used to promote and advertise the consultation on Council Facebook and Twitter pages. Results from social media promotion are available later in the report.

The consultation was widely promoted with internal Council teams and was also directly promoted with key partner voluntary organisations. Outreach services were promoted and available at the Thames View and Marks Gate community HUBS to support residents with the completion of the survey. Notification letters for all current Housing Benefit and Council Tax Support claims were also inserted with paragraphs promoting the consultation.

Results for the consultation will be made available through the Council website.

## Summary of results

A total of 87 residents responded to the consultation survey.

Although this is a low figure historically Council Tax Support consultations have had low engagement from residents.

Respondents did not have to answer every question so the total number of responses for each question may vary.

Every effort has been made to promote and ensure visibility of the survey for residents to engage with the proposals.

No direct emails were received from residents regarding the consultation.

All responses received were through the online survey.

No residents attended the community HUBS when outreach services were available.

The survey asked the following questions:

**'Increase the maximum CTS award to 85% of the Council Tax bill. This means all residents on CTS must pay a reduced minimum contribution of 15% of their bill'**

<b>Response</b>	<b>Number of residents</b>	<b>Percentage</b>
<i>Strongly agree</i>	35	42%
<i>Somewhat agree</i>	15	18%
<i>Neither agree or disagree</i>	7	8%
<i>Somewhat disagree</i>	4	5%
<i>Strongly disagree</i>	23	28%

**'Increase the maximum CTS award to 80% of the Council Tax bill. This means all residents on CTS must pay a reduced minimum contribution of 20% of their bill'**

<b>Response</b>	<b>Number of residents</b>	<b>Percentage</b>
<i>Strongly agree</i>	12	16%
<i>Somewhat agree</i>	17	22%
<i>Neither agree or disagree</i>	13	15%
<i>Somewhat disagree</i>	7	9%
<i>Strongly disagree</i>	29	38%

**'Keep the maximum CTS award of 75%, meaning all residents on CTS must pay the same minimum contribution of 25% of their bill'**

<b>Response</b>	<b>Number of residents</b>	<b>Percentage</b>
<i>Strongly agree</i>	14	17%
<i>Somewhat agree</i>	12	15%
<i>Neither agree or disagree</i>	19	24%
<i>Somewhat disagree</i>	6	8%
<i>Strongly disagree</i>	30	36%

**'Do you agree with the Council proposing to introduce a replacement Council Tax Support scheme for 2024/25'**

<b>Response</b>	<b>Number of residents</b>	<b>Percentage</b>
<i>Strongly agree</i>	18	22%
<i>Somewhat agree</i>	21	25%
<i>Neither agree or disagree</i>	20	24%
<i>Somewhat disagree</i>	6	7%
<i>Strongly disagree</i>	18	22%

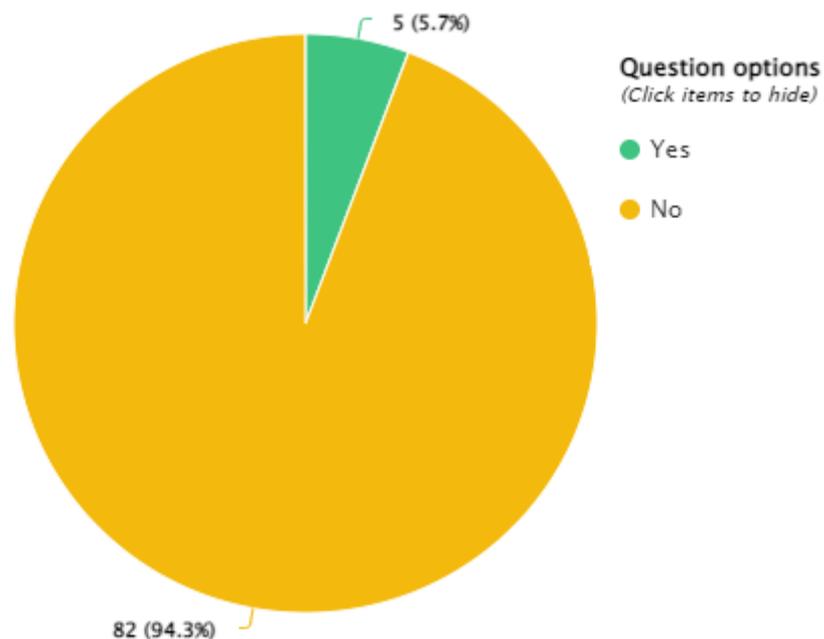
Based on the results of the survey:

- A **majority of those surveyed (59%)** have supported the proposed changes to reduce the minimum payment within the Council Tax Support scheme to 15% of the Council Tax bill.
- A **majority of those surveyed (45%)** disagreed with the proposals to reduce the minimum payment within the Council Tax Support scheme to 20% of the Council Tax bill.
- A **majority of those surveyed (44%)** disagreed with the proposals to leave the Council Tax Support scheme unchanged with a minimum payment of 25% of the Council Tax bill
- A **majority of those surveyed (47%)** also supported the proposal to introduce a replacement Council Tax Support scheme.

## Analysis of results

The following analysis provides a breakdown of the survey results for all those surveyed.

### 'Are you responding on behalf of an organisation?'



	Number of residents	Percentage
<i>Resident of the borough</i>	82	94.3%
<i>Other organisation</i>	5	5.7%

Other organisations
LBBD
LBBD
Barking Muslims Association (AL Madina Mosque)
LBBD
LBBD

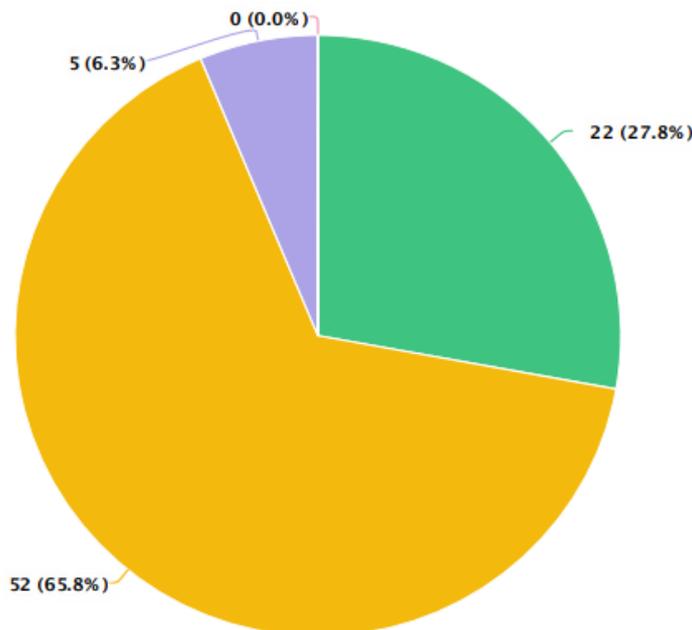
The response rate from other organisations (voluntary and key stakeholders) was low. The majority of responses received were from residents in the borough.

## Demographics

Respondents were asked a range of demographic questions about themselves to help us understand the characteristics of the people who took part in the consultation.

### 'What is your gender?'

What is your gender?



#### Question options

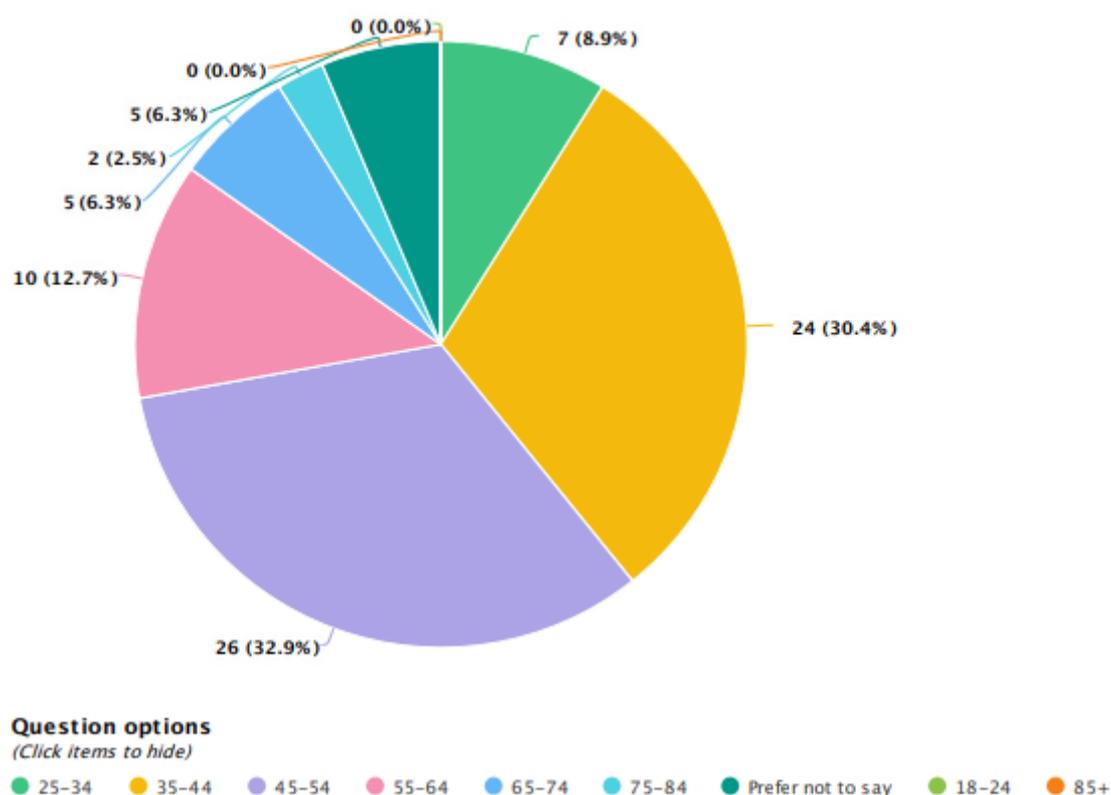
(Click items to hide)

- Male
- Female
- Prefer not to say
- Other (please specify)

Gender	Number of residents	Percentage
Male	21	26.9%
Female	52	66.7%
Prefer not to say	5	6.4%

A significant majority of the respondents were from female residents with 66.7% coming from this demographic. This is comparably higher than the borough demographics of 51.5% of residents identifying as female. There were 79 responses and 8 skipped this question.

## 'What is your age?'

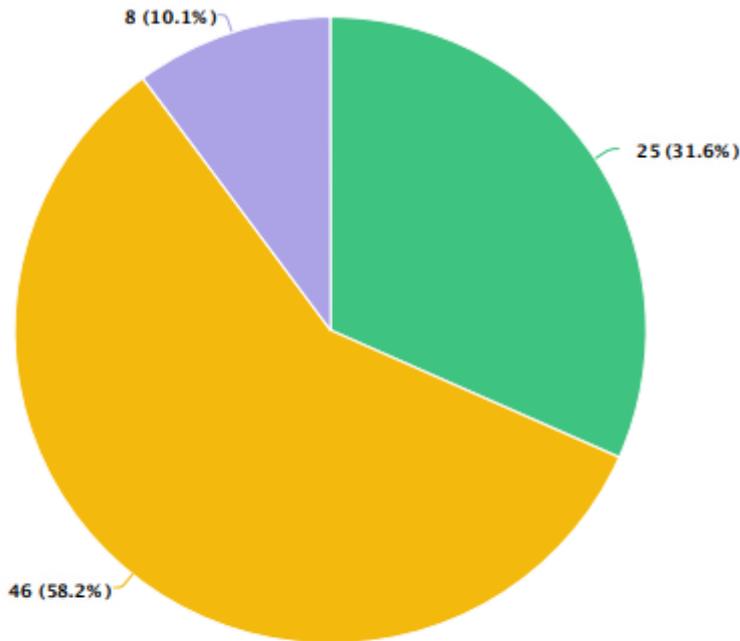


Age	Number of residents	Percentage
18-24	0	0%
25-34	7	8.9%
35-44	24	30.4%
45-54	26	32.9%
55-64	10	12.7%
65-74	5	6.3%
75-84	2	2.5%
85+	0	0%
Prefer not to say	5	6.3%

Most respondents identified themselves as being aged 35-54. Younger and older age groups were under represented in the survey.

There were 79 responses and 8 skipped this question.

## 'Do you have a long-standing illness, disability or infirmity?'



### Question options

(Click items to hide)

● Yes ● No ● Prefer not to say

Illness/Disability	Number of residents	Percentage
No	46	58.2%
Yes	25	31.6%
Prefer not to say	8	10.1%

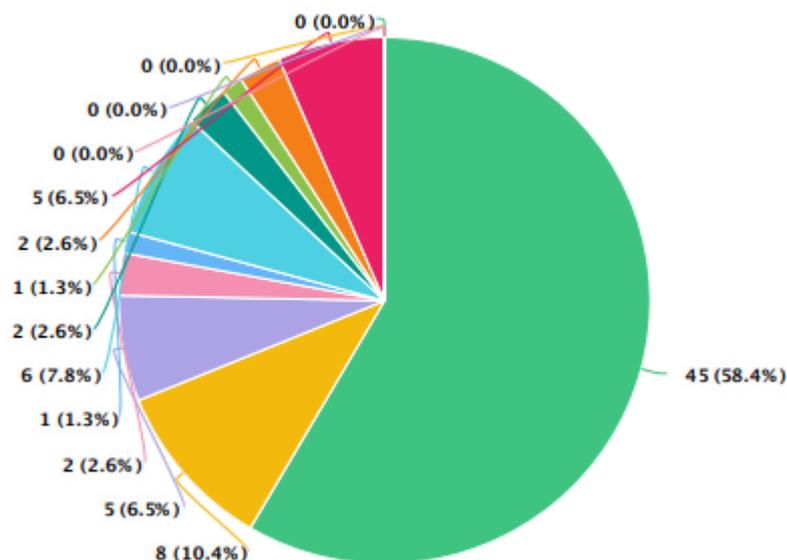
A majority of residents did not identify themselves as having a long-standing illness or disability.

Currently 4% of residents in the borough are claiming disability benefits.

A response from 31% of those surveyed with a long-standing illness or disability is over represented against borough demographics suggesting an interest in the proposals from this cohort of residents.

There were 79 responses and 8 skipped this question.

## 'What is your ethnic group?'



### Question options (Click items to hide)

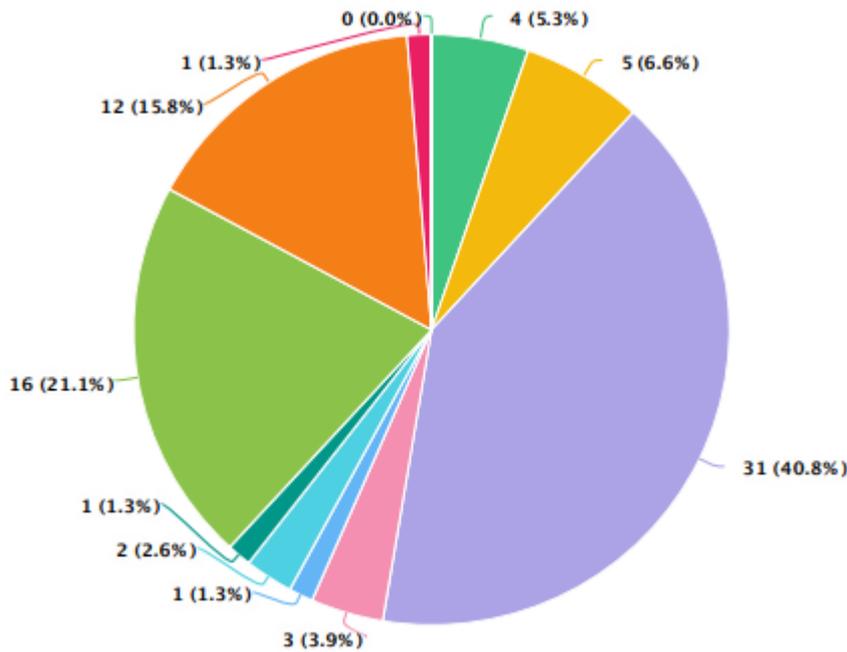
- Other (please specify)
- Other - Arab
- Mixed/Multiple ethnic groups - White and Asian
- Mixed/Multiple ethnic groups - White and Black Caribbean
- Mixed/Multiple ethnic groups - White and Black African
- Any other Black / African / Caribbean background
- Asian or Asian British - Chinese
- Asian or Asian British - Pakistani
- White - Cypriot or Irish Traveller
- White - Irish
- Prefer not to say
- Any other Mixed / multiple ethnic background
- Black or Black British - Caribbean
- Black British
- Black or Black British - African
- Any other Asian background
- Asian or Asian British - Bangladeshi
- Asian or Asian British - Indian
- Any other White background
- White - English / Welsh / Scottish / Northern Irish / British

Ethnic group	Number of residents	Percentage
<i>White – English</i>	45	58.4%
<i>Other white background</i>	8	10.4%
<i>Asian, Asian British - Indian</i>	6	7.8%
<i>Asian, Asian British - Bangladeshi</i>	2	2.6%
<i>Any other Asian background</i>	1	1.3%
<i>Black or Black British - African</i>	5	6.5%
<i>Black or Black British- Caribbean</i>	1	1.3%
<i>Black British</i>	2	2.6%
<i>Any other mixed ethnic background</i>	2	2.6%
<i>Prefer not to say</i>	5	6.5%

A majority of residents identified themselves as being from a white background. This is significantly higher than the current borough wide demographics confirming 66% of residents identify as coming from black and minority ethnic backgrounds with only 34% identifying as from a white background.

There were 77 responses and 8 skipped this question.

## 'What is your religion or belief?'



### Question options

(Click items to hide)

● Agnostic 
 ● Atheist 
 ● Christian (all denominations e.g. Catholic, C of E, Baptist) 
 ● Hindu 
 ● Jewish 
 ● Muslim 
 ● Sikh 
 ● No religion 
 ● Prefer not to say 
 ● Other (please specify)

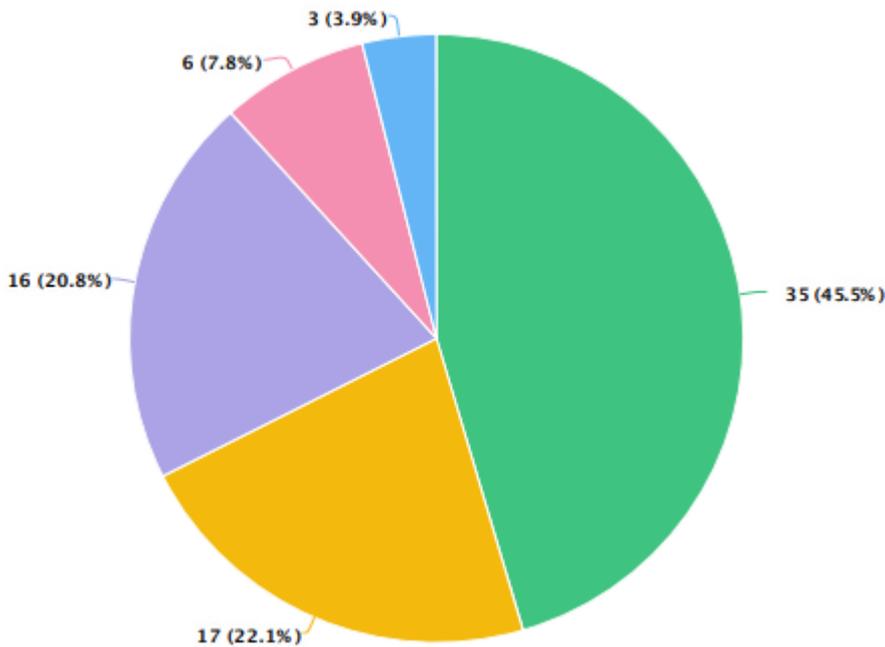
Religion/Belief	Number of residents	Percentage
<i>Agnostic</i>	4	5.3%
<i>Atheist</i>	5	6.6%
<i>Christian</i>	31	40.8%
<i>Hindu</i>	3	3.9%
<i>Jewish</i>	1	1.3%
<i>Muslim</i>	2	2.6%
<i>Sikh</i>	1	1.3%
<i>No religion</i>	16	21.5%
<i>Prefer not to say</i>	12	15.8%
<i>Other</i>	1	1.3%
<i>Buddhist</i>	0	0%

A majority of residents identified as Christian. This majority is under represented against borough wide demographics which confirm 56% of residents in the borough identify as Christian.

Currently 13.7% of the borough identify as Muslim with this demographic under represented in the survey.

There were 76 responses and 9 skipped this question.

## 'Do you have children who live with you?'



### Question options

(Click items to hide)

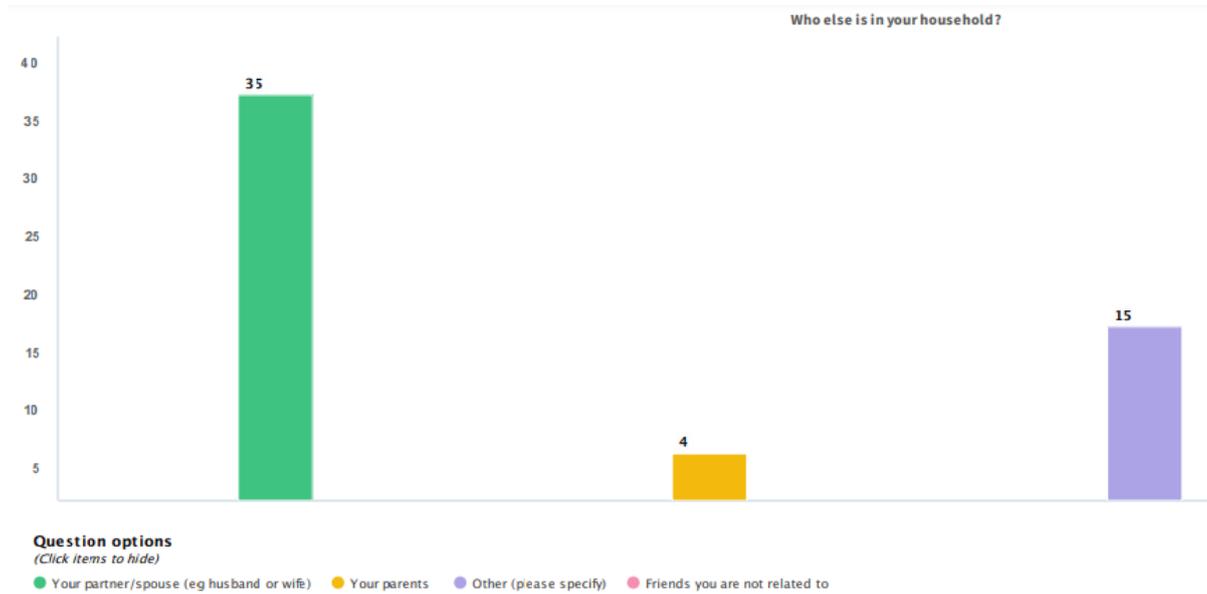
- No children in the home
- One child in the home
- Two children in the home
- Three children in the home
- More than three children in the home (please specify)

Number of children in the home	Number of residents	Percentage
<i>No children</i>	35	45.5%
<i>One child</i>	17	22.1%
<i>Two children</i>	16	20.8%
<i>Three children</i>	6	7.8%
<i>More than three children</i>	3	3.9%

A majority of residents have identified as households with children.

There were 77 responses and 8 skipped this question.

## 'Who else is in your household?'



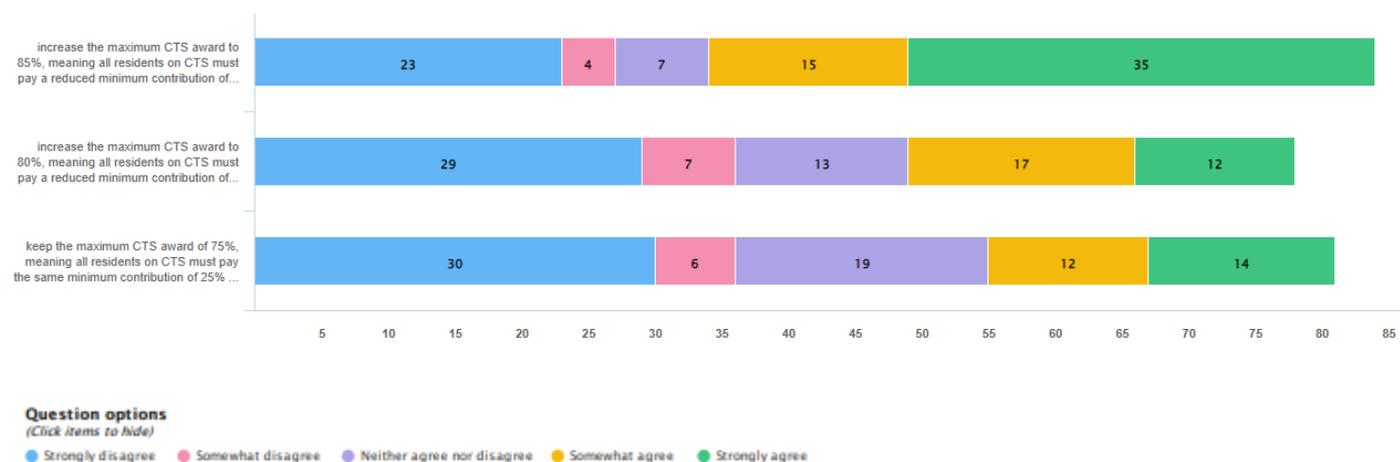
Who else is in your household	Number of residents	Percentage
<i>Your partner/spouse</i>	35	67.3%
<i>Your parents</i>	4	7.7%
<i>Other</i>	15	28.8%
<i>Friends you are not related to</i>	0	0%

A majority of households main residents were partner and spouse only with no other household members.

There were 54 responses and 32 skipped this question.

## Survey results

### 'How much do you support the following options for proposed changes to the Council Tax Support scheme?'



Type of change	Question options	Number of residents	Percentage
Increase the maximum award to 85%	Strongly agree	35	42%
Increase the maximum award to 85%	Somewhat agree	15	18%
Increase the maximum award to 85%	Neither agree or disagree	7	8%
Increase the maximum award to 85%	Somewhat disagree	4	5%
Increase the maximum award to 85%	Strongly disagree	23	27%

42% of residents strongly agreed with the proposed change to reduce the minimum payment to 15% and this was the highest % against all the options presented.

A total of 60% of residents agreed with this proposal against 33% who disagreed.

A majority of residents therefore agreed with this proposal.

Type of change	Question options	Number of residents	Percentage
Increase the maximum award to 80%	Strongly agree	12	15%
Increase the maximum award to 80%	Somewhat agree	17	22%
Increase the maximum award to 80%	Neither agree or disagree	13	17%
Increase the maximum award to 80%	Somewhat disagree	7	9%
Increase the maximum award to 80%	Strongly disagree	29	37%

Support for the other proposals was significantly less with only 15% strongly agreeing with this proposal to reduce the minimum payment to 20%.

A total of 37% agreed with this proposal against 46% who disagreed.

A majority of residents therefore disagreed with this proposal.

Type of change	Question options	Number of residents	Percentage
Keep the existing award of 75%	Strongly agree	14	17%
Keep the existing award of 75%	Somewhat agree	12	15%
Keep the existing award of 75%	Neither agree or disagree	19	23%
Keep the existing award of 75%	Somewhat disagree	6	7%
Keep the existing award of 75%	Strongly disagree	30	37%

17% of residents strongly agreed with this proposal to keep the existing minimum payment of 25%.

A total of 32% agreed with this proposal against 40% who disagreed.

A majority of residents therefore disagreed with this proposal.

There were 86 responses and 2 skipped the questions.

## Free text comments

The consultation provided residents with the opportunity to provide comments on the proposed changes.

Comments received both agreed and disagreed with the proposals.

A sample of comments received are below:

### Agree with the proposals:

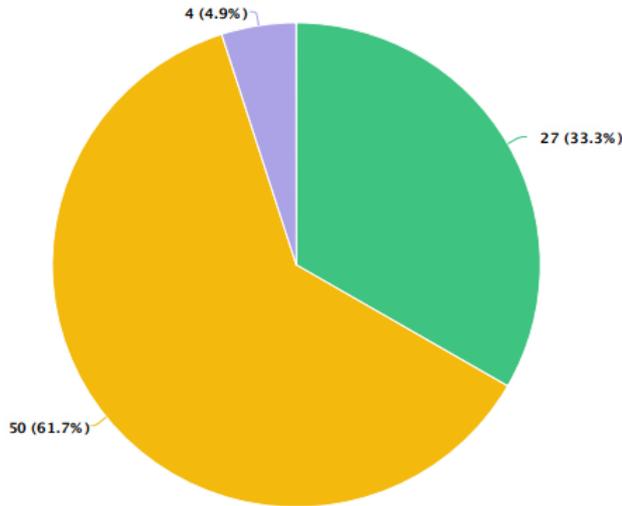
By reducing the minimum contribution from 25% to 15% for me personally and many others in my financial situation would greatly benefit from reduction in regular payment commitments. The difference would go in some way to bridge the gap with the cost of basics such as food while still feeling like I am contributing to the boroughs services but in true reflection to my circumstances. There are only so many cutbacks one person can make and when there is nowhere else to cut back on a reduction in my CTS contribution would be an essential increase in income which is so vital for many across the Borough right now. Well done to Barking and Dagenham for this consultation and putting the most vulnerable residents at the forefront of providing helpful targeted support.
We need to support the poorest as much as we can due to cost of living
25% is a quarter of their council tax charge and this is too much for people on a low income to afford
People are struggling to get food on table bills etc, any additional discounts given will be a help

### Disagree with the proposals:

This would need to be funded somehow. How would LBBD propose to fund this additional cost? At an additional cost to other residents already paying 100% council tax and higher cost of living? Or by further cuts to already poorly funded services
If LAA will increase a support for them, it automatically will increase CT for those who is not eligible for CTS.
This means that low wage residents get more help and those who do get any main stream benefit are not helped but the council tax bills will increase to cover the reduction that is being proposed as the council will need to get the money from somewhere. So single working people will have to pay and get no help. We are all struggling everyone should be helped not just those who get main stream benefits.
This is fine, but what about increasing the income levels at which support can be claimed? If you are working but on a borderline income that only just disqualifies you for c/t support, where is the help there? On benefits a family with 3 or more children can have more disposal income than myself as a working single mother has; and yet the support is targeted towards them and not borderline low income working families such as myself. We are all suffering at the moment due to the cost of living crisis.

## 'Were you aware of the discretionary relief fund?'

Were you aware of the Discretionary Relief fund?



**Question options**  
(Click items to hide)

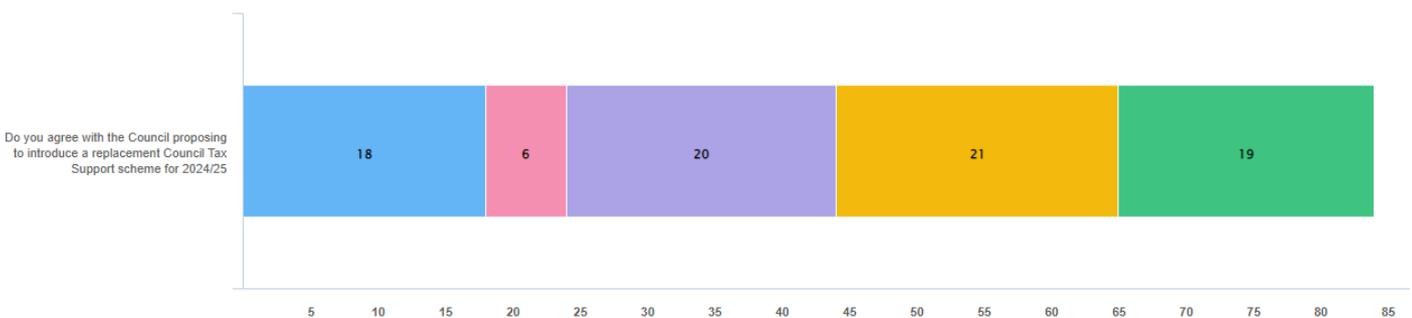
- Don't know
- No
- Yes

Response	Number of residents	Percentage
Yes	27	33.3%
No	50	61.7%
Don't know	4	4.9%

A significant majority of residents (61.7%) were unaware that there was a [Discretionary relief Fund](#) for Council Tax available.

There were 81 responses to this question and 4 skipped the question.

## 'Do you agree with the Council proposing to introduce a replacement Council Tax Support Scheme for 2024/25?'



<b>Response</b>	<b>Number of residents</b>	<b>Percentage</b>
<i>Strongly agree</i>	19	23%
<i>Somewhat agree</i>	21	25%
<i>Neither agree or disagree</i>	20	24%
<i>Somewhat disagree</i>	6	7%
<i>Strongly disagree</i>	18	21%

A significant number of residents were undecided on the proposals for a replacement CTS scheme for 2024/25.

A majority of residents (48%) still supported the proposal for a replacement CTS scheme with 38% disagreeing with this proposal.

There were 84 responses to this question and 4 skipped the question.

## Free text comments

The consultation provided residents with the opportunity to provide comments on the proposed changes for a replacement CTS scheme.

Comments received both agreed and disagreed with the proposals.

A sample of comments received are below:

### Agree with the proposals:

Any new initiative that can help and simplify the system should be considered.
It seems like it would be a fairer system
A scheme that does not need frequent self-reporting and consequent changes will be easier to understand and for tenants to comply with
Makes it easier for residents to understand – simplified

### Disagree with the proposals:

It doesn't take into consideration the level of saving, capital, or investments someone has, meaning they wouldn't actually need any financial support, but would still get it. Similarly, anyone that is self-employed, company director etc could claim with a low income, while reinvesting in their company or being paid dividends. Reducing what needs to be notified could cause abuse of the system.
It is not fair that single people working will have to pay more through Council tax rises which is the only place LBBD will be able to get this money from.
I strongly disagree because you haven't got the money to start with. Make people work for their money. Stop giving unemployed people a council house and then pay their rent and CT while they buy X boxes and have sky TVs. Make them work or they lose their luxuries
No details available on how this will be funded. Just suggestions of support without any reference to funding

## Other comments:

I think those who are unable to work due to health or disabilities are being unfairly punished. We cannot increase our income & what little we have gets eaten away when the council tax is increased each year. It's pushed many in this borough into even further poverty. This borough has some of the highest poverty in the country & charging council tax to those on little to nothing is one of the main reasons. Wealthy pensioners should not be being protected by those who have nothing. It's simply not fair. Also, those who own more than one property should pay a higher rate of council tax. It's an incredibly disproportionate & unfair system to those struggling at the bottom. Nobody should be having to forego food & heating because paying CT has left them with nothing. This 25% I am paying would help towards my heating which I currently cannot afford.

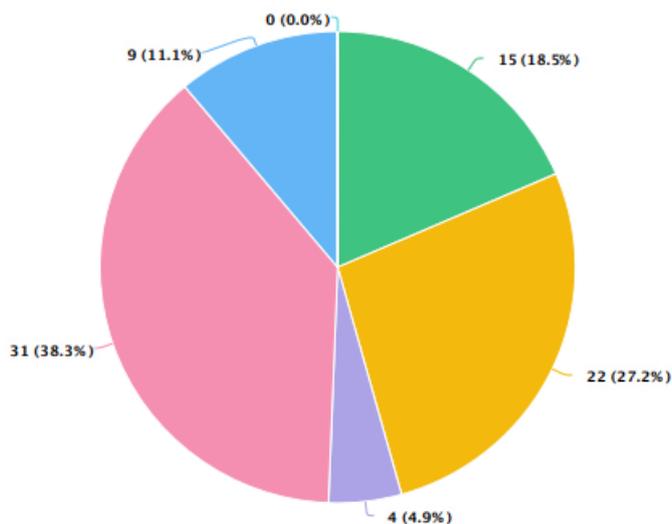
In light of the current economic circumstances increase the income levels at which support is available. If fuel bills increase as projected, my council tax and fuel bill will require half my income to service.

Look at what is representative of a low income household. With the way things are going, all households in the borough will be low income as overall pay has not increased in line with cost of living or inflation for many years.

For households registered disabled in receipt of unable to work benefits they should qualify for full exemption and full support.

## 'How did you find out about this consultation?'

How did you find out about this consultation?



### Question options

(Click items to hide)

● Letter 
 ● Other (please specify) 
 ● LBB Social Media / Comms 
 ● Newsletter 
 ● Email 
 ● LBB website

Response	Number of residents	Percentage
Letter	0	0%
Other	9	11.1%
Social Media	31	38.3%
Newsletter	4	4.9%
Email	22	27.2%
Website	15	18.5%

A majority of residents found out about the consultation through social media promotion.

## Social media stats (posts on Facebook and Twitter):

- Posts reached 12,000 people
- Had 15,7000 impressions (how many times it was shown on someone’s screen)
- Total link clicks: 298
- Shares and retweets: 18

## One Borough Newsletter:

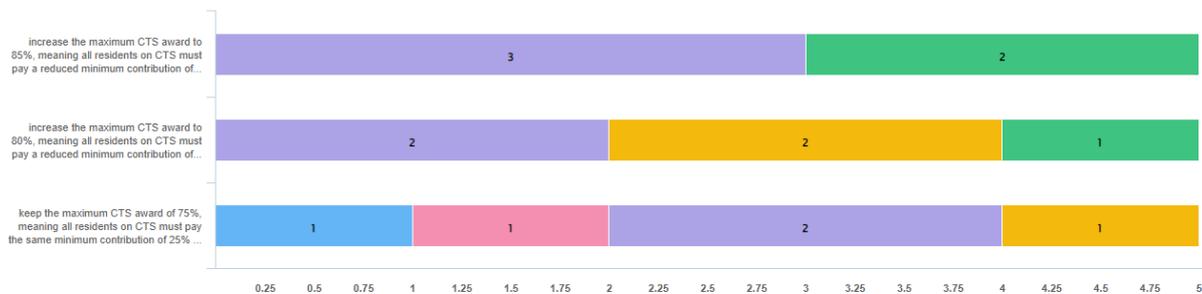
- 18,000 subscribers

There were 81 responses to this question and 4 skipped the question.

## Survey responses from Organisations

The following analysis provides a breakdown of the survey results for all those responding on behalf of an organisation.

### ‘How much do you support the following options for proposed changes to the Council Tax Support scheme?’



#### Question options

(Click items to hide)

- Strongly disagree
- Somewhat disagree
- Neither agree nor disagree
- Somewhat agree
- Strongly agree

Type of change	Question options	Number of organisations	Percentage
Increase the maximum award to 85%	Strongly agree	2	40%
Increase the maximum award to 85%	Neither agree or disagree	3	60%

Type of change	Question options	Number of organisations	Percentage
Increase the maximum award to 80%	Strongly agree	1	20%
Increase the maximum award to 80%	Somewhat agree	2	40%
Increase the maximum award to 80%	Neither agree or disagree	2	40%

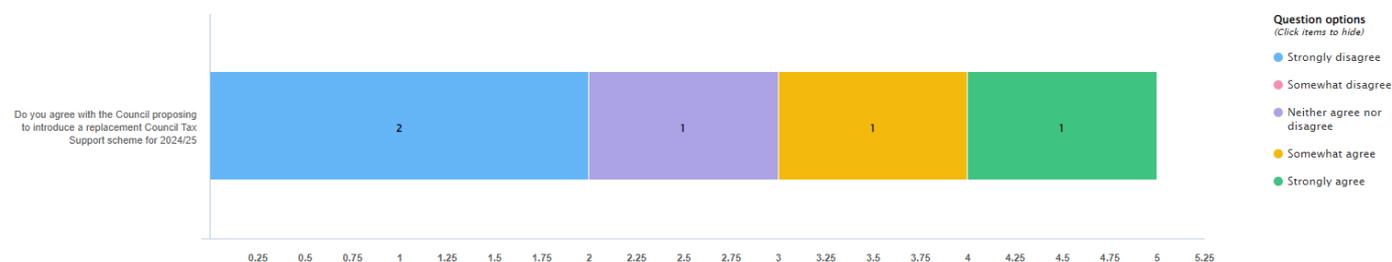
Type of change	Question options	Number of residents	Percentage
Keep the existing award of 75%	Strongly agree	1	20%
Keep the existing award of 75%	Somewhat agree	1	20%
Keep the existing award of 75%	Neither agree or disagree	2	40%
Keep the existing award of 75%	Somewhat disagree	1	20%

The consultation provided organisations with the opportunity to provide comments on the proposed changes.

These proposals received 3 individual text comments.

We need to support the poorest as much as we can due to cost of living
I think the cost-of-living crisis is affecting families across the board. Supporting only those who qualify under the existing rules means placing an extra burden on this who don't qualify but who are also suffering
25% is a quarter of their council tax charge and this is too much for people on a low income to afford

## 'Do you agree with the Council proposing to introduce a replacement Council Tax Support Scheme for 2024/25?'



<i>Response</i>	<i>Number of organisations</i>	<i>Percentage</i>
<i>Strongly agree</i>	<i>1</i>	<i>20%</i>
<i>Somewhat agree</i>	<i>1</i>	<i>20%</i>
<i>Neither agree or disagree</i>	<i>1</i>	<i>20%</i>
<i>Strongly disagree</i>	<i>2</i>	<i>40%</i>

This question received 2 individual text comments regarding the proposals.

I would need to understand this better  
 It doesn't take into consideration the level of saving, capital, or investments someone has, meaning they wouldn't actually need any financial support, but would still get it. Similarly, anyone that is self-employed, company director etc could claim with a low income, while reinvesting in their company or being paid dividends. Reducing what needs to be notified could cause abuse of the system

## 'If the Council retains the existing Council Tax Support scheme, what minimum contribution do you think low-income households should make?'

This question received 4 individual text comments regarding the proposals.

Minimum 10%  
 remain at 25%  
 10%  
 15%

## 'Do you have any other suggestions on how we can operate a scheme that best supports low income households?'

This question received 4 individual text comments regarding the proposals.

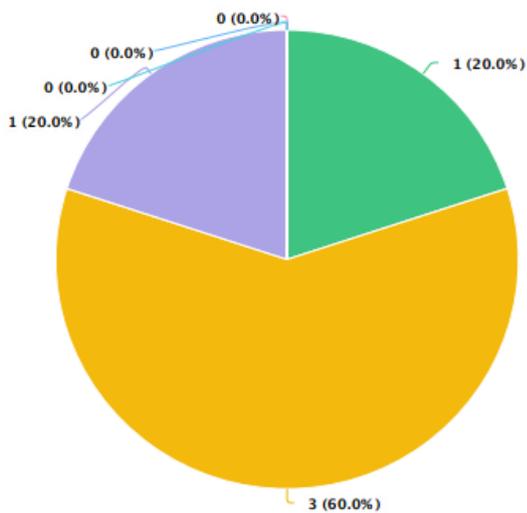
When making UC claim, CTS should be offered as people often think that it is included ( as this is the case for HB )

Research the household income and place a price that is affordable. There may be households that cannot afford and they should be dismissed from paying it.

leave the scheme as it is, but consider reducing the contribution of working age people to 10%

## 'How did you find out about the consultation?'

How did you find out about this consultation?



### Question options

(Click items to hide)

- Other (please specify)
- Newsletter
- Letter
- LBBB Social Media / Comms
- Email
- LBBB website

<b>Response</b>	<b>Number of organisations</b>	<b>Percentage</b>
Website	1	20%
Email	3	60%
Social Media	1	20%

A majority of organisations found out about the consultation through email promotion.

## Final conclusions

The demographics of those residents surveyed was not reflective of the overall demographics of the borough. Female residents, residents with long-term illness or disability and those with a white ethnic background were all over represented within the survey. Ethnic minorities, male residents and those who identified as Christian were all under represented within the survey.

Engagement from stakeholders was low despite promotion and publication of the survey.

***The consultation has confirmed that a majority of those residents/organisations who completed the survey were supportive of the Council's proposal to reduce the minimum payment within the Council tax Support Scheme from 25% to 15%.***

Residents who commented and supported this proposal recognised the further support being offered to low income residents within the borough and agreed with this approach.

Concerns were raised about how increases in funding for the Council Tax Support scheme would affect the wider Council budget and how this would be paid for, with cuts in other areas and services required in order to fund this increase.

While this is a legitimate concern raised the proposed increased investment in the scheme has been fully costed for the 2023/24 financial year and forms part of the medium term fiscal plans for the Council.

A number of comments were made that these proposals only supported residents in receipt of Council Tax Support and no further support was being offered to residents struggling with Council Tax costs, who were not in receipt of Council Tax Support, against a backdrop of significantly increased cost of living.

This is also a legitimate concern and reflects the demographics of the borough with a high proportion of low paid and insecure employment prevalent, and some of the highest poverty indicators within the Greater London area. This issue sits outside of the remit of this consultation and the proposed changes to the 2023/24 Council Tax Support Scheme. These considerations will be looked at through the proposals for a replacement Council Tax Support Scheme for 2024/25 and how the Council can continue to better support low income residents with increasing Council Tax costs.

The survey identified that a majority of residents were unaware that there was a Discretionary Relief Fund for Council Tax bills. Although the scheme has a limited budget further promotion of the availability of this scheme may be considered as part of support offered by the Council on cost of living challenges.

Comments received concerning a replacement Council Tax Support scheme were mixed with some residents being unclear as to what the proposal for an income banded Council Tax Support scheme actually mean in practice.

Concerns over the funding of the scheme were again raised, alongside how to support residents who may not qualify for Council Tax Support or fall outside of an income band threshold and those with larger families who may not receive additional support based on the illustrative scheme example.

Supportive comments regarding the simplification of the scheme and how it may address issues with Universal Credit awards and monthly changes were received, supporting the principle of simplification, and reducing the number of changes to awards.

The responses regarding a replacement scheme have highlighted the importance of effectively communicating why a new scheme is being proposed and how this will affect residents of the borough directly and will be considered for any future scheme change.

*A majority of residents still supported the proposal to introduce a new income banded Council Tax Support scheme.*

## Appendix 1: Free form text commentary

The consultation provided residents with the opportunity to provide comments on the proposed changes.

This question received 50 individual text comments regarding the proposals.

### 'How much do you support the following options for proposed changes to the Council Tax Support scheme?'

We need to support the poorest as much as we can due to cost of living
cost of living increases so money is needed to eat and put onto increasing energy bills
By reducing the minimum contribution from 25% to 15% for me personally and many others in my financial situation would greatly benefit from reduction in regular payment commitments. The difference would go in some way to bridge the gap with the cost of basics such as food while still feeling like I am contributing to the boroughs services but in true reflection to my circumstances. There are only so many cutbacks one person can make and when there is no where else to cutback on a reduction in my CTS contribution would be an essential increase in income which is so vital for many across the Borough right now. Well done to Barking and Dagenham for this consultation and putting the most vulnerable residents at the forefront of providing helpful targeted support.
This is most likely be reflected in a increased CT for other residents who are struggling and can't apply for the CTS.
This is fine, but what about increasing the income levels at which support can be claimed? If you are working but on a borderline income that only just disqualifies you for c/t support; where is the help there? On benefits a family with 3 or more children can have more disposal income than myself as a working single mother has; and yet the support is targeted towards them and not borderline low income working families such as myself. We are all suffering at the moment due to the cost of living crisis.
Cab barely afford to eat and top up energy at the moment so, any savings will help. I need to eat!
I think the cost of living crisis is affecting families across the board. Supporting only those who qualify under the existing rules means placing an extra burden on this who don't qualify but who are also suffering
I support that because I have lived at my address for 30+ . I feel a lot more money is needed is needed to see improvements where I live . I heavily rely on Adult Social care for my son. any cuts in council tax will hinder social care , emergency funds . Even my local library . activities for young and old . In this case I feel we must solider on . Even keeping things healthy lifestyles adult learning . I am looking at the wider picture . The Borough needs money .
This means that low wage residents get more help and those who do get any main stream benefit are not helped but the council tax bills will increase to cover the reduction that is being proposed as the council will need to get the money from somewhere. So single working people will have to pay and get no help. We are all struggling everyone should be helped not just those who get main stream benefits.
We must help those who are in need, I think an increase to 80% would be more realistic and affordable.
Its not an equal scheme people who have savings above the threshold will have to contribute a huge amount than someone on a lower wage and on benefits
As I'm disabled I am on a fixed income with no possibility to increase it. Council tax has greatly increased the amount of poverty I am in and has caused me huge debt with my rent as I have had to use money meant for that & food/ heating to pay it. It's also meant I'm now suffering with depression.
25% is a quarter of their council tax charge and this is too much for people on a low income to afford
The Council SHOULD considering proposals to implement a new CTS scheme for the 2024/25 financial year. This will involve bigger changes which will need longer to be implemented
Those on benefit receive discounts and the majority of those on benefit use the majority of services delivered during working hours which are not available to those who work and pay for it.
People are struggling to get food on table bills etc, any additional discounts given will be a help

<p>I am worried because this plan is confusing. I know people would like to pay less CT but I'm worried of the consequences of increasing the CTS to maximum, so the council will need more funds to support more discount to people so the CT bill will be automatically higher than usual so this have nonsense</p>
<p>Those who live alone should get more than the current 25% discount on the total bill anyway! Those that have worked for most of their lives but are now unable to work due to ill health should receive the biggest discounts. Those that have never worked (unless due to severe disability) and keep having children should not be receiving any discount. They have the ability to work and are choosing not too.</p>
<p>Being unemployed and able to work is a choice. There are so many jobs out there, and people need to work and pay their way in society. Since I was 13 I worked. Usually 2 jobs at a time and at one stage 3 jobs. I've been paying my own rent and council tax since I was 22 and I'm 40 now. Stop giving out free handouts. This country is already in trillions of pounds worth of debt.</p>
<p>Council tax should be abolished, it's useless tax</p>
<p>CTS should be lowered to %50 max</p>
<p>Given the high cost of living, it will be very helpful to reduce the financial burden of households.</p>
<p>Barking &amp; Dagenham is poverty ridden throughout everyone needs help not just those the Labour council want to collect votes from. You will reduce this and increase money grab elsewhere such as paying to collect green waste, more CPZ's, car park charges etc etc you'll give with one hand whilst sticking your other hand in another pocket</p>
<p>If LAA will increase a support for them, it automatically will increase CT for those who is not eligible for CTS.</p>
<p>Many families on low income are struggling to even find the 25% required to pay. It is causing hardship and stress trying to balance all the outgoings on reduced incomes</p>
<p>I feel that more support needs to be given to working households on slightly higher wages, with 3 children at home rising bills and no support at all from any benefits.</p>
<p>Why is there no help for working households, we both work hard but after paying our mortgage and bills are still struggling but we don't get any help. It seems if you try and better yourself you get no help.</p>
<p>23 to 24 is too late we need help now</p>
<p>Any and All financial help is needed right now</p>
<p>I earn just over £1200 per month working for the council full time in a school and get help with universal credits but am not entitle to any help with my council tax and pay just under £120 a month that's 10 percent of my wages I find this a burden</p>
<p>I find it hard to pay the 25 percent has it is, also most council tenants of other councils that are on disability payments don't pay anything plus I have to pay bedroom tax and I need the spare room for my son to stay when I have bad days and need help.</p>
<p>JUST BECAUSE YOU'RE NOT INRECEIPT OF BENEFITS, DOES NOT MEAN YOU'RE NOT STRUGGLING. WE ARE A ONE INCOME FAMILY, NOT ENTITLED TO BENEFITS, BUT WE ARE STRUGGLING WITH OUR BILLS, ALL OF THEM</p>
<p>I am a single working mum of one living in a one bedroom flat. Despite working full time ( I am on a low income. My take home pay after tax is around £18k meaning I am just about the threshold for most support. I actually would be better off not working and being in benefits but I wasn't brought up to have that mindset. More support is needed for people who do not meet the requirements for benefits but work hard and on low income. My council tax is £105 a month and that's with the single person discount. I am struggling to pay that and my rent which goes up each year.</p>
<p>It would help if properties were banded correctly in the first place. I am under the firm impression that my apartment has been in the wrong band from day 1, but the valuation officer has upheld the council's belief. When asked how they came to that conclusion, they said that they stood outside the property on the ground floor and looked up. Our apartment is a totally different configuration to the ground floor flat of the same size, and they have a separate kitchen to their living space. There is no way we should be banded into C when we have no separate kitchen. So as it is our council tax is astronomical.</p>
<p>Not of working age so can't work out how it would affect those concerned.</p>

Discount should be available to maximum people who does not covered under CTS scheme. There are families who left with £10 at the end of the month. Saving on council tax help them to maintain basic benefits.
Cost of living is having a real life affect on residents in the Borough. Higher amount of reduction on the council tax would be preferable.
Even at the lowest payable rate it would still not be affordable For some people.
Depends how it would be financed - whether it would involve cuts in other types of expenditure.
I do not support this. I live in a one wage family wife can not get benefits because I work(60hrs+) pay a mortgage the people on benefits are a lot better off than me. The Tories are helping the rich list and now this council want to help the lazy work shy with extra discounts on council tax no wonder this country has gone to pot. Never help the middle man shocking but not unexpected
I support and I am very grateful for the help. But I can't figure out why I'm paying £116 for a one bedroom flat when my friend who lives half a mile away is paying £120 for a three bedroom house? we live on universal credit on a very low income and pay more than bigger houses in the neighbourhood! why?
More benefits for low income when those people can actually work. Why? Only give to residents working full-time. Stop making people lazy and live on benefits. There are enough jobs for people to work.
Any more financial help would be great.
It is a huge struggle to pay these it should definitely be lower I'm terrified how I'm going to be able to pay it with the cost of living rising so disgustingly
Because why should hard working residents who actually end up being financially worse off because they work and pay bills where some of the lower income residents have no intention on working because they get more in benefits and discounts then workers. We're all!!!!!! Feeling the pinch and you want to stiff us more.
I work who going to help me or my family. I don't claim benefits as told earn to much' What about helping working people I am struggling with bills as well. Which I'm sure your going to increase next year
This would need to be funded some how. How would LBBDD propose to fund this additional cost? At an additional cost to other residents already paying 100% council tax and higher cost of living? Or by further cuts to already poorly funded services
90% of the people are on benefit, does not work hard. They just want to enjoy the benefit. Because. It's better off being on benefit than working. Whole benefit system is broken.
I think the council don't provide enough reliable services for the amount they charge.

## 'Do you agree with the Council proposing to introduce a replacement Council Tax Support scheme for 2024/25?'

This question received 48 individual text comments regarding the proposals.

Council should introduce a new scheme
to help the most vulnerable in the borough. Also people who are working not entitled to benefits and struggling on there income
Any new initiative that can help and simplify the system should be considered.
This might be reflected in an increased CT for other residents who can't apply for CTS
It seems like it would be a fairer system
Don't entirely understand it.
I would need to understand this better
Because it is un clear and I feel it will be translated to suit the 28hose28l . It is a bit unfair to encourage people to want to achieve as people so not always look at the bigger picture . It takes a long time to get results . especially whilst struggling . The saying if it is not broken why fix it .

As yet again those that choose to have large families get more help and those that do not have any family because they cannot afford to get no help. The scheme should remain the same.
I agree with the new scheme providing it remains to be levelled at those in need depending on the size of the household and not an across the board discount same for all.
Cost of living crisis is impacting hugely on people's income being distributed to pay bills.
How is the discount to be covered/funded if council spending is not to be reduced.
Council are punishing working class people who are on a higher wage & people who have savings and don't meet the criteria. They will be contributing a huge amount to help others which is totally unfair. This scheme is very unpopular and will not work
Because it means that despite only getting £128pw ESA you would still be expecting me to pay 25% of the CT bill. This doesn't help those of us who are sick and unable to work. We cannot increase our income so I feel we are being treated incredibly unfairly.
It doesn't take into consideration the level of saving, capital or investments someone has, meaning they wouldn't actually need any financial support, but would still get it. Similarly, anyone that is self employed, company director etc could claim with a low income, while reinvesting in their company or being paid dividends. Reducing what needs to be notified could cause abuse of the system.
The Council SHOULD considering proposals to implement a new CTS scheme for the 2024/25 financial year. This will involve bigger changes which will need longer to be implemented
It is not fair that single people working will have to pay more through Council tax rises which is the only place LBDD will be able to get this money from.
Where do pensioners come into this including those who still have to pay 2rds of the council tax and live on their own (owning house)
I want there to be a solid, useable scheme in place for people who can't afford to keep up with their Council Tax payments. It's the council's responsibility to take care of its most vulnerable people, and now more than ever, people deserve dignified and simple help with unavoidable costs like Council Tax.
I want there to be a solid, useable scheme in place for people who can't afford to keep up with their Council Tax payments. It's the council's responsibility to take care of its most vulnerable people, and now more than ever, people deserve dignified and simple help with unavoidable costs like Council Tax.
Simplified, and more accessible. More people will get to benefit
Still is not clearly explained
Once again, those that choose to breed instead of work are rewarded. If people cannot support themselves then they should not be having children they can't support. There is not enough social housing in the borough for this all to continue.
I strongly disagree because you haven't got the money to start with. Make people work for their money. Stop giving unemployed people a council house and then pay their rent and CT while they buy X boxes and have sky TV. Make them work or they lose their luxuries
Don't entirely understand it.
Council tax replacement it's Ginsberg the same just different name
CTS should be limited only to those that really need it, e.g. disabled people that cannot work., Being on a lower income is not a valid excuse for not paying your fair amount for amenities used
A new scheme is needed to support households in need.
Makes it easier for residents to understand – simplified
The more kids you have the expense you have that end of the scale also needs a massive discount
On universal credit, your income can be up and down . It's stressful enough trying to meet the demands of universal credit and then receiving letters stating your payments have changed etc . Also the payment dates should be tailored to the client in line with their pay days not the council date decision as it's very stressful receiving messages stating you Haven't paid on the date when your pay day is two weeks later and all your outgoings eat up you money before it's council due date .
Although I feel that any more support for families is beneficial I feel that support should be extended to hard working families whose wages are not rising with the cost of living.
Need to have more help before that

As Tesco say, "Every Little Helps' , financially . .
I don't know
People need help
Help people who are actually working and contributing but on low wages.
A scheme that does not need frequent self reporting and consequent changes will be easier to understand and for tenants to comply with
Introduce new scheme to help all residents.
As it will cover more people in scheme rather than just low income
Don't know enough about the existing scheme to comment, but it seems obvious that people would want to pay as little out as possible in CT or anything else
Don't really understand what is proposed.
No
I'm fine
Only help people who actually need them, not people misusing the system
Again only supporting the lower earners and Sit on the butt's work shy..what about the middle bands who work But are just above the lower earners But they pay more BUT again because of that they are actually worse off.
I work what help am I going to get. I'm also struggling to pay bills
No details available on how this will be funded. Just suggestions of support without any reference to funding need more details, what happens if I get help towards child care

**'If the Council retains the existing Council Tax Support scheme, what minimum contribution do you think low-income households should make?'**

This question received 62 individual text comments regarding the proposals.

Minimum 10%
5% to 10%
15%
15%
25%
20%
10%
remain at 25%
10-15%
25 or 20
I think it should be 20%
15
20%
10%
25%.
I do not believe those out of work due to sickness/disability should have to contribute. We are already on an incredibly low income. Paying council tax means I struggle to have any money left for food & utilities.
15%
15%
50%
Where do you come in all this if you are in receipt of government pension and live along, will we get some sort of extra
15%
15%

20%
If the 25% total bill discount for single people was better, then I think the 25% for all is actually quite fair.
35%
Low income households should mean those who have a poorly paid job or work zero hours, but you mean those on benefits. They should pay at least 25% which rises unless they get a job. Make people work. Stop giving out handouts
8%
minimum should be set to 50%
minimum of 20%
15%
15-20%
20%
5% for a limited period otherwise there's no incentive to improve your wealth
25%
15%
20%
Like i have already said I think all residents should benefit from assistance
up until a few years ago if you were on a low income/benefit, you paid nothing
15%
Proposed 15per cent
10% to 0%
15
20%
25%
50
None. Spend it on food or heating
90%
15% good
75%, as most of them can work. Because of the benefits they do not work
15%
As little as possible. People need as much help as they can get at the moment.
0 other councils are £1
10% unless disabled then must be 0%
I dont think that low income families should pay
What it is, this maybe should be means tested.
Full amount like I have to pay
25%
25%
25
Any they can afford
15
25%

**‘Do you have any other suggestions on how we can operate a scheme that best supports low-income households?’**

This question received 62 individual text comments regarding the proposals.

When making UC claim, CTS should be offered as people often think that it is included ( as this is the case for HB )
- Reduced garden waste costs when in receipt of a means tested benefit. - Access to easy family meal recipes online (LBBD WEBSITE) which would in turn help local shops. Allow residents to share meal tips and ideas. - promote and encourage reuse and repair ideas. Any reduction in outgoing payments is essential to cover the costs of food and I'm sure would be an initiative warmly welcomed.
In light of the current economic circumstances increase the income levels at which support is available. If fuel bills increase as projected my council tax and fuel bill will require half my income to service.
Freeze council tax and reduce rent payments, especially for the inadequate homes that don't even meet the Defective Premises Act 1972!
I have No Idea
No, the council tax discount is far the easiest and probably most direct system to give uninterrupted help. Good luck!
Research the household income and place a price that is affordable. There may be households that cannot afford and they should be dismissed from paying it.
People who have mental health issues should be given There are people on benefits been awarded a huge amount every month £900 per month & is applying for more benefits & only paying £20 towards his council tax & receives free housing
I think those who are unable to work due to health or disabilities are being unfairly punished. We cannot increase our income & what little we have gets eaten away when the council tax is increased each year. It's pushed many in this borough into even further poverty. This borough has some of the highest poverty in the country & charging council tax to those on little to nothing is one of the main reasons. Wealthy pensioners should not be being protected by those who have nothing. It's simply not fair. Also those who own more than one property should pay a higher rate of council tax. It's an incredibly disproportionate & unfair system to those struggling at the bottom. Nobody should be having to forego food & heating because paying CT has left them with nothing. This 25% I am paying would help towards my heating which I currently cannot afford.
leave the scheme as it is, but consider reducing the contribution of working age people to 10%
CAP OF £2500 ON RENT AND USE OF UNIVERSAL CREDIT
Provide free childcare and get them into work.
Are pensioners included? Some are on their own but still have to pay 2 rds, and are not eligible for any other benefits because we are suffering bad health
Use an independent auditor or public testing scheme to make sure that the process for applying for the scheme is as streamlined as possible, from end to end.
For all benefits, support, MHS, etc., it should depend on the tax and N.I. contributions people have made from working. The more contributions made then the more support they should get when in need. Also more help for some with budgeting that would explain you can't run cars, have children, privately rent, have holidays and everything new, etc, when your income (if any) won't stretch to that!
They should do a better off calculation and see how they are better off. Some families are entitled to no UC or CTS as they earn too much, however just cutting their hours by 5 per week could mean they are then entitled. Or, get a better paid job. The job centre help with flexible support fund and low value provision payments as well as upfront childcare costs and reimbursement of childcare costs. There is so much help to get people into a good job.
Talk more to the people living in said households. Everybody's situation is different. You cannot possibly accommodate all but you CAN get an average consensus of the struggles and needs, etc.
No
The country is in crisis the people are desperate need of support
Free internet usage via the council network, free CPZ and council car park charges like our councillors get, free green garden waste collections ... basically reduce the money grab burden you place on residents whilst ensuring developers who are rinsing profits from our borough contribute to a hardship fund reducing their profits from an impoverished area

Find them job.
Cater for our payment dates
NO
No
REDUCE THE COUNCIL TAX FOR ALL
By only going on the Tenants income not the Tenants working children's income
Look at what is representative of a low income household. With the way things are going, all households in the borough will be low income as overall pay has not increased in line with cost of living or inflation for many years.
Make the scheme less difficult to understand
My LBBDD website is terrible, difficult to access information and submit applications. Disabled people who need to live in certain locations and are in higher tax band because of this should have discount.
Help those that actually work for survival
No
Guide them train them to work full time
For households registered disabled in receipt of unable to work benefits they should qualify for full exemption and full support.
Lower it or scrap it completely, council tax is ridiculously high, even with this discount. Plus rent, and everything else on top
How about means tested help, if they don't want to work or to be seen working then they shouldn't get help. But if they are unable to work, disabled or pensioners then support With advice.

## Appendix 2: Council Tax Support Consultation Policy

London Borough of Barking & Dagenham

### Council Tax Support (CTS) scheme 2023/24 Consultation

#### What is this consultation about?

The purpose of this consultation is to get the comments and opinions of residents in the borough and relevant stakeholders on the proposals to change the Council Tax Support (CTS) Scheme for working age households for 2023/24.

*Working age households are those under State Pension age (66).*

***The scheme for pension age households is set by government and will continue to operate in the same way as it does currently.***

The new scheme will come into effect from the 1<sup>st</sup> April 2023.

The maximum level of support available to working age residents through the CTS scheme is currently a maximum of 75% of the Council Tax bill.

This means a minimum payment of 25% of the Council Tax bill is required for all residents who receive CTS, regardless of financial circumstances.

Details of the current scheme can be found here:

[Council Tax Support Scheme 2022/23](#)

#### Background to the Consultation

##### What is Council Tax Support (CTS)?

CTS is a means tested discounts for Council Tax. The amount of the discount awarded is based on the income and size of the household. A means test is applied, and an award granted for those eligible. This discount is applied directly to the Council Tax account to reduce the amount to be paid.

##### How much does CTS cost?

The CTS scheme currently supports 15,885 residents in the borough at a total cost of £14.6 million per year.

Cost of Current Scheme by age group 2022/23			
Age Group	Number of Households	Support Payable (£/annum)	Average Discount (£/week)
All working age	11,293	£9,425,605.09	£16.05
Pension age	4,591	£5,220,139.16	£21.86
<b>Total</b>	<b>15,884</b>	<b>£14,645,744.25</b>	<b>£17.73</b>

## Why are changes to the CTS scheme being considered?

With the current cost of living increasing the Council wants to better support low income residents of the borough with their ongoing Council Tax costs.

Residents will be supported with their ongoing cost of living through an increase in the value of the CTS award, reducing the payable Council Tax charge.

## What CTS scheme changes is the Council proposing to introduce?

The current CTS scheme limits the maximum award to 75% of the total Council Tax bill.

This means a minimum payment of 25% of the Council Tax bill is required for all working age residents in receipt of CTS, regardless of financial circumstances.

We are proposing to increase the maximum award to 85% of the total Council Tax bill for all working age residents in receipt of CTS.

***This means a reduced minimum payment of 15% of the Council Tax bill is required for all working age residents in receipt of CTS, regardless of financial circumstances.***

## Who will this affect?

All working age residents in the borough in receipt of CTS from the 1<sup>st</sup> April 2023 and any residents who apply for CTS after the 1<sup>st</sup> April 2023.

*Pension age residents will not be affected as Central Government sets this scheme and it cannot be changed.*

## Have we considered any other proposals to change the CTS scheme?

The Council has thought about other options.

We have considered keeping the current CTS scheme unchanged which will keep a current minimum payment of 25% of the Council Tax Bill for all working age residents in receipt of CTS.

A proposal to reduce the minimum payment to 20% of the Council Tax Bill has also been considered.

The legislative requirements and time required to make substantial changes or to implement a replacement CTS scheme are significant and require an 18 month period for implementation.

As an interim proposal to support residents with their current cost of living the Council is reacting by proposing a change to the 2023/24 CTS scheme to reduce the minimum payment required to 15% of their Council Tax bill, for all working age residents in receipt of CTS.

The Council is considering proposals to fully implement a new CTS scheme for the 2024/25 financial year.

## Appendix 3: Survey Questions

### **About you**

We collect this information to help us understand the residents of the borough so that our services and polices can be delivered to meet the needs of everybody.

All of the information collected in this questionnaire is confidential and anonymous.

Your personal information will not be passed on to anyone and your personal details will not be reported alongside your responses.

### **Have you read the background information about the CTS scheme?**

- Yes
- No
- Don't know

### **Are you a resident of the Borough?**

- Yes
- No (unable to proceed on form?)

### **Do you currently receive Council Tax support?**

- Yes
- No
- Don't know

### **Are you responding on behalf of an organisation?**

- Yes
- No

### **If you are responding on behalf of an organisation, please state which one.**

- Free text

### **What is your Sex? (do we need others??)**

- Male
- Female
- Prefer not to say

### **What is your age?**

- 18-24
- 25-34
- 35-44
- 45-54

- 55-64
- 65-74
- 75-84
- 85+
- Prefer not to say

**Disability: Do you have day to day activities that are limited because of a health problem or disability?**

- Yes
- No
- Prefer not to say

**Ethnic origin: What is your ethnic group?**

- Prefer not to say
- White British
- White Irish
- White Gypsy or Irish Traveller
- Any other White background
- Mixed/Multiple ethnic groups - White & Black African
- Mixed/Multiple ethnic groups - White & Black Caribbean
- Mixed/Multiple ethnic groups - White & Asian
- Any other multi mixed background
- Asian or Asian British Pakistani
- Asian or Asian British Indian
- Asian or Asian British Bangladeshi
- Asian or Asian British Chinese
- Any other Asian background
- Black African
- British Caribbean
- Black British
- Any other Black background

**Council Tax Support Scheme (CTS) changes for 2023/24 for Working age households.**

*\* Working age households are those under State Pension age (18-66).*

***Proposal 1:***

**The maximum CTS we can currently award to residents of the borough of working age is 75% of the Council Tax bill. This means all residents on CTS must pay a minimum of 25% of their bill, regardless of financial circumstances.**

**Do you think we should increase the maximum CTS award to 85% of the Council Tax bill. This means all residents on CTS must pay a *reduced minimum contribution of 15%* of their bill, regardless of financial circumstances.**

- Strongly agree
- Tend to agree
- Neither agree or disagree
- Tend to disagree
- Strongly disagree
- Don't know
- Any other comments (free text)

### ***Proposal 2:***

**The maximum CTS we can currently award to residents of the borough of working age is 75% of the Council Tax bill. This means all residents on CTS must pay a minimum of 25% of their bill, regardless of financial circumstances.**

**Do you think we should increase the maximum CTS award to 80% of the Council Tax bill. This means all residents on CTS must pay a *reduced minimum contribution of 20%* of their bill, regardless of financial circumstances.**

- Strongly agree
- Tend to agree
- Neither agree or disagree
- Tend to disagree
- Strongly disagree
- Don't know
- Any other comments (free text)

### ***Proposal 3:***

**Do you think the Council should retain the existing CTS scheme with a maximum award of 75% of the Council Tax bill. This means all residents on CTS must pay a minimum of 25% of their bill, regardless of financial circumstances.**

**Should the Council consider administering the CTS scheme with the same level of support as it does now?**

- Strongly agree
- Tend to agree
- Neither agree or disagree
- Tend to disagree
- Strongly disagree
- Don't know
- Any other comments (free text)

The Council currently has a Discretionary Relief fund for circumstances of exceptional hardship to provide extra help to residents who are unable to pay their Council Tax.

## Discretionary Council Tax Relief

**Were you aware of this scheme?**

- Yes
- No
- Don't know

**The Council is also considering proposing implementing a completely new replacement Council Tax Support (CTS) scheme for 2024/25.**

In deciding which scheme to adopt the Council is looking to:

- Simplifying the scheme making it easy for residents to understand and access
- Provide the maximum level of support for all low income households
- Remove the requirement to continually make changes in awards making support more consistent
- Improve how the scheme works with the Universal Credit system
- Create a scheme that is fair and equitable to all residents
- Build in capacity to better manage an increase in demand for the scheme

The Council is considering whether to implement a simple and straightforward income banded CTS scheme, with set levels of discounts available based on income bands.

This allows varying set levels of discounts on the Council Tax bill based on income and household size.

This type of scheme can help to reduce the burden of residents notifying changes.

An example of a discount banded scheme can be found below.

***This is for illustrative purposes only and is not a proposed scheme.***

## Income Banded Council Tax Support Scheme

Discount		Single Person	Single Person with one child	Single Person with two or more children	Couple	Couple with one child	Couple with two or more children
		(Income)	(Income)	(Income)	(Income)	(Income)	(Income)
100%	Band 1	£0 to £80	£0 To £130	£0 To £180	£0 to £125	£0 To £170	£0 To £220
75%	Band 2	£80.01 To £125	£130.01 To £180	£180.01 To £230	£125.01 to £170	£170.01 To £220	£220.01 To £270
55%	Band 3	£125.01 To £175	£180.01 To £230	£230.01 To £275	£170.01 To £220	£220.01 To £270	£270.01 To £320
40%	Band 4	£175.01 To £225	£230.01 To 280	£275.01 To £325	£220.01 To £270	£270.01 To £320	£320.01 To £370
25%	Band 5	£225.01 To £275	£280.01 To £330	£325.01 To £375	£270.01 To £320	£320.01 To £370	£370.01 To £420
10%	Band 6	£275.01 To £325	£330.01 To £390	£375.01 To £425	£320.01 To £370	£370.01 To £420	£420.01 To £470

*The scheme for pension age households is set by government and will continue to operate in the same way as it does currently.*

**Do you agree with the proposals to introduce an income-based banded discount scheme to replace the current traditional means tested scheme?**

- Strongly agree
- Tend to agree
- Neither agree or disagree
- Tend to disagree
- Strongly disagree
- Don't know

**If you agree with this proposal, please explain why?**

- Free text

**If you disagree with this proposal, please explain why?**

- Free text

**If you disagree with this proposal, do you think we should keep the existing Council Tax Support Scheme (CTS), please explain why?**

- Free text

**If the Council retains the existing CTS scheme, what minimum contribution do you think low income households should make? (The current contribution is a minimum of 25% and is proposed to reduce to 15%).**

- Free text

**Do you have other suggestions on how we can operate a scheme that best supports low income households?**

- Free text

**How did you find out about this consultation?**

- Website
- Email
- Letter
- Newsletter
- Social media / comms
- Other (free text)

**Next steps....**

Thank you for completing this questionnaire.

If you would like to submit any further comments or questions, please email [benefits@lbbd.gov.uk](mailto:benefits@lbbd.gov.uk) with the heading Council Tax Support (CTS) Scheme consultation.

The consultation will close on 05.10.2022.

The Council will review the results from the consultation which will be taken into consideration before a final decision is made on the Council Tax Support (CTS) Scheme 2023/24.

The full results from this consultation will be available on the Council's website.

The new CTS scheme will be implemented from the 1<sup>st</sup> April 2023.