

DRAFT - Public Consultation Questionnaire

Q1. In order for you to provide informed answers, please ensure you have read the background information about the Council Tax Support Scheme and the changes proposed by the Council, available online at www.bathnes.gov.uk/ctsconsultation.

Please confirm that you have reviewed this information.

Yes / No

Key principles underpinning the Council's proposed scheme

There are six key principles underpinning Bath & North East Somerset Council's proposed Council Tax Support Scheme:

1. Everyone of working age should pay something

The fairest way to calculate entitlement is to make everyone subject to the same maximum amount of support, and for eligibility to be calculated based on circumstance and need.

2. The scheme should protect those people with the lowest incomes, with additional funding allocated to the Council's Welfare Support Team to support those experiencing extreme hardship

The Council believes that people on the lowest incomes should receive the most support. We recognise that some of the changes proposed to the current scheme could cause significant hardship for some people. However, the allocation of additional funding to Welfare Support would enable the Council to offer more targeted, effective and longer-term assistance to those most in need.

3. Some income should be ignored when calculating entitlement to Council Tax Support

In order to preserve certain enhancements for disabled claimants; the Council believes that Disability Living Allowance and Personal Independence Payments, along with the current benefits they replace, should not be counted as income when calculating entitlement to Council Tax Support.

4. The scheme should incentivise work

For example; an income-banded scheme would give some people more flexibility to increase their working hours without affecting their level of support. Setting a minimum income floor for self-employed claimants brings Council Tax Support into line with Universal Credit and incentivises working-age applicants to grow and expand their business.

5. Support should not be given to people with relatively large amounts of savings or capital

The current scheme allows people to receive support if they have up to £10,000 in savings or capital. The Council believes that £6,000 is a suitable maximum limit.

6. The scheme should align with wider Welfare Reforms and the roll out of Universal Credit

Entitlement under the new scheme will be linked to claiming Universal Credit. The revised scheme will only apply to new working-age claimants and existing Council Tax Support claimants who have moved to Universal Credit. Existing claimants will transfer to the new scheme once they start to claim Universal Credit instead of Jobseeker's Allowance, Income Support, Employment and Support Allowance, Working Tax Credit, Child Tax Credit or Housing Benefit.

Q2. Please rank our key principles in order of importance (1 - 6), where 1 is the principle you think is the most important and 6 is the least.

- Everyone of working age should pay something
- The scheme should protect those people with the lowest incomes, with additional funding allocated to the Council's Welfare Support fund to support those experiencing extreme hardship
- Some income should be ignored when calculating entitlement to Council Tax Support
- The scheme should incentivise work
- Support should not be given to people with relatively large amounts of savings or capital
- The scheme should align with wider Welfare Reforms and the roll out of Universal Credit

Please use the space below if you would like to make any further comments about our key principles:

Paying for the scheme

Q3. The basis of the existing Council Tax Support Scheme is that the scheme is 'cost-neutral' so costs the same as currently budgeted for. Do you agree that the Council should continue with a scheme which is, as far as possible, cost-neutral?

Yes / No / Don't know

Q4. If the Council does not continue with a cost-neutral scheme, in future years it may need to find additional funding from other sources. Do you think the Council should adopt any of the following options to help fund the scheme?

- Increase the level of Council Tax
Yes / No / Don't know
- Reduce the funding available for other Council Services
Yes / No / Don't know

Please use the space below to make any other comments about how the Council should fund the scheme:

The proposed changes

The Council is proposing to make some changes to the existing Council Tax Support Scheme which, if implemented, would enable the scheme to continue to be cost-neutral. Set out below are the key changes the Council is proposing to implement from 1st April 2017.

Using income bands to determine the level of support

Under the current scheme the amount of support available is assessed using the old Council Tax Benefit rules, which are complex and require a claimant to provide a lot of information. A fluctuation in income also results in a change to level of support available. The Council is proposing to simplify the scheme by introducing income bands. A person's / household's income will determine which band they fall into and the level of support they are entitled to. Under the proposed scheme we would use the information on a person's Universal Credit claim (which is automatically provided to us by the Department for Work and Pensions) and use that to determine which income band they fall into. The bands allow for fluctuations in income without affecting the level of Council Tax Support. By income we mean all Universal Credit payments plus any other payments or benefits you receive, apart from Disability Living Allowance or Personal Independence Payments.

The proposed income bands are as follows:

- 90% discount for weekly incomes of £0 - £99.99
- 85% discount for weekly incomes of £100 - £199.99
- 80% discount for weekly incomes of £200 - £299.99
- 70% discount for weekly incomes of £300 - £349.99
- 50% discount for weekly incomes of £350 – 399.99
- 0% discount for weekly incomes above £400.

In order to reflect the additional needs of multi-person households and families, the upper tier of bands is increased as follows:

- For couples with no children £25 is added to the band limit.
- If there is a child in the household £50 is added to band limit.
- If there are two or more children in the household £100 is added to the band limit.

Q5. Do you agree that people with the lowest incomes should receive the most support?

Yes / No / Don't know

Q6. Do you agree with the proposal to move to an income-banded scheme?

Yes / No / Don't know

Q7. Do you agree that the scheme will be simpler for people to understand and apply for?

Yes / No / Don't know

Q8. Do you think the proposed income bands are set at the correct levels?

Yes / No / Don't know

(If No, what do you think the income bands should be?)

Q9. Do you agree with the proposal to increase the upper tier of bands for multi-person households and families?

Yes / No / Don't know

Removing blanket protection for working-age claimants in receipt of certain disability benefits

Under the current scheme working-age people in receipt of certain disability benefits are classified as vulnerable and are therefore automatically awarded a higher level of support. The categorisation of vulnerability applies to those in receipt of one or more of; the Support component of Employment and Support Allowance, the Enhanced Disability premium, the Disabled Child premium or the Severe Disablement premium.

Under the new proposal, an income-banded scheme will assess the maximum level of support available to all working-age claimants equally. Whilst claimants will no longer be classified as vulnerable, Disability Living Allowance and Personal Independence Payments will not be counted as household income.

Claimants suffering extreme hardship as a result of the proposed changes will have the option to access a wide range of support through the Council's Welfare Support Scheme.

Q10. Do you agree with the proposal that the maximum amount of support available should be the same for everyone of working age?

Yes / No / Don't know

Q11. Do you agree that Disability Living Allowance and Personal Independence Payments, along with the benefits they replace, should not be counted as income when calculating entitlement to Council Tax Support?

Yes / No / Don't know

To set the maximum amount of support available to 90% of the Council Tax bill

Under the current Council Tax Support Scheme the maximum support available to the majority of working-age claimants is 78% of the Council Tax bill, and claimants in receipt of certain disability benefits are eligible for 100% support. The Council is proposing to set the maximum amount of support available to all working-age people at 90%. This means that everyone of working-age will be expected to pay a minimum of 10% of their Council Tax bill. This is in line with a large number of Local Authorities in England.

Q12. Do you agree with the proposal to set the maximum amount of support available to all working-age claimants at 90% of the Council Tax bill?

Yes / No / Don't know

(If No, what do you think the maximum amount should be?)

The housing costs element of Universal Credit is counted as income

Under the Council's current scheme, the amount of benefit paid to a person to help pay their rent does not affect the level of Council Tax Support they are entitled to. The Council considers this to be unfair to claimants who are homeowners and have mortgage payments to make, as these outgoings are not taken into account when calculating their entitlement to Council Tax Support.

The Council is therefore proposing that the housing cost element of a Universal Credit award (which replaces Housing Benefit) should be counted as income when calculating entitlement to Council Tax Support.

Q13. Do you agree with the proposal that the housing cost element of a Universal Credit award should be counted as income?

Yes / No / Don't know

Setting a minimum income floor for self-employed persons in line with other Welfare Reforms

In order to align the Council's Council Tax Support Scheme with Universal Credit and incentivise working-age applicants to grow and expand their business, the Council proposes to use a minimum earned income figure of 35 hours per week at the national living wage (national minimum wage for people under the age of 25). Any income above this amount would be taken into account based on the actual amounts earned.

Q14. Do you agree with the proposal to set a minimum level of income for self-employed persons claiming Council Tax Support?

Yes / No / Don't know

Reducing the savings / capital limit to £6,000

The current scheme allows people to receive support if they have up to £10,000 in savings or capital. The Council believes that people with relatively large amounts of savings or capital should not receive Council Tax Support. The Council believes that £6,000 is a suitable maximum limit. This amount excludes the value of the property a person lives in.

Q15. Do you agree with the proposal to reduce the savings / capital limit from £10,000 to £6,000?

Yes / No / Don't know

More support will be provided through the Council's Welfare Support Team to help those experiencing extreme hardship

The Council recognises that some of the changes proposed to the current scheme could cause significant hardship for some people and, similarly, some people who are not entitled to support may be unable to make their Council Tax payments without experiencing severe hardship. The allocation of additional funding to the Welfare Support Team would enable the Council to offer more targeted, effective and longer-term assistance to those most in need.

Q16. Do you agree with the proposal to allocate additional funding to the Council's Welfare Support Team to support people suffering particular hardship?

Yes / No / Don't know

About you

Why do we ask these questions? The following questions will aid in informing us about what decision we should take. They will also help us monitor what different groups of people think about the proposed changes to our Council Tax Support Scheme. All information you provide is completely confidential and anonymous. This means that your personal information will not be passed on to anyone or reported alongside your responses.

Q17. Are you responding as a...?

- Bath and North East Somerset resident - if you are a B&NES resident, please provide your postcode (this will be used for analysis purposes only and we will not be able to identify individuals from this information)
- A representative of a public, voluntary or charitable organisation (please tell us which organisation)
- A representative of a housing association (please tell us which housing association)
- A private landlord
- Other (please specify)

Q18. Does your name appear on the Council Tax Bill for your household? Yes / No / Don't know

Q19. Does your household currently receive Council Tax Support? Yes / No / Don't know

Q20. Does your household receive any other benefits? Yes / No / Don't know (if Yes, please specify)

Q21. How many people live in your household?

- Adults
- Children under 18

Q22. Are you receiving a Retirement Pension or Pension Credit? Yes / No

Q23. Which of these best describes your household? (please select one answer only)

- A family with one or two dependent children
- A family with three or more dependent children
- A lone parent household
- A household that includes a carer
- A household with full and/or part time workers
- A household that includes someone who is disabled
- A single person household or a couple without children
- None of the above
- Don't know / Not sure

Q24. Which of these activities best describes what you are doing at present? (please select one answer only)

- Employee in full-time job (30 hours plus per week)
- Employee in part-time job (under 30 hours per week)
- Self-employed (full or part-time)
- On a government supported training programme (e.g. Modern Apprenticeship / Training for Work)
- Unemployed and available for work
- Permanently sick / disabled
- Wholly retired from work
- Looking after the family / home
- Full-time education at school, college or university
- Doing something else (please specify)

Q25. Are you?

- Male
- Female
- Transgender
- Prefer not to say

Q26. What is your age?

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65 and over

Q27. How would you describe your ethnic background? (please select one answer only) (use standard B&NES equalities approved list)

- White - English / Welsh / Scottish / Northern Irish / British
- White – Irish
- White - Gypsy or Irish Traveller
- White - Any other White background
- Mixed / Multiple ethnic group - White and Black Caribbean
- Mixed / Multiple ethnic group - White and Black African
- Mixed / Multiple ethnic group - White and Asian
- Mixed / Multiple ethnic group - Any other Mixed / multiple ethnic background
- Asian / Asian British – Indian
- Asian / Asian British – Pakistani
- Asian / Asian British – Bangladeshi
- Asian / Asian British – Chinese
- Asian / Asian British - Any other Asian background
- Black / African / Caribbean / Black British – African
- Black / African / Caribbean / Black British – Caribbean
- Black / African / Caribbean / Black British - Any other Black / African / Caribbean background
- Arab
- Other ethnic group

Q28. Do you consider yourself to be disabled, or does anyone else in your household?

(The Disability Discrimination Act defines a disability as a physical or mental impairment which has a substantial and long-term adverse effect on a person's ability to carry out normal day-to-day activities). Please select all relevant answers.

- Yes, I do
- Yes, another member of my household
- No

Q29. What is your religion or belief? Please select one answer only.

- Buddhist
- Christian
- Hindu
- Jewish
- Muslim
- Sikh
- Other
- None
- Prefer not to say

Q30. What is your sexual orientation? Please select one answer only.

- Heterosexual or straight
- Gay or Lesbian
- Bisexual
- Other
- Prefer not to say

Next steps

The consultation will close on Sunday 16th October 2016.

A draft report will be presented to Councillors at November's full Council meeting to put forward the result of the consultation. We will listen carefully to what residents and stakeholders tell us, and the consultation results will be considered alongside other evidence and information for the Council to make the final decision about whether to adopt the revised scheme.

Following the decision, the results from the consultation will be available on the Council's website. The new scheme will start on 1st April 2017. We will write to you personally if you are going to be affected when it comes in to force.

The Council will consider the impact of the scheme annually and consult again if it thinks further changes need to be made.

Thank you for completing the questionnaire. Please click on the button below to submit your response.