

# Council Tax Reduction Scheme Consultation report

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## Introduction

In April 2013, the government changed the system for providing help for those on a low income to pay their council tax. The localised Council Tax Reduction Schemes (CTRS) introduced by each council replaced the previous national council tax benefit system. Whilst the government prescribed rules which ensured pensioners were protected from any local changes, each council had considerable discretion to develop its own scheme for working age applicants. Any scheme also needed to take into account a 10% reduction in funding from central government.

In the first year, the government provided additional funding for the CTRS based on a minimum level of support of at least 91.5% for those claimants previously receiving 100% council tax benefit. This ensured those working age claimants had a maximum liability of 8.5%. Herefordshire Council adopted this 91.5% liability within its CTRS calculation for the financial year April 2013 to March 2014. This additional funding was for the year 2013/14 only, so the council is now considering additional changes to the scheme for the year starting on 1<sup>st</sup> April 2014.

The Council Tax Reduction Scheme consultation was launched to seek the views of residents and interested organisations on proposed changes Herefordshire Council is considering making to its local scheme, for working age applicants for 2014/15. The consultation questionnaire was published online on Herefordshire Council's website together with the consultation documents. In addition, approximately 7,000 letters were sent to current applicants who are likely to be affected by any changes to the scheme informing them of the consultation, directing them to the website and giving them a contact number to ring if they would prefer a paper version of the consultation documents to be sent to them. A welfare reform event was also held at the Town Hall on 26<sup>th</sup> November where stakeholders such as social landlords, voluntary and welfare organisations were invited and informed of the proposed changes and encouraged to contribute to the consultation.

The consultation period ran from 28<sup>th</sup> October to 9<sup>th</sup> December 2013.

This report details the results of the consultation questionnaire. In the tables in this report, all percentages are calculated as a proportion of the total number of responses to each question unless otherwise stated. All percentages have been rounded to the nearest whole number.

Note that if respondents could select more than one answer to a particular question, the percentages may add up to more than 100%.

Answers to questions requiring a free text answer, are listed in Appendix A. Every effort has been made to anonymise references to named or identifiable persons without losing the meaning of the comments. There were also two letters received in response to the consultation, the contents of which are included in Appendix B.

## Results

A total of 108 responses were received by the end of the consultation period, of these 94 were submitted online and 14 were paper questionnaires. (This does not include the two letters that are included in Appendix B).

### Question 1:

#### **All working age taxpayers will have to pay more than 8.5% of their council tax charge.**

At the moment, those below the income threshold for council tax reduction only have to pay 8.5% of their council tax. The council is proposing that these individuals would have a smaller reduction in the future, so would have to pay a higher percentage of their council tax.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly agree	9	8
Agree	9	8
Neither agree nor disagree	8	7
Disagree	10	9
Strongly disagree	71	67
Total respondents	107	
Not answered	1	

The amount charged could be 16%, 24% or 30% of the total council tax.

What percentage of council tax do you believe that someone who qualifies for maximum council tax reduction should be asked to pay?

	No.	%
16% charge	45	75
24% charge	6	10
30% charge	9	15
Total respondents	60	
Not answered	48	

## Question 2:

### Capping council tax reduction to smaller properties (Band D)

Council tax reduction is currently based on the actual council tax charge for a property. The level of council tax payable is based on the valuation band of a property someone lives in, with the bands running from the lowest value A to the highest value H.

This change will mean that for taxpayers living in properties with a band of E, F, G and H, their reduction will be based on the Band D charge rather than the actual charge of the higher banded property they live in.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly agree	9	8
Agree	14	13
Neither agree nor disagree	16	15
Disagree	21	20
Strongly disagree	46	43
Total respondents	106	
Not answered	2	

In addition to these answers there were 152 additional comments relating to these questions and the CTRS scheme in general. Please see Appendix A for the full list.

We want to ensure that any changes made are fair to everyone. To help us do this, please tell us if you think any of the principles above will particularly affect any specific groups of people. For example, due to age, disability, gender reassignment, marriage and civil partnerships, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

	No.	%
Yes	70	71
No	28	29
Don't know	0	0
Total respondents	98	
Not answered	10	

If yes, please explain which groups and the reasons they might be affected.

There were 70 comments made, please see Appendix A for the full list

**Are you responding on behalf of an organisation, or as an individual?**

	No.	%
Organisation of group	2	2
Individual	96	98
Total respondents	98	
Not answered	10	

If you are responding on behalf of an organisation or group, please tell us the name of the organisation /group:

There were two organisations who responded to the consultation; Citizens Advice Bureau (CAB) and Walford Parish Council.

**About you**

Note: This section only applied to respondents who replied in an individual capacity.

**Do you currently pay council tax to Herefordshire Council?**

	No.	%
Yes	98	95
No	5	5
Total respondents	103	
Not answered	3	

**If yes, please tell us which council tax band (A-H) the property you pay council tax on is in? (If unsure leave blank)**

	No.	%
Band A	6	11
Band B	11	20
Band C	15	28
Band D	8	15
Band E	10	19
Band F	2	3
Band G	1	2
Band H	1	2
Total respondents	54	
Not answered	52	

**Are you currently receiving council tax reduction in Herefordshire?**

	No.	%
Yes	59	58
No	43	42
Total respondents	102	
Not answered	4	

**If you are not currently receiving council tax reduction in Herefordshire, have you ever received it?**

	No.	%
Yes	9	20
No	36	80
Total respondents	43	
Not answered	63	

**Are you receiving housing benefit in Herefordshire?**

	No.	%
Yes	41	44
No	53	56
Total respondents	94	
Not answered	12	

**Which of these activities best describes what you are doing at present?**

	No.	%
Employee in full time job (30 hours plus per week)	23	24
Employee in part time job (under 30 hours per week)	11	11
Self-employed full or part time	14	14
On a government supported training programme	0	0
Unemployed and available for work	5	5
Full time education at school, college or university	0	0
Retired whether receiving a pension or not	9	9
Looking after the home or family	13	13
Long term sick / disabled	35	36
Total respondents	110	
Not answered	0	



**What is your age group?**

	No.	%
Under 18	0	0
18 – 24 years	3	3
25 – 44 years	31	30
45 – 64 years	59	57
65 – 74 years	6	6
75+ years	4	4
Total respondents	103	
Not answered	3	

**What is your gender?**

	No.	%
Male	44	44
Female	57	56
Total respondents	101	
Not answered	5	

**Do you parenting responsibilities?**

	No.	%
Yes	40	39
No	63	61
Total respondents	103	
Not answered	3	

**How would you describe your ethnic group?**

	No.	%
White British/English/Welsh/Scottish/Northern Irish	94	95
Other White (please specify below)	3	3
Any other ethnic group (please specify below)	2	2
Total respondents	99	
Not answered	7	

**Appendix A: List of comments in respect of question one:**

None of the above. The existing percentage is already causing hardship and an increase in arrears. People living on means-tested benefits do not have any surplus income with which to pay council tax and will be forced to cut down on food in order to do so.
Why is Herefordshire Council targeting the poorest and most vulnerable people? Why not increase council tax across the board?
It seems that lowest income families are being targeted.
They mainly live in poverty anyway so zero percent.
What about those stuck looking after family members. Oh yes no one in local councils cares about us again.
Those persons on benefits are hard-pushed as it is. There should be total exemption from council tax liability.
None this is a disgrace some people can't help the fact they can't work.
Difficult for those on the lowest income to pay anything.
If on benefits they can't pay.
These figs are a bit arbitrary.
None of these; people haven't got any extra funds to pay if they have previously had a maximum council tax reduction on low income grounds.
No percentage at all should be paid if someone qualifies for max.
None.
No increase.
It should be left at 8.5% another rise would be detrimental to those already choosing between food or heat.
If you are going to introduce this it should be on a sliding scale and people with disability or illness should be exempt.
It's going to be too much to pay, it's unfair.
It is dependent on their reason why they are below the income threshold, i.e. is a student they shouldn't be forced to pay higher rates.
The amount paid should remain the same 8.5%.
A mechanism may be needed for people who genuinely cannot meet the increases but overall I think this pricing is fair.
I will vote against any councillor who has supported this proposal.
I clicked the 16% button by mistake! I think that a gradual reduction of financial support may be appropriate, maybe from 10%, but is it possible to take individual circumstances into account rather than a blanket reduction in support?
I only tick 16 percent as there's no 8.5%.
As a person in receipt of ESA (incapacity) and maximum council tax benefit, I have recently had to start paying a contribution, which I cannot afford - to pay more is impossibility. I have already had council emergency payment to help cover this unexpected amount; how will I pay more from my budget which has NO surplus?
8.5% is fair.
The government is asking the utility companies not to raise their prices! Then why are they raising theirs? I am disabled but they still take more. Not fair at all, I struggle to heat my house but if I don't pay you first I haven't got a house but if I do then I'm cold all the time.
It should NOT increase! My husband is in receipt of DLA and we should qualify for maximum CTR.
They consume the services, so contribute towards them.
I am on ESA and DLA having to find 8.5% from my fixed income is already a struggle and we have to cut down on basic living costs to afford it. 8.5% is already above inflation rates and Herefordshire council is joining the utility companies in thinking the public are cash cows for the stripping off!!!
This is entirely dependant on various individual circumstances.
This "choice" is misleading. 8.5% is the maximum I would agree with. By "choosing" the lowest percentage offered i.e. 16% it will appear that we agree to 16% when we don't!!
People receiving the lower end of benefits are already struggling. If they have to pay more on their council tax, I strongly believe this will leave people without sufficient heating and food.
0%.
Should stay the same.
I selected the lowest option. However, I do not believe that a household on very low income should pay any more at all.
I have a daughter who has special needs and relies totally on state benefits. Having less reduction on her council tax as well as all the recent cuts, is going to make living very difficult.
This is misleading. There should be a 'no change' option.

Asking claimants on the lowest level of income to pay council tax is only a saving if you can actually recover the collect the money they are supposed to pay. It is worth noting that those who may have to pay this increased minimum amount are on what the DWP regard as the minimum income its is possible to survive on and because of this up until April 2013 these claimants had their full council tax paid for them via council tax benefit. Forcing then to pay extra when they don't have the money in the first place simply increases the costs of collection and just leaves you with a bad debt entry on the balance sheet which offsets any savings you expect to get. It is also worth noting that many of these claimants will also have been adversely affected by other changes to the welfare system so they disposal income is reduced to pretty much nil anyway.
If you do this, I will no choice other than to use the child benefit money to pay it, it is not meant for this! They will have less food then.
Less than 10%.
Should be based on their benefits.
None of the above.
At face value this appears to ask people on the lowest incomes to pay higher taxes. It would be far fairer to incorporate a different system that includes increased taxes for everyone - this system does not.
10% at most.
The current 8.5% is a struggle for people on the lowest incomes in the county. How are they supposed to be able to afford twice this?
Even 16% for a claimant on JSA; totally having to finance themselves is too high.
Declined to answer.
I do not believe any of the above options are fair and do not believe that it should increase above the current 8.5%. With increases across the board for fuel, food and other living costs, it seems unreasonable to expect people to find additional money when they already have a very tight budget. You will only drive people further into debt/arrears.
Keep the level at this year's level of 8.5%.
4500 children in this county live in poverty; it's these families you will be forcing further into poverty.
Not clear how you would protect the most vulnerable.
No more than they are currently paying especially if they are unable to work due to disability and are in receipt of disability benefits.
I find it very difficult to pay it now.
8.50%.
People on benefits should only pay a small amount as it hard now.
Any increase in liability is a disgrace! Those of us, who live on what the government choose to give us, as full time carers, are not going to receive any increase in our overall income, yet our local council wants us to pay more to fund its mismanagement of the local area.
Less than 16%, not everyone is on income support or JSA.
Taxation revenue is dependent upon the working community. There can be no excuse for driving some into benefits dependency, or subsidising council mismanagement and absurd salary scales.
If it has to go up then more than double is extremely harsh...
Given the first question there should be 0% option. This is a misleading question.
Recent rises in fuel and food costs are already pushing families on low incomes to the limit. This would result in those liable for payments falling into arrears which would involve more expense for the council.
The current level of support was put in place at that level to ensure that recipients would be able to sustain a civilised existence being able to meet a minimum standard. Any reduction will take recipients below this minimum standard and force them to prioritise between basic needs e.g. eating or heating. This reduction on top of the bedroom tax is punitive and unacceptable.
You cannot get blood out of a stone, income is going down but the council is requesting that we pay more.
Any rise in amount payable will disproportionately affect those on such limited incomes and throw budgets into disarray.
Should keep in line with national capping rates.
8.5% as now.
Existing 8.5%.
None of the above. From 8.5% to 16% is an increase 88%. From 8.5% to 24% is an increase of 182%. From 8.5% to 30% is an increase of 252%. Even the smallest proposed increase of 88% would be financially crippling for low income vulnerable disabled people.
These individuals may be unable to afford basics e.g. food and heating if you increase their council tax contribution.
It should remain as increased charges will be unaffordable for many low income households - the council will spend money pursuing people for non-payments.

**List of comments in respect of question two:**

People should pay higher council tax for higher band properties. If they can afford to live in a big house then they should pay more not have a reduction. This is unfair to people like me who live in a smaller house, go to work and are going to have an increase in council tax payments.
This is attacking our most vulnerable.
Both of these suggestions could lead to people getting further in to debt.
If CTR is capped then there is no point having the banding system at all.
I will vote against any councillor who has supported this proposal.
I'm not sure what the value of a property has to do with the ability of people to pay.
Disabled and large families need to have larger houses, which would take them into higher bands, and they should not be penalised for that need.
If they are in a higher band than the reduction should reflect this.
It's their choice to live in such a banded area, they knew it when they moved there make it fair and make them pay.
If you live in a Band C or above property, you should be able to pay 100% of your council tax bill. If you can not afford that then you should down size.
Many bands are out of date, the size of one's home does not always correlate to the standard of living.
The higher the band the higher you should be prepared to pay.
Giving that savings are needed it doesn't make sense to subsidise benefit claimants to live in properties larger than average families in work could afford.
I have bought this house to give my children enough space. We have been in a difficult situation where we have left the town we were from to escape a difficult family situation as it is. I will not be able to pay this amount.
Again there is an assumption built in with this decision that it is unfair to ask the 'better' off to pay more. Whilst having a higher banding rate in itself does not prove greater wealth, it is a fair assumption. If someone cannot afford to stay in a high banded property, then they can move - a precedent the government have already introduced with the bedroom tax.
I think it would be unreasonable to expect people to have to pay at the highest band if they are in financial hardship.
Difficult for people in times of hardship to move so this change will unfairly penalise them.
If you can afford to live in a large house then pay the council tax, they can afford it cap the lower Bands B and C if you want to make a positive impact on real people's lives.
Again no indication as to how the most vulnerable would be protected, had this been clear I might have agreed with some of the options above.
Everyone who is capable of work should pay according to their property band.
No doubt those properties are people on a lifetime of benefits with too many kids who also have child benefit for them and don't deserve any savings because they should have had fewer children and got jobs.
I currently live in a Band D property so am unaffected by this proposal. BUT anyone in similar circumstances to me, a full time carer looking after disabled family members, but living in a Band E property, stands to see an increase in their liability by a multiplication factor of almost 3! Even at 16% and using your own example, someone could see their liability increase from under £4 per week to over £11 per week, and yet still not receive an increase in their income from central government. Further comments for which there is no space below: Even this questionnaire is a joke! On page 6, you ask if I am in receipt of council tax benefit! It was abolished by the government this financial year! CTR. That's what we get! And you don't even have a line for carers in the section where you ask what people do. 'Looking after family or home' just doesn't say what it is that we do!
If people live in bigger houses they should pay more.
I think people should pay on the basis of the band their property is in.
The banding of properties does not necessarily indicate personal income. Neither do varying bands receive a better or worse service from the council.
With the current economic state of the country, someone's circumstances can change over night, they can't exactly move into a smaller property overnight.
Should reflect banding.
I don't actually understand the full implications & am therefore unable to comment appropriately.
Disagree because people living in Band D properties will actually experience a 100% increase and not a council tax reduction (as this document suggests).
I don't understand how this new proposal was reached.
It seems fair to limit the liability, based on the premise that the means to afford an increase cannot be accurately assessed on property tax bands.
The designated valuation band of the property you live in is not usually related to the resident's ability to pay bills and may cause serious and potentially dangerous impact on people, for instance, if you render them unable to afford basics such as food and heating.

**List of any further comments in respect of council tax reduction:**

I suspect that there are relatively few people living in properties above band D who are entitled to any rate of council tax reduction, so this measure would save the council very little money, but it would be disastrous for those affected. Effectively they would be forced to move, which in the case of large families would then create homelessness or overcrowding in a smaller property.
I am a carer looking after my disabled son at home as social services have never given him any funding even though he has been assessed as needing this. Therefore I only receive income support and if these changes are put in place then I will struggle to make the payments, but typical council you don't care even though I save you money by looking after my son at home with no support from any of your departments. So if this comes in and the housing association puts the rent up to affect the bedroom tax then it looks like me and my son will have to live in the car as we cant afford these changes and the rising cost of heating and food prices.
People will just get a criminal record because they cannot afford to pay
Are you then expecting people to consider moving if they happen to live in a higher banded property? What if the help they need with their C tax bill is only for a short period? Just because people live in higher banded properties doesn't mean they have more disposable income. If more people start to fall behind with C Tax, it will cost council money in court fees and bailiff fees. Is this then cost affective?
Someone who has a large family or/and is disabled may live in a band E+ property but actually have a low income, I think you need to consider their income not just what band property they are in although I can see why you are proposing this as most people in band e+ can probably afford it and should pay so its a tough one.
This questionnaire is difficult to understand and I think it would put many people off from replying to this consultation. I understand that because of all the government cuts, everyone now has to pay something towards their council tax, but it is unfair to expect the poorest people to pay more than they have before when they have not had any increase in their income.
People with low income should be protected
I understand the principal but as I have said for those that are already having to live in the cold another rise would be detrimental to the individual's health and wellbeing. Having to choose between food or heat.
I am disabled with multiple sclerosis and receive DLA. I am 60 years old and not able to work although I have worked full time for 43 years. I feel your proposals are penalising the vulnerable.
CTR should take into account a person's ability to work, which is more relevant than the band of the property. It should also consider whether there are other people living in the property who can contribute to CT or not.
I would ask that you bear in mind the financial burden placed upon family carers. We receive what can only be classed as a pittance benefit for working 60+ hours per week. People like me save the country billions of pounds every year by taking responsibility for disabled members of our families. In return we live on the bread line. I am already in negative equity each month and rely upon the generosity and understanding of friends and extended family. Without them, I would starve. That is not an exaggeration that is fact. If you go ahead with these changes it will adversely affect me and I simply will not be able to pay. I don't want to get a bed credit rating based on avoidable situations! I respectfully request that you have some kind of contingency available for certain groups of people, such as family carers, so that we can call upon it if necessary. Thank you.
It's going to be harder to survive on benefits if the council tax keeps going up. I believe that the council tax reduction should stay based on the actual tax charge for a property.
Again, designed to hit the poorest people in the country.
I believe this should definitely be implemented as it will only affect a small minority of council tax reduction claimants.
As a person in receipt of ESA (Incapacity) and maximum council tax benefit, I have recently had to start paying a contribution, which I cannot afford - to pay more, is an impossibility. I have already had Council emergency payment to help cover this unexpected amount; how will I pay more from my budget which has NO surplus? Disabled and large families need to have larger houses, which would take them into higher bands, and they should not be penalised for that need. Age and disability are especially affected by such changes. I am long term sick / disabled - but your tick box below DOES NOT WORK.
There is no extra money! After having worked all my life, I have found myself in an unavoidable position and now need help. I do not smoke, drink or take holidays - in fact, it is difficult to manage the bills so how could I find more money?! There are still many people that take advantage of the system and we are the ones, genuine claimants that are being punished - and it definitely feels like punishment!
I am disabled and I live in a 2 bedroom house so that I can have helpers/family to stay, now we have to pay more TAX for that, now we are having to pay more and more because I cannot work and the benefit I'm on isn't a lot, I struggle to "pay my taxes and be cold and hungry" OR "feed clothe and heat my house and have helpers/family here to help" I am not afraid to say who I am.... (name removed) all I have said on the form are true, as far as I am concerned I am sick of living in a place that doesn't care, I was born British and I get treated as if I am sh** on the government's shoe.
I understand times are hard but as a disabled person who cannot currently earn a living, I find I'm being squeezed financially from all sides. DLA is being changed to PIP and, of course the criteria is being raised to ensure less people are entitled to the new benefit. I don't suppose I'll get it, although I get DLA now. I can see my situation becoming so difficult and stressful that I will despair; I'm having to sell my car (I'm not entitled to mobility benefits although I cannot walk any useful distance), live alone so will not be able to get out of the house. Living costs with a disabling illness are higher for me than a non-disabled person who is unemployed (transport costs, delivery charges for shopping, specialised food, medicines, equipment etc) so I believe this new principle will cause great hardship for an already hard pressed section of society.
Maybe council tax benefit could be paid based on valuation band of the property - with those living in the smallest properties (Band A), paying a lower proportion of their council tax than those in Band D, and those above Band D getting only a token reduction - say 10%. That way, those with the worst accommodation receive most help.
Herefordshire Council should not be contemplating supporting people with Band C or above properties, for more than 1 year to enable them to either find a paying job or to sell the property to down size to an affordable property. Band C covers a 4 bedroom town property which affords a roof over one's head. I have in the past sold my house and gone to renting a smaller home when my only job didn't pay enough to keep a big extravagant house in the country.
How can it be fair and just to penalise long term disabled and unable to work by {a} doubling the 8% we currently pay, to possibly pay to 16% and up to 30% and then {B} capping at Band D, when we live in a Band E property which in turn, will force us to move house, change schools, and cause unlimited stress and not being able to find a council house because there are so many out there!! At the moment we are having to rent privately and we are on the council list of a bronze rating, so if we are forced to move, the likelihood of finding us a place is laughable realistically. I understand things need to change but at what cost.
Particularly in rural areas, there are people on low incomes struggling to pay bills but who live in a larger than 'average' property for a variety of reasons. These properties are more expensive to maintain and for this reason are often in a state of poor repair. Large properties do not necessarily equal wealth.

<p>Just because someone is of working age does not mean that we can afford to pay additional council tax costs. Through illness and disability many of us are rejected for employment opportunities. The law says we shouldn't be discriminated against, but of course we are. It is far from a level playing field. We're grateful to receive a basic income from the government, but many of us struggle to live on it. Increasing our costs is adding to the anxiety and stress which we are already newly subjected to i.e. the bedroom tax, heating costs, food costs, rent increases etc. If our council tax costs increase then the money has to come from somewhere. With one income there is no opportunity to spread the costs.</p>
<p>This is an argument about how local government is funded, not about what is right or fair. The council wants to reduce its costs because its income is constrained by National Government. But with this, it is targeting the poorest in our communities. These are means-tested benefits. If you have the means you should pay full CT, if reduced circumstances, then a reduced amount, of insufficient means, then NONE. This is another attempt to increase the burden of financial mismanagement onto those least able to cope. You should be ashamed.</p>
<p>This will cause more financial hardship, confusion and mistakes.</p>
<p>I'm not sure that people who live in high-banded homes, are on a low income should benefit from 'banding down'. It would very much depend on whether they have the option to move to a satisfactory, but cheaper home. I do believe very strongly that people on extremely low income should not pay council tax at all. I don't want to see their tax increased. We are beginning to suffer absolute poverty in this country, rural areas such as Herefordshire are badly affected. Fuel poverty, food poverty and homelessness lead to rising incidence of disease and crime, as well as promoting social unrest. I think it's a false economy at best - and insanely cruel at worst - to force ever greater demands on folks who already cannot afford to live decently.</p>
<p>I wish to point out that I am a parent of someone with special needs, who would not be able to carry out this questionnaire. I am sure there are many in the same situation, and will not be able to voice their opinions. Therefore this questionnaire is not going to show a true picture of these unfair rises.</p>
<p>No account is taken of ability to pay. The ending of 100% benefit imposed charges on people whose income is capped at 1% pa increase - benefits- or on low wages, which are also rising at less than inflation. No assessment has been made of ability to pay or if it is paid, at what cost to other essentials such as fuel and food.</p>
<p>It can take years to sell a house in Herefordshire, since we moved here four years ago I have seen houses sit on the market since we moved. So it is not an option to tell me to just sell up! We will just not be able to pay our council tax. Or my children don't eat or go to school! They are already embarrassed that I am on benefit due to all the negative press in the Daily Mail and other rubbish tabloids about people who claim benefit. One of my children refuses to eat lunch at all as his friends are aware he has free school meals, so he won't eat during the day as it is! It is not their fault that we find ourselves in this situation. Plus there is a high level of unemployment in Herefordshire so very difficult to get a job. I am trying to set myself to start a company within the next year, but now it looks as though it will be even more difficult if the reduction is also removed from low incomes earners too! Impossible to plan anything with these situations. We are living in a society of greedy people who feel that they have a right to earn more than others, have people work for them and enjoy loads of tax breaks, and pay less and be subsidised by those in poverty! Sorry but I feel very strongly about this now and it is time to set a good example and those who earn a lot can afford to pay a lot! I would do it and will once I earn a lot!</p>
<p>The premise that everyone should be treated equally is a cornerstone of English culture. Similarly taxation is based on someone's ability to pay. Council tax is an anomaly in that it is based on the value of the property where they live. If they are fortunate to live in an expensive house, then the amount of tax they pay should correspond equally with someone less fortunate who lives in a less expensive house. Please do not rig the system to help the most well off at the expense of the least well off.</p>
<p>With Herefordshire having such a large community of pension age householders it does seem that the working age claimants who may be experiencing some financial difficulties will be hit even harder in trying to get themselves back on their feet and contributing to the local economy. It is a well-known fact that pensioners provide little into the economy compared to what they take out &amp; if Herefordshire Council looks to make up this deficit from the working age population then I foresee that we will see migration out of the area, meaning a continual decline to the local economy.</p>
<p>Many people who are disabled, old, have mental health issues while trying to live independently, find it hard to meet all costs of living. I strongly feel that all council tax are subjected to means test plus those who also live in higher bands, may also struggle to pay due to low incomes so this should be done for all.</p>
<p>The principles of this proposal seem to angle more towards the Council's desire to reduce their expenditure/budget in respect of council tax and increase the amount collected from the public. There seems to be little consideration of the impact of these proposals on top of the already financially strangling Welfare Reforms, seen over the past 12/24 months. With Herefordshire's large pensioner population, a fair number of whom are living in Band E &amp; above properties. It seems that these proposals are effectively aimed at covering the expenditure that has to be set aside to ensure pensioners remain unaffected. It is those of working age who are the future of Herefordshire's economy, its development and potential growth yet to me, the proposal within Q1 seems to tell them that we do not see them as the future, merely a cash cow for the present.</p>
<p>I think that with the recent welfare reform changes it has become very difficult for people who are not in work to continue to live within their means. An expectation to now pay council tax is unreasonable and will, I believe lead to many more people getting into arrears with rent/council tax.</p>
<p>Save land owners and the already rich of this county more money, those who can afford to pay should pay, stop driving poverty stricken families further into debt.</p>
<p>If implemented, and I sure you will ignore voices such as my own and implement whatever rate you choose, these increases in liability are going to place families such as mine under even greater strain than we already are. This administration is engaged in cutting support for both adults and children with disability, with no regard to the consequences. Now you insult those of us who are full time carers by charging us increased amounts of council tax to fund.....Well what are we being asked to fund!?! Not proper road improvements, not services for the disabled, not improvements to anything at all! All you are engaged in is a disgraceful regime of spending cuts, whilst at the same time wanting to increase the tax burden on people who are already struggling financially. I am not, however, surprised. Both centrally and locally, the Conservative party does not give a damn for those of us who exist at the bottom of the income ladder. Shame on you!</p>
<p>As noted above, I am self employed but have been very quiet for some time. I do not claim JSA or income support and I have also been hit with the bedroom tax of, 25% of the rent. If a household does not have a regular income how on earth can they be expected to find yet more money, when money is hard to come by?</p>
<p>It is believed that the government intended the cutbacks to curb excess costs of council officers employed both in numbers and top heavy salary scales, not to retain the status quo and pass the onus upon rate payers to subsidise their expenses. Should we expect officers to act as role models, accept lower salaries and pension rights, too many responsibilities have been delegated to contractors whilst council officers appear bomb proof, yet invisible other than their costing.</p>
<p>Most people would prefer a cut in services over a rise in council tax bills for people already on low incomes or in difficult circumstances. A few pounds a week can make an awful lot of difference.</p>
<p>The EIA is inadequate. For instance, it does not provide breakdown of current council tax Reduction scheme caseload by household or a breakdown of working age households by equality groups. There are no figures to support the assessment's findings.</p>
<p>Family circumstances can change suddenly due to illness, accidents or redundancies and it is not possible to move house quickly, indeed it may not be possible to move at all if the family is large or has been</p>

<p>modified to accommodate someone with a disability. The council tax banding of a family home is not indicative of the affluence of the family, especially if they have had a sudden and possibly catastrophic change in circumstances. It is a punitive measure to assess someone's needs on the value of their home.</p>
<p>My personal benefits, through being disabled after an industrial accident are being cut by this government, but as my income drops, my liability for council tax increases, increases in income should be found somewhere else rather than targeting those who can least afford an increase, I am unable to get a replacement prosthesis due to cuts in hospital budget, unfortunately as we have a conservative government we also have a conservative council running on the same morals, lets take from the unemployed, the disabled, and those who cannot afford any increase in outgoings.</p>
<p>I am extremely concerned about the poorest and most vulnerable being yet again targeted by economic factors beyond their control. Income Support/ESA/JSA etc were originally calculated as being sufficient to live on the assumption that no council tax was payable (&amp; I am disappointed, though not surprised that there has never been a legal challenge to the changes of last year). People budgeted on whether they could afford rent etc. with that in mind. Even changes of what, to others, is 'a mere few pounds a week' can have dramatic consequences on people living on so little, so to target them with further increases could easily result in severe hardship and arrears. I urge you in the strongest possible terms to keep any increase to the absolute minimum. Bear in mind, also, that despite the protection for pensioners, the pension age goalposts have also been moved and not always in line with public pronouncements (e.g. 'Women born before 1954 will be unaffected.' Not so - I was born in 1952 and have been affected). Many people are already having to choose between eating and heating, or are reducing both because of increasing prices. Quite frankly, I think that any society that targets the poor, the sick or the unemployed is on a very slippery slope and does not deserve to call itself 'civilised'. These changes are not, and cannot be fair to everyone. I beg you to keep them to the minimum level possible. Thank you.</p>
<p>This survey has been completed on my behalf by my mother who has explained and sought my views at every stage.</p>
<p>I am badly disabled, and will never have the chance to work again. Because of Herefordshire Council's proposed increases I would like you to know that, I and no doubt thousands of other disabled people living in this community live in fear and fear of the future. Unlike the unemployed, most disabled people are unlikely to get the chance of working their way out of poverty. They are trapped and totally reliant on what little money they receive in benefit. The amount of this money is decided by law in the courts by the government and at no time does it include or allow for any compulsory payments force-able taken under threat by Herefordshire Council. Your proposed compulsory increases from 8.5% to 16% or 24% or 30% are increases of 88%, 182% and 252% respectively, will cause extreme and unnecessary financial hardship to the most vulnerable and dependent members of your community. How can you morally justify this? Do you think benefits have gone up by 88%, 182%. 252%? Of course not, that would be absurd and utterly ridiculous and any such proposed increase would rightly be considered madness. The shortfall in revenue could be obtained from other sources, such as increasing parking charges by 88% to 252%, but that would be an absurdly ridiculous increase and unfair to motorist. Or, increase the entry fee for the swimming baths or community centres, but that would be equally absurd and unfair to swimmers and sport people. All these people have choices whether to pay the increase or not, whereas your proposals for the disabled are compulsory and enforced with threats of fines, bailiffs and imprisonment, and you have the gall to say you are concerned about "fairness". Is Herefordshire Council seriously going to prosecute poor disabled people who cannot pay? Is it not enough that you are already taking away money that has been awarded and dedicated for care and, what's to stop you from doing the same again next year and the year after until the disabled on benefit are paying 100% council tax, "more fear again"! But you don't care, if you did you would not have proposed such an incredibly large increase. Your proposed increases are disgraceful. Shame on you! How low will you go. I think Herefordshire Council's proposed increases are morally abhorrent and unjust, and I will seek legal advice as to whether Herefordshire Council's proposed actions and subsequent seizure of part of a disabled persons benefit is lawful and I shall arrange a meeting with my MP at the earliest opportunity to discuss this matter. Please, re-consider your proposed increases and the effect ANY increase would have on disabled members of this community, and please take into consideration the differences between disabled peoples' benefit and unemployment benefit as the differences, like disability, are extreme and vast.</p>
<p>For those in financial circumstances which necessitate a reduction in their tax liability, it seems correct to limit liability to a reasonable upper level, such as 'bracket D' may provide. Council tax bands do not reflect the capacity to pay, as they only equate to an asset which may carry a mortgage or debt, which itself may never be realised. Also many properties still have disproportionately assigned tax brackets that have never been adjusted since the days of 'second gear valuations'. As a means of adjustment based on the tax band, it is right to limit the effect at the more expensive end of the system. However, it is also contentious to assume that a properties size or value (and hence the council tax system itself) will determine the relative cost to a council's services. As benefits for tax reduction are based on income, this should, ideally form part of the mode for calculating adjustments of the same.</p>
<p>The percentage is fair according to the band of house. To arbitrarily change the higher banding property owners to suit Band D is nonsense.</p>
<p>This is a ridiculous way to increase council tax bills and uses a method which relies on a premise which has no basis in fact. That is, that people in more affluent housing have more disposable income! What nonsense of a premise! This could easily lead to deaths in vulnerable groups through hunger and the effects of cold on groups such as the elderly.</p>
<p>Reductions in benefits, low wages, unemployment all result in households being unable to sustain themselves, increasing debt, child poverty etc. Hereford Council should not slavishly follow present government's strategies that hit the poor and vulnerable, more than they do higher income groups. Herefordshire should aim to protect the poor, disabled and vulnerable.</p>



**List of any further comments in respect groups that might be affected:**

This will disproportionately affect disabled people and single parents (most of whom are women), as they are most likely to be living in poverty and therefore will be more likely to be affected.
The poorest and most vulnerable members of society. Trust a Tory bully to lash out at the weakest.
Age and disability, these people can't work and are more vulnerable.
The people who stay at home to care for their disabled or elderly relatives, are people who will suffer mainly as all they get is their income support to pay for all these costs, and if this happens how many will give up and leave the Council to pay for there care; costing you even more than your price rise.
Those of us who are unable to work due to mental health difficulties are finding their health is adversely affected by the stress that the extra monies they have to find each week is already causing. I firmly believe that this group will become high suicide risks as a result. I will kill myself if I have to find more money, as I am starving to death slowly even now.
People who have an illness and cant get any more income.
How about all of the above if they are earning low wages or reliant on benefits? How about people in general? Is the council only concerned with not being seen to be discriminatory?
Disabled as they may live in a band E because they need all the adaptations, close to amenities or need to live in a bungalows etc. with a higher council tax banding, then what they would live in if they were not disabled.
People with a disability who are of working age may not be able to work if their disability is profound. They would previously have been exempt from council tax payment. But now they are expected to contribute when their DLA has not increased in line with the amount they are expected to pay.
Disabled people will be more effected as they have less chance of a living wage, or income maximising when faced with financial crisis.
Young people and people that are below the breadline.
Single parent families, the unemployed and self employed on a low income.
People on a low income, due to illness or disability cannot afford another increase.
Severely disabled.
True disability limits what you can do in so many ways, including employment. I feel this group should be unaffected by these changes.
People with disabilities, long-term illnesses and those with young children (especially single parents) cannot be considered as eligible for work - they have other needs and commitments. The proposals would definitely affect these groups.
This could affect already financially stretched people with disabilities.
Disability - it's hard enough surviving on the benefits we get at the moment, without more of it being taking away.
Those on benefit are struggling to pay extra bed tax as it is and this will only make things worse. Maybe the news and newspapers need to be let known what you intend on doing?
Age and disability are especially affected by such changes.
Disability - if you are ill or disabled worrying about how to pay the bills leads to extra illness and even depression. Widows and widowers struggle as they have already lost an income.
Give to the rich and take from the poor, Why not ship all the "POOR" people off somewhere and leave the rich here?
Disabled people who have to rely on benefits which are already due to decrease in the near future.
Those with a disability like my husband who are unable to work (and I am in receipt of carers allowance and therefore income support), will be made to move as we will not be able to afford to live in our present home if our CTR forces us to pay even more money.
The proposals will affect people on Disability Living Allowance and Employment Support Allowance, if like me, through an accident while going to work, I have ended up being disabled and having to endure several operations before I can contemplate trying to get back to work. Prior to my current claim, I have only ever claimed for 3 weeks in 36 years of my working life.
All people are affected due to higher fees from their income and less services because of the squeeze. Monies will just get eaten up for other things not public services.
As explained above, the disabled who are unable to work for whatever reason will suffer.
What about working age disability claimants who are unable to work due to long term illness and are retired because of this? This rule is nonsensical and ageist. I am of working age but because I had to give up my job, which I loved, due to a serious chronic disease, I am now penalised. Yet if I was older, I would not be affected. How is this fair or make any sense?
The disabled and single occupants - please see above notes.
Age and disabled.
All groups, families and individuals on low incomes. CT is a means-tested benefit. Previously the council had determined that some in our communities did not have sufficient means to pay any CT. Have their incomes suddenly significantly improved? No! So you will move them into debt/further debt. Stop punishing the poorest for the gross mismanagement of sycophantic politicians.
Possibly disabled people depending on disability, may not understand changes or be able to call into Council to query.
The disabled are already suffering from cuts, out of all proportion to their numbers. The elderly and young families will suffer more than others, if their income is already compromised; single parents may find it impossible to keep their children safe & healthy.
We are 60 years old and in receipt of DLA and carers allowance, we struggle to pay all the daily bills, if the council tax payable and the bedroom tax rises anymore, we do not have any more cut backs to make as our benefits are now capped at 1%.
Disabled or those with special needs who don't and cannot obtain a paid job.

To all, if their income is insufficient.
Age apart, because the regulations prevent changes to pensioner regulations, these proposals clobber all low income working age people equally.
Pregnant people and those on maternity are very vulnerable and need to be cared for and nurtured, so that they can nurture the future citizens of our county. Old people on basic state pensions do not receive enough to live off in this country. People who are unable to work due to looking after their children will be affected. People who are disabled have been ostracised by the tabloids and now the benefits system. Single parents are being made to be responsible for absent parents, this is just not fair, especially in cases of domestic violence. Children in particular are being affected as the state will threaten their adult carers with fines or imprisonment for non-payment. This does not help the council or our community. The council will be left with a huge administrative and legal bill chasing up all those who cannot pay. The council needs to raise money, not spend more money chasing the non-payers who cannot afford to pay it. I am bringing up my children responsibly and teaching them how to behave well, that has a value to society rather than leave them to bring themselves up whilst I struggle to find work to pay unfair bills. Fuel bills have risen grossly, our boiler blew up in March we have no heating now and there are no government bodies available to help with that. Our roof is leaking in one area and I cannot afford to fix it and do not know how to fix it myself. I paid a roofer and he botched it and will not return to fix it. We are all sleeping in my bedroom to keep warm already, and we are only just starting winter and the energy companies are threatening to increase the bills again! We will have to wait till next summer till we don't have the pressure of heating.
Single parents, who are struggling to feed, clothe and provide power and heat for their families.
My son is severely learning disabled will never be able to work in order to get himself off benefits and has limited funds available, he is purely dependant on DLA/SDA and I think due to his circumstances there should be no liability to pay council tax.
Younger people,
As explained above, this policy will not be fair to everyone. You are asking the most well off to pay less, at the expense of the least well off.
The elderly should be exempted.
It is affecting people by their age obviously. Reasons for this explained above.
Very low income families and those with a disabled member on benefits are already severely stretched financially, choosing between heating and eating. This could well be the straw that breaks the camels back.
Age related claimants of workable age. In areas of higher unemployment or lack of career prospects makes it difficult to get suitable employment. JSA claimants over 50 tend to find greater challenges when securing suitable employment.
Single parents and other vulnerable adults e.g. those with health problems.
Once again the disabled are being hit by charges they can't afford as many are unable to work, the hardship is greater for them – why hinder the most vulnerable again?
Disability: cuts to benefits will reduce their money, which in turn will not help their budget.
All.
My husband and I are both disabled.
Disabled people would work if they could actually get a job. I couldn't care less about the rest, Its their own fault.
Anybody who lives on benefit alone. Some of us have no choice. I have 2 sons with learning disabilities who need full time care and support. Neither I nor my wife has the option of going out to work, so we can only live on what central government gives us, and that is certainly falling in real terms, at least whilst having to shell out more and more of our limited income to pay for the support that they receive because of the cuts this council has made, and to support this councils' desire to spend, spend, spend!
It could affect anyone living in a property larger than they need, which could affect older people whose partner is no longer with them for whatever reason.
Disabled people will probably be the worst affected.
There is a risk, by increasing CT for the elderly living in high band properties, that some elderly people, especially those living alone, will find increases difficult to apply. However, there is wider principle for increases for high band properties which often have more than one income, and anomalies thrown up by these increases should be dealt with by amendment to central government legislation, highlighted by unitary authorities.
Again see comment above. Although no detailed figures have been made available, it is generally the case that the female led households are higher proportion of CT Reduction scheme beneficiaries, so therefore, will be most seriously affected.
Disability
This will particularly affect people with disabilities who may be of working age but are unable to work.
As written above, this is going to affect those who are disabled and are having their benefits cut by central government.
Largely covered above.
People like me, with substantial physical disabilities of working age and already living in Band D on fixed income, this now needing to cover all other escalating costs. The percentage choice is too much, those with a disability may need more space.
You say "fair to everyone". How can it be fair to take such a large increase from the most venerable members of your community, people who are already in financial hardship and despair? How can this be fair, or "fair to everyone", how does it benefit "everyone" to see the most vulnerable members of their community suffer further financial hardship, how can that be in the community interest and if it is, then what does that say about your community and what kind of community are you trying to create? You have a duty of care to every member of this community, but surely your duty of care must be greater to those who are the most vulnerable and needy. In forcing the disabled to pay this compulsory increase, you are discriminating against the most vulnerable group of people in this community. How can that be fair?
Only as per the above argument, though there may be a case to be made for those groups in extenuating circumstances who could be more adversely affected, such as the disabled or pregnancy, in much the

same way that pensioners are omitted.

Property rich versus property poor.

These will affect vulnerable people such as adults who need protection as they may find changes difficult to understand. Also they may affect the elderly for many and complicated reasons, for instance, they can be very proud and may pay bills to the detriment of their ability to purchase basics such as food and heat, and consequently cause increase in cold related deaths.

Low income families, single parents, long-term sick/disabled. the increase in numbers of people in red poverty, including children demonstrates inability to meet current expenditure- the present charges are already too high for many.

## **Letter 1**

### **Comments on the Council Tax Reduction Scheme Consultation**

I am concerned that the people deciding this will, in the main, have no idea what the impact of paying £2.72 per week for council tax will have on our poorest residents. (I include myself in the former category).

I agree with the principle that everyone should be expected to pay something to contribute towards local services – the question is, how much.

There is little information about the numbers of people affected (7,238 claimants are mentioned as receiving average support of £15.24 per week, elsewhere 7,090 claimants are mentioned as receiving an average support of £18.06 per week – are these individuals or households, and what percentage of the total number of individuals or households is that?). There is no information about rates of collection from these people since April 2013. I consider this makes it difficult to make a judgement on this matter. It is also unclear whether these figures take into account the potential rises in council tax of 1.9% or 5% currently being consulted on in the budget consultation.

The prevalence and necessity of food banks in the County suggests that a large increase in contributions to Council Tax for some in society may be too much of a burden. The context of rising household fuel prices cannot be ignored.

16% is rather a large difference from 8.5% (and I'm surprised 24% and 30% could even be considered – but perhaps collection rates suggest there is some capacity?) Why isn't 10% or 12% being considered (presumably there is some reason for those figures being chosen)?

Yet again, I am at a loss to understand why central government sees fit to exempt all pensioners, regardless of income.

Council Tax is an outdated system, and a blunt tool for financing local services. Reform is overdue. The principle should not be one of making the poorest pay more while the richest pay comparatively less.

I would like to know what outreach to those people who will be affected there has been, and what response there has been, perhaps via CAB and other groups supporting people in these circumstances. I repeat, many of us have no idea how little money some people manage their households on.

Also, there is little clarity of which public services will still be available from the local council to the general public, and there should be clear communication about what people are paying for.

## Letter 2

### Changes to Council Tax Reduction scheme

#### **A personal contribution to the consultation**

This is in response to a letter from Herefordshire Council regarding the above, and not wishing to reply by an impersonal questionnaire.

I strongly disagree with the proposal put forward as:

- It targets the poorest residents who are in the least position to pay
- The hardest hit are those like me, who are unable to work through disability/illness and totally rely on financial support
- It discriminates against residents who happen to live in properties of Band E or above. Claimants of CTR who live in these properties do not have more income than those in the lowest Band properties
- The proposed increases are huge – from 7.5% to 21.5% not to mention a proposed general increase of Council Tax by around 5% - this is shocking and upsetting

My example of living in Band E property – the proposal means a potentially staggering 5 fold increase from £150 to £790 – how can the Council justify this and tell me how do I pay this?

You say you will protect the most vulnerable – where are your proposals to do this and what are they?

I agree in principle to every resident of Herefordshire contributing to council tax but it needs to take into account the ability to pay and so be fair. The system should not generate anxiety, worry and fear in people who are already in financial poverty through no fault of their own. Please reconsider and propose an increase in line with inflation.