

Council Tax Reduction Scheme Consultation report

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Introduction

The national council tax benefit system was abolished with effect from 1 April 2013. It was replaced with a localised council tax reduction (CTR) system alongside a 10% reduction in central Government funding for any local scheme when compared with the previous national council tax benefit scheme.

The Government continues to protect pensioners. This means that local schemes have identical council tax reduction rules for pensioners which remain in place under the previous council tax benefit system. The council does have discretion on CTR for working age claimants. In 2013/14, following one-off funding support from Government, working age claimants CTR subsidy was paid up to a maximum level of 91.5%.

The CTR scheme for 2014/15 reduced working age claimants CTR subsidy to 84% of the applicant's council tax charge, meaning that at least 16% of the council tax bill was payable by the claimant. In addition subsidy was restricted to a Band D property meaning any working age CTR claimant who lives in a property banded above band D has their CTR subsidy based on 84% of a Band D equivalent property.

The CTR scheme for 2015/16 remained the same as in 2014/15.

The MTFS approved by Council in February 2015 included savings of £150k from CTR for 2016/17. The options for achieving this saving target have been consulted on.

The Council Tax Reduction Scheme consultation was launched to seek the views of residents and interested organisations on proposed changes Herefordshire Council are considering making to their local scheme for working age applicants for 2016/17. The consultation questionnaire was published online on Herefordshire Council's website together with the consultation documents. In addition approximately 6500 letters were sent to current applicants who are likely to be most 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 meeting took place with stakeholders such as social landlord, voluntary and charitable organisations where the consultation was discussed attendees were invited to contribute to the consultation on behalf of their service users.

The consultation period ran from 6th July to 16th August 2015.

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 gist of the comments. There were also 2 letters/emails received in response to the consultation, the contents of which are included in appendix B.

Results

A total of 68 responses were received by the end of the consultation period, of these were 56 submitted online (This does not include the letters/emails that are included in appendix B)

1) Proposal 1 - would see working age council taxpayers liable to pay at least 20% of their council tax bill subject to other support changes.

Currently those working age council taxpayers eligible for CTR pay at least 16% of their council tax charge, receiving a discount of up to 84%.

This option proposes a lower level of financial support (80%) from April 2016; therefore claimants would become liable for the payment of a higher percentage of their council tax charge (20%) unless their discount is protected.

Individuals with protected discount would be those in receipt of severe disability premium, carers allowance or families with a child under the age of 5. These claimants will continue to receive their current levels of support.

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

	No.	%
Strongly Agree	15	24
Agree	17	27
Neither agree nor disagree	4	6
Disagree	12	19
Strongly Disagree	14	23
Total respondents	62	
Not answered	6	

In addition to these answers there were 20 additional comments relating to Proposal 1. Please see appendix A for the full list.

1a) The first additional restriction under Proposal 1 would see working age council taxpayers living in a property that is rated band D or above have their CTR capped at a maximum of 80% of the council tax charge on a band C equivalent property.

The current CTR is restricted to 84% of the council tax charge on a band D equivalent property and claimants have to pay the difference between their higher band council tax liability and a band D council tax liability.

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

	No.	%
Strongly Agree	12	19
Agree	16	26
Neither agree nor disagree	5	8
Disagree	8	13
Strongly Disagree	21	34
Total respondents	62	
Not answered	6	

In addition to these answers there were 20 additional comments relating to Proposal 1a. Please see appendix A for the full list.

1b) The second additional restriction under Proposal 1 would mean that, working age council taxpayers would not be entitled to receive any CTR if they exceed a capital limit of £6,000; the current level is £16,000. (Capital is defined as savings or property the claimant owns but does NOT include the property they live in or their personal possessions)

The current savings limit for entitlement to CTR is £16,000. We are proposing to reduce this to £6,000. This would mean that claimants with savings of £6,000 and above will not receive CTR regardless of any other circumstances.

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

	No.	%
Strongly Agree	20	32
Agree	10	16
Neither agree nor disagree	3	5
Disagree	14	23
Strongly Disagree	15	24
Total respondents	62	
Not answered	6	

In addition to these answers there were 25 additional comments relating Proposal 1b. Please see appendix A for the full list.

2) Proposal 2 -would see working age council taxpayers become liable to pay at least 20% of their council tax bill, an increase of 4%, with no other changes to the current scheme.

Currently those working age council taxpayers eligible for CTR pay at least 16% of their council tax charge, receiving support of up to 84%. This proposal would mean that these taxpayers would have a lower level of financial support (80%) through the scheme from April 2016, therefore becoming liable for the payment of a higher percentage of their council tax charge (20%).

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

	No.	%
Strongly Agree	11	18
Agree	16	27
Neither agree nor disagree	10	17
Disagree	8	13
Strongly Disagree	15	25
Total respondents	60	
Not answered	8	

In addition to these answers there were 24 additional comments relating Proposal 2. Please see appendix for the full list.

If you think the council should make an additional contribution from its own finances to continue with the current CTRS, how do you think this should be funded?

There were 23 additional comments relating to this question. 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	30	53
No	27	47
Don't know	0	0
Total respondents	57	
Not answered	11	

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

There were 27 comments made, please see appendix A for the full list

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	56	92
No	5	8
Total respondents	61	
Not answered	7	

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	5	15
Band B	8	24
Band C	5	15
Band D	10	29
Band E	3	9
Band F	1	2
Band G	2	6
Band H	0	0
Total respondents	34	
Not answered	34	

Are you currently receiving council tax reduction in Herefordshire?

	No.	%
Yes	33	54
No	28	46
Total respondents	61	
Not answered	7	

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

	No.	%
Yes	5	17
No	24	83
Total respondents	29	
Not answered	39	

Are you receiving housing benefit in Herefordshire?

	No.	%
Yes	24	42
No	33	58
Total respondents	57	
Not answered	11	

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

	No.	%
Employee in full-time job (30 hours plus per week)	19	32
Employee in part-time job (under 30 hours per week)	7	12
Self-employed full or part-time	4	7
On a government supported training programme	1	2
Unemployed and available for work	0	0
Full-time education at school, college or university	0	0
Retired whether receiving a pension or not	6	10
Looking after the home or family	9	15
Long term sick / disabled	23	38
Total respondents	68	
Not answered	0	

What is your age group?

	No.	%
Under 18	0	0
18 – 24 years	1	2
25 – 44 years	19	32
45 – 64 years	36	60
65 – 74 years	4	7
75+ years	0	0
Total respondents	60	
Not answered	8	

What is your gender?

	No.	%
Male	32	54
Female	27	46
Total respondents	59	
Not answered	9	

Do you parenting responsibilities?

	No.	%
Yes	21	37
No	36	63
Total respondents	57	
Not answered	11	

How would you describe your ethnic group?

	No.	%
White British/English/Welsh/Scottish/Northern Irish	57	98
Other White (please specify below)	0	0
Any other ethnic group (please specify below)	1	2
Total respondents	58	
Not answered	10	

Appendix A

Proposal 1: tax payers liable to pay 20% of their council tax unless in a protected group

<p>Whilst I understand the constraints of budgets and the necessity to provide critical services, many people who currently receive reductions are already on or below the poverty line. Forcing them to pay an additional amount has a severe impact on their quality of life; in many circumstances when finances are critically stretched it is the necessities that are cut, things like heating and nutritional food, not disposable luxuries.</p>
<p>The government gave council's £21 million, what percentage did you give to vulnerable people like us when it was council tax benefit? because you gave us no help when it switched.</p>
<p>It is certainly not fair to force the poorest in the community to pay for the Council's problems. The cost to them (as against their contribution to HC funds) would be heavily disproportionate compared to those who pay council tax at normal rates.</p>
<p>I am weary of the attacks on the poor. When this Government has chosen to give its MPs a 10% rise the rest of us have to endure cuts. Any such pressures on those with little income will in the long run cost the taxpayer more in homelessness and all the other attendant results of poverty.</p>
<p>Why once again are single parents penalised as I will be looking for work soon as my daughter will be 5 years old in October 2015. I will be doing part time work and I will have pay more on council tax as well as housing benefit. How do you expect single parents be able to afford this as well as everything else? Just because our children will be over 5 years old. I'm strongly against this for single parents it's not fair!!!! Yeah</p>
<p>We are asked if this is fair but fair to whom? A decision such as this has to be viewed in the context of other welfare cuts, below inflation wage increases and the record, so far, of the impact of provisions reductions in support. If the National Debt line has raised concerns about the level of CT debt in the county then we need an analysis of how much this is due to previous cuts in benefit levels. Herefordshire has one of the highest rates of fuel poverty in England and is one of the poorest counties in terms of average incomes. There is no evidence that the Council has taken any of these factors into account.</p>
<p>While I don't accept the continued burden put on to those who CAN'T WORK. I accept that everyone paying 20% would at least be fair, but the further changes listed are unreasonable. Anyone who is disabled and can't work has a very low income, it is unacceptable to then distinguish the most disabled as needing more help, they already receive more benefits. Those who can't find work are also on a low income and hitting them harder seems counterproductive.</p>
<p>No change should be made but in Herefordshire this would be better than Proposal 2 because those with a disability and young children need to be spared any further cuts.</p>
<p>Although any increase in Council Tax is likely to cause further financial hardship for low income families, the fact that the most vulnerable will be protected is fairer than option 2, where no such protection is proposed.</p>
<p>This will affect those on maximum CTR, who fall into the lowest income bands, in particular the unemployed, disabled people and single parents. These people are already suffering from a range of other cuts and from benefit freezes, and having to find even a small amount a week will impact on their ability to buy food and fuel.</p>
<p>Households in the circumstances described are already suffering from cutbacks in other benefits and it seems especially cruel to inflict further expenses on them, especially when council tax is spent on such ridiculous schemes as the "Herefordshire you can" road signs.</p>
<p>What are we getting for paying Council Tax. No grass cutting, overgrown flower beds, not even a black bin liner, rubbish left - Nothing!</p>
<p>I feel protecting those in receipt of carers allowance is definitely more fair than previous schemes</p>

and therefore not discriminating against those in need of care/providing care
This is a reasonable increase. I am not sure what a severe disability premium involves. Is this people receiving Personal Independence Allowance for their disability?
THE INTRODUCTION OF THE LOCAL COUNCIL TAX REDUCTION SCHEME HAD THE AIM -TO REDUCE THE COST OF THE SCHEME BY 10% IN LINE WITH LOSS OF GOVERNMENT GRANT -COMPARED TO 2012/2013. THE COUNCIL CHANGES HAD ALREADY REDUCED SCHEME COSTS IN 2014/15 BY 13.6%. NOW PLUS WHAT IS THE EFFECT OF THE CHANGES IN 2015/16? THIS SCHEME SHOULD STILL BE AIMED AT HELPING THOSE ON LOW INCOMES TO PAY COUNCIL TAX NOT GENERATE EXTRA FUNDS TOWARDS OTHER COUNCIL SPENDING
first the bedroom tax and then this , completely unfair to people on low income
Fair proposal but it should apply to all claimants. As I understand it pensioners will be exempt. Why? Their pension is higher than most benefits
acknowledge the fact that a rise is inevitable and as we would appear to have our payment protected under this option this would appear to be a fair rise
The reality is everyone on CTR has some form vulnerability or financial hardship to some degree or another. Indeed up until 3 years ago the successive Governments took the view that majority of people who stand to be affected by these proposals were sufficiently 'poor' that they would not be required to pay any ctax. Whilst you propose to protect certain groups there will be an additional cost to that in terms of data gathering and maintaining in addition to adding a further degree of complexity to an already complex system. You should also not lose sight of the fact that CTR is simply one benefit of several that claimants are in receipt of and given the changes to the other benefits announced at the recent budget disposal household income will be dropping significantly so there is even less chance of collecting the monies now outstanding
All poorer people should not be expected to pay more.

CTR capped at band C

<p>Whilst I understand the constraints of budgets and the necessity to provide critical services, many people who currently receive reductions are already on or below the poverty line. Forcing them to pay an additional amount has a severe impact on their quality of life; in many circumstances when finances are critically stretched it is the necessities that are cut, things like heating and nutritional food, not disposable luxuries.</p>
<p>We are in a disabled adapted terraced bungalow, how come it's banded a C</p>
<p>This would seem to be just another attempt at imposing the so-called bedroom tax.</p>
<p>Sorry as indicated above any cuts are wrong.</p>
<p>Why have all bands pay the same as one band? All bands should be separated and pay their own amount as that's why bands were put into place years ago</p>
<p>This assumes that the 327 households affected have the option to move into lower Band properties. Again what evidence is there that this option is available particularly given the shortage of cheaper properties? This is designed to punish people for something which may be beyond their power to resolve. That cannot be fair.</p>
<p>I live in a Band D property and receive full CTR; I have ME/CFS and can't work. I live in this property at no charge to the tax payer as my family own it. If I have to pay higher levels of Council Tax I won't be able to afford to live in this property and will have to move in to rented accommodation which will lower my Council Tax payments but also see the tax payer liable to pay my rent. This clearly is not a good situation for anyone. I already pay more council tax as I live in a Band D property, I would refuse to pay a higher percentage than someone in the same situation but living in a Band C or lower property.</p>
<p>Do not really think it is fair but it is better than Proposal 2.</p>
<p>This penalises two groups of people - firstly those with large families who need several bedrooms for children or other family members, and secondly people who live in larger properties but have had a change of circumstances so that their income is significantly reduced (i.e. probably people who have become disabled and unable to work). Capping their CTR amount will inevitably cause severe hardship to people on low incomes who do not have 'surplus' income to pay the extra amount.</p>
<p>It's not very fair in anyway or form.</p>
<p>What are we getting for paying Council tax? No grass cutting, overgrown flower beds, not even a black bin liner, rubbish left - Nothing! Cutbacks everywhere no matter what you put up or increase.</p>
<p>Our property is a band E so we are already capped at D. Our property rental is very competitive compared with the current rental market so what we would save by moving to a cheaper council tax band we would more than make up for in excess rent. Neither option we could afford</p>
<p>AN INCREASE OF £200+WILL FURTHER INCREASE COLLECTION PROBLEMS FOR THE COUNCIL AND TAXPAYERS ALSO SEE ABOVE</p>
<p>it needs to be simpler</p>
<p>The banding of properties is in place for a reason. Making people in Band D pay for a Band C is not right and effectively dismisses the banding of properties, effectively becoming a farce.</p>
<p>Band D owners may have inherited their property but not necessarily have the means to pay bills.</p>
<p>On balance I think it is reasonable for the Council to take the view that it's not its priority to fund people to live in properties larger than they can afford.</p>
<p>Cannot believe there are no band H properties in Herefordshire. Maybe they all belong to councillors.</p>
<p>It would be reasonable to assume that any benefit designated for public need would be both appropriately applied and fair. The council's proposal to restrict its tax benefit or CTR by the banding of the property could only be seen as unfair. Why would this be? The benefit, if rightly implied</p>

above, should appropriately find those people who are in need of it. Those who are in need may live in properties of varying values, as tenants, outright owners, mortgagors or by any other circumstance, but the criteria on which their need is judged is on their means to pay (be that income, savings and disposable assets). CTR should not be moderated by the banding of the property they live in, which itself is not a reliable guide to relative property value (as, for instance, many properties are still classified under the original and unreliable second gear, drive-by valuations decades ago), but more so, should not be based on the value of the property anyway, as this cannot clearly define the council services needed or used by a household (most of the services are provided on an equal level to everyone anyway, such as policing and rubbish collection); those people who find themselves in need of the benefit should be considered on the fluidity of their financial circumstances and not on the house they live in. Even owners in higher banded properties may still not have the advantage of fully owning their house, and, lumbered with a mortgage, should not have to be disproportionately punished for their situation. As a response, it would be too easy to flippantly suggest that a person should just move house; but consider how much of an upheaval and financial burden the cost of moving house is, it certainly could not help the circumstance of anyone who is need of the benefit. Furthermore the disabled, infirm and vulnerable would be more susceptible to such a situation, and outright homeowners would be expected to sell up their home to downgrade their banding, that means putting on the market and possibly waiting a year or so before any sale takes place before going through the upheaval of moving, perhaps away from family, friends, and settled situations such as school, with relatively huge costs involved which would defeat the purpose. So can this scenario be considered fair in light of a person's need relative to anyone else's, based on an arbitrary classification of the value of the property they live in and that they may have no financial asset from? Does this proposal promote impropriety and unfairness in its implementation? It already exists on a Band D restriction and has the advantage of only affecting a small percentage of people so the voice against it is possibly relatively small, unheard and maybe ignored. It is employed across hundreds of councils, so may be seen as acceptable, but this does not make it just in the same respect that the poll tax was universal but still considered unjust. It is discriminatory, has already increased the council tax liability for those on CTR below Band D by several hundred pounds over those above Band D and cannot claim to proportionately reduce the benefits of those who have the greater means; those of greater means are people who don't qualify for the benefit in the first instance. In a similar vein, the services that council tax pays for is disproportionate between town and rural Herefordshire.

All poorer people should not be expected to pay more.

Capital limit of £6000

<p>Whilst I understand the constraints of budgets and the necessity to provide critical services, many people who currently receive reductions are already on or below the poverty line. Forcing them to pay an additional amount has a severe impact on their quality of life; in many circumstances when finances are critically stretched it is the necessities that are cut, things like heating and nutritional food, not disposable luxuries.</p>
<p>Disgusting!! You must realise people are getting early pension payments, and the one chance they have to save or at least use the money for retirement plans or ISAS instead of having rip off life insurance plans, and you want to limit it to £6000. That's not going to help people saving for retirement is it?</p>
<p>The benefit of this would appear to be tiny - less than the annual cost of the mid-scale employee to administer this.</p>
<p>Now you are also penalising those with savings which may have been accrued over a lifetime of honest work and may be needed when they come off benefits. Short term thinking again.</p>
<p>This is not fair on people who already have enough problems but manage perhaps to be a bit frugal - even on a basic income. In this day and age £16,000 is low enough.</p>
<p>I think maximum saving should be for a household of £10,000...</p>
<p>As a homeowner it is essential I have sufficient savings to pay for necessary maintenance/repairs to my property. On the very low income I have I cannot save very much at all so could end up in debt with all the attendant problems. I don't think £16,000 is an unreasonable limit. £6000 would vanish if, say, a new roof was needed.</p>
<p>Again what evidence is there that provides the justification for this change. Is the suggested £6,000 an arbitrary sum or is it based on analysis? Also, unlike other Options no figure is given of the numbers likely to be affected.</p>
<p>At the worst allowed saving should be the same as for other benefits which sees them gradually reduced between £6,000 to £16,000. Lowering the limit to £6,000 further discourages people from saving, and therefore providing for themselves, which will make them more dependent on the State and Council.</p>
<p>Penalising people who wish to be careful with money, save and better themselves is no way to get them off benefits!</p>
<p>This is a drastic difference in savings allowed which I think is grossly unfair. It would be fairer to fix it at a figure which is mid-way, such as £10,000.</p>
<p>No it's not fair.</p>
<p>What are we getting for paying Council Tax. No grass cutting, overgrown flower beds, not even a black bin liner, rubbish left - Nothing! Cutbacks everywhere no matter what you put up or increase.</p>
<p>Very unfair, especially senior citizens that have a little savings especially if you pay for care.</p>
<p>how does this allow anyone to save for new washing machines, essential car bills etc</p>
<p>These 110 residents should definitely not have all their reduction taken away for saving their money up to £16,000. This is not in line with other benefit requirements which are at the £16,000 threshold which is a reasonable one. This may be the only security these people have and should not be discouraged or penalised for this. These people are likely not to own property or a private pension. This would be taking away these people's ability to do something to improve their circumstances. It would be discouraging and counterproductive in the long term.</p>
<p>Saving needs to be encouraged (in the past 8 years savings have not grown due to paltry interest rates) otherwise everyone will be encouraged to spend their savings and not fall into the trap of receiving no help at all if you are prudent. £16000 down to £6000 is too big a drop. If it has to fall then settle for £10000 savings.</p>

THIS PROPOSAL REMOVES SUPPORT AND WILL ENCOURAGE SPENDING BY BORDER LINE CLAIMANTS TO ACHIEVE REDUCED SAVINGS TO A DANGEROUSLY LOW LEVEL AND PENALISES THOSE WITH RELATIVELY MODERATE LEVELS OF CAPITAL RESOURCES WHEN THE TAPER ARRANGEMENTS ALREADY REMOVE SUPPORT IN A GRADUAL WAY

if you are capable of earning and have £16000 in savings you should be able to pay in full/

People who have savings should not be persecuted for saving. In my case they have to last my entire life and be a funeral fund.

Band D owners have worked all their lives so must have saved for their old age now will be penalised for savings

The additional restriction is too drastic on a group who are already being screwed. £10,000 would be a more reasonable cap

Whilst there is clearly a disincentive to save again in the currently financial climate it is difficult to justify reducing Council Tax for those with sufficient money in the bank to pay.

I spent all my savings on council tax when I could get no help and then it is squeezed out of you again to keep paying and paying until you have no money, cannot get help and they have to jail you.

All poorer people should not be expected to pay more.

Proposal 2: all tax payers liable to pay 20% of their council tax

<p>Whilst I understand the constraints of budgets and the necessity to provide critical services, many people who currently receive reductions are already on or below the poverty line. Forcing them to pay an additional amount has a severe impact on their quality of life; in many circumstances when finances are critically stretched it is the necessities that are cut, things like heating and nutritional food, not disposable luxuries.</p>
<p>Option B is the best of two evils</p>
<p>Same argument as under proposal 1 above.</p>
<p>The worst of all the proposals. I know let us CUT the salary of all MPs and councillors and those at the top tier of the Council and see how much that saves. Just a cut of 4% which would not make any major difference to them. Cut 4% from those with little feels like a cut of 40% and more</p>
<p>I believe, although always difficult to find extra money, that this would be the fairest and most even handed solution. It should also be more cost effective for the Council to calculate and maintain.</p>
<p>As I said on my first comment yeah with families or working people with no children, but not single parents. I think it should change for us when our child leaves high school</p>
<p>It is assumed that this option means that there would be no disregard for protected groups as in Proposal 1. If that is correct then it would be helpful to clearly state this. Again there is no estimate her of how any households would be affected.</p>
<p>life is hard enough and proposal 2 seem to be the fairest across the board</p>
<p>While I don't accept the continued burden put on to those who CAN'T WORK. I accept that everyone in society has a part to play and would accept my equal share of the cost.</p>
<p>People who have more than £6,000 in the bank can afford the 4% rise, so this is why Proposal 1 is fair and this one is not. Because choosing to do a 4% rise on everyone actually hits the people with no money at all the hardest and they will already be squeezed by the tax credit cuts coming in April. You will have people defaulting on rent much more often which will lead to more money being spent by Herefordshire government on courts, bailiffs, etc. Proposal 1 while more complicated protects the poorest.</p>
<p>This proposal does not take account of vulnerable families who are in receipt of carers allowance or severe disability premium, who are already struggling with their low income.</p>
<p>This will affect those on maximum CTR, who fall into the lowest income bands, in particular the unemployed, disabled people and single parents. These people are already suffering from a range of other cuts and from benefit freezes, and having to find even a small amount a week will impact on their ability to buy food and fuel.</p>
<p>What are we getting for paying Council Tax. No grass cutting, overgrown flower beds, not even a black bin liner, rubbish left - Nothing! Cutbacks everywhere no matter what you put up or increase.</p>
<p>SEE ABOVE SCHEME ALREADY PRODUCING LOWER SCHEME COST TO THE COUNCIL THAN NEEDED TO RECOVER CUT IN GRANT</p>
<p>I believe the whole banding system is unfair. I also believe that rural residents do not get the same benefits or need the same resources from the council tax income that people living in the towns and cities do.</p>
<p>I think this is the best way forward at present. Although for the first time in my life I am dependant on benefits I am willing to pay more towards my services</p>
<p>This on the face of it seems to be a more sensible approach, being the scheme closest to the present CTR scheme. Therefore actually saving the council time and finances trying to enforce new schemes and causing in some cases extreme financial distress leading to poverty and homelessness</p>
<p>simpler</p>
<p>This seems to be fair as rise is below £1 per week meaning around £48 per annum on bill</p>

The reality is everyone on CTR has some form vulnerability or financial hardship to some degree or another. Indeed up until 3 years ago successive Governments took the view that majority of people who stand to be affected by these proposals were sufficiently 'poor' that they would not be required to pay any council tax. You should also not lose sight of the fact that CTR is simply one benefit of several that claimants are in receipt of and given the changes to the other benefits announced at the recent budget disposal household income will be dropping significantly so there is even less chance of collecting the monies now outstanding

I strongly agree that the cap should be reduced from 84% to 80%. I strongly agree that there should be no additional relief above 80% of Band C I strongly agree that the savings limit should be reduced to £6,000 The truly vulnerable should continue to be protected - but maybe the criteria should be looked at more stringently.

Does it go down if we all put more in the pot? This should be means tested for pensioners too.

This is a blanket approach without considering some of the more vulnerable people in society as is the case in proposal 1

All poorer people should not be expected to pay more.

If you think the council should make an additional contribution from its own finances to continue with the current CTRS, how do you think this should be funded?

<p>Stop paying your chief executives obscene wages. No council exec should earn more than the prime minister of this country. Make better choices when demolishing council buildings when they haven't been up that long....how much did that cost the taxpayer i.e. council building that was on the end of the new development.</p>
<p>Increase charges for car parking in the city by say, 100%. Not only would this increase income, it would free up the city's road network (as it may encourage people to walk or car share etc) and in turn that would reduce council spending on related health issues such as obesity and all connected expenditure.</p>
<p>Perhaps cease to employ the officers who are unable to answer this question for themselves?</p>
<p>By bringing a charge for vehicles being sold on the side of road, you should charge a sales fee for all vehicles being sold as this is advertising and can cause people to slow down or park dangerously. Give a permit to register the keeper only so they could avoid this charge. But what it would do is stop all these people making money on the side by selling vehicles and not paying their taxes and help genuine businesses compete fairly.</p>
<p>I know, let us CUT the salary of all MPs and councillors and those at the top tier of the Council and see how much that saves. Just a cut of 4% which would not make any major difference to them. Cut 4% from those on little feels like a cut of 40% and more</p>
<p>Maybe by taking some people away higher up or areas that aren't really used or useful. The community shouldn't be penalised that's what Herefordshire council was all about I thought the community... Making Hereford better, and you're not doing this</p>
<p>I saw in the paper that 3 counsellors cost the council 400,000.</p>
<p>A start would be to show the cost of collection of unpaid CT as a result of previous cuts. Increasing the financial pressures on already poor households will have an effect in other policy areas. Could it be that the reported significant rises in full poverty, domestic abuse, and child abuse are in some way connected? The recent Understanding Herefordshire report studiously avoids addressing poverty (unlike previous reports!) but there are enough indicators to suggest that this is a growing problem in the County which the proposals will only add to.</p>
<p>The council do need to make sure that the CTR doesn't change further beyond 20% and the only acceptable way to do so is to reduce the cost of its highest earning employees. It is stunningly unacceptable that in a poor and underfunded county like Herefordshire that anyone in the council is earning over £100,000. Again I would refuse to pay higher rates than 20% unless the council stops wasting money on salaries it can't afford.</p>
<p>This could be funded by reducing grants to things such as Arts, Culture, Heritage, Sports, Leisure and many other projects. These are thing I for one feel should be self-sufficient. If they cannot manage without grants then there are not enough people interested in them so why keep them going.</p>
<p>Take the money from other programs that the council supports. Council money that supports needless employees - as long as the money does not get cut directly from the people. Cut staff in education and children's departments because most parents think the system is a mess and children are not learning anything anyway. The council is constantly throwing money at staff that do not do their jobs and then get replaced by new staff that do not do their jobs. It is the biggest waste of spending in the council, the educational and children's programs. No parents are satisfied with the council so that is where the staff needs to be cut or abolished.</p>
<p>I think the council needs to sort out its priorities, it's very nice to enable people to go out and have fun/hobbies, but you need to focus on basic care needs first. I say this as someone disabled, who can get help to go out partying if I want (which I can't do anyway!) but find it hard to get help to</p>

clean/cook etc. Would be very happy to see the council getting more of our money if they actually appeared to do anything useful with it, and stopped cutting services we desperately need, like the CAB.
Increase council tax across the board, in particular in higher bands.
Dropping all but the most essential capital expenditure and carrying out ongoing maintenance only.
Do not pay such huge salaries especially those over £40000
FROM THE ELEMENT INCLUDED IN THE FORMULA GRANT FOR THIS PURPOSE
cut the disgraceful wages paid to council executives
To be honest I think the council are struggling but doing their best. We all need to dig a little deeper, but I also think the reduction should be means tested in some way.
stop building roads that will not help traffic flow on Edgar Street and look at officers wages
Through discretionary housing payment scheme
I take issue with the fact that these proposals will actually save the council money. Clearly there is more council tax available to be collected but how easy it is to collect this money? The cost of postage for bills, reminders, summonses etc. The staff resource needs to administer these things. What about the indirect impact of causing financial hardship to individuals and families and the costs to the council of having to pick up the pieces at a later date.
The upper and middle management of the council could take a cut or reduction in their fat-cat salaries (2014 salaries for top 13 senior management were between £78,000 and £145,000 pa)! Another way don't spend £60,000, as the council were prepared to do earlier in the year, to pay for recruitment of various senior posts. Maybe by increasing the competency of the original incumbents or replacing departed staff with offers of internal promotion to competent individuals who have worked the area and understand the requirements, the council could save on those unwarranted reductions in CTR. How much does the council staff spend on non-essential activities, such as wining and dining, unnecessary hotel stays, taxis, first class tickets and consultant fees?
Simple, government funds to help poorer people/

Explain which groups and the reasons they might be affected.

Disabled, I am in the ESA support group
I think it will be unfairly affecting single, lone *working* parents who don't receive any maintenance from the absent parent. If the council looks at how these cuts will affect this group of people, they may understand how they might feel discriminated against.
This affects the poorest people in the community, many of who are also dealing with other issues, such as health.
In my situation I am struggling to pay and this will just put more pressure on me.
Anyone on low wages or benefits. This is not rocket science
I believe lowering the savings limit from £16,000 to £6,000 is very unfair to people that have managed to save and be frugal. After all having savings up to £16,000 is not much in this day and age. After all, transport is essential in Herefordshire so to replace a car or to keep money in an account to pay for a funeral (as a lot of people try to do now) etc etc soon reduces savings.
Single parents with children over the age of 5 years of age
I am 58 and employers have no interest in employing me in any serious capacity so I am stuck in a low paying part time job. Re-training is hardly an option at my age.
Particularly those who are disabled and their carers, young people and pregnant or new mothers on maternity leave.
Clearly all disabled people who can't work, like myself, will be unfairly hit by increasing the council tax payment, but proposal 1a is stunningly unfair on those who have previously done well and earned a good home, Band D or above, only then to have become ill and have to live off benefits.
The disabled are already affected by the so called bedroom tax, which does not allow for a spare room for carers or the need of an extra room for special equipment or when a couple just cannot sleep in the same room due to one of them having a disability.
It affects everyone because prices are going up and relief is going down. This will lead to high crime, robberies, etc. which will put additional strains on monies for police. This is the nature of poverty, it just gets worse.
Disabled people will be affected if Proposal 2 is implemented because their Council Tax liability will increase even though their benefits have not increased significantly.
These proposals will affect those on low incomes, which will mean there is a disproportionate effect on disabled people and parents (especially single parents). The changes only affect people of working age, so there is age discrimination.
Single mothers who should be able to concentrate on raising their children properly without having to seek work at all costs.
The state of paths and walkway. Overgrown hedges etc. Dangerous. Nothing done to help anymore.
discrimination against long term disabled
I think it is very important that people from any disadvantage must be enabled to make improvements to their own circumstances by being encouraged to save. The idea of only allowing their life savings to be £6,000 is unfair. Many of these people will be simply saving for old age or serious illness as they have little other security in their lives.
I think the proposals should apply to everyone equally especially not to be exempt due to age.
For a person who depends on benefits living alone for long term sickness. If Council Tax were to be increased it would be hard to manage financially.
Long term disabled - pensioners - lower income families. Any large increase will have a severe effect on those on a fixed income e.g. long term disabled, pensioners and families on low earnings never achieving monetary security if they are forced to pay ever increasing council tax for an ever more decreasing level of council services vital for such families.

People with learning difficulties and vulnerable adults who cannot get a job and live on low income
People with a disability
Everyone is affected. Maybe shared through larger households who use more facilities could be an option.
Proposal 1 would take account of those who are more vulnerable, i.e. disability, elderly and young families whose income is potentially more restricted.
Those of disability, old age, infirmity, single parent families and anyone who is already in a position that may cause them to struggle significantly more than the average and will feel the effects greater of additional benefit cuts. This may be the straw that breaks the camel's backs for some!
It should help all people.

Appendix B

Dear Sir or madam

I will not be able to pay more
Council Tax at all with having to pay
all other bills it is a job to make ends
MEET as I only get Job Seekers

Allowance payed every 2 weeks

at £146-00 out of this money

I have to pay

£19-80P TOP UP RENT per week

£20- every 2 weeks electric

£19-68P water every month

£20-00 BT every 2 weeks

£38-00 council TAX monthly

as you will see I don't have
very little money for food

or cloths I am very worried about

things at the moment

Your Faithfully

please not

I have a disability and
illness. I have my own
home to keep. I pay council tax
and house benefit all so on
long term sick. Now it is time
to say about the council tax
number 1, one ticket for the
tip a month is not right when
you take a trailer which is
6" by 3 you have to have
tickets when I take 20 bags
in it and car does not have to
have a tickets they have the
same as I have. I think it is not
right. you send money in
the wrong way. shut the tickets
that is not right. Town is going
to the dogs. you get less for
your council tax but you take
more of use those on long term
sick on low money. we have
not got it. The one that hold
their own name. I think it is
not right. It is time for you
to get it of those on pension
credit. make them pay some
council tax and houseing
benefit they have more money
than I get I will not pay
more for council tax

PTo

I go to mind in
heritor you give use less
money to keep it going
it is not right it keep them
out of hosp going to
mind and lot of them say
the same as I do OK

I have my own home to
mainten get the gas boiler
gone and a year pay of
boiler gas which is less than
most have to pay for I am
not happy what you are doing
to me putting it up