

Subject: Council Tax Reduction Scheme 2016

Report to: EMT – 24<sup>th</sup> September 2015  
Cabinet – 7<sup>th</sup> October 2015  
Council – 24<sup>th</sup> November 2015

Report by: Miranda Lee, Group Manager Customer Services

This report seeks decision and approval of the 2016 Local Council Tax Support/Reduction Scheme

## 1. **BACKGROUND**

- 1.1 The Cabinet Report of the 10<sup>th</sup> June 2015 requested permission to commence consultation in relation to the third year Local Council Tax Support/Reduction Scheme.
- 1.2 In April 2013 we introduced a new Local Council Tax Support/Reduction Scheme which replaced Council Tax Benefit. This followed the Government announcement in the Spending Review 2010 that financial support for council tax would now be localised.
- 1.3 Initially the amount of funding provided to local authorities to run a localised scheme was approximately 10% less than what was spent on the previous Council Tax Benefit scheme and the funding for the first and second year of this change had been specifically allocated to go towards the scheme.
- 1.4 In 2014, the Government announced that future funding towards the Council Tax Support/Reduction Scheme would be included within the overall Revenue Support Grant and would not be separately identified from within the grant.
- 1.5 In designing a local scheme for 2016 the council has had to consider:
  - The amount of funding the Council wants to provide from the Revenue Support Grant to fund the scheme taking into account that for years 2013 and 2014 the specified funding was approximately 10% less than what was spent on the previous Council Tax Benefit scheme.
  - Support for pensioners must be protected and would not be affected by the local scheme meaning that the rules around a localised scheme would only apply to those customers of working age.

## 2. **CURRENT POSITION**

- 2.1 Consultation in relation to the considerations for a new scheme closed on the 16<sup>th</sup> September 2015.

- 2.2 Consultation was based on options for a working age scheme with pensioners being protected.
- 2.3 The consultation ran for a 12 week period and covered a number of questions, results are shown in Appendix 3.
- 2.4 A total of 118 surveys were completed. There was some agreement that income from child benefit and child maintenance should be taken into account however the effects of this would be limited to families and lone parents.
- 2.5 Comments in relation to the survey questions clearly identified concern over further hardship issues and vulnerable people. There is also feeling that to make a leap to reduce the maximum award from 91.5% to 80% is too much of a big difference.

### **3 REQUIREMENTS FOR CHANGE**

- 3.1 Each year it is a legal requirement for councils to decide what the following years Local Council Tax Support/Reduction scheme will be even if there are no changes to it from the existing previous year.
- 3.2 As funding for Great Yarmouth Borough Council for the 2016 Scheme has been included within the overall Revenue Support Grant and an amount has not been specifically ring-fenced, the Council must decide how much of this grant will be used to fund the 2016 Scheme. Norfolk County Council and the Police are being funded by the DCLG directly.
- 3.5 Appendix 1 gives options for consideration and gives the costs of the 8 schemes and the impact of each of the options. Option 1 is to continue with the current scheme. The further 7 options look to reduce the maximum amount of awards to customers in a range from 90% to 80% of the council tax liability. Overall around 96.55% of working age customers would be adversely affected by less than £1 per week if Option 3 was introduced. Please refer to Appendix 1 for the full breakdown.
- 3.6 All the options apply only to those of working age and protects pensioners at their previous Council Tax Benefit calculation.
- 3.7 Each Local Authority must decide what type of scheme they are going to have each year. This means that other nearby Local Authorities can have different types of schemes with varying financial implications for customers. Please refer to Appendix 2 which gives information on the schemes currently in place for 2014-15 for nearby Councils.
- 3.8 This year the Government has announced further welfare reform changes including changes to the levels of tax credit awards and a freeze of working age benefits over the next four years. An overall reduction to a households income as a result of these changes are likely to mean an increase in the level of support they will be entitled to under our Council Tax Reduction Scheme. This means we need to consider that the overall cost of our scheme

could be higher than forecasted in this report for 2016/17 should these changes be implemented.

#### 4. COSTINGS

- 4.1 For illustrative purposes the following gives the financial breakdown of the cost for a recommended Option 3 (87.5% maximum award against liability)

4.2	£
<b>Estimated Cost of Scheme</b>	<b>8,998,338</b>
<b>Precept Split</b>	
Norfolk County Council	6,811,741
Police	1,241,770
GYBC	872,839
Parish	71,986

#### 5. RECOMMENDATIONS

- 5.1 To introduce a scheme for the third year of Council Tax Support/Reduction based on the Options provided.

**FINANCIAL IMPLICATIONS:** Although funding has been included within the overall Revenue Support Grant for 2016 it has not been specifically identified within the Grant. Initial funding for Local Council Tax Reduction Schemes amounted to approximately £921,000 in relation to Great Yarmouth Borough Councils contribution to the Scheme.

Scheme options have been discussed with the Director of Customer Services & the Customer Services Portfolio holder.

**LEGAL IMPLICATIONS:** New localised Council Tax Support scheme for 2016 policy and appeal process.

Does this report raise any legal, financial, sustainability, equality, crime and disorder or human rights issues and, if so, have they been considered?	Issues	
	Legal	Yes
	Financial	Yes
	Risk	Yes
	Sustainability	Yes
	Equality	Yes
	Crime and Disorder	No
	Human Rights	No
	Every Child Matters	Yes

## Appendix 1

## Council Tax Reduction Scheme Options 2016

### Option 1 – Current Scheme

The current Scheme has been running for 3 years and limits the maximum amount of award for working age customers to 91.5% of the Council Tax Liability.

The anticipated cost for this scheme for 2016 based on forecasting would be **£9,167,468 (GYBC Cost Approx £889,244)**

### Option 2

This scheme limits the maximum amount of award for working age customers to 90% of the Council Tax Liability.

The anticipated cost for this scheme for 2016 based on forecasting would be **£9,101,823 (GYBC Cost Approx £882,877)**

Please refer to **Annex A** for the impact on caseload groups.

### Option 3

This scheme limits the maximum amount of award for working age customers to 87.5% of the Council Tax Liability.

The anticipated cost for this scheme for 2016 based on forecasting would be **£8,998,338 (GYBC Cost Approx £872,839)**

Please refer to **Annex B** for the impact on caseload groups.

### Option 4

This scheme limits the maximum amount of award for working age customers to 87.5% of the Council Tax Liability. This scheme also takes into account Child Benefit and Child Maintenance as Income and lowers the allowable capital limit of £16,000 to £10,000

The anticipated cost for this scheme for 2016 based on forecasting would be **£8,804,321 (GYBC Cost Approx £854,019)**

Please refer to **Annex C** for the impact on caseload groups.

### Option 5

This scheme limits the maximum amount of award for working age customers to 85% of the Council Tax Liability.

The anticipated cost for this scheme for 2015 based on forecasting would be **£8,824,944 (GYBC Cost Approx £856,020)**

Please refer to **Annex D** for the impact on caseload groups.

### Option 6

This scheme limits the maximum amount of award for working age customers to 82.5% of the Council Tax Liability.

The anticipated cost for this scheme for 2016 based on forecasting would be **£8,687,007 (GYBC Cost Approx £842,640)**

Please refer to **Annex E** for the impact on caseload groups.

### Option 7

This scheme limits the maximum amount of award for working age customers to 80% of the Council Tax Liability.

The anticipated cost for this scheme for 2015 based on forecasting would be **£8,546,611 (GYBC Cost Approx £829,021)**

Please refer to **Annex F** for the impact on caseload groups.

The table below gives an example of the impact for Council Tax Band A groups of customers

### Impact on Band A for each category

#### Couples and Families

Option	Maximum Percentage	Annual Liability	Support with current scheme	Support after	Annual reduction	Weekly reduction
2	90%	1,003.23	915.21	900.21	15	0.21
3	87.5%	1,003.23	915.21	875.20	40.01	0.77
4	87.5% *	1,003.23	915.21	281.24	633.97	12.19
5	85%	1,003.23	915.21	850.20	65.01	1.25
6	82.5%	1,003.23	915.21	825.19	90.02	1.73
7	80%	1,003.23	915.21	800.18	85.02	1.64

#### Lone Parents and Singles

Option	Maximum Percentage	Liability	Support with current scheme	Support after	Annual reduction	Weekly reduction
2	90%	750.17	686.41	675.15	11.26	0.22
3	87.5%	750.17	686.41	656.40	30.01	0.58
4	87.5% *	750.17	686.41	448.82	237.59	4.57
5	85%	750.17	686.41	637.64	48.77	0.94
6	82.5%	750.17	686.41	618.89	67.52	1.30
7	80%	750.17	686.41	600.14	63.76	1.23

## **Annex A - 90% Max Award**

### **Overall**

- 1.56% Unaffected
- 97.94% adversely affected by less than **50p** per week
- 0.28% adversely affected by less than **75p** per week
- 0.03% adversely affected by less than **£1.50** per week
- 0.17% adversely affected by less than **£4** per week

### **Couples**

- 13.04% Unaffected
- 86.43% adversely affected by less than **50p** per week
- 0.52% adversely affected by less than **75p** per week

### **Families**

- 1.09% Unaffected
- 97.81% adversely affected by less than **50p** per week
- 0.89% adversely affected by less than **75p** per week
- 0.20% adversely affected by less than **£4** per week

### **Lone Parents**

- 99.44% adversely affected by less than **50p** per week
- 0.11% adversely affected by less than **75p** per week
- 0.11% adversely affected by less than **£1.50** per week
- 0.34% adversely affected by less than **£4** per week

### **Singles**

- 99.83% adversely affected by less than **50p** per week
- 0.08% adversely affected by less than **75p** per week
- 0.08% adversely affected by less than **£4** per week

## **Annex B – 87.5% Max Award**

### **Overall**

- 1.48% Unaffected
- 4.54% adversely affected by less than **50p** per week
- 58.62% adversely affected by less than **75p** per week
- 31.91% adversely affected by less than **£1** per week
- 3.20% adversely affected by less than **£1.50** per week
- 0.05% adversely affected by less than **£2** per week
- 0.10% adversely affected by less than **£4** per week
- 0.10% no longer qualify for help under the new scheme

### **Couples**

- 12.93% Unaffected
- 0.52% adversely affected by less than **50p** per week
- 1.55% adversely affected by less than **75p** per week
- 77.93% adversely affected by less than **£1** per week
- 6.90% adversely affected by less than **£1.50** per week
- 0.17% no longer qualify for help under the new scheme

### **Families**

- 1.05% Unaffected
- 0.48% adversely affected by less than **50p** per week
- 3.35% adversely affected by less than **75p** per week
- 84.61% adversely affected by less than **£1** per week
- 10.04% adversely affected by less than **£1.50** per week
- 0.19% adversely affected by less than **£2** per week
- 0.19% adversely affected by less than **£4** per week
- 0.10% no longer qualify for help under the new scheme

### **Lone Parents**

- 3.02% adversely affected by less than **50p** per week
- 83.62% adversely affected by less than **75p** per week
- 11.68% adversely affected by less than **£1** per week
- 1.29% adversely affected by less than **£1.50** per week
- 0.06% adversely affected by less than **£2** per week
- 0.17% adversely affected by less than **£4** per week
- 0.11% no longer qualify for help under the new scheme

### **Singles**

- 8.40% adversely affected by less than **50p** per week
- 77.80% adversely affected by less than **75p** per week
- 12.93% adversely affected by less than **£1** per week
- 0.75% adversely affected by less than **£1.50** per week
- 0.04% adversely affected by less than **£4** per week
- 0.08% no longer qualify for help under the new scheme

**Annex C – 87.5% Max Award Child Benefit and Child Maintenance included as  
Income, £10,000 Capital Limit**

**Overall**

- 1.49% Unaffected
- 4.38% adversely affected by less than **50p** per week
- 56.81% adversely affected by less than **75p** per week
- 27.05% adversely affected by less than **£1** per week
- 2.73% adversely affected by less than **£1.50** per week
- 0.29% adversely affected by less than **£2** per week
- 0.52% adversely affected by less than **£4** per week
- 1.32% adversely affected by less than **£8** per week
- 3.95% adversely affected by less than **£17** per week
- 1.46% no longer qualify for help under the new scheme

**Couples**

- 12.93% Unaffected
- 0.52% adversely affected by less than **50p** per week
- 1.55% adversely affected by less than **75p** per week
- 70.69% adversely affected by less than **£1** per week
- 5.86% adversely affected by less than **£1.50** per week
- 0.17% adversely affected by less than **£2** per week
- 0.69% adversely affected by less than **£4** per week
- 1.03% adversely affected by less than **£8** per week
- 3.97% adversely affected by less than **£17** per week
- 1.44% no longer qualify for help under the new scheme

**Families**

- 1.05% Unaffected
- 0.29% adversely affected by less than **50p** per week
- 3.16% adversely affected by less than **75p** per week
- 80.48% adversely affected by less than **£1** per week
- 9.00% adversely affected by less than **£1.50** per week
- 0.57% adversely affected by less than **£2** per week
- 0.29% adversely affected by less than **£4** per week
- 0.67% adversely affected by less than **£8** per week
- 3.16% adversely affected by less than **£17** per week
- 1.44% no longer qualify for help under the new scheme



### **Lone Parents**

- 2.74% adversely affected by less than **50p** per week
- 78.93% adversely affected by less than **75p** per week
- 6.54% adversely affected by less than **£1** per week
- 1.06% adversely affected by less than **£1.50** per week
- 0.50% adversely affected by less than **£2** per week
- 0.84% adversely affected by less than **£4** per week
- 2.46% adversely affected by less than **£8** per week
- 4.64% adversely affected by less than **£17** per week
- 2.29% no longer qualify for help under the new scheme

### **Singles**

- 8.35% adversely affected by less than **50p** per week
- 76.99% adversely affected by less than **75p** per week
- 8.60% adversely affected by less than **£1** per week
- 0.50% adversely affected by less than **£1.50** per week
- 0.04% adversely affected by less than **£2** per week
- 0.33% adversely affected by less than **£4** per week
- 0.58% adversely affected by less than **£8** per week
- 0.83% adversely affected by less than **£17** per week
- 3.78% no longer qualify for help under the new scheme

## **Option D – 85% Max Award**

### **Overall**

- 1.56% Unaffected
- 1.36% adversely affected by less than **50p** per week
- 2.90% adversely affected by less than **75p** per week
- 38.05% adversely affected by less than **£1** per week
- 42.25% adversely affected by less than **£1.50** per week
- 2.80% adversely affected by less than **£2** per week
- 0.43% adversely affected by less than **£4** per week
- 0.21% no longer qualify for help under the new scheme

### **Couples**

- 13.02% Unaffected
- 0.35% adversely affected by less than **75p** per week
- 0.69% adversely affected by less than **£1** per week
- 78.99% adversely affected by less than **£1.50** per week
- 6.08% adversely affected by less than **£2** per week
- 0.52% adversely affected by less than **£4** per week
- 0.35% no longer qualify for help under the new scheme

### **Families**

- 1.09% Unaffected
- 0.40% adversely affected by less than **50p** per week
- 0.60% adversely affected by less than **£1** per week
- 87.79% adversely affected by less than **£1.50** per week
- 8.94% adversely affected by less than **£2** per week
- 1.09% adversely affected by less than **£4** per week
- 0.10% no longer qualify for help under the new scheme

### **Lone Parents**

- 1.35% adversely affected by less than **50p** per week
- 1.35% adversely affected by less than **75p** per week
- 60.91% adversely affected by less than **£1** per week
- 34.46% adversely affected by less than **£1.50** per week
- 1.18% adversely affected by less than **£2** per week
- 0.39% adversely affected by less than **£4** per week
- 0.34% no longer qualify for help under the new scheme

### **Singles**

- 2.25% adversely affected by less than **50p** per week
- 5.89% adversely affected by less than **75p** per week
- 70.90% adversely affected by less than **£1** per week
- 20.04% adversely affected by less than **£1.50** per week
- 0.58% adversely affected by less than **£2** per week
- 0.21% adversely affected by less than **£4** per week
- 0.17% no longer qualify for help under the new scheme

## **Annex E – 82.5% Max Award**

### **Overall**

- 1.56% Unaffected
- 0.54% adversely affected by less than **50p** per week
- 0.45% adversely affected by less than **75p** per week
- 2.55% adversely affected by less than **£1** per week
- 49.20% adversely affected by less than **£1.50** per week
- 32.95% adversely affected by less than **£2** per week
- 12.03% adversely affected by less than **£4** per week
- 49.20% adversely affected by less than **£8** per week
- 32.95% adversely affected by less than **£20** per week
- 12.03% adversely affected by less than **£30** per week
- 0.31% no longer qualify for help under the new scheme

### **Couples**

- 13.02% Unaffected
- 0.17% adversely affected by less than **75p** per week
- 0.17% adversely affected by less than **£1** per week
- 1.04% adversely affected by less than **£1.50** per week
- 58.51% adversely affected by less than **£2** per week
- 26.75% adversely affected by less than **£4** per week
- 0.35% no longer qualify for help under the new scheme

### **Families**

- 1.09% Unaffected
- 0.30% adversely affected by less than **50p** per week
- 0.30% adversely affected by less than **£1** per week
- 0.60% adversely affected by less than **£1.50** per week
- 60.18% adversely affected by less than **£2** per week
- 37.24% adversely affected by less than **£4** per week
- 0.30% no longer qualify for help under the new scheme

### **Lone Parents**

- 1.07% adversely affected by less than **50p** per week
- 0.34% adversely affected by less than **75p** per week
- 1.30% adversely affected by less than **£1** per week
- 61.99% adversely affected by less than **£1.50** per week
- 31.02% adversely affected by less than **£2** per week
- 3.77% adversely affected by less than **£4** per week
- 0.51% no longer qualify for help under the new scheme

## **Singles**

- 1.63% adversely affected by less than **50p** per week
- 0.67% adversely affected by less than **75p** per week
- 5.01% adversely affected by less than **£1** per week
- 71.73% adversely affected by less than **£1.50** per week
- 16.78% adversely affected by less than **£2** per week
- 4.01% adversely affected by less than **£4** per week
- 0.17% no longer qualify for help under the new scheme

## **Annex F – 80% Max Award**

### **Overall**

- 1.55% Unaffected
- 0.09% adversely affected by less than **50p** per week
- 0.03% adversely affected by less than **75p** per week
- 0.02% adversely affected by less than **£1** per week
- 48.46% adversely affected by less than **£1.50** per week
- 24.64% adversely affected by less than **£2** per week
- 5.70% adversely affected by less than **£4** per week
- 6.45% adversely affected by less than **£8** per week
- 12.14% adversely affected by less than **£20** per week
- 0.43% adversely affected by less than **£30** per week
- 0.49% no longer qualify for help under the new scheme

### **Couples**

- 10.59% Unaffected
- 0.35% adversely affected by less than **50p** per week
- 0.52% adversely affected by less than **£1.50** per week
- 68.58% adversely affected by less than **£2** per week
- 7.81% adversely affected by less than **£4** per week
- 4.51% adversely affected by less than **£8** per week
- 7.12% adversely affected by less than **£20** per week
- 0.52% no longer qualify for help under the new scheme

### **Families**

- 1.09% Unaffected
- 0.10% adversely affected by less than **50p** per week
- 0.10% adversely affected by less than **75p** per week
- 0.10% adversely affected by less than **£1.50** per week
- 62.76% adversely affected by less than **£2** per week
- 12.81% adversely affected by less than **£4** per week
- 8.14% adversely affected by less than **£8** per week
- 13.80% adversely affected by less than **£20** per week
- 0.70% adversely affected by less than **£30** per week
- 0.40% no longer qualify for help under the new scheme

### **Lone Parents**

- 0.39% adversely affected by less than **50p** per week
- 0.06% adversely affected by less than **£1** per week
- 63.06% adversely affected by less than **£1.50** per week
- 7.78% adversely affected by less than **£2** per week
- 5.36% adversely affected by less than **£4** per week
- 8.74% adversely affected by less than **£8** per week
- 13.54% adversely affected by less than **£20** per week
- 0.28% adversely affected by less than **£30** per week
- 0.79% no longer qualify for help under the new scheme

## **Singles**

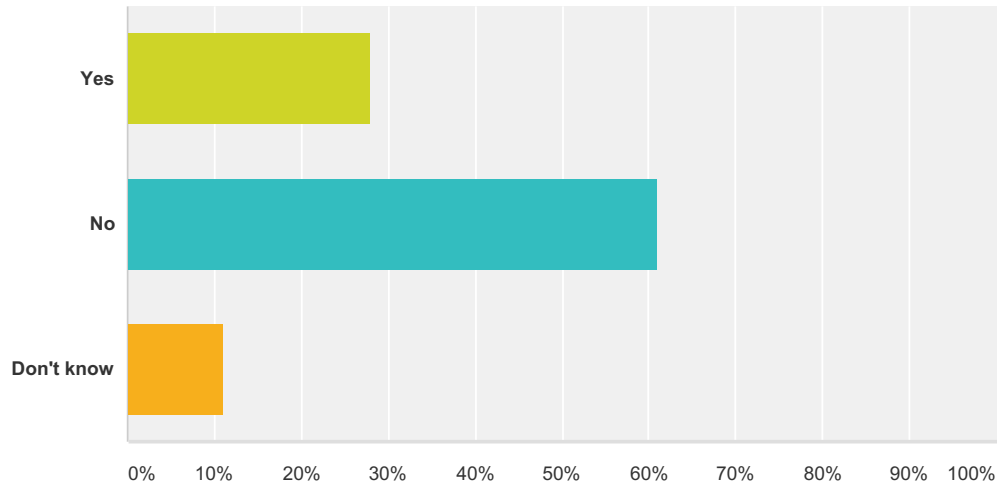
- 70.06% adversely affected by less than **£1.50** per week
- 10.52% adversely affected by less than **£2** per week
- 2.46% adversely affected by less than **£4** per week
- 4.51% adversely affected by less than **£8** per week
- 11.69% adversely affected by less than **£20** per week
- 0.46% adversely affected by less than **£30** per week
- 0.29% no longer qualify for help under the new scheme

## Appendix 2 2015/16 Local Council Tax Reduction Schemes

Local Authority	Max Award of Liability	Savings limit	Other benefits counted as income?	Second adult rebate reduced or abolished?	Changes made to non-dependent deductions?	Support restricted to a particular council tax band?	Changes made to backdating rules?	Changes made to conditions around starting work?
Great Yarmouth	91.5%	16000	No	No	No	No	No	No
ARP	91.5%	16000	No	Yes	No	No	No	No
Broadland	83.00%	16000	No	Yes	No	No	No	No
North Norfolk	91.5%	16000	No	No	No	No	No	No
Norwich	100%	16000	No	No	No	No	No	No
South Norfolk	85%	16000	Yes	Yes	Yes	Yes D	Yes	No
King's Lynn and West Norfolk	75%	16000	No	Yes	No	No	No	Yes

**Q1 Currently the maximum amount of help for people of working age is limited to 91.5% of their Council Tax liability. Do you think it is fair to reduce the maximum amount of help to 80% of their Council Tax liability?**

Answered: 118 Skipped: 0

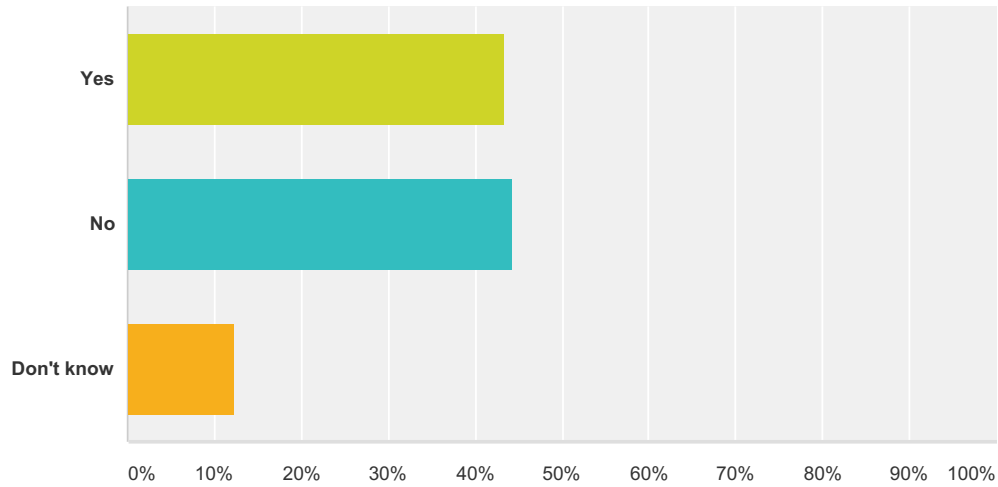


Answer Choices	Responses	
Yes	27.97%	33
No	61.02%	72
Don't know	11.02%	13
<b>Total</b>		<b>118</b>



**Q2 Do you think it is fair that where self employed earners declare a low or no income, we assume minimum wage based on 35 hours per week?**

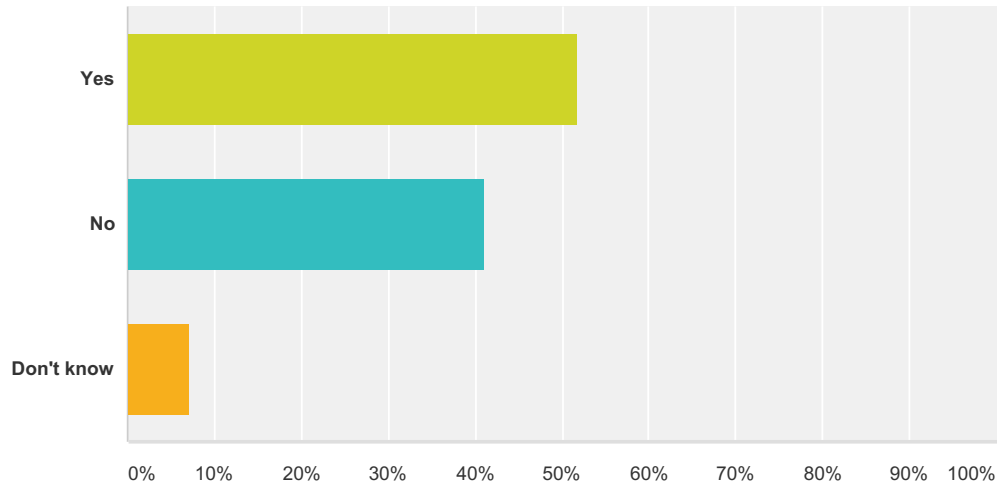
Answered: 113 Skipped: 5



Answer Choices	Responses	
Yes	43.36%	49
No	44.25%	50
Don't know	12.39%	14
<b>Total</b>		<b>113</b>

**Q3 Should income such as Child Maintenance be taken into account when assessing the level of someone's entitlement to Council Tax Reduction?**

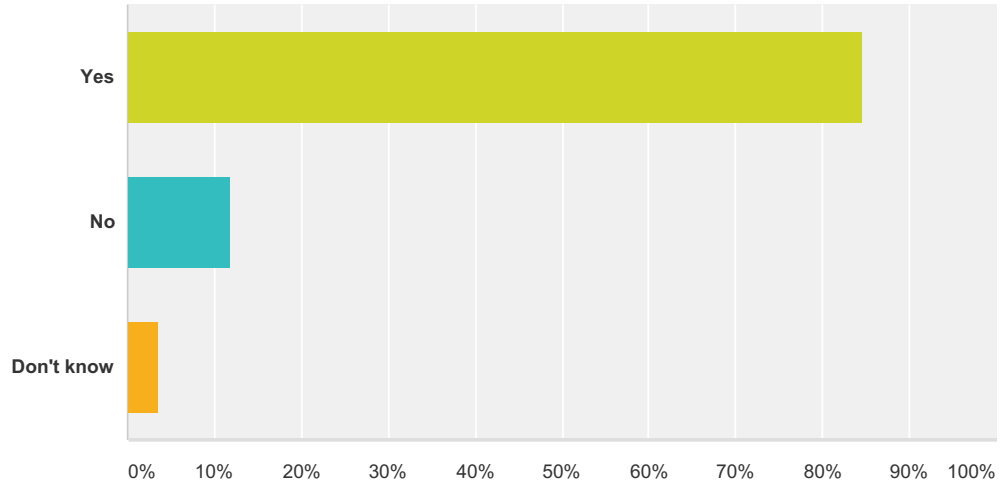
Answered: 112 Skipped: 6



Answer Choices	Responses	
Yes	51.79%	58
No	41.07%	46
Don't know	7.14%	8
<b>Total</b>		<b>112</b>

**Q4 Should people be given extra help for a limited period of time to help them pay their council tax when they start work?**

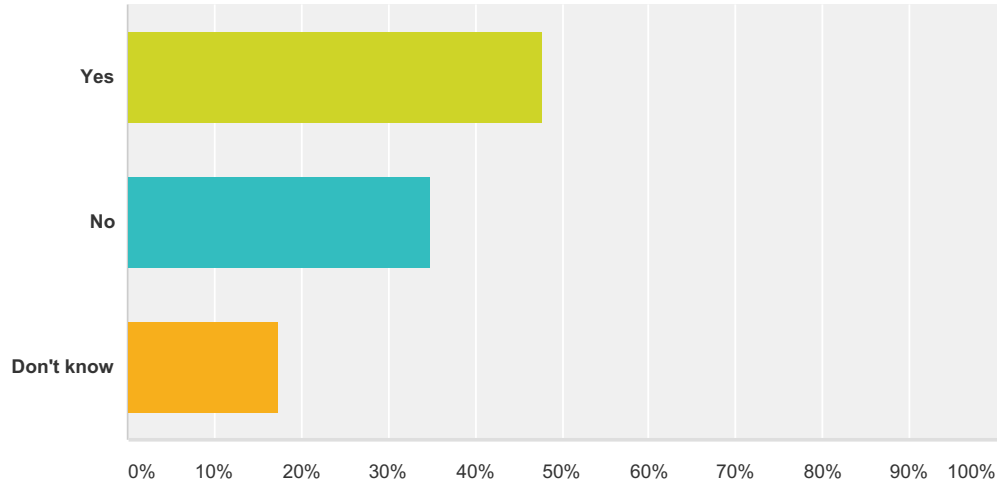
Answered: 110 Skipped: 8



Answer Choices	Responses	
Yes	84.55%	93
No	11.82%	13
Don't know	3.64%	4
<b>Total</b>		<b>110</b>

**Q5 Should other adults living in the household where a claim is made for Council Tax Reduction be asked to pay more towards Council Tax?**

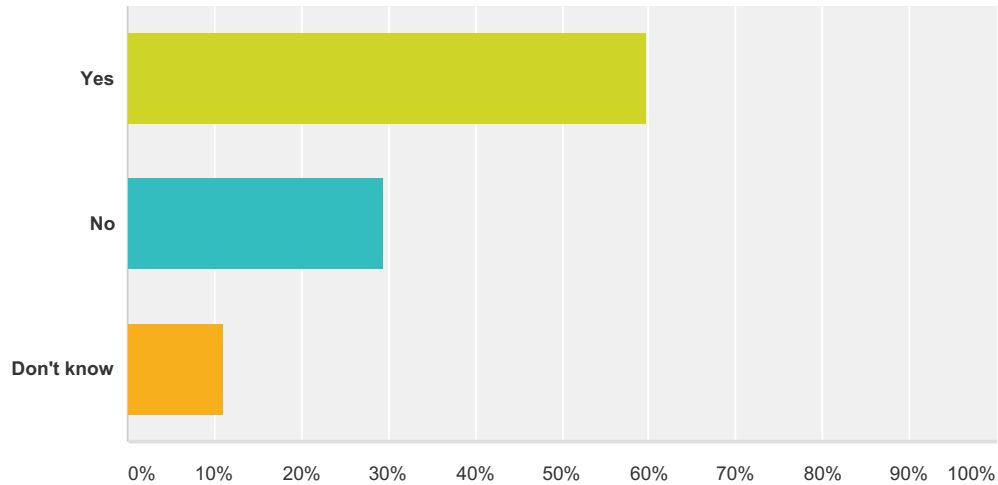
Answered: 109 Skipped: 9



Answer Choices	Responses	
Yes	47.71%	52
No	34.86%	38
Don't know	17.43%	19
<b>Total</b>		<b>109</b>

**Q6 Under the current scheme, in some circumstances, we can backdate help to a date before we received the claim. Do you agree that we should only consider backdating the claim in exceptional circumstances?**

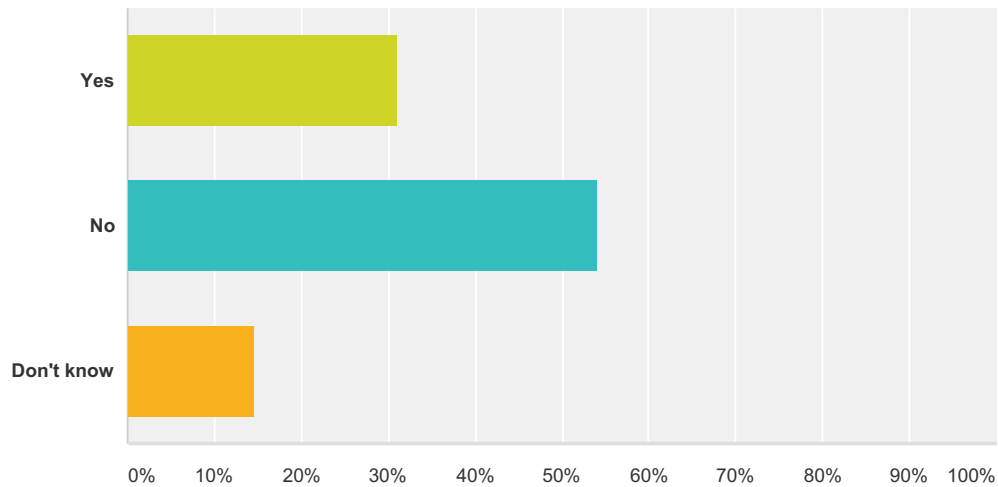
Answered: 109 Skipped: 9



Answer Choices	Responses	
Yes	59.63%	65
No	29.36%	32
Don't know	11.01%	12
<b>Total</b>		<b>109</b>

**Q7 Second adult rebate is another form of Council Tax Reduction. It is for people who may not have a partner but get a reduction in their council tax because they share their home with someone on low income. Do you think this scheme should be stopped?**

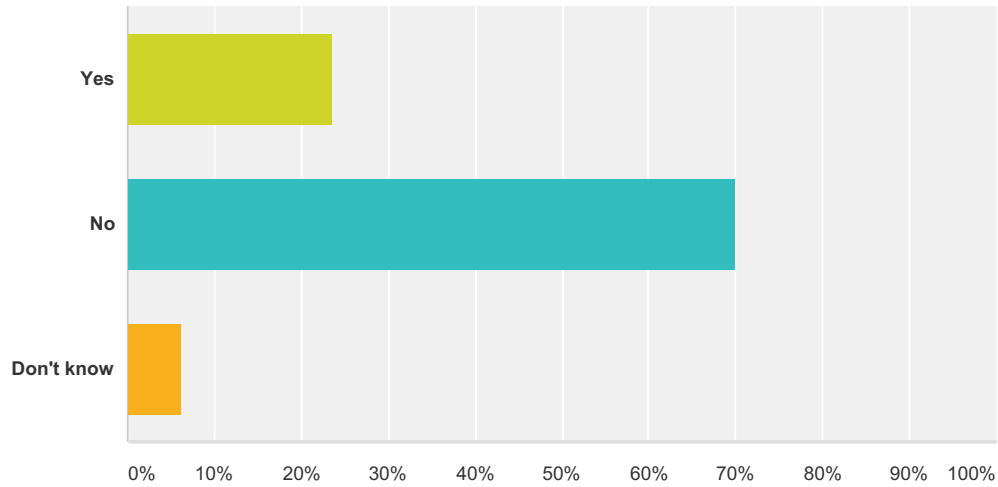
Answered: 109 Skipped: 9



Answer Choices	Responses	
Yes	31.19%	34
No	54.13%	59
Don't know	14.68%	16
<b>Total</b>		<b>109</b>

**Q8 Do you think it is fair that people who have savings of £10,000 or more should still be able to claim for help with their Council Tax?**

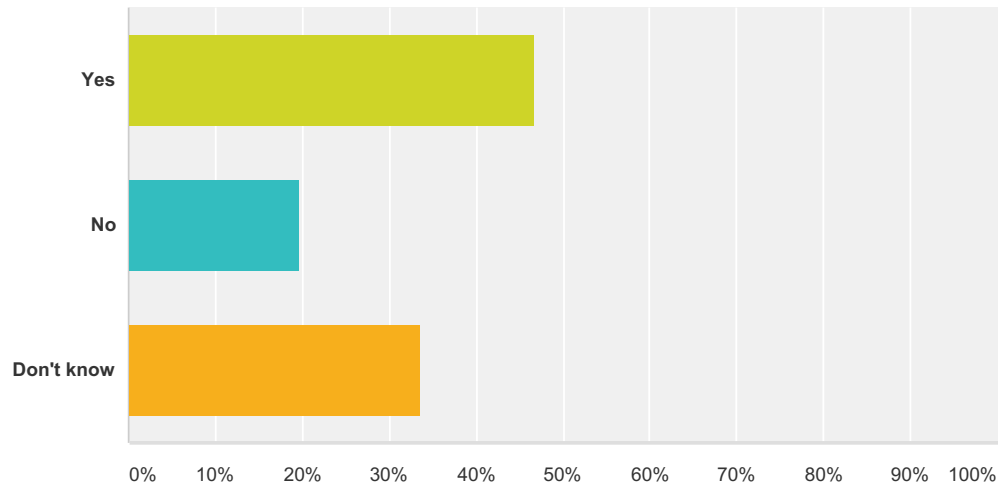
Answered: 110 Skipped: 8



Answer Choices	Responses	
Yes	23.64%	26
No	70.00%	77
Don't know	6.36%	7
<b>Total</b>		<b>110</b>

**Q9 Do you think there are any groups of people in the community who would be affected more than others by these changes**

Answered: 107 Skipped: 11



Answer Choices	Responses	
Yes	46.73%	50
No	19.63%	21
Don't know	33.64%	36
<b>Total</b>		<b>107</b>



## Council Tax Reduction Scheme Consultation

### Q10 If yes, who are these groups?

Answered: 47 Skipped: 71

#	Responses	Date
1	People falling into the above catorgries by a narrow amount	9/11/2015 1:13 PM
2	People claiming jsa	9/6/2015 9:23 AM
3	Home owners/ mortgage payers that have only one adult working, on low incomes	9/4/2015 12:09 PM
4	People who only get one form of benefit, either jobseekers allowance or employment support allowance.	9/2/2015 3:08 PM
5	The disabled and the chronically sick.	8/31/2015 4:28 PM
6	Benefit claimants.	8/31/2015 10:55 AM
7	Single people on minimum 16 hours,paying half the amount in council tax, but earning a third less wages	8/28/2015 4:47 PM
8	long term unemployed. fraudulent claimers	8/26/2015 2:27 PM
9	low earners,part time workers	8/26/2015 2:05 PM
10	people on dole/DHSS should not have to pay any council tax	8/25/2015 3:53 PM
11	Single people on jsa,those who are disabled or have a disabled child	8/12/2015 7:14 PM
12	Families who can't both work full time due to childcare but don't earn enough to live.	8/4/2015 11:56 AM
13	Disabled and low income	8/3/2015 10:46 AM
14	disabled single mums parent with older children in houshold who are still in education	7/28/2015 4:12 PM
15	The unemployed, people on low incomes.	7/24/2015 10:04 AM
16	The poorest and most vulnerable	7/22/2015 12:15 PM
17	People just under the state pension age, working part-time,	7/21/2015 2:02 PM
18	Disabled people, people on low income	7/18/2015 8:30 PM
19	low income families	7/14/2015 3:53 PM
20	Disabled people	7/13/2015 11:43 PM
21	disabled workers on 16 hours on minimum wage as central government keeps reducing working tax credits, it doesn't matter if the tax thresholds are raised as you never get near half-way	7/13/2015 3:26 PM
22	single parents on low incomes - especially self employed	7/13/2015 12:15 PM
23	people that are disabled and are unable to work because of the disability.	7/13/2015 11:32 AM
24	People on low income	7/11/2015 1:40 PM
25	Lots of different groups, you need to take into account individual circumstances	7/7/2015 11:41 PM
26	People on Incomes Support or ESA who can't work.	7/7/2015 2:48 PM
27	Those on low incomes or only have one wage earner within the household	7/7/2015 11:39 AM
28	Those on long-term benefits who are unable to work.	7/6/2015 6:52 PM
29	I would say people who have disabilities, this includes people with mental health issues. There are also people who, for example, have difficulty in budgeting and managing their money. I think people with learning disabilities and also people with physical disabilities could also be affected.	7/6/2015 4:41 PM
30	those on long term sick benefit those with mental health problerns those self employed on a low income those with learning disabilities	7/6/2015 1:12 PM
31	Disabled people or people with mental health issues and people with partners on low income.	7/6/2015 12:56 PM
32	Disabled	7/6/2015 10:37 AM
33	The disabled, single income families	7/6/2015 10:00 AM

## Council Tax Reduction Scheme Consultation

34	The low paid, households where a lone parent works hard, but gets little money.	7/6/2015 9:53 AM
35	Single parents, disabled people, parents of disabled children	7/5/2015 12:20 PM
36	Mental health individuals, young unemployed, ill health pensioners	7/2/2015 11:09 PM
37	elderly working small amount of hours	7/2/2015 7:48 PM
38	People in work earning a low wage.	7/2/2015 1:35 PM
39	the unemployed, single parents,	7/2/2015 1:17 PM
40	disabled and carers	7/1/2015 6:19 PM
41	Disabled, people with mental health problems, single parents, elderly and people on low pay	6/29/2015 2:22 PM
42	disabled people of so called "working age"	6/29/2015 11:45 AM
43	the disabled people. as long as their savings are lower than £10,000.	6/29/2015 11:34 AM
44	Disabled, people with health problem. Older people, over 60 who earn very little.	6/28/2015 10:50 AM
45	The unemployed and unwaged, the ill and unwell, the seasonal workers, part time workers, agency workers, basically the working class and the majority of the people in the area covered by the authority. Additionally the children (of all the above) if you go ahead with your proposal to use money set aside for the maintenance and development of children as some sort of pot of income to be raided for tax. All those who have more need for aspiration than most in society.	6/28/2015 3:13 AM
46	Low working class people	6/27/2015 11:38 PM
47	Carers, disabled, unemployed	6/26/2015 12:33 AM

## Q11 Why do you think these groups would be affected more?

Answered: 41 Skipped: 77

#	Responses	Date
1	Because they probably are just slightly above the limit to be able to claim.	9/11/2015 1:13 PM
2	As they have minimum income	9/6/2015 9:23 AM
3	Because these people are struggling to keep their heads above water and are given very little rebate/ reduction. The single person scheme should be extended to include families that only have one person working in the household this is quite often due to commitments to childcare and school runs.	9/4/2015 12:09 PM
4	They would be affected more as they are only getting one form of benefit and would therefore struggle to pay more council tax. Whereas people who are getting two or more benefits will not be affected as much as they are receiving more money anyway, compared to people on a single benefit.	9/2/2015 3:08 PM
5	I feel that the above groups would be affected more as they often do not have the ability or capacity to work. They also usually incur extra costs due to their infirmity before any other household budgeting is taken into consideration.	8/31/2015 4:28 PM
6	Being benefit claimants, their income is the lowest of the low and any increase in expenditure will present great hardship.	8/31/2015 10:55 AM
7	Hopefully fraud would be reduced. long term unemployed may struggle.	8/26/2015 2:27 PM
8	not earning much	8/26/2015 2:05 PM
9	think about if you only get £73 pw and you have to bedroom tax and council tax how can they eat ????	8/25/2015 3:53 PM
10	Single people on jsa receive minimal benefits,those people disabled/with a disabled child have additional costs associated with there disabilities	8/12/2015 7:14 PM
11	Because they are already on a low income.	8/4/2015 11:56 AM
12	Unable to pay due to frozen benefits and other austerity measures.	8/3/2015 10:46 AM
13	income change all the time with government cuts children get older but still need a roof over there heads while in educaion	7/28/2015 4:12 PM
14	If those on low incomes are told to pay more from their limited incomes the poor are just made poorer. Poverty , homelessness and other social problems will increase.	7/24/2015 10:04 AM
15	Because they are usually on little to no income and hit hardest by the Governments cuts to benefits.	7/22/2015 12:15 PM
16	Limited income	7/21/2015 2:02 PM
17	These groups would be affected more due to the government enforcing rules which would mean lower earning citizens would need to pay out more.	7/18/2015 8:30 PM
18	They are unable to work and are reliant on government assistance. Any increase will affect their income.	7/13/2015 11:43 PM
19	they get less wages than full time workers of 40 hours plus even on minimum wage	7/13/2015 3:26 PM
20	they can not get any more income to top up there income, to make for the increase in there council tax	7/13/2015 11:32 AM
21	Because they already struggle with money as it is	7/11/2015 1:40 PM
22	Benefit will only go up by 1% or be frozen.	7/7/2015 2:48 PM
23	If the council was to reduce the amount of help available thenn more people will end up in financial difficulty especially as council tax increases each year but wages do not increase as nuch and also due to the fact a majority of work within the Great Yarmouth area is seasonal it'll put more pressure on people to find money to pay	7/7/2015 11:39 AM
24	Because they are amongst the most vulnerable and less able to absorb any increase in Council Tax.	7/6/2015 6:52 PM
25	I think these groups of people would be affected because they need their money more for care and to have people help them.	7/6/2015 4:41 PM

## Council Tax Reduction Scheme Consultation

26	they would find it harder to pay more money if the percentage is dropped from 91.5 to 80% they may not understand fully the implications and be able to pay on time the amount/s that are due they do not have the money coming in so how would they be able to pay this money out	7/6/2015 1:12 PM
27	Because there is not enough help for disabled people especially in the mental health sector and to make them pay a council tax sum they simply could not afford is unacceptable.	7/6/2015 12:56 PM
28	Disabled people are on very low income and most cant afford to pay there Council tax.	7/6/2015 10:37 AM
29	Because they don't have much to live on in the first place.	7/6/2015 10:00 AM
30	These proposals are coming at a time when tax credits and other forms of support are being cut for the most vulnerable and not everyone has an employer that can or will pay the living wage. Sometimes a self-employed person can work all the spare hours that they have and not notice any monetary reward for this effort.	7/6/2015 9:53 AM
31	They are already in financial hardship	7/5/2015 12:20 PM
32	Often have low incomes and no government support	7/2/2015 11:09 PM
33	Don't earn much	7/2/2015 7:48 PM
34	Because they don't receive as much additional help ie: benefits as unemployed.	7/2/2015 1:35 PM
35	limited budget already at the the lowest levels possible	7/2/2015 1:17 PM
36	Because people are already struggling, so to make them contribute more will make them worse off	6/29/2015 2:22 PM
37	obviously, some disabled people are able to go out to work, but those with a more severe disability and not being able to work will be affected more	6/29/2015 11:45 AM
38	because if they are genuine they cant go out and work. therefore their saving wont be higher than £10,000.	6/29/2015 11:34 AM
39	Because they have low incomes, usually. And its difficult, if not near impossible to increase their income.	6/28/2015 10:50 AM
40	Because the reduction in council tax 'benefit' assistance fundamentally shifts the burden of taxation onto the poorest in society by increasing the proportion of their income that goes on tax, whilst the wealthiest get their tax reduced in centrally administered taxation. There is also a proven correlation that those with disadvantage (physical, mental or social, that related to both their own person and in their environment and/or circumstances) will be economically less secure and wealthy than those that do not have disadvantages and as a consequence they too will further disadvantaged by having to pay tax at a higher proportional level than those who basically are more lucky.	6/28/2015 3:13 AM
41	As income doesn't even cover rent and council tax. You end up better if u sign on which is wrong	6/27/2015 11:38 PM

## Council Tax Reduction Scheme Consultation

### Q12 Do you have any further comments that you wish to make about these changes?

Answered: 34 Skipped: 84

#	Responses	Date
1	Each case should be considered individually not by categories. Every ones circumstances are different.	9/11/2015 1:13 PM
2	I feel people who are working and on a low income don't get as much help which gives people less incentive to work.....people who get benefits can claim so much more and end up better off then working families!	9/6/2015 9:23 AM
3	I believe all forms of income should be considered, this definitely includes all forms of benefits/child tax credits etc. Some families receiving these benefits have a higher income than those families that work full time, very unfair.	9/3/2015 8:19 AM
4	I understand the need for the current austerity measures implemented by the Government, but feel that certain safeguards should be put in place to protect the more vulnerable within our local community.	8/31/2015 4:28 PM
5	Older members of the community (pensioners) should contribute more when possible.	8/31/2015 10:55 AM
6	my issue is people being helped when they dont need it and or not entitled to it.	8/26/2015 2:27 PM
7	may be if the council had used more than 25% of DHF people in the town would be better off	8/25/2015 3:53 PM
8	Self employed people choose too be self employed rather than work for an employer, why should they be treated differently.	8/21/2015 2:44 PM
9	Unfair and cruel to place finacial pressure on those already struggling to survive on limited income.	8/3/2015 10:46 AM
10	my circomestances are my esa being cut to job seekers rate my son turns 20 soon he wants to complete his level 3 mechanics to be qualified but can not claim anything	7/28/2015 4:12 PM
11	Do not reduce the local council tax reduction scheme any further than it already is. It should have been left alone at 100%, not reduced to 91.5% and certainly not reduced further to the proposed 80%. The reduction scheme was originally instigated to help those on low/no incomes stay in accommodation. Homelessness is a national problem and the proposed change will simply destroy many more peoples lives.	7/24/2015 10:04 AM
12	No	7/13/2015 4:39 PM
13	There should be no changes to the method of calculation & only be increased in line with inflation.	7/13/2015 11:32 AM
14	No	7/11/2015 1:40 PM
15	I no have ideia for comments thanks.	7/8/2015 1:43 PM
16	At the moment 91 .5% I pay 7 pound a month under 80 % it would double	7/7/2015 2:48 PM
17	no	7/6/2015 1:12 PM
18	Yes council tax reduction should stay how it is to prevent further poverty for sick and disabled people (the most vulnerable) in my opinion.	7/6/2015 12:56 PM
19	Yes at the moment, people are being punished for being on DLA or PIP for being unable to work and having to pay Council Tax.	7/6/2015 10:37 AM
20	Whilst it's fair that everybody ought to make a contribution towards certain costs, it needs to be done in a way that will protect vulnerable and not make low-income households with already tight and almost overstretched budgets choose between eating, heating, clothing their children etc.	7/6/2015 9:53 AM
21	If anyone is in receipt of ESA I don't think they should pay towards the Council Tax at all. Maybe only immigrants should have to pay, as the government have allowed all immigrants to our very small country where they enjoy 'our' benefits system and taking away from true ENGLISH people that are being forced to pay for there decisions!!!!	7/5/2015 12:55 PM
22	Surely self employed are reviewed by the government for falsifying records like all other groups. Are statistics from voluntary and government bodies not reviewed to identify fraudsters, if not, then it must be clear where funds can be re-claimed	7/2/2015 11:09 PM
23	Council tax reduction should be given according to the household income (including benefits). Only those with savings or income below a certain amount should recieve a reduction.	7/2/2015 1:35 PM

## Council Tax Reduction Scheme Consultation

24	The is a punishment for being on benefit nothing more nothing less and the action of an uncaring government and councils.	7/2/2015 1:17 PM
25	No	6/29/2015 3:19 PM
26	no	6/29/2015 2:22 PM
27	stop giving british taxpayer's money and housing to imigrants and so called aysylum seekers and there would be no need to make the british people suffer further than they already are	6/29/2015 11:45 AM
28	no	6/29/2015 11:34 AM
29	Persecution of the people at the poor end of society. Like the saying, "To get the rich to work harder, pay them more" and "To get the poor to work harder, pay them less". It is certainly true with this government.	6/28/2015 10:50 AM
30	Look to spending less rather than carrying on with new, and non-statutory spending (be it vanity projects of the council leader of cabinet members, or subsidising infrastructure for big business, or subsidising the tourism sector which provides less employment - all of which is low waged and insecure- than ever) rather than make up the shortfall by cutting social responsibilities to voters in one of the more deprived authorities in the country. Whatever your political philosophies you represent a highly deprived electorate, even if they are not in all members wards. When looking for comparable reductions in the level of 'relief'/levels of contribution expected look at those for authorities of comparable levels of depravation, levels of central government funding reduction, and levels of revenue available to the authority as more accurate comparators rather than our geographic neighbours who have more not in common than they do with the area; then produce those figures for councillors information. Re-design section 14 as this gives a rather poor breakdown of variables in respondents details, especially as employment will provide so much variation in circumstance that the single tick box gives no indication of an exceptionally broad range of circumstances. Fundamentally there should be some indicator of household income as this will be the single biggest variable in how people are effected by the proposals, which in tern could show if any real achievement/engagement has been obtained from the people you are about to tax more. I'm sure the consultation will have all the impact and effect on the decision to be made that other and similar consultations have had.	6/28/2015 3:13 AM
31	Need more help for part time workers	6/27/2015 11:38 PM
32	I am a self employed artist. Sometimes I can go several weeks without bringing in any income. I rely on tax credits during these periods and with the governments plans to reduce these credits I will find myself struggling to live at times. I therefore see the current reduction I receive in council tax as essential and would find an increase in what I am required to pay, crippling.	6/27/2015 6:26 PM
33	Why do you refuse to crack down on landlords evading paying the proper rate? There are numerous buildings that landlords claim are HMO's but are really self contained flats. Also this survey is poorly constructed. The questions are leading in a clear attempt to garner the answers you want. Very unscientific	6/26/2015 12:33 AM
34	I think reducing the maximum deduction from 91.5% to 80% is too big of a jump. Why not just simplify it to 90% making a small saving and not impacting too much on those that it will affect. Also, don't penalise people that have been sensible and saved. Why should people that are sensible, live within their means and save be penalised when people who are reckless, live beyond their means can just spend every penny they have and are then 'rewarded' by having a reduction in the amount of council tax they have to pay.	6/23/2015 3:09 PM

# Council Tax Reduction Scheme Consultation

## Q13 Please enter your postcode below

Answered: 80 Skipped: 38

#	Responses	Date
1	NR30 3DG	9/11/2015 1:13 PM
2	Nr319sp	9/10/2015 8:07 AM
3	Nr30 1aj	9/6/2015 9:23 AM
4	NR31 7NN	9/4/2015 12:09 PM
5	NR29	9/3/2015 5:56 PM
6	NR30 4AL	9/3/2015 8:19 AM
7	NR31 7EP	9/2/2015 3:08 PM
8	NR30 4NP	8/31/2015 4:37 PM
9	NR31 8PX	8/31/2015 10:56 AM
10	Nr29 4ht	8/28/2015 4:48 PM
11	NR31	8/26/2015 2:28 PM
12	nr31 8	8/26/2015 2:05 PM
13	nr30 4np	8/25/2015 3:54 PM
14	NR31 9JZ	8/21/2015 2:45 PM
15	NR31 7ES	8/18/2015 5:00 PM
16	Nr317pz	8/12/2015 7:14 PM
17	Nr30 4nt	8/3/2015 10:46 AM
18	Nr30 3at	8/2/2015 5:34 PM
19	NR31 6BJ	7/30/2015 10:35 PM
20	nr30 5ar	7/28/2015 4:13 PM
21	NR31	7/28/2015 3:27 PM
22	nr303bu	7/27/2015 9:22 AM
23	NR31 6HR	7/24/2015 10:05 AM
24	NR31 9GD	7/22/2015 12:15 PM
25	NR30 1LJ	7/21/2015 2:03 PM
26	NR31 0AS	7/21/2015 9:20 AM
27	NR31 6PS	7/18/2015 8:31 PM
28	NR305TX	7/16/2015 1:51 PM
29	Nr30 4bq	7/15/2015 9:35 PM
30	NR31 0EQ	7/15/2015 10:38 AM
31	NR31 7NA	7/14/2015 3:53 PM
32	NR29 5ET	7/13/2015 11:44 PM
33	NR30 2LU	7/13/2015 4:40 PM
34	NR31 6PN	7/13/2015 2:23 PM
35	NR30 1QP	7/13/2015 12:16 PM

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36	NR29 4LA	7/13/2015 11:35 AM
37	nr31 0ju	7/13/2015 9:14 AM
38	Nr294ja	7/11/2015 1:40 PM
39	nr304nw	7/11/2015 10:30 AM
40	NR29 4TP	7/8/2015 7:02 PM
41	NR.30.2LH.	7/8/2015 1:46 PM
42	NR29 3RG	7/7/2015 11:42 PM
43	NR30 4JY	7/7/2015 11:40 AM
44	nr30 3du	7/6/2015 10:10 PM
45	NR30 1EE	7/6/2015 6:53 PM
46	NR30 2RW	7/6/2015 4:41 PM
47	nr29 4np	7/6/2015 1:12 PM
48	nr31 9ra	7/6/2015 12:57 PM
49	NR30 1DJ	7/6/2015 10:38 AM
50	nr31 6bs	7/6/2015 10:01 AM
51	NR30 3DW	7/6/2015 9:54 AM
52	NR31 7LN	7/5/2015 12:55 PM
53	NR29 4NE	7/5/2015 12:38 PM
54	NR30 1EX	7/5/2015 12:21 PM
55	nr317qp	7/5/2015 10:30 AM
56	Nr31 7ny	7/2/2015 11:10 PM
57	nr31 6nb	7/2/2015 7:48 PM
58	NR31 9TR	7/1/2015 6:19 PM
59	NR30 ML Test 2	7/1/2015 9:35 AM
60	NR31 8NT	6/30/2015 10:42 PM
61	NR29 3RW	6/30/2015 12:20 PM
62	nr31 0dy	6/30/2015 12:20 PM
63	NR30 1QL	6/30/2015 9:21 AM
64	NR31 7BT	6/30/2015 7:41 AM
65	NR30 4DH	6/29/2015 7:10 PM
66	NR31 0DP	6/29/2015 3:20 PM
67	nr310ar	6/29/2015 2:56 PM
68	nr30 2rz	6/29/2015 2:24 PM
69	NR29 4QB	6/29/2015 11:45 AM
70	NR30 4HD	6/29/2015 11:35 AM
71	NR30 4DT	6/28/2015 10:51 AM
72	NR31 0DF	6/28/2015 3:14 AM
73	Nr30 1es	6/27/2015 11:38 PM
74	nr30 2se	6/27/2015 10:43 PM
75	NR301DU	6/27/2015 6:27 PM
76	NR31 0EH	6/26/2015 1:47 PM

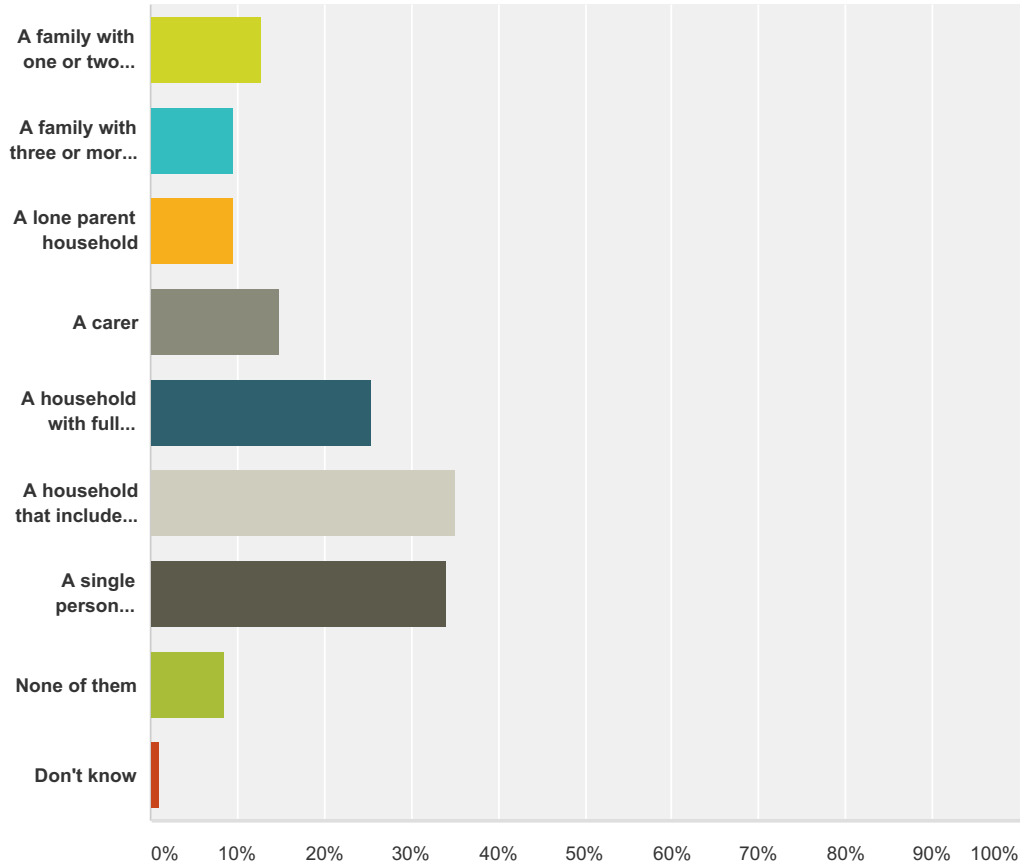


## Council Tax Reduction Scheme Consultation

77	nr31 9bt	6/26/2015 1:23 PM
78	nr31	6/26/2015 12:33 AM
79	NR31 8LX	6/23/2015 3:09 PM
80	NR30 test	6/22/2015 8:35 AM

# **Q14 Would you say that any of the following describe your household? Tick all that apply**

Answered: 94 Skipped: 24



Answer Choices	Responses	
A family with one or two dependent children	12.77%	12
A family with three or more children	9.57%	9
A lone parent household	9.57%	9
A carer	14.89%	14
A household with full and/or part time workers	25.53%	24
A household that includes someone who is disabled	35.11%	33
A single person household	34.04%	32
None of them	8.51%	8
Don't know	1.06%	1
Total Respondents: 94		